

TWELFTH ANNUAL REPORT
OF THE
State Banking Department
OF THE
STATE OF IDAHO
1916

G. R. HITT
STATE BANK COMMISSIONER
BOISE, IDAHO



1916
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ROSTER OF
DEPARTMENT OF BANKING
OF THE STATE OF IDAHO
December 31, 1916

G. R. HITT	- - - -	State Bank Commissioner
E. W. PEARCE	- - -	Deputy State Bank Commissioner
H. R. TOOMER	- - -	Deputy State Bank Commissioner
MILDRED KNIGHT	-	Clerk and Stenographer

STATE OF IDAHO

Department of Banking

Boise, Idaho, December 31, 1916.

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 Twelfth Annual Report of this Department, covering:

1. General Review and Comparative Statements.
2. Receipts and Expenditures for the year, Biennial Appropriation.
3. Banks chartered, voluntary liquidation, banks increasing capital stock, and banks reducing capital stock.
4. Abstract of condition of banks under the supervision of this Department, 113 State Banks, 12 Bank and Trust Companies, 1 Trust Company, 3 Private Banks, 1 Savings Bank, as shown by call report under date of November 17, 1916.
5. Condition of banks in hands of the Department.

Respectfully,

G. R. HITT,
State Bank Commissioner.

Bank Commissioner's Report

GENERAL REVIEW.

Never in the history of Idaho have the banks shown such a phenomenal growth in any one year as they have during the year 1916. This not only applies to all the banks as a whole, but each individual bank is today in a much stronger position than even a year ago.

Five calls for report of condition of State Banks were made during the year upon the dates named by the Comptroller of the Currency for reports of National Banks, as follows: March 7, May 1, June 30, September 12, November 17. Comparing the call of November 17, 1916, with that of November 10, 1915, as per comparative statement on schedule of this report, it is interesting to note especially the following increases: Deposits, \$14,689,325.56, or over 70 per cent.; loans and discounts, \$7,680,081.10; total resources, \$15,023,212.13. The average reserve of all banks under this Department is 38 per cent.

We desire to call your attention to the schedule in this report showing receipts and expenditures of the Department for the past year, and for the biennial period. In this schedule you will find the number of examinations made and charters issued, including the amount of money collected for same. We call your attention especially to the average cost and returns per examination, which will be found in the same schedule. This shows the net cost per examination to the state to be only \$9.79. A detailed statement of all examinations made together with fee charged each bank is also made a part of this report.

It is a pleasure to state that there have been no bank failures during this administration. During the past year nine new bank charters were issued in localities where it appeared that the business conditions would justify further banking facilities.

On March 1st, Mr. Will H. Young, Deputy Bank Commissioner, resigned his position with this Department to accept the cashiership of the Burley State Bank, Burley, Idaho. On March 15, Mr. H. R. Toomer, former Assistant Cashier of the Bank of Montpelier, Montpelier, Idaho, began the duties of Deputy Bank Commissioner to fill this vacancy.

This Department desires to express its appreciation to the officers and directors of the banks for their continued co-operation and support in assisting us in bettering the condition of banking.

COMPARATIVE STATEMENT OF STATE BANK TOTALS SHOWING INCREASES AND DECREASES ON CORRESPONDING CALLS, 1915 AND 1916.

	124 Banks Reporting, Nov. 10, '15	130 Banks Reporting, Nov. 17, '16	Increase	Decrease
RESOURCES—				
Loans and discounts	\$15,261,801.61	\$22,941,382.71	\$ 7,680,081.10	.....
Overdrafts	2,376.52	46,285.00	13,718.48	.....
Bonds, warrants, claims, etc.	1,479,334.50	1,832,889.98	354,555.48	.....
Premium on bonds	1,819.07	6,852.15	5,033.08	.....
Furniture and fixtures	1,137,303.30	1,270,095.54	132,792.24	.....
Other real estate	453,591.48	411,915.26	.....	41,676.22
Due from banks	5,367,314.44	11,366,394.38	5,999,079.94	.....
Checks and cash items	38,071.53	108,300.30	69,228.77	.....
Exchanges for clearing house	118,859.76	253,389.58	134,479.82	.....
Cash	1,290,179.63	1,938,928.94	648,749.31	.....
Other resources	40,323.07	67,338.20	27,070.13	.....
Total	\$25,221,574.91	\$40,244,787.04	\$15,064,888.35	\$ 41,676.22
LIABILITIES—				
Capital stock paid in	\$ 3,412,160.00	\$ 3,784,530.00	\$ 372,370.00	.....
Surplus	384,668.67	462,149.69	77,481.02	.....
Undivided profits	385,438.66	438,146.81	52,708.15	.....
Due to banks	.....	.....	.....	.....
Individual deposits	\$ 511,775.72	1,598,767.12	1,086,991.40	.....
Time certificates	13,807,532.49	24,470,156.98	10,662,624.49	.....
Postal savings deposits	3,884,436.17	5,405,535.59	1,521,099.42	.....
Certified checks	3,444,156.34	2,401,641.50	.....	1,042,514.84
Savings deposits	1,495,034.71	1,291,818.30	.....	203,216.41
Other liabilities	58,655.68	30,032.20	.....	28,623.48
Cashier's checks	22,676.85	226,075.51	203,398.66	.....
Letters of credit	111,443.00	.....	.....	.....
Total	2,591.10	.....	.....	.....
Total deposits	20,143,714.43	34,833,039.99	14,689,325.56	.....
Reductions	61,005.02	46,238.82	.....	.....
Bills payable and other obligations for borrowed money	288,075.00	160,875.00	.....	.....
Other liabilities	4,613.13	16,513.73	.....	.....
Total	\$25,221,574.91	\$40,244,787.04	\$15,197,778.83	\$ 174,566.70

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, '09 138 Banks	Nov. 2, '10 154 Banks	Dec. 5, '11 152 Banks	Nov. 26, '12 143 Banks	Oct. 21, '13 136 Banks
RESOURCES—								
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'g house, furnit're & fixtures	583,969.10	1,032,463.90	1,057,540.58	1,155,004.70	1,443,673.46	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	152,183.07	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
Total	\$18,112,114.31	\$20,057,116.69	\$18,992,058.89	\$25,687,172.95	\$27,587,171.50	\$23,781,379.30	\$24,093,062.49	\$23,567,094.43
LIABILITIES—								
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	596,033.31	562,324.37	626,858.90	513,523.37	512,232.00	376,699.04
Due to banks	745,871.13	565,706.53	464,016.59	1,010,934.95	880,339.19	642,933.97	694,154.68	605,114.07
Dividends unpaid	3,992.42	654.34	937.71	8,737.50	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	1,071,937.43	985,192.35	.....	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	720,333.36	832,907.10	1,102,055.94
Certified checks	17,334.77	12,060.45	10,931.16	14,636.93	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
Total deposits	13,443,954.83	14,029,087.16	12,988,611.00	18,768,593.54	19,541,089.83	17,819,072.47	18,391,141.80	17,894,587.26
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
Total	\$18,112,114.31	\$20,057,116.69	\$18,992,058.89	\$25,687,172.95	\$27,587,171.50	\$23,781,379.30	\$24,093,062.49	\$23,567,094.43

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	Nov. 17, '16 130 Banks
RESOURCES—			
Loans and discounts	\$15,209,568.77	\$15,261,301.61	\$22,941,382.71
Overdrafts	57,393.94	32,576.52	46,295.00
Bonds, warrants, claims, etc.	1,514,723.07	1,479,334.50	1,833,839.98
Premiums on bonds	2,716.32	1,819.07	6,852.15
Bank's house, furn'tre & fix'tres	1,212,043.25	1,137,303.30	1,270,095.54
Other real estate	463,829.27	453,591.48	411,915.26
Due from banks	3,907,634.87	5,367,314.44	11,366,394.38
Checks and cash items	64,781.18	38,971.53	108,300.30
Exchanges for clearing house..	100,596.60	118,859.76	253,339.58
Cash	1,259,991.33	1,290,179.63	1,938,928.94
Other resources	45,545.87	40,323.07	67,393.20
Total	\$23,839,324.47	\$25,221,574.91	\$40,244,787.04
LIABILITIES—			
Capital stock paid in	\$ 3,805,010.00	\$ 3,412,160.00	\$ 3,724,530.00
Surplus	893,468.36	884,668.67	965,142.69
Undivided profits	353,165.09	385,438.66	498,456.81
Due to banks	602,666.61	815,775.72	1,598,767.12
Dividends unpaid	1,820.00	1,343.00	32,201.75
Individual deposits	12,270,460.54	13,807,562.41	24,470,159.93
Demand certificates	527,058.75	384,436.17	538,707.46
Time certificates	3,107,865.35	3,444,156.34	5,405,535.59
Savings deposits	1,340,586.01	1,495,034.71	2,401,641.50
Postal savings deposits	93,395.61	53,695.63	129,918.93
Certified checks	18,393.43	22,676.35	30,032.20
Cashier's checks	155,472.62	111,443.00	226,075.51
Letters of credit		2,591.10	
Total deposits	18,117,618.92	20,143,714.43	34,833,039.99
Re-discounts	95,612.65	61,005.02	46,228.82
Bills payable and other obliga- tions for borrowed money...	544,821.64	288,075.00	160,875.00
Other liabilities	29,627.81	46,513.13	16,513.73
Total	\$23,839,324.47	\$25,221,574.91	\$40,244,787.04

RECEIPTS OF THE DEPARTMENT.

Total Receipts from January 1, 1915, to December 31, 1915 (as shown in last report)	\$	9,861.47
Examination fees, 1916, 239 examinations	\$	10,197.00
Charter fees, 1916	285.00	10,482.00

Total receipts from January 1, 1915, to December 31, 1916 \$ 20,343.47

EXPENDITURES.

Total expenditures, 1915, (as shown in last report)	\$	12,224.30
Salary of Commissioner for 1916	\$3,999.96	
Salary of Deputies for 1916	4,700.00	
Salary of Stenographer for 1916	999.96	\$9,699.92

TRAVELING AND OFFICE EXPENSES, 1916.

Railroad and stage fare	\$	967.50		
Hotel expense	995.68			
Postage	201.50			
Stationery and printing	745.75			
Office supplies	197.93			
Premium on bonds for Deputies	27.10	3,135.46	12,835.38	

Total expenditures from Jan. 1, 1915, to Dec. 31, 1916 .. \$ 25,059.68

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

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.

(Signed): C. VAN DEUSEN, State Auditor.

Average cost per examination for traveling expenses	\$	8.11
Average cost per examination for office and traveling expenses ..	11.85	
Average cost per examination for salaries and expenses	51.37	
Average return per examination	42.20	
Net cost to the State per examination (disbursements less receipts)	9.79	

DETAILED STATEMENT OF MONEY RECEIVED.

Meadows State Bank, New Meadows	\$	28.50
Meadows Valley Bank, New Meadows	28.50	
D. L. Evans & Co., Bankers, Albion	43.50	
Heyburn State Bank, Heyburn	28.50	
Farmers Commercial & Savings Bank, Oakley	32.00	
Oakley State Bank, Oakley	46.00	
Burley State Bank, Burley	51.00	
Bank of Commerce, Burley	46.00	
Bank of Hansen, Hansen	28.50	
Bank of Kimberly, Kimberly	43.50	

Bank of Hollister, Hollister	28.50
Bank of Rogerson, Rogerson	35.00
Twin Falls Bank & Trust Co., Twin Falls	75.00
Idaho State Bank, Twin Falls	50.00
Buhl Bank & Trust Co., Buhl	46.00
Citizens State Bank, Buhl	52.50
Filer State Bank, Filer	40.00
Hazelton State Bank, Hazelton	28.50
Farmers & Merchants State Bank, Jerome	35.00
Carey State Bank, Carey	28.50
Bellevue State Bank, Bellevue	43.50
First State Bank, Richfield	28.50
First Bank of Council, Council	28.50
Peoples Bank, Cambridge	43.50
Bank of Washington Co., Midvale	43.50
Lumbermen's State Bank, St. Maries	46.00
Coeur d'Alene Bank & Trust Co., Coeur d'Alene	50.00
American Trust Co., Coeur d'Alene	57.50
First Bank of Harrison, Harrison	32.00
First State Bank, Kellogg	46.00
Weber Bank, Wardner	38.50
Rathdrum State Bank, Rathdrum	43.50
Valley State Bank, Post Falls	28.50
Bank of Spirit Lake, Spirit Lake	43.50
First State Bank, Bonners Ferry	43.50
Citizens State Bank, Priest River	28.50
State Bank of Plummer, Plummer	28.50
First State Bank, St. Joe	28.50
Elk River State Bank, Elk River	28.50
State Bank of Peck, Peck	28.50
First State Bank, Bovill	35.00
Bank of Orofino, Orofino	35.00
Fidelity State Bank, Orofino	28.50
Bank of Stites, Stites	28.50
Latah County State Bank, Deary	28.50
State Bank of Kooskia, Kooskia	28.50
Potlatch State Bank, Potlatch	57.50
State Bank of Kamiah, Kamiah	43.50
Genesee Exchange Bank, Genesee	46.00
Grangeville Savings & Trust Co., Grangeville	43.50
Bank of Camas Prairie, Grangeville	72.50
First Bank of Genesee, Genesee	35.00
First Bank of Troy, Troy	43.50
Salmon River State Bank, Whitebird	38.50
Farmers Bank, Kendrick	35.00
Kendrick State Bank, Kendrick	35.00
German State Bank, Cottonwood	43.50
Bank of Juliaetta, Juliaetta	28.50
Idaho Trust Co., Lewiston	50.00
Ferdinand State Bank, Ferdinand	28.50
Bank of Ferdinand, Ferdinand	25.00
Ilo State Bank, Ilo	35.00
Union State Bank, Nez Perce	50.00
Farmers State Bank, Nez Perce	43.50
Bank of Gifford, Gifford	25.00
Bank of Reubens, Reubens	35.00
Bank of Vollmer, Vollmer	40.00
First Bank of Culdesac, Culdesac	35.00

Fort Lapwai State Bank, Lapwai	25.00
Bank of Winchester, Winchester	28.50
First Trust & Savings Bank, Moscow	60.00
Moscow State Bank, Moscow	43.50
The Farmers Bank, Star	43.50
State Bank of Middleton, Middleton	28.50
Caldwell Commercial Bank, Caldwell	72.50
Boise Title & Trust Co., Boise	62.50
Fruitland State Bank, Fruitland	28.50
Glenns Ferry Bank, Glenns Ferry	43.50
Fruitgrowers Bank, Payette	32.00
Bliss State Bank, Bliss	25.00
Citizens State Bank, Gooding	35.00
First State Bank, Rockland	28.50
Evans State Bank, American Falls	43.50
Downey State Bank, Downey	35.00
Idaho State & Savings Bank, Preston	46.00
J. N. Ireland & Co., Malad	52.50
First Savings Bank, Pocatello	46.00
Citizens Bank, Pocatello	75.00
Bank of Aberdeen, Aberdeen	28.50
D. W. Standrod & Co., Blackfoot	80.00
Bank of Commerce, Arco	43.50
W. G. Jenkins & Co., Mackay	57.50
Security State Bank, Ashton	46.00
Farmers & Merchants Bank, Idaho Falls	72.50
The Commercial Bank, Shelley, charter fee	25.00
Stockgrowers Bank & Trust Co., Pocatello, charter fee	40.00
Wallace Bank & Trust Co., Wallace, charter fee	40.00
Blaine County Bank, Hailey, charter fee	35.00
St. Anthony Bank & Trust Co., St. Anthony	43.50
Fremont County Bank, Sugar City	35.00
Anderson Bros. Bank, Idaho Falls	85.00
State Bank, Idaho Falls	72.50
Rexburg State Bank, Rexburg	52.50
Farmers & Merchants Bank, Rexburg	45.00
Rigby State Bank, Rigby	43.50
Anderson Bros. Bank, Rigby	42.50
Security State Bank, Dubois	32.00
Lemhi Valley Bank, Gilmore	28.50
Pioneer Bank & Trust Co., Salmon City	46.00
Bank of Roberts, Roberts	35.00
Commercial Bank, Shelley	40.00
McCammon State Bank, McCammon	28.50
Bancroft State Bank, Bancroft	28.50
Gem Valley State Bank, Grace	35.00
Largilliere & Co., Soda Springs	40.00
Bear Lake State Bank, Paris	46.00
Bank of Montpelier, Montpelier	57.50
Heyburn State Bank, Heyburn	28.50
Farmers State Bank, New Plymouth	28.50
Bank of Emmett, Emmett	43.50
Bank of Sweet, Sweet	28.50
Bank of Commerce, Burley	46.00

Bank Commissioner's Report

Intermountain State Bank, Cascade	28.50
Donnelly State Bank, Donnelly	25.00
Burley State Bank, Burley	51.00
Meadows Valley Bank, New Meadows	35.00
D. L. Evans & Co., Albion	43.50
First Bank of Council, Council	35.00
Peoples Bank, Cambridge	43.50
Bank of Washington Co., Midvale	43.50
Farmers Commercial & Savings Bank, Oakley	38.50
Oakley State Bank, Oakley	46.00
Bank of Hansen, Hansen	28.50
Idaho State Bank, Twin Falls	50.00
Bellevue State Bank, Bellevue	43.50
Blaine County Bank, Hailey	32.00
Carey State Bank, Carey	35.00
First State Bank, Richfield	28.50
Bank of Rogerson, Rogerson	43.50
Bank of Hollister, Hollister	38.50
Twin Falls Bank & Trust Co., Twin Falls	80.00
Bank of Kimberly, Kimberly	43.50
Filer State Bank, Filer	43.50
Buhl Bank & Trust Co., Buhl	46.00
Citizens State Bank, Buhl	52.50
Hazelton State Bank, Hazelton	28.50
Farmers & Merchants State Bank, Jerome	35.00
Bank of Eagle, Eagle	28.50
Grandview State Bank, Grandview	28.50
Bruneau State Bank, Bruneau	43.50
Rathdrum State Bank, Rathdrum	43.50
Bank of Spirit Lake, Spirit Lake	43.50
First State Bank, Bonners Ferry	43.50
Citizens State Bank, Priest River	28.50
Valley State Bank, Post Falls	28.50
Coeur d'Alene Bank & Trust Co., Coeur d'Alene	50.00
American Trust Co., Coeur d'Alene	57.50
Parma State Bank, Parma	72.50
Weiser Loan & Trust Co., Weiser	67.50
The Kuna State Bank, Kuna, charter fee	25.00
The Eden State Bank, Eden, charter fee	25.00
First Bank of Harrison, Harrison	28.50
Weber Bank, Wardner	43.50
First State Bank, Kellogg	52.50
State Bank of Plummer, Plummer	35.00
First State Bank, St. Joe	28.50
Lumbermens State Bank, St. Maries	46.00
Wallace Bank & Trust Co., Wallace	97.50
Elk River State Bank, Elk River	35.00
First State Bank, Bovill	35.00
Bank of Soda Springs, Soda Springs, charter fee	30.00
Latah County State Bank, Deary	28.50
Potlatch State Bank, Potlatch	60.00
First Bank of Troy, Troy	43.50
First Bank of Genessee, Genessee	40.00

