

ELEVENTH ANNUAL REPORT  
OF THE  
STATE BANKING DEPARTMENT  
OF THE  
STATE OF IDAHO  
1915

---

G. R. HITT  
STATE BANK COMMISSIONER  
BOISE, IDAHO



---

1915  
DENNIS & SNYDER  
PRINTERS  
IDAHO FALLS, IDAHO

ROSTER OF  
DEPARTMENT OF BANKING OF THE  
STATE OF IDAHO  
DECEMBER 31, 1915

---

G. R. Hitt.....State Bank Commissioner  
E. W. Pearce.....Deputy State Bank Commissioner  
Will H. Young.....Deputy State Bank Commissioner  
Mildred Knight.....Clerk and Stenographer

STATE OF IDAHO

DEPARTMENT OF BANKING

---

Boise, Idaho, December 31, 1915.

His Excellency M. Alexander,  
Governor of the State of Idaho,  
Boise, Idaho.

Sir:—

As provided in the State Banking Law, I have the honor to submit herewith the Eleventh Annual Report of this department covering:

1. General Review and Comparative Statements.
2. Receipts and Expenditures for the year, Biennial Appropriation.
3. Banks chartered, consolidated, nationalized, voluntary liquidation, changing name, changing name and location, changing location, and increasing capital stock.
4. Condition of banks in hands of the department.
5. Abstract of condition of banks under the jurisdiction of this department, 109 state banks, 11 trust companies, 3 private banks and one savings bank, as shown by call report under date of November 10, 1915.

Respectfully,

G. R. HITT,  
State Bank Commissioner.

GENERAL REVIEW.

The present commissioner did not assume charge of the office until February 6, 1915, and since that time the department has made two hundred and forty-three examinations, for which it received fees amounting to \$9,796.47, and has received charter fees amounting to \$65.00, making a total of fees collected \$9,861.47, which amount has been deposited with the State Treasurer as required by law.

During the past year there have been a few voluntary liquidations, several consolidations, and only two charters issued. The policy of the department has been to bring about the best possible banking conditions, and in order to make the institutions stronger and thereby rendering better service to their patrons, we have endeavored to effect consolidations rather than granting charters in communities that are now well served by banking facilities.

Five calls for report of condition of the state banks have been made during the past year, upon the dates named by the comptroller of the currency for reports of national banks, as follows: March 4, May 1, June 23, September 2, November 10. The last call of this year shows a marked improvement over the corresponding call of 1914, which can more readily be determined by going over the comparative statement of increases and decreases as shown on schedule of this report. We desire to especially call your attention to the above named schedule as regards the following items: Overdrafts have been reduced almost half; deposits have increased \$2,026,095.51; re-discounts and bills payable have been reduced \$291,354.27; the average reserve for all state banks is 33%; the reduction in capital stock and surplus is due to the fact that there are eleven less banks reporting in 1915; however, the undivided profit account shows an increase of \$32,273.57; all

COMPARATIVE STATEMENT OF STATE BANK TOTALS SHOWING INCREASES AND DECREASES ON CORRESPONDING CALLS, 1914 AND 1915.

	135 Banks Reporting On Call, Oct. 31, 14.	124 Banks Reporting On Call, Nov. 10, 15.	Increase	Decrease
<b>RESOURCES—</b>				
Loans and discounts	\$15,209,568.77	\$15,261,301.61	\$ 51,732.84	
Overdrafts	57,893.94	32,576.62		25,317.42
Bonds, warrants, claims, etc.	1,614,723.07	1,479,334.50		35,388.57
Banking house, furniture and fixtures	2,716.32	7,819.07		74,799.35
Other real estate	1,422,032.25	1,137,303.30		10,287.79
Due from banks	3,603,823.67	463,591.48		
Checks and cash items	8,677,731.18	5,395,674.43		
Exchanges for clearing house	100,596.60	138,850.72		25,809.65
Cash	1,959,991.33	1,200,179.63		
Other resources	45,545.87	18,263.16		
Total	\$23,839,324.47	\$25,221,574.91	\$ 1,559,863.87	\$ 5,222.80
<b>LIABILITIES—</b>				
Capital stock paid in	\$ 3,805,010.00	\$ 3,412,160.00		\$ 392,850.00
Surplus	893,468.36	884,668.67		8,799.69
Due to banks	353,165.09	385,438.66		
Dividends unpaid				477.00
Individual deposits	602,566.61	315,775.72		
Demand certificates	1,820.00	1,343.00		
Time certificates	12,270,460.54	13,807,662.41		
Savings deposits	3,107,866.35	384,436.17		
Postal savings deposits	1,340,586.01	3,444,166.34		
Certified checks	93,395.61	1,496,034.71		
Charter's checks	18,395.43	58,696.63		
Letters of credit	155,472.62	22,676.35		
Total deposits	18,117,618.92	11,443.00		
Re-discounts	95,612.65	2,691.10		
Bills payable and other obligations for borrowed money	544,891.64	20,143,714.43		
Other liabilities	29,627.81	61,006.62		
Total	\$23,839,324.47	\$25,221,574.91	\$ 2,297,083.58	\$ 914,883.14

**COMPARATIVE STATEMENT OF STATE BANK TOTALS ON CALL AT THE CLOSE OF EACH YEAR, BEGINNING WITH 1906.**

	Nov. 12, '06 90 Banks	Dec. 23, '07 114 Banks	Sept. 23, '08 118 Banks	Oct. 8, '09 133 Banks	Nov. 2, '10 154 Banks	Dec. 5, '11 153 Banks	Nov. 26, '12 143 Banks	Oct. 21, '13 136 Banks
<b>RESOURCES—</b>								
Loans and discounts .....	\$10,238,651.13	\$11,779,486.27	\$11,030,551.33	\$15,346,250.04	\$17,412,163.33	\$14,187,124.68	\$14,496,510.74	\$14,599,451.47
Overdrafts .....	1,064,644.63	534,286.20	563,508.53	841,501.99	533,534.35	302,115.61	283,807.24	159,137.32
Security for savings deposits .....	.....	.....	.....	.....	.....	630,319.84	706,003.94	343,113.24
Bonds, warrants and securities .....	839,888.24	1,236,521.10	1,319,068.57	1,747,117.65	1,282,709.80	844,693.08	928,326.67	1,279,121.72
Bank's house, furniture & fixtures .....	583,969.10	1,032,463.90	1,057,540.58	1,155,004.70	1,442,673.46	1,520,001.80	1,378,957.30	1,227,071.07
Other real estate owned .....	468,281.28	468,620.05	502,650.58	384,957.90	465,643.42	389,442.25	510,953.41	478,693.74
Due from banks .....	3,825,455.35	2,987,674.89	3,105,026.64	4,547,157.68	4,041,826.28	4,356,514.25	4,327,467.58	4,241,161.79
Checks and cash items .....	141,957.89	370,154.25	125,880.89	152,132.07	136,792.78	144,797.31	118,589.67	120,894.54
Exchange for clearing house .....	11,347.59	.....	26,185.06	53,087.43	93,202.88	51,038.15	44,640.96	55,206.47
Cash .....	912,740.83	1,567,975.22	1,167,186.13	1,373,372.38	1,420,915.11	1,313,672.24	1,275,572.45	1,238,735.64
Other resources .....	25,178.27	80,534.81	94,460.58	86,540.11	756,710.09	41,660.09	22,232.53	41,507.43
<b>Total .....</b>	<b>\$18,112,114.31</b>	<b>\$20,057,116.69</b>	<b>\$18,992,058.89</b>	<b>\$25,687,172.95</b>	<b>\$27,587,171.50</b>	<b>\$23,781,379.30</b>	<b>\$24,093,062.49</b>	<b>\$23,567,094.43</b>
<b>LIABILITIES—</b>								
Capital stock paid in .....	\$ 3,480,750.00	\$ 4,289,116.15	\$ 4,262,187.50	\$ 4,837,455.00	\$ 5,317,759.15	\$ 4,104,480.00	\$ 3,907,760.00	\$ 3,778,010.00
Surplus .....	402,834.81	576,139.86	715,471.39	775,514.91	703,796.09	711,458.75	772,806.60	849,108.52
Undivided profits .....	445,479.25	732,137.45	596,083.31	562,824.37	626,858.90	518,523.37	512,232.00	376,699.04
Due to banks .....	745,871.13	565,706.58	464,016.59	1,010,984.95	880,339.19	642,932.97	694,154.68	605,114.07
Dividends unpaid .....	3,992.42	654.34	937.71	8,787.50	3,477.84	3,578.68	1,197.01	5,587.07
Individual deposits .....	9,258,169.41	8,904,753.07	12,480,400.47	12,860,706.56	12,994,312.19	13,014,023.23	13,219,420.10	12,416,119.65
Demand certificates of deposit .....	1,071,937.48	986,192.85	.....	937,501.28	970,449.24	499,180.11	485,541.34	433,425.06
Time certificates of deposit .....	1,652,808.40	2,338,771.92	.....	3,041,128.58	3,648,314.06	2,826,781.30	3,054,246.71	3,171,806.81
Savings deposits .....	655,074.77	945,445.80	.....	835,598.58	945,472.75	720,323.36	832,907.10	1,102,055.94
Certified checks .....	17,334.77	12,060.45	10,931.16	14,636.92	32,157.30	19,584.47	13,976.09	27,802.78
Cashier's checks .....	38,766.45	275,502.15	32,325.07	59,249.16	66,567.26	92,607.35	89,698.77	132,675.88
<b>Total deposits .....</b>	<b>13,443,954.83</b>	<b>14,029,087.16</b>	<b>12,988,611.00</b>	<b>18,768,593.54</b>	<b>19,541,089.33</b>	<b>17,819,072.47</b>	<b>18,391,141.80</b>	<b>17,894,587.26</b>
Re-discounts .....	165,498.27	422,179.58	150,440.17	200,420.97	279,710.35	129,605.22	131,351.72	182,226.18
Bills payable .....	220,582.39	.....	229,240.52	521,996.31	1,114,450.02	500,645.11	377,697.22	461,852.92
Other liabilities .....	13,014.76	8,456.49	50,025.00	20,367.85	3,507.16	2,594.38	73.15	2,461.05
<b>Total .....</b>	<b>\$18,112,114.31</b>	<b>\$20,057,116.69</b>	<b>\$18,992,058.89</b>	<b>\$25,687,172.95</b>	<b>\$27,587,171.50</b>	<b>\$23,781,379.30</b>	<b>\$24,093,062.49</b>	<b>\$23,567,094.43</b>

COMPARATIVE STATEMENT OF STATE  
BANK TOTALS ON CALL AT THE CLOSE  
OF EACH YEAR, BEGINNING WITH 1906.  
—Continued.

	Oct. 31, '14 135 Banks	Nov. 10, '15 124 Banks
<b>RESOURCES—</b>		
Loans and discounts .....	\$15,209,568.77	\$15,261,301.61
Overdrafts .....	57,893.94	32,576.52
Bonds, warrants, claims, etc. ....	1,514,723.07	1,479,334.50
Premiums on bonds .....	2,716.32	1,819.07
Banking house, furniture and fixtures .....	1,212,043.25	1,137,303.30
Other real estate .....	463,829.27	453,591.48
Due from banks .....	3,907,634.87	5,367,314.44
Checks and cash items .....	64,731.18	38,971.53
Exchanges for clearing house .....	100,596.60	113,859.76
Cash .....	1,259,991.33	1,290,173.63
Other resources .....	45,545.87	40,323.07
<b>Total .....</b>	<b>\$23,839,324.47</b>	<b>\$25,221,574.91</b>
<b>LIABILITIES—</b>		
Capital stock paid in .....	\$ 3,805,010.00	\$ 3,412,160.00
Surplus .....	893,468.36	884,668.67
Undivided profits .....	353,165.09	385,438.66
Due to banks .....	602,566.61	815,775.72
Dividends unpaid .....	1,820.00	1,343.00
Individual deposits .....	12,270,460.54	13,807,562.41
Demand certificates .....	527,058.75	334,436.17
Time certificates .....	3,107,865.35	3,444,156.34
Savings deposits .....	1,340,536.01	1,495,034.71
Postal savings deposits .....	93,395.61	58,695.63
Certified checks .....	18,393.43	22,676.35
Cashier's checks .....	155,472.62	111,443.00
Letters of credit .....	.....	2,591.10
<b>Total deposits .....</b>	<b>18,117,618.92</b>	<b>20,143,714.43</b>
Re-discounts .....	95,612.65	61,005.02
Bills payable and other obligations for bor- rowed money .....	544,821.64	288,075.00
Other liabilities .....	29,627.81	46,513.13
<b>Total .....</b>	<b>\$23,839,324.47</b>	<b>\$25,221,574.91</b>

of the foregoing is very gratifying and we believe the banks in the state were never in better condition, which is accounted for by the general prosperity all over the state.

We appreciate the fact that in order to bring about the efficient supervision of banks it requires co-operation of the banks under the jurisdiction of this department, and in consideration of this fact we desire to commend the bankers on their hearty co-operation and assistance in endeavoring to make banking conditions in the State of Idaho second to none.

## RECEIPTS OF THE DEPARTMENT.

Examination Fees (243 examinations) .....	\$ 9,796.47
Charter Fees collected .....	65.00
Total receipts from Jan. 1, 1915, to Dec. 31, 1915.....	\$ 9,861.47

## EXPENDITURES.

Salary of the Commissioner .....	\$ 3,847.07
Salary of Deputies .....	4,800.00
Salary of Stenographer .....	999.96
Total Salaries .....	\$ 9,647.03

## TRAVELING AND OFFICE EXPENSES.

Railroad and stage fare .....	\$ 888.00
Hotel expense .....	1,057.40
Postage .....	95.50
Stationery and printing .....	276.25
Office supplies .....	165.12
Premium on bonds for deputies .....	95.00
Total expenses .....	\$12,224.30

Biennial appropriation for salaries was .....	\$19,600.00
Biennial appropriation for traveling expenses was .....	4,000.00
Biennial appropriation for office expenses was .....	2,000.00
Biennial appropriation for bonds for deputies was .....	350.00
Total was .....	\$25,950.00

I hereby certify that the above is correct.

G. R. HITT, State Bank Commissioner.

I hereby certify that I have examined the above and find it to be correct.

FRED L. HUSTON, State Auditor.

By Geo. W. Lewis, Deputy.

## DETAILED STATEMENT OF MONEY RECEIVED.

Meadows State Bank, New Meadows .....	\$ 28.50
Meadows Valley Bank, New Meadows .....	28.50
First Bank of Council .....	28.50
Coeur d'Alene Bank & Trust Co., Coeur d'Alene.....	50.00
The People's Bank, Cambridge .....	38.50
Bank of Washington Co., Midvale .....	43.50
Fruit Growers' Bank, Payette .....	32.00
Bank of Eagle, Eagle .....	28.50
Heyburn State Bank, Heyburn .....	28.50
Farmers & Merchants State Bank, Jerome .....	25.00
Hazelton State Bank, Hazelton .....	43.50
Bank of Commerce, Burley .....	46.00
Burley State Bank .....	38.50
D. L. Evans & Co., Albion .....	32.00
Farmers' Commercial & Savings Bank, Oakley .....	43.50

Oakley State Bank, Oakley .....	43.50
Bank of Kimberly, Kimberly .....	28.50
Bank of Hansen, Hansen .....	28.50
Bank of Hollister, Hollister .....	28.50
Bank of Rogerson, Rogerson .....	40.00
Filer State Bank, Filer .....	50.00
Citizens' State Bank, Buhl .....	43.50
Ruhl Bank & Trust Co., Buhl .....	45.00
Idaho State Bank, Twin Falls .....	75.00
Twin Falls Bank & Trust Co., Twin Falls .....	43.50
Bellevue State Bank, Bellevue .....	28.50
Carey State Bank, Carey .....	28.50
First State Bank, Richfield .....	60.00
First Trust & Savings Bank, Moscow .....	43.50
The Moscow State Bank, Moscow .....	43.50
Farmers' Bank, Star .....	70.00
Caldwell Commercial Bank, Caldwell .....	43.50
Rathdrum State Bank, Rathdrum .....	43.50
First State Bank, Bonners Ferry .....	28.50
State Bank of Peck, Peck .....	28.50
Citizens' State Bank, Priest River .....	28.50
Bank of Orofino, Orofino .....	38.50
Bank of Spirit Lake, Spirit Lake .....	43.50
State Bank of Kamiah, Kamiah .....	28.50
Valley State Bank, Post Falls .....	52.50
American Trust Co., Coeur d'Alene .....	28.50
State Bank of Kooskia, Kooskia .....	25.00
Bank of Stites, Stites .....	28.50
Fidelity State Bank, Orofino .....	50.00
Coeur d'Alene Bank & Trust Co., Coeur d'Alene .....	32.00
First Bank of Harrison, Harrison .....	43.50
Weber Bank, Wardner .....	38.50
Grangeville Savings & Trust Co., Grangeville .....	46.00
First State Bank of Kellogg, Kellogg .....	38.50
Salmon River State Bank, Whitebird .....	28.50
State Bank of Plummer, Plummer .....	70.00
Bank of Camas Prairie, Grangeville .....	43.50
Lumbermen's State Bank, St. Maries .....	38.50
German State Bank, Cottonwood .....	28.50
Ferdinand State Bank, Ferdinand .....	28.50
First State Bank, St. Joe .....	25.00
Bank of Steunenberg, Ferdinand .....	35.00
Elk River State Bank, Elk River .....	35.00
Ilo State Bank, Ilo .....	40.00
Kootenai County State Bank, St. Maries .....	40.00
Bank of Vollmer, Vollmer .....	50.00
Union State Bank, Nez Perce .....	60.00
Potlatch State Bank, Potlatch .....	35.00
First State Bank, Bovill .....	28.50
Latah County State Bank, Deary .....	50.00
Farmers State Bank, Nez Perce .....	28.50
Bank of Winchester, Winchester .....	35.00
First Bank of Genesee, Genesee .....	46.00
Genesee Exchange Bank, Genesee .....	35.00
Bank of Reubens, Reubens .....	25.00
Bank of Gifford, Gifford .....	35.00
First Bank of Culdesac, Culdesac .....	28.50
Bank of Juliaetta, Juliaetta .....	25.00
Fort Lapwai State Bank, Lapwai .....	25.00



Idaho Trust Co., Lewiston	50.00
Kendrick State Bank, Kendrick	28.50
Farmers' Bank, Kendrick	28.50
First Bank of Troy, Troy	38.50
Idaho Trust & Savings Bank, Boise	72.50
Boise Title & Trust Co., Boise	62.50
Fivans State Bank, American Falls	43.50
First State Bank, Rockland	28.50
Citizens' Bank, Ltd., Pocatello	72.50
First Savings Bank, Pocatello	43.50
D. W. Standrod & Co., Blackfoot	72.50
Bank of Roberts, Roberts	35.00
Bank of Commerce, Arco	38.50
W. G. Jenkins & Co., Mackay	52.50
Lemhi Valley Bank, Gilmore	25.00
Pioneer Bank & Trust Co., Salmon	43.50
Bank of Aberdeen, Aberdeen	28.50
State Bank, Idaho Falls	70.00
Rexburg State Bank, Rexburg	52.50
Anderson Bros. Bank, Idaho Falls	80.00
Fremont County Bank, Sugar City	35.00
Rigby State Bank, Rigby	43.50
Security State Bank, Ashton	43.50
Anderson Bros. Bank, Rigby	40.00
St. Anthony Bank & Trust Co., St. Anthony	38.50
Shelley Banking Co., Shelley	38.50
Farmers & Merchants Bank, Idaho Falls	70.00
Downey State Bank, Downey	28.50
McCammon State Bank, McCammon	28.50
Bancroft State Bank, Bancroft	28.50
Gem Valley State Bank, Grace	28.50
Idaho State & Savings Bank, Preston	43.50
Largilliere & Co., Soda Springs	40.00
J. N. Ireland & Co., Malad	43.50
Bear Lake State Bank, Paris	43.50
Bank of Montpelier, Montpelier	46.00
Citizens' State Bank, Gooding	35.00
Bliss State Bank, Bliss	25.00
Wendell State Bank, Wendell	25.00
Glenns Ferry Bank, Glenns Ferry	38.50
Bruneau State Bank, Bruneau	43.50
Grand View State Bank, Grand View	25.00
Stockgrowers' State Bank, Mountain Home	50.00
Bank of Emmett, Emmett	50.00
Boise Basin Bank, Idaho City	25.00
Bank of Sweet, Sweet	28.50
Roseberry State Bank, Roseberry	25.00
Inter-Mountain State Bank, Cascade	25.00
Parma State Bank, Parma	72.50
Weiser Loan & Trust Co., Weiser	62.50
State Bank of Middleton, Middleton	28.50
Farmers' State Bank, New Plymouth	28.50
Fruitland State Bank, Fruitland	28.50
Lumbermen's State Bank, St. Maries	35.49
Kootenai County State Bank, St. Maries	35.48
Fruit Growers' Bank, Payette	32.00
Meadows State Bank, New Meadows	28.50
Meadows Valley Bank, New Meadows	28.50
First Bank of Council, Council	28.50

