

Sixteenth Annual Report
OF THE
BUREAU OF BANKING
OF THE
STATE OF IDAHO



1920

Department Officers

1920

JOHN G. FRALICK, Commissioner

H. G. A. WINTER, Chief Examiner

E. V. BECK, Examiner

VICTOR E. WARNER, Examiner

Special Deputies

CHAS. H. STEWART, Mountain Home

G. D. McCLINTOCK, Pocatello

EZRA R. WHITLA, Coeur d'Alene

G. W. SUPPGER, Grangeville

GRACE REED, Chief Clerk

State of Idaho

BUREAU OF BANKING

His excellency, D. W. DAVIS, Governor,
State of Idaho, Boise, Idaho.

SIR:—

Agreeable to Section 5206 of Chapter 205 of the 1919 Compiled Laws of the State of Idaho, I have the honor to herewith submit for your consideration my report for the year ending December 31, 1920, which contains the following schedules, to-wit:

1. Comparative Statement.
2. Receipts and expenditures for the year and biennial appropriation.
3. Banks chartered, nationalized, increasing capital stock, changing name and location, consolidated and closed.
4. List of State Bank members of the Federal Reserve System.
5. Reports of banks and trust companies as shown by call reports of November 15, 1920.

During the year five reports were asked for and made to this Department, on the same dates reports were made by national banks to the Comptroller of the Currency, namely, February 28, May 4, June 30, September 8, and November 15, 1920.

During the year five state banks were organized and authorized to do business by this Department, there was one nationalization, three banks were closed by the Department and one was consolidated. Two hundred thirty-two examinations were made; for these services fees were collected amounting to \$11,620.91.

While the comparative statement shows a decrease in deposits of \$13,621,807.83, or a loss of 23.6 per cent, this decrease is only in a reasonable proportion to the general decrease throughout the country. In fact Idaho has not suffered proportionately in this respect to some of her sister states.

On September 27th Chief Examiner, H. G. A. Winter and myself examined the Commercial and Savings Bank of Mountain Home. The examination disclosed such a serious state of affairs that the bank was not opened for business the following day. At the time of closing the deposit liability was approximately \$178,000.

Mr. Chas. H. Stewart of Mountain Home was appointed Special Deputy in Charge and on December 23, 1920, payment in full to the depositors was made.

On October 13, 1920, the deposit liability of approximately \$500,000 of the Stockgrowers Bank and Trust Company of Pocatello was assumed by the National Bank of Idaho of that city. Mr. G. D. McClintock of Pocatello was appointed Special Deputy in Charge of the affairs of this Bank.

On November 3, 1920, the Coeur d'Alene Bank and Trust Company of Coeur d'Alene, Idaho, was taken in charge by Chief Examiner, H. G. A. Winter. The deposit liability of this bank is approximately \$300,000. Mr. Ezra R. Whitla of Coeur d'Alene was appointed Special Deputy to take charge of the affairs of the bank. A ten per cent dividend has been paid to the depositors and it is expected to pay another dividend of ten per cent

some time during January, 1921. Some loss to the depositors will result from this failure.

On November 29, 1920, the Grangeville Savings and Trust Company of Grangeville closed its doors with deposit liability of approximately \$120,000. The closing of this bank was brought about by a depletion of its reserve and inability to secure funds soon enough to meet demands. Examination of this bank indicates it will be able to pay its depositors as soon as its affairs can be liquidated. Mr. G. W. Suppeger of Moscow was appointed Special Deputy to take charge of the affairs of this bank. Plans for reorganization are now being considered.

With few exceptions I have found the officers and directors of the banks under my jurisdiction ready and willing at all times to co-operate to the best of their ability with the Bureau of Banking.

I wish to express at this time my appreciation of the co-operation and support accorded me by the bankers of this State and the employees of this Bureau.

Respectfully submitted,

JOHN G. FRALICK,
Commissioner.

RECEIPTS.

Examination fees. 232 Examinations \$11,620.91

YEAR BEGINNING WITH 1906.

ATE

	Nov. 17, '10 130 Banks	Nov. 20, '17 137 Banks	Nov. 1 137 Banks	
Loans	\$22,941,332.71	\$31,019,629.52	\$32,727,000.00	
Overdrafts	46,295.00	78,718.99	102,000.00	
Securities	1,833,889.98	3,684,945.84	6,400,000.00	169.74
Bonds	6,862.15	1,644.71	3,000.00	24.71
Premiums	1,270,095.54	1,359,237.69	1,453,000.00	108.35
Bank notes	411,915.26	437,855.48	446,800.00	186.49
Other	11,366,394.38	11,686,308.55	8,717,000.00	
Due from banks	108,300.30	145,975.00	113,000.00	155.03
Checks	253,339.58	578,978.49	396,000.00	109.13
Exchange	1,938,928.94	1,965,173.88	1,594,000.00	
Cash	67,393.20	68,002.94	370,000.00	
Other			39,000.00	
Federal Reserve				153.02
Total	\$40,244,787.04	\$51,026,471.09	\$52,366,000.00	
Capital	\$ 3,724,530.00	\$ 4,041,980.00	\$ 4,397,000.00	
Surplus	966,142.99	1,078,936.40	1,118,000.00	
Undivided	498,456.31	686,753.81	569,000.00	
Due to banks	1,598,767.12	2,138,294.53	1,476,000.00	
Dividends	32,201.75	1,715.50	3,000.00	788.52
Individual	24,470,169.93	30,728,763.97	28,244,000.00	
Demands	538,707.46	477,660.95	636,000.00	363.34
Time	5,406,535.59	7,715,948.18	7,324,000.00	305.83
Savings	2,401,641.50	2,965,802.95	2,957,000.00	310.04
Postal	129,918.93	127,387.43	107,000.00	376.00
Certificates	30,032.20	38,815.34	107,000.00	
Cash	226,075.51	469,495.34	496,000.00	892.37
Letters				
Total	\$34,833,039.99	\$44,663,884.19	\$41,343,000.00	
Re-deposited	46,228.32	158,373.45	1,440,000.00	
Bills	160,875.00	233,700.00	3,170,000.00	147.26
Other	16,513.23	102,843.24	31,000.00	
Total	\$40,244,787.04	\$51,026,471.09	\$52,366,000.00	

D. L. Evans & Co., Albion	43.50
Bank of Hansen, Hansen	46.00
Oakley State Bank, Oakley	51.00
Commercial & Savings Bank, Mountainhome	57.50
Grand View State Bank, Grand View	40.00
Bruneau State Bank, Bruneau	46.00
Bank of Kimberly, Kimberly	51.00

time during January, 1921. Some loss to the depositors will result this failure.

RECEIPTS.

Examination fees. 232 Examinations, 1920\$11,620.91

COMPARATIVE STATEMENT OF THE CONDITION OF THE IDAHO STATE BANKS, TRUST COMPANIES, ETC., AT THE CLOSE OF BUSINESS NOVEMBER 17, 1919, AND NOVEMBER 15, 1920.

Resources	Nov. 17, 1919	Nov. 15, 1920	Increase	Decrease
Cash on hand	\$ 1,768,268.77	1,528,199.03	.....	\$ 257,069.74
Due from Banks	13,688,629.40	7,203,504.69	.....	6,485,124.71
Checks and Drafts	664,431.78	560,413.43	.....	104,108.35
Cash Items	210,326.20	194,639.71	.....	15,686.49
Loans and Discounts	41,773,562.65	44,643,873.74	2,861,311.09	.....
Overdrafts	134,841.85	118,586.82	.....	16,255.03
Stocks, Bonds & Warrants	8,895,977.98	7,702,368.85	.....	1,193,609.13
Federal Reserve Stock	55,650.00	83,100.00	27,450.00	.....
Premium on Bonds	5,252.49	8,589.06	3,336.57	.....
Claims and Judgments	5,001.10	49,848.08	.....	4,153.02
Banking House, Furn. & Fixt.	1,562,986.86	1,607,072.70	44,085.84	.....
Other Real Estate	491,375.50	514,352.86	22,977.36	.....
Other Resources	73,721.70	94,944.24	21,222.54	.....
Expenses in Excess of Earnings ..	8,463.82	24,953.60	16,489.78	.....
TOTAL	\$69,404,489.10	\$64,334,446.81		
Liabilities				
Individual Deposits	\$39,043,262.57	\$27,989,474.05	.....	\$11,053,788.52
Savings Deposits	4,121,313.29	4,336,695.70	\$ 215,382.41	.....
Postal Deposits	105,983.14	42,319.30	.....	63,663.84
Demand Certs. of Deposit	933,477.10	831,171.22	.....	102,305.88
Time Certificates of Deposit	10,772,802.03	8,926,491.99	.....	1,846,310.04
Cashier's Checks	698,396.58	681,019.58	.....	17,376.00
Certified Checks	27,808.97	42,941.38	16,132.41	.....
Due to Banks	1,933,696.52	1,151,804.15	.....	781,892.37
Dividends Unpaid	2,521.40	16,534.90	14,013.50	.....
Capital Stock	4,470,950.00	4,674,400.00	203,450.00	.....
Surplus	1,277,115.41	1,540,723.71	263,608.30	.....
Undivided Profits	918,366.31	751,438.27	.....	167,418.04
Reserved for Taxes	135,847.81	19,700.55	.....	116,147.26
Bills Payable	3,173,596.80	6,441,708.46	3,268,111.66	.....
Re-Discounts	1,433,109.43	6,038,182.15	4,555,072.72	.....
Other Liabilities	305,762.74	783,304.54	477,551.80	.....
Reserved for Depreciation .....	.....	66,536.36	.....	.....
TOTAL	\$69,404,489.10	\$64,334,446.81		
Total Decrease	\$ 5,070,042.29			

D. L. Evans & Co., Albion	43.50
Bank of Hansen, Hansen	46.00
Oakley State Bank, Oakley	51.00
Commercial & Savings Bank, Mountainhome	57.50
Grand View State Bank, Grand View	40.00
Bruneau State Bank, Bruneau	46.00
Bank of Kimberly, Kimberly	51.00

RECEIPTS.

Examination fees, 232 Examinations, 1920	\$11,620.91
Charter Fees, 5 charters, 1920	125.00
Expenses refunded from defunct bank	342.38
Total receipts from Jan. 1, 1920, to Dec. 31, 1920	\$12,188.29

EXPENDITURES.

Salary of Commissioner for 1920	\$3,600.00	
Salary of Chief Deputy for 1920	2,700.00	
Salary of Deputies for 1920	1,666.70	
Salary of Chief Clerk and Stenographer, 1920	1,428.00	9,394.70
Traveling and Office Expense for 1920:		
Railroad and Stage Fare	\$1,110.16	
Hotel Expense	1,589.70	
Postage	144.72	
Telephone and Telegraph	359.96	
Printing and Stationery	315.25	
Office Supplies	187.14	
Premium on Bonds	85.57	
Sundries	46.87	2,839.37
Total expenditures from Jan. 1, 1920, to Dec. 31, 1920	\$13,234.07	
Biennial appropriation for salaries	\$20,000.00	
Less Transfer to General Expense	1,400.00	18,600.00
Biennial appropriation for general expense	6,545.00	
Plus transfer from salaries	1,400.00	7,945.00
Total Biennial Appropriation	\$26,545.00	
Total expenses for Biennium	26,239.10	
Balance of Biennial appropriation	\$ 305.90	

DETAILED STATEMENT OF MONEY RECEIVED

First State Bank, Donnelly	\$ 35.00
Intermountain State Bank, Cascade	35.00
First Bank of Homedale, Homedale (charter fee)	30.00
Bank of Commerce, Burley	77.50
Declo State Bank, Declo	43.50
Heyburn State Bank, Heyburn	40.00
Paul State Bank, Paul	40.00
Hazelton State Bank, Hazelton	43.50
Eden State Bank, Eden	40.00
Idaho State Bank, Twin Falls	60.00
Citizens State Bank, Buhl	30.00
Bank of Rogerson, Rogerson	46.00
Bank of Hollister, Hollister	43.50
Twin Falls Bank & Trust Co., Twin Falls	92.50
Burley State Bank, Burley	67.50
D. L. Evans & Co., Albion	43.50
Bank of Hansen, Hansen	46.00
Oakley State Bank, Oakley	51.00
Commercial & Savings Bank, Mountainhome	57.50
Grand View State Bank, Grand View	40.00
Bruneau State Bank, Bruneau	46.00
Bank of Kimberly, Kimberly	51.00

time during January 1921. Some loss to the depositors will result from this failure. On November 1, 1920, the bank at Declo, Idaho, failed. The loss to the depositors of this bank is estimated at \$100,000. The affairs of this bank are being handled by a special liquidator. With few exceptions, the assets of the bank are being sold for cash. It is the wish of the liquidator to pay the depositors as soon as possible.