Bank Commissioner's Report

Moscow State Bank, Moscow	46.00
Genessee Exchange Bank, Genessee	51.00
Kendrick State Bank, Kendrick	35.00
Farmers Bank, Kendrick	40.00
First Trust & Savings Bank, Moscow	62.50
Bank of Juliaetta, Juliaetta	35.00
Idaho Trust Co., Lewiston	50.00
State Bank of Peck, Peck	28.50
State Bank of Kamiah, Kamiah	43.50
Bank of Orofino, Orofino	40.00
Fidelity State Bank, Orofino	28.50
State Bank of Kooskia, Kooskia	35.00
Bank of Stites, Stites	28.50
Farmers State Bank, Nez Perce	43.50
Union State Bank, Nez Perce	52.50
Bank of Vollmer, Vollmer	42.50
Ilo State Bank, Ilo	40.00
Grangeville Savings & Trust Co., Grangeville	43.50
German State Bank, Cottonwood	43.50
Ferdinand State Bank, Ferdinand	35.00
Bank of Ferdinand, Ferdinand	28.50
Bank of Winchester, Winchester	28.50
Fort Lapwai State Bank, Lapwai	28.50
Bank of Camas Prairie, Grangeville	72.50
Bank of Reubens, Reubens	40.00
Bank of Gifford, Gifford	35.00
First Bank of Culdesac, Culdesac	40.00
Evans State Bank, American Falls	46.00
First State Bank, Rockland	35.00
State Bank, Idaho Falls	72.50
First Savings Bank, Pocatello	57.50
Citizens Bank, Pocatello	75.00
Bank of Aberdeen, Aberdeen	35.00
The Commercial Bank, Shelley	42.50
Fremont County Bank, Sugar City	40.00
Farmers & Merchants Bank, Rexburg	50.00
Anderson Bros. Bank, Idaho Falls	90.00
Rexburg State Bank, Rexburg	57.50
Farmers & Merchants Bank, Idaho Falls	75.00
D. W. Standrod & Co., Blackfoot	85.00
Stockgrowers Bank & Trust Co., Pocatello	60.00
Security State Bank, Ashton	46.00
St. Anthony Bank & Trust Co., St. Anthony	46.00
Rigby State Bank, Rigby	46.00
Anderson Bros. Bank, Rigby	47.50
Bank of Soda Springs, Soda Springs	32.00
Bank of Roberts, Roberts	35.00
Bank of Montpelier, Montpelier	57.50
Largilliere & Co., Soda Springs	46.00
Security State Bank, Dubois	43.50
McCammom State Bank, McCammom	35.00
Bear Lake State Bank, Paris	51.00
Gem Valley State Bank, Grace	40.00
Bancroft State Bank, Bancroft	40.00
Bank of Commerce, Arco	46.00
W. G. Jenkins & Co., Bankers, Mackay	60.00
Citizens State Bank, Gooding	43.50

Glenns Ferry Bank, Glenns Ferry	43.50
Bliss State Bank, Bliss	25.00
Boise Basin Bank, Idaho City	28.50
Farmers Bank of Star, Star	43.50
Bank of Eagle, Eagle	35.00
State Bank of Middleton, Middleton	35.00
Bank of Emmett, Emmett	52.50
Farmers State Bank, New Plymouth	28.50
Fruitland State Bank, Fruitland	28.50
Victor State Bank, Victor, charter fee	30.00
The Commercial & Savings Bank, Mountain Home, charter fee	35.00
Parma State Bank, Parma	75.00
Downey State Bank, Downey	35.00
Weiser Loan & Trust Co., Weiser	67.50
Caldwell Commercial Bank, Caldwell	72.50
Idaho State and Savings Bank, Preston	46.00

\$ 10,482.00

BANKS CHARTERED.

- ✓ The Commercial Bank, Shelley, Idaho; No. 146; February 18, 1916; Capital \$20,000.00.
- ✓ Stockgrowers Bank & Trust Co., Pocatello, Idaho; No. 147; May 15, 1916; authorized capital \$160,000.00.
- ✓ Wallace Bank & Trust Co., Wallace, Idaho; No. 148; June 12, 1916; Capital \$100,000.00.
- ✓ Blaine County Bank, Hailey, Idaho; No. 149; June 16, 1916; Capital \$50,000.00.
- ✓ The Kuna State Bank, Kuna, Idaho; No. 150; August 1, 1916; Capital \$15,000.00.
- ✓ Bank of Soda Springs, Soda Springs, Idaho; No. 151; September 22, 1916; Capital \$25,000.00.
- ✓ The Eden State Bank, Eden, Idaho; No. 152; September 28, 1916; Capital \$15,000.00.
- ✓ Victor State Bank, Victor, Idaho; No. 153; October 30, 1916; Capital, \$25,000.00.
- ✓ The Commercial & Savings Bank, Mountain Home, Idaho; No. 154; November 6, 1916; Capital \$50,000.00.

VOLUNTARY LIQUIDATION.

- ✓ Shelley Banking Co., Shelley, Idaho; capital \$29,300.00; deposit liabilities and bills payable assumed by The Commercial Bank, Shelley, Idaho.
- ✓ Meadows State Bank, New Meadows, Idaho; capital \$20,000.00; deposit liabilities and bills payable assumed by Meadows Valley Bank, New Meadows.
- ✓ Fruit Growers Bank, Payette, Idaho; capital \$35,000.00; deposit liabilities and bills payable assumed by the First National Bank, Payette, Idaho.

BANKS INCREASING CAPITAL STOCK.

- Bank of Rogerson, Rogerson, Idaho; \$15,000.00 to \$25,000.00.
- Filer State Bank, Filer, Idaho; \$10,000.00 to \$25,000.00.

BANKS REDUCING CAPITAL STOCK.

- First Bank of Harrison, Harrison, Idaho; \$25,000.00 to \$15,000.00.

Bank Commissioner's Report

ABERDEEN.

BANK OF ABERDEEN.

E. M. Brass President
 M. A. Fugate Vice-President
 P. A. Fugate Cashier
 H. C. Wiebe Assistant Cashier

DIRECTORS.
 E. M. Brass
 M. A. Fugate
 P. A. Fugate
 H. C. Wiebe
 G. W. Fugate

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 6,648.01	Individual deposits sub-	
Due from banks	29,352.39	ject to check	\$ 99,573.43
Other cash items	50.00	Time Certificates of De-	
Loans and discounts ...	88,750.45	posit	14,972.40
Overdrafts	10.03	Cashier's checks	1,178.25
Stocks, bonds and war-		Certified checks	43.07
rants	517.00	Total deposits	115,767.15
Claims, judgments, etc.	382.19	Capital stock paid in ...	10,000.00
Banking house, furniture		Surplus	3,000.00
and fixtures	5,196.96	Undivided profits, less ex-	
Other resources	30.93	penses, interest and	
Total	\$130,937.96	taxes paid	2,170.81
		Total	\$130,937.96

Bank Commissioner's Report

ALBION.

D. L. EVANS & CO.

A. Lounsbury President
 Norman Isachson Vice-President
 Robert A. Lounsbury Cashier

DIRECTORS.
 A. Lounsbury
 Norman Isachson
 Robt. A. Lounsbury
 D. W. Standrod
 William Jones

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 8,320.08	Individual deposits sub-	
Due from banks	26,291.42	ject to check	\$ 94,984.37
Other cash items	443.84	Time certificates of de-	
Loans and discounts ...	98,665.26	posit	22,259.81
Stocks, bonds and war-		Certified checks	1.50
rants	728.65	Total deposits	\$117,245.68
Banking house, furniture		Capital stock paid in ...	25,000.00
and fixtures	16,000.00	Surplus	5,000.00
Total	\$150,449.25	Undivided profits, less ex-	
		penses, interest and	
		taxes paid	3,203.57
		Total	\$150,449.25

Bank Commissioner's Report

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
 H. P. Houtz
 V. Dives
 D. W. Standrod
 Roland Evans

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 16,808.60	Individual deposits sub- ject to check .....\$157,262.15
Due from banks 103,909.71	Demand certificates of de- posit 510.76
Checks and drafts on oth- er banks ... 2,525.06	Time certificates of de- posit 44,248.59
Other cash items 2,138.81	Cashier's checks 249.16
Loans and discounts ... 157,446.29	Due to other banks (de- posits) 67,620.66
Overdrafts 1,360.69	Total deposits .....\$269,891.32
Stocks, bonds and war- rants 8,567.20	Capital stock paid in ... 25,000.00
Claims, judgments, etc. . 5,854.68	Surplus 5,000.00
Banking house, furniture and fixtures 3,195.77	Undivided profits, less ex- penses, interest and taxes paid 6,002.28
Other real estate 3,812.04	
Other resources 274.75	
Total .....\$305,893.60	Total .....\$305,893.60

Bank Commissioner's Report

ARCO.

BANK OF COMMERCE.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 13,183.82	Individual deposits sub- ject to check .....\$247,049.63
Due from banks 112,716.41	Time certificates of de- posit 45,656.44
Checks and drafts on oth- er banks 2,340.13	Cashier's checks 3,119.90
Loans and discounts ... 90,926.78	Certified checks 52.25
Overdrafts none	Total deposits .....\$295,878.22
Stocks, bonds and war- rants 104,545.63	Capital stock paid in ... 25,000.00
Claims, judgments, etc. . 744.80	Surplus 5,000.00
Banking house, furniture and fixtures 6,000.00	Undivided profits, less ex- penses, interest and taxes paid 8,885.61
Other real estate 4,103.22	
Other resources, remit- tances in transit 203.04	
Total .....\$334,763.83	Total .....\$334,763.83

ASHTON.

SECURITY STATE BANK.

Henry Petersen President
 J. Harshbarger Vice-President
 W. L. Robinson Cashier
 Fred Swanstrum Assistant Cashier
 Stanley G. Robinson Assistant Cashier

DIRECTORS.

Mal Anderson
 R. D. Merrill
 Robert I. Rankin

Henry Petersen
 J. Harshbarger
 W. L. Robinson

J. E. Winfrey

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand (lawful money of U. S.)\$ 15,028.55	Individual deposits subject to check .....\$173,130.75
Due from banks 119,901.28	Time certificates of deposit 115,997.23
Checks and drafts on other banks 1,876.06	Cashier's checks 524.82
Other cash items 615.82	Total deposits .....\$289,652.80
Loans and discounts ... 184,191.35	Capital stock paid in ... 25,000.00
Overdrafts none	Surplus 15,000.00
Stocks, bonds and warrants 559.98	Undivided profits, less expenses, interest and taxes paid 820.24
Banking house, furniture and fixtures 8,300.00	
Total .....\$330,473.04	Total .....\$330,473.04

BANCROFT.

BANCROFT STATE BANK.

Ezra J. Merrill President
 Alex Harris Vice-President
 H. VanSlootin Cashier

DIRECTORS.

Ezra J. Merrill
 Alex Harris

H. VanSlootin
 Carl A. Valentine

W. B. Wright

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 8,709.75	Individual deposits subject to check .....\$138,329.72
Due from banks 79,811.71	Savings deposits 5,535.84
Other cash items 100.00	Time certificates of deposit 3,925.38
Loans and discounts ... 73,511.40	Due to other banks (deposits) 1,318.94
Stocks, bonds and warrants 7,587.91	Total deposits .....\$149,109.88
Banking house, furniture and fixtures 1,850.00	Capital stock paid in ... 18,500.00
	Surplus 3,000.00
	Undivided profits, less expenses interest and taxes paid 960.89
Total .....\$171,570.77	Total .....\$171,570.77

BELLEVUE.

BELLEVUE STATE BANK.

Chas. W. Wilson President
 A. E. Cahoon Vice-President
 R. B. Merrill Cashier

DIRECTORS.

Chas. W. Wilson R. B. Merrill
 A. E. Cahoon Nick Werry
 E. L. P. Wilson Thos. D. Perry

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 16,030.29	Individual deposits sub- ject to check .....\$214,247.33
Due from banks 29,990.19	Savings deposits 26,796.32
Loans and discounts ... 243,039.42	Demand certificates of de- posit 1,831.60
Overdrafts 315.79	Time certificates of de- posit 27,969.24
Stocks, bonds and war- rants 5,678.78	Cashier's checks 2,998.89
Banking house, furniture and fixtures 11,500.00	Certified checks 295.00
Other resources 1,450.53	Due to other banks (de- posits) 546.13
	Dividends unpaid 34.00
	<hr/>
	Total deposits .....\$274,718.51
	Capital stock paid in ... 25,000.00
	Surplus 6,000.00
	Undivided profits, less ex- penses, interest and taxes paid 2,161.47
	Other liabilities 125.02
<hr/>	<hr/>
Total .....\$308,005.00	Total .....\$308,005.00

BLACKFOOT.

D. W. STANDROD & CO.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 99,108.71	Individual deposits sub- ject to check\$ 830,584.36
Due from banks 545,088.11	Savings deposits 114,662.26
Checks and drafts on other banks 25,039.02	Postal savings deposits 552.41
Other cash items 40,317.88	Demand certificates of deposit 642.00
Loans and discounts .. 794,093.05	Time certificates of de- posit 211,723.37
Overdrafts 645.03	Cashier's checks 5,370.74
Stocks, bonds and war- rants 154,561.21	Certified checks 178.76
Premium on bonds none	Due to other banks (de- posits) 404,903.65
Claims, judgments, etc. 562.46	Unpaid dividends none
Banking house, furni- ture and fixtures .. 40,000.00	<hr/>
Other real estate 4,506.14	Total deposits .....\$1,568,617.55
Other resources 25.02	Capital stock paid in.. 100,000.00
	Surplus 30,000.00
	Undivided profits, less expenses, interest and taxes paid 5,329.08
	Reserved for taxes ... none
	Bills payable, including obligations represent- ing money borrowed none
	Re-discounts none
	Other liabilities none
<hr/>	<hr/>
Total .....\$1,703,946.63	Total .....\$1,703,946.63

BLISS.

BLISS STATE BANK.

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

DIRECTORS.

C. L. Nelson
 R. B. Fletcher
 J. W. Baker
 S. W. Struble
 H. B. Fletcher

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 2,183.65	Individual deposits sub-	
Due from banks	6,437.88	ject to check	\$ 32,293.32
Checks and drafts on other banks	500.00	Time certificates of deposit	2,589.37
Other cash items	93.77	Cashier's checks	836.35
Loans and discounts ...	35,869.10	Due to other banks (deposits)	61.85
Overdrafts	874.41	Total deposits	\$ 35,780.89
Banking house, furniture and fixtures	1,000.00	Capital stock paid in ...	10,000.00
Other real estate	502.71	Surplus	2,000.00
Other resources	600.00	Undivided profits, less expenses, interest and taxes paid	219.08
		Other liabilities	61.55
Total	\$ 48,061.52	Total	\$ 48,061.52

BOISE.

BOISE TITLE & TRUST CO.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 3,265.12	Savings deposits	\$ 93,061.21
Due from banks	8,155.65	Demand certificates of deposit	1,625.87
Checks and drafts on other banks	444.50	Time certificates of deposit	18,404.75
Other cash items	259.38	Trust deposits	48,356.76
Loans and discounts ...	37,691.98	Total deposits	\$161,448.59
Overdrafts	none	Capital stock paid in ...	100,000.00
Stocks, bonds and warrants	46,035.36	Surplus	9,500.00
Abstract plant, insurance plant, safe deposit vault furniture and fixtures ..	48,100.00	Undivided profits, less expenses, interest and taxes paid	451.19
Other real estate	12,840.48	Bills payable	15,000.00
Other resources	2,101.19		
Interest account	2,814.13		
Savings investments ...	104,413.68		
Trust investments	20,278.31		
Total	\$286,399.78	Total	\$286,399.78

Bank Commissioner's Report

BONNERS FERRY.

FIRST STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 17,976.27	Individual deposits sub- ject to check .....\$108,980.51
Due from banks 22,874.06	Savings deposits 32,324.31
Checks and drafts on oth- er banks 252.91	Postal savings deposits.. 3,037.72
Loans and discounts ... 147,983.68	Demand certificates of de- posit 9,391.53
Overdrafts none	Time certificates of de- posit 24,307.49
Stocks, bonds and war- rants 8,797.65	Cashier's checks 706.55
Banking house, furniture and fixtures 13,800.00	Certified checks 144.74
	Total deposits .....\$178,893.15
	Capital stock paid in ... 30,000.00
	Surplus 1,000.00
	Undivided profits, less ex- penses, interest and taxes paid 1,791.42
Total .....\$211,684.57	Total .....\$211,684.57

Bank Commissioner's Report

BURLEY.

BANK OF COMMERCE.

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

DIRECTORS.