People's Bank, Cambridge	43.50
Bank of Washington County, Midvale	43.50
Heyburn State Bank, Heyburn	28.50
Bank of Commerce, Burley	43.50
Burley State Bank, Burley	46.00
D. L. Evans & Co., Albion	38.50
Farmers' Commercial & Savings Bank, Oakley	32.00
Oakley State Bank, Oakley	46.00
Bank of Hansen, Hansen	28.50
Bank of Kimberly, Kimberly	43.50
Bank of Hollister, Hollister	32.00
Bank of Rogerson, Rogerson	35.00
Filer State Bank, Filer	40.00
Citizens' State Bank, Buhl	52.50
Buhl Bank & Trust Co., Buhl	46.00
Idaho State Bank, Twin Falls	45.00
Twin Falls Bank & Trust Co., Twin Falls	75.00
Farmers & Merchants State Bank, Jerome	28.50
Hazelton State Bank, Hazelton	28.50
Bellevue State Bank, Bellevue	43.50
Carey State Bank, Carey	28.50
First State Bank, Richfield	28.50
Rathdrum State Bank, Rathdrum	38.50
Bank of Spirit Lake, Spirit Lake	43.50
First State Bank, Bonners Ferry	43.50
Citizens' State Bank, Priest River	28.50
First Bank of Harrison, Harrison	32.00
Valley State Bank, Post Falls	28.50
Moscow State Bank, Moscow	43.50
First State Bank, Kellogg	46.00
First Trust & Savings Bank, Moscow	60.00
American Trust Co., Coeur d'Alene	52.50
Coeur d'Alene Bank & Trust Co., Coeur d'Alene	10.00
Weber Bank, Wardner	38.50
Bank of Orofino, Orofino	35.00
State Bank of Plummer, Plummer	28.50
Fidelity State Bank, Orofino	28.50
Lumbermen State Bank, St. Maries	46.00
State Bank of Kamiah, Kamiah	43.50
First State Bank, St. Joe	28.50
State Bank of Kooskia, Kooskia	35.00
Bank of Stites, Stites	28.50
Elk River State Bank, Elk River	28.50
State Bank of Peck, Peck	28.50
First State Bank, Bovill	28.50
Latah County State Bank, Deary	28.50
Potlatch State Bank, Potlatch	60.00
First Bank of Troy, Troy	40.00
Grangeville Savings & Trust Co., Grangeville	43.50
Genesee Exchange Bank, Genesee	46.00
First Bank of Genesee, Genesee	35.00
Bank of Camas Prairie, Grangeville	72.50
German State Bank, Cottonwood	43.50
Bank of Ferdinand, Ferdinand	25.00
Ferdinand State Bank, Ferdinand	28.50
Kendrick State Bank, Kendrick	35.00
Ilo State Bank, Ilo	35.00
Farmers' Bank & Trust Co., Kendrick	35.00
Bank of Juliaetta, Juliaetta	35.00

Union State Bank, Nez Perce .....	50.00
Idaho Trust Co., Lewiston .....	50.00
Farmers' State Bank, Nez Perce .....	50.00
Bank of Vollmer, Vollmer .....	40.00
Fort Papwai State Bank, Lapwai .....	28.50
Bank of Winchester, Winchester .....	35.00
First Bank of Culdesac, Culdesac .....	35.00
Bank of Reubens, Reubens .....	35.00
Bank of Gifford, Gifford .....	28.50
Caldwell Commercial Bank, Caldwell .....	72.50
Citizens' Bank, Pocatello .....	72.50
The First Savings Bank, Pocatello .....	43.50
D. W. Standrod & Co., Blackfoot .....	75.00
Farmers & Merchants Bank, Idaho Falls .....	72.50
Bank of Roberts, Roberts .....	35.00
Fremont County Bank, Sugar City .....	40.00
Security State Bank, Ashton .....	43.50
St. Anthony Bank & Trust Co., St. Anthony .....	43.50
Farmers & Merchants Bank, Rexburg .....	32.00
Rexburg State Bank, Rexburg .....	52.50
Rigby State Bank, Rigby .....	43.50
Anderson Bros. Bank, Rigby .....	42.50
Bank of Commerce, Arco .....	43.50
Bank of Aberdeen, Aberdeen .....	28.50
Evans State Bank, American Falls .....	43.50
W. G. Jenkins & Co., Bankers, Mackay .....	57.50
Citizens' State Bank, Gooding .....	35.00
Glenns Ferry State Bank, Glenns Ferry .....	43.50
Bancroft State Bank, Bancroft .....	35.00
Bliss State Bank, Bliss .....	25.00
Gem Valley State Bank, Grace .....	35.00
Stock Growers' State Bank, Mountain Home .....	50.00
Bear Lake State Bank, Paris .....	46.00
Bank of Montpelier, Montpelier .....	57.50
Largilliere Co., Soda Springs .....	40.00
McCammon State Bank, McCammon .....	28.50
Downey State Bank, Downey .....	35.00
Idaho State & Savings Bank, Preston .....	43.50
Shelley Banking Co., Shelley .....	43.50
The Farmers' Bank, Star .....	43.50
The State Bank, Idaho Falls .....	70.00
Anderson Bros. Bank, Idaho Falls .....	85.00
The State Bank of Middleton, Middleton .....	28.50
Bank of Emmett, Emmett .....	50.00
Bank of Sweet, Sweet .....	28.50
Farmers' State Bank, New Plymouth .....	28.50
Fruitland State Bank, Fruitland .....	28.50
Parma State Bank, Parma .....	72.50
Weiser Loan & Trust Co., Weiser .....	62.50
Boise Title & Trust Co., Boise .....	62.50
The Bank of Eagle, Ltd., Eagle .....	28.50
Farmers & Merchants Bank, Rexburg (charter fee) .....	35.00
Security State Bank, Dubois (charter fee) .....	30.00

\$9,861.47

## BANKS CHARTERED.

Farmers & Merchants Bank, Rexburg, Idaho; No. 144; Sept. 20, 1915; capital, \$50,000.00.  
Security State Bank, Dubois, Idaho; No. 145; Nov. 12, 1915; capital, \$25,000.00.

## BANKS CONSOLIDATED.

Bank of Kamiah, Kamiah; capital, \$10,000.00; with State Bank of Kamiah; capital, \$15,000.00.  
Farmers & Traders Bank, Pocatello; capital, \$100,000.00; with First National Bank, Pocatello, Idaho.  
Kootenai County State Bank, St. Maries; capital, \$15,000.00; with Lumbermen's State Bank, St. Maries; capital, \$25,000.00.  
Wendell State Bank, Wendell; capital, \$15,000.00; with First National Bank, Wendell.  
Stockgrowers' State Bank, Mountain Home; capital, \$50,000.00; with First National Bank, Mountain Home.

## BANKS NATIONALIZED.

Farmers & Lumbermans State Bank, Bonners Ferry; capital, \$15,000.00; to First National Bank, Bonners Ferry, Idaho.  
Idaho Trust & Savings Bank, Boise; capital, \$100,000.00; converted to Overland National Bank, Boise, Idaho.

## BANKS IN PROCESS OF VOLUNTARY LIQUIDATION.

Milner State Bank, Milner; capital, \$10,000.00.  
Kuna Savings Bank, Kuna; capital, \$15,000.00.

## BANKS CHANGING NAME.

Bank of Steunenberg, Ferdinand (private bank), to Bank of Ferdinand, Ferdinand, Idaho.

## BANKS CHANGING NAME AND LOCATION.

Roseberry State Bank, Roseberry, Idaho, to Donnelly State Bank, Donnelly, Idaho.

## BANKS CHANGING LOCATION.

Inter-Mountain State Bank, Crawford, Idaho, moved to Cascade, Idaho.

## BANKS INCREASING CAPITAL STOCK.

First State Bank, Bonners Ferry, \$15,000.00 to \$30,000.00.  
Bank of Montpelier, Montpelier, \$20,000.00 to \$40,000.00.  
State Bank of Kamiah, Kamiah, \$15,000.00 to \$25,000.00.  
Security State Bank, Ashton, \$22,000.00 to \$25,000.00.

## STATE BANK OF COMMERCE, WALLACE, IDAHO.

The report of Mr. L. C. Wilson, receiver of the State Bank of Commerce, Wallace, Idaho, was approved by the District Court of the First Judicial District, and his petition for discharge was allowed April 6, 1915.

## STATE BANK OF NOTUS, NOTUS, IDAHO.

On March 8, 1915, the directors of the State Bank of Notus voluntarily applied to this department for assistance in winding up the affairs of this bank. For several months prior to the above date the officers and directors of this bank had been reducing the liabilities of the bank for the purpose of liquidation. At this time they had reduced their liabilities to such a small amount that it was an unnecessary expense to continue their cashier on salary.

At the request of this department, Mr. E. H. Plowhead, cashier of the Caldwell Commercial Bank, was duly appointed receiver, without pay, by the District Court of the Seventh Judicial District.

The receiver under date of December 24, 1915, reports to this department that all depositors have been paid in full and that he expects to be discharged as receiver by the court in a very short time.

## CONDITION OF BANKS IN THE HANDS OF THE DEPARTMENT.

## Bank of Nampa, Ltd.—Nampa.

Closed September 27, 1913. E. Smallwood appointed as receiver. E. Smallwood resigned as receiver, and T. E. Munhall appointed as his successor and assumed charge on October 4, 1915. To date the depositors have been paid 35%; balance of assets appear to be slow and it is impossible at this time to forecast any future dividends. The receiver reports that he believes it will require at least two years more to wind up the affairs of this bank.

STATEMENT, NOVEMBER 30, 1915.

## RESOURCES.

Loans and discounts .....	\$110,784.61
Other real estate .....	58,363.92
Losses .....	64,912.05
Claims and judgments .....	15,600.00
Interest paid .....	2,824.97
Expense account, receiver's .....	9,613.32
Taxes paid .....	1,966.00
Dividend No. 1 .....	37,303.65
Dividend No. 2 .....	37,302.00
Dividend No. 3 .....	12,431.00
Due from First National Bank, Nampa, Div. No. 1 .....	539.37
Due from Citizens' National Bank, Nampa, Div. No. 1 .....	208.16
Due from First National Bank, Nampa, Div. No. 2 .....	747.38
Due from First National Bank, Nampa, current account .....	11,303.96
Due from Citizens' National Bank, Nampa, current account .....	3,097.43
Bank expenses .....	599.17
Protest fees paid .....	61.30
Due from First National Bank, Nampa, Div. No. 3 .....	250.84
Personal property .....	1,338.25
Legal expenses .....	3,614.95
Total .....	\$372,862.33

## LIABILITIES.

Capital stock paid in .....	\$100,000.00
Surplus fund .....	2,455.95
Interest account .....	12,438.96
Rent .....	2,009.48
Individual deposits subject to check .....	4,025.71
Demand certificates .....	422.57
Savings deposits .....	324.30
Unpaid dividend No. 1 .....	747.53
Unpaid dividend No. 2 .....	747.38
Unpaid dividend No. 3 .....	250.84
Safety deposit box rent .....	44.32
Cash over .....	36.23
Commissions .....	9.75
Claim account .....	244,018.34
Drafts afloat .....	81.31
Re-discounts .....	3,749.66
Collected on stockholders' liability .....	1,500.00
Total .....	\$372,862.33

CONDITION OF BANKS IN THE HANDS OF THE  
DEPARTMENT—Continued.

Boise State Bank, Ltd.—Boise.

Closed December 11, 1911. Ben Q. Pettengill, receiver. To date the depositors have been paid 15% and the receiver reports that he anticipates additional dividends of approximately 10%. He further reports that he is endeavoring to wind up the affairs of this bank within the next thirty or sixty days.

STATEMENT, NOVEMBER 30, 1915.

RESOURCES.

Loans and discounts .....	\$ 27,039.56
Overdrafts .....	1,779.76
Real estate .....	30,263.96
Furniture and Fixtures .....	3,955.33
Expense account .....	38,011.30
Stocks and bonds .....	322.90
Collection account .....	317.31
Cash on hand .....	6,728.33
Judgment account .....	51,325.34
Profit and loss .....	35,172.81
Total .....	\$194,916.60

LIABILITIES.

Capital stock .....	\$ 50,000.00
Stockholders' liability .....	2,000.00
Interest account .....	14,022.55
Outstanding drafts .....	1,818.90
Individual deposits .....	74,558.72
Rent account .....	1,617.46
Demand certificates .....	289.00
Time certificates .....	31,450.54
Savings account .....	13,691.41
Certified checks .....	212.50
Cashier's checks .....	207.31
First National Bank, Council, Idaho .....	3,464.96
First National Bank, Blackfoot, Idaho .....	1,370.94
Farmers & Merchants Bank, Nyssa, Oregon .....	95.28
Weiser Loan & Trust Co., Weiser, Idaho .....	117.03
Total .....	\$194,916.60

CONDITION OF BANKS IN THE HANDS OF THE  
DEPARTMENT—Continued.

Leadore State Bank—Leadore.

Closed March 29, 1913. Roy B. Herndon appointed special deputy and receiver, afterwards being succeeded by Timothy Dore, receiver. The receiver reports that up to the close of business on November 30, 1915, two dividends of 30% each, making a total of 60%, have been paid to the depositors, and that in his opinion he believes the depositors will ultimately be paid in full, but that it may take some time to do this, owing to the fact that some of the assets in the form of real estate will be a little slow in liquidating.

STATEMENT, NOVEMBER 30, 1915.

RESOURCES.

Cash .....	\$ 2,496.93
Bills receivable .....	20,536.02
Overdrafts .....	490.04
Stocks and bonds .....	1,000.00
Real estate .....	4,122.76
Banking house, furniture and fixtures .....	2,930.06
Due from banks .....	223.83
Expense .....	8,030.02
Contingent liabilities .....	2,405.15
Profit and loss .....	3,822.59
Cash items .....	195.00
Total .....	\$ 46,252.40

LIABILITIES.

Reserve for dividends .....	\$ 1,981.96
Bills payable .....	2,110.47
Deposits .....	5,468.74
Time certificates .....	1,200.80
Interest .....	1,554.15
Contingent assets .....	1,252.01
Surplus .....	23,089.15
Assessment 100% on capital stock .....	9,595.12
Total .....	\$ 46,252.40

## ABERDEEN.

## BANK OF ABERDEEN.

N. J. Paul ..... President  
 T. R. Bell ..... Vice President  
 P. A. Fugate ..... Cashier  
 H. C. Wiebe ..... Assistant Cashier

## DIRECTORS.

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

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,961.50	Individual deposits sub-	
Due from banks .....	23,461.72	ject to check .....	\$ 64,793.93
Checks and drafts on other banks .....	30.25	Demand Certificates of deposit .....	70.00
Other Cash Items .....	10.80	Time Certificates of Deposit .....	4,471.30
Loans and Discounts ...	47,632.29	Cashier's Checks ...	461.57
Overdrafts .....	12.34	Certified Checks .....	11.25
Stocks, Bonds and Warrants .....	2,128.46	Total Deposits .....	69,808.05
Banking House, Furniture and Fixtures ...	5,159.05	Capital Stock paid in ...	10,000.00
Other Real Estate .....	715.20	Surplus .....	1,000.00
Expenses in excess of Earnings .....	none	Undivided Profits, less expenses, interest and taxes paid .....	1,303.56
Total .....	\$ 82,111.61	Total .....	\$ 82,111.61

## ALBION.

## D. L. EVANS &amp; CO., BANKERS.

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

## DIRECTORS.

D. L. Evans,  
 D. W. Standrod,  
 A. Lounsbury,  
 Robt. A. Lounsbury,  
 William Jones.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,854.17	Individual Deposits subject to check .....	\$ 77,896.78
Due from banks .....	33,326.02	Time certificates of deposit .....	13,950.47
Other Cash Items .....	165.94	Total Deposits .....	91,847.25
Loans and Discounts ...	62,955.36	Capital Stock paid in ...	25,000.00
Stocks, Bonds and Warrants .....	2,703.83	Surplus .....	5,000.00
Banking House, Furniture and fixtures ....	17,000.00	Undivided Profits, less expenses, interest and taxes paid .....	3,158.07
Total .....	\$125,005.32	Total .....	\$125,005.32

## AMERICAN FALLS.

## EVANS STATE BANK.

L. L. Evans ..... President  
 H. P. Houtz ..... Vice-President  
 H. C. Allen ..... Cashier  
 L. L. Evans, Jr. .... Assistant Cashier

## DIRECTORS.

L. L. Evans, V. Dives,  
 H. P. Houtz, Rolland Evans,  
 D. W. Standrod.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 5,736.76	Individual deposits sub- ject to check .....\$112,396.30
Due from banks ..... 31,124.35	Demand Certificates of Deposit ..... 10.76
Checks and drafts on other banks ..... 730.70	Time Certificates of De- posit ..... 15,537.66
Other Cash Items ..... 131.90	Cashier's Checks ..... 2,987.89
Loans and Discounts .. 125,271.30	Due to other Banks (De- posits) ..... 9,388.37
Overdrafts ..... none	Total Deposits .....\$140,320.98
Stocks, Bonds and War- rants ..... 13,181.06	Capital Stock paid in .. 25,000.00
Banking house, furni- ture and fixtures .... 2,240.64	Surplus ..... 5,000.00
Other Real Estate ..... 4,057.74	Undivided Profits, less ex- penses, interest and taxes paid ..... 2,429.22
Other Resources, Items in Transit ..... 275.75	Bills Payable, including obligations represent- ing borrowed money .. 10,000.00
Total .....\$182,750.20	Total .....\$182,750.20

## ARCO.

## BANK OF COMMERCE, LTD.

E. M. James ..... President  
 Geo. F. Gagon ..... Vice-President  
 F. W. Sorgatz ..... Cashier

## DIRECTORS.

George F. Gagon, C. W. Berryman,  
 E. M. James, George E. Walker,  
 D. W. Standrod.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 10,724.29	Individual deposits sub- ject to check .....\$160,944.17
Due from banks ..... 70,480.44	Time certificates of de- posit ..... 8,814.02
Checks and drafts on oth- er banks ..... 5,917.65	Cashier's checks ..... 2,276.88
Other Cash Items ..... 413.00	Total Deposits ..... 172,035.07
Loans and Discounts ... 91,803.04	Capital Stock paid in .. 25,000.00
Overdrafts ..... none	Surplus ..... 5,000.00
Stocks, Bonds and War- rants ..... 17,174.08	Undivided profits, less ex- penses, interest and taxes paid ..... 5,375.45
Claims, judgments, etc. . 494.80	Total .....\$207,410.52
Banking house, furni- ture and fixtures .... 6,000.00	
Other real estate ..... 4,403.22	
Total .....\$207,410.52	

## Bank Commissioner's Report.

## ASHTON.

## SECURITY STATE BANK.

Henry Peterson ..... President  
 J. Harshbarger ..... Vice-President  
 W. L. Robinson ..... Cashier

## DIRECTORS.

R. D. Merrill,  
 J. Harshbarger,  
 W. L. Robinson,  
 J. E. Winfrey,  
 Henry Peterson.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 10,338.50	Individual deposits sub- ject to check .....\$105,666.42
Due from banks ..... 38,239.15	Time certificates of de- posit ..... 76,896.78
Other Cash Items ..... 2,085.76	Cashiers checks ..... 564.10
Loans and Discounts ..... 161,132.48	Total Deposits ..... 183,127.30
Overdrafts ..... none	Capital Stock paid in ... 25,000.00
Stocks, Bonds and War- rants ..... 2,065.59	Surplus ..... 13,000.00
Banking house, furni- ture and fixtures .... 7,800.00	Undivided Profits, less ex- penses, interest and taxes paid ..... 534.18
Total .....\$221,661.48	Total .....\$221,661.48

## Bank Commissioner's Report.

## BANCROFT.

## BANCROFT STATE BANK.

Ezra J. Merrill ..... President  
 Alex Harris ..... Vice-President  
 H. Van Slootin ..... Cashier

## DIRECTORS.

Alex Harris,  
 W. B. Wright,  
 Ezra J. Merrill,  
 H. Van Slootin,  
 Carl A. Valentine,

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 6,336.43	Individual deposits sub- ject to check .....\$ 75,499.97
Due from banks ..... 28,883.46	Savings deptsits ..... 5,258.65
Checks and drafts on oth- er banks ..... 100.00	Time certificates of de- posit ..... 2,791.17
Other Cash Items ..... 122.20	Due to other Banks (De- posits) ..... 1,985.08
Loans and Discounts ... 69,401.96	Total Deposits ..... 85,534.87
Stocks, Bonds and War- rants ..... 755.70	Capital Stock paid in ... 18,500.00
Banking House, furni- ture and fixtures .... 1,900.00	Surplus ..... 2,570.00
	Undivided Profits, less ex- penses, interest and taxes paid ..... 294.88
	Reserved for taxes .... 600.00
Total .....\$107,499.75	Total .....\$107,499.75

## Bank Commissioner's Report.

## BELLEVUE.

## BELLEVUE STATE BANK.

Thos. O. Perry ..... President  
 A. E. Cahoon ..... Vice-President  
 Chas. W. Wilson ..... Cashier.