Bank of Murtaugh, Murtaugh	38.50
Farmers & Merchants Bank, Filer	43.50
Farmers Commercial & Savings Bank, Oakley	51.00
Bellevue State Bank, Bellevue	51.00
Picabo State Bank, Picabo	43.50
First State Bank, Richfield	43.50
Carey State Bank, Carey	50.00
Bank of Castleford, Castleford (charter fee)	30.00
Farmers & Merchants Bank, Rupert	43.50
First State Bank, Rockland	35.00
Evans State Bank, American Falls	51.00
Citizens State Bank, Gooding	51.00
Kuna State Bank, Kuna	43.50
Meridian State Bank, Meridian	43.50
Bank of Eage, Eagle	43.50
Middleton State Bank, Middleton	40.00
The Farmers Bank, Star	46.00
Declo State Bank, Declo	80.00
Bank of Soda Springs, Soda Springs	46.00
First Savings Bank, Pocatello	57.50
Commercial Bank, Shelley	51.00
Largilliere & Company, Soda Springs	51.00
Bank of Roberts, Roberts	40.00
Rexburg State Bank, Rexburg	70.00
Anderson Bros. Bank, Rigby	46.00
Fremont County Bank, Sugar City	46.00
Butte County Bank, Arco	38.50
Bank of Commerce, Arco	60.00
W. G. Jenkins & Co., Mackay	60.00
The Peoples Bank, Cambridge	52.50
First Bank of Council, Council	46.00
Meadows Valley Bank, New Meadows	43.50
Citizens Bank, Pocatello	85.00
Culdesac State Bank, Culdesac (charter fee)	30.00
Blackfoot City Bank, Blackfoot	60.00
Ft. Lapwai State Bank, Lapwai	38.50
Idaho Trust Company, Lewiston	50.00
The Farmers Bank, Kendrick	40.00
Kendrick State Bank, Kendrick	42.50
Farmers Bank, Nezperce	43.50
Bank of Stites, Stites	28.50
State Bank of Kooskia, Kooskia	42.50
State Bank of Kamiah, Kamiah	51.00
Ilo State Bank, Craigmont	51.00
Bank of Vollmer, Craigmont	42.50
Bank of Reubens, Reubens	40.00
Grangeville Savings & Trust Co., Grangeville	46.00
Bank of Winchester, Winchester	40.00
Bank of Gifford, Gifford	35.00
First Bank of Culdesac, Culdesac	40.00
Moscow State Bank, Moscow	53.50
Union State Bank, Nezperce	57.50
Bank of Camas Prairie, Grangeville	75.00
First State Bank, Kellogg	53.50
First Savings & Trust Co., Moscow	80.00
American Trust Company, Coeur d'Alene	67.50
Wallace Bank & Trust Company, Wallace	102.50
Weber Bank, Wardner	38.50
The State Bank, Idaho Falls	80.00
Coeur d'Alene Bank & Trust Co., Coeur d'Alene	57.50
Anderson Bros. Bank, Idaho Falls	105.00
Valley State Bank, Post Falls	40.00
D. W. Standred & Co., Blackfoot	97.50

Bank of Montpelier, Montpelier	60.00
First Bank of Genesee, Genesee	47.50
Salmon River State Bank, Whitebird	57.50
Bear Lake State Bank, Paris	51.00
First State Bank, Teton City	38.50
Farmers State Bank, Teton	32.00
Cottonwood State Bank, Cottonwood	46.00
Bank of Ferdinand, Ferdinand	35.00
Victor State Bank, Victor	43.50
First State Bank, Drummond	32.00
Lava Hot Springs State Bank,	43.50
McCammon State Bank, McCammon	40.00
Downey State Bank, Downey	43.50
Farmers & Merchants Bank, Idaho Falls	87.50
Idaho State & Savings Bank, Preston	60.00
J. N. Ireland & Co., Malad	60.00
Bank of Aberdeen, Aberdeen	46.00
Anderson Bros. Bank, Rigby	20.00
Intermountain State Bank, Cascade	35.00
Bank of Orofino, Orofino	51.00
Potlatch State Bank, Potlatch	62.50
Ferdinand State Bank, Ferdinand	40.00
Fidelity State Bank, Orofino	47.50
State Bank of Peck, Peck	35.00
First Bank of Troy, Troy	61.00
Bank of Juliaetta, Juliaetta	35.00
First State Bank, Bovill	42.50
Latah County State Bank, Deary	40.00
Elk River State Bank, Elk River	40.00
First State Bank, St. Joe	28.50
Lumbermens State Bank, St. Maries	60.00
State Bank of Plummer, Plummer	40.00
State Bank of Worley, Worley	35.00
First Bank of Harrison, Harrison	42.50
Rathdrum State Bank, Rathdrum	46.00
Bank of Spirit Lake, Spirit Lake	46.00
Citizens State Bank, Priest River	40.00
First State Bank, Bonners Ferry	51.00
Bliss State Bank, Bliss	28.50
Heyburn State Bank, Heyburn	40.00
Stockgrowers Bank & Trust Co., Pocatello	92.50
First State Bank, Challis	46.00
Union Central Bank, May	38.50
Security State Bank, Ashton	72.50
St. Anthony Bank & Trust Co., St. Anthony	60.00
Farmers & Merchants Bank, Rexburg	60.00
Jefferson State Bank, Menan	43.50
Pioneer Bank & Trust Co., Salmon	57.50
Lemhi Valley Bank, Leadore	43.50
Farmers & Stockgrowers Bank, Montour	43.50
Farmers State Bank, New Plymouth	46.00
Fruitland State Bank, Fruitland	51.00
Genesee Exchange Bank, Genesee	53.50
Bank of Washington County, Midvale	52.50
Weiser Loan & Trust Co., Weiser	72.50
Bank of Emmett, Emmett	72.50
Glenns Ferry Bank, Glenns Ferry	51.00
Anderson Bros. Bank, Rigby (penalty)	50.00
Bank of Hollister, Hollister	43.50
Bank of Kimberly, Kimberly	51.00
Burley State Bank, Burley	80.00
Farmers & Merchants Bank, Rupert	43.50
Bank of Hansen, Hansen	51.00

Bank of Castleford, Castleford	32.00
Bank of Murtaugh, Murtaugh	38.50
Farmers & Merchants Bank, Filer	46.00
Bank of Rogerson, Rogerson	46.00
Paul State Bank, Paul	40.00
D. L. Evans & Co., Albion	43.50
Farmers Commercial & Savings Bank, Oakley	46.00
Oakley State Bank, Oakley	46.00
Citizens State Bank, Buhl	80.00
Idaho State Bank, Twin Falls	60.00
Twin Falls Bank & Trust Co., Twin Falls	92.50
Bank of Commerce, Burley	74.50
Hazelton State Bank, Hazelton	46.00
Eden State Bank, Eden	46.00
American Trust Co., Coeur d'Alene	67.50
Coeur d'Alene Bank & Trust Co.	57.50
Valley State Bank, Post Falls	40.00
Citizens State Bank, Priest River	42.50
Bank of Spirit Lake, Spirit Lake	46.00
Rathdrum State Bank, Rathdrum	46.00
First State Bank, Bonners Ferry	51.00
Bank of Orofino, Orofino	53.50
First State Bank, St. Joe	35.00
Elk River State Bank, Elk River	40.00
First State Bank, Bovill	42.50
Latah County State Bank, Deary	40.00
State Bank of Plummer, Plummer	40.00
State Bank of Worley, Worley	35.00
Potlatch State Bank, Potlatch	62.50
Bank of Stites, Stites	28.50
State Bank of Kooskia, Kooskia	42.50
State Bank of Kamiah, Kamiah	51.00
Fidelity State Bank, Orofino	42.50
State Bank of Peck, Peck	35.00
First Bank of Troy, Troy	51.00
Kendrick State Bank, Kendrick	42.50
The Farmers Bank, Kendrick	40.00
Bank of Juliaetta, Juliaetta	35.00
Lumbermens State Bank, St. Maries	60.00
First Bank of Harrison, Harrison	42.50
Weber Bank, Wardner	38.50
First State Bank, Kellogg	57.50
Wallace Bank & Trust Co., Wallace	102.50
Ft. Lapwai State Bank, Lapwai	38.50
Farmers Bank, Star	46.00
State Bank of Middleton, Middleton	40.00
Bank of Eagle, Eagle	46.00
Meridian State Bank, Meridian	43.50
First State Bank, Donnelly	35.00
First State Bank, Horseshoe Bend	28.50
Intermountain State Bank, Cascade	17.41
Farmers & Stockgrowers Bank, Montour	43.50
Bliss State Bank, Bliss	35.00
Carey State Bank, Carey	50.00
First State Bank, Richfield	43.50
Picabo State Bank, Picabo	43.50
Evans State Bank, American Falls	51.00
First Savings Bank, Pocatello	57.50
First State Bank, Rockland	35.00
McCammon State Bank, McCammon	40.00
Lava Hot Springs State Bank	38.50
The Commercial Bank, Shelley	51.00
D. W. Standrod & Co., Blackfoot	92.50

Lemhi Valley Bank, Leadore	43.50
Pioneer Bank & Trust Co., Salmon	57.50
Union Central Bank, May	38.50
First State Bank, Challis	46.00
W. G. Jenkins & Co., Mackay	57.50
Butte County Bank, Arco	38.50
Security State Bank, Ashton	67.50
First State Bank, Drummond	32.00
Victor State Bank, Victor	43.50
Fremont County Bank, Sugar City	51.00
First State Bank, Teton City	38.50
Salmon River State Bank, Whitebird (penalty)	50.00
Farmers State Bank, Teton	38.50
Bellevue Bank & Trust Co., Bellevue (Charter) ..	35.00
Federal State Bank, Preston (Charter)	30.00
Anderson Bros. Bank, Idaho Falls	105.00
Coeur d'Alene Bank & Trust Co., refund of ex- penses incurred during closing process	342.38
Bank of Roberts, Roberts	38.50
Anderson Bros. Bank, Rigby	43.50
Rexburg State Bank, Rexburg	70.00
Blackfoot City Bank, Blackfoot	60.00
Citizens Bank, Pocatello	92.50
Bank of Aberdeen, Aberdeen	46.00
St. Anthony Bank & Trust Co., St. Anthony	60.00
Bank of Soda Springs, Soda Springs	43.50
Farmers & Merchants Bank, Idaho Falls	82.50
Citizens State Bank, Gooding	51.00
The State Bank, Idaho Falls	80.00
Total for 1920	\$12,188.29

BANKS CHARTERED

First Bank of Homedale, Homedale, Idaho, No. 173, opened February 7, 1920, Capital \$25,000.00.
Bank of Castleford, Castleford, Idaho, No. 174, opened March 29, 1920, Capital \$25,000.00.
Culdesac State Bank, Culdesac, Idaho, No. 175; opened June 8, 1920, Capital \$25,000.00.
Clearwater Valley State Bank, Kamiah, Idaho, No. 176, opened November 8, 1920, Capital \$25,000.00.
Federal State Bank, Preston, No. 177; opened December 20, 1920, Capital \$25,000.00.

BANKS INCREASING CAPITAL STOCK.