Albert Ploeger C. M. Oberholtzer
 J. P. Davis T. S. Davis

Carl See

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 27,003.94	Individual deposits sub- ject to check .....\$354,217.82
Due from banks 81,523.84	Savings deposits 13,007.72
Checks and drafts on oth- er banks 4,291.26	Postal savings deposits .. none
Other cash items 127.01	Demand certificates of de- posit 1,660.00
Loans and discounts ... 372,076.23	Time certificates of de- posit 80,808.63
Overdrafts none	Cashier's checks 3,194.85
Stocks, bonds and war- rants 7,836.54	Certified checks 725.00
Premium on bonds none	Dividends unpaid 93.75
Banking house, furniture and fixtures 6,789.40	Total deposits .....\$453,707.77
Other real estate 2,500.00	Capital stock paid in ... 25,000.00
Other resources, transit it- ems 901.70	Surplus 5,000.00
	Undivided profits, less ex- penses, interest and taxes paid 9,342.15
	Bills payable, including obligations represent- ing money borrowed .. 5,000.00
	Re-discounts 5,000.00
Total .....\$503,049.92	Total .....\$503,049.92

Bank Commissioner's Report

BUHL.

CITIZENS STATE BANK.

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

DIRECTORS.

J. W. Hayward
 C. C. Griffin
 Russ W. Allred
 Glenn F. Fritcher
 J. J. Rugg

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 19,928.10	Individual deposits sub- ject to check .....\$325,560.81
Due from banks 122,873.66	Time certificates of de- posit 43,208.37
Checks and drafts on oth- er banks 3,784.05	Cashier's checks 10,642.71
Other cash items 1,576.81	Total deposits .....\$379,411.89
Loans and discounts ... 277,387.89	Capital stock paid in ... 50,000.00
Stocks, bonds and war- rants 4,131.12	Surplus 10,000.00
Furniture and fixtures .. 5,500.00	Undivided profits, less ex- penses, interest and taxes paid 7,592.17
Other real estate 11,822.43	Total\$447,004.06
Total\$447,004.06	

Bank Commissioner's Report

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BUHL.

BUHL BANK & TRUST CO.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 26,755.85	Individual deposits sub- ject to check .....\$408,876.48
Due from banks 188,144.57	Time certificates of de- posit 58,156.13
Checks and drafts on oth- er banks 6,574.97	Cashier's checks 6,259.26
Other cash items 1,821.05	Total deposits .....\$473,291.87
Loans and discounts ... 288,261.69	Capital stock paid in ... 25,000.00
Overdrafts none	Surplus 15,000.00
Stocks, bonds and war- rants 3,702.47	Undivided profits, less ex- penses, interest and taxes paid 4,789.89
Banking house, furniture and fixtures 2,821.16	Total .....\$518,081.76
Total .....\$518,081.76	

BOVILL.

FIRST STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 11,764.35	Individual deposits sub- ject to check\$ 43,671.55
Due from banks 32,036.34	Postal savings deposit .. 9,667.82
Checks and drafts on oth- er banks 27.49	Demand certificates of de- posit 61,433.23
Loans and discounts ... 49,392.00	Total deposits .....\$114,772.60
Overdrafts 137.12	Capital stock paid in ... 10,000.00
Stocks, bonds and war- rants 21,618.50	Surplus 2,000.00
Premium on bonds 229.62	Undivided profits, less ex- penses, interest and taxes paid 1,082.82
Banking house, furniture and fixtures 8,600.00	Total .....\$127,855.42
Other real estate 4,050.00	
Total .....\$127,855.42	

BRUNEAU.

BRUNEAU STATE BANK, LTD.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 14,285.53	Individual deposits sub- ject to check\$ 94,728.92
Due from banks 34,380.00	Demand certificates of de- posit 98.45
Other cash items 53.11	Time certificates of de- posit 48,870.90
Loans and discounts ... 121,484.52	Cashier's checks 137.87
Stocks, bonds and war- rants 5,645.35	Total deposits .....\$143,836.14
Claims, judgments, etc. . none	Capital stock paid in ... 25,000.00
Banking house, furniture and fixtures 7,424.15	Surplus 20,000.00
Other real estate 9,458.42	Undivided profits, less ex- penses, interest and taxes paid 4,128.94
Other resources 234.00	Total .....\$192,965.08
Total .....\$192,965.08	

BURLEY.

BURLEY STATE BANK.

M. S. Browning President
 S. Grover Rich 1st Vice-Pres.
 L. R. Eccles 2nd Vice-Pres.
 Will H. Young Cashier
 L. S. Mortenson Assistant Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand \$ 20,160.84	Individual deposits sub- ject to check \$304,001.97
Due from banks 95,526.98	Savings deposits 7,427.83
Checks and drafts on oth- er banks 15,398.48	Demand certificates of de- posit 75.00
Other cash items 400.05	Time certificates of de- posit 104,708.49
Loans and discounts ... 335,749.69	Cashier's checks 2,908.66
Overdrafts none	Certified checks 230.50
Stocks, bonds and war- rants 12,648.55	Due to other banks (de- posits) 31,782.19
Claims, judgments, etc. . 968.60	Dividends unpaid none
Banking house, furniture and fixtures 18,000.00	Total deposits \$451,133.64
Other real estate 8,277.60	Capital stock paid in ... 25,000.00
Other resources none	Surplus 5,000.00
	Undivided profits, less ex- penses, interest and taxes paid 10,116.26
	Reserved for taxes none
	Bills payable, including obligations represent- ing money borrowed .. 10,000.00
	Re-discounts 5,880.89
Total \$507,130.79	Total \$507,130.79

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand \$ 32,385.71	Individual deposits sub- ject to check \$288,626.00
Due from banks 195,637.22	Savings deposits 88,445.14
Checks and drafts on oth- er banks 1,221.18	Demand certificates of de- posit 6,468.20
Other cash items 2,944.48	Time certificates of de- posit 150,489.74
Loans and discounts ... 378,981.75	Due to other banks (de- posits) 33,267.78
Stocks, bonds and war- rants 18,385.46	Total deposits \$567,296.86
Claims, judgments, etc. . 5,832.50	Capital stock paid in ... 100,000.00
Banking house, furniture and fixtures 35,000.00	Surplus 20,000.00
Other real estate 19,947.78	Undivided profits, less ex- penses, interest and taxes paid 3,622.52
Other resources 583.30	Total \$690,919.38
Total \$690,919.38	Total \$690,919.38

CAMBRIDGE.

PEOPLES BANK.

H. M. Coon President
 W. H. Eckles Vice-President
 A. W. Gipson Cashier
 G. A. Dew Assistant Cashier

DIRECTORS.

H. M. Coon
 W. H. Eckles
 A. W. Gipson
 H. W. Lyons
 Anna Gipson

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 15,175.17	Individual deposits sub- ject to check .....\$180,449.94
Due from banks 77,951.66	Demand certificates of de- posit 1,864.62
Checks and drafts on oth- er banks 49.24	Time certificates of de- posit 21,245.29
Loans and discounts ... 137,782.99	Total deposits .....\$203,559.85
Overdrafts 384.05	Capital stock paid in ... 20,000.00
Stocks, bonds and war- rants 170.00	Surplus 10,000.00
Banking house, furniture and fixtures 6,950.00	Undivided profits, less ex- penses, interest and taxes paid 5,780.69
Other real estate 877.43	Total .....\$239,340.54
Total .....\$239,340.54	

CAREY.

CAREY STATE BANK.

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

DIRECTORS.

Ira Eldredge
 W. W. Riter
 Jos. S. Cooper
 John C. Cutler
 Irvin Payne
 Thos. C. Stanford
 Edw. B. Arthur

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 6,564.85	Individual deposits sub- ject to check\$ 84,919.57
Due from banks 28,869.55	Savings deposits 563.47
Other cash items 8.00	Time certificates of de- posit 4,675.48
Loans and discounts ... 70,104.96	Cashier's checks 532.56
Stocks, bonds and war- rants 3,768.09	Total deposits\$ 90,691.08
Banking house, furniture and fixtures 4,084.80	Capital stock paid in ... 20,000.00
Other real estate 1,709.05	Surplus 2,000.00
Total .....\$115,109.30	Undivided profits, less ex- penses, interest and taxes paid 2,418.22
	Total .....\$115,109.30

CASCADE.

INTER-MOUNTAIN STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 6,565.94	Individual deposits sub-	
Due from banks	24,017.30	ject to check	\$ 62,614.70
Loans and discounts ...	39,179.19	Time certificates of de-	
Overdrafts	33.19	posit	7,422.00
Stocks, bonds and war-		Total deposits	\$ 70,036.70
rants	5,466.11	Capital stock paid in ...	10,000.00
Banking house, furniture		Surplus	2,000.00
and fixtures	6,775.95	Undivided profits, less ex-	
Other resources	1,680.04	penses, interest and	
		taxes paid	1,681.02
Total	\$ 83,717.72	Total	\$ 83,717.72

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 31,592.02	Individual deposits sub-	
Due from banks	43,123.25	ject to check	\$198,098.53
Checks and drafts on oth-		Savings deposits	118,861.88
er banks	2,663.79	Demand certificates of de-	
Loans and discounts ...	247,144.64	posit	464.47
Overdrafts	10,733.04	Time certificates of de-	
Stocks, bonds and war-		posit	51,476.95
rants	88,338.54	Cashier's checks	10,025.09
Premium on bonds	293.75	Certified checks	40.00
Claims, judgments, etc.	266.40	Total deposits	\$378,966.92
Banking house, furniture		Capital stock paid in ...	50,000.00
and fixtures	8,608.58	Surplus	4,250.00
Other real estate	6,432.65	Undivided profits, less ex-	
		penses, interest and	
		taxes paid	5,979.74
Total	\$439,196.66	Total	\$439,196.66

COEUR D'ALENE.

COEUR D'ALENE BANK & TRUST CO.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 5,914.72	Individual deposits sub- ject to check\$ 81,724.58
Due from banks 15,689.97	Savings deposits 44,085.97
Checks and drafts on oth- er banks 861.67	Demand certificates of de- posit 319.29
Loans and discounts ... 78,369.60	Time certificates of de- posit 14,189.00
Stocks, bonds and war- rants 17,650.91	Cashier's checks 15.26
Claims, judgments, etc. . 1,365.48	Total deposits .....\$140,334.10
Banking house, furniture and fixtures 41,415.64	Capital stock paid in ... 50,000.00
Other real estate 33,090.00	Bills payable, including obligations represent- ing money borrowed . 6,000.00
Expenses in excess of earnings 1,976.11	
Total .....\$196,334.10	Total .....\$196,334.10

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
 John B. Forsmann
 Barney J. Stubbers
 Francis G. Nuxoll
 Joseph Arnzen

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 13,905.28	Individual deposits sub- ject to check .....\$161,479.78
Due from banks 130,289.65	Time certificates of de- posit 50,234.92
Loans and discounts ... 89,925.09	Cashier's checks 2,294.23
Overdrafts 5.00	Total deposits .....\$214,008.93
Stocks, bonds and war- rants 3,758.53	Capital stock paid in ... 25,000.00
Banking house, furniture and fixtures 7,850.00	Surplus 4,200.00
Total .....\$245,733.55	Undivided profits, less ex- penses, interest and taxes paid 2,524.62
	Total .....\$245,733.55

COUNCIL.

FIRST BANK OF COUNCIL.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 9,096.52	Individual deposits sub- ject to check .....\$119,621.09
Due from banks 56,140.18	Savings deposits 1,941.01
Checks and drafts on oth- er banks 2.50	Demand certificates of de- posit 49.00
Loans and discounts ... 64,165.31	Time certificates of de- posit 11,824.71
Stocks, bonds and war- rants 5,803.77	Cashier's checks 1.50
Claims, judgments, etc. . 778.64	Certified checks 31.10
Banking house, furniture and fixtures 11,010.67	Letters of credit 125.00
Other real estate 2,500.00	
	Total deposits .....\$133,593.41
	Capital stock paid in ... 10,000.00
	Surplus 3,000.00
	Undivided profits, less ex- penses, interest and taxes paid 2,654.18
	Reserved for taxes 250.00
Total .....\$149,497.59	Total .....\$149,497.59

CULDESAC.

FIRST BANK OF CULDESAC.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 7,174.05	Individual deposits sub- ject to check .....\$127,296.82
Due from banks 37,642.39	Demand certificates of de- posit 1,900.55
Checks and drafts on oth- er banks 338.45	Time certificates of de- posit 73,292.21
Other cash items 727.84	Cashier's checks 20.15
Loans and discounts ... 166,098.10	Certified checks 770.00
Stocks, bonds and war- rants 1,330.04	
Banking house, furniture and fixtures 3,643.85	Total deposits .....\$203,279.73
Other real estate 200.00	Capital stock paid in ... 10,000.00
	Surplus 2,000.00
	Undivided profits, less ex- penses, interest and taxes paid 1,874.99
Total .....\$217,154.72	Total .....\$217,154.72

Bank Commissioner's Report

DEARY.

LATAH COUNTY STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,375.18	Individual deposits sub- ject to check	\$ 59,525.49
Due from banks	28,186.96	Demand certificates of de- posit	28,204.13
Checks and drafts on oth- er banks	15.00	Time certificates of de- posit	9,353.61
Other cash items	105.08	Due to other banks (de- posits)	2,049.71
Loans and discounts ...	61,032.84	Total deposits	\$ 99,132.94
Overdrafts	62.55	Capital stock paid in ...	15,000.00
Stocks, bonds and war- rants	8,776.97	Surplus	1,200.00
Banking house, furniture and fixtures	7,700.00	Undivided profits, less ex- penses, interest and taxes paid	1,586.64
Other real estate	665.00	Total	\$116,919.58
Total	\$116,919.58		

Bank Commissioner's Report

DONNELLY.

DONNELLY STATE BANK.

A. R. Cruzen President
 R. B. Halferty Vice-President
 Pete G. Cruzen Cashier
 H. E. Armstrong Assistant Cashier

DIRECTORS.

A. R. Cruzen Pete G. Cruzen
 R. B. Halferty H. E. Armstrong
 B. F. Roberts

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 2,307.92	Individual deposits sub- ject to check	\$ 37,145.00
Due from banks	10,612.09	Savings deposits	none
Checks and drafts on oth- er banks	100.00	Postal savings deposits ...	none
Other cash items	none	Demand certificates of de- posit	1,535.64
Loans and discounts ...	30,835.02	Time certificates of de- posit	3,988.55
Overdrafts	24.45	Cashier's checks	none
Stocks, bonds and war- rants	4,525.28	Certified checks	none
Premium on bonds	none	Due to other banks (de- posits)	none
Claims, judgments, etc. ...	none	Dividends unpaid	none
Banking house, furniture and fixtures	2,310.60	Total deposits	\$ 42,669.19
Other real estate	2,837.60	Capital stock paid in ...	10,000.00
Other resources	none	Surplus	1,000.00
Expenses in excess of earnings	116.23	Undivided profits, less ex- penses, interest and taxes paid	none
Total	\$ 53,669.19	Bills payable	none
		Re-discounts	none
		Other obligations repre- senting money borrow- ed	none
		Other liabilities	none
Total	\$ 53,669.19	Total	\$ 53,669.19

DOWNEY.

DOWNEY STATE BANK.

Geo. T. Hyde President
 W. H. Coffin Vice-President
 F. W. Fauteck Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 4,812.28	Individual deposits sub-	
Due from banks	43,064.64	ject to check	\$104,856.06
Other cash items	31.75	Savings deposits	2,451.14
Loans and discounts ...	83,519.51	Time certificates of de-	
Stocks, bonds and war-		posit	7,605.38
rants	2,289.28	Cashier's checks	1,640.33
Banking house, furnitru-		Total deposits	\$116,552.91
and fixtures	4,400.00	Capital stock paid in ...	15,000.00
		Surplus	4,300.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	2,264.55
Total	\$138,117.46	Total	\$138,117.46

DUBOIS.

SECURITY STATE BANK.

S. K. Clark President
 Elmer Davis Vice-President
 C. N. Friday Cashier

DIRECTORS.

S. K. Clark
 Elmer Davis
 C. N. Friday
 Orson P. Williams
 Jos. P. Jacoby
 C. H. Oakley
 J. D. Ellis
 George Allen
 William A. Colson

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,307.25	Individual deposits sub-	
Due from banks	24,175.15	ject to check	\$108,770.00
Checks and drafts on oth-		Savings deposits	264.00
er banks	2,211.20	Time certificates of de-	
Other cash items	77.91	posit	8,145.05
Loans and discounts ...	96,563.54	Cashier's checks	1,617.61
Stocks, bonds and war-		Certified checks	258.02
rants	1,573.69	Total deposits	\$119,054.68
Banking house, furniture		Capital stock paid in ...	25,000.00
and fixtures	19,991.70	Surplus	500.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	645.76
		Re-discounts	4,700.00
Total	\$149,900.44	Total	\$149,900.44

EAGLE. ✓

BANK OF EAGLE.

Wm. Goodall President
 F. I. Newhouse Vice-President
 F. M. Gardner Cashier
 M. K. Renk Assistant Cashier

DIRECTORS.

Wm. Goodall F. M. Gardner
 F. I. Newhouse E. C. Towne
 C. D. Newhouse

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 3,627.60	Individual deposits sub-	
Due from banks	36,943.97	ject to check	\$ 83,756.71
Checks and drafts on other banks	1,333.38	Demand certificates of deposit	552.00
Loans and discounts ...	61,617.13	Time certificates of deposit	15,711.87
Overdrafts	1,093.09	Cashier's checks	16.25
Claims, judgments, etc. .	1,650.00	Certified checks	50.00
Banking house, furniture and fixtures	5,190.00		
		Total deposits	\$100,086.83
		Capital stock paid in ...	10,000.00
		Undivided profits, less expenses, interest and taxes paid	1,418.34
Total	\$111,505.17	Total	\$111,505.17

EDEN. ✓

EDEN STATE BANK.

T. G. Wilson President
 Willis J. Young Vice-President
 Earl S. Young Cashier

DIRECTORS.

T. G. Wilson Earl S. Young
 Willis J. Young J. Levin
 B. L. Eakin

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 4,745.50	Individual deposits sub-	
Due from banks	32,844.06	ject to check	\$ 46,627.00
Other cash items	140.06	Savings deposits	120.70
Loans and discounts ...	22,917.06	Cashier's checks	149.25
Stocks, bonds and warrants	1,145.15	Total deposits	46,896.95
Banking house, furniture and fixtures	1,000.00	Capital stock paid in ...	15,000.00
Expenses in excess of earnings	620.70	Surplus	1,500.00
Total	\$ 63,412.53	Other liabilities, excess and deficit account ...	15.58
		Total	\$ 63,412.53

ELK RIVER.