## DIRECTORS.

N. Werry,  
 C. W. Wilson,  
 A. E. Cahoon,  
 E. L. P. Wilson,  
 Thos. O. Perry.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 15,073.45	Individual Deposits sub- ject to check .....\$162,341.52
Due from Banks ..... 26,229.29	Savings Deposits ..... 19,589.44
Checks and drafts on oth- er banks ..... none	Postal Savings ..... none
Other Cash Items ..... none	Demand certificates of de- posit ..... 10,330.44
Loans and Discounts ... 189,496.41	Time certificates of de- posit ..... 25,386.67
Overdrafts ..... 442.12	Cashiers Checks ..... 525.66
Stocks, Bonds and War- rants ..... 4,127.79	Certified checks ..... none
Premium on bonds ..... none	Due to other Banks (De- posits) ..... none
Claims, Judgments, etc.... none	Dividends unpaid ..... 70.00
Banking House, furni- ture and fixtures .... 11,815.00	Total Deposits ..... 218,243.73
Other Real Estate ..... 4,500.00	Capital Stock paid in .. 25,000.00
Other Resources ..... 110.00	Surplus ..... 6,000.00
	Undivided profits, less ex- penses, interest and taxes paid ..... 2,223.66
	Reserved for taxes ..... none
	Bills Payable, including obligations represent- ing money borrowed .. none
	Re-Discounts .. none
	Other liabilities ..... 326.73
Total .....\$251,794.12	Total .....\$251,794.12

## Bank Commissioner's Report.

## BLACKFOOT.

## D. W. STANDROD &amp; CO., BANKERS.

C. W. Berryman ..... President  
 Geo. F. Gagon ..... Vice-President  
 C. V. Fisher ..... Cashier  
 F. H. Berryman ..... Assistant Cashier

## DIRECTORS.

C. W. Berryman,  
 George F. Gagon,  
 D. L. Evans,  
 D. W. Standrod,  
 J. N. Ireland.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 50,134.17	Individual deposits sub- ject to check .....\$405,244.81
Due from banks ..... 225,307.92	Savings deposits ..... 93,629.51
Checks and drafts on oth- er banks ..... 857.28	Postal savings deposits.. 925.75
Other Cash Items ..... 9,722.01	Demand certificates of de- posit ..... 731.00
Loans and discounts ... 547,120.81	Time certificates of de- posit ..... 58,004.51
Overdrafts ..... 88.13	Cashiers checks ..... 14,241.72
Stocks, Bonds and War- rants ..... 106,496.64	Certified checks ..... 123.81
Claims, judgments, etc. . 1,250.54	Due to other banks (de- posits) .. 275,748.33
Banking house, furni- ture and fixtures ..... 40,000.00	Total Deposits ..... 848,649.44
Other Real Estate ..... 2,919.17	Capital Stock paid in ... 100,000.00
	Surplus ..... 30,000.00
	Undivided profits, less ex- penses, interest and taxes paid ..... 5,217.68
	Other liabilities ..... 29.55
Total .....\$983,896.67	Total .....\$983,896.67



## Bank Commissioner's Report.

## BLISS.

## BLISS STATE BANK.

C. L. Nelson ..... President  
 R. B. Fletcher ..... Vice-President  
 S. A. Struble ..... Cashier

## DIRECTORS.

R. B. Fletcher, C. L. Nelson,  
 H. B. Fletcher, J. W. Baker,  
 J. O. Baker.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 684.30	Individual deposits sub-	
Due from banks .....	6,709.58	ject to check .....	\$ 25,168.21
Checks and drafts .....	1,000.00	Time Certificates of de-	
Other Cash Items .....	430.08	posit .....	2,441.88
Loans and discounts .....	25,037.99	Certified checks .....	1,500.00
Overdrafts .....	567.28		
Stocks, Bonds and War-		Total Deposits .....	29,110.09
rants .....	10,381.70	Capital Stock paid in ..	10,000.00
Banking house, furniture		Surplus .....	500.00
and fixtures .....	1,000.00	Undivided profits .....	898.47
Other real estate .....	502.71	Bills Payable .....	5,000.00
Other resources .....	359.70	Other liabilities .....	164.78
Total .....	\$ 45,673.34	Total .....	\$ 45,673.34

## Bank Commissioner's Report.

## BOISE.

## BOISE TITLE &amp; TRUST CO.

S. H. Hays ..... President  
 O. O. Haga ..... Vice-President  
 W. J. Abbs ..... Secretary  
 Raymond S. Hoover ..... Treasurer

## DIRECTORS.

S. H. Hays, L. H. Cox,  
 E. M. Hoover, O. O. Haga,  
 Chas. L. Joy, W. J. Abbs,  
 Raymond S. Hoover.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 6,152.19	Savings deposits .....	\$ 41,631.80
Due from banks .....	3,391.44	Time certificates of de-	
Checks and drafts on oth-		posit .....	4,375.15
er banks .....	187.40	Trust deposits .....	20,624.78
Other cash items .....	232.22		
Loans and discounts .....	41,900.85	Total Deposits .....	66,631.82
Stocks, Bonds and War-		Capital Stock paid in ...	100,000.00
rants .....	36,275.36	Surplus .....	7,500.00
Abstract plant, insurance		Undivided profits, less ex-	
plant, safe deposit		penses, interest and	
vault, furniture and		taxes paid .....	1,698.05
fixtures .....	48,100.00	Reserved for taxes .....	300.00
Other real estate .....	6,887.50	Bills payable, including	
Accounts receivable .....	5,220.38	obligations represent-	
Interest account .....	1,743.73	ing money borrowed..	30,000.00
Savings investments .....	40,438.82		
Trust investments .....	15,599.98		
Total .....	\$206,129.87	Total .....	\$206,129.87

## BONNERS FERRY.

## FIRST STATE BANK OF BONNERS FERRY.

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

## DIRECTORS.

J. I. Monks, W. D. Baxter,  
 W. P. Mahoney, H. K. Mahoney,  
 R. M. Baxter.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 14,744.53	Individual deposits sub- ject to check .....\$ 87,063.15
Due from banks ..... 22,435.99	Savings deposits ..... 40,014.66
Checks and Drafts on other banks ..... 85.04	Postal savings deposits.. 2,960.65
Loans and discounts ... 129,447.74	Demand certificates of de- posit ..... 1,943.08
Overdrafts ..... 201.29	Time certificates of de- posit ..... 26,361.94
Stocks, Bonds and War- rants ..... 13,047.08	Cashiers checks ..... 206.64
Banking house, furni- ture and fixtures .... 13,500.00	Certified checks ..... 2,689.25
	Total Deposits ..... 161,293.37
	Capital Stock paid in ... 30,000.00
	Undivided profits, less ex- penses, interest and taxes paid ..... 2,168.30
Total .....\$193,461.67	Total .....\$193,461.67

## BOVILL.

## FIRST STATE BANK.

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

## DIRECTORS.

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

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 5,297.05	Individual deposits sub- ject to check .....\$ 26,098.08
Due from banks ..... 11,711.27	Postal Savings deposits.. 5,886.90
Checks and drafts on oth- er banks ..... 46.96	Demand certificates of de- posit ..... 45,181.50
Loans and discounts ... 51,781.00	Cashier's checks ..... 380.00
Overdrafts ..... 34.45	Total Deposits ..... 77,546.48
Stocks, Bonds and War- rants ..... 8,889.14	Capital Stock paid in ... 10,000.00
Premium on bonds ..... 181.37	Surplus ..... 1,700.00
Banking house, furni- ture and fixtures .... 8,750.00	Undivided profits, less ex- penses, interest and taxes paid ..... 448.51
Other real estate ..... 3,003.75	Total .....\$ 89,694.99
Total .....\$ 89,694.99	

## Bank Commissioner's Report.

## BRUNEAU.

## BRUNEAU STATE BANK, LTD.

Arthur Pence ..... President  
 John Turner ..... Vice-President  
 M. E. Reynolds ..... Cashier

## DIRECTORS.

Arthur Pence, J. F. Noble,  
 John Turner, S. P. Noble,  
 Will T. Montgomery, J. A. Spencer,  
 M. E. Reynolds.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand (lawful money of the U. S.) ..\$	13,009.27	Individual deposits subject to check .....	\$134,994.72
Due from banks .....	97,961.09	Time certificates of deposit .....	29,976.75
Loans and discounts ...	79,038.78	Cashier's checks .....	75.50
Overdrafts .....	311.01	Total Deposits .....	165,046.97
Stocks, Bonds and Warrants .....	5,066.07	Capital Stock paid in ...	25,000.00
Claims, judgments, etc..	1,198.42	Surplus fund .....	20,000.00
Banking house, furniture and fixtures .....	7,424.15	Undivided profits, less expenses, interest and taxes paid .....	3,000.85
Other real estate .....	8,830.83	Total .....	\$213,047.82
Other resources .....	208.20		
Total .....	\$213,047.82		

## Bank Commissioner's Report.

## BUHL.

## BUHL BANK &amp; TRUST CO.

W. G. Holcomb ..... President  
 C. S. Peck ..... Vice-President  
 J. W. Faris ..... Cashier  
 Geo. L. Layne ..... Assistant Cashier

## DIRECTORS.

W. G. Holcomb, J. W. Faris,  
 C. S. Peck, A. W. Ostrom,  
 C. J. Hahn, J. F. Martin,  
 Geo. L. Layne.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 20,789.90	Individual Deposits subject to check .....	\$283,526.26
Due from banks .....	99,715.07	Time Certificates of deposit .....	30,374.14
Checks and Drafts on other banks .....	7,371.08	Cashier's checks .....	2,106.62
Other Cash Items .....	1,487.56	Total Deposits .....	316,007.02
Loans and Discounts ...	233,280.27	Capital Stock Paid in ...	25,000.00
Stocks, Bonds and Warrants .....	1,251.65	Surplus Fund .....	5,000.00
Furniture and Fixtures .	2,600.65	Undivided Profits, less expenses, interest and taxes paid .....	6,234.50
Other Real Estate .....	6,245.34	Re-Discounts .....	20,500.00
Total .....	\$372,741.52	Total .....	\$372,741.52

## 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,  
 J. J. Rugg,  
 Glenn F. Fritcher,  
 Russ W. Allred.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 13,147.50	Individual Deposits sub-
Due from banks ..... 122,824.72	ject to check .....\$241,381.92
Checks and Drafts on other banks ..... 3,231.67	Time Certificates of de-
Other Cash Items ..... 487.19	posit ..... 25,054.96
Loans and Discounts ... 167,993.11	Cashier's checks ..... 5,594.52
Stocks, Bonds and War-	Total Deposits ..... 272,031.40
rants ..... 2,911.86	Capital Stock paid in ... 50,000.00
Furniture and Fixtures. 5,500.00	Surplus ..... 10,000.00
Other Real Estate ..... 18,119.38	Undivided Profits, less ex-
	penses, interest and
	taxes paid ..... 2,184.03
Total .....\$334,215.43	Total .....\$334,215.43

## BURLEY.

## BURLEY STATE BANK.

M. S. Browning ..... President  
 L. W. Robbins ..... Vice-President  
 S. Grover Rich ..... Cashier

## DIRECTORS.

M. S. Browning,  
 L. W. Robbins,  
 S. Grover Rich,  
 W. A. Budge,  
 W. L. Burton,  
 E. J. Larsen,  
 L. R. Eccles.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 11,845.78	Individual Deposits sub-
Due from banks ..... 45,120.67	ject to check .....\$183,438.01
Checks and Drafts on other banks ..... 6,164.70	Savings Deposits ..... 3,899.23
Other Cash Items ..... 140.06	Demand Certificates of de-
Loans and Discounts ... 236,222.16	posit ..... 575.00
Stocks, Bonds, and War-	Time Certificates of de-
rants ..... 14,327.68	posit ..... 58,520.04
Claims, Judgments, etc.. 968.60	Cashier's checks ..... 1,624.81
Banking House, Furni-	Certified checks ..... 334.15
ture and Fixtures .... 19,542.20	Due to other banks (de-
Other Real Estate ..... 6,260.60	posits) ..... 26,858.21
	Dividends unpaid ..... 64.00
	Total Deposits ..... 275,313.45
	Capital Stock paid in ... 25,000.00
	Surplus ..... 5,000.00
	Undivided Profits, less ex-
	penses, interest and
	taxes paid ..... 3,980.14
	Bills Payable, including
	obligations represent-
	ing money borrowed.. 10,000.00
	Re-Discounts ..... 21,298.86
Total .....\$340,592.45	Total .....\$340,592.45

## BURLEY.

## BANK OF COMMERCE.

Albert Ploeger ..... President  
 John P. Davis ..... Vice-President  
 C. M. Oberholtzer ..... Cashier  
 D. L. Wyland ..... Assistant Cashier

## DIRECTORS.

Albert Ploeger, T. S. Davis,  
 John P. Davis, Carl See,  
 C. M. Oberholtzer.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 19,310.50	Individual Deposits sub- ject to check .....\$171,769.26
Due from banks ..... 41,150.01	Savings Deposits ..... 3,000.73
Checks and Drafts ..... 2,175.50	Postal Savings Deposits. 287.53
Other Cash Items ..... 139.83	Demand Certificates of de- posit ..... 50.00
Loans and Discounts ... 220,077.46	Time Certificates of de- posit ..... 55,511.33
Stocks, Bonds and War- rants ..... 6,501.44	Cashier's check ..... 728.68
Banking House, Furni- ture and Fixtures ... 6,190.00	Certified checks ..... 100.00
Other Real Estate ..... 2,735.55	Dividends unpaid ..... 20.00
Other Resources ..... 1,388.47	
	Total Deposits ..... 231,467.53
	Capital Stock paid in ... 25,000.00
	Surplus ..... 5,000.00
	Undivided Profits ..... 3,201.23
	Bills Payable ..... 30,000.00
	Re-Discounts ..... 5,000.00
Total .....\$299,668.76	Total .....\$299,668.76

## CALDWELL.

## CALDWELL COMMERCIAL BANK.

John C. Rice ..... President  
 J. H. Lowell ..... Vice-President  
 E. H. Plowhead ..... Cashier  
 W. E. Parker ..... Assistant Cashier

## DIRECTORS.

John C. Rice, A. Greenlund,  
 J. H. Lowell, I. S. Binford,  
 Robert Aikman, E. H. Plowhead,  
 S. F. Chaney, A. Ballantyne,  
 W. E. Parker.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 25,968.49	Individual Deposits sub- ject to check .....\$195,680.89
Due from banks ..... 85,210.13	Savings Deposits ..... 73,219.99
Checks and Drafts on other banks ..... 2,621.87	Demand Certificates of de- posit ..... 5,693.65
Loans and Discounts ... 273,985.78	Time Certificates of de- posit ..... 76,561.26
Overdrafts ..... 26.16	Due to other banks (de- posits) ..... 10,731.18
Stocks, Bonds and War- rants ..... 13,364.46	Total Deposits ..... 361,886.97
Claims, Judgments, etc.. 24,933.31	Capital Stock paid in ...100,000.00
Banking House, Furni- ture and Fixtures ... 35,000.00	Surplus ..... 20,000.00
Other Real Estate ..... 24,639.28	Undivided Profits, less ex- penses, interest and taxes paid ..... 3,862.51
Total .....\$485,749.48	Total .....\$485,749.48

## CAMBRIDGE.

## THE PEOPLES BANK.

H. M. Coon ..... President  
 Joseph Madison ..... Vice-President  
 A. W. Gipson ..... Cashier  
 J. R. L. Haslan ..... Assistant Cashier

## DIRECTORS.

H. M. Coon,  
 Jos. Madison,  
 W. H. Eckles,  
 A. W. Gipson,  
 H. W. Lyons.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,967.25	Individual Deposits sub-	
Due from banks .....	37,157.24	ject to check .....	\$131,035.54
Checks and Drafts on		Demand Certificates of de-	
other banks .....	138.90	posit .....	3,004.79
Loans and Discounts ...	128,203.15	Time Certificates of de-	
Overdrafts .....	91.28	posit .....	15,826.50
Stocks, Bonds and War-		Total Deposits .....	149,866.83
rants .....	440.84	Capital Stock paid in ...	20,000.00
Banking House, Furni-		Surplus .....	8,500.00
ture and Fixtures ...	7,000.00	Undivided Profits .....	3,631.83
Total .....	\$181,998.66	Total .....	\$181,998.66

## CAREY.

## CAREY STATE BANK.

Ira Eldredge ..... President  
 W. W. Riter ..... Vice-President  
 Jas. S. Cooper ..... Cashier

## DIRECTORS.

Ira Eldredge,  
 W. W. Riter,  
 John C. Cutler,  
 Irvin Payne,  
 John Adamson,  
 Thos. C. Stanford,  
 Jos. S. Cooper.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,031.84	Individual Deposits sub-	
Due from banks .....	15,961.98	ject to check .....	\$ 57,499.84
Other Cash Items .....	315.00	Savings Deposits .....	183.27
Loans and Discounts ...	53,883.38	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	2,142.50
rants .....	2,152.35	Cashier's checks .....	139.35
Banking House, Furni-		Total Deposits .....	59,964.96
ture and Fixtures ...	4,267.30	Capital Stock paid in ...	20,000.00
Other Real Estate .....	1,576.25	Surplus .....	1,200.00
Total .....	\$ 83,188.10	Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	2,023.14
		Total .....	\$ 83,188.10

## CASCADE.

## INTER-MOUNTAIN STATE BANK.

L. M. Gorton ..... President  
 E. A. Jameson ..... Vice-President  
 F. M. Kerby ..... Cashier  
 M. D. Kerby ..... Assistant Cashier

## DIRECTORS.

L. M. Gorton, M. D. Kerby,  
 T. L. Worthington, E. A. Jameson,  
 Mrs. L. M. Sisk.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,555.16	Individual Deposits sub-	
Due from banks .....	38,155.85	ject to check .....	\$ 63,235.23
Loans and Discounts ...	32,267.88	Time Certificates of de-	
Overdrafts .....	53.12	posit .....	10,783.70
Stocks, Bonds and War-		Total Deposits .....	74,018.93
rants .....	3,992.63	Capital Stock paid in ...	10,000.00
Banking House, Furni-		Surplus .....	1,739.00
ture and Fixtures ....	7,330.20	Undivided Profits, less ex-	
Other Real Estate .....	249.35	penses, interest and	
Other Resources, Transit		taxes paid .....	1,499.00
(orders for warrants).	652.74	Total .....	\$ 87,256.93
Total .....	\$ 87,256.93		

## COEUR D'ALENE

## AMERICAN TRUST CO.

F. J. Davies ..... President  
 A. V. Chamberlin ..... Vice-President  
 Ira H. Shallis ..... Cashier  
 L. Scholt ..... Assistant Cashier

## DIRECTORS.

F. A. Blackwell, Ira H. Shallis,  
 F. J. Davies, John J. O'Brien,  
 A. V. Chamberlin, M. D. Wright,  
 T. J. Stonestreet.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 17,004.33	Individual Deposits sub-	
Due from banks .....	20,357.61	ject to check .....	\$190,622.45
Checks and Drafts ....	1,986.06	Savings Deposits .....	62,306.37
Loans and Discounts ...	258,642.18	Demand Certificates of de-	
Stocks, Bonds and War-		posit .....	389.47
rants .....	39,497.25	Time Certificates of de-	
Banking House, Furni-		posit .....	33,158.92
ture and Fixtures ....	8,000.00	Cashier's checks .....	1,150.50
Other Real Estate .....	5,625.14	Certified checks .....	7,967.39
Total .....	\$351,112.57	Total Deposits .....	295,595.10
		Capital Stock paid in ...	50,000.00
		Surplus .....	4,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	717.47
		Reserved for taxes .....	800.00
Total .....	\$351,112.57	Total .....	\$351,112.57

## COEUR D'ALENE

## COEUR D'ALENE BANK &amp; TRUST COMPANY.

Earl P. Browne ..... President  
 Boyd Hamilton ..... Vice-President  
 Ross Black ..... Cashier

## DIRECTORS.

Anna W. Browne, Earle P. Browne,  
 Florence L. Browne, Boyd Hamilton,  
 Alta B. Hamilton.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 10,608.75	Individual Deposits sub-	
Due from banks .....	9,137.43	ject to check .....	\$ 70,547.93
Checks and Drafts .....	330.97	Savings Deposits .....	44,277.95
Loans and Discounts .....	65,437.77	Demand Certificates of de-	
Stocks, Bonds and War-		posit .....	1,498.15
rants .....	21,240.77	Time Certificates of de-	
Claims and Judgments ..	1,665.48	posit .....	7,642.70
Banking House, Furni-		Cashier's checks .....	3,474.98
ture and Fixtures ....	41,415.64	Certified checks .....	461.14
Other Real Estate .....	30,799.64	Total Deposits .....	127,902.85
Expenses in excess of		Capital Stock paid in ...	50,000.00
earnings .....	2,266.40	Bills Payable .....	5,000.00
Total .....	\$182,902.85	Total .....	\$182,902.85

## COTTONWOOD

## GERMAN STATE BANK.

Herman H. Nuxoll ..... President  
 Barney J. Stubbers ..... Vice-President  
 M. M. Belknap ..... Cashier  
 Frank W. Nuxoll ..... Assistant Cashier

## DIRECTORS.

Herman H. Nuxoll, Barney J. Stubbers,  
 John B. Forsmann, Francis G. Nuxoll,  
 Jos. Arnzen.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 9,732.07	Individual Deposits sub-	
Due from banks .....	34,111.63	ject to check .....	\$ 65,066.68
Checks and Drafts on		Time Certificates of de-	
other banks .....	5.00	posit .....	55,210.43
Loans and Discounts ..	98,316.62	Cashier's checks .....	2,859.66
Overdrafts .....	13.86	Due to other banks (de-	
Stocks, Bonds and War-		posits) .....	262.54
rants .....	2,612.57	Total Deposits .....	123,399.31
Banking House, Furni-		Capital Stock paid in ...	25,000.00
ture and Fixtures ....	7,850.00	Surplus .....	4,000.00
Total .....	\$152,641.75	Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	242.44
		Total .....	\$152,641.75



## COUNCIL.

## FIRST BANK OF COUNCIL.

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

## DIRECTORS.

Frank E. Brown, G. M. Winkler,  
 Fred Cool, A. L. Freehafer,  
 M. D. Chaffie.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 6,574.75	Individual Deposits sub-	
Due from banks .....	35,530.94	ject to check .....	\$ 95,359.61
Other Cash Items .....	11.32	Savings Deposits .....	896.32
Loans and Discounts ...	63,658.56	Demand Certificates of de-	
Stocks, Bonds and War-		posit .....	829.16
rants .....	3,810.80	Time Certificates of de-	
Claims, Judgments, etc..	778.65	posit .....	12,067.11
Banking House, Furni-		Total Deposits .....	109,152.20
ture and Fixtures ....	11,049.00	Capital Stock paid in ...	10,000.00
Other Real Estate .....	2,683.55	Surplus .....	3,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	1,785.37
		Letters of Credit .....	160.00
Total .....	\$124,097.57	Total .....	\$124,097.57

## CULDESAC.

## THE FIRST BANK OF CULDESAC.

F. M. Remington ..... President  
 John P. Vollmer ..... Vice-President  
 C. B. Updegraff ..... Cashier

## DIRECTORS.

F. M. Remington, A. E. Clarke,  
 John P. Vollmer, E. W. Eaves,  
 Geo. O. Farr.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 6,992.60	Individual Deposits sub-	
Due from banks .....	11,922.69	ject to check .....	\$ 49,872.37
Checks and Drafts on		Demand Certificates of de-	
other banks .....	94.00	posit .....	1,358.97
Other Cash Items .....	1,615.34	Time Certificates of de-	
Loans and Discounts ...	97,360.62	posit .....	56,303.62
Stocks, Bonds and War-		Cashier's checks .....	20.15
rants .....	715.43	Total Deposits .....	107,555.11
Banking House, Furni-		Capital Stock paid in ...	10,000.00
ture and Fixtures ....	2,967.60	Surplus .....	2,000.00
Other Real Estate .....	420.00	Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	2,533.17
Total .....	\$122,088.28	Total .....	\$122,088.28

## DEARY.

## LATAH COUNTY STATE BANK.

J. A. Harsh ..... President  
 C. Bohman ..... Vice-President  
 H. D. Warren ..... Cashier

## DIRECTORS.

J. A. Harsch, H. D. Warren,  
 O. Bohman, G. E. Harsh,  
 Martha E. Harsh.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 7,384.55	Individual Deposits sub-	
Due from banks .....	11,658.86	ject to check .....	\$ 40,093.16
Checks and Drafts on		Demand Certificates of de-	
other banks .....	29.00	posit .....	19,835.52
Other Cash Items .....	155.59	Time Certificates of de-	
Loans and Discounts ...	47,956.63	posit .....	3,561.46
Overdrafts .....	17.17	Cashier's checks .....	1.64
Stocks, Bonds and War-		Due to other banks (de-	
rants .....	3,865.45	posits) .....	1,832.71
Banking House, Furni-		Total Deposits .....	65,324.49
ture and Fixtures ...	7,800.00	Capital Stock paid in ...	15,000.00
Other Real Estate .....	1,794.05	Surplus .....	800.00
Items in transit .....	700.00	Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	236.81
Total .....	\$ 81,361.30	Total .....	\$ 81,361.30