Eden State Bank, Eden, \$15,000 to \$25,000, August 3, 1920.
Largilliere Company, Soda Springs, \$10,000 to \$25,000, January 1, 1920.
Boise Basin Bank, Idaho City, \$12,950 to \$15,000, May 28, 1920.
Citizens Bank, Pocatello, \$100,000 to \$300,000, June 30, 1920.
Bank of Roberts, Roberts, \$10,000 to \$25,000, June 30, 1920.
Lumbermens State Bank, St. Maries, \$25,000 to \$50,000, July 1, 1920.
Kuna State Bank, Kuna, \$15,000 to \$25,000, March 1, 1920.
Burley State Bank, Burley, \$50,000 to \$89,400, March 10, 1920.
Ilo State Bank, Craigmont, \$10,000 to \$25,000, April 12, 1920.
Fruitland State Bank, Fruitland, \$10,000 to \$25,000, March 27, 1920.
Idaho State & Savings Bank, Preston, \$25,000 to \$50,000, June 4, 1920.
Farmers State Bank, Teton, \$15,000 to \$25,000, May 12, 1920.
First State Bank, Richfield, \$20,000 to \$25,000, August 21, 1920.

STATE BANKS NATIONALIZED.

Bank of Commerce, Arco, to First National Bank, Arco, July 23, 1920.

STATE BANKS CHANGING NAME AND LOCATION.

Boise Basin Bank, Idaho City, to First State Bank, Horseshoe Bend, May 28, 1920.

STATE BANKS CHANGING LOCATION

Farmers & Stockgrowers Bank, Sweet to Montour.

STATE BANKS CONSOLIDATED

Stockgrowers Bank & Trust Company, Pocatelo, consolidated with National Bank of Idaho, Pocatello, October 13, 1920.

BANKS LIQUIDATED BY THE DEPARTMENT

Commercial & Savings Bank, Mountainhome, September 27, 1920.
Grangeville Savings & Trust Bank, Grangeville, November 29, 1920.
Coeur d'Alene Bank & Trust Co., Coeur d'Alene, November 3, 1920.

STATE BANK MEMBERS OF FEDERAL RESERVE SYSTEM.

	Date Admitted	
Arco	Butte County Bank	Dec. 10, 1919
Ashton	Security State Bank	August 6, 1918
Bellevue	Bellevue State Bank	May 12, 1919
Blackfoot	Blackfoot City Bank	May 22, 1918
Blackfoot	D. W. Standrod & Co.	Feb. 2, 1920
Burley	Burley State Bank	Jan. 27, 1920
Cambridge	Peoples Bank	Sept. 26, 1918
Castleford	Bank of Castleford	April 30, 1920
Drummond	First State Bank	June 9, 1919
Eagle	Bank of Eagle	April 14, 1919
Emmett	Bank of Emmett	August 9, 1918
Filer	Farmers & Merchants Bank ..	Feb. 16, 1918
Genesee	Genesee Exchange Bank	Oct. 13, 1917
Gooding	Citizens State Bank	June 12, 1918
Grangeville	Bank of Camas Prairie	April 14, 1919
Hansen	Bank of Hansen	Feb. 28, 1920
Homedale	First Bank of Homedale	Feb. 20, 1920
Idaho Falls	Anderson Bros. Bank	Aug. 1, 1918
Idaho Falls	Farmers & Merchants Bank ..	August 12, 1918
Kimberly	Bank of Kimberly	Dec. 3, 1917
Kuna	Kuna State Bank	June 4, 1920
Malad	J. N. Ireland & Co.	Nov. 24, 1920

May	Union Central Bank	Oct. 24, 1918
Menan	Jefferson State Bank	Dec. 9, 1918
Meridian	Meridian State Bank	June 26, 1918
Montour	Farmers & Stockgrowers Bank ..	Sept. 5, 1918
Murtaugh	Bank of Murtaugh	August 5, 1918
Nezperce	Union State Bank	Oct. 29, 1918
Oakley	Farmers Com'l & Savings Bank ..	March 11, 1919
Orofino	Bank of Orofino	Oct. 14, 1918
Picabo	Picabo State Bank	Oct. 21, 1918
Pocatello	Citizens Bank	Jan. 2, 1919
Potlatch	Potlatch State Bank	Oct. 2, 1918
Rexburg	Farmers & Merchants Bank	April 9, 1918
Rupert	Farmers & Merchants Bank	Feb. 18, 1920
St. Anthony	St. Anthony Bank & Trust Co.	May 16, 1918
Star	Farmers Bank	Dec. 19, 1918
Sugar City	Fremont County Bank	April 9, 1918
Teton City	First State Bank	Nov. 4, 1919
Tetonia	Farmers State Bank	July 31, 1920
Twin Falls	Twin Falls Bank & Trust Co.	Jan. 21, 1919
Victor	Victor State Bank	August 12, 1918

ABERDEEN

BANK OF ABERDEEN

E. M. Brass President
 M. A. Fugate Vice-President
 P. A. Fugate Cashier
 H. C. Wiebe Asst. Cashier
Directors—E. M. Brass, M. A. Fugate, P. A. Fugate, H. C. Wiebe, G. W. Fugate.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 4,794.54
Due from Banks	32,170.36
Checks and drafts on other banks	142.25
Other cash items	651.57
Loans and Discounts	203,446.82
Overdrafts	None
Stocks, Bonds and Warrants	18,968.52
Banking House, Furniture and Fixtures	5,620.93
Expenses in excess of earnings	2,189.88
Total	\$267,984.87

LIABILITIES

Individual deposits subject to check	\$115,953.22
Time certificates of deposit	25,986.78
Cashier's checks	1,959.07
Certified checks	85.29
Due to other Banks	
(Deposits	4,000.41
Total Deposits	147,984.87
Capital Stock paid in	20,000.00
Surplus	10,000.00
Bills Payable, including obligations representing money borrowed	90,000.00
Re-Discounts	None
Other liabilities	None
Total	\$267,984.87

ALBION

D. L. EVANS & CO., BANKERS

Norman Isaachson President
 L. L. Evans Vice-President
 Robert Lounsbury Cashier
Directors—Norman Isaachson, L. L. Evans, Robt. Lounsbury, D. W. Standrod, Wm. Jones.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,957.24
Due from banks	9,953.60
Checks and drafts on other banks	135.83
Other cash items	1,420.59
Loans and discounts	131,104.17
Stocks, bonds & warrants	7,400.00
Banking House, furniture and fixtures	14,750.00

Total \$168,721.43

LIABILITIES

Individual deposits subject to check	\$ 66,066.60
Savings deposits	296.29
Time certificates	30,707.46
Cashier's checks	50.00
Total deposits	97,120.35
Capital stock paid in	25,000.00
Surplus	8,000.00
Undivided profits, less interest, expenses and taxes paid	3,601.08
Bills payable, including obligation representing borrowed money	35,000.00

Total \$168,721.43

AMERICAN FALLS

EVANS STATE BANK

L. L. Evans President
 H. P. Houtz Vice-President
 H. C. Allen Cashier
 C. Lee French Asst. Cashier
 A. C. Sallee Asst. Cashier
Directors—L. L. Evans, H. P. Houtz, H. C. Allen, D. W. Standrod, L. L. Evans, Jr.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 5,177.95
Due from banks	15,583.87
Checks and drafts on other banks	2,225.86
Other cash items	4,332.61
Loans and discounts	326,304.69
Overdrafts	None
Stocks, bonds & warrants	19,518.50
Premium on bonds	None
Claims, judgments, etc.	None
Furniture and fixtures	3,800.00
Other real estate	13,222.52
Other resources, collections in transit	1,475.85

Total \$391,641.85

LIABILITIES

Individual deposits subject to check	\$191,450.62
Savings deposits	10,582.85
Postal Savings deposits	None
Demand certificates of deposit	25.00
Time certificates of deposit	46,056.60
Cashier's checks	4,590.89
Certified checks	None
Due to other banks (deposits)	62,554.49
Dividends unpaid	None

Total Deposits	\$315,260.45
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less expenses, interest and taxes paid	6,381.40
Reserved for taxes	None
Bills payable, including obligations representing money borrowed	35,000.00
Re-Discounts	5,000.00
Other liabilities	None

Total \$391,641.85

ARCO

BUTTE COUNTY BANK

E. P. Armstrong President
 Oscar C. Paisley Vice President
 Otto H. Hoebel Cashier
 G. M. McCandless Asst. Cashier
Directors—R. W. Ferris, O. P. Williams, Thos. D. Perry, R. B. Merrill, E. P. Armstrong, Oscar C. Paisley, Otto H. Hoebel.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 3,064.28
Due from Banks	25,656.62
Checks and Drafts on other Banks	1,985.67
Loans and Discounts	66,119.18
Overdrafts	249.06
Stocks, Bonds and Warrants	12,398.16
Banking House, Furniture and Fixtures	12,152.92
Other Resources, Interest earned, uncollected	1,151.01

Total \$122,776.90

LIABILITIES

Individual deposits subject to check	\$ 73,038.21
Savings deposits	2,217.68
Time certs. of deposit	6,551.00
Cashier's checks	139.40
Total deposits	81,946.29
Capital stock paid in	25,000.00
Undivided profits, less expenses, interest and taxes paid	414.32
Re-discounts	15,308.00
Other liabilities. Reserved for bond depreciation	95.80
Reserved for interest	12.49

Total \$122,776.90

ASHTON

SECURITY STATE BANK

W. L. Robinson President
 R. I. Rankin Vice-Pres.
 Fred Swanstrum Vice-Pres.
 Stanley G. Robinson Cashier
 Stella Winfrey Asst. Cashier
Directors—W. L. Robinson, R. I. Rankin, Fred Swanstrum, Stanley G. Robinson, J. Harshbarger, Hubert Thomas, Mal Anderson, J. E. Winfrey, Henry Peterson.

Statement November 15, 1920

RESOURCES.

Cash on hand	\$ 2,886.69
Due from banks	18,193.81
Checks and drafts on other banks	3,122.03
Other cash items	1,300.60
Loans and discounts	554,831.60
Stocks, bonds and warrants	93,742.85
Banking house, furniture and fixtures	13,372.65
Other real estate	7,397.11
Stock in federal reserve bank	2,250.00
Expenses in excess of earnings	4,548.36

Total\$701,595.70

LIABILITIES

Individual deposits subject to check	\$173,367.62
Time certs. of deposit	105,634.61
Cashier's checks	5,894.53

Total deposits	\$284,896.81
Capital stock paid in	50,000.00
Surplus	25,000.00
Bills payable, including obligations representing money borrowed	85,000.00
Re-discounts	256,698.89

Total\$701,595.70

BELLEVUE

BELLEVUE STATE BANK

Thos. D. Perry President
 E. P. Armstrong Vice-Pres.
 R. B. Merrill Cashier
Directors—Thos. D. Perry, E. P. Armstrong, R. B. Merrill, Francis Jones, Nick Werry.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,376.35
Due from banks	17,779.63
Other cash items	100.00
Loans and discounts	266,317.50
Overdrafts	3,978.85
Stocks, bonds & warrants	9,842.11
Claims, judgments, etc.	740.95
Banking house, furniture and fixtures	8,875.00
Other real estate	19,418.83
Other resources	1,542.86

Total\$331,971.58

LIABILITIES

Individual deposits subject to check	\$117,655.94
Savings deposits	34,022.86
Demand certs. of deposit	2,295.06
Time certs. of deposit	21,371.30
Cashier's checks	8,547.65
Due to other banks (deposits)	303.65
Dividends unpaid	74.00

Total deposits	\$184,260.46
Capital stock paid in	30,000.00
Surplus	16,443.71
Undivided profits, less expenses, interest and taxes paid	1,721.11
Bills Payable, including obligations representing money borrowed	35,000.00
Re-discounts	64,535.93
Other liabilities .....	.37

Total\$331,971.58

BLACKFOOT

BLACKFOOT CITY BANK

Nofear Davis President
 P. G. Johnston Vice-Pres.
 Louis Felt Vice-Pres.
 F. J. Stone Cashier
Directors—Nofear Davis, P. G. Johnston, Louis Felt, F. J. Stone, J. O. Morgan, Michael Barclay, B. F. Blodgett, Jas. Duckworth.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 8,195.92
Due from banks	217,428.59
Checks and drafts on other banks	27,177.81
Other cash items	602.22
Loans and discounts	285,850.95
Overdrafts	None
Stocks, bonds & warrants	165,556.70
Banking house, furniture and fixtures	11,951.40
Other real estate	11,655.90
Other resources	8,015.42