ELK RIVER STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 9,611.08	Individual deposits sub- ject to check	\$ 31,227.81
Due from banks	54,111.79	Savings deposits	56,764.62
Loans and discounts ...	67,355.67	Demand certificates of de- posit	7,624.10
Stocks, bonds and war- rants	18,198.29	Due to other banks (de- posits)	34,838.96
Furniture and fixtures ..	2,300.00		
		Total deposits	\$130,455.49
		Capital stock paid in ...	15,000.00
		Surplus	3,000.00
		Undivided profits, less ex- penses, interest and taxes paid	3,121.34
Total	\$151,576.83	Total	\$151,576.83

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
 E. M. Reilly
 V. T. Craig
 W. L. Powell
 R. N. Cummings
 F. A. DeClark
 D. H. VanDeusen

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 9,169.05	Individual deposits sub- ject to check	\$142,334.82
Due from banks	64,083.54	Savings deposits	236.25
Checks and drafts on oth- er banks	1,597.34	Demand certificates of de- posit	21,137.70
Other cash items	684.77	Time certificates of de- posit	51,031.90
Loans and discounts ...	130,747.80	Certified checks	5.00
Stocks, bonds and war- rants	22,831.49	Due to other banks	59.17
Claims, judgments, etc. .	15,185.99		
Banking house, furniture and fixtures	16,153.58	Total deposits	\$214,804.84
Other real estate	3,587.50	Capital stock paid in ...	40,000.00
Other resources	83.05	Surplus	10,000.00
Expenses in excess of earnings	680.73		
Total	\$264,804.84	Total	\$264,804.84

FRUITLAND.

FRUITLAND STATE BANK.

D. L. Ingard President
 E. W. Madsen Vice-President
 Ross Kennedy Cashier

DIRECTORS.

D. L. Ingard Ross Kennedy
 E. W. Madsen C. W. Young
 John Rands

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,142.90	Individual deposits sub-	
Due from banks	14,593.83	ject to check	\$ 55,450.97
Checks and drafts on other banks	176.71	Savings deposits	3,887.53
Other cash items	72.25	Time certificates of deposit	12,840.67
Loans and discounts ...	51,817.33	Cashier's checks	1,342.86
Overdrafts	331.31		
Stocks, bonds and warrants	220.00	Total deposits	\$ 73,522.03
Claims, judgments, etc. .	3,100.00	Capital stock paid in ...	10,000.00
Banking house, furniture and fixtures	6,903.26	Surplus	2,623.67
Other real estate	3,284.78		
Expense in excess of earnings	503.33		
Total	\$ 86,145.70	Total	\$ 86,145.70

FERDINAND.

BANK OF FERDINAND.
(PRIVATE BANK, Owned by Vollmer-Clearwater Co.)

B. C. Barber Cashier

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,278.95	Individual deposits sub-	
Due from banks	16,873.42	ject to check	\$ 62,971.42
Checks and drafts on other banks	527.85	Time certificates of deposit	17,184.76
Other cash items	2,000.00	Total deposits	\$ 80,156.18
Loans and discounts ...	65,734.66	Capital stock paid in ...	10,000.00
Banking house, furniture and fixtures	2,632.05	Surplus	2,000.00
		Undivided profits, less expenses, interest and taxes paid	890.75
Total	\$ 93,046.93	Total	\$ 93,046.93

FERDINAND.

FERDINAND STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 6,637.54	Individual deposits sub- ject to check	\$ 69,437.05
Due from banks	48,084.31	Demand certificates of de- posit	10,663.93
Checks and drafts on oth- er banks	58.10	Time certificates of de- posit	16,586.03
Loans and discounts ...	51,322.53	Total deposits	\$ 96,687.01
Overdrafts	155.04	Capital stock paid in...	12,500.00
Stocks, bonds and war- rants	3,624.66	Surplus	2,500.00
Banking house, furniture and fixtures	2,700.00	Undivided profits, less ex- penses, interest and taxes paid	2,495.17
Other real estate	1,600.00	Total	\$114,182.18
Total	\$114,182.18		

FILER.

FILER STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 13,824.49	Individual deposits sub- ject to check	\$296,260.16
Due from banks	137,921.43	Demand certificates of de- posit	20,044.07
Checks and drafts on oth- er banks	25.00	Total deposits	\$316,304.23
Loans and discounts ...	181,575.82	Capital stock paid in...	25,000.00
Overdrafts	729.64	Undivided profits, less ex- penses, interest and taxes paid	6,262.06
Stocks, bonds and war- rants	3,241.74	Total	\$347,566.29
Banking house, furniture and fixtures	9,442.40		
Items in transit	805.77		
Total	\$347,566.29		

GILMORE.

LEMHI VALLEY BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,359.24	Individual deposits sub-	
Due from banks	15,692.38	ject to check	\$ 62,637.13
Loans and discounts ...	49,341.29	Demand certificates of de-	
Overdrafts	374.75	posit	5,813.37
Stocks, bonds and war-		Total deposits	\$ 68,450.50
rants	9,831.60	Capital stock paid in ...	15,000.00
Banking house, furniture		Undivided profits, less ex-	
and fixtures	3,919.00	penses, interest and	
Other real estate	410.58	taxes paid	1,478.34
Total	\$ 84,928.84	Total	\$ 84,928.84

GENESEE.

FIRST BANK OF GENESEE.

John P. Vollmer President
 A. E. Clarke Vice-President
 G. E. Taber Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 12,036.20	Individual deposits sub-	
Due from banks	37,759.53	ject to check	\$117,326.05
Checks and drafts on oth-		Postal savings deposits..	622.65
er banks	37.64	Time certificates of de-	
Loans and discounts ...	139,332.09	posit	67,147.37
Overdrafts	1,739.24	Cashier's checks	3,549.94
Stocks, bonds and war-		Total deposits	\$188,646.01
rants	1,942.83	Capital stock paid in ...	15,000.00
Banking house, furniture		Surplus	3,000.00
and fixtures	11,000.00	Undivided profits, less ex-	
Other real estate	4,000.00	penses, interest and	
		taxes paid	1,201.52
Total	\$207,847.53	Total	\$207,847.53

GENESEE.

GENESEE EXCHANGE BANK.

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

DIRECTORS.

Thos. H. Brewer
 T. Driscoll
 Fred K. Bressler
 Fred Follett

W. J. Herman

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 29,609.09	Individual deposits sub- ject to check .....\$289,786.43
Due from banks 135,875.53	Demand certificates of de- posit 1,132.70
Checks and drafts on oth- er banks 117.14	Time certificates of de- posit 195,310.18
Loans and discounts ... 358,014.81	Due to other banks (de- posits) 11,893.24
Overdrafts 264.67	Total deposits .....\$498,122.55
Stocks, bonds and war- rants 460.00	Capital stock paid in ... 25,000.00
Banking house, furniture and fixtures 12,600.00	Surplus 12,500.00
Other real estate 2,800.00	Undivided profits, less ex- penses, interest and taxes paid 4,314.44
Other resources 195.75	
Total .....\$539,936.99	Total .....\$539,936.99

GIFFORD.

BANK OF GIFFORD.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 6,085.44	Individual deposits sub- ject to check\$ 73,876.35
Due from banks 11,023.58	Demand certificates of de- posit 5,141.09
Loans and discounts ... 90,145.95	Time certificates of de- posit 14,663.70
Overdrafts 10.97	Total deposits\$ 93,681.14
Banking house, furniture and fixtures 1,200.00	Capital stock paid in... 10,000.00
	Surplus 2,000.00
	Undivided profits, less ex- penses, interest and taxes paid 2,784.80
Total .....\$108,465.94	Total .....\$108,465.94

GLENN'S FERRY.

GLENN'S 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
 Ed M. Clark
 I. E. White
 Geo. Rosevear
 H. M. Hurlbert

J. J. McGinnis

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 11,968.40	Individual deposits sub- ject to check .....\$133,837.22
Due from banks 89,294.54	Demand certificates of de- posit 4,152.52
Loans and discounts ... 88,079.40	Time certificates of de- posit 32,080.24
Overdrafts None	Total deposits .....\$170,069.98
Stocks, bonds and war- rants 10,858.83	Capital stock paid in ... 20,000.00
	Surplus fund 5,000.00
	Undivided profits, less ex- penses, interest and taxes paid 5,131.19
Total .....\$200,201.17	Total .....\$200,201.17

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
 A. E. Bailey
 D. Quackenbush
 C. W. Stockdale
 Geo. R. Proctor

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 2,785.64	Individual deposits sub- ject to check\$ 73,829.62
Due from banks 38,041.43	Time certificates of de- posit 5,125.73
Other cash items 6.25	Cashier's checks 1,192.65
Loans and discounts ... 30,324.20	Total deposits\$ 80,148.00
Overdrafts 18.30	Capital stock paid in ... 10,000.00
Stocks, bonds and war- rants 5,241.04	Surplus 2,500.00
Claims, judgments, etc. . 1,599.25	Undivided profits, less ex- penses, interest and taxes paid 34.99
Banking house, furniture and fixtures 7,768.56	Total\$ 92,682.99
Other real estate 6,526.83	
Profit and loss 371.49	
Total\$ 92,682.99	

GOODING.

CITIZENS STATE BANK.

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

DIRECTORS.

Geo. W. Wedgewood H. J. Leyson
 W. H. Cannon H. L. Farmer
 W. T. Robinson

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 11,015.92	Individual deposits sub-	
Due from banks	59,407.65	ject to check	\$159,299.40
Checks and drafts on oth-		Demand certificates of de-	
er banks	2,044.62	posit	20.90
Loans and discounts ...	125,381.79	Time certificates of de-	
Stocks, bonds and war-		posit	28,676.17
rants	6,191.93	Cashier's checks	2,066.57
Banking house, furniture		Certified checks	50.00
and fixtures	13,138.67		
Other real estate	2,600.00	Total deposits	\$190,113.04
		Capital stock paid in ...	20,000.00
		Surplus	4,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	5,067.54
		Reserved for taxes	600.00
Total	\$219,780.58	Total	\$219,780.58

GRACE.

GEM VALLEY STATE BANK.

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

DIRECTORS.

Carl A. Valentine W. B. Wright
 Alex Harris McGee Harris
 W. H. Larkin

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 4,301.75	Individual deposits sub-	
Due from banks	79,965.90	ject to check	\$150,437.62
Checks and drafts on oth-		Savings deposits	7,025.97
er banks	426.14	Time certificates of de-	
Loans and discounts ...	85,305.21	posit	45.00
Stocks, bonds and war-		Cashier's checks	3,019.79
rants	7,786.54	Certified checks	600.00
Premium on bonds	150.00	Dividend unpaid	20.00
Banking house, furniture			
and fixtures	1,900.00	Total deposits	\$161,148.38
		Capital stock paid in ...	15,000.00
		Surplus	2,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	1,687.16
Total	\$179,835.54	Total	\$179,835.54

HANSEN.

BANK OF HANSEN.

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

DIRECTORS.

L. Hansen
 H. M. Vanderpool
 M. B. Provost
 C. Peterson
 Jack Craig

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 3,796.65	Individual deposits sub-	
Due from banks	59,072.34	ject to check	\$107,211.52
Checks and drafts on oth-		Time certificates of de-	
er banks	18.80	posit	14,512.87
Other cash items	95.00	Dividends unpaid	434.00
Loans and discounts ...	72,801.33	Total deposits	\$122,158.14
Overdrafts	503.10	Capital stock paid in...	15,000.00
Stocks, bonds and war-		Surplus	5,000.00
rants	245.57	Undivided profits, less ex-	
Banking house, furniture		penses, interest and	
and fixtures	5,464.05	taxes paid	238.65
Other real estate	400.00	Total	\$142,396.84
Total	\$142,396.84		

GRANGEVILLE.

GRANGEVILLE SAVINGS & TRUST CO.

Henry Telcher President
 Herman Von Barga Vice-President
 R. H. Russell Cashier

DIRECTORS.

Henry Telcher
 Herman Von Barga
 R. H. Russell
 J. J. Janasco
 Henry W. Grant

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 11,621.19	Individual deposits sub-	
Due from banks	13,246.54	ject to check	\$105,638.82
Checks and drafts on oth-		Savings deposits	5,197.28
er banks	1,819.35	Demand certificates of de-	
Loans and discounts ...	111,101.58	posit	750.00
Stocks, bonds and war-		Time certificates of de-	
rants	5,262.58	posit	19,474.94
Claims, judgments, etc..	311.90	Cashier's checks	1,768.28
Banking house, furniture		Due to other banks (de-	
and fixtures	29,900.00	posits)	71.75
Other real estate	14,985.41	Total deposits	\$132,901.07
Abstract department ...	2,113.00	Capital stock paid in ...	45,000.00
Total	\$190,361.55	Surplus	2,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	1,655.45
		Re-discounts	8,800.00
		Other liabilities, letters	
		of credit	5.00
Total	\$190,361.55	Total	\$190,361.55

GRANGEVILLE.

BANK OF CAMAS PRAIRIE.

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

DIRECTORS.

F. W. Kettenbach Evan Evans
 Frank McGrane A. H. Gilkeson
 W. W. Brown Milton Freidenrich
 A. F. Parker

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 24,196.85	Individual deposits sub-	
Due from banks	226,961.37	ject to check	\$312,850.77
Checks and drafts on oth-		Demand certificates of de-	
er banks	1,565.46	posit	7,113.44
Loans and discounts ...	435,725.58	Time certificates of de-	
Overdrafts	5,970.89	posit	278,017.76
Stocks, bonds and war-		Certified checks	103.06
rants	14,502.06	Due to other banks.....	15,557.03
Banking house, furniture		Total deposits	\$613,651.06
and fixtures	12,500.00	Capital stock paid in ...	50,000.00
Other real estate	6,923.65	Surplus	50,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	14,694.77
Total	\$728,345.83	Total	\$728,345.83

HAILEY.

BLAINE COUNTY BANK.

Thos. D. Perry President
 Raymond Guyer Vice-President
 E. P. Armstrong Cashier

DIRECTORS.

Thos. D. Perry E. P. Armstrong
 C. W. Wilson Jerry Becker, Sr.
 Raymond Guyer J. D. Sawyer
 Peter Snider

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 7,987.95	Individual deposits sub-	
Due from banks	23,586.44	ject to check	\$ 84,138.08
Checks and drafts on oth-		Savings deposits	2,949.36
er banks	513.75	Demand certificates of de-	
Loans and discounts ...	109,474.44	posit	802.55
Overdrafts	51.85	Time certificates of de-	
Stocks, bonds and war-		posit	14,553.95
rants	1,860.95	Cashier's check	7,000.00
Banking house, furniture		Total deposits	\$109,443.94
and fixtures	890.85	Capital stock paid in ...	35,000.00
Other resources	105.77	Undivided profits, less ex-	
		penses, interest and	
		taxes paid	16.70
		Other liabilities	11.36
Total	\$144,472.00	Total	\$144,472.00

Bank Commissioner's Report

HARRISON.

FIRST BANK OF HARRISON.

J. F. Pollok President
 Horace Sampson Vice-President
 E. O. Cathcart Cashier

DIRECTORS.

J. F. Pollok E. O. Cathcart
 Horace Sampson J. A. Corskie
 N. S. Bridgeman

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,718.70	Individual deposits sub- ject to check	\$ 82,620.86
Due from banks	26,179.70	Savings deposits	1,858.12
Other cash items	1.00	Time certificates of de- posit	15,028.37
Loans and discounts	69,819.31	Cashier's checks	5,046.14
Overdrafts .....	.25		
Stocks, bonds and war- rants	10,744.78	Total deposits	\$104,553.49
Claims, judgments, etc. .	800.00	Capital stock paid in ...	15,000.00
Banking house, furniture and fixtures	6,900.00	Undivided profits, less ex- penses, interest and taxes paid	1,410.25
Other real estate	800.00		
Total	\$120,963.74	Total	\$120,963.74

Bank Commissioner's Report

HOLLISTER.

BANK OF HOLLISTER.

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

DIRECTORS.

W. H. Craven Henry Jones
 J. M. Bratten A. F. Craven
 J. B. Rice

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 4,573.82	Individual deposits sub- ject to check	\$ 64,842.19
Due from banks	13,721.86	Time certificates of de- posit	4,904.48
Checks and drafts on oth- er banks	571.77	Cashier's checks	1,597.09
Loans and discounts	61,045.63	Total deposits	\$ 71,343.76
Overdrafts	91.40	Capital stock paid in ...	20,000.00
Stocks, bonds and war- rants	4,664.98	Surplus	5,000.00
Claims, judgments, etc. .	566.85	Undivided profits, less ex- penses, interest and taxes paid	128.26
Banking house, furniture and fixtures	12,012.95	Bills payable, including obligations represent- ing money borrowed ..	4,500.00
Other real estate	3,722.76		
Total	\$100,972.02	Total	\$100,972.02

HAZELTON. ✓

HAZELTON STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,219.75	Individual deposits sub- ject to check	\$ 90,406.12
Due from banks	64,629.75	Time certificates of de- posit	18,731.60
Other cash items	30.00	Cashier's checks	1,535.92
Loans and discounts ...	55,011.36	Certified checks	847.86
Overdrafts	127.61	Total deposits	\$111,521.50
Stocks, bonds and war- rants	1,336.23	Capital stock paid in ...	15,000.00
Banking house, furniture and fixtures	3,000.00	Surplus	500.00
		Undivided profits, less ex- penses, interest and taxes paid	2,232.20
Total	\$129,354.70	Total	\$129,354.70

HEYBURN. ✓

HEYBURN STATE BANK.

F. M. Snyder President
 Geo. E. Schroeder Vice-President
 M. P. Mills Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,216.85	Individual deposits sub- ject to check	\$ 67,013.07
Due from banks	13,431.92	Demand certificates of de- posit	3,707.42
Other cash items	3.68	Time certificates of de- posit	24,189.02
Loans and discounts ...	74,089.97	Total deposits	\$ 94,909.51
Overdrafts	18.61	Capital stock paid in ...	10,000.00
Stocks, bonds and war- rants	909.02	Surplus	4,500.00
Claims, judgments, etc..	750.00	Undivided profits, less ex- penses, interest and taxes paid	872.70
Banking house, furniture and fixtures	9,400.00	Bills payable, including obligations represent- ing money borrowed..	9,000.00
Items in transit	15,403.16	Total	\$119,282.21
Total	\$119,282.21	Total	\$119,282.21

IDAHO CITY. ✓

BOISE BASIN BANK.