## DONNELLY.

## DONNELLY STATE BANK.

A. R. Cruzen ..... President  
 R. B. Halferty ..... Vice-President  
 D. E. McLellan ..... Cashier  
 Pete C. Cruzen ..... Assistant Cashier

## DIRECTORS.

A. R. Cruzen, Donald McLellan,  
 R. B. Halferty, B. F. Roberts,  
 D. E. McLellan.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,265.29	Individual Deposits sub-	
Due from banks .....	47,320.35	ject to check .....	\$ 56,118.20
Loans and Discounts ...	10,819.78	Demand Certificates of de-	
Overdrafts .....	150.35	posit .....	1,677.22
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	3,182.57	posit .....	2,994.47
Banking House, Furni-		Total Deposits .....	60,789.89
ture and Fixtures ...	3,252.95	Capital Stock paid in ...	10,000.00
Other Real Estate .....	1,837.60	Surplus .....	1,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	39.00
Total .....	\$ 71,828.89	Total .....	\$ 71,828.89

## DOWNEY.

## DOWNEY STATE BANK.

George T. Hyde ..... President  
 W. H. Coffin ..... Vice-President  
 G. A. Sievers ..... Cashier  
 F. W. Fauteck ..... Assistant Cashier

## DIRECTORS.

G. A. Sievers, W. H. Coffin,  
 Geo. T. Hyde, J. A. Fitts,  
 F. W. Fauteck.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,420.43	Individual Deposits sub-	
Due from banks .....	37,775.37	ject to check .....	\$ 80,905.55
Other Cash Items .....	25.00	Savings Deposits .....	2,501.36
Loans and Discounts ...	68,082.44	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	11,681.26
rants .....	2,795.32	Cashier's checks .....	1,259.34
Banking House, Furni-		Total Deposits .....	96,347.51
ture and Fixtures ...	4,400.00	Capital Stock paid in ..	15,000.00
		Surplus .....	3,500.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	2,651.05
Total .....	\$117,498.56	Total .....	\$117,498.56

## EAGLE.

## BANK OF EAGLE.

Wm. Goodall ..... President  
 P. Mace ..... Vice-President  
 F. M. Gardner ..... Cashier

## DIRECTORS.

Wm. Goodall, H. J. Renk,  
 P. Mace, Frank Dobson,  
 Thos. H. Aikens, Albert Velte,  
 F. M. Gardner.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 3,450.87	Individual Deposits sub-	
Due from banks .....	13,418.49	ject to check .....	\$ 53,241.23
Checks and Drafts on		Demand Certificates of de-	
other banks .....	76.22	posit .....	1,476.85
Other Cash Items .....	510.75	Time Certificates of de-	
Loans and Discounts ...	50,240.59	posit .....	7,916.16
Overdrafts .....	910.94	Total Deposits .....	62,634.24
Claims, Judgments, etc..	1,650.00	Capital Stock paid in ...	10,000.00
Banking House, Furni-		Bills Payable .....	3,000.00
ture and Fixtures ....	5,190.00		
Expenses in excess of			
earnings .....	186.38		
Total .....	\$ 75,634.24	Total .....	\$ 75,634.24

## Bank Commissioner's Report.

## ELK RIVER.

## ELK RIVER STATE BANK.

A. W. Laird ..... President  
 Andrew Bloom ..... Vice-President  
 R. K. Wheeler ..... Cashier

## DIRECTORS.

A. W. Laird, John Kendall,  
 Andrew Bloom, Henry Turrish,  
 F. S. Bell.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 10,174.65	Individual Deposits sub-	
Due from banks .....	26,196.19	ject to check .....	\$ 35,343.22
Loans and Discounts ...	53,337.61	Savings Deposits .....	34,537.95
Stocks, Bonds and War-		Demand Certificates of de-	
rants .....	17,647.81	posit .....	9,468.63
Furniture and Fixtures.	2,600.00	Due to other banks (de-	
		posits) .....	11,555.90
		Total Deposits .....	90,905.70
		Capital Stock paid in ...	15,000.00
		Surplus .....	3,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	1,050.56
Total .....	\$109,956.26	Total .....	\$109,956.26

## Bank Commissioner's Report.

## EMMETT.

## BANK OF EMMETT.

C. J. Bullard ..... President  
 E. M. Reilly ..... Vice-President  
 V. T. Craig ..... Cashier  
 Lauren Dean ..... Assistant Cashier

## DIRECTORS.

C. J. Bullard, F. A. DeClark,  
 E. M. Reilly, R. N. Cummings,  
 V. T. Craig, John Driscoll,  
 D. H. Van Deusen.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,868.90	Individual Deposits sub-	
Due from banks .....	41,176.77	ject to check .....	\$103,095.74
Checks and Drafts on		Demand Certificates of de-	
other banks .....	169.53	posit .....	4,115.54
Other Cash Items .....	1,024.29	Time Certificates of de-	
Loans and Discounts ...	115,889.88	posit .....	56,597.64
Stocks, Bonds and War-		Certified checks .....	11.00
rants .....	21,407.56	Total Deposits .....	163,819.92
Claims, Judgments, etc..	9,967.00	Capital Stock paid in ...	40,000.00
Banking House, Furni-		Surplus .....	10,000.00
ture and Fixtures ...	16,153.58	Undivided Profits, less ex-	
Other Real Estate .....	5,000.00	penses, interest and	
		taxes paid .....	837.59
		Bills Payable .....	5,000.00
Total .....	\$219,657.51	Total .....	\$219,657.51

## FERDINAND.

## FERDINAND STATE BANK.

Henry Kuther ..... President  
 H. W. Uhlenkott ..... Vice-President  
 F. M. Bieker ..... Cashier  
 J. H. Bieker ..... Assistant Cashier

## DIRECTORS.

Henry Kuther, F. M. Bieker,  
 H. W. Uhlenkott, J. H. Bieker,  
 Fred Enneking.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,678.51	Individual Deposits sub-	
Due from banks .....	15,875.92	ject to check .....	\$ 36,612.54
Checks and Drafts on		Demand Certificates of de-	
other banks .....	16.04	posit .....	49.00
Loans and Discounts ...	44,969.50	Time Certificates of de-	
Overdrafts .....	275.62	posit .....	22,339.70
Stocks, Bonds and War-		Total Deposits .....	59,001.24
rants .....	4,380.40	Capital Stock paid in ...	12,500.00
Banking House, Furni-		Surplus .....	2,500.00
ture and Fixtures ...	2,800.00	Undivided Profits, less ex-	
Other Real Estate .....	1,600.00	penses, interest and	
		taxes paid .....	1,594.75
Total .....	\$ 75,595.99	Total .....	\$ 75,595.99

## FERDINAND.

BANK OF FERDINAND.  
(PRIVATE BANK.)

B. C. Barbor ..... Cashier

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,898.21	Individual Deposits sub-	
Due from banks .....	5,302.72	ject to check .....	\$ 17,945.08
Checks and Drafts on		Time Certificates of de-	
other banks .....	407.34	posit .....	9,701.41
Loans and Discounts ...	30,314.05	Total Deposits .....	27,646.49
Overdrafts .....	14.45	Capital Stock paid in ...	10,000.00
Stocks, Bonds and War-		Surplus .....	2,000.00
rants .....	827.15	Undivided Profits, less ex-	
Banking House, Furni-		penses, interest and	
ture and Fixtures ....	550.50	taxes paid .....	667.93
Total .....	\$ 40,314.42	Total .....	\$ 40,314.42

## FILER.

## FILER STATE BANK.

T. E. Moore ..... President  
 E. E. Haag ..... Vice-President  
 Guy H. Shearer ..... Cashier

## DIRECTORS.

W. S. McCornick, H. J. Weaver,  
 T. E. Moore, E. E. Haag,  
 Guy H. Shearer.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 11,493.48	Individual Deposits sub-	
Due from banks .....	95,963.38	ject to check .....	\$203,094.10
Checks and Drafts on		Demand Certificates of de-	
other banks .....	111.35	posit .....	13,409.09
Loans and Discounts ...	121,000.52	Total Deposits .....	216,503.19
Overdrafts .....	459.18	Capital Stock paid in ...	10,000.00
Stocks, Bonds and War-		Surplus .....	8,500.00
rants .....	1,882.06	Undivided Profits, less ex-	
Banking House, Furni-		penses, interest and	
ture and Fixtures ...	9,442.40	taxes paid .....	5,838.21
Items in transit .....	489.03	Total .....	\$240,841.40
Total .....	\$240,841.40		

## FRUITLAND.

## FRUITLAND STATE BANK.

D. L. Ingard ..... President  
 A. T. Bishop ..... Vice-President  
 Ross Kennedy ..... Cashier  
 H. R. Russell ..... Assistant Cashier

## DIRECTORS.

D. L. Ingard, E. E. Hunter,  
 A. T. Bishop, C. W. Young,  
 J. O. Scritchfield.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,086.95	Individual Deposits, sub-	
Due from Banks .....	15,388.67	ject to check .....	\$ 58,231.20
Checks and Drafts on		Savings Deposits .....	2,105.48
other Banks .....	88.80	Time Certificates of de-	
Loans and Discounts ...	55,753.86	posit .....	9,196.81
Overdrafts .....	247.75	Cashier's Checks .....	1,068.02
Stocks, Bonds, Warrants.	59.99	Total Deposits .....	70,601.51
Banking House, Furni-		Capital Stock paid in...	10,000.00
ture and Fixtures ...	6,903.26	Surplus .....	5,500.00
Other Real Estate .....	2,509.78	Re-discounts .....	1,006.16
Expenses in Excess of			
Earnings .....	1,568.31	Total .....	\$ 87,107.67
Funds in Transit .....	500.30		
Total .....	\$ 87,107.67		

## GENESEE.

## FIRST BANK OF GENESEE.

John P. Vollmer ..... President  
 A. E. Clarke ..... Vice-President  
 G. E. Taber ..... Cashier  
 Lew Jain, Jr. .... Assistant Cashier

## DIRECTORS.

John P. Vollmer,  
 A. E. Clarke,  
 G. E. Taber,  
 E. W. Eaves,  
 N. S. Vollmer.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,759.40	Individual Deposits Sub-	
Due from Banks .....	7,671.86	ject to check .....	\$ 36,348.92
Checks and Drafts on		Postal Savings Deposits.	314.82
other Banks .....	53.50	Time Certificates of De-	
Loans and Discounts ...	71,110.96	posit .....	44,286.99
Overdrafts .....	754.49	Cashier's Checks .....	325.64
Stocks, Bonds and War-		Total Deposits .....	81,276.37
rants .....	1,295.00	Capital Stock paid in...	15,000.00
Banking House, Furni-		Surplus .....	3,000.00
ture and Fixtures ...	11,000.00	Undivided Profits, less	
Other Real Estate .....	4,000.00	Expenses, Interest and	
		Taxes paid .....	2,368.84
Total .....	\$101,645.21	Total .....	\$101,645.21

## GENESEE.

## GENESEE EXCHANGE BANK.

Thos. H. Brewer, ..... President  
 T. Driscoll ..... Vice-President  
 Fred K. Bressler ..... Cashier  
 Chas. P. Whalen ..... Assistant Cashier

## DIRECTORS.

Thos. H. Brewer,  
 T. Driscoll,  
 Fred K. Bressler,  
 W. J. Herman,  
 Fred Follett.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 17,565.38	Individual Deposits sub-	
Due from Banks .....	51,665.64	ject to check .....	\$122,365.27
Other Cash Items .....	36.92	Demand Certificates of	
Loans and Discounts ...	228,921.74	Deposit .....	942.12
Overdrafts .....	61.62	Time Certificates of De-	
Stocks, Bonds and War-		posit .....	127,683.96
rants .....	1,155.00	Due to other Banks (de-	
Banking House, Furni-		posits) .....	3,983.14
ture and Fixtures ...	12,600.00	Total Deposits .....	254,974.49
Other Real Estate .....	2,800.00	Capital Stock paid in ...	25,000.00
		Surplus .....	12,500.00
		Undivided Profits, less	
		Expenses, Interest and	
		Taxes paid .....	2,330.81
		Bills payable, including	
		Obligations represent-	
		ing Money borrowed .	20,000.00
Total .....	\$314,805.30	Total .....	\$314,805.30

## GIFFORD.

## BANK OF GIFFORD.

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

## DIRECTORS.

Louis Clark, John P. Vollmer,  
 E. W. Eaves, A. E. Clark,  
 E. P. Atchison.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 3,518.95	Individual Deposits sub- ject to check .....	\$ 36,506.54
Due from banks .....	3,262.64	Demand Certificates of de- posit .....	992.13
Other Cash Items .....	10.00	Time Certificates of de- posit .....	7,269.40
Loans and Discounts ...	48,883.65	Total Deposits .....	44,768.07
Overdrafts .....	80.43	Capital Stock paid in ...	10,000.00
Stocks, Bonds and War- rants .....	1,720.06	Surplus .....	2,000.00
Banking House, Furni- ture and Fixtures ...	1,200.00	Undivided Profits, less ex- penses, interest and taxes paid .....	1,907.66
Total .....	\$ 58,675.73	Total .....	\$ 58,675.73

## GILMORE.

## LEMHI VALLEY BANK.

A. S. Ross ..... President  
 Edgar C. Ross ..... Vice-President  
 Bernard Allhands ..... Cashier

## DIRECTORS.

A. S. Ross, Bernard Allhands,  
 Edgar C. Ross, G. Grover Tucker,  
 B. F. White.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,921.88	Individual Deposits sub- ject to check .....	\$ 32,333.30
Due from banks .....	19,187.59	Demand Certificates of de- posit .....	1,550.00
Loans and Discounts ...	14,957.82	Total Deposits .....	33,883.30
Overdrafts .....	1,054.05	Capital Stock paid in ...	15,000.00
Stocks, Bonds and War- rants .....	7,703.43	Undivided Profits, less ex- penses, interest and taxes paid .....	570.46
Banking House, Furni- ture and Fixtures ....	3,628.99	Total .....	\$ 49,453.76
Total .....	\$ 49,453.76	Total .....	\$ 49,453.76



## GLENNS FERRY.

## GLENNS FERRY BANK.

Jos. Rosevear ..... President  
 H. W. Knox ..... Vice-President  
 Ed M. Clark ..... Cashier  
 I. E. White ..... Assistant Cashier

## DIRECTORS.

Jos. Rosevear,  
 H. W. Knox,  
 J. J. McGinnis,

Ed M. Clark,  
 H. M. Hurlbert,  
 Chas. Walker,

I. E. White.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 15,466.85	Individual Deposits sub- ject to check .....\$ 95,797.88
Due from banks ..... 54,971.39	Demand Certificates of de- posit ..... 4,283.11
Loans and Discounts ... 78,877.38	Time Certificates of de- posit ..... 29,797.67
Stocks, Bonds and War- rants ..... 9,358.31	Total Deposits ..... 129,878.66
Furniture and Fixtures.. 1,000.00	Capital Stock paid in ... 20,000.00
	Surplus fund ..... 5,000.00
	Undivided Profits, less ex- penses, interest and taxes paid ..... 4,795.27
Total .....\$159,673.93	Total .....\$159,673.93

## GOODING.

## CITIZENS STATE BANK.

Geo. W. Wedgwood ..... President  
 W. H. Cannon ..... Vice-President  
 H. J. Leyson ..... Cashier

## DIRECTORS.

Geo. W. Wedgwood,  
 W. H. Cannon,

H. J. Leyson,  
 W. T. Robinson,  
 H. L. Farmer.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 6,033.64	Individual Deposits sub- ject to check .....\$ 82,786.16
Due from banks ..... 9,590.59	Time Certificates of de- posit ..... 12,553.56
Other Cash Items ..... 796.29	Cashier's checks ..... 2,061.97
Loans and Discounts ... 93,641.50	Certified checks ..... 235.00
Overdrafts ..... 489.94	Total Deposits ..... 97,636.69
Stocks, Bonds and War- rants ..... 12,060.73	Capital Stock paid in ... 20,000.00
Claims, Judgments, etc.. 115.71	Surplus ..... 3,000.00
Banking House, Furni- ture and Fixtures ... 2,665.70	Undivided Profits, less ex- penses, interest and taxes paid ..... 2,632.41
Other Real Estate ..... 2,875.00	Bills Payable, including obligations represent- ing money borrowed.. 5,000.00
Total .....\$128,269.10	Total .....\$128,269.10

## GRACE.

## GEM VALLEY STATE BANK.

Carl A. Valentine ..... President  
 Alex Harris ..... Vice-President  
 N. P. Nielson, Jr. .... Cashier

## DIRECTORS.

Carl A. Valentine,      McGee Harris,  
 Alex Harris,            W. B. Wright,  
                              Ezra J. Merrill.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,599.80	Individual Deposits sub-	
Due from banks .....	39,391.97	ject to check .....	\$ 96,097.69
Checks and Drafts .....	1,173.98	Savings Deposits .....	2,014.44
Other Cash Items .....	268.04	Demand Certificates of de-	
Loans and Discounts ...	68,106.23	posit .....	694.74
Overdrafts .....	48.38	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	195.00
rants .....	1,028.14	Cashier's checks .....	730.69
Banking House, Furni-		Dividends unpaid .....	18.00
ture and Fixtures ...	2,000.00		
		Total Deposits .....	99,750.56
		Capital Stock paid in ...	15,000.00
		Surplus .....	1,000.00
		Undivided Profits .....	865.98
Total .....	\$116,616.54	Total .....	\$116,616.54

## GRANDVIEW.

## GRANDVIEW STATE BANK.

Russell C. Massey ..... President  
 A. E. Bailey ..... Vice-President  
 C. W. Stockdale ..... Cashier  
 Will H. Starkey ..... Assistant Cashier

## DIRECTORS.

Russell C. Massey,      C. W. Stockdale,  
 A. E. Bailey,            George R. Proctor,  
                              D. Quackenbush

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	2,315.64	Individual Deposits sub-	
Due from banks .....	15,108.73	ject to check .....	\$ 39,945.48
Other Cash Items .....	111.80	Time Certificates of de-	
Loans and Discounts ...	21,214.11	posit .....	2,839.49
Overdrafts .....	104.60	Cashier's checks .....	1,476.45
Stocks, Bonds and War-		Total Deposits .....	44,261.42
rants .....	2,469.75	Capital Stock paid in ...	10,000.00
Banking House, Furni-		Surplus .....	2,500.00
ture and Fixtures ...	7,768.56		
Other Real Estate .....	6,526.83		
Expenses in excess of			
earnings .....	665.50		
Other resources .....	475.90		
Total .....	\$ 56,761.42	Total .....	\$ 56,761.42

## GRANGEVILLE.

## GRANGEVILLE SAVINGS &amp; TRUST CO.

Henry Telcher ..... President  
 E. W. Oliver ..... Vice-President  
 R. H. Russell ..... Cashier  
 J. J. Janasco ..... Assistant Cashier

## DIRECTORS.

Henry Telcher, Herman Von Bargaen  
 E. W. Oliver, R. H. Russell,  
 J. J. Janasco.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,674.03	Individual Deposits sub-	
Due from banks .....	11,143.81	ject to check .....	\$ 71,319.23
Checks and Drafts .....	386.02	Savings Deposits .....	3,787.97
Loans and Discounts ...	101,793.62	Time Certificate of De-	
Stocks, Bonds and War-		posit .....	14,128.88
rants .....	2,824.64	Cashier's Checks .....	2,573.03
Claims, Judgments .....	10,661.01	Letters of Credit .....	450.00
Banking House, Furni-		Total Deposits .....	\$ 92,259.11
ture and Fixtures ....	32,013.00	Capital Stock paid in...\$	45,000.00
Other Real Estate .....	3,283.95	Surplus .....	2,000.00
		Undivided Profits .....	820.97
		Bills Payable .....	16,000.00
		Rediscounts .....	11,700.00
Total .....	\$167,780.08	Total .....	\$167,780.08

## GRANGEVILLE.

## BANK OF CAMAS PRAIRIE.

Frank W. Kettenbach ..... President  
 Frank McGrane ..... Vice-President  
 W. W. Brown ..... Cashier  
 A. H. Wetherby ..... Assistant Cashier

## DIRECTORS.

W. W. Brown, Evan Evans,  
 Milton Freidenrich, F. W. Kettenbach,  
 A. D. Kettenbach, Frank McGrane,  
 A. F. Parker.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 28,769.73	Individual Deposits sub-	
Due from banks .....	116,534.01	ject to check .....	\$228,555.89
Checks and Drafts .....	570.83	Demand Certificates of	
Loans and Discounts ...	377,974.61	Deposit .....	6,584.28
Overdrafts .....	3,330.31	Time Certificates of De-	
Stocks, Bonds and War-		posit .....	208,000.57
rants .....	13,136.73	Certified Checks .....	784.06
Banking House Furni-		Due to other Banks .....	8,159.69
ture and Fixtures .....	12,500.00	Total Deposits .....	\$452,084.49
Other real estate .....	6,923.65	Capital Stock paid in...\$	50,000.00
		Surplus .....	50,000.00
		Undivided profits .....	7,655.38
Total .....	\$559,739.87	Total .....	\$559,739.87

## Bank Commissioner's Report.

## 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, J. Craig,  
 C. Petersen.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,732.95	Individual Deposits sub-	
Due from Banks .....	17,109.14	ject to check .....	\$ 54,477.94
Loans and Discounts ...	55,919.44	Time Certificates of De-	
Overdrafts .....	324.23	posit .....	11,551.52
Stocks, Bonds and War-		Total Deposits .....	\$ 66,029.46
rants .....	1,946.79	Capital Stock paid in...	\$ 15,000.00
Banking House, Furni-		Surplus .....	2,000.00
ture and Fixtures ....	5,463.27	Undivided profits .....	2,866.36
Other Real Estate .....	400.00		
Total .....	\$ 85,895.82	Total .....	\$ 85,895.82