Total\$646,434.91

LIABILITIES

Individual deposits subject to check	\$311,625.22
Savings deposits	34,643.09
Time certs. of deposit	3,154.54
Cashier's checks	17,968.90
Total deposits	367,391.75
Capital stock paid in	50,000.00
Surplus	10,000.00
Undivided profits, less expenses, interest and taxes paid	3,589.97
Bills payable, including obligations representing borrowed money	176,000.00
Rediscounts	37,801.93
Other liabilities	151.26

Total\$646,434.91

BLACKFOOT

D. W. STANDROD & COMPANY,
BANKERS.

C. W. Berryman President
 Geo. F. Gagon Vice-Pres.
 W. F. Berryman Cashier
 W. D. Gagon Asst. Cashier
 E. E. Sanders Asst. Cashier
Directors—C. W. Berryman, Geo. F. Gagon, L. L. Evans, D. W. Standrod, D. L. Evans.
 Statement November 15, 1920

RESOURCES

Cash on hand	\$ 22,117.34
Due from banks	143,811.38
Checks and drafts on other banks	87,657.56
Other cash items	3,529.51
Loans and discounts	1,896,835.00
Overdrafts	None
Stocks, bonds & warrants	696,510.36
Premium on bonds	None
Federal Reserve stock	5,550.00
Banking house, furniture and fixtures	38,661.70
Other real estate	6,004.62
Other resources, due us on Liberty Bonds	116.34

Total\$2,900,793.81

LIABILITIES

Individual deposits subject to check	\$704,454.90
Savings deposits	141,989.32
Postal savings deposits	81.13
Demand certs. of deposit	177.00
Time certs. of deposit	114,339.19
Cashier's checks	34,207.50
Certified checks	53.76
Due to other banks (deposits)	288,153.47
Dividends unpaid	6,000.00
Total deposits	1,289,456.27
Capital stock paid in	100,000.00
Surplus	85,000.00
Undivided profits, less expenses, interest and taxes paid	4,409.10
Reserved for taxes	None
Bills payable, including obligations representing money borrowed	516,700.00
Re-discounts	787,728.44
Other liabilities, bonds borrowed	117,500.00

Total\$2,900,793.81

BLISS

BLISS STATE BANK.

Geo. W. Hulme President
R. B. Thorpe Vice-Pres.
S. W. Strubble Cashier

Directors—Geo. W. Hulme, R. B. Thorpe, S. W. Strubble, M. E. Bilhoit, Frank Tarpning.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,542.10
Due from banks	4,852.56
Checks and drafts on other banks	52.67
Other cash items	3.43
Loans and discounts	87,303.55
Overdrafts	162.95
Stocks, bonds & warrants..	6,615.19
Banking house, furniture and fixtures	1,700.00
Other resources	787.07
Expenses in excess of earnings	1,202.63

Total\$105,222.15

LIABILITIES

Individual deposits subject to check	\$ 41,849.98
Time certs. of deposit	7,157.93
Cashier's checks	1,214.24
Total deposits	50,222.15
Capital stock paid in	10,000.00
Surplus	3,000.00
Bills payable, including obligations representing money borrowed	42,000.00

Total\$105,222.15

BOISE

BOISE TITLE & TRUST COMPANY

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

Directors—E. M. Hoover, L. H. Cox, C. L. Joy, S. H. Hays, O. O. Haga, W. J. Abbs, R. S. Hoover.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,817.81
Due from banks	7,962.68
Checks and drafts on other banks	171.10
Other cash items	244.35
Loans and discounts	60,551.27
Stocks, bonds & warrants..	28,280.25
Abstract plant, insurance plant, safe deposit vault, furniture and fixtures	51,645.55
Other real estate	72,213.95
Other resources, accounts receivable	4,398.01
Savings investments	42,149.47
Trust investments	13,500.00

Total\$283,934.44

LIABILITIES

Savings deposits	\$ 69,891.70
Demand certs. of deposit ..	1,955.00
Time certs. of deposit	13,527.55
Trust deposits	61,932.64
Total deposits	147,306.89
Capital stock paid in	100,000.00
Surplus	14,000.00
Undivided profits, less expenses, interest and taxes paid	7,627.55
Bills payable, including obligations representing money borrowed	15,000.00

Total\$283,934.44

BONNERS FERRY

FIRST STATE BANK

F. W. Anderson President
Chas. O'Callaghan Vice-Pres.
J. B. Cowen Cashier
J. A. Hanson Asst. Cashier
M. F. Muhlfeld Asst. Cashier

Directors—F. W. Anderson, Charles O'Callaghan, J. B. Cowen, Mike Fitzpatrick, F. R. Anderson.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 23,017.50
Due from banks	31,789.68
Checks and drafts on other banks	1,990.87
Loans and discounts	302,378.48
Overdrafts	790.67
Stocks, bonds & warrants..	46,436.54
Banking house, furniture and fixtures	14,975.00
Other real estate	5,645.06

Total\$427,032.80

LIABILITIES

Individual deposits subject to check	229,868.44
Savings deposits	78,497.04
Postal savings deposits	874.41
Time certs. of deposit	66,175.25
Cashier's checks	3,923.15
Certified checks	2,342.20
Total deposits	381,680.49

Capital stock paid in	30,000.00
Surplus	3,000.00
Undivided profits, less expenses, interest and taxes paid	8,352.31
Re-discounts	4,000.00

Total\$427,032.80

BOVILL

FIRST STATE BANK

J. A. Harsh President
T. P. Jones Vice-Pres.
S. H. Crotinger Cashier
H. MacGowan Asst. Cashier

Directors—J. A. Harsh, T. P. Jones, S. H. Crotinger, G. E. Harsh, L. M. Harsh.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 10,281.85
Due from banks	89,740.05
Other cash items	273.78
Loans and discounts	122,819.48
Overdrafts	10.96
Stocks, bonds & warrants..	75,255.81
Banking house, furniture and fixtures	8,600.00

Total\$306,981.93

LIABILITIES

Individual deposits subject to check	116,863.56
Postal savings deposits	3,914.10
Demand certs. of deposit ..	150,240.02
Cashier's checks	16,175.75
Certified checks	4.30

Total deposits	287,197.73
Capital stock paid in	10,000.00
Surplus	5,000.00
Undivided profits, less expenses, interest and taxes paid	4,784.20

Total\$306,981.93

BRUNEAU

BRUNEAU STATE BANK

Arthur Pence President
J. F. Noble Vice President
M. E. Reynolds Cashier

Directors—Arthur Pence, J. F. Noble, M. E. Reynolds, S. P. Noble, Arthur Pence, Jr.

Statement November 15, 1920

RESOURCES

Cash on hand (lawful money of the U. S.)	\$ 4,989.37
Due from Banks	6,584.54
Other cash items	349.64
Loans and discounts	214,339.42
Stocks, Bonds and Warrants	9,534.44
Banking house, Furniture and Fixtures	5,500.00
Other Resources	305.85
Total	\$241,623.27

LIABILITIES

Individual deposits subject to check	\$103,924.29
Time certs. of deposit	70,769.17
Cashier's checks	241.43
Due to other banks (deposits)	8,802.32
Total deposits	\$183,937.24
Capital stock paid in	25,000.00
Surplus fund	12,500.00
Undivided profits, less expense, interest and taxes paid	5,836.06
Bills payable, including obligations representing money borrowed	14,350.00
Total	\$241,623.27

BUHL

CITIZENS STATE BANK

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

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

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 12,734.41
Due from banks	51,741.64
Checks and drafts on other banks	6,202.37
Other cash items	2,757.72
Loans and discounts	991,793.25
Overdrafts	6,403.28
Stocks, bonds, warrants..	26,674.71
Banking house, furniture and fixtures	41,818.36
Other real estate	6,960.00
Total	\$1,147,085.74

LIABILITIES

Individual deposits subject to check	\$ 492,369.88
Time certificates of deposit	96,558.43
Cashier's checks	53,190.48
Due to other banks (deposits)	5,452.81
Total deposits	647,571.60
Capital stock paid in	100,000.00
Surplus	25,000.00
Undivided profits, less expenses, interest and taxes paid	6,429.52
Bills payable, including obligations representing money borrowed	237,500.00
Re-discounts	130,584.62
Total	\$1,147,085.74

BURLEY

BANK OF COMMERCE

C. M. Oberholtzer President
J. P. Davis Vice President
D. L. Wyland Vice President
W. C. Dickey Cashier

Directors—C. M. Oberholtzer, J. P. Davis, D. L. Wyland, G. O. Paulson, H. J. Nichols.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 15,429.96
Due from banks	40,333.53
Checks and drafts on other banks	8,627.63
Loans and discounts	937,970.40
Stocks, bonds & warrants	15,196.91
U. S. Bonds and War Savings Stamps	84,568.11
Banking house, furniture and fixtures	9,436.14
Other real estate	1,957.20
Total	\$1,113,519.88

LIABILITIES

Individual deposits subject to check	349,288.73
Savings deposits	16,588.32
Demand certs. of deposit	7,445.15
Time certs of deposit	258,517.78
Cashier's checks	29,985.16
Certified checks	312.48
Due to other banks (deposits)	765.85
Dividends unpaid	175.00
Total deposits	663,074.47
Capital stock paid in	50,000.00
Surplus	15,000.00
Undivided profits, less expense, interest and taxes paid	20,237.16
Bills payable secured by U. S. Bonds	60,000.00
Bills payable including obligations representing money borrowed	154,500.00
Rediscouts	140,708.25
Bonds borrowed	10,000.00
Total	\$1,113,519.88

BURLEY

BURLEY STATE BANK

S. Grover Rich President
W. L. Burton Vice-Pres.
W. A. Budge Vice-Pres.
Will H. Young Cashier

Directors—E. J. Larson, R. C. Rich, J. W. Hoppe, S. Grover Rich, W. L. Burton, W. A. Budge, Will H. Young.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 13,400.43
Due from banks	37,934.58
Checks and drafts on other banks	10,458.79
Other cash items	35,465.29
Loans and discounts	1,215,812.85
Stocks, bonds & warrants	54,689.80
Banking house, furniture and fixtures	18,600.00
Other real estate	7,598.34
Other resources	3,915.19
Federal Reserve bank stk	1,800.00
Total	\$1,399,875.27

LIABILITIES

Individual deposits subject to check	318,305.03
Savings deposits	7,885.81
Time certs. of deposit	184,624.74
Cashier's checks	10,911.86
Certified checks	199.77
Due to other banks (deposits)	60,013.52
Dividends unpaid	1,010.00
Total deposits	582,950.73
Capital stock paid in	89,400.00
Surplus	17,880.00
Undivided profits, less expense, interest and taxes paid	13,711.43
Bills payable, including obligations representing money borrowed	245,600.00
Re-discounts	441,433.11
Other liabilities, acceptors liability	8,700.00
Total	\$1,399,875.27

CALDWELL

CALDWELL COMMERCIAL BANK

John C. Rice President
 J. H. Lowell Vice-President
 E. H. Plowhead Cashier
 C. L. Sloan Asst. Cashier

Directors—Robt. Aikman, A. Greenlund, A. A. Binford, J. W. Thompson, A. Ballantyne, F. O. Chaney, John C. Rice, J. H. Lowell, E. H. Plowhead.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 16,397.59
 Due from banks 85,300.98
 Checks and drafts on
 other banks 12,034.99
 Other cash items 5,456.00
 Loans and discounts 825,698.12
 Stocks, bonds & warrants
 Banking house, furniture
 and fixtures 107,846.73
 55,000.00
 Other real estate 4,560.00

Total\$1,112,294.41

LIABILITIES

Individual deposits subject
 to check 466,054.71
 Savings deposits 136,948.89
 Demand certs. of deposit 7,171.13
 Time certs. of deposit 140,095.79
 Due to other banks (de-
 posits) 13,161.15

Total deposits 763,431.67

Capital stock paid in 100,000.00
 Surplus 40,000.00
 Undivided profits, less ex-
 penses and taxes paid 5,821.74
 Bills payable, including
 obligations representing
 money borrowed 201,000.00
 Depreciative reserve 2,041.00