W. S. Galbraith President
 Melvin Wiegel Vice-President
 T. S. Whiteside Cashier

DIRECTORS.

W. S. Galbraith T. S. Whiteside
 Melvin Wiegel J. A. Lippincott
 O. A. Duquette

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 2,035.46	Individual deposits sub-	
Due from banks	6,595.44	ject to check	\$ 31,260.06
Checks and drafts on other banks	41.00	Time certificates of deposit	1,205.20
Loans and discounts	20,636.50	Cashier's checks	35.51
Overdrafts	160.40		
Stocks, bonds and warrants	12,215.25	Total deposits	\$ 32,500.77
Claims, judgments, etc. ..	3,187.14	Capital stock paid in ...	12,950.00
Banking house, furniture and fixtures	2,354.50	Surplus	500.00
		Undivided profits, less expenses, interest and taxes paid	1,274.92
Total	\$ 47,225.69	Total	\$ 47,225.69

IDAHO FALLS. ✓

THE STATE BANK.

R. D. Larabie President
 C. G. Peck Vice-President
 V. K. Tuggle Cashier
 O. J. Ellis Assistant Cashier

DIRECTORS.

R. D. Larabie V. K. Tuggle
 C. G. Peck O. J. Ellis
 W. F. Gullette

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 28,063.55	Individual deposits sub-	
Due from banks	290,085.59	ject to check	\$442,625.30
Checks and drafts on other banks	7,478.69	Demand certificates of deposit	12,873.89
Loans and discounts ...	320,021.77	Time certificates of deposit	99,530.89
Overdrafts	2,132.70	Cashier's checks	2,814.93
Stocks, bonds and warrants	6,642.23	Certified checks	100.00
Claims, judgments, etc. .	1,810.75	Due to other banks (deposits)	27,519.38
Banking house, furniture and fixtures	30,652.45		
Other resources, items in transit	352.50	Total deposits	\$585,464.39
		Capital stock paid in ...	75,000.00
Total	\$687,240.23	Surplus	25,000.00
		Undivided profits, less expenses, interest and taxes paid	1,775.84
		Total	\$687,240.23

IDAHO FALLS. ✓

ANDERSON BROTHERS BANK.

C. C. Campbell President
 Jas. E. Steele Vice-President
 M. M. Hitt Cashier
 G. B. Willsey Assistant Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 75,531.66	Individual deposits sub-	
Due from banks	454,770.26	ject to check	\$970,101.89
Checks and drafts on oth-		Time certificates of de-	
er banks	28,247.55	posit	265,034.87
Other cash items	114.80	Cashier's checks	24,319.18
Loans and discounts ...	851,017.00	Due to other banks	15,735.22
Overdrafts	4,311.38		
Stocks, bonds and war-		Total deposits	\$1,275,191.16
rants	60,131.67	Capital stock paid in ...	100,000.00
Banking house, furniture		Surplus	100,000.00
and fixtures	10,000.00	Undivided profits, less ex-	
Other real estate	10,000.00	penses, interest and	
		taxes paid	12,933.16
		Reserved for taxes	6,000.00
Total	\$1,494,124.32	Total	\$1,494,124.32

IDAHO FALLS. ✓

FARMERS & MERCHANTS BANK.

C. F. Osgood (deceased) President
 O. K. Wilbur First Vice-Pres.
 James L. Milner Second Vice-Pres.
 C. A. Spath Cashier
 Victor Austin Assistant Cashier

DIRECTORS.

F. C. Osgood A. T. Shane
 Chas. E. Kaiser A. B. Anderson
 O. K. Wilbur L. A. Hartert
 C. A. Spath John W. Hart

James L. Milner

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 44,511.19	Individual deposits sub-	
Due from banks	340,273.82	ject to check	\$516,425.63
Checks and drafts on oth-		Savings deposits	98,360.15
er banks	14,108.59	Demand certificates of de-	
Loans and discounts ...	439,159.89	posit	3,399.17
Stocks, bonds and war-		Time certificates of de-	
rants	52,024.26	posit	73,397.51
Banking house, furniture		Cashier's checks	2,868.46
and fixtures	28,000.00	Certified checks	4,174.35
Other real estate	20,338.01	Due to other banks	126,185.23
		Total deposits	\$824,810.50
		Capital stock paid in ...	75,000.00
		Surplus	25,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	10,105.06
		Reserved for taxes	3,500.00
Total	\$938,415.56	Total	\$938,415.56

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 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,362.85	Individual deposits sub- ject to check	\$179,468.93
Due from banks	71,702.29	Demand certificates of de- posit	1,903.39
Checks and drafts on oth- er banks	160.24	Time certificates of de- posit	49,033.13
Loans and discounts ...	157,216.52	Total deposits	\$230,405.45
Overdrafts	194.27	Capital stock paid in ...	12,500.00
Stocks, bonds and war- rants	5,151.68	Surplus	5,000.00
Banking house, furniture and fixtures	4,581.00	Undivided profits, less ex- penses, interest and taxes paid	3,385.89
Other real estate	2,532.90	Reserved for taxes	110.41
Total	\$251,901.75	Total	\$251,901.75

KAMIAH.

STATE BANK OF KAMIAH.

Geo. H. Waterman President
 J. F. Bridwell Vice-President
 E. C. Schultz Cashier
 P. C. Kerr Assistant Cashier

DIRECTORS.

J. F. Bridwell E. C. Schultz
 Geo. H. Waterman J. F. Pomeroy
 C. H. Works

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 8,093.79	Individual deposits sub- ject to check	\$110,812.38
Due from banks	34,524.27	Savings deposits	690.15
Checks and drafts on oth- er banks	1,881.19	Demand certificates of de- posit	9,204.98
Other cash items	24.68	Time certificates of de- posit	68,742.42
Loans and discounts ...	193,284.66	Due to other banks (de- posits)	27,590.80
Overdrafts	129.11	Total deposits	\$217,040.73
Stocks, bonds and war- rants	3,692.99	Capital stock paid in ...	25,000.00
Banking house, furniture and fixtures	9,032.34	Surplus	5,000.00
Other resources	82.86	Undivided profits, less ex- penses, interest and taxes paid	3,705.16
Total	\$250,745.89	Total	\$250,745.89

Bank Commissioner's Report

JEROME.

FARMERS & MERCHANTS STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,168.87	Individual deposits sub-	
Due from banks	41,089.35	ject to check	\$109,803.39
Checks and drafts on oth-		Savings deposits	9,297.31
er banks	1,320.70	Time certificates of de-	
Other cash items	143.35	posit	10,469.46
Loans and discounts ...	79,611.43	Cashier's checks	5,369.34
Stocks, bonds and war-		Certified checks	696.68
rants	14,896.19	Due to other banks (de-	
Claims, judgments, etc. .	719.03	posits)	5,655.21
Banking house, furniture		Total deposits	\$141,291.39
and fixtures	8,575.00	Capital stock paid in ...	15,000.00
Other real estate	5,817.00	Surplus fund	3,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	2,654.31
		Reserved for taxes	395.22
Total	\$162,340.92	Total	\$162,340.92

Bank Commissioner's Report

JULIAETTA.

BANK OF JULIAETTA.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,857.15	Individual deposits sub-	
Due from banks	47,431.25	ject to check	\$ 73,054.12
Loans and discounts ...	69,386.81	Time certificates of de-	
Overdrafts	none	posit	38,566.89
Stocks, bonds and war-		Due to other banks (de-	
rants	463.45	posits)	444.79
Banking house, furniture		Total deposits	\$112,065.80
and fixtures	4,775.00	Capital stock paid in ...	15,000.00
Other real estate	1,500.00	Surplus	1,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	1,347.86
Total	\$129,413.66	Total	\$129,413.66

KELLOGG.

FIRST STATE BANK OF KELLOGG.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 14,744.68	Individual deposits sub- ject to check .....\$185,969.30
Due from banks 130,077.29	Savings deposits 98,001.13
Checks and drafts on oth- er banks 659.01	Postal savings deposits . 16,999.41
Other cash items 8.49	Demand certificates of de- posit 4,391.30
Loans and discounts ... 173,626.47	Time certificates of de- posit 24,256.35
Overdrafts 2.65	Cashier's checks 52.46
Stocks, bonds and war- rants 40,457.75	Certified checks 195.15
Claims, judgments, etc. . 2,783.23	Due to other banks (de- posits) 143.07
Banking house, furniture and fixtures 16,628.68	Total deposits .....\$330,008.17
Other real estate 3,268.63	Capital stock paid in ... 40,000.00
	Surplus 6,500.00
	Undivided profits, less ex- penses, interest and taxes paid 5,748.71
Total .....\$382,256.88	Total .....\$382,256.88

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 C. T. Brown
 W. H. Turner A. B. Norton
 W. E. Lewis

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 11,312.06	Individual deposits sub- ject to check .....\$221,118.54
Due from banks 120,800.59	Time certificates of de- posit 46,054.40
Exchanges for clearing house 677.91	Total deposits .....\$267,172.94
Other cash items 112.30	Capital stock paid in ... 30,500.00
Loans and discounts ... 150,783.15	Surplus 7,500.00
Banking house, furniture and fixtures 20,000.00	
Expenses in excess of earnings 1,486.93	Total .....\$305,172.94
Total .....\$305,172.94	

KENDRICK.

THE FARMERS BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 11,949.84	Individual deposits sub-	
Due from banks	33,479.82	ject to check	\$125,970.18
Checks and drafts on oth-		Postal savings deposits .	880.99
er banks	742.05	Demand certificates of de-	
Loans and discounts ...	162,655.11	posit	7.45
Overdrafts	none	Time certificates of de-	
Stocks, bonds and war-		posit	68,510.29
rants	2,219.04	Cashier's checks	5,594.61
Furniture and fixtures..	1,498.20	Certified checks	50.00
Other real estate	7,201.62		
		Total deposits	\$201,013.52
		Capital stock paid in ...	15,000.00
		Surplus	3,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	5,732.16
Total	\$224,745.68	Total	\$224,745.68

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 K. D. Ingle
 John Roberts A. Galloway

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,464.24	Individual deposits sub-	
Due from banks	36,835.18	ject to check	\$151,442.70
Checks and drafts on oth-		Savings deposits	9,506.48
er banks	10.00	Time certificates of de-	
Loans and discounts ...	154,435.22	posit	40,925.75
Overdrafts	2,514.77	Cashier's checks	3,419.50
Claims, judgments, etc...	3,388.84		
Banking house, furniture		Total deposits	\$205,294.43
and fixtures	6,500.00	Capital stock paid in ...	15,000.00
Other real estate	11,600.00	Surplus	2,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	3,453.82
Total	\$225,748.25	Total	\$225,748.25

KOOSKIA.

STATE BANK OF KOOSKIA.

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

DIRECTORS.

Geo. H. Waterman F. A. Quist
 F. E. Quist C. H. Works
 Neelie E. Whiting

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 8,595.58	Individual deposits sub-	
Due from banks	36,168.68	ject to check	\$ 77,674.72
Other cash items	95.00	Savings deposits	400.80
Loans and discounts ...	85,957.75	Demand certificates of de-	
Overdrafts	253.23	posit	3,851.07
Stocks, bonds and war-		Time certificates of de-	
rants	3,094.68	posit	43,185.42
Claims, judgments, etc. .	1,400.00	Total deposits	\$125,112.01
Banking house, furniture		Capital stock paid in ...	10,000.00
and fixtures	6,673.55	Surplus	5,000.00
Other real estate	260.35	Undivided profits, less ex-	
		penses, interest and	
		taxes paid	2,386.99
Total	\$142,499.00	Total	\$142,499.00

LEWISTON.

IDAHO TRUST COMPANY.

Wm. Thomson President
 J. B. Morris Vice-President
 J. Alexander Vice President
 Geo. A. Arneson Asst. Secy. & Treas.

DIRECTORS.

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

J. K. McCornack

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,856.64	Individual deposits sub-	
Due from banks	10,444.30	ject to check	\$ 50,773.33
Checks and drafts on oth-		Savings deposits	14,957.48
er banks	16.50	Demand certificates of de-	
Loans and discounts ...	112,285.88	posit	550.94
Stocks, bonds and war-		Time certificates of de-	
rants	10,782.45	posit	5,299.00
Banking house, furniture		Certified checks	6.00
and fixtures	19,275.05	Trust deposits	25,466.68
Other real estate	11,720.45	Total deposits	\$ 97,053.43
Other resources	185.12	Capital stock paid in ...	50,000.00
		Surplus	10,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	3,149.56
		Reserved for taxes	462.40
		Bills payable, including	
		obligations represent-	
		ing money borrowed .	10,000.00
Total	\$170,666.39	Total	\$170,666.39

KUNA.

THE KUNA STATE BANK.

F. I. Newhouse President
 J. A. Martin Vice-President
 L. A. Kalbus Cashier

DIRECTORS.

F. I. Newhouse L. A. Kalbus
 J. A. Martin L. M. Beal
 C. D. Newhouse

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 2,526.04	Individual deposits sub-	
Due from banks	27,742.37	ject to check	\$ 57,259.54
Checks and drafts on oth-		Time certificates of de-	
er banks	222.76	posit	1,232.70
Other cash items	182.06	Cashier's checks	648.94
Loans and discounts ...	40,732.21		
Stocks, bonds and war-		Total deposits	\$ 59,141.18
rants	70.00	Capital stock paid in ...	15,000.00
Banking house, furniture		Undivided profits, less ex-	
and fixtures	4,000.00	penses, interest and	
		taxes paid	1,334.26
Total	\$ 75,475.44	Total	\$ 75,475.44

LAPWAI.

FORT LAPWAI STATE BANK.

J. A. Schultz President
 John M. Schultz Vice-President
 Felix C. Funke Cashier

DIRECTORS.

J. A. Schultz Felix C. Funke
 John M. Schultz Victor Dresser
 M. G. Schultz

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 4,198.94	Individual deposits sub-	
Due from banks	11,230.64	ject to check	\$ 44,622.73
Other cash items	50.00	Demand certificates of de-	
Loans and discounts ...	51,828.87	posit	1,438.45
Stocks, bonds and war-		Time certificates of de-	
rants	204.51	posit	11,619.36
Banking house, furniture		Cashier's checks	3.52
and fixtures	2,532.30	Certified checks	39.60
		Total deposits	\$ 57,723.66
		Capital stock paid in ...	10,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	2,321.60
Total	\$ 70,045.26	Total	\$ 70,045.26

McCAMMON.

McCAMMON STATE BANK.

Carl A. Valentine President
 Ezra J. Merrill Vice-President
 Ray McClellan Cashier

DIRECTORS.

Carl A. Valentine Alex Harris
 Ezra J. Merrill E. W. Riebe
 W. R. Godfrey

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 4,958.00	Individual deposits sub-	
Due from banks	42,174.30	ject to check	\$ 75,026.02
Checks and drafts on other banks	120.07	Savings deposits	6,823.67
Loans and discounts	55,509.18	Time certificates of deposit	7,904.62
Overdrafts	none	Cashier's checks	831.80
Stocks, bonds and warrants	3,226.50	Total deposits	\$ 90,586.11
Banking house, furniture and fixtures	2,000.00	Capital stock paid in ...	15,000.00
		Surplus	1,000.00
		Undivided profits, less expenses, interest and taxes paid	1,401.94
Total	\$107,988.05	Total	\$107,988.05

MIDDLETON.

STATE BANK OF MIDDLETON.

S. F. Chaney President
 W. T. Plowhead First Vice-Pres.
 R. H. Miller Second Vice-Pres.
 G. C. Painter Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 3,953.48	Individual deposits, sub-	
Due from banks	32,171.68	ject to check	\$ 47,905.12
Loans and discounts ...	53,392.42	Savings accounts	3,019.30
Stocks, bonds and warrants	1,895.32	Time certificates of deposit	35,275.40
Banking house, furniture and fixtures	4,500.00	Cashier's checks	432.00
Other real estate	2,220.00	Total deposits	\$ 86,631.82
		Capital stock paid in ..	10,000.00
		Surplus	442.67
		Undivided profits, less expenses, interest and taxes paid	858.41
		Other liabilities, letters of credit	200.00
Total	\$ 98,132.90	Total	\$ 98,132.90

MACKAY.

W. G. JENKINS & CO.

J. H. Greene President
 C. C. Davidson Vice-President
 D. V. Archbold Cashier
 L. A. Hansen Assistant Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand \$ 34,476.35	Individual deposits sub- ject to check \$447,761.64
Due from banks 317,989.34	Savings deposits 99,870.67
Checks and drafts on oth- er banks 456.00	Demand certificates of de- posit 6.00
Other cash items 537.27	Time certificates of de posit 68,227.73
Loans and discounts ... 254,312.05	Total deposits \$615,866.04
Overdrafts 496.16	Capital stock paid in ... 50,000.00
Stocks, bonds and war- rants 66,811.58	Surplus 10,000.00
Claims, judgments, etc. . 4,852.34	Undivided profits, less ex- penses, interest and taxes paid 10,048.16
Banking house, furniture and fixtures 5,800.00	Reserved for taxes 1,000.00
Other resources 1,183.11	
Total \$686,914.20	Total \$686,914.20

MALAD.

J. N. IRELAND & CO., BANKERS.

D. L. Evans President
 D. W. Standrod Vice President
 W. R. Evans Cashier
 Jas. B. Jones Assistant Cashier

DIRECTORS.

D. L. Evans
 W. G. Jenkins
 D. W. Standrod
 D. L. Evans, Jr.
 G. L. Jenkins

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand \$ 15,081.46	Individual deposits sub- ject to check \$318,567.43
Due from banks 163,902.54	Demand certificates of de- posit 205.87
Checks and drafts on oth- er banks 2,327.99	Time certificates of de- posit 22,540.47
Other cash items 85.68	Certified checks 149.00
Loans and discounts ... 175,931.41	Total deposits \$341,462.77
Overdrafts 159.24	Capital stock paid in ... 40,000.00
Stocks, bonds and war- rants 13,108.26	Surplus 8,000.00
Banking house, furniture and fixtures 1,050.32	Undivided profits, less ex- penses, interest and taxes paid 3,598.88
Other real estate 1,414.75	
Other resources due from other banks 20,000.00	Total \$393,061.65
Total \$393,061.65	

MIDVALE.