## Bank Commissioner's Report.

## HARRISON.

## FIRST BANK OF HARRISON.

A. A. Crane ..... President  
 E. E. Goodwin ..... Vice-President  
 W. B. Hagar ..... Cashier

## DIRECTORS.

A. A. Crane, W. B. Hagar,  
 E. E. Goodwin, E. G. Crane,  
 A. W. Burleigh.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand (lawful		Individual Deposits sub-	
money of the United		ject to check .....	\$ 44,857.80
States) .....	\$ 6,270.71	Time Certificates of De-	
Due from Banks .....	12,479.33	posits .....	8,600.75
Loans and Discounts ...	38,882.50	Cashier's Checks out-	
Stocks, Bonds and War-		standing .....	40.85
rants .....	11,282.77	Total Deposits .....	\$ 53,531.40
Claims, Judgments, etc...	900.00	Capital Stock paid in...	\$ 25,000.00
Banking House, Furni-		Undivided Profits, less	
ture and Fixtures ....	7,000.00	expenses and taxes	
Other Real Estate owned	2,847.64	paid .....	1,131.55
Total .....	\$ 79,662.95	Total .....	\$ 79,662.95

## HAZLETON.

## HAZLETON STATE BANK.

E. W. Rieman ..... President  
 H. Eyers ..... Vice-President  
 H. E. Gundelfinger ..... Cashier

## DIRECTORS.

E. W. Rieman, Wm. Lockwood,  
 H. Eyers, W. S. Dunn,  
 H. E. Gundelfinger, S. S. Brooks,  
 J. B. Barlow, Jr. H. K. Belmont,  
 N. A. Barlow.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 3,431.13	Individual Deposits sub-	
Due from Banks .....	30,519.77	ject to check .....	\$ 50,927.42
Checks and Drafts .....	5.60	Time Certificates of De-	
Other Cash Items .....	84.20	posit .....	2,705.50
Loans and Discounts .....	31,062.65	Cashier's Checks .....	310.73
Overdrafts .....	36.98	Certified Checks .....	750.00
Stocks, Bonds and War-		Total Deposits .....	\$ 54,693.65
rants .....	2,484.52	Capital Stock paid in ..	\$ 15,000.00
Banking House, Furni-		Undivided Profits .....	1,131.20
ture and Fixtures .....	3,200.00	Total .....	\$ 70,824.35
Total .....	\$ 70,824.85		

## HEYBURN.

## HEYBURN STATE BANK.

F. M. Snyder ..... President.  
 W. H. Disney ..... Vice-President.  
 M. P. Mills ..... Cashier.

## DIRECTORS.

F. M. Snyder, Geo. E. Schroeder,  
 W. H. Disney, Carrie M. Snyder,  
 M. P. Mills.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,038.05	Individual Deposits sub-	
Due from Banks .....	11,435.97	ject to check .....	\$ 46,678.27
Other Cash Items .....	24.79	Demand Certificates of	
Loans and Discounts .....	51,492.25	Deposit .....	423.73
Overdrafts .....	1.19	Time Certificates of De-	
Stocks, Bonds and War-		posit .....	7,896.08
rants .....	604.10	Total Deposits .....	\$ 54,998.08
Banking House, Furni-		Capital Stock paid in .....	10,000.00
ture and Fixtures .....	9,400.00	Surplus .....	2,500.00
Total .....	\$ 76,996.35	Undivided Profits, less	
		expenses, interest and	
		taxes paid .....	1,498.27
		Bills Payable .....	8,000.00
		Total .....	\$ 76,996.35

## HOLLISTER.

## BANK OF HOLLISTER.

W. H. Craven ..... President.  
 J. M. Bratten ..... Vice-President  
 A. F. Craven ..... Cashier

## DIRECTORS.

W. H. Craven,  
 J. M. Bratten,

Henry Jones.

A. F. Craven,  
 J. B. Rice,

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,536.23	Individual Deposits sub-	
Due from Banks .....	10,817.96	ject to check .....	\$ 59,391.40
Checks and Drafts on		Time Certificates of De-	
other Banks .....	1,306.56	posit .....	3,356.62
Loans and Discounts ...	58,828.34	Cashier's Checks .....	716.09
Stocks, Bonds and War-		Total Deposits .....	\$ 63,464.11
rants .....	7,924.40	Capital Stock paid in ..	\$ 20,000.00
Claims, Judgments, etc..	566.85	Surplus .....	4,000.00
Banking House, Furni-		Undivided Profits, less	
ture and Fixtures ...	11,793.88	expenses, interest and	
Other Real Estate .....	3,621.89	taxes paid .....	932.00
		Bills payable, including	
		obligations represent-	
		ing money borrowed..	11,000.00
Total .....	\$ 99,396.11	Total .....	\$ 99,396.11

## IDAHO CITY.

## BOISE BASIN BANK.

W. S. Galbraith ..... President  
 M. Wiegle ..... Vice-President  
 T. S. Whiteside ..... Cashier

## DIRECTORS.

W. S. Galbraith,  
 M. Wiegle,

T. S. Whiteside,  
 J. A. Lippincott,  
 O. A. Duquette.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 1,729.30	Individual Deposits sub-	
Due from Banks .....	5,565.06	ject to check .....	\$ 27,035.23
Checks and Drafts on		Time Certificates of De-	
other Banks .....	37.12	posit .....	1,110.80
Loans and Discounts ...	18,332.40	Cashier's Checks .....	440.99
Overdrafts .....	132.04	Certified Checks .....	9.81
Stocks, Bonds and War-		Total Deposits .....	\$ 28,596.83
rants .....	12,890.34	Capital Stock paid in...	\$12,950.00
Tax Certificates and Time		Surplus .....	500.00
Checks .....	1,587.78	Undivided Profits, less	
Banking House, Furni-		expenses, interest and	
ture and Fixtures ....	2,354.50	taxes paid .....	581.71
Total .....	\$ 42,628.54	Total .....	\$ 42,628.54

## IDAHO FALLS.

## ANDERSON BROS. BANK.

C. C. Campbell ..... President  
 Jas. E. Steele ..... Vice-President  
 M. M. Hitt ..... Cashier  
 O. Y. Linn ..... Assistant Cashier

## DIRECTORS.

C. C. Campbell, M. M. Hitt,  
 Jas. E. Steele, R. A. Howe,  
 Christian Anderson.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 58,792.36	Individual Deposits sub- ject to check .....\$524,233.60
Due from Banks ..... 110,857.35	Letters Credit ..... 475.00
Checks and Drafts on other Banks ..... 14,012.26	Demand Certificates of Deposits ..... 6,746.00
Other cash items ..... 66.80	Time Certificates of De- posit ..... 161,120.96
Total .....\$183,728.77	Due to other Banks (De- posits) ..... 78,810.41
Loans and Discounts ....\$717,859.62	Total Deposits .....\$771,385.97
Overdrafts ..... 518.48	Capital Stock paid in... 100,000.00
Stocks, Bonds and War- rants ..... 83,620.35	Surplus ..... 100,000.00
Banking House, Furni- ture and Fixtures..... 10,000.00	Undivided Profits, less expenses, interest and taxes paid ..... 18,341.25
Total .....\$995,727.22	Reserved for taxes ..... 6,000.00
	Total .....\$995,727.22

## IDAHO FALLS.

## FARMERS &amp; MERCHANTS BANK

John Pingree ..... President  
 James L. Milner ..... Vice-President  
 C. F. Osgood ..... Vice-President  
 C. A. Spath ..... Cashier  
 C. A. Wright ..... Assistant Cashier  
 Victor Austin ..... Assistant Cashier

## DIRECTORS.

John Pingree, Axel Anderson,  
 James L. Milner, A. T. Shane,  
 C. F. Osgood, Chas. E. Kaiser,  
 L. A. Hartert, O. K. Wilbur,  
 Jno. W. Hart.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 26,015.81	Individual Deposits sub- ject to check .....\$293,345.62
Due from banks ..... 97,052.70	Savings Deposits ..... 31,169.33
Checks and Drafts on other banks ..... 6,588.81	Demand Certificates of de- posit ..... 2,492.74
Other Cash Items ..... 712.50	Time Certificates of de- posit ..... 76,497.83
Loans and Discounts ... 284,276.55	Cashier's checks ..... 756.66
Stocks, Bonds and War- rants ..... 74,974.77	Certified checks ..... 2.50
Banking House, Furni- ture and Fixtures .... 28,000.00	Due to other banks (de- posits) ..... 21,177.90
Other Real Estate ..... 13,213.89	Total Deposits ..... 425,442.58
Total .....\$530,835.03	Capital Stock paid in ... 75,000.00
	Surplus ..... 25,000.00
	Undivided Profits less ex- penses, interest and taxes paid ..... 5,392.45
	Total .....\$530,835.03

## IDAHO FALLS.

## STATE BANK.

R. D. Larabie ..... President  
 W. F. Gullette ..... Vice-President  
 C. G. Peck ..... Cashier  
 O. J. Ellis ..... Assistant Cashier

## DIRECTORS.

R. D. Larabie, C. G. Peck,  
 W. F. Gullette, O. J. Ellis,  
 C. E. Larabie.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 20,804.91	Individual Deposits sub- ject to check .....\$266,600.05
Due from banks ..... 134,557.38	Demand Certificates of de- posit ..... 5,676.30
Checks and Drafts on other banks ..... 4,678.34	Time Certificates of de- posit ..... 65,154.23
Loans and Discounts ... 237,679.71	Cashier's checks ..... 667.02
Overdrafts ..... 2,945.48	Due to other banks (de- posits) ..... 17,916.06
Stocks, Bonds and War- rants ..... 6,785.10	Total Deposits ..... 356,013.66
Claims, Judgments, etc.. 7,098.76	Capital Stock paid in ... 75,000.00
Banking House, Furni- ture and Fixtures .... 31,000.00	Surplus ..... 25,000.00
Other Real Estate ..... 21,738.94	Undivided Profits less ex- penses, interest and taxes paid ..... 11,274.96
Total .....\$467,288.62	Total .....\$467,288.62

## ILO.

## ILO STATE BANK.

F. F. Johnson ..... President  
 Wm. Thomson ..... Vice-President  
 P. J. Miller ..... Cashier  
 J. J. Mockler ..... Assistant Cashier

## DIRECTORS.

F. F. Johnson, P. J. Miller,  
 Wm. Thomson, J. J. Mockler,  
 W. T. Simmons.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 7,999.05	Individual Deposits sub- ject to check .....\$101,966.36
Due from banks ..... 11,333.00	Demand Certificates of de- posit ..... 317.90
Checks and Drafts on other banks ..... 438.90	Time Certificates of de- posit ..... 14,737.80
Other Cash Items ..... 40.52	Total Deposits ..... 117,022.06
Loans and Discounts ... 105,922.08	Capital Stock paid in ... 12,500.00
Overdrafts ..... 17.96	Surplus ..... 5,000.00
Stocks, Bonds and War- rants ..... 4,180.65	Undivided Profits less ex- penses, interest and taxes paid ..... 2,193.00
Banking House, Furni- ture and Fixtures .... 4,500.00	Reserved for taxes ..... 250.00
Other Real Estate ..... 2,532.90	Total .....\$136,965.06
Total .....\$136,965.06	Total .....\$136,965.06



## JEROME.

## FARMERS &amp; MERCHANTS STATE BANK.

Gilbert J. White ..... President  
 G. B. Keefer ..... Vice-President  
 L. M. Zug ..... Cashier  
 G. T. Massey ..... Assistant Cashier

## DIRECTORS.

Gilbert J. White,                   W. E. White,  
 G. B. Keefer,                   Ralph Moore,  
 L. M. Zug,                        Jos. Keefer.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand (lawful money of the U. S.)..\$	5,296.82	Individual Deposits subject to check .....	\$ 74,436.61
Due from banks .....	18,611.21	Savings Deposits .....	4,131.19
Checks and Drafts on other banks .....	1,065.45	Demand Certificates of deposit .....	2.70
Other Cash Items .....	256.39	Time Certificates of deposit .....	4,886.35
Loans and Discounts ...	59,224.31	Cashier's checks .....	689.56
Stocks, Bonds and Warrants .....	4,505.81	Certified checks .....	50.00
Claims, Judgments, etc..	3,733.89	Due to other banks (deposits) .....	3,483.10
Banking House, Furniture and Fixtures ....	8,500.00	Total Deposits .....	87,679.51
Other Real Estate .....	5,317.00	Capital Stock paid in ...	15,000.00
		Surplus fund .....	3,000.00
		Undivided Profits less expenses, interest and taxes paid .....	831.37
Total .....	\$106,510.88	Total .....	\$106,510.88

## JULIAETTA.

## BANK OF JULIAETTA.

E. W. Porter ..... President and Cashier  
 Walter Clark ..... Vice-President  
 Carl Porter ..... Assistant Cashier

## DIRECTORS.

E. W. Porter,                   W. S. Cox  
 Walter Clark,                 M. V. Thomas,  
 Carl Porter,                 W. W. Johnson.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,320.85	Individual Deposits subject to check .....	\$ 46,248.55
Due from banks .....	22,632.89	Time Certificates of deposit .....	24,360.81
Loans and Discounts ...	43,990.83	Total Deposits .....	70,609.36
Stocks, Bonds and Warrants .....	10,144.34	Capital Stock paid in ...	15,000.00
Claims, Judgments, etc..	659.60	Surplus .....	2,411.78
Banking House, Furniture and Fixtures ...	5,500.00	Undivided Profits .....	2,227.37
Other Real Estate .....	2,000.00	Total .....	\$ 90,248.51
Total .....	\$ 90,248.51		

## KAMIAH.

## STATE BANK OF KAMIAH.

Geo. H. Waterman ..... President  
 J. F. Bridwell ..... Vice-President  
 E. C. Schulz ..... Cashier

## DIRECTORS.

Geo. H. Waterman, E. C. Schulz,  
 J. F. Bridwell, J. E. Pomeroy,  
 C. H. Works.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,025.50	Individual Deposits sub-	
Due from banks .....	8,335.38	ject to check .....	\$ 85,790.85
Checks and Drafts .....	1,466.85	Demand Certificates of de-	
Loans and Discounts ...	161,509.97	posit .....	8,731.39
Overdrafts .....	655.96	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	53,745.19
rants .....	3,189.60	Due to other banks ...	4,342.30
Banking House, Furni-		Dividends unpaid .....	80.00
ture and Fixtures .....	9,002.34		
Other resources .....	95.00	Total Deposits .....	152,689.73
		Capital Stock paid in ...	25,000.00
		Surplus .....	5,000.00
		Undivided Profits .....	1,590.87
		Bills Payable .....	5,000.00
Total .....	\$189,280.60	Total .....	\$189,280.60

## KELLOG.

## FIRST STATE BANK OF KELLOG.

W. W. Papesh ..... President  
 O. M. Green ..... Vice-President  
 Chas. Wiegand ..... Cashier  
 J. E. Jones ..... Assistant Cashier

## DIRECTORS.

W. W. Papesh, E. H. Baker,  
 O. M. Green, W. R. Mason,  
 E. W. Miller, D. W. Peeples,  
 C. Z. Seelig, Geo. F. Bitner,  
 Wm. McDougall.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 23,808.52	Individual Deposits sub-	
Due from banks .....	44,897.74	ject to check .....	\$122,162.35
Exchanges for clearing		Savings Deposits .....	75,003.42
house .....	545.25	Postal Savings Deposits..	17,000.00
Other Cash Items .....	127.85	Demand Certificates of de-	
Loans and Discounts ...	153,633.42	posit .....	2,264.03
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	37,132.35	posit .....	12,436.24
Claims, Judgments, etc..	4,169.19	Cashier's checks .....	507.57
Banking House, Furni-		Certified checks .....	1,797.26
ture and Fixtures ...	16,200.00		
Other Real Estate .....	2,590.28	Total Deposits .....	231,170.87
		Capital Stock paid in ...	40,000.00
		Surplus .....	6,000.00
		Undivided Profits less ex-	
		penses, interest and	
		taxes paid .....	3,933.73
		Reserved for taxes .....	2,000.00
Total .....	\$283,104.60	Total .....	\$283,104.60

## KENDRICK.

## THE FARMERS BANK.

John P. Vollmer ..... President  
 E. P. Atchison ..... Vice-President  
 W. Wenzlaff ..... Cashier

## DIRECTORS.

John P. Vollmer, A. E. Clarke,  
 E. P. Atchison, E. W. Eaves,  
 Byron E. Tupper.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,329.30	Individual Deposits sub-	
Due from banks .....	13,921.00	ject to check .....	\$ 73,171.36
Checks and Drafts on		Postal Savings Deposits..	1,170.34
other banks .....	927.53	Demand Certificates of de-	
Other Cash Items .....	163.00	posit .....	2,810.11
Loans and Discounts ...	94,720.94	Time Certificates of de-	
Overdrafts .....	48.66	posit .....	25,542.79
Stocks, Bonds and War-		Cashier's checks .....	2,067.13
rants .....	2,000.00	Certified checks .....	557.60
Claims, Judgments, etc..	124.50	Total Deposits .....	105,319.33
Furniture and Fixtures.	1,350.00	Capital Stock paid in ...	15,000.00
Other Real Estate .....	7,201.62	Surplus .....	2,250.00
		Undivided Profits less ex-	
		penses, interest and	
		taxes paid .....	3,217.22
Total .....	\$125,786.55	Total .....	\$125,786.55

## KENDRICK.

## KENDRICK STATE BANK.

Martin V. Thomas ..... President  
 Claus Eichner ..... Vice-President  
 G. S. Porter ..... Cashier

## DIRECTORS.

Martin V. Thomas, E. W. Porter,  
 Claus Eichner, A. Galloway,  
 K. D. Ingle, John Roberts.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,560.10	Individual Deposits sub-	
Due from banks .....	9,927.37	ject to check .....	\$ 62,743.56
Checks and Drafts on		Time Certificates of de-	
other banks .....	22.25	posit .....	15,041.25
Loans and Discounts ...	70,763.15	Cashier's checks .....	521.80
Overdrafts .....	69.48	Due to other banks (de-	
Claims, Judgments, etc..	407.85	posits) .....	1,299.11
Banking House, Furni-		Letters of Credit .....	1,101.10
ture and Fixtures ...	6,500.00	Total .....	80,706.81
Other Real Estate owned	11,600.00	Capital Stock paid in ...	15,000.00
		Surplus .....	2,000.00
		Undivided Profits less ex-	
		penses, interest and	
		taxes paid .....	1,143.38
		Bills Payable .....	5,000.00
Total .....	\$103,850.20	Total .....	\$103,850.20

## Bank Commissioner's Report.

## KIMBERLY.

## BANK OF KIMBERLY.

Henry Jones ..... President  
 H. P. Larsen ..... Vice-President  
 W. H. Turner ..... Cashier  
 Carl Ridgeway ..... Assistant Cashier

## DIRECTORS.

Henry Jones, J. B. Rice,  
 H. P. Larsen, N. Larsen,  
 A. B. Norton, W. E. Lewis,  
 W. H. Turner.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 10,192.84	Individual Deposits sub- ject to check .....\$150,608.64
Due from banks ..... 83,060.97	Time Certificates of de- posit ..... 54,273.83
Checks and Drafts on other banks ..... 78.48	Total Deposits ..... 204,882.47
Loans and Discounts ... 130,565.24	Capital Stock paid in ... 30,500.00
Banking House, Furni- ture and Fixtures .... 19,500.00	Surplus ..... 6,250.00
	Undivided Profits less ex- penses, interest and taxes paid ..... 1,765.06
Total .....\$243,397.53	Total .....\$243,397.53

## Bank Commissioner's Report.

## KOOSKIA.

## STATE BANK OF KOOSKIA.

Geo. H. Waterman ..... President  
 F. E. Quist ..... Vice-President and Cashier  
 A. H. Morse ..... Assistant Cashier

## DIRECTORS.

Geo. H. Waterman, C. H. Works,  
 F. E. Quist, N. E. Whiting,  
 F. A. Quist.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 6,181.11	Individual Deposits sub- ject to check .....\$ 48,792.37
Due from banks ..... 8,411.86	Demand Certificates of de- posit ..... 3,100.09
Loans and Discounts ... 77,698.00	Time Certificates of de- posit ..... 35,130.71
Overdrafts ..... 17.83	Cashier's checks ..... 6.20
Stocks, Bonds and War- rants ..... 3,235.66	Total Deposits ..... 87,029.37
Banking House, Furni- ture and Fixtures ... 6,783.60	Capital Stock paid in ... 10,000.00
Other Real Estate ..... 260.35	Surplus ..... 4,000.00
	Undivided Profits less ex- penses, interest and taxes paid ..... 1,559.04
Total .....\$102,588.41	Total .....\$102,588.41

## LAPWAI.

## FORT LAPWAI STATE BANK.

J. A. Schultz ..... President  
 Robert Watt ..... Vice-President  
 Lee A. Strickfaden ..... Cashier

## DIRECTORS.

J. A. Schultz, Lee A. Strickfaden,  
 Robert Watt, M. G. Schultz,  
 Roy C. Lane.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,173.72	Individual Deposits sub-	
Due from banks .....	10,863.73	ject to check .....	\$ 31,986.54
Checks and Drafts on		Demand Certificates of de-	
other banks .....	166.10	posit .....	2,612.00
Loans and Discounts ...	31,737.39	Time Certificates of de-	
Overdrafts .....	46.52	posit .....	2,893.16
Stocks, Bonds and War-		Cashier's checks .....	1,696.92
rants .....	343.64	Certified checks .....	343.00
Banking House, Furni-		Total Deposits .....	39,531.62
ture and Fixtures ....	2,532.30	Capital Stock paid in ...	10,000.00
Other Real Estate .....	2,615.00	Undivided Profits less ex-	
		penses, interest and	
		taxes paid .....	946.78
Total .....	\$ 50,478.40	Total .....	\$ 50,478.40

## LEWISTON.

## IDAHO TRUST COMPANY.

Wm. Thomson ..... President  
 J. Alexander ..... Vice-President  
 J. B. Morris ..... Vice-President  
 Geo. A. Arneson ..... Secretary and Treasurer

## DIRECTORS.

Wm. Thomson, E. L. Alford,  
 J. Alexander, R. C. Beach,  
 J. B. Morris, James Lambert,  
 J. M. Bonner, T. J. Humbird,