Total\$1,112,294.41

CAMBRIDGE

PEOPLES BANK

W. H. Eckles President
 Fred W. Jewell Vice-President
 A. W. Gipson Cashier

Directors—W. H. Eckles, Fred W. Jewell, A. W. Gipson, Harry M. Coon, H. W. Lyons.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 4,914.97
 Due from banks 37,783.78
 Loans and discounts 268,196.37
 Overdrafts 293.66
 Stocks, bonds & warrants 14,400.00
 Banking house, furniture
 and fixtures 7,000.00
 Other real estate 957.00
 Other resources, collections
 in transit 3,000.00

Total\$336,545.78

LIABILITIES

Individual deposits subject
 to check 184,529.58
 Demand certs. of deposit 6,511.10
 Time certs. of deposit 62,788.51

Total deposits 253,829.19

Capital stock paid in 40,000.00
 Surplus 6,000.00
 Undivided profits, less
 expenses, interest and
 taxes paid 10,016.59
 Bills payable, including
 obligations representing
 money borrowed 11,800.00
 Re-discounts 14,900.00

Total\$336,545.78

CAREY

CAREY STATE BANK

Irvin Payne President
 Thos. C. Stanford Vice-President
 C. M. Chidester Cashier

Directors—Ira Eldredge, W. F. Rawson, W. L. Adamson, S. Parker Richards, Irvin Payne, Thos. C. Stanford, Jos. S. Cooper.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 5,077.70
 Due from banks 27,557.87
 Loans and discounts 172,677.24
 Overdrafts 117.33
 Stocks, bonds & warrants 4,112.63
 Banking house, furniture
 and fixtures 4,200.00

Total\$213,742.82

LIABILITIES

Individual deposits subject
 to check 71,484.81
 Savings deposits 995.60
 Time certs. of deposit 24,951.15
 Cashier's checks 11,591.67
 Certified checks 150.00

Total deposits 109,083.23
 Capital stock paid in 40,000.00
 Surplus 10,000.00
 Undivided profits 1,381.09
 Bills payable 45,000.00
 Re-discounts 5,000.00
 Other liabilities 3,278.50

Total\$213,742.82

CASCADE

INTERMOUNTAIN STATE BANK

L. M. Gorton President
 T. L. Worthington Vice-Pres.
 Wm. Mickelson Cashier

Directors—L. M. Gorton, T. L. Worthington, Andred Nelson.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 9,984.19
 Due from banks 26,309.09
 Other cash items 159.89
 Loans and discounts 65,504.70
 Overdrafts 18.50
 Stocks, bonds & warrants 19,051.07
 Banking house, furniture
 and fixtures 7,811.15
 Other resources 540.19

Total\$129,378.78

LIABILITIES

Individual deposits subject
 to check 103,737.81
 Time certs. of deposit 7,663.30
 Certified checks 530.00

Total deposits 111,931.11
 Capital stock paid in 10,000.00
 Surplus 6,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 1,083.97
 Reserved for taxes 363.70

Total\$129,378.78

CASTLEFORD

BANK OF CASTLEFORD

J. S. Bussell President
John A. Noble Vice-Pres.
E. T. Provost Cashier

Directors—J. S. Bussell, John A. Noble, Claud Brown, G. F. Thomas.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 1,495.03
Due from banks 5,065.34
Loans and discounts 46,639.41
Overdrafts 112.36
Banking house, furniture
and fixtures 7,910.69
Federal Reserve bank stk 800.00

Total\$ 62,022.83

LIABILITIES

Individual deposits subject
to check 34,794.08
Time certs. of deposit 1,512.00
Cashier's checks 1,127.40
Total deposits 34,433.48
Capital stock paid in 25,000.00
Surplus 1,250.00
Undivided profits, less ex-
penses, interest and
taxes paid 1,076.85
Re-discounts 262.50

Total\$ 62,022.83

CHALLIS

FIRST STATE BANK

S. L. Reese President
E. J. Mitchell Vice-Pres.
E. W. Hovey Vice-Pres.
N. C. Hovey Cashier

Directors—H. H. Hartman, John Ostrom, F. A. Reed, F. Nickerson, S. L. Reece, E. J. Mitchell.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 10,531.81
Due from banks 63,880.39
Other cash items 281.37
Loans and discounts 161,649.44
Stocks, bonds, warrants 18,727.51
Banking house, furniture
and fixtures 4,700.00
Revenue stamps 151.93
Other resources, transit
account 598.79

Total\$260,021.29

LIABILITIES

Individual deposits subject
to check\$170,511.12
Time certs. of deposit 35,218.85
Cashier's checks 2,978.91
Dividends unpaid 100.00
Total deposits\$208,808.88
Capital stock paid in 20,000.00
Surplus 10,000.00
Undivided profits, less ex-
penses, interest and
taxes paid 6,212.41
Bills payable, including
obligations representing
money borrowed 15,000.00

Total\$260,021.29

COEUR D'ALENE

AMERICAN TRUST COMPANY

Huntington Taylor President
A. V. Chamberlain Vice-Pres.
Ira H. Shallis Cashier
C. E. Allison Asst. Cashier
R. A. Hook Asst. Cashier

Directors—John J. O'Brien, T. J. Stonestreet, W. S. Rosenberry, Sig Hofslund, Huntington Taylor, A. V. Chamberlain, Ira H. Shallis.

Statement November 15, 1920.

RESOURCES

Cash on hand\$ 50,740.65
Due from banks 135,453.27
Checks and drafts on
other banks 3,413.35
Other cash items 1,276.15
Loans and discounts 726,519.55
Overdrafts 4,869.59
Stocks, bonds & warrants 99,612.21
Prem. on bonds—none.
Claims, judgments, etc.—
none.
Banking house, furniture
and fixtures 11,762.34
Other real estate 7,173.23
Other resources 29,356.85
Expenses in excess of
earnings—none.

Total\$1,070,177.24

LIABILITIES

Individual deposits subject
to check 479,250.01
Savings deposits 331,914.23
Postal Sav. Dep.—None.
Demand certs. of deposit 1,139.47
Expense vouchers 49.86
Time certs. of deposit 154,628.05
Cashier's checks 8,556.43
Certified checks 16.80
Due to other banks 18,471.06
Sundry accounts 100.65
Div. unpaid—None.
Total deposits 994,180.56
Capital stock paid in 50,000.00
Surplus 8,000.00
Undivided profits, less
expenses, interest and
taxes paid 17,996.86

Total\$1,070,177.24

COTTONWOOD

COTTONWOOD STATE BANK

E. M. Ehrhardt President
M. M. Belknap Vice-Pres.
H. C. Matthiesen Cashier
A. H. Thaelke Asst. Cashier

Directors—E. M. Ehrhardt, M. M. Belknap, H. C. Mattiesen, Herman H. Nuxall, Herman von Barga, Barney J. Stubbers, Barney Luchtefeld, Francis G. Nuxall.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 8,061.20
Due from banks 12,646.32
Checks and drafts on
other banks 887.97
Other cash items 3,105.77
Loans and discounts 266,692.04
Overdrafts 35.32
Stocks, bonds, warrants 33,324.73
Banking house, furniture
and fixtures 6,587.35

Total\$331,340.70

LIABILITIES

Individual deposits subject
to check\$132,143.73
Time certs. of deposit 119,085.80
Cashier's checks 2,502.58
Total deposits 253,732.11
Capital stock paid in 25,000.00
Surplus 10,000.00
Undivided profits, less ex-
penses, interest and
taxes paid 3,021.99
Reserved for taxes 554.10
Re-discounts 39,032.50

Total\$331,340.70

COUNCIL

FIRST BANK OF COUNCIL

Fred Cool President
 W. M. Brown Vice-President
 E. S. Clapp Cashier
 Bert H. Smith Asst. Cashier

Directors—Fred Cool, W. M. Brown
 E. S. Clapp, M. D. Chaffee, D. J. Donnelly.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 6,564.89
 Due from banks 33,811.08
 Loans and discounts 187,910.72
 Stocks, bonds, warrants 25,111.95
 Claims, judgments, etc. 650.00
 Banking house, furniture
 and fixtures 11,238.34
 Other real estate 500.00

Total\$265,787.48

LIABILITIES

Individual deposits subject
 to check\$174,678.74
 Savings deposits 3,459.84
 Demand certs. of deposit 9.00
 Time certs. of deposit 41,193.06
 Cashier's checks 1,106.06
 Certified checks 9.50
 Total deposits\$220,456.20
 Capital stock paid in 25,000.00
 Surplus 5,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 5,947.34
 Reserved for taxes 333.94
 Bills payable, including
 obligations representing
 money borrowed 9,000.00

Total\$265,787.48

CRAIGMONT

ILO STATE BANK.

P. J. Miller President
 R. A. Dammrose Vice-Pres.
 J. J. Mockler Cashier
 R. S. Mathews Asst. Cashier

Directors—P. J. Miller, R. A.
 Dammrose, J. J. Mockler, J. L. Os-
 boin, C. E. Dunaway.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 5,938.50
 Due from banks 26,965.18
 Checks and drafts on
 other banks 541.13
 Other cash items 196.85
 Loans and discounts 263,903.37
 Overdrafts 1,210.75
 Stocks, bonds, warrants 25,913.36
 Banking house, furniture
 and fixtures 2,866.11
 Other real estate 12,877.52

Total\$340,412.72

LIABILITIES

Individual deposits subject
 to check\$177,844.95
 Demand certs. of deposit 5,630.50
 Time certs. of deposit 118,623.76
 Certified checks 23.00
 Total deposits\$302,122.21
 Capital stock paid in 25,000.00
 Surplus 5,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 7,790.51
 Reserved for taxes 500.00

Total\$340,412.72

CRAIGMONT

BANK OF VOLLMER

A. E. Clarke President
 E. W. Eaves Vice-Pres.
 Walter Zimmerman Cashier

Directors—B. V. Badine, N. S. Voll-
 mer-Hopkins, A. E. Kroutingier, A. E.
 Clarke; E. W. Eaves.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 5,723.86
 Due from banks 3,012.31
 Checks and drafts on
 other banks 2,912.29
 Other cash items 1,190.35
 Loans and discounts 293,674.32
 Stocks, bonds, warrants 19,072.73
 Banking house, furniture
 and fixtures 9,000.00
 Other real estate 2,691.96
 Other resources (items
 in transit) 996.00
 Revenue stamps 60.00

Total338,333.82

LIABILITIES

Individual deposits subject
 to check 151,678.78
 Demand certs. of deposit 410.56
 Time certs. of deposit 151,698.83
 Cashier's checks 62.50
 Due to other banks (de-
 posits) 11,000.00
 Total deposits314,850.67
 Capital stock paid in 15,000.00
 Surplus 3,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 5,483.15

Total338,333.82

CULDESAC

CULDESAC STATE BANK

E. M. Ehrhardt President
 Theo Mattson Vice-Pres.
 G. S. Porter Cashier

Directors—E. M. Ehrhardt, Theo
 Mattson, C. J. Norbo, Albert Sogard,
 E. A. Wyman, B. C. Barbor, A. C.
 Chace.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 3,517.58
 Due from banks 3,362.60
 Checks and drafts on
 other banks 488.37
 Loans and discounts 60,307.37
 Overdrafts 240.34
 Stocks, bonds, warrants 1,375.34
 Banking house, furniture
 and fixtures 13,772.86

Total\$ 83,064.91

LIABILITIES

Individual deposits subject
 to check 32,202.54
 Savings deposits 1,267.28
 Time certs. of deposit 8,725.45
 Cashier's checks 1,844.82
 Total deposits44,040.09
 Capital stock paid in 15,000.00
 Surplus 3,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 5,439.82
 Bills payable, including
 obligations representing
 money borrowed 10,000.00
 Re-discounts 5,585.00

Total\$ 83,064.91

CULDESAC

FIRST BANK OF CULDESAC.

C. D. Updegraff President
E. W. Eaves Vice-Pres.
E. F. Persons Cashier

Directors—C. D. Updegraff, E. W. Eaves, A. E. Clarke, N. S. Vollmer-Hopkins.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 7,730.61
Due from banks	10,941.42
Checks and drafts on other banks	362.30
Other cash items	704.83
Loans and discounts	176,518.92
Stocks, bonds, warrants ..	3,310.37
Banking house, furniture and fixtures	3,900.00
Other resources, revenue stamps, U. S. Bonds	4,423.22

Total\$207,891.67

LIABILITIES

Individual deposits subject to check	70,967.16
Demand certs. of deposit ..	3,557.52
Time certs. of deposit	89,306.54
Total deposits	163,831.22
Capital stock paid in	10,000.00
Surplus	2,000.00
Undivided profits, less ex- penses, interest and taxes paid	1,929.45
Reserved for taxes	131.00
Bills payable, including obligations representing money borrowed	30,000.00

Total\$207,891.67

DEARY

LATAH COUNTY STATE BANK

J. A. Harsh President
G. E. Harsh Vice President
G. H. Wylie Cashier

Directors—J. A. Harsh, G. E. Harsh, Martha E. Harsh, H. A. Warren, G. H. Wylie.