BANK OF WASHINGTON CO.

A. B. Anderson President
 Geo. Crofton Vice President
 W. L. Anderson Cashier
 I. H. Rodgers Assistant Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 13,260.20	Individual deposits sub- ject to check .....\$150,197.55
Due from banks 59,975.38	Demand certificates of de- posit 4,336.35
Checks and drafts on oth- er banks 387.30	Time certificates of de- posit 37,623.99
Other cash items 988.62	Total deposits .....\$192,157.89
Loans and discounts ... 138,969.22	Capital stock paid in ... 25,000.00
Overdrafts, secured and unsecured 296.35	Surplus fund 5,000.00
Banking house, furniture and fixtures 11,279.26	Undivided profits less ex- penses, interest and taxes paid 6,998.49
Other real estate owned . 4,000.00	Total .....\$229,156.38
Total .....\$229,156.38	

MOUNTAIN HOME.

THE COMMERCIAL & SAVINGS BANK.

Dan W. Latimore President
 Jose Bengoechea Vice-President
 Ruby Mellen-Brady Cashier

DIRECTORS.

Dan W. Latimore
 Jose Bengoechea
 John Benham
 Pedro M. Gondiago
 Ruby Mellen-Brady

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 5,751.06	Individual deposits sub- ject to check\$ 17,913.08
Due from banks 61,392.66	Savings deposits 422.57
Checks and drafts on oth- er banks 30.00	Demand certificates of de- posit 40.00
Loans and discounts ... 482.50	Time certificates of de- posit 2,199.00
Banking house, furniture and fixtures 1,946.00	Total deposits\$ 20,574.65
Expenses in excess of earnings 972.43	Capital stock paid in ... 50,000.00
Total\$ 70,574.65	Total\$ 70,574.65

MONTPELIER.

BANK OF MONTPELIER.

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

DIRECTORS.

G. C. Gray Richard Groo
 A. D. Gray J. S. Davis
 O. H. Groo

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 22,747.54	Individual deposits sub-	
Due from banks	169,593.93	ject to check	\$220,651.13
Checks and drafts on other banks	2,818.21	Savings deposits	20,859.19
Loans and discounts	242,821.59	Demand certificates of deposit	3,346.04
Overdrafts	428.84	Time certificates of deposit	177,396.35
Stocks, bonds and warrants	10,205.45	Due to other banks ...	2,156.60
Banking house, furniture and fixtures	23,813.16	Total deposits	424,409.31
Other real estate	650.00	Capital stock paid in ...	40,000.00
Other resources	1,612.03	Surplus	8,000.00
		Undivided profits, less expenses, interest and taxes paid	2,281.44
Total	\$474,690.75	Total	\$474,690.75

MOSCOW.

FIRST TRUST & SAVINGS BANK.

H. Melgard President
 E. Kaufman Vice-President
 M. E. Lewis Vice-President
 W. E. Cahill Cashier

DIRECTORS.

Hawkin Melgard E. Kaufman
 M. E. Lewis W. E. Cahill
 S. Barghoorn

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 43,745.63	Individual deposits sub-	
Due from banks	288,448.36	ject to check	\$540,941.98
Checks and drafts on other banks	965.95	Savings deposits	269,479.21
Other cash items	111.90	Postal savings deposits .	2,463.76
Loans and discounts ...	594,173.00	Demand certificates of deposit	62.50
Overdrafts	913.04	Time certificates of deposit	97,419.91
Stocks, bonds and warrants	56,802.92	Cashier's checks	12,260.02
Claims, judgments, etc. .	935.00	Certified checks	351.00
Banking house, furniture and fixtures	23,000.00	Due to other banks (deposits)	16,479.30
Other real estate	1,530.00	Total deposits	\$939,457.68
Other resources	66.36	Capital stock paid in ...	50,000.00
		Surplus	10,000.00
		Undivided profits, less expenses, interest and taxes paid	10,973.41
		Other liabilities	261.07
Total	\$1,010,692.16	Total	\$1,010,692.16

MOSCOW.

MOSCOW STATE BANK.

W. T. Day President.
 Robert Whittier Vice-President
 Harry Whittier Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 15,206.31	Individual deposits sub-	
Due from banks	16,433.22	ject to check	\$204,368.56
Checks and drafts on oth-		Savings deposits	48,497.22
er banks	6,863.36	Time certificates of de-	
Loans and discounts ...	253,063.70	posit	36,479.18
Overdrafts	457.45	Cashier's checks	4,271.40
Stocks, bonds and war-		Total deposits	\$293,616.36
rants	30,618.39	Capital stock paid in ...	25,000.00
Banking house, furniture		Surplus	2,000.00
and fixtures	2,800.00	Undivided profits, less ex-	
Other resources	924.31	penses, interest and	
		taxes paid	5,750.38
Total	\$326,366.74	Total	\$326,366.74

NEZ PERCE.

FARMERS STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,370.89	Individual deposits sub-	
Due from banks	120,840.89	ject to check	\$183,615.37
Checks and drafts on oth-		Savings deposits	398.20
er banks	168.05	Demand certificates of de-	
Other cash items	446.32	posit	4,078.04
Loans and discounts ...	117,211.01	Time certificates of de-	
Stocks, bonds and war-		posit	33,234.74
rants	4,723.31	Due to other banks (de-	
Banking house, furniture		posits)	3,946.96
and fixtures	8,446.00	Total deposits	\$225,271.31
Other real estate	8,832.00	Capital stock paid in ...	35,000.00
Other resources	112.04	Surplus	7,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	3,179.20
		Reserved for taxes	700.00
Total	\$271,150.51	Total	\$271,150.51

NEW MEADOWS.

MEADOWS VALLEY BANK.

Edward I. Osborn President
 Geo. F. Brinson Vice-President
 E. F. Kimbrough Cashier
 Lee Highley Assistant Cashier

DIRECTORS.

Geo. F. Brinson E. M. Heigho
 Lee Highley E. F. Kimbrough
 Edward I. Osborn

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 6,095.40	Individual deposits sub- ject to check	\$118,848.91
Due from banks	33,737.19	Demand certificates of de- posit	1,769.30
Other cash items	106.00	Time certificates of de- posit	11,519.46
Loans and discounts ...	104,489.14	Total deposits	\$132,137.67
Overdrafts	75.93	Capital stock paid in ...	20,000.00
Stocks, bonds and war- rants	826.50	Surplus	400.00
Banking house, furniture and fixtures	11,000.00	Undivided profits, less ex- penses, interest and taxes paid	2,447.02
Other real estate	1,350.00	Re-discounts	2,800.00
Other resources	104.53	Total	\$157,784.69
Total	\$157,784.69	Total	\$157,784.69

NEW PLYMOUTH.

FARMERS STATE BANK.

G. W. Mason President
 M. F. Albert Vice-President
 R. P. Mason Cashier

DIRECTORS.

G. W. Mason J. W. Lynch
 R. P. Mason M. F. Albert
 L. L. Daus

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 4,806.77	Individual deposits sub- ject to check	\$ 58,047.57
Due from banks	17,352.00	Time certificates of de- posit	16,478.03
Checks and drafts on oth- er banks	24.88	Cashier's checks	352.60
Other cash items	529.80	Total deposits	\$ 74,878.20
Loans and discounts ...	58,045.75	Capital stock paid in ...	10,000.00
Overdrafts	35.19	Surplus	500.00
Stocks, bonds and war- rants	1,148.90	Undivided profits, less ex- penses, interest and taxes paid	450.41
Banking house, furniture and fixtures	2,200.00	Total	\$ 85,828.61
Claims, judgments, etc. .	227.37		
Other real estate	1,457.95		
Total	\$ 85,828.61	Total	\$ 85,828.61

NEZ PERCE.

UNION STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 11,949.32	Individual deposits sub-	
Due from banks	30,483.99	ject to check	\$178,318.16
Checks and drafts on oth-		Savings deposits	22,113.74
er banks	2,237.75	Demand certificates of de-	
Loans and discounts ...	190,944.53	posit	6,207.00
Overdrafts	353.44	Time certificates of de-	
Stocks, bonds and war-		posit	21,624.83
rants	9,611.64	Dividends unpaid	280.00
Banking house, furniture		Total deposits	\$223,543.73
and fixtures	23,944.10	Capital stock paid in ...	50,000.00
Other real estate	18,098.63	Surplus	6,500.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	2,238.17
		Reserved for taxes	341.50
Total	\$287,623.40	Total	\$287,623.40

OAKLEY.

OAKLEY STATE BANK.

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

DIRECTORS.

Adam Patterson
 J. B. Randall
 W. W. Riter
 L. A. Critchfield
 W. R. Gray
 Geo. C. Walter
 Moses Smith

STATEMENT NOVEMBER 17, 1916.

RESOURCES:		LIABILITIES.	
Cash on hand	\$ 10,168.53	Individual deposits sub-	
Due from banks	31,449.85	ject to check	\$161,030.35
Checks and drafts on oth-		Savings deposits	41,896.26
er banks	4,844.49	Time certificates of de-	
Other cash items	201.03	posit	41,734.45
Loans and discounts ...	283,814.83	Cashier's checks	4,858.20
Stocks, bonds and war-		Due to other banks (de-	
rants	793.95	posits)	5,929.71
Claims, judgments, etc. .	117.02	Dividends unpaid	1,015.00
Banking house, furniture		Total deposits	\$256,463.97
and fixtures	20,500.00	Capital stock paid in ...	25,000.00
Expenses in excess of		Surplus	7,500.00
earnings	749.27	Bills payable, including	
		obligations represent-	
		ing money borrowed ..	20,000.00
		Notes sold	43,675.00
Total	\$352,638.97	Total	\$352,638.97

OAKLEY.

FARMERS COMMERCIAL & SAVINGS BANK.

John O. Lowe President
 J. Y. Haight Cashier

DIRECTORS.

John O. Lowe H. R. Matthews
 John Adams F. O. Stephenson
 J. Y. Haight P. A. Shaw
 John C. Cutler

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 7,449.86	Individual deposits sub- ject to check	\$ 49,174.72
Due from banks	12,219.88	Savings deposits	11,161.15
Checks and drafts on oth- er banks	1,240.90	Time certificates of de- posit	15,850.00
Other cash items	194.40	Certified checks	50.00
Loans and discounts ...	73,410.74		
Overdrafts	618.92	Total deposits	\$ 76,235.87
Stocks, bonds and war- rants	5,958.81	Capital stock paid in ...	25,000.00
Claims, judgments, etc. .	200.00	Surplus	1,500.00
Banking house, furniture and fixtures	10,727.16	Undivided profits, less ex- penses, interest and taxes paid	2,284.80
		Bills payable (including obligations represent- ing money borrowed)	7,000.00
Total	\$112,020.67	Total	\$112,020.67

OROFINO.

BANK OF OROFINO.

W. C. Morrow President
 W. B. Kinne Vice-President
 C. H. Ede Cashier

DIRECTORS.

W. C. Morrow C. H. Ede
 W. B. Kinne Emile Goffinet
 Louis Soderberg

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,007.70	Individual deposits sub- ject to check	\$136,485.63
Due from banks	31,728.64	Demand certificates of de- posit	1,536.49
Checks and drafts on oth- er banks	28.75	Time certificates of de- posit	26,857.10
Loans and discounts ...	113,861.47		
Overdrafts	54.31	Total deposits	\$164,879.22
Stocks, bonds and war- rants	21,048.49	Capital stock paid in ...	12,000.00
Furniture and fixtures..	3,129.85	Surplus	2,300.00
Other real estate	388.78	Undivided profits, less ex- penses, interest and taxes paid	1,068.77
Total	\$180,247.99	Total	\$180,247.99

OROFINO.

FIDELITY STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,597.73	Individual deposits sub- ject to check	\$ 63,697.46
Due from banks	43,256.70	Demand certificates of de- posit	405.00
Checks and drafts on oth- er banks	140.60	Time certificates of de- posit	27,788.12
Loans and discounts ...	40,679.77	Total deposits	\$ 91,890.58
Overdrafts	41.75	Capital stock paid in ...	10,000.00
Stocks, bonds and war- rants	11,297.61	Surplus	2,100.00
Banking house, furniture and fixtures	4,413.03	Undivided profits, less ex- penses, interest and taxes paid	1,436.61
Total	\$105,427.19	Total	\$105,427.19

PARIS.

BEAR LAKE STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 13,939.45	Individual deposits sub- ject to check	\$196,418.86
Due from banks	121,087.07	Time certificates	102,695.65
Loans and discounts ...	182,166.74	Cashier's checks	139.61
Overdrafts	none	Total deposits	\$299,254.12
Stocks, bonds and war- rants	12,815.68	Capital stock paid in ...	15,000.00
Banking house, furniture and fixtures	4,000.00	Surplus fund	17,000.00
Total	\$334,008.94	Undivided profits, less ex- penses, interest and taxes paid	2,754.82
		Total	\$334,008.94

PARMA.

PARMA STATE BANK.

H. C. Baldrige President
 F. E. Fisk Vice-President
 J. C. Blackwell Cashier
 R. B. Mitchell Assistant Cashier

DIRECTORS.

H. C. Baldrige E. G. Johnson
 J. C. Blackwell Z. S. Barnum
 Edgar Dilley C. B. Ross
 F. E. Fisk H. C. Anderson
 C. Sterry Long

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 22,116.14	Individual deposits sub- ject to check .....\$276,555.94
Due from banks 173,964.80	Savings deposits 4,602.59
Other cash items 175.67	Demand certificates of de- posit 840.51
Loans and discounts ... 295,688.78	Time certificates of de- posit 76,684.34
Overdrafts none	Certified checks 3,324.15
Stocks, bonds and war- rants 35,635.48	Total deposits .....\$362,007.53
Claims, judgments, etc. . 468.00	Capital stock paid in ... 80,900.00
Banking house, furniture and fixtures 13,432.50	Surplus 80,900.00
Other real estate 2,458.65	Undivided profits, less ex- penses, interest and taxes paid 19,759.14
Other resources (bills in transit) 1,626.65	Reserved for taxes 2,000.00
Total .....\$545,566.67	Total .....\$545,566.67

PECK.

STATE BANK OF PECK.

Geo. H. Waterman President
 W. E. Weeks Cashier

DIRECTORS.

Geo. H. Waterman W. E. Weeks
 F. E. Quist W. A. Waterman
 E. E. Waterman

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 4,586.68	Individual deposits sub- ject to check\$ 71,021.11
Due from banks 35,547.56	Savings deposits 658.72
Other cash items 1.05	Time certificates of de- posit 21,228.67
Loans and discounts ... 60,934.98	Cashier's checks 3,366.24
Overdrafts 452.75	Total deposits\$ 96,274.74
Stocks, bonds and war- rants 408.55	Capital stock paid in ... 10,000.00
Banking house, furniture and fixtures 5,719.11	Surplus 2,000.00
Other real estate 1,100.00	Undivided profits, less ex- penses, interest and taxes paid 475.94
Total .....\$108,750.68	Total .....\$108,750.68

PLUMMER.

STATE BANK OF PLUMMER.

Edwin T. Coman President
 Lawrence F. Connolly Vice-President
 Carl M. Kraemer Cashier
 Jos. J. Kroetch Assistant Cashier

DIRECTORS.

Edwin T. Coman John J. Connolly
 L. F. Connolly Jos. J. Kroetch
 Carl M. Kraemer

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 6,428.01	Individual deposits sub-	
Due from banks	27,630.02	ject to check	\$ 73,956.53
Other cash items	25.00	Savings deposits	105.40
Loans and discounts ...	67,846.63	Time certificates of de-	
Stocks, bonds and war-		posit	35,326.60
rants	17,635.61	Cashier's checks	267.97
Banking house, furniture		Total deposits	\$109,656.50
and fixtures	3,000.00	Capital stock paid in ...	10,000.00
Other real estate	587.06	Surplus	2,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	1,495.83
Total	\$123,152.33	Total	\$123,152.33

POCATELLO.

STOCKGROWERS BANK & TRUST CO.

J. B. Hitt President
 K. D. Houtz First Vice-Pres.
 C. H. Betty Second Vice-Pres
 D. W. Pingree Cashier
 H. D. Jackson Assistant Cashier

DIRECTORS.

J. B. Hitt C. H. Betty
 W. J. Pierce Martin Albrethsen
 F. R. McCabe E. F. McKenna
 K. D. Houtz D. W. Standrod, Jr.
 Wm. Winschell O. M. Gary
 W. H. Hillman Patrick Byrne

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 7,881.13	Individual deposits sub-	
Due from banks	36,423.66	ject to check	\$ 73,752.02
Checks and drafts on oth-		Savings deposits	3,457.38
er banks	4,338.76	Demand certificates of de-	
Loans and discounts ...	169,038.69	posit	145.00
Banking house, furniture		Time certificates of de-	
and fixtures	18,945.81	posit	39,829.11
		Cashier's checks	7,947.86
		Due to other banks (de-	
		posits)	13,431.79
		Total deposits	\$138,563.16
		Capital stock paid in ...	98,120.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	444.89
Total	\$237,128.05	Total	\$237,128.05

POCATELLO.

CITIZENS BANK, LTD.

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

DIRECTORS.

I. N. Anthes W. J. Harvey
 A. B. Bean Geo. A. Greene
 Wm. McCarty

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 45,755.40	Individual deposits sub- ject to check	\$599,392.02
Due from banks	91,202.17	Demand certificates of de- posit	8,790.50
Checks and drafts on oth- er banks	10,190.55	Time certificates of de- posit	116,705.74
Other cash items	8,399.86	Due to other banks (de- posits	71,675.74
Loans and discounts ...	720,174.32	Dividends unpaid	50.00
Overdrafts	none	Total deposits	\$796,614.00
Stocks, bonds and war- rants	28,735.05	Capital stock paid in ...	100,000.00
Claims, judgments, etc. .	295.30	Surplus	20,000.00
Banking house, furniture and fixtures	8,366.60	Undivided profits, less ex- penses, interest and taxes paid	10,972.27
Other real estate	14,456.27	Excess and deficit	114.52
Revenue account	125.27		
Total	\$927,700.79	Total	\$927,700.79

POCATELLO.