J. K. McCornack.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,746.97	Individual Deposits sub-	
Due from banks .....	12,776.45	ject to check .....	\$ 32,648.16
Loans and Discounts ...	106,202.41	Savings Deposits .....	17,527.20
Stocks, Bonds and War-		Demand Certificates of de-	
rants .....	1,562.17	posit .....	1,620.14
Banking House, Furni-		Time Certificates of de-	
ture and Fixtures ...	19,972.10	posit .....	4,658.00
		Certified checks .....	6.00
		Trust Deposits .....	25,111.09
		Insurance Department ..	586.41
		Total Deposits .....	82,157.00
		Capital Stock paid in ...	50,000.00
		Surplus .....	10,000.00
		Undivided Profits .....	3,290.98
		Reserved for taxes .....	812.12
Total .....	\$146,260.10	Total .....	\$146,260.10

## McCAMMON.

## McCAMMON STATE BANK.

C. A. Valentine ..... President  
 E. J. Merrill ..... Vice-President  
 Roy McClellan ..... Cashier

## DIRECTORS.

C. A. Valentine, Alex Harris,  
 E. J. Merrill, E. W. Riebe,  
 W. R. Godfrey.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 3,018.05	Individual Deposits sub-	
Due from banks .....	42,316.10	ject to check .....	\$ 77,009.60
Checks and Drafts .....	572.58	Savings Deposits .....	4,509.64
Loans and Discounts .....	55,595.39	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	5,786.32
rants .....	552.31	Cashier's checks .....	556.33
Banking House, Furni-		Dividends unpaid .....	20.00
ture and Fixtures ....	2,050.00		
		Total Deposits .....	87,881.89
		Capital Stock paid in ...	15,000.00
		Surplus .....	550.00
		Undivided Profits .....	672.54
Total .....	\$104,104.43	Total .....	\$104,104.43

## MACKAY.

## W. G. JENKINS &amp; CO.

J. H. Greene ..... President  
 C. C. Davidson ..... Vice-President  
 D. V. Archbold ..... Cashier  
 M. M. McCallum ..... Assistant Cashier

## DIRECTORS.

J. H. Greene, D. L. Evans,  
 C. C. Davidson, D. W. Standrod,  
 C. W. Berryman.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 17,210.75	Individual Deposits sub-	
Due from banks .....	208,590.98	ject to check .....	\$295,851.53
Other Cash Items .....	247.69	Savings Deposits .....	81,240.89
Loans and Discounts ...	223,596.87	Demand Certificates of de-	
Overdrafts .....	232.98	posit .....	7.50
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	12,095.89	posit .....	24,950.45
Banking House, Furni-		Total Deposits .....	402,050.37
ture and Fixtures ...	5,800.00	Capital Stock paid in ...	50,000.00
		Surplus .....	10,000.00
		Undivided Profits less ex-	
		penses, interest and	
		taxes paid .....	4,724.79
		Reserved for taxes .....	1,000.00
Total .....	\$467,775.16	Total .....	\$467,775.16

## MALAD.

## J. N. IRELAND &amp; CO. BANK.

D. L. Evans ..... President  
 J. N. Ireland ..... Vice-President  
 W. R. Evans ..... Cashier  
 Jas. B. Jones ..... Assistant Cashier

## DIRECTORS.

D. L. Evans  
 J. N. Ireland,  
 W. G. Jenkins,  
 D. W. Standrod,  
 D. L. Evans, Jr.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 8,073.08	Individual Deposits sub- ject to check .....\$203,478.04
Due from banks ..... 108,762.24	Demand Certificates of de- posit ..... 1,701.57
Checks and Drafts on other banks ..... 157.50	Time Certificates of de- posit ..... 25,283.00
Other Cash Items ..... 54.23	Total Deposits ..... 230,462.61
Loans and Discounts ... 152,332.42	Capital Stock paid in ... 40,000.00
Overdrafts ..... 1,326.85	Surplus ..... 8,000.00
Stocks, Bonds and War- rants ..... 8,789.33	Undivided Profits, less ex- penses, interest and taxes paid ..... 2,386.79
Banking House, Furni- ture and Fixtures ... 1,353.75	Total .....\$280,849.40
Total .....\$280,849.40	

## MIDDLETON.

## STATE BANK OF MIDDLETON.

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

## DIRECTORS.

S. F. Chaney,  
 W. T. Plowhead,  
 Peter Neth,  
 R. H. Miller,  
 E. D. Barney,  
 H. C. Flint,  
 P. A. Watkins.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 4,376.76	Individual Deposits sub- ject to check .....\$ 39,991.32
Due from banks ..... 17,340.51	Time Certificates of de- posit ..... 23,312.68
Loans and Discounts ... 44,006.36	Cashier's checks ..... 432.00
Stocks, Bonds and War- rants ..... 1,668.50	Total Deposits ..... 63,736.60
Banking House, Furni- ture and Fixtures ... 4,500.00	Capital Stock paid in ... 10,000.00
Other Real Estate ..... 2,545.00	Surplus ..... 63.15
	Undivided Profits, less ex- penses, interest and taxes paid ..... 637.38
Total .....\$ 74,437.13	Total .....\$ 74,437.13

## MIDVALE.

## BANK OF WASHINGTON CO.

A. B. Anderson ..... President  
 George Crofton ..... Vice-President  
 W. L. Anderson ..... Cashier  
 F. J. Rodgers ..... Assistant Cashier

## DIRECTORS.

A. B. Anderson, Robert Jackson,  
 Geo. Crofton, Geo. Stephens,  
 W. L. Anderson, J. W. Stippick,  
 Geo. L. Phillips.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand (lawful money of the U. S.)..\$	9,335.55	Individual Deposits subject to check .....	\$117,639.46
Due from banks .....	44,190.73	Demand Certificates of deposit .....	1,661.55
Checks and Drafts on other banks .....	3,202.26	Time Certificates of deposit .....	46,723.20
Other Cash Items .....	2,441.27	Total Deposits .....	166,024.21
Loans and Discounts ...	121,078.35	Capital Stock paid in ...	25,000.00
Overdrafts, secured and unsecured .....	520.31	Surplus fund .....	5,000.00
Banking House, Furniture and Fixtures ...	11,529.26	Undivided Profits, less expenses, interest and taxes paid .....	7,273.52
Other Real Estate owned	11,000.00	Total .....	\$203,297.73
Total .....	\$203,297.73	Total .....	\$203,297.73

## MONTPELIER.

## BANK OF MONTPELIER.

G. C. Gray ..... President  
 A. D. Gray ..... Vice-President  
 Richard Groo ..... Cashier  
 H. R. Toomer ..... Assistant Cashier

## DIRECTORS.

G. C. Gray, Richard Groo  
 A. D. Gray, H. R. Toomer,  
 F. M. Davis.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 22,343.59	Individual Deposits subject to check .....	\$169,988.98
Due from banks .....	95,217.79	Savings Deposits .....	18,156.86
Checks and Drafts on other banks .....	525.76	Demand Certificates of deposit .....	1,766.36
Loans and Discounts ...	221,455.98	Time Certificates of deposit .....	128,073.89
Overdrafts .....	101.88	Due to other banks ...	505.09
Stocks, Bonds and Warrants .....	2,881.60	Total Deposits .....	318,491.18
Banking House, Furniture and Fixtures ...	23,773.16	Capital Stock paid in ...	40,000.00
Other Real Estate .....	350.00	Surplus .....	8,000.00
Other resources, remittances in transit ....	1,513.94	Undivided Profits, less expenses, interest and taxes paid .....	1,672.52
Total .....	\$368,163.70	Total .....	\$368,163.70



## MOSCOW.

## FIRST TRUST &amp; SAVINGS BANK.

Hawkin Melgard ..... President  
 M. E. Lewis ..... Vice-President  
 E. Kaufmann ..... Vice-President  
 W. E. Cahill ..... Cashier

## DIRECTORS.

Hawkin Melgard, E. Kaufmann,  
 M. E. Lewis, W. E. Cahill,  
 S. Barghoarn.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 39,809.81	Individual Deposits sub- ject to check .....\$319,184.97
Due from banks ..... 93,753.68	Savings Deposits ..... 178,611.39
Checks and Drafts on other banks ..... 1,696.65	Postal Savings Deposits. 2,403.22
Other Cash Items ..... 970.62	Demand Certificates of De- posit ..... 62.50
Loans and Discounts ... 429,555.90	Time Certificates of de- posit ..... 66,677.96
Overdrafts ..... 555.06	Cashier's checks ..... 3,372.65
Stocks, Bonds and War- rants ..... 68,863.55	Certified checks ..... 551.00
Claims, Judgments, etc.. 935.00	Due to other banks (de- posits) ..... 3,204.12
Banking House, Furni- ture and Fixtures ... 5,600.00	Total Deposits ..... 574,067.81
Other Real Estate ..... 1,530.00	Capital Stock paid in ... 50,000.00
Other Resources ..... 2.64	Surplus ..... 10,000.00
	Undivided Profits, less ex- penses, interest and taxes paid ..... 9,205.10
Total .....\$643,272.91	Total .....\$643,272.91

## MOSCOW.

## MOSCOW STATE BANK.

W. T. Day ..... President  
 Robert Whittier ..... Vice-President  
 Harry Whittier ..... Cashier  
 C. G. Prestrud ..... Assistant Cashier

## DIRECTORS.

W. T. Day, Harry Whittier,  
 Robert Whittier, S. L. Willis,  
 C. B. Green.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 11,082.27	Individual Deposits sub- ject to check .....\$132,843.36
Due from banks ..... 9,576.15	Savings Deposits ..... 44,660.73
Checks and Drafts on other banks ..... 3,109.18	Time Certificates of de- posit ..... 27,541.00
Other Cash Items ..... 2.00	Cashier's checks ..... 339.42
Loans and Discounts ... 181,721.94	Total Deposits ..... 205,384.51
Overdrafts ..... 119.16	Capital Stock paid in ... 25,000.00
Stocks, Bonds and War- rants ..... 27,441.17	Surplus ..... 1,500.00
Furniture and Fixtures. 3,060.00	Undivided Profits, less ex- penses, interest and taxes paid ..... 4,237.51
Other Resources ..... 10.15	Total .....\$236,122.02
Total .....\$236,122.02	

## MOUNTAIN HOME.

## STOCKGROWERS STATE BANK.

F. P. Ake ..... President  
 C. Hun ..... Vice-President  
 J. H. Whitson ..... Cashier

## DIRECTORS.

F. P. Ake, E. Blunk  
 C. Hun, R. P. Chattin,  
 Will T. Montgomery, F. E. Austin,  
 J. B. Chattin.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 14,398.55	Individual Deposits sub- ject to check .....\$129,755.51
Due from banks ..... 68,451.72	Postal Savings Deposits. 1,962.01
Checks and Drafts on other banks ..... 731.43	Demand Certificates of de- posit ..... 991.45
Other Cash Items ..... 30.75	Time Certificates of de- posit ..... 16,707.27
Loans and Discounts ... 98,935.57	Cashier's checks ..... 1,114.03
Overdrafts ..... 15.91	Certified checks ..... 820.37
Stocks, Bonds and War- rants ..... 17,357.58	Total Deposits ..... 151,350.64
Banking House, Furni- ture and Fixtures ... 10,500.00	Capital Stock paid in ... 50,000.00
Other Real Estate ..... 4,068.00	Surplus ..... 1,000.00
	Undivided Profits, less ex- penses, interest and taxes paid ..... 12,138.87
Total .....\$214,489.51	Total .....\$214,489.51

## NEW MEADOWS.

## MEADOWS VALLEY BANK.

G. F. Smith ..... President  
 E. I. Osborn ..... Vice-President  
 E. F. Kimbrough ..... Cashier

## DIRECTORS.

G. F. Smith, Geo. F. Brinson,  
 E. I. Osborn, Lee Highley,  
 E. M. Heigho.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 3,409.04	Individual Deposits sub- ject to check .....\$ 63,774.16
Due from banks ..... 24,711.01	Demand Certificates of de- posit ..... 2,802.40
Checks and Drafts on other banks ..... 444.28	Time Certificates of de- posit ..... 2,782.26
Loans and Discounts ... 51,648.36	Total Deposits ..... 69,358.82
Overdrafts ..... 5.60	Capital Stock paid in ... 20,000.00
Stocks, Bonds and War- rants ..... 73.54	Surplus ..... 1,000.00
Banking House, Furni- ture and Fixtures ... 11,000.00	Undivided Profits, less ex- penses, interest and taxes paid ..... 783.01
Other Real Estate ..... 1,350.00	Re-Discounts ..... 1,500.00
Total .....\$ 92,641.83	Total .....\$ 92,641.83

## Bank Commissioner's Report.

## NEW MEADOWS.

## MEADOWS STATE BANK.

F. H. Teed ..... President  
 A. I. Whiteley ..... Vice-President  
 A. B. Lucas ..... Cashier  
 C. M. Lucas ..... Assistant Cashier

## DIRECTORS.

F. H. Teed,  
 A. B. Lucas,

A. I. Whiteley,  
 C. M. Lucas,

J. M. Rowell.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 3,655.15	Individual Deposits sub-	
Due from banks .....	21,484.77	ject to check .....	\$ 43,993.39
Checks and Drafts .....	6.62	Demand Certificates of de-	
Loans and Discounts ...	41,480.90	posit .....	2,005.00
Overdrafts .....	507.15	Time Certificates of de-	
Claims, Judgments, etc..	716.44	posit .....	\$ 8,870.85
Banking House, Furni-		Cashier's checks .....	1,661.26
ture and Fixtures ...	2,900.00	Total Deposits .....	56,530.50
Other Real Estate .....	3,677.81	Capital Stock paid in ...	20,000.00
Other Resources .....	2,030.10	Undivided Profits .....	125.84
Total .....	\$ 76,656.34	Total .....	\$ 76,656.34

## Bank Commissioner's Report.

## NEW PLYMOUTH.

## FARMERS STATE BANK.

G. W. Mason ..... President  
 Ross P. Mason ..... Cashier

## DIRECTORS.

G. W. Mason,  
 Abbie Mason,

Ross P. Mason,  
 J. W. Lynch,

M. F. Albert.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,518.74	Individual Deposits sub-	
Due from banks .....	16,920.82	ject to check .....	\$ 49,216.71
Checks and Drafts .....	206.99	Time Certificates of de-	
Loans and Discounts ...	45,433.24	posit .....	9,788.65
Overdrafts .....	76.81	Cashier's checks .....	150.00
Stocks, Bonds and War-		Certified checks .....	200.00
rants .....	735.00	Total Deposits .....	\$ 59,355.36
Claims, Judgments, etc..	244.17	Capital Stock paid in ...	10,000.00
Banking House, Furni-		Surplus .....	300.00
ture and Fixtures ...	2,222.47	Undivided Profits .....	160.83
Other Real Estate .....	1,457.95	Total .....	\$ 69,816.19
Total .....	\$ 69,816.19	Total .....	\$ 69,816.19

## NEZ PERCE.

## FARMERS STATE BANK.

L. N. Swift, ..... President  
 F. F. Johnson ..... Vice-President  
 N. M. Lanby ..... Cashier

## DIRECTORS.

L. N. Swift, ..... N. M. Lanby,  
 F. F. Johnson, ..... C. W. Felt,  
 J. R. Mockler.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,089.91	Individual Deposits sub-	
Due from banks .....	24,244.06	ject to check .....	\$113,325.79
Checks and Drafts on other banks .....	2.50	Demand Certificates of de-	
Other Cash Items .....	144.66	posit .....	2,654.28
Loans and Discounts ...	131,730.00	Time Certificates of De-	
Stocks, Bonds and War-		posit .....	15,465.64
rants .....	6,090.66	Due to other banks (de-	
Banking House, Furni-		posits) .....	2,133.47
ture and Fixtures ...	8,446.00	Total Deposits .....	133,579.18
Other Real Estate .....	8,832.00	Capital Stock paid in ...	35,000.00
Other Resources .....	139.00	Surplus .....	15,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	3,089.61
		Reserved for taxes .....	1,050.00
Total .....	\$187,718.79	Total .....	\$187,718.79

## NEZ PERCE.

## UNION STATE BANK.

I. H. Jorgens ..... President  
 C. W. Booth ..... Vice-President  
 Ernst Wienss ..... Cashier  
 C. W. Palmer ..... Assistant Cashier

## DIRECTORS.

I. H. Jorgens, ..... C. W. Booth,  
 W. F. Johnson, ..... John H. Mockler,  
 J. R. Dunham, ..... A. F. Harbke,  
 Ernst Wienss, ..... K. G. Osterhout,  
 E. H. Waters.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 9,239.29	Individual Deposits sub-	
Due from banks .....	17,428.10	ject to check .....	\$108,798.93
Checks and Drafts on other banks .....	916.93	Savings Deposits .....	5,619.08
Revenue Stamps .....	36.00	Demand Certificates of de-	
Loans and Discounts ...	127,038.75	posit .....	6,648.03
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	13,795.24	posit .....	28,789.00
Banking House, Furni-		Dividends unpaid .....	416.00
ture and Fixtures ...	23,334.10	Total Deposits .....	150,271.04
Other Real Estate .....	17,767.65	Capital Stock paid in ...	50,000.00
		Surplus .....	5,500.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid .....	3,795.02
Total .....	\$209,566.06	Total .....	\$209,566.06

## OAKLEY.

## OAKLEY STATE BANK.

Adam Patterson ..... President  
 Hector C. Haight ..... Vice-President  
 J. B. Randall ..... Cashier  
 Carrie Tucker ..... Assistant Cashier

## DIRECTORS.

Adam Patterson, Hector C. Haight,  
 J. B. Randall, John McMurray,  
 L. A. Critchfield, W. H. Poulton,  
 M. S. Browning.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,444.12	Individual Deposits sub-	
Due from banks .....	44,222.17	ject to check .....	\$121,801.64
Checks and Drafts on other banks .....	4,686.78	Savings Deposits .....	46,614.35
Other Cash Items .....	116.75	Time Certificates of de-	
Loans and Discounts ...	181,676.07	posit .....	33,359.63
Overdrafts .....	1,156.95	Cashier's checks .....	2,617.53
Stocks, Bonds and War-		Certified checks .....	61.42
rants .....	6,633.04	Due to other banks ...	5,000.00
Claims, Judgments, etc..	117.02	Dividends unpaid .....	27.00
Banking House, Furni-		Total Deposits .....	209,481.57
ture and Fixtures ...	20,300.00	Capital Stock paid in ...	25,000.00
Other Real Estate .....	10,781.30	Surplus .....	7,500.00
Expenses in excess of earnings .....	1,172.37	Bills Payable .....	15,000.00
Total .....	\$279,306.57	Other Liabilities .....	22,325.00
		Total .....	\$279,306.57

## OAKLEY.

## FARMERS COMMERCIAL &amp; SAVINGS BANK.

John O. Lowe, ..... President  
 W. E. G. Ellerby ..... Vice-President  
 E. Wm. Reese ..... Cashier

## DIRECTORS.

John O. Lowe, W. E. G. Ellerby,  
 John Adams, H. R. Matthews,  
 P. A. Shaw, F. O. Stephenson,  
 John C. Cutler.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,371.85	Individual Deposits sub-	
Due from banks .....	13,680.33	ject to check .....	\$ 46,317.92
Checks and Drafts .....	93.27	Savings Deposits .....	5,647.98
Other Cash Items .....	34.40	Time Certificates of de-	
Loans and Discounts ...	58,174.90	posit .....	3,400.00
Overdrafts .....	157.00	Certified checks .....	15.00
Stocks, Bonds and War-		Total Deposits .....	55,380.90
rants .....	5,732.38	Capital Stock paid in ...	25,000.00
Claims, Judgments, etc..	200.00	Surplus .....	1,500.00
Banking House, Furni-		Undivided Profits .....	290.39
ture and Fixtures ...	10,727.16	Bills Payable .....	9,000.00
Total .....	\$ 91,171.29	Total .....	\$ 91,171.29

## OROFINO.

## FIDELITY STATE BANK.

J. W. Blake ..... President  
 P. H. Blake ..... Cashier  
 L. C. Funke ..... Assistant Cashier

## DIRECTORS.

J. W. Blake, P. H. Blake,  
 J. M. Fairly, Jessie Blake,  
 J. F. Gorman.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,028.45	Individual Deposits sub-	
Due from banks .....	15,232.11	ject to check .....	\$ 44,229.27
Checks and Drafts on other banks .....	30.25	Demand Certificates of de-	
Loans and Discounts ...	45,370.66	posit .....	887.35
Overdrafts .....	28.20	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	13,898.58
rants .....	2,323.57	Total Deposits .....	59,015.20
Banking House, Furni-		Capital Stock paid in ...	10,000.00
ture and Fixtures ...	4,378.03	Surplus .....	2,100.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	1,276.07
Total .....	\$ 72,391.27	Total .....	\$ 72,391.27

## OROFINO.

## BANK OF OROFINO.

H. L. Clark ..... President  
 W. B. Kinne ..... Vice-President  
 A. L. Thiele ..... Cashier

## DIRECTORS.

W. L. Clark, Josiah Richards,  
 Louis Soderberg, W. B. Kinne,  
 A. L. Thiele.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,539.69	Individual Deposits sub-	
Due from banks .....	33,293.21	ject to check .....	\$ 74,721.02
Other Cash Items .....	43.50	Demand Certificates of de-	
Loans and Discounts ...	62,461.09	posit .....	4,611.25
Overdrafts .....	781.63	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	16,914.40
rants .....	6,113.82	Total Deposits .....	96,246.67
Claims, Judgments, etc..	569.72	Capital Stock paid in ...	12,000.00
Banking House, Furni-		Surplus .....	2,000.00
ture and Fixtures ...	2,698.00	Undivided Profits .....	1,642.77
Other Real Estate .....	388.78	Total .....	\$111,889.44
Total .....	\$111,889.44	Total .....	\$111,889.44

## PARIS.

## BEAR LAKE STATE BANK.

J. R. Shepherd ..... President  
 M. S. Browning ..... Vice-President  
 Russell Shepherd ..... Cashier  
 W. E. Ballantyne ..... Assistant Cashier