Statement November 15, 1920.

RESOURCES

Cash on hand	\$ 8,093.47
Due from banks	14,849.41
Checks and drafts on other banks	200.00
Other cash items	436.13
Loans and discounts	133,410.28
Overdrafts	101.84
Stocks, bonds, & warrants ..	51,270.05
Claims, judgments, etc.....	414.00
Banking house, furniture and fixtures	7,500.00

Total\$216,275.18

LIABILITIES

Individual deposits sub- ject to check	\$109,170.18
Demand certificates of de- posit	23,782.52
Time certificates of de- posit	53,124.55
Cashier's checks	5,244.50
Certified checks	200.00
Due to other banks (de- posits)	2,731.70
Total deposits	194,253.45
Capital stock paid in	15,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	2,021.73

Total\$216,275.18

DECLO

DECLO STATE BANK

Sam Gillett President
L. E. Olson Vice President
J. C. Darrington Vice President
Frank Brocksmith Cashier

Directors—J. C. Osterhout, Andy Anderson, T. A. Williams, Sam Gillett, L. E. Olson, J. C. Darrington.

Statement November 15, 1920.

RESOURCES

Cash on hand	\$ 1,978.50
Due from banks	1,132.95
Other cash items	380.40
Loans and discounts	206,328.80
Stocks, bonds, warrants....	3,214.34
Claims, judgments, etc.....	1,608.54
Banking house, furniture and fixtures	8,898.04
Other real estate	35,120.27
Other resources	738.83

Total\$259,400.76

LIABILITIES

Individual deposits subject to check	\$ 54,738.66
Savings deposits	196.64
Time certificates of de- posit	35,824.55
Cashier's checks	3,594.59
Due to other banks (de- posits)	24,398.88
Dividends unpaid	40.00
Total deposits	118,793.32
Capital stock paid in	25,000.00
Surplus	2,500.00
Undivided profits, less ex- penses, interest and taxes paid	568.28
Bills payable, including obligations representing money borrowed	30,000.00
Rediscounts	82,539.16

Total\$259,400.76

DONNELLY

FIRST STATE BANK

C. A. West President
R. B. Halferty Vice President
H. E. Armstrong Cashier

Directors—H. M. Cook, B. F. Roberts, R. L. West, C. A. West, R. B. Halferty, H. E. Armstrong.

Statement November 15, 1920.

RESOURCES

Cash on hand	\$ 3,006.43
Due from banks	17,061.90
Checks and drafts on other banks	230.15
Other cash items	None
Loans and discounts	83,355.61
Overdrafts	None
Stocks, bonds & warrants ..	13,994.23
Banking house furniture and fixtures	4,317.92
Other real estate	2,826.17

Total\$124,792.41

LIABILITIES

Individual deposits sub- ject to check	\$ 87,828.14
Time certificates of de- posit	10,403.05
Cashier's Checks	2,854.41
Total deposits	101,085.60
Capital stock paid in	10,000.00
Surplus	2,500.00
Undivided profits	1,206.81
Bills payable, including obligations representing money borrowed	10,000.00

Total\$124,792.41

DOWNEY

DOWNEY STATE BANK

Geo. T. Hyde President
W. H. Coffin Vice President
J. F. Sievers Cashier
G. D. Layton Asst. Cashier

Directors—Geo. T. Hyde, W. H. Coffin, J. F. Sievers, G. A. Sievers, A. Rieger.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,461.66
Due from banks	22,576.76
Other cash items	53.65
Loans and discounts	123,290.12
Stocks, bonds & warrants	54,846.36
Banking house, furniture and fixtures	3,600.00
Total	\$207,828.55

LIABILITIES

Individual deposits subject to check	\$113,791.81
Savings deposits	7,595.60
Time certificates of deposit	18,273.30
Cashier's checks	4,466.00
Total deposits	144,127.21
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less expenses, interest and taxes paid	2,977.35
Bills payable, including obligations representing money borrowed	29,650.00
Reserve fund, Liberty bonds	1,073.99
Total	\$207,828.55

DRUMMOND

FIRST STATE BANK

L. H. Neal President
S. L. Reece Vice President
V. E. Gailey Vice President
I. E. Simpson Cashier

Directors—L. H. Neal, S. L. Reece, V. E. Gailey, F. A. Bailey, R. H. Pemble, C. N. Dedman.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 906.71
Due from banks	4,470.10
Loans and discounts	62,250.32
Stocks, bonds, warrants	8,977.40
Banking house, furniture and fixtures	4,900.00
Revenue stamps	9.86
Total	\$ 81,514.39

LIABILITIES

Individual deposits subject to check	\$ 26,174.93
Demand certificates of deposit	865.84
Time certificates of deposit	4,194.00
Cashier's checks	1,048.16
Total deposits	32,282.93
Capital stock paid in	25,000.00
Undivided profits, less expenses, interest and taxes paid	3,661.31
Bills payable, including obligations representing money borrowed	5,000.00
Re-discounts	15,570.15
Total	\$ 81,514.39

EAGLE

BANK OF EAGLE

Wm. Goodall President
F. I. Newhouse Vice President
E. H. Fikkan Cashier

Directors—C. D. Newhouse, E. C. Towne, Wm. Goodall, F. I. Newhouse, E. H. Fikkan.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,786.75
Due from banks	40,719.31
Checks and drafts on other banks	5,122.28
Loans and discounts	206,400.16
Overdrafts	144.47
Stocks, bonds & warrants	13,182.45
Banking house, furniture and fixtures	5,857.50
Other real estate	1,015.42
Stock in Federal Reserve bank	850.00
Total	\$275,078.34

LIABILITIES

Individual deposits subject to check	\$191,641.41
Demand certificates of deposit	3,106.17
Time certificates of deposit	47,187.78
Cashier's checks	2,218.36
Certified checks	50.00
Total deposits	244,203.72
Capital stock paid in	25,000.00
Surplus	2,100.00
Undivided profits, less expenses, interest and taxes paid	3,774.62
Total	\$275,078.34

EDEN

EDEN STATE BANK

Willis J. Young President
D. R. Pingree Vice President
Earl S. Young Cashier

Directors—Willis J. Young, D. R. Pingree, Earl S. Young, P. A. Feater, O. M. Gary.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,291.28
Due from banks	51,700.87
Checks and drafts on other banks	230.25
Loans and discounts	144,381.46
Overdrafts	417.95
Stocks, bonds, warrants	8,324.81
Banking house, furniture and fixtures	4,941.88
Total	\$213,288.50

LIABILITIES

Individual deposits subject to check	\$ 88,326.63
Savings deposits	4,843.64
Time certificates of deposit	65,601.78
Cashier's checks	4,986.86
Certified checks	500.00
Total deposits	164,258.91
Capital stock paid in	25,000.00
Surplus	2,500.00
Undivided profits, less expenses, interest and taxes paid	1,385.09
Bills payable, including obligations representing money borrowed	17,144.50
Re-discounts	3,000.00
Total	\$213,288.50

ELK RIVER

ELK RIVER STATE BANK

A. W. Laird President
 Andrew Bloom Vice President
 Robert Haynes Cashier

Directors—A. W. Laird, Andrew Bloom, Robert Haynes, John Kendall, Henry Turrish, F. S. Bell.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 12,171.40
Due from banks	66,576.21
Checks and drafts on other banks	344.27
Loans and discounts	87,504.00
Overdrafts	398.89
Stocks, bonds & warrants	51,138.58
Banking house, furniture and fixtures	1,800.00
Total	\$219,933.35

LIABILITIES

Individual deposits subject to check	\$ 89,431.40
Savings deposits	76,134.11
Demand certificates of deposit	23,807.30
Due to other banks (deposits)	2,815.88
Total deposits	197,188.69
Capital stock paid in	15,000.00
Surplus	3,000.00
Undivided profits, less expenses, interest and taxes paid	4,744.66
Total	\$219,933.35

EMMETT

BANK OF EMMETT

D. H. Van Duesen President
 R. N. Cummings Vice President
 V. T. Craig Cashier
 Lauren Dean Asst. Cashier

Directors—D. H. Van Dusen, R. N. Cummings, V. T. Craig, Lauren Dean, E. M. Reilly, J. L. Steward.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 12,238.80
Due from banks	98,252.45
Checks and drafts on other banks	10,252.13
Other cash items	3,261.32
Loans and discounts	637,917.69
Stocks, bonds & warrants	54,153.43
Banking house, furniture and fixtures	17,972.65
Other real estate	9,621.94
Other resources — Transit account	2.45
Liberty bonds and Victory notes	72,591.00
Total	\$916,263.86

LIABILITIES

Individual deposits subject to check	\$466,275.24
Savings deposits	32,692.89
Demand certificates of deposit	74,571.05
Time certificates of deposit	92,060.27
Cashier's checks	20,146.34
Certified checks	7.25
Total deposits	685,753.04
Capital stock paid in	60,000.00
Surplus	25,000.00
Undivided profits, less expenses, interest and taxes paid	9,698.28
Reserved for taxes	7.55
Bills payable, including obligations representing money borrowed	99,000.00
Re-discounts	36,804.99
Total	\$916,263.86

FERDINAND

BANK OF FERDINAND
Private Bank

I. N. Canfield Cashier

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,570.21
Due from banks	5,000.00
Other cash items	57.72
Loans and discounts	57,340.83
Overdrafts	746.66
Banking house, furniture and fixtures	2,400.00
Total	\$ 67,115.42

LIABILITIES

Individual deposits subject to check	\$ 25,565.70
Time certificates of deposit	18,578.16
Due to other banks	8,029.55
Total deposits	52,173.41
Capital stock paid in	10,000.00
Surplus	2,000.00
Undivided profits, less expenses, interest and taxes	2,942.01
Total	\$ 67,115.42

FERDINAND

FERDINAND STATE BANK

E. M. Ehrhardt President
 H. W. Uhlenkott Vice President
 F. M. Bieker Cashier
 E. J. Kinzer Asst. Cashier

Directors—E. M. Ehrhardt, H. W. Uhlenkott, F. M. Bieker, Henry Kuther, Fred Enneking.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,462.64
Due from banks	10,499.69
Other cash items	91.58
Loans and discounts	78,706.43
Overdrafts	426.64
Stocks, bonds & warrants	16,169.94
Banking house, furniture and fixtures	6,400.00
Total	\$115,756.92

LIABILITIES

Individual deposits subject to check	\$ 28,503.93
Demand certificates of deposit	49.00
Time certificates of deposit	71,391.26
Total deposits	99,944.19
Capital stock paid in	12,500.00
Surplus	2,500.00
Undivided profits, less expenses, interest and taxes paid	812.73
Total	\$115,756.92