FIRST SAVINGS BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 16,871.95	Savings deposits	\$299,277.28
Due from banks	59,596.60	Total deposits	\$299,277.28
Loans and discounts ...	270,306.42	Capital stock paid in ...	25,000.00
Stocks, bonds and war- rants	1,320.00	Surplus	20,000.00
Claims, judgments, etc. .	675.00	Undivided profits, less ex- penses, interest and taxes paid	8,952.97
Banking house, furniture and fixtures	2,000.00	Other liabilities	32.00
Other real estate	2,361.53		
Other resources	130.75		
Total	\$353,262.25	Total	\$353,262.25

POST FALLS.

VALLEY STATE BANK.

T. J. Deck President
 E. R. Anderson Vice President
 L. D. Means Cashier

DIRECTORS.

T. J. Deck
 L. D. Means
 Mrs. John Richards
 H. M. Strathern
 E. R. Anderson

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,414.93	Individual deposits sub- ject to check	\$ 70,026.31
Due from banks	28,358.63	Savings deposits	5,970.57
Loans and discounts ...	52,022.13	Demand certificates of de- posit	230.00
Overdrafts	298.23	Time certificates of de- posit	12,200.84
Stocks, bonds and war- rants	10,641.86	Total deposits	\$ 88,427.72
Banking house, furniture and fixtures	4,500.00	Capital stock paid in ...	10,000.00
Other real estate	770.00	Surplus	2,250.00
		Undivided profits, less ex- penses, interest and taxes paid	1,328.06
Total	\$102,005.78	Total	\$102,005.78

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
 John Kendall
 C. A. Weyerhaeuser
 C. R. Musser
 J. H. Bottjer

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 22,700.74	Individual deposits sub- ject to check	\$591,675.82
Due from banks	461,188.08	Savings deposits	105,009.76
Checks and drafts on oth- er banks	241.54	Demand certificates of de- posit	91,182.48
Other cash items	967.34	Total deposits	\$787,868.06
Loans and discounts ...	367,322.23	Capital stock paid in ...	50,000.00
Overdrafts	1,925.45	Surplus	10,000.00
Stocks, bonds and war- rants	1,277.14	Undivided profits, less ex- penses, interest and taxes paid	13,366.05
Furniture and fixtures..	1,683.55	Total	\$861,234.11
Other real estate	3,928.02		
Total	\$861,234.11	Total	\$861,234.11

PRESTON.

IDAHO STATE & SAVINGS BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,941.81	Individual deposits sub-	
Due from banks	59,433.83	ject to check	198,344.27
Other cash items	3,232.84	Savings deposits	34,114.66
Loans and discounts ...	222,973.12	Time certificates of de-	
Stocks, bonds and war-		posit	28,810.00
rants	7,795.18	Cashier's checks	3,367.92
Banking house, furniture		Certified checks	50.00
and fixtures	9,094.50	Total deposits	\$264,686.85
Other real estate	8,745.87	Capital stock paid in ...	25,000.00
		Surplus	15,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	6,631.70
		Reserved for taxes	898.60
		Bills payable (including	
		obligations represent-	
		ing money borrowed)	10,000.00
Total	\$322,217.15	Total	\$322,217.15

PRIEST RIVER.

CITIZENS STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 2,499.08	Individual deposits sub-	
Due from banks	12,165.22	ject to check	\$ 45,912.78
Checks and drafts on oth-		Savings deposits	11,649.23
er banks	33.00	Demand certificates of de-	
Loans and discounts	45,226.01	posit	3,022.00
Overdrafts	10.12	Certified checks	78.75
Stocks, bonds and war-		Total deposits	\$ 60,662.76
rants	4,862.66	Capital stock paid in ...	10,000.00
Banking house, furniture		Surplus	2,000.00
and fixtures	6,491.80	Undivided profits, less ex-	
Other real estate	2,500.00	penses, interest and	
Other resources	1.21	taxes paid	1,126.34
Total	\$ 73,789.10	Total	\$ 73,789.10

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 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 9,444.10	Individual deposits sub-	
Due from banks	48,150.42	ject to check	\$ 97,644.76
Loans and discounts ...	83,023.67	Savings deposits	17,320.64
Overdrafts	3.35	Demand certificates of de-	
Stocks, bonds and war-		posit	25,998.15
rants	10,213.31	Total deposits	\$140,963.55
Premium on bonds	54.89	Capital stock paid in ...	25,000.00
Banking house, furniture		Surplus fund	10,000.00
and fixtures	16,427.09	Undivided profits, less ex-	
Other real estate	10,879.00	penses, interest and	
		taxes paid	2,232.28
Total	\$178,195.83	Total	\$178,195.83

REXBURG.

REXBURG STATE BANK.

R. S. Hunt President
 J. E. Cosgriff Vice-President
 Jas. R. Wright Cashier
 Harry N. Wright Assistant Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 19,068.06	Individual deposits sub-	
Due from banks	190,620.72	ject to check	\$333,375.59
Checks and drafts on oth-		Savings deposits	28,345.47
er banks	7,024.75	Time certificates of de-	
Loans and discounts ...	242,454.70	posit	10,654.40
Overdrafts	None	Cashier's checks	1,408.38
Stocks, bonds and war-		Certified checks	100.00
rants	541.85	Due to other banks (de-	
Banking house, furniture		posits)	26,745.00
and fixtures	11,621.13	Total deposits	\$400,628.84
		Capital stock paid in ...	40,000.00
Total	\$471,331.21	Surplus	20,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	10,702.37
Total	\$471,331.21	Total	\$471,331.21

REXBURG.

FARMERS & 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
 J. W. Webster
 Nathan Ricks
 Alfred Ricks
 F. S. Parkinson

T. J. Winter
 John Taylor
 A. M. Carter
 Mark Austin
 A. P. Hamilton

David Hodge

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,104.36	Individual deposits sub-	
Due from banks	21,325.21	ject to check	\$147,017.18
Checks and drafts on oth-		Savings deposits	1,149.51
er banks	2,409.80	Time certificates of de-	
Loans and discounts ...	164,672.45	posit	2,183.77
Overdrafts	None	Cashier's checks	181.91
Stocks, bonds and war-		Total deposits	\$150,532.37
rants	322.20	Capital stock paid in ...	50,000.00
Banking house, furniture		Undivided profits, less ex-	
and fixtures	3,241.25	penses, interest and	
		taxes paid	1,542.90
Total	\$202,075.27	Total	\$202,075.27

REUBENS.

BANK OF REUBENS.
 (PRIVATE BANK, Owned by Vollmer Clearwater Co.)

W. O. Persons Cashier

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,635.31	Individual deposits sub-	
Due from banks	16,347.09	ject to check	\$ 92,510.43
Other cash items	21.89	Demand certificates of de-	
Loans and discounts ...	121,850.15	posit	2,712.04
Overdrafts	32.70	Time certificates of de-	
Stocks, bonds and war-		posit	43,272.84
rants	21.60	Cashier's checks	75.45
Banking house, furniture		Total deposits	\$138,570.76
and fixtures	4,937.05	Capital stock paid in ...	10,000.00
Total	\$153,865.79	Surplus	2,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	3,295.03
		Total	\$153,865.79

RICHFIELD.

FIRST STATE BANK OF RICHFIELD.

Walter Walker President
 E. E. Streitz Vice-President
 Geo. R. Schwaner Cashier

DIRECTORS.

Walter Walker
 E. E. Streitz
 Geo. R. Schwaner
 H. C. Diesen
 W. L. Shattuck

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,052.54	Individual deposits sub-	
Due from banks	33,784.95	ject to check	\$ 74,535.45
Checks and drafts on other banks	2,179.54	Savings deposits	2,783.57
Loans and discounts ...	42,614.65	Demand certificates of deposit	3.65
Overdrafts	59.69	Time certificates of deposit	4,217.93
Stocks, bonds and warrants	2,037.83	Cashier's checks	608.90
Banking house, furniture and fixtures	13,500.00	Total deposits	\$ 82,149.50
Other real estate	3,628.62	Capital stock paid in ...	20,000.00
Expenses in excess of earnings	291.68	Surplus fund	1,000.00
Total	\$103,149.50	Total	\$103,149.50

RIGBY.

ANDERSON BROS. BANK.

Jas. E. Steele President
 C. C. Campbell Vice-President
 J. H. Steele Cashier
 J. N. Adams Assistant Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 8,641.44	Individual deposits sub-	
Due from banks	94,792.23	ject to check	\$296,755.35
Checks and drafts on other banks	9,611.21	Time certificates of deposit	57,588.77
Other cash items	10,488.87	Total deposits	\$354,344.12
Loans and discounts ...	241,201.94	Capital stock paid in ...	10,000.00
Stocks, bonds and warrants	22,534.35	Surplus	10,000.00
Other real estate	1,000.00	Undivided profits, less expenses, interest and taxes paid	3,925.92
Total	\$388,270.04	Bills payable, including obligations representing money borrowed .	10,000.00
		Total	\$388,270.04

RIGBY.

RIGBY STATE BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 13,649.17	Individual deposits sub-	
Due from banks	41,739.48	ject to check	\$214,412.18
Checks and drafts on oth-		Savings deposits	2,018.72
er banks	13,040.49	Time certificates of de-	
Other cash items	2,441.74	posit	46,216.07
Loans and discounts ...	229,708.67	Cashier's checks	3,784.51
Stocks, bonds and war-			
rants	11,435.37	Total deposits	\$266,431.48
Banking house, furniture		Capital stock paid in ..	30,000.00
and fixtures	6,800.00	Surplus	6,000.00
Other real estate	4,000.00	Undivided profits, less ex-	
		penses, interest and	
		taxes paid	1,335.51
		Re-Discounts	19,047.93
Total	\$322,814.92	Total	\$322,814.92

ROBERTS.

BANK OF ROBERTS.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 1,601.47	Individual deposits sub-	
Due from banks	40,899.26	ject to check	\$ 96,734.66
Checks and drafts on oth-		Time certificates of de-	
er banks	6,416.35	posit	7,972.03
Loans and discounts ...	67,807.16		
Overdrafts	52.28	Total deposits	\$104,706.69
Stocks, bonds and war-		Capital stock paid in ...	10,000.00
rants	4,146.16	Surplus	8,500.00
Banking house, furniture		Undivided profits, less ex-	
and fixtures	3,000.00	penses, interest and	
Other real estate	515.60	taxes paid	1,231.59
Total	\$124,438.28	Total	\$124,438.28

ROCKLAND.

FIRST STATE BANK.

J. T. Fisher President
 Henry Houtz Vice-President
 James E. Ogden Cashier

DIRECTORS.

J. T. Fisher F. N. Morris
 Henry Houtz Emile Allec
 James E. Ogden

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 4,944.30	Individual deposits sub- ject to check	\$ 94,168.27
Due from banks	53,377.00	Time certificates of de- posit	12,965.12
Checks and drafts on oth- er banks	276.81	Total deposits	\$107,133.39
Loans and discounts ...	57,975.91	Capital stock paid in ...	10,000.00
Overdrafts	310.40	Surplus	2,000.00
Banking house, furniture and fixtures	4,472.98	Undivided profits, less ex- penses, interest and taxes paid	2,224.01
Total	\$121,357.40	Total	\$121,357.40

ROGERSON.

BANK OF ROGERSON.

J. S. Bussel President
 Louis Harrell Vice-President
 W. R. McMillan Cashier

DIRECTORS.

W. R. McMillan John MacRae
 J. S. Bussell Louis Harrell
 Andrew Rogerson

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 12,827.72	Individual deposits sub- ject to check	\$158,844.17
Due from banks	47,647.50	Time certificates of de- posit	59,072.11
Checks and drafts on oth- er banks	1,195.48	Cashier's checks	151.00
Other cash items	400.00	Total deposits	\$218,067.28
Loans and discounts ...	176,695.28	Capital stock paid in ...	25,000.00
Banking house, furniture and fixtures	5,698.78	Surplus	500.00
Other real estate	1,521.60	Undivided profits, less ex- penses, interest and taxes paid	2,419.08
Total	\$245,986.36	Total	\$245,986.36

ST. ANTHONY.

ST. ANTHONY BANK & TRUST CO.

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

DIRECTORS.

M. J. Gray
 A. D. Miller
 Jas. G. Gwinn

S. W. Orme
 S. L. Reece
 Alex Younie

L. H. Neal

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 14,623.36	Individual deposits sub- ject to check .....\$209,973.36
Due from banks 87,609.95	Savings deposits 25,177.09
Checks and drafts on oth- er banks 9,692.90	Time certificates of de- posit 33,897.12
Other cash items 273.50	Cashier's checks 1,124.81
Loans and discounts ... 210,232.91	Due to other banks ... 23,617.81
Overdrafts None	Total deposits .....\$293,790.19
Stocks, bonds and war- rants 8,539.35	Capital stock paid in ... 30,000.00
Banking house, furniture and fixtures 12,573.30	Surplus 6,000.00
Other real estate 1,297.00	Undivided profits, less ex- penses, interest and taxes paid 5,052.08
	Bills payable (including obligations represent- ing money borrowed) 10,000.00
Total .....\$344,842.27	Total .....\$344,842.27

ST. JOE.

FIRST STATE BANK.

R. L. Rutter President
 A. D. Reid Vice-President
 W. F. Buchholtz Cashier

DIRECTORS.

C. S. McCalla
 W. S. McCrea
 A. D. Reid

J. P. M. Richards
 R. L. Rutter
 C. B. Sanderson

C. S. Slawson

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 5,023.45	Individual deposits sub- ject to check\$ 34,168.30
Due from banks 10,660.95	Savings deposits 16,205.88
Checks and drafts on oth- er banks 265.13	Demand certificates of de- posit 945.50
Loans and discounts ... 52,593.91	Time certificates of de- posit 8,733.15
Stocks, bonds and war- rants 4,490.70	Total deposits\$ 60,052.83
Banking house, furniture and fixtures 1,376.00	Capital stock paid in ... 10,000.00
	Surplus 3,079.50
	Undivided profits, less ex- penses, interest and taxes paid 1,277.81
Total\$ 74,410.14	Total\$ 74,410.14

ST. MARIES.

LUMBERMENS STATE BANK.

C. W. Craney President
 J. G. Fralick Vice-President
 Court M. Sargent Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 22,727.91	Individual deposits sub- ject to check .....\$186,537.15
Due from banks 20,811.56	Savings deposits 40,908.71
Checks and drafts on oth- er banks 107.95	Postal savings deposits... 7,455.93
Other cash items 44.86	Demand certificates of de- posit 934.23
Loans and discounts ... 198,988.92	Time certificates of de- posit 41,564.93
Stocks, bonds and war- rants 56,800.17	Cashier's checks 4,070.00
Premiums on bonds 325.00	Certified checks 1,502.40
Claims, judgments, etc.. 1,500.00	Due to other banks (de- posits) 780.19
Banking house, furniture and fixtures 13,737.00	Dividends unpaid 25.00
Other real estate 1,195.00	Total deposits .....\$283,778.54
Other resources 41.23	Capital stock paid in ... 25,000.00
	Surplus 5,000.00
	Undivided profits, less ex- penses, interest and taxes paid 2,501.06
Total .....\$316,279.60	Total .....\$316,279.60

SALMON.

PIONEER BANK & TRUST CO.

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

DIRECTORS.

W. C. Shoup Thomas Pyeatt
 Emerson Hill W. H. Shoup
 A. W. Pipes W. W. Slavin

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 18,225.19	Individual deposits sub- ject to check .....\$290,793.02
Due from banks 147,713.35	Savings deposits 7,918.87
Checks and drafts on oth- er banks 72.00	Postal savings deposits . 828.97
Other cash items 240.50	Demand certificates of de- posit 816.00
Loans and discounts ... 216,431.56	Time certificates of de- posit 44,419.15
Overdrafts 258.69	Cashier's checks 3,716.73
Stocks, bonds and war- rants 21,154.68	Total deposits .....\$348,492.74
Claims, judgments, etc.. 345.17	Capital stock paid in ... 34,060.00
Banking house, furniture and fixtures 2,000.00	Surplus 8,515.00
Other resources 135.27	Undivided profits, less ex- penses, interest and taxes paid 15,508.67
Total .....\$406,576.41	Total .....\$406,576.41

Bank Commissioner's Report

SHELLEY.

COMMERCIAL BANK.

S. L. Reece President
 H. E. McMillan Vice-President
 W. S. Wright Cashier

DIRECTORS.

S. L. Reece
 J. L. Moore

W. S. Wright
 H. E. McMillan
 H. L. Malcom

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 12,690.50	Individual deposits sub-	
Due from banks	135,558.29	ject to check	\$216,729.01
Other cash items	785.47	Savings deposits	11,615.27
Loans and discounts ...	117,269.88	Time certificates of de-	
Stocks, bonds and war-		posit	17,643.25
rants	6,858.37	Cashier's checks	7,296.02
Banking house, furniture		Total deposits	\$253,283.55
and fixtures	4,046.17	Capital stock paid in ...	20,000.00
Other resources	410.21	Surplus	2,000.00
		Undivided profits, less ex-	
		penditures, interest and	
		taxes paid	2,304.84
		Other liabilities	30.50
Total	\$277,618.89	Total	\$277,618.89

SODA SPRINGS.

LARGILLIERE & CO.
(PRIVATE BANK.)

A. Largilliere President
 E. W. Largilliere Cashier
 M. S. Roberts Assistant Cashier

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 16,361.36	Individual deposits sub-	
Due from banks	131,740.87	ject to check	\$251,790.10
Checks and drafts on oth-		Time certificates of de-	
er banks	403.40	posit	6,205.37
Loans and discounts ...	110,237.18	Cashier checks	849.76
Overdrafts	58.07	Total deposits	\$258,845.23
Stocks, bonds and war-		Capital stock paid in ...	10,000.00
rants	23,398.69	Surplus	8,000.00
Banking house, furniture		Undivided profits, less ex-	
and fixtures	1,172.42	penditures, interest and	
		taxes paid	6,526.76
Total	\$283,371.99	Total	\$283,371.99

SODA SPRINGS.