## DIRECTORS.

J. R. Shepherd, Wm. L. Rich,  
 Alma Findlay, M. S. Browning,  
 E. M. Pugmire, Samuel Matthews,  
 Ezra J. Howell.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 10,009.39	Individual Deposits sub-
Due from banks ..... 97,859.94	ject to check .....\$146,340.65
Loans and Discounts ... 140,742.91	Time Certificates of de-
Stocks, Bonds and War-	posit ..... 83,610.54
rants ..... 9,872.15	Cashier's checks ..... 4.45
Banking House, Furni-	Total Deposits ..... 229,955.64
ture and Fixtures ... 5,303.90	Capital Stock paid in ... 15,000.00
	Surplus fund ..... 16,500.00
	Undivided Profits, less ex-
	penses, interest and
	taxes paid ..... 2,332.65
Total .....\$263,788.29	Total .....\$263,788.29

## PARMA.

## PARMA STATE BANK.

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

## DIRECTORS.

E. M. Kirkpatrick, J. C. Blackwell,  
 F. E. Fisk, Edgar Dilley,  
 H. C. Baldrige, Z. W. Barnum,  
 C. B. Ross, H. C. Anderson,  
 A. J. Mitchell.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 20,259.89	Individual Deposits sub-
Due from banks ..... 65,339.88	ject to check .....\$195,929.57
Loans and Discounts ... 279,561.94	Savings Deposits ..... 3,456.03
Stocks, Bonds and War-	Demand Certificates of de-
rants ..... 52,007.13	posit ..... 1,848.25
Claims, Judgments, etc.. 468.00	Time Certificates of de-
Banking House, Furni-	posit ..... 53,231.18
ture and Fixtures ... 13,432.50	Total Deposits ..... 254,465.03
Other Real Estate ..... 2,338.65	Capital Stock paid in ... 80,900.00
	Surplus ..... 80,900.00
	Undivided Profits, less ex-
	penses, interest and
	taxes paid ..... 17,142.96
Total .....\$433,407.99	Total .....\$433,407.99

## PAYETTE.

## FRUIT GROWERS BANK.

T. F. Adams ..... President  
 H. J. Puchert ..... Vice-President  
 John Shamberger ..... Vice-President  
 E. H. Murphy ..... Cashier

## DIRECTORS.

T. F. Adams,  
 E. H. Murphy,  
 R. L. Shaw,  
 C. W. Giesler,

H. J. Puchert,  
 John Shamberger,  
 A. C. Maneman,  
 W. F. Stirm,

C. P. Jacobsen.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,789.12	Individual Deposits sub-	
Due from banks .....	13,800.65	ject to check .....	\$ 59,557.50
Checks and Drafts on		Savings Deposits .....	911.85
other banks .....	506.71	Time Certificates of de-	
Other Cash Items .....	14.00	posit .....	1,731.75
Loans and Discounts ...	55,065.21	Cashier's checks .....	2,202.82
Overdrafts .....	34.64	Certified checks .....	25.00
Stocks, Bonds and War-			
rants .....	6,918.22	Total Deposits .....	64,428.92
Banking House, Furni-		Capital Stock paid in ...	35,000.00
ture and Fixtures ...	4,771.64	Bills Payable .....	2,000.00
Other Real Estate .....	15,305.20		
Expenses in excess of			
earnings .....	2,223.53		
Total .....	\$101,428.92	Total .....	\$101,428.92

## PECK.

## STATE BANK OF PECK.

Geo. H. Waterman ..... President  
 A. J. Dryden ..... Vice-President  
 C. H. Ede ..... Cashier

## DIRECTORS.

Geo. H. Waterman,  
 C. H. Ede,

A. J. Dryden,  
 Emile Goffinet,  
 E. E. Waterman.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,490.62	Individual Deposits sub-	
Due from banks .....	3,034.84	ject to check .....	\$ 50,410.48
Other Cash Items .....	48.20	Savings Deposits .....	697.51
Loans and Discounts ...	70,455.11	Time Certificates of de-	
Overdrafts .....	242.78	posit .....	17,490.26
Stocks, Bonds and War-		Cashier's checks .....	345.49
rants .....	49.25	Certified checks .....	34.50
Banking House, Furni-			
ture and Fixtures ...	5,669.11	Total Deposits .....	68,978.24
Other Real Estate .....	1,386.41	Capital Stock paid in ...	10,000.00
Other Resources .....	2,320.00	Surplus .....	2,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	718.08
		Bills Payable, including	
		obligations represent-	
		ing money borrowed..	6,000.00
Total .....	\$ 87,696.32	Total .....	\$ 87,696.32



## Bank Commissioner's Report.

## PLUMMER.

## STATE BANK OF PLUMMER.

E. T. Coman ..... President  
 L. F. Connolly ..... Vice-President  
 C. M. Kraemer ..... Cashier  
 J. J. Kroetch ..... Assistant Cashier

## DIRECTORS.

E. T. Coman,  
 C. M. Kraemer,

L. F. Connolly,  
 J. J. Kroetch,

J. J. Connolly.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 3,797.87	Individual Deposits sub-	
Due from banks .....	4,669.28	ject to check .....	\$ 45,905.06
Loans and Discounts ...	46,761.16	Savings Deposits .....	150.00
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	11,366.49	posit .....	10,240.35
Banking House, Furni-		Cashier's checks .....	265.72
ture and Fixtures ...	3,000.00	Certified checks .....	5.00
		Total Deposits .....	56,566.13
		Capital Stock paid in ...	10,000.00
		Surplus .....	2,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	1,028.67
Total .....	\$ 69,594.80	Total .....	\$ 69,594.80

## Bank Commissioner's Report.

## POCATELLO.

## CITIZENS BANK.

I. N. Anthes ..... President  
 A. B. Bean ..... Vice-President  
 Chas. A. Bryan ..... Assistant Cashier

## DIRECTORS.

I. N. Anthes,  
 Geo. A. Greene,

A. B. Bean,  
 Wm. N. McCarty,

W. J. Harvey.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 57,741.90	Individual Deposits sub-	
Due from banks .....	121,283.06	ject to check .....	\$416,791.63
Checks and Drafts on		Demand Certificates of de-	
other banks .....	2,035.86	posit .....	6,699.05
Other Cash Items .....	768.65	Time Certificates of de-	
Loans and Discounts ...	422,600.93	posit .....	80,373.86
Stocks, Bonds and War-		Due to other banks (de-	
rants .....	31,387.53	posits) .....	28,215.41
Claims, Judgments, etc..	178.75	Dividends unpaid .....	170.00
Banking House, Furni-		Total Deposits .....	532,249.95
ture and Fixtures ...	3,561.83	Capital Stock paid in ...	100,000.00
Other Real Estate .....	24,456.27	Surplus .....	20,000.00
Revenue account .....	118.84	Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	11,852.56
		Excess and deficit .....	31.16
Total .....	\$664,133.67	Total .....	\$664,133.67

## POCATELLO.

## FIRST SAVINGS BANK.

Carl A. Valentine ..... President  
 Ezra J. Merrill ..... Vice-President  
 W. D. Service ..... Cashier  
 H. E. Wasley ..... Assistant Cashier

## DIRECTORS.

Carl A. Valentine,      Ezra J. Merrill,  
 W. D. Service,        Richard Douglas,  
                          Fred G. Caldwell.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 13,077.80	Savings Deposits .....\$184,512.40
Due from banks ..... 39,724.19	Dividends unpaid ..... 8.00
Loans and Discounts ... 177,040.85	
Furniture and Fixtures. 2,000.00	Total Deposits .....\$184,520.40
	Capital Stock paid in ... 25,000.00
	Surplus ..... 20,000.00
	Undivided Profits, less ex-
	penses, interest and
	taxes paid ..... 2,322.44
Total .....\$231,842.84	Total .....\$231,842.84

## POST FALLS.

## VALLEY STATE BANK, LTD.

T. J. Deck ..... President  
 L. D. Means ..... Cashier

## DIRECTORS.

Mrs. John Richards,      H. M. Strathern,  
 L. D. Means,              T. J. Deck,  
                          T. O. Henderson.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 3,333.17	Individual Deposits sub-
Due from banks ..... 14,313.86	ject to check .....\$ 42,959.78
Loans and Discounts ... 39,696.67	Savings Deposits ..... 3,434.97
Overdrafts ..... 39.95	Demand Certificates of de-
Stocks, Bonds and War-	posit ..... 103.00
rants ..... 7,043.62	Time Certificates of de-
Banking House, Furni-	posit ..... 10,255.75
ture and Fixtures ... 4,500.00	Total Deposits ..... 56,753.50
Other Real Estate ..... 770.00	Capital Stock paid in ... 10,000.00
	Surplus ..... 2,000.00
	Undivided Profits, less ex-
	penses, interest and
	taxes paid ..... 943.77
Total .....\$ 69,697.27	Total .....\$ 69,697.27

## Bank Commissioner's Report.

## POTLATCH.

## POTLATCH STATE BANK.

A. W. Laird ..... President  
 John Kendall ..... Vice-President  
 J. H. Bottjer ..... Cashier  
 M. C. Bottjer ..... Assistant Cashier

## DIRECTORS.

A. W. Laird,  
 J. H. Bottjer,  
 John Kendall,  
 C. A. Weyerhaeuser,  
 C. R. Musser.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 23,821.01	Individual Deposits sub- ject to check .....\$374,652.49
Due from banks ..... 241,254.58	Savings Deposits ..... 75,213.57
Checks and Drafts on other banks ..... 35.00	Demand Certificates of de- posit ..... 76,308.03
Other Cash Items ..... 1,074.92	Total Deposits ..... 526,174.09
Loans and Discounts ... 325,585.28	Capital Stock paid in ... 50,000.00
Overdrafts ..... 142.15	Surplus ..... 10,000.00
Stocks, Bonds and War- rants ..... 1,642.15	Undivided Profits, less ex- penses, interest and taxes paid ..... 8,381.00
Furniture and Fixtures.. 1,000.00	
Total .....\$594,555.09	Total .....\$594,555.09

## Bank Commissioner's Report.

## PRESTON.

## IDAHO STATE &amp; SAVINGS BANK.

John Larsen ..... President  
 S. C. Parkinson ..... Vice-President  
 Geo. H. Blood ..... Cashier

## DIRECTORS.

John Larsen,  
 Geo. H. Blood,  
 Nephi Larsen,  
 S. C. Parkinson,  
 Ezra C. Foss,  
 James Johnson,  
 Cal Foss.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 7,615.54	Individual Deposits sub- ject to check .....\$129,079.42
Due from banks ..... 18,962.58	Savings Deposits ..... 19,611.39
Checks and Drafts ..... 2,375.44	Time Certificates of de- posit ..... 9,000.00
Loans and Discounts ... 170,311.08	Cashier's checks ..... 2,602.86
Stocks, Bonds and War- rants ..... 9,835.30	Total Deposits ..... 160,293.67
Banking House, Furni- ture and Fixtures ... 8,900.00	Capital Stock paid in ... 25,000.00
Other Real Estate ..... 3,525.19	Surplus ..... 10,000.00
Total .....\$221,525.13	Undivided Profits ..... 4,031.46
	Reserved for taxes ..... 1,200.00
	Bills Payable ..... 21,000.00
	Total .....\$221,525.13

## PRIEST RIVER.

## CITIZENS STATE BANK.

C. W. Beardmore ..... President  
 J. L. Rogers ..... Vice-President  
 Lee Berry ..... Cashier  
 Russell Hanson ..... Assistant Cashier

## DIRECTORS.

C. W. Beardmore, J. L. Rogers,  
 Lee Berry, Carrie S. Berrie,  
 J. R. Hagman, E. W. Harris,  
 Lucy J. Gumaer.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 3,645.03	Individual Deposits sub-	
Due from banks .....	4,923.81	ject to check .....	\$ 41,606.39
Checks and Drafts on		Savings Deposits .....	7,795.61
other banks .....	115.57	Demand Certificates of de-	
Loans and Discounts ...	46,428.90	posit .....	3,890.06
Stocks, Bonds and War-		Certified checks .....	50.00
rants .....	3,793.84	Total Deposits .....	53,342.06
Banking House, Furni-		Capital Stock paid in ...	10,000.00
ture and Fixtures ...	6,059.00	Surplus .....	1,500.00
Other Real Estate .....	1,300.00	Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	1,424.09
Total .....	\$ 66,266.15	Total .....	\$ 66,266.15

## RATHDRUM.

## RATHDRUM STATE BANK.

Stewart Young ..... President  
 Frank Wenz ..... Vice-President  
 R. E. Young ..... Cashier  
 E. C. Tweet ..... Assistant Cashier

## DIRECTORS.

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

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 9,784.79	Individual Deposits sub-	
Due from banks .....	36,081.02	ject to check .....	\$ 66,986.88
Checks and Drafts on		Savings Deposits .....	13,557.47
other banks .....	27.75	Demand Certificates of de-	
Other Cash Items .....	109.00	posit .....	20,565.64
Loans and Discounts ...	64,033.81	Total Deposits .....	101,109.99
Stocks, Bonds and War-		Capital Stock paid in ...	25,000.00
rants .....	217.50	Surplus fund .....	10,000.00
Claims, Judgments, etc..	894.31	Undivided Profits, less ex-	
Banking House, Furni-		penses, interest and	
ture and Fixtures ...	16,697.92	taxes paid .....	2,615.14
Other Real Estate .....	10,879.00	Total .....	\$138,725.13
Total .....	\$138,725.13	Total .....	\$138,725.13

## Bank Commissioner's Report.

## REUBENS.

BANK OF REUBENS.  
(PRIVATE BANK.)

Owned by the Vollmer Clearwater Co., Ltd.  
W. O. Persons ..... Cashier

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 6,786.68	Individual Deposits sub-	
Due from banks .....	11,000.56	ject to check .....	\$ 54,964.97
Loans and Discounts ...	84,784.93	Demand Certificates of de-	
Overdrafts .....	30.14	posit .....	783.61
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	824.40	posit .....	36,085.52
Banking House, Furni-		Cashier's checks .....	40.85
ture and Fixtures ...	4,957.05		
		Total Deposits .....	91,874.95
		Capital Stock paid in ...	10,000.00
		Surplus .....	2,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	4,508.81
Total .....	\$108,383.76	Total .....	\$108,383.76

## Bank Commissioner's Report.

## REXBURG.

## FARMERS &amp; MERCHANTS BANK.

John C. Cutler ..... President  
J. W. Webster ..... Vice-President  
Nathan Ricks ..... Vice-President  
Alfred Ricks ..... Vice-President  
W. E. Gee ..... Cashier

## DIRECTORS.

John C. Cutler,  
W. E. Gee,  
Alfred Ricks,  
T. J. Winter,  
A. M. Carter,  
F. S. Parkinson,

J. W. Webster,  
Nathan Ricks,  
Mark Austin,  
David Hodge,  
John Taylor,  
A. P. Hamilton.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,129.44	Individual Deposits sub-	
Due from banks .....	22,543.87	ject to check .....	\$ 39,475.56
Checks and Drafts on		Time Certificates of de-	
other banks .....	101.55	posit .....	95.00
Other Cash Items .....	1,500.00	Cashier's checks .....	4.45
Loans and Discounts ...	35,952.68		
Stocks, Bonds and War-		Total Deposits .....	39,575.01
rants .....	521.15	Capital Stock paid in ...	26,450.00
Banking House, Furni-			
ture and Fixtures ...	2,483.86		
Expenses in excess of			
earnings .....	792.46		
Total .....	\$ 66,025.01	Total .....	\$ 66,025.01

## REXBURG.

## REXBURG STATE BANK.

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

## DIRECTORS.

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

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 9,341.42	Individual Deposits sub-	
Due from banks .....	83,410.96	ject to check .....	\$189,998.00
Checks and Drafts on		Savings Deposits .....	21,801.51
other banks .....	3,956.85	Time Certificates of de-	
Loans and Discounts ...	207,059.32	posit .....	25,618.98
Stocks, Bonds and War-		Cashier's checks .....	831.57
rants .....	1,451.25	Certified checks .....	8.00
Banking House, Furni-		Due to other banks (de-	
ture and Fixtures ...	2,556.99	posits) .....	10,487.30
Other Real Estate .....	1,033.82	Total Deposits .....	248,745.36
		Capital Stock paid in ...	40,000.00
		Surplus .....	10,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	10,065.25
Total .....	\$308,810.61	Total .....	\$308,810.61

## RICHFIELD.

## FIRST STATE BANK, LTD.

O. B. Berry ..... President  
 E. E. Streitz ..... Vice-President  
 Geo. R. Schwaner ..... Cashier  
 Jas. A. Berry ..... Assistant Cashier

## DIRECTORS.

O. B. Berry, E. E. Streitz,  
 Geo. R. Schwaner, Jas. A. Berry,  
 Ed McNulty

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,781.24	Individual Deposits sub-	
Due from banks .....	16,955.89	ject to check .....	\$ 47,116.35
Checks and Drafts on		Savings Deposits .....	1,110.04
other banks .....	258.75	Demand Certificates of de-	
Loans and Discounts ...	40,450.33	posit .....	253.65
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	625.75	posit .....	1,070.72
Banking House, Furni-		Cashier's checks .....	719.38
ture and Fixtures ...	13,500.00	Total Deposits .....	50,270.14
Other Real Estate .....	4,008.09	Capital Stock paid in ...	20,000.00
Expenses in excess of		Surplus fund .....	1,000.00
earnings .....	190.09	Bills Payable, including	
		obligations represent-	
		ing money borrowed..	7,500.00
Total .....	\$ 78,770.14	Total .....	\$ 78,770.14

## Bank Commissioner's Report.

## RIGBY.

## ANDERSON BROS. BANK.

J. E. Steele ..... President  
 C. C. Campbell ..... Vice-President  
 J. H. Steele ..... Cashier  
 L. J. Evers ..... Assistant Cashier

## DIRECTORS.

J. E. Steele, C. C. Campbell,  
 J. H. Steele, M. M. Hitt,  
 Geo. A. Cordon.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,804.95	Individual Deposits sub-	
Due from banks .....	51,790.88	ject to check .....	\$201,854.82
Checks and Drafts on		Time Certificates of de-	
other banks .....	3,827.29	posit .....	53,309.23
Other Cash Items .....	2,721.71	Due to other banks (de-	
Loans and Discounts ...	198,437.79	posits) .....	482.37
Stocks, Bonds and War-		Total Deposits .....	255,646.42
rants .....	23,581.50	Capital Stock paid in ...	10,000.00
Banking House, Furni-		Surplus .....	10,000.00
ture and Fixtures ...	2,375.00	Undivided Profits, less ex-	
Other Real Estate .....	1,000.00	penses, interest and	
		taxes paid .....	892.70
		Bills Payable, including	
		obligations represent-	
		ing money borrowed..	10,000.00
Total .....	\$286,539.12	Total .....	\$286,539.12

## Bank Commissioner's Report.

## RIGBY.

## RIGBY STATE BANK.

Jno. W. Hart ..... President  
 Josiah Call ..... Vice-President  
 F. B. Ellsworth ..... Cashier  
 Clarence Hart ..... Assistant Cashier

## DIRECTORS.

Jno. W. Hart, Josiah Call,  
 M. S. Browning, J. E. Melton,  
 R. H. Smith

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,218.70	Individual Deposits sub-	
Due from banks .....	26,421.86	ject to check .....	\$136,897.44
Checks and Drafts on		Savings Deposits .....	1,696.47
other banks .....	2,372.27	Time Certificates of de-	
Other Cash Items .....	265.95	posit .....	39,632.32
Loans and Discounts ...	161,488.17	Cashier's checks .....	195.75
Overdrafts .....	253.08	Total Deposits .....	178,421.98
Stocks, Bonds and War-		Capital Stock paid in ...	30,000.00
rants .....	7,183.56	Surplus .....	4,420.00
Claims, Judgments, etc..	75.00	Undivided Profits, less ex-	
Banking House, Furni-		penses, interest and	
ture and Fixtures ...	7,600.50	taxes paid .....	1,037.11
Total .....	\$213,879.09	Total .....	\$213,879.09

## ROBERTS.

## BANK OF ROBERTS.

J. W. Evans ..... President  
 Chas. L. Harwood ..... Vice-President  
 W. A. Davis ..... Cashier

## DIRECTORS.

J. W. Evans, Chas. L. Harwood,  
 W. A. Davis, C. A. Spath,  
 O. K. Wilbur.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 2,014.97	Individual Deposits sub-	
Due from banks .....	32,038.08	ject to check .....	\$ 60,995.36
Loans and Discounts ...	66,453.70	Time Certificates of de-	
Overdrafts .....	1,413.85	posit .....	16,863.69
Stocks, Bonds and War-		Cashier's checks .....	25.56
rants .....	7,195.30	Certified checks .....	290.00
Banking House, Furni-		Total Deposits .....	78,174.61
ture and Fixtures ...	3,000.00	Capital Stock paid in ...	10,000.00
Other Real Estate .....	515.60	Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	4,370.24
		Reserved for taxes .....	22.58
		Re-Discounts .....	20,064.07
Total .....	\$112,631.50	Total .....	\$112,631.50

## ROCKLAND.

## FIRST STATE BANK.

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

## DIRECTORS.

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

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 4,323.81	Individual Deposits sub-	
Due from banks .....	18,540.79	ject to check .....	\$ 63,986.80
Loans and Discounts ...	58,260.17	Demand Certificates of de-	
Overdrafts .....	590.15	posit .....	23.68
Banking House, Furni-		Time Certificates of de-	
ture and Fixtures ...	4,521.35	posit .....	9,219.68
		Total Deposits .....	73,230.16
		Capital Stock paid in ...	10,000.00
		Surplus .....	600.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	2,406.11
Total .....	\$ 86,236.27	Total .....	\$ 86,236.27



## ROGERSON.

## BANK OF ROGERSON.

H. J. Failing ..... President  
 W. R. McMillan ..... Vice-President  
 J. S. Russell ..... Cashier

## DIRECTORS.

H. J. Failing,  
 J. S. Russell,

W. R. McMillan,  
 JoannMacRae,

Louis Harrell.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 12,572.85	Individual Deposits sub-	
Due from banks .....	67,681.14	ject to check .....	\$113,401.21
Checks and Drafts ....	639.14	Time Certificates of de-	
Loans and Discounts ...	104,315.76	posit .....	57,891.92
Overdrafts .....	13.92	Total Deposits .....	171,293.13
Stocks, Bonds and War-		Capital Stock paid in ...	15,000.00
rants .....	95.35	Surplus .....	900.00
Banking House, Furni-		Undivided Profits .....	2,675.31
ture and Fixtures ...	4,550.28	Total .....	\$189,868.44
Total .....	\$189,868.44		