FILER	FRUITLAND
FARMERS & MERCHANTS BANK	FRUITLAND STATE BANK.
H. H. Schildman President W. A. Shear Vice President A. O. Madland Cashier	O. E. Bossen President H. R. Boomer Vice-Pres. F. M. Gardner Cashier John L. Towne Asst. Cashier Clare E. Kinsey Asst. Cashier
<i>Directors</i> —H. H. Schildman, W. A. Shear, A. O. Madland, W. W. Taylor, H. J. Hoffman.	<i>Directors</i> —O. E. Bossen, H. R. Boomer, F. W. Greep, John Rands, Geo. Frank.
Statement November 15, 1920	Statement November 15, 1920
RESOURCES	RESOURCES
Cash on hand\$ 2,949.83 Due from banks 20,806.10 Checks and drafts on other banks 268.84 Loans and discounts 190,789.32 Overdrafts 90.23 Stocks, bonds, warrants 1,229.57 Banking house, furniture and fixtures 6,000.00 U. S. Liberty Bonds 10,800.00 Stock in Fed. Reserve Bk 850.00 Item in transit 78.00 Total .....\$233,861.89	Cash on hand\$ 3,302.72 Due from banks 14,705.49 Checks and drafts on other banks 14.50 Other cash items 142.80 Loans and discounts 287,000.66 Overdrafts 11,646.32 Stocks, bonds, warrants 22,946.90 Claims, judgments, etc. 2,500.00 Banking house, furniture and fixtures 7,633.00 Other real estate 1,526.68 Total .....\$341,419.07
LIABILITIES	LIABILITIES
Individual deposits subject to check 118,534.26 Demand certs. of deposit.. 1,523.95 Time certs. of deposit 53,035.44 Cashier's checks 340.60 Total deposits 173,434.25 Capital stock paid in 25,000.00 Surplus 2,500.00 Undivided profits, less ex- penses, interest and taxes paid 2,332.64 Bills payable, including obligations representing money borrowed 9,500.00 Re-discounts with Federal Reserve Bank 21,095.00 Total .....\$233,861.89	Individual deposits subject to check 210,085.46 Savings deposits 6,207.12 Time certs. of deposit 84,761.16 Cashier's checks 445.22 Certified checks 2,559.08 Total deposits 304,068.04 Capital stock paid in 25,000.00 Surplus 1,000.00 Undivided profits 1,351.03 Bills payable 10,000.00 Total .....\$341,419.07

GENESEE	GENESEE
FIRST BANK OF GENESEE	GENESEE EXCHANGE BANK
A. E. Clarke President N. S. Vollmer Vice-Pres. G. E. Taber Cashier J. M. Tedford Asst. Cashier	T. Driscoll President Fred K. Bressler Vice-Pres. C. P. Whalen Cashier D. L. Bressler Asst. Cashier
<i>Directors</i> —A. E. Carke, N. S. Vollmer, G. E. Taber, E. W. Eaves, A. E. Kroutingier.	<i>Directors</i> —T. Driscoll, Fred K. Bressler, C. P. Whalen, Leon Follett, W. J. Herman.
Statement November 15, 1920	Statement November 15, 1920
RESOURCES	RESOURCES
Cash on hand\$ 8,406.05 Due from banks 7,393.35 Checks and drafts on other banks 307.37 Loans and discounts 349,696.84 Overdrafts 11,882.69 Stocks, bonds, warrants 2,336.99 Banking house, furniture and fixtures 7,436.00 Other real estate 4,000.00 Total .....\$391,959.29	Cash on hand\$ 16,791.00 Due from banks 125,533.98 Checks and drafts on other banks 826.78 Other cash items—None. Loans and discounts 461,563.49 Overdrafts 2,290.00 Stocks, bonds, warrants 6,200.00 Banking house, furniture and fixtures 12,750.00 Other real estate 2,000.00 Revenue Stamps 52.00 Collection account 29.80 Total .....\$628,037.05
LIABILITIES	LIABILITIES
Individual deposits subject to check .....\$140,989.44 Savings deposits 920.86 Postal Savings deposits 38.55 Time certs. of deposit 195,251.44 Cashier's checks 176.97 Total deposits 337,377.26 Capital stock paid in 15,000.00 Surplus 5,000.00 Undivided profits 9,582.03 Bills payable 25,000.00 Total .....\$391,959.29	Individual deposits subject to check .....\$238,369.75 Demand certs. of deposit .. 4,519.49 Time certs. of deposit 331,031.90 Due to other banks (de- posits) 14,369.11 Total deposits 588,290.25 Capital stock paid in 25,000.00 Surplus 12,500.00 Undivided profits, less ex- penses, interest and taxes paid 2,246.80 Total .....\$628,037.05

GIFFORD

BANK OF GIFFORD

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

Directors—Louis Clark, E. W. Eaves, F. L. Wicks, A. E. Clarke, John P. Vollmer Estate, E. P. Atchison, N. S. Vollmer-Hopkins, S. D. White.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,582.87
Due from banks	20,473.29
Other cash items	116.50
Loans and discounts	166,280.13
Overdrafts	1,535.33
Stocks, bonds, warrants	1,500.00
Banking house, furniture and fixtures	600.00
Total	\$193,088.12

LIABILITIES

Individual deposits subject to check	\$106,179.20
Demand certs. of deposit ..	11,148.64
Time certs. of deposit	37,011.80
Total deposits	153,339.64
Capital stock paid in	10,000.00
Surplus	2,000.00
Undivided profits, less ex- penses, interest and taxes paid	3,348.48
Bills payable, including obligations representing money borrowed	24,400.00
Total	\$193,088.12

GLENN'S FERRY

GLENN'S FERRY BANK

Joseph Rosevear President
H. W. Knox Vice-Pres.
Ed. M. Clark Cashier

Directors—Jos. Rosevear, H. W. Knox, Ed. M. Clark, H. M. Hurbbert, H. W. Knox; Geo. Rosevear, Chas. Walker, J. J. McGinnes.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 19,241.34
Due from banks	100,280.73
Other cash items	110.04
Loans and discounts	214,439.38
Overdrafts	31.01
Stocks, bonds, warrants	102,891.02
Total	\$436,994.02

LIABILITIES

Individual deposits subject to check	\$352,552.10
Demand certs. of deposit ..	2,359.14
Time certs. of deposit	42,890.14
Total deposits	398,301.38
Capital stock paid in	20,000.00
Surplus	10,000.00
Undivided profits, less ex- penses, interest and taxes paid	8,692.64
Total	\$436,994.02

GOODING

CITIZENS STATE BANK

Geo. W. Wedgewood President
W. H. Cannon Vice-Pres.
H. J. Leyson Cashier
C. L. Miller Asst. Cashier
H. J. Leyson, Jr. Asst. Cashier

Directors—Geo. W. Wedgewood, W. H. Cannon, H. J. Leyson, C. L. Miller, W. T. Robinson.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,739.92
Due from banks	76,495.37
Checks and drafts on other banks	1,751.02
Other cash items	3,060.13
Loans and discounts	265,742.96
Overdrafts	298.51
Stocks, bonds, warrants	24,165.30
Banking house, furniture and fixtures	16,386.45
Revenue stamps	66.50
Total	\$392,506.16

LIABILITIES

Individual deposits subject to check	\$204,580.36
Savings deposits	3,220.67
Demand certs. of deposit ..	903.00
Time certs. of deposit	54,192.95
Cashier's checks	6,420.00
Certified checks	846.38
Total deposits	\$270,163.36
Capital stock paid in	25,000.00
Surplus	15,000.00
Undivided profits, less ex- penses, interest and taxes paid	6,453.80
Reserved for taxes	889.00
Bills payable, including obligations representing money borrowed	75,000.00
Govt. bonds for cert. of deposits	800.00
Total	\$392,506.16

GRAND VIEW

GRAND VIEW STATE BANK

Russell C. Massey President
Chas. E. Blodgett Vice-Pres.
J. O. Ball Cashier

Directors—Russell C. Massey, Chas. E. Blodgett, J. O. Ball, Chas. Thomson, S. A. Mullenix.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,095.27
Due from banks	3,252.16
Checks and drafts on other banks	787.64
Loans and discounts	135,656.52
Overdrafts	790.90
Stocks, bonds, warrants	10,201.39
Banking house, furniture and fixtures	8,200.00
Other real estate	3,200.00
Total	163,183.88

LIABILITIES

Individual deposits subject to check	59,344.18
Time certs. of deposit	18,681.52
Cashier's checks	4,589.16
Total deposits	82,614.85
Capital stock paid in	10,000.00
Surplus fund	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	2,219.17
Bills payable, including obligations representing money borrowed	10,000.00
Re-discounts	53,349.85
Total	163,183.88

GRANGEVILLE

BANK OF CAMAS PRAIRIE

Frank W. Kettenbach President
W. W. Brown Vice-Pres.
Frank McGrane Vice-Pres.
A. H. Wethrebee Cashier
Wm. C. Graham Asst. Cashier

Directors—Frank W. Kettenbach;
W. W. Brown, Frank McGrane, Evan
Evans, Milton Freidenrich, A. L. Gil-
keson, A. F. Parker.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 7,873.48
Due from banks	79,173.08
Checks and drafts on other banks	7,519.08
Other cash items	319.72
Loans and discounts	621,545.90
Overdrafts	3,773.46
Stocks, bonds, warrants	75,977.02
Claims, judgments, etc.	4,211.60
Banking house, furniture and fixtures	10,500.00
Other real estate	8,388.80
Federal Reserve stock	3,000.00
Total	\$822,288.14

LIABILITIES

Individual deposits subject to check	333,739.18
Savings deposits	1,830.53
Demand certs. of deposit	3,767.12
Time certs. of deposit	261,118.95
Certified checks	174.53
Due to other banks (de- posits)	9,465.96
Total deposits	610,096.32
Capital stock paid in	50,000.00
Surplus	50,000.00
Undivided profits, less ex- penses, interest and taxes paid	19,341.82
Re-discounts	92,850.00
Total	\$822,288.14

GRANGEVILLE

GRANGEVILLE SAVINGS &
TRUST COMPANY.

Henry Telcher President
Herman von Bergen Vice-Pres.
R. H. Russell Cashier

Directors—Henry Telcher, Herman
von Bergen; J. A. Bradbury, C. B.
Knorr.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 4,589.76
Due from banks	16,512.31
Other cash items	2,224.93
Loans and discounts	197,853.34
Stocks, bonds, warrants	9,917.31
Banking house, furniture and fixtures	27,500.00
Other real estate	4,690.00
Abstract department	2,000.00
Total	\$265,288.15

LIABILITIES

Individual deposits subject to check	76,121.95
Savings deposits	3,891.95
Demand certs. of deposit	100.00
Time certs. of deposit	45,583.61
Cashier's checks	9,585.39
Total deposits	\$135,282.90
Capital stock paid in	45,000.00
Surplus	2,000.00
Undivided profits, less ex- penses, interest and taxes paid	4,411.25
Re-discounts	78,589.00
Letters of credit	5.00
Total	\$265,288.15

HANSEN

BANK OF HANSEN

Laurence Hansen President
Chris. Peterson Vice-Pres.
A. D. Pollock Vice-Pres.
Joy B. Taylor Cashier
Leslie Taylor Asst. Cashier

Directors—Laurence Hansen, Chris
Peterson, A. D. Pollock, Joy B. Tay-
lor, H. M. Vanderpool, Geo. D.
Crockett.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 5,263.38
Due from banks	8,647.93
Loans and discounts	360,530.24
Overdrafts	2,983.69
Stocks, bonds, warrants	9,577.43
Claims, judgments, etc.	1,223.55
Banking house, furniture and fixtures	7,227.65
Stock Fed. Reserve Bank	900.00
Total	\$397,053.87

LIABILITIES

Individual deposits subject to check	\$151,859.94
Time certs. of deposit	59,312.55
Cashier's checks	2,704.95
Total deposits	\$213,877.44
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	3,280.00
Bills payable	33,850.00
Re-discounts, Federal Re- serve bank	114,126.99
Other liabilities	1,924.41
Total	\$397,053.87

HARRISON

FIRST BANK OF HANSEN

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

Directors—J. F. Pollock, Horace
Sampson, E. O. Cathcart, A. Cooskia,
W. S. Bridgeman.

Statement November 15, 1920

RESOURCES

Bills Receivable (notes)	\$145,192.90
Overdrafts	7.04
Bonds and warrants	19,100.71
Liberty Bonds	11,450.00
Banking house	3,000.00
Furniture and fixtures	2,400.00
Other real estate (corner lot)	508.38
Cash and due from banks	106,871.94
Total	\$288,530.97

LIABILITIES

Capital stock	\$ 15,000.00
Surplus and undivided profits	7,674.92
Liberty Bonds, borrowed of officers	6,800.00
Deposits	\$259,056.05
Total	\$288,530.97

HAZELTON

HAZELTON STATE BANK

E. W. Rieman President
H. Eyers Vice-Pres.
H. E. Gundelfinger Cashier
W. L. Mitchell Asst. Cashier

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

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 6,067.14
Due from banks	35,150.78
Checks and drafts on other banks	507.58
Other cash items	297.14
Loans and discounts	170,728.35
Overdrafts	177.92
Stocks, bonds & warrants	26,021.39
Banking house, furniture and fixtures	14,894.80
Total	\$253,845.10

LIABILITIES

Individual deposits subject to check	\$136,555.12
Savings deposits	4,981.39
Demand certificates of de- posit	3,516.00
Time certificates of de- posit	50,543.40
Cashier's checks	11,428.75
Certified checks	200.00
Total deposits	207,224.66
Capital stock paid in	25,000.00
Surplus	5,700.00
Undivided profits, less ex- penses, interest and taxes paid	920.44
Bills payable, including obligations representing money borrowed	15,000.00
Total	\$253,845.10

HEYBURN

HEYBURN STATE BANK

F. M. Snyder President
J. J. Connor Vice President
A. B. Campbell Cashier

Directors—F. M. Snyder, J. J. Con-
nor, W. H. Disney, Geo. E. Schroeder,
Cary M. Snyder.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,594.76
Due from banks	6,185.63
Other cash items	2.36
Loans and discounts	124,525.60
Overdrafts	247.42
Stocks, bonds & warrants	13,298.70
Banking house, furniture and fixtures	9,500.00
Items in transit	635.92
Total	\$155,990.39

LIABILITIES

Individual deposits	\$ 68,887.96
Demand certificates	1,360.94
Time certificates	19,990.02
Total deposits	90,238.92
Capital stock	10,000.00
Surplus	10,000.00
Undivided profits	1,762.02
Bills payable	33,680.74
Re-discounts	10,020.00
Other liabilities	288.71
Total	\$155,990.39

HOLLISTER

BANK OF HOLLISTER

W. H. Craven President
Henry Jones Vice President
A. F. Craven Cashier

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

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 4,159.89
Due from banks	7,633.36
Checks and drafts on other banks	230.60
Other cash items	None
Loans and discounts	100,479.00
Overdrafts	137.03
Stocks, bonds & warrants	5,166.87
Premium on bonds	None
Claims, judgments, etc.	856.60
Banking house, furniture and fixtures	12,500.00
Other real estate	4,829.56
Other resources	None
Expense excess of earn- ings	None
Total	\$135,992.41

LIABILITIES

Individual deposits	\$ 49,751.94
Time certificates	35,612.74
Cashier's checks	589.83
Total deposits	85,954.51
Capital stock paid in	20,000.00
Surplus	5,000.00
Undivided profits	37.90
Bills payable	25,000.00
Total	\$135,992.41

HOMEDALE

FIRST BANK OF HOMEDALE

J. R. Blackaby President
O. K. Blackaby Vice-Pres.
J. P. Kropp Cashier

Directors—J. R. Blackaby, O. K.
Blackaby, J. P. Kropp, R. W. Vander-
hoof, C. M. Sutton.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,207.36
Due from banks	12,632.74
Other cash items	245.37
Loans and discounts	131,260.66
Overdrafts .....	.09
Stocks, bonds, warrants	5,500.00
Banking house, furniture and fixtures	7,821.22
Over and short	99.19
Total	\$158,766.63

LIABILITIES

Individual deposits subject to check	\$ 72,269.18
Time certs. of deposit	39,233.90
Cashier's checks	1,166.30
Total deposits	\$112,669.38
Capital stock paid in	25,000.00
Undivided profits, less ex- penses, interest and taxes paid	2,508.05
Re-discounts	18,123.95
Depreciation bond account	465.25
Total	\$158,766.63

HORSESHOE BEND

FIRST STATE BANK

J. A. Lippincott President
 F. W. Clarkson Vice-Pres.
 T. S. Whitesides Cashier

Directors—J. A. Lippincott, F. W. Clarkson, T. S. Whitesides, Elmer Davis, Geo. E. Hobson.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,272.08
Due from banks	9,819.57
Checks and drafts on other banks	333.35
Other cash items	302.53
Loans and discounts	17,943.00
Overdrafts	1.25
Stocks, bonds, warrants	7,781.53
Claims, judgments, etc.	383.40
Banking house, furniture and fixtures	9,756.13

Total\$ 49,592.89

LIABILITIES

Individual deposits subject to check	\$ 28,317.29
Time certs. of deposit	2,424.46
Cashier's checks	1,165.25

Total deposits	31,907.00
Capital stock paid in	15,000.00
Surplus	2,000.00
Undivided profits, less ex- penses, interest and taxes paid	685.89

Total\$ 49,592.89

IDAHO FALLS

ANDERSON BROS. BANK

G. G. Wright President
 Jas. E. Steele Vice-Pres.
 M. M. Hitt Cashier
 G. B. Willsey Asst. Cashier

Directors—G. G. Wright, James E. Steele, M. M. Hitt, E. C. Barnes, Christian Anderson.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 15,524.25
Due from banks	198,800.20
Checks and drafts on other banks	41,868.11
Other cash items	222.69
Loans and discounts	2,366,062.38
Overdrafts	6,481.72
Stocks, bonds, warrants	99,183.59
Bonneville Co. bonds	125,000.00
Liberty Bonds	527,800.00
Banking house, furniture and fixtures	18,250.00
Other real estate	47,000.00
Stock in Fed. Reserve Bk	15,150.00

Total\$3,461,342.94

LIABILITIES

Individual deposits subject to check	900,062.59
Time certs. of deposit	507,548.66
Cashier's checks	26,154.97
Certified checks	467.95
Due to other banks (de- posits)	25,690.80
Dividends unpaid	1,106.25

Total deposits	1,461,031.22
Capital stock paid in	100,000.00
Surplus	120,900.00
Undivided profits, less ex- penses, interest and taxes paid	51,948.04
Bills payable, including obligations representing money borrowed	526,000.00
Re-discounts	810,563.00
Increase Capital Stock account	391,800.68

Total\$3,461,342.94

IDAHO FALLS

FARMERS & MERCHANTS BANK

F. C. Osgood President
 O. K. Wilbur Vice-Pres.
 A. T. Shane Vice-Pres.
 C. A. Spath Cashier
 Victor Austin Asst. Cashier
 O. W. Ellingson Asst. Cashier
Directors—E. W. Rowles, A. B. Anderson, Chas. E. Kaiser, John W. Hart, F. C. Osgood, O. K. Wilbur, A. T. Shane, C. A. Spath.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 20,630.55
Due from banks	168,335.28
Checks and drafts on other banks	46,031.40
Loans and discounts	1,308,468.97
Stocks, bonds, warrants	161,226.22
U. S. Liberty Loan and Victory Bonds	150,450.00
Banking house, furniture and fixtures	55,000.00
Other real estate	3,800.00
Fed. Reserve Bank stock ..	5,250.00

Total\$1,919,242.42

LIABILITIES

Individual deposits subject to check	\$668,391.75
Savings deposits	137,611.99
Demand certs. of deposit ..	10,006.32
Time certs. of deposit	121,868.04
Cashier's checks	25,109.67
Certified checks	349.43
Due to other banks (de- posits)	34,479.21

Total deposits	997,816.41
Capital stock paid in	150,000.00
Surplus	30,000.00
Undivided profits, less ex- penses, interest and taxes paid	8,905.25
Bills payable, including obligations representing money borrowed	315,000.00
Re-discounts	417,520.76

Total\$1,919,242.42

IDAHO FALLS

THE STATE BANK

V. K. Tuggle President
 C. G. Peck Vice-Pres.
 C. C. Whipple Cashier
 C. I. Canfield Asst. Cashier

Directors—V. K. Tuggle, C. G. Peck, C. C. Whipple, L. A. Hartert, J. I. Hubble.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 26,398.97
Due from Banks	70,870.69
Checks and drafts on other banks	72,539.20
Other cash items	23,348.31
Loans and discounts	1,050,968.55
Overdrafts—None.	
Stocks, bonds, warrants	141,227.86
Premium on bonds—none.	
Claims, judgments, etc., none	
Banking house, furniture and fixtures	30,027.50
Other real estate	7,049.44
Other resources—none.	
Expenses in excess of earnings	1,856.06

Total\$1,424,286.58

LIABILITIES

Individual deposits	639,776.34
Savings deposits	29,000.85
Postal Sav. dep.—none.	
Demand cert. dep.—none.	
Time certs. of deposit	87,034.03
Cashier's checks	29,836.35
Certified checks	13,125.94
Due to other banks (de- posits)	37,827.67
Dividends unpaid—none.	

Total deposits	836,601.18
Capital stock paid in	100,000.00
Surplus	15,000.00
Undivided profits, less ex- penses, interest and and taxes paid	
Res. for taxes—none.	
Bills payable, including obligations representing money borrowed	345,000.00
Re-discounts	98,285.40
Other liabilities, custom- er's bond deposit acct. ..	29,400.00

Total\$1,424,286.58

JULIAETTA

BANK OF JULIAETTA

E. W. Porter President
John L. Woody Vice-Pres.

Directors—E. W. Porter, John L. Woody, W. S. Cox, Walter Clark.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 6,276.75
Due from banks	34,861.21
Loans and discounts	119,379.82
Overdrafts	19.87
Stocks, bonds, warrants	4,600.00
Banking house, furniture and fixtures	7,300.00
Other real estate	1,230.00
Other resources	109.20

Total\$173,276.85

LIABILITIES

Individual deposits subject to check	87,598.62
Time certs. of deposit	42,764.75
Cashier's checks	6,495.36

Total deposits	\$136,858.73
Capital stock paid in	15,000.00
Surplus	4,500.00
Undivided profits, less expenses, interest and taxes paid	1,918.12
Bills payable, including obligations representing money borrowed	15,000.00

Total\$173,276.85

KAMIAH

CLEARWATER VALLEY STATE BANK

C. J. Johnson President
Willis Turner Vice-Pres.
Geo. M. Robertson Cashier
I. W. Robertson Asst. Cashier

Directors—C. J. Johnson, Willis Turner, Geo. M. Robertson, L. B. George, Guy Dissmore, L. F. Horning, G. O. Harvey.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 6,226.14
Due from banks	13,110.88
Loans and discounts	22,435.00
Stocks, bonds, warrants	10.00
Banking house, furniture and fixtures	5,524.90
Expenses in excess of earnings	1,219.05

Total\$ 48,525.97

LIABILITIES

Individual deposits subject to check	\$ 21,635.02
Demand certs. of deposit	500.00
Time certs. of deposit	430.15
Cashier's checks	960.80

Total deposits	23,525.97
Capital stock paid in	25,000.00

Total\$ 48,525.97

KAMIAH

STATE BANK OF KAMIAH

Geo. H. Waterman President
J. F. Bridwell Vice-Pres.
Ward L. Dempsey Cashier
Leslie L. Roth Asst. Cashier

Directors—Geo. H. Waterman, J. F. Bridwell, Ward L. Dempsey, J. F. Pomeroy, C. H. Works.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 8,486.95
Due from banks	12,477.03
Checks and drafts on other banks	30.24
Loans and Discounts	344,926.59
Overdrafts	838.42
Stocks, bonds, warrants	1,444.85
Banking house, furniture and fixtures	9,192.65
Other real estate	1,655.46
U. S. Revenue Stamps	283.30
Checks and drafts on other banks outside of city in transit	4,673.75

Total\$384,007.24

LIABILITIES

Individual deposits subject to check	\$110,398.03
Savings deposits	6,781.57
Demand certs. of deposit	32,100.56
Time certs. of deposit	120,667.64
Certified checks	300.00
Due to other banks (deposits)	12,954.57

Total deposits	233,202.37
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less expenses, interest and taxes paid	804.87
Bills payable, including obligations representing money borrowed	70,000.00

Total\$384,007.24

KELLOGG

FIRST STATE BANK

W. W. Papesch President
O. M. Green Vice-Pres.
W. O. Straight Cashier
Lloyd McDougall Asst. Cashier

Directors—W. W. Papesch, O. M. Green, W. O. Straight, Geo. F. Bitner, D. W. Peeples, C. W. Miller, C. H. Baker, T. R. Mason.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 18,856.09
Due from banks	76,634.13
Checks and drafts on other banks	5,654.39
Loans and discounts	275,545.59
Overdrafts	35.12
Stocks, bonds, warrants	96,323.14
Banking house, furniture and fixtures	18,650.00
Other real estate	