BANK OF SODA SPRINGS.

Jos. E. Lau President
 Frank E. Smith Vice President
 John Ferebauer Cashier

DIRECTORS.

Jos. E. Lau Edwin D. Whitman
 John Ferebauer Frank E. Smith
 J. Geo. Schmidt

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 2,045.46	Individual deposits sub-	
Due from banks	47,291.53	ject to check	\$ 44,899.91
Checks and drafts on other banks	38.90	Time certificates of deposit	3,265.00
Loans and discounts ...	16,505.00	Total deposits	\$ 48,164.91
Overdrafts	2.00	Capital stock paid in ...	25,000.00
Stocks, bonds and warrants	557.66		
Banking house, furniture and fixtures	6,505.41	Total	\$ 73,164.91
Expenses in excess of earnings	218.95		
Total	\$ 73,164.91		

SPIRIT LAKE.

BANK OF SPIRIT LAKE.

J. K. McCornack President
 F. B. Grinnell Vice-President
 J. H. Marshall Cashier

DIRECTORS.

J. K. McCornack W. F. Webb
 F. B. Grinnell G. R. Charters, Jr.
 J. H. Marshall

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 9,966.01	Individual deposits sub-	
Due from banks	23,747.79	ject to check	\$ 82,737.56
Other cash items	220.09	Savings deposits	19,965.82
Loans and discounts ...	89,260.62	Postal savings deposits .	3,770.18
Overdrafts	16.34	Demand certificates of deposit	36,808.03
Stocks, bonds and warrants	31,609.51	Cashier's checks	175.50
Premium on bonds	117.70	Due to other banks	61.57
Banking house, furniture and fixtures	15,049.25	Total deposits	\$143,518.66
Other real estate	280.58	Capital stock paid in ...	25,000.00
		Undivided profits, less expenses, interest and taxes paid	1,749.23
Total	\$170,267.89	Total	\$170,267.89

STAR.

FARMERS BANK.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 8,004.70	Individual deposits sub-	
Due from banks	98,735.92	ject to check	\$ 85,449.14
Loans and discounts	83,082.80	Demand certificates of de-	
Overdrafts	9.00	posit	1,640.00
Stocks, bonds and war-		Time certificates of de-	
rants	1,274.13	posit	90,278.18
Claims, judgments, etc..	11,302.14	Total deposits	\$177,367.32
Banking house, furniture		Capital stock paid in ...	25,000.00
and fixtures	10,151.20	Surplus	5,000.00
Other real estate	450.00	Undivided profits, less ex-	
Other resources	141.55	penses, interest and	
		taxes paid	5,784.12
Total	\$213,151.44	Total	\$213,151.44

STITES.

BANK OF STITES.

I. Ewing President
 Andrew Olson Vice-President
 J. B. Leeper Cashier
 M. E. Reynolds Assistant Cashier

DIRECTORS.

I. Ewing J. B. Leeper
 Andrew Olson I. E. Leeper
 Amelia Ewing

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 1,871.75	Individual deposits sub-	
Due from banks	10,602.23	ject to check	\$ 40,127.98
Loans and discounts ...	34,378.43	Time certificates of de-	
Overdrafts	374.42	posit	10,411.39
Stocks, bonds and war-		Certified checks	74.64
rants	2,488.15	Total deposits	\$ 50,614.01
Banking house, furniture		Capital stock paid in ...	10,000.00
and fixtures	4,169.00	Surplus	2,000.00
Other real estate	7,670.50	Expenses in excess of	
Expenses in excess of		earnings	1,059.53
Total	\$ 62,614.01	Total	\$ 62,614.01

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
 F. L. Davis
 R. J. Comstock
 G. E. Bowerman

J. K. Orme
 Alfred Ricks
 A. P. Hamilton
 J. L. Roberts

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 10,110.15	Individual deposits sub-	
Due from banks	120,840.71	ject to check	\$162,003.93
Loans and discounts ...	99,607.37	Savings deposits	17,448.09
Overdrafts	None	Demand certificates of de-	
Stocks, bonds and war-		posit	679.56
rants	1,895.85	Time certificates of de-	
Furniture and fixtures..	2,081.60	posit	13,853.95
		Cashier's checks	5,792.79
		Certified checks	7.50
		Due to other banks (de-	
		posits)	12,234.95
		Total deposits	\$212,020.77
		Capital stock paid in ...	10,000.00
		Surplus	10,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	2,514.91
Total	\$234,535.68	Total	\$234,535.68

SWEET.

BANK OF SWEET.

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

DIRECTORS.

Con Leehan
 J. H. Connaughton

D. W. Kennedy
 J. M. Jones
 A. D. Stanton

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 5,760.32	Individual deposits sub-	
Due from banks	20,506.49	ject to check	\$ 72,933.39
Loans and discounts ...	65,452.22	Demand certificates of de-	
Overdrafts	75.95	posit	263.56
Stocks, bonds and war-		Time certificates of de-	
rants	10,581.16	posit	20,779.72
Banking house, furniture		Cashier's checks	116.94
and fixtures	4,800.00	Total deposits	\$ 94,093.61
Total	\$107,176.14	Capital stock paid in ...	10,000.00
		Surplus	1,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	2,082.53
		Total	\$107,176.14

TROY.

FIRST BANK OF TROY.

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

DIRECTORS.

Fred K. Bressler
 O. Bohman
 O. Leon Larson
 O. H. Johnson
 Emil Nelson
 Axel Bohman
 C. Larson

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 13,141.80	Individual deposits sub-	
Due from banks	67,355.76	ject to check	\$141,878.12
Loans and discounts ...	178,216.35	Demand certificates of de-	
Overdrafts	355.65	posit	192.03
Stocks, bonds and war-		Time certificates of de-	
rants	1,777.12	posit	108,141.57
Banking house, furniture		Dividends unpaid	50.00
and fixtures	8,477.70	Total deposits	\$250,261.72
Other real estate	7,122.75	Capital stock paid in ...	20,000.00
		Surplus	5,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	1,185.41
Total	\$276,447.13	Total	\$276,447.13

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
 David Brown
 James McMillen
 C. Fahrney
 F. C. Smith

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 15,041.60	Individual deposits sub-	
Due from banks	64,425.35	ject to check	\$142,076.78
Checks and drafts on oth-		Demand certificates of de-	
er banks	3,741.07	posit	518.74
Other cash items	290.21	Time Certificates of de-	
Loans and discounts ...	120,826.57	posit	22,925.47
Overdrafts	62.53	Cashier's checks	2,414.50
Stocks, bonds and war-		Certified checks	422.04
rants	2,032.68	Total deposits	\$168,357.53
Banking house, furniture		Capital stock paid in ...	50,000.00
and fixtures	2,784.74	Undivided profits, less ex-	
Other real estate	10,100.00	penses, interest and	
Other resources	1,372.15	taxes paid	2,319.37
Total	\$220,676.90	Total	\$220,676.90

TWIN FALLS.

TWIN FALLS BANK & TRUST CO.

W. S. McCornick President
 H. A. McCornick Vice President
 C. J. Hahn Vice-President
 J. G. Bradley Cashier
 Curtis Turner Assistant Cashier

DIRECTORS.

W. S. McCornick J. G. Bradley
 C. J. Hahn H. O. Milner
 H. A. McCornick

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 86,459.55	Individual deposits sub- ject to check .....\$893,235.55
Due from banks 504,559.05	Savings deposits 80,261.97
Checks and drafts on oth- er banks 6,559.41	Demand certificates of de- posit 1,621.90
Other cash items 1,955.11	Time certificates of de- posit 49,217.53
Loans and discounts ... 762,089.45	Cashier's checks 11,244.69
Overdrafts 779.08	Certified checks 1,849.23
Stocks, bonds and war- rants 71,168.16	Due to other banks (de- posits) 331,446.93
Banking house, furniture and fixtures 60,000.00	Total deposits .....\$1,368,877.80
Other real estate 15,700.00	Capital stock paid in ... 100,000.00
	Surplus 30,000.00
	Undivided profits, less ex- penses, interest and taxes paid 10,392.01
Total .....\$1,509,269.81	Total .....\$1,509,269.81

VICTOR.

VICTOR STATE BANK.

B. F. Blodgett President
 Fred J. Drake Vice-President
 H. S. Sturdevant Cashier

DIRECTORS.

B. F. Blodgett H. S. Sturdevant
 Fred J. Drake A. C. Larsen
 Geo. D. Charlier

STATEMENT NOVEMBER 17, 1916.

RESOURCES.	LIABILITIES.
Cash on hand\$ 2,862.18	Individual deposits sub- ject to check\$ 30,127.55
Due from banks 51,976.69	Demand certificates of de- posit 200.00
Loans and discounts ... 3,050.00	Time certificates of de- posit 29.80
Overdrafts 353.14	Cashier's checks 768.40
Stocks, bonds and war- rants 200.00	Certified checks 4,000.00
Banking house, furniture and fixtures 1,567.20	Total deposits\$ 35,125.75
Expenses in excess of earnings 116.54	Capital stock paid in ... 25,000.00
Total\$ 60,125.75	Total\$ 60,125.75

VOLLMER.

BANK OF VOLLMER.

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

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 13,848.81	Individual deposits sub-	
Due from banks	56,433.69	ject to check	\$130,913.78
Checks and drafts on other banks	150.14	Demand certificates of deposit	640.64
Loans and discounts ...	212,904.19	Time certificates of deposit	141,294.02
Overdrafts	248.03	Cashier's checks	50.00
Claims, judgments, etc. .	26.80	Certified checks	3.20
Banking house, furniture and fixtures	10,710.23	Due to other banks (deposits)	11,000.00
Other real estate	13,284.46	Total deposits	\$283,901.64
Other resources	17.00	Capital stock paid in ...	15,000.00
		Surplus	3,000.00
		Undivided profits, less expenses, interest and taxes paid	5,721.71
Total	\$307,623.35	Total	\$307,623.35

WALLACE.

WALLACE BANK & TRUST CO.

Harry L. Day President
 R. M. Walker Vice-President
 Paul Leuschel Cashier

DIRECTORS.

Harry L. Day John P. Mahoney
 Ramsay M. Walker David C. McKissick
 Charles W. Gibbs Frank M. Rothrock
 Paul Leuschel Thomas F. Keeley

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 189,108.80	Individual deposits sub-	
Due from banks	1,038,299.25	ject to check	\$2,882,943.12
Checks and drafts on other banks	8,219.11	Savings deposits	245,233.81
Other cash items	12,114.79	Postal savings deposits	71,359.12
Loans and discounts ..	2,499,643.37	Demand certificates of deposits	76,754.05
Stocks, bonds and warrants	176,460.05	Time certificates of deposit	293,473.47
Premium on bonds ...	765.49	Cashier's checks	511.99
Claims, judgments, etc.	6,382.09	Certified checks	8,382.65
Banking house, furniture and fixtures ..	53,820.92	Due to other banks ..	199,583.86
		Dividends unpaid	30,075.00
		Total deposits	\$3,808,317.07
		Capital stock paid in ..	100,000.00
		Surplus	25,000.00
		Undivided profits, less expenses, interest and taxes paid	51,496.80
Total	\$3,984,813.87	Total	\$3,984,813.87

WARDNER.

WEBER BANK.

J. H. Weber President
 P. P. Weber Vice-President
 Thos. R. Jones Cashier

DIRECTORS.

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

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 2,875.15	Individual deposits sub-	
Due from banks	40,510.40	ject to check	\$ 64,885.22
Other cash items	26.07	Postal savings deposits .	9,250.00
Loans and discounts ...	91,159.86	Demand certificates of de-	
Stocks, bonds and war-		posit	146.65
rants	18,075.00	Time certificates of de-	
Premium on bonds	425.00	posit	46,909.27
Banking house, furniture		Due to other banks	3,739.53
and fixtures	800.00		
Other real estate	870.00	Total deposits	\$124,930.67
		Capital stock paid in ...	20,000.00
		Surplus	5,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	4,810.81
Total	\$154,741.48	Total	\$154,741.48

WEISER.

WEISER LOAN & TRUST CO.

E. A. VanSicklin President
 Isaac Leighton Vice-President
 C. E. Kenyon Cashier
 A. C. Bradley Assistant Cashier

DIRECTORS.

E. A. VanSicklin W. H. Eckles
 Isaac Leighton E. H. Galey
 Morris Sommer F. D. Ryan
 C. E. Kenyon

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 23,691.19	Individual deposits sub-	
Due from banks	121,692.64	ject to check	\$254,901.23
Checks and drafts on oth-		Savings deposits	11,800.26
er banks	6,355.56	Demand certificates of de-	
Other cash items	7,917.40	posit	500.00
Loans and discounts ...	261,530.61	Time certificates of de-	
Stocks, bonds and war-		posit	51,754.04
rants	6,655.89	Cashier's checks	666.04
Banking house, furniture		Due to other banks (de-	
and fixtures	20,709.70	posits)	43,226.74
		Total deposits	\$362,848.31
		Capital stock paid in ...	62,500.00
		Surplus	17,000.00
		Undivided profits, less ex-	
		penses, interest and	
		taxes paid	6,174.68
		Other liabilities, suspense	30.00
Total	\$448,552.99	Total	\$448,552.99

WHITE BIRD.

SALMON RIVER STATE BANK.

Frank W. Kettenbach President
 Enoch Christiansen Vice-President
 A. L. Donaldson Cashier

DIRECTORS.

Frank W. Kettenbach M. Glatigny
 Enoch Christiansen Eyan Evans
 A. L. Donaldson Alfred D. Kettenbach
 Leo Freidenrich

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 6,813.66	Individual deposits sub-	
Due from banks	32,492.69	ject to check	\$ 79,420.29
Checks and drafts on other banks	6.00	Time certificates of deposit	31,849.89
Other cash items	70.00	Total deposits	\$111,270.18
Loans and discounts	104,649.14	Capital stock paid in ...	25,000.00
Overdrafts	199.95	Surplus	6,000.00
Stocks, bonds and warrants	161.48	Undivided profits, less expenses, interest and taxes paid	3,660.34
Banking house, furniture and fixtures	1,000.00	Total	\$145,930.52
Other resources	537.60		
Total	\$145,930.52		

WINCHESTER.

BANK OF WINCHESTER.

C. P. Lindsley President
 E. H. VanOstrand Vice-President
 A. A. Rogers Cashier
 R. C. Kipp Assistant Cashier

DIRECTORS.

C. P. Lindsley T. Censky
 E. H. VanOstrand E. B. Rogers
 A. A. Rogers

STATEMENT NOVEMBER 17, 1916.

RESOURCES.		LIABILITIES.	
Cash on hand	\$ 6,203.05	Individual deposits sub-	
Due from banks	26,927.56	ject to check	\$ 60,165.68
Loans and discounts	64,718.89	Savings deposits	6,457.29
Overdrafts	102.00	Postal savings deposits ..	1,404.10
Stocks, bonds and warrants	2,824.40	Time certificates of deposit	20,893.83
Banking house, furniture and fixtures	7,250.00	Cashier's checks	922.02
		Total deposits	\$ 89,842.92
		Capital stock paid in ...	15,000.00
		Surplus	2,350.00
		Undivided profits, less expenses, interest and taxes paid	832.98
Total	\$108,025.90	Total	\$108,025.90

CONDITION OF BANKS IN THE HANDS OF THE DEPARTMENT.

Leadore State Bank.—Leadore.

Closed March 29, 1913. Roy B. Herndon appointed special deputy and receiver, afterwards being succeeded by Timothy Dore, receiver. To date the depositors have been paid 60% and it appears that perhaps the receiver will be able to pay another dividend before a great while, although the amount is problematical.

STATEMENT, DECEMBER 31, 1916.

RESOURCES.	
Cash	\$ 2,186.36
Bills receivable	13,964.11
Overdrafts	490.04
Real estate	5,069.52
Banking house, furniture and fixtures	2,925.06
Bank debits	223.83
Expense	9,634.50
Contingent liabilities	2,821.20
Profit and loss	8,213.34
Cash items	195.00
Total	\$ 45,722.96
LIABILITIES.	
Reserve for dividend	\$ 729.19
Bills payable	2,110.47
Deposits	6,024.76
Time certificates of deposit	200.80
Interest	1,771.66
Contingent assets	1,252.01
Surplus	23,089.15
Assessment, 100% on capital stock	10,544.92
Total	\$ 45,722.96

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

Bank of Nampa, Ltd.—Nampa, Idaho.

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 45%. The receiver advises that he expects to be able to soon sell some more of the real estate and thinks he will be able to pay another dividend within a short time.

STATEMENT, DECEMBER 31, 1916.

RESOURCES.	
Loans and discounts	\$ 99,913.98
Warrants, stocks, and bonds	2,000.00
Claims and judgments	15,600.00
Real estate	34,122.97
Interest paid	2,824.97
Receiver's expense account	11,175.31
First National Bank current account	6,132.66
Protest fees	61.30
Bank expense	599.17
Losses	77,281.90
Taxes paid	4,793.84
First National Bank, Div. No. 1	530.97
Citizens National Bank, Div. No. 1	208.16
Dividend No. 1	37,303.65
Dividend No. 2	37,302.00
Dividend No. 3	12,431.00
Dividend No. 4	24,852.00
First National Bank, Div. No. 2	738.98
First National Bank, Div. No. 3	248.04
First National Bank, Div. No. 4	481.98
Personal property	1,338.25
Legal expense	3,781.55
Preference claims	1,096.74
Certified checks on deposit with Probate Court	1,206.10
Total	\$376,025.52
LIABILITIES.	
Capital stock paid in	\$100,000.00
Surplus fund	2,455.95
Undivided profits	44.32
Interest account	12,802.47
Rent	4,346.78
Individual deposits subject to check	2,979.07
Demand certificates	366.57
Savings account	324.30
Unpaid Dividend No. 3	248.04
Unpaid Dividend No. 2	738.98
Unpaid Dividend No. 4	481.98
Unpaid Dividend No. 1	739.13
Cash over	36.23
Commission	9.75
Re-Discounts	3,749.66
Drafts afloat	81.31
Claim account	245,120.98
Stockholders' liability	1,500.00
Total	\$376,025.52