## ST. ANTHONY.

## ST. ANTHONY BANK &amp; TRUST CO.

M. J. Gray ..... President  
 A. D. Miller ..... Vice-President  
 L. H. Neal ..... Cashier

## DIRECTORS.

M. J. Gray,  
 L. H. Neal,  
 Jas. G. Gwinn,

A. D. Miller,  
 P. W. Duhom,  
 S. L. Reece,

E. M. Kennedy.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 6,843.95	Individual Deposits sub-	
Due from banks .....	38,175.93	ject to check .....	\$118,373.77
Checks and Drafts on		Savings Deposits .....	14,271.90
other banks .....	5,030.11	Time Certificates of de-	
Other Cash Items .....	139.40	posit .....	16,163.99
Loans and Discounts ...	129,250.82	Cashier's checks .....	2,258.69
Stocks, Bonds and War-		Due to other banks (de-	
rants .....	3,285.57	posits) .....	1,510.59
Claims, Judgments, etc..	565.46	Total Deposits .....	152,578.94
Banking House, Furni-		Capital Stock paid in ...	30,000.00
ture and Fixtures ...	12,000.00	Surplus .....	5,000.00
Other Real Estate .....	3,821.43	Undivided Profits, less ex-	
Other Resources .....	62.00	penses, interest and	
		taxes paid .....	1,595.73
		Bills Payable, including	
		obligations represent-	
		ing money borrowed..	10,000.00
Total .....	\$199,174.67	Total .....	\$199,174.67

## Bank Commissioner's Report.

## ST. JOE.

## FIRST STATE BANK.

R. L. Rutter ..... President  
 A. D. Reid ..... Vice-President  
 Fred A. Lippold, Jr. .... Cashier

## DIRECTORS.

R. L. Rutter, A. D. Reid,  
 C. S. MacCalla, W. S. McCrear,  
 J. M. Richards, C. B. Sanderson,  
 C. S. Slawson.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 6,575.35	Individual Deposits sub-	
Due from banks .....	7,806.26	ject to check .....	\$ 25,549.76
Other Cash Items .....	12.50	Savings Deposits .....	12,864.88
Loans and Discounts ...	35,606.12	Postal Savings Deposits..	120.12
Overdrafts .....	96.16	Demand Certificates of de-	
Stocks, Bonds and War-		posit .....	600.00
rants .....	8,453.36	Time Certificates of de-	
Banking House, Furni-		posit .....	7,016.40
ture and Fixtures ...	2,571.00	Total Deposits .....	46,151.16
		Capital Stock paid in ...	10,000.00
		Surplus .....	3,079.50
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	1,665.05
		Other Liabilities .....	225.04
Total .....	\$ 61,120.75	Total .....	\$ 61,120.75

## Bank Commissioner's Report.

## ST. MARIES.

## LUMBERMENS STATE BANK.

C. W. Craney ..... President  
 J. A. Fralick ..... Vice-President  
 Court M. Sargent ..... Cashier  
 R. T. Brennan ..... Assistant Cashier

## DIRECTORS.

C. W. Craney, J. A. Fralick,  
 Court M. Sargent, H. H. Craney,  
 W. C. Guile, Fred J. Russell,  
 Geo. O'Dwyer.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 23,348.60	Individual Deposits sub-	
Due from banks .....	32,892.12	ject to check .....	\$191,314.25
Checks and Drafts on		Savings Deposits .....	25,203.68
other banks .....	269.08	Postal Savings Deposits.	8,257.84
Other cash items .....	285.50	Demand Certificates of de-	
Loans and Discounts ...	140,073.53	posit .....	1,867.92
Overdrafts .....	5.12	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	47,264.37
rants .....	89,791.51	Cashier's checks .....	1,108.94
Premiums on bonds ...	635.00	Certified checks .....	1,059.90
Claims, Judgments, etc..	2,500.00	Due to other banks (de-	
Banking House, Furni-		posits) .....	3,089.05
ture and Fixtures ...	13,136.36	Total Deposits .....	279,165.95
Other Real Estate .....	1,429.00	Capital Stock paid in ...	25,000.00
Other Resources .....	6,067.80	Surplus .....	5,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	1,267.67
Total .....	\$310,433.62	Total .....	\$310,433.62

## SALMON.

## PIONEER BANK &amp; TRUST CO.

W. C. Shoup ..... President  
 Emerson Hill ..... Vice-President  
 A. E. Pipes ..... Cashier

## DIRECTORS.

W. C. Shoup,                      W. H. Shoup,  
 Emerson Hill,                  Thomas Pyeatt,  
 B. F. White,                    A. W. Pipes.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 15,369.06	Individual Deposits sub-	
Due from banks .....	70,509.24	ject to check .....	\$196,729.20
Checks and Drafts on		Savings Deposits .....	6,322.61
other banks .....	67.97	Postal Savings Deposits.	807.58
Loans and Discounts ...	107,966.20	Demand Certificates of de-	
Overdrafts .....	6,613.34	posit .....	2,914.00
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	65,836.36	posit .....	34,561.59
Claims, Judgments, etc..	1,574.50	Cashier's checks .....	5,229.00
Other Real Estate .....	24,091.52		
Internal Revenue Stamps	140.00	Total Deposits .....	246,563.98
		Capital Stock paid in ...	34,060.00
		Surplus .....	8,515.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	3,029.21
Total .....	\$292,168.19	Total .....	\$292,168.19

## SHELLEY.

## SHELLEY BANKING CO.

H. E. McMillan ..... President  
 J. L. Moore ..... Vice-President  
 A. B. Clark ..... Cashier  
 O. V. Hurdle ..... Assistant Cashier

## DIRECTORS.

H. E. McMillan,                  J. L. Moore,  
 A. B. Clark,                      N. H. Martin,  
 James Just,                      Frank Just,

H. L. Malcom.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 7,334.95	Individual Deposits sub-	
Due from banks .....	30,503.23	ject to check .....	\$ 79,001.60
Loans and Discounts ...	96,814.55	Savings Deposits .....	643.36
Stocks, Bonds and War-		Time Certificates of de-	
rants .....	290.29	posit .....	19,114.78
Claims, Judgments, etc..	1,547.13	Cashier's checks .....	6,459.19
Banking House, Furni-			
ture and Fixtures ...	3,185.26	Total Deposits .....	105,218.93
Other Real Estate .....	3,274.62	Capital Stock paid in ...	29,300.00
Other Resources .....	532.93	Surplus .....	5,500.00
		Undivided Profits .....	3,464.03
Total .....	\$143,482.96	Total .....	\$143,482.96

## SODA SPRINGS.

LARGILLIERE CO. BANK.  
(PRIVATE BANK.)

A. Largilliere ..... President  
E. W. Largilliere ..... Cashier

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 9,189.16	Individual Deposits sub-	
Due from banks .....	175,069.55	ject to check .....	\$230,287.88
Checks and Drafts on		Time Certificates of de-	
other banks .....	1,120.60	posit .....	4,335.50
Loans and Discounts ...	61,489.97	Cashier's checks .....	515.85
Overdrafts .....	60.98		
Stocks, Bonds and War-		Total Deposits .....	235,139.23
rants .....	7,973.94	Capital Stock paid in ...	10,000.00
Banking House, Furni-		Surplus .....	6,600.00
ture and Fixtures ...	1,172.42	Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	4,334.39
Total .....	\$256,073.62	Total .....	\$256,073.62

## SPIRIT LAKE.

## BANK OF SPIRIT LAKE.

F. A. Blackwell ..... President  
F. B. Grinnell ..... Vice-President  
J. H. Marshall ..... Cashier  
J. B. Markle ..... Assistant Cashier

## DIRECTORS.

F. A. Blackwell, F. B. Grinnell,  
J. H. Marshall, J. H. McCornack,  
W. F. Webb.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 7,370.41	Individual Deposits sub-	
Due from banks .....	7,579.13	ject to check .....	\$ 64,439.99
Other Cash Items .....	1,904.89	Savings Deposits .....	16,417.85
Loans and Discounts ...	69,813.23	Postal Savings Deposits .	4,408.88
Stocks, Bonds and War-		Demand Certificates of de-	
rants .....	23,426.95	posit .....	14,049.64
Premium on Bonds ....	172.70	Cashier's checks .....	106.90
Banking House, Furni-		Due to other banks ....	173.52
ture and Fixtures ...	15,049.25		
Other Real Estate .....	280.58	Total Deposits .....	99,596.79
Other Liabilities .....	11.98	Capital Stock paid in ...	25,000.00
		Surplus .....	1,000.00
		Reserve for taxes .....	12.33
Total .....	\$125,609.12	Total .....	\$125,609.12

## STAR.

## THE FARMERS BANK.

J. W. Jones ..... President  
 W. A. Fowler ..... Vice-President  
 J. E. Roberts ..... Assistant Cashier  
 J. W. Mershon ..... Cashier

## DIRECTORS.

J. W. Jones, W. A. Fowler,  
 J. E. Roberts, R. M. Brannin,  
 E. E. Lister, Frank Martin,  
 B. F. Swalley.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,695.61	Individual Deposits sub- ject to check .....	\$ 79,683.24
Due from banks .....	67,291.49	Demand Certificates of de- posit .....	823.02
Loans and Discounts ...	90,999.04	Time Certificates of de- posit .....	76,260.97
Stocks, Bonds and War- rants .....	1,952.48	Total Deposits .....	156,769.23
Claims, Judgments, etc..	10,337.77	Capital Stock paid in ...	25,000.00
Banking House, Furni- ture and Fixtures ...	10,000.00	Surplus .....	5,000.00
Other Real Estate .....	450.00	Undivided Profits, less ex- penses, interest and taxes paid .....	2,957.16
Total .....	\$189,726.39	Total .....	\$189,726.39

## STITES.

## BANK OF STITES.

Wesley Packer ..... President  
 Simon A. Hjelmstad ..... Vice-President  
 Cash N. Gaddis ..... Cashier  
 A. M. Reynolds ..... Assistant Cashier

## DIRECTORS.

Wesley Packer, P. E. Ellis,  
 C. N. Gaddis, Simon A. Hjelmstad,  
 Edward C. Smith.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 1,394.24	Individual Deposits sub- ject to check .....	\$ 29,110.28
Due from banks .....	4,638.60	Demand Certificates of de- posit .....	21.94
Other Cash Items .....	242.22	Time Certificates of de- posit .....	5,909.70
Loans and Discounts ...	30,100.17	Total Deposits .....	35,041.92
Overdrafts .....	520.46	Capital Stock paid in ...	10,000.00
Stocks, Bonds and War- rants .....	2,917.68	Surplus .....	2,000.00
Banking House, Furni- ture and Fixtures ...	4,169.00	Undivided Profits, less ex- penses, interest and taxes paid .....	663.66
Other Real Estate .....	7,051.92	Reserved for taxes .....	75.00
Other Resources .....	246.29	Bills Payable, including obligations represent- ing money borrowed..	3,500.00
Total .....	\$ 51,280.58	Total .....	\$ 51,280.58

## SUGAR CITY.

## FREMONT COUNTY BANK.

Mark Austin ..... President  
 G. E. Bowerman ..... Vice-President  
 F. L. Davis ..... Cashier  
 L. A. Davis ..... Assistant Cashier

## DIRECTORS.

Mark Austin,  
 R. J. Comstock,  
 J. K. Orme,

G. E. Bowerman,  
 A. P. Hamilton,  
 Alfred Ricks,

J. L. Roberts,

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 7,462.20	Individual Deposits sub-	
Due from banks .....	12,427.88	ject to check .....	\$ 76,827.84
Checks and Drafts on		Savings Deposits .....	10,338.85
other banks .....	321.85	Demand Certificates of de-	
Other Cash Items .....	13.00	posit .....	1,677.80
Loans and Discounts ...	131,149.06	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	28,627.10
rants .....	54.30	Cashier's checks .....	2,192.34
Furniture and Fixtures.	2,018.82	Certified checks .....	7.50
		Due to other banks (de-	
		posits) .....	7,107.72
		Total Deposits .....	126,779.15
		Capital Stock paid in ...	10,000.00
		Surplus .....	6,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	3,167.96
		Bills Payable, including	
		obligations represent-	
		ing money borrowed..	7,500.00
Total .....	\$153,447.11	Total .....	\$153,447.11

## SWEET:

## BANK OF SWEET.

Con Leehan ..... President  
 J. H. Connaughton ..... Vice-President  
 A. D. Stanton ..... Cashier

## DIRECTORS.

Con Leehan,  
 A. D. Stanton,

J. H. Connaughton,  
 J. M. Jones,

D. W. Kennedy.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 3,752.19	Individual Deposits sub-	
Due from banks .....	5,752.05	ject to check .....	\$ 32,034.22
Checks and Drafts on		Time Certificates of de-	
other banks .....	49.50	posit .....	18,726.61
Loans and Discounts ...	51,710.94	Cashier's checks .....	946.55
Overdrafts .....	415.82	Due to other banks (de-	
Stocks, Bonds and War-		posits) .....	2,413.66
rants .....	4,233.83		
Banking House, Furni-		Total Deposits .....	54,121.04
ture and Fixtures ...	4,970.00	Capital Stock paid in ...	10,000.00
		Surplus .....	250.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	1,513.29
		Bills Payable, including	
		obligations represent-	
		ing money borrowed..	5,000.00
Total .....	\$ 70,884.33	Total .....	\$ 70,884.33

## TROY.

## FIRST BANK OF TROY.

O. Bohman ..... President  
 O. Larson ..... Vice-President  
 C. Larson ..... Cashier

## DIRECTORS.

O. Bohman, O. Larson,  
 C. Larson, O. A. Johnson,  
 Axel Bohman, Fred K. Bressler,  
 Emil Nelson.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 10,605.32	Individual Deposits sub-	
Due from banks .....	30,372.55	ject to check .....	\$ 91,087.13
Checks and Drafts .....	115.00	Demand Certificates of de-	
Other Cash Items .....	46.08	posit .....	302.03
Loans and Discounts .....	109,469.78	Time Certificates of de-	
Overdrafts .....	43.39	posit .....	50,816.67
Stocks, Bonds and War-		Total Deposits .....	142,205.83
rants .....	1,914.85	Capital Stock paid in ...	20,000.00
Banking House, Furni-		Surplus .....	4,000.00
ture and Fixtures .....	8,200.00	Undivided Profits .....	1,683.89
Other Real Estate .....	7,122.75	Total .....	\$167,889.72
Total .....	\$167,889.72		

## TWIN FALLS.

## IDAHO STATE BANK.

F. F. Bracken ..... President  
 Chas. R. Scott ..... Vice-President  
 Urban Tracey ..... Cashier  
 L. F. Bracken ..... Assistant Cashier

## DIRECTORS.

F. F. Bracken, Chas. R. Scott,  
 Urban Tracey, James McMillan,  
 Frank C. Smith, David Brown,  
 C. Fahrney.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 9,486.46	Individual Deposits sub-	
Due from banks .....	39,119.97	ject to check .....	\$ 94,911.86
Checks and Drafts on		Demand certificates of de-	
other banks .....	1,731.42	posit .....	95.00
Other Cash Items .....	72.68	Time Certificates of de-	
Loans and Discounts .....	98,582.30	posit .....	8,711.20
Overdrafts .....	249.24	Cashier's checks .....	2,776.45
Stocks, Bonds and War-		Certified checks .....	171.01
rants .....	2,242.03	Total Deposits .....	106,665.52
Banking House, Furni-		Capital Stock paid in ...	50,000.00
ture and Fixtures .....	2,775.74	Undivided Profits, less ex-	
Other Resources—Cash		penses, interest and	
collections .....	2,863.55	taxes paid .....	457.87
Total .....	\$157,123.39	Total .....	\$157,123.39

## TWIN FALLS.

## TWIN FALLS BANK &amp; TRUST CO.

W. S. McCornick ..... President  
 H. J. Failing ..... Vice-President  
 C. J. Hahn ..... Cashier  
 H. A. McCornick ..... Assistant Cashier

## DIRECTORS.

W. S. McCornick, H. J. Failing,  
 C. J. Hahn, H. A. McCornick,  
 H. O. Milner.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 61,676.16	Individual Deposits sub-
Due from banks ..... 241,654.52	ject to check .....\$576,270.62
Checks and Drafts on	Savings Deposits ..... 32,901.56
other banks ..... 6,032.35	Demand Certificates of de-
Other Cash Items ..... 4,439.66	posit ..... 11,024.36
Loans and Discounts ... 588,081.82	Time Certificates of de-
Overdrafts ..... 1,414.52	posit ..... 41,891.44
Stocks, Bonds and War-	Cashier's checks ..... 10,771.99
rants ..... 68,004.55	Certified checks ..... 1,609.23
Banking House, Furni-	Due to other banks (de-
ture and Fixtures ... 60,000.00	posits) ..... 228,972.54
Other Real Estate ..... 12,500.00	
	Total Deposits ..... 903,441.74
	Capital Stock paid in ... 100,000.00
	Surplus ..... 25,000.00
	Undivided Profits, less ex-
	penses, interest and
	taxes paid ..... 15,361.84
Total .....\$1,043,803.58	Total .....\$1,043,803.58

## VOLLMER.

## BANK OF VOLLMER.

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

## DIRECTORS.

A. E. Clarke, E. W. Eaves,  
 John P. Vollmer, E. V. Bodine,  
 C. V. Truscott.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.	LIABILITIES.
Cash on hand .....\$ 11,473.15	Individual Deposits sub-
Due from banks ..... 45,375.63	ject to check .....\$ 98,484.48
Checks and Drafts on	Demand Certificates of de-
other banks ..... 331.05	posit ..... 7,761.95
Loans and Discounts ... 165,327.01	Time Certificates of de-
Stocks, Bonds and War-	posit ..... 104,882.36
rants ..... 6.50	Certified checks ..... 3.20
Claims, Judgments etc.. 320.87	Due to other banks (de-
Banking House, Furni-	posits) ..... 11,000.00
ture and Fixtures ... 10,710.23	Total Deposits ..... 222,131.99
Other Real Estate ..... 10,918.37	Capital Stock paid in ... 15,000.00
Other Resources ..... 40.21	Surplus fund ..... 3,000.00
	Undivided Profits, less ex-
	penses, interest and
	taxes paid ..... 4,371.03
Total .....\$244,503.02	Total .....\$244,503.02



## WARDNER.

## WEBER BANK.

J. H. Weber ..... President  
 P. P. Weber ..... Vice-President  
 Thos. R. Jones ..... Cashier  
 Geo. M. Wilson ..... Assistant Cashier

## DIRECTORS.

J. H. Weber, P. P. Weber,  
 Thos. R. Jones, W. A. Bartee,  
 Chas. McKinnis.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,437.26	Individual Deposits sub-	
Due from banks .....	24,762.73	ject to check .....	\$ 62,142.14
Loans and Discounts ...	77,484.30	Postal Savings Deposits.	10,950.74
Stocks, Bonds and War-		Demand Certificates of de-	
rants .....	27,026.50	posit .....	146.65
Premium on bonds ....	830.00	Time Certificates of de-	
Banking House, Furni-		posit .....	36,569.63
ture and Fixtures ...	800.00	Due to other banks (de-	
Other Real Estate .....	870.00	posits) .....	294.90
		Total Deposits .....	110,104.06
		Capital Stock paid in ...	20,000.00
		Surplus .....	5,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	5,106.73
Total .....	\$140,210.79	Total .....	\$140,210.79

## WEISER.

## WEISER LOAN &amp; TRUST CO.

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

## DIRECTORS.

E. A. Van Sicklin, Isaac Leighton,  
 C. E. Kenyon, W. H. Eckles,  
 Morris Sommer.

## STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 9,072.73	Individual Deposits sub-	
Due from banks .....	82,057.13	ject to check .....	\$148,033.07
Checks and Drafts on		Savings Deposits .....	4,737.42
other banks .....	2,877.50	Demand Certificates of de-	
Other Cash Items .....	22.74	posit .....	650.00
Loans and Discounts ...	210,432.63	Time Certificates of de-	
Stocks, Bonds and War-		posit .....	58,092.65
rants .....	2,873.28	Cashier's checks .....	766.35
Banking House, Furni-		Letters of Credit .....	1,330.00
ture and Fixtures ...	20,000.00	Due to other banks (de-	
Suspense Account .....	2,903.40	posits) .....	33,651.94
		Total Deposits .....	247,261.43
		Capital Stock paid in ...	62,500.00
		Surplus .....	15,000.00
		Undivided Profits, less ex-	
		penses, interest and	
		taxes paid .....	5,477.98
Total .....	\$330,239.41	Total .....	\$330,239.41

## WHITE BIRD.

## SALMON RIVER STATE BANK.

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

## DIRECTORS.

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

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 5,448.81	Individual Deposits sub-	
Due from banks .....	15,290.98	ject to check .....	\$ 57,304.94
Checks and Drafts on		Time Certificates of de-	
other banks .....	12.00	posit .....	28,197.56
Loans and Discounts ...	97,650.42	Total Deposits .....	\$5,502.50
Overdrafts .....	156.21	Capital Stock paid in ...	25,000.00
Stocks, Bonds and War-		Surplus .....	6,000.00
rants .....	478.28	Undivided Profits, less ex-	
Banking House, Furni-		penses, interest and	
ture and Fixtures ...	1,500.00	taxes paid .....	4,034.20
Total .....	\$120,536.70	Total .....	\$120,536.70

## 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, J. G. Rosebush,  
 T. Censky.

STATEMENT NOVEMBER 10, 1915.

RESOURCES.		LIABILITIES.	
Cash on hand .....	\$ 8,448.28	Individual Deposits sub-	
Due from banks .....	16,601.35	ject to check .....	\$ 47,740.37
Other Cash Items .....	51.65	Savings Deposits .....	6,470.20
Loans and Discounts ...	58,984.75	Postal Savings Deposits.	1,239.25
Stocks, Bonds and War-		Demand Certificates of de-	
rants .....	4,720.40	posit .....	21,037.80
Banking House, Furni-		Cashier's checks .....	2,966.55
ture and Fixtures ...	7,000.00	Total Deposits .....	79,454.17
Other Real Estate .....	1,250.00	Capital Stock paid in ...	15,000.00
Total .....	\$ 97,056.43	Surplus .....	2,100.00
		Undivided Profits .....	502.26
		Total .....	\$ 97,056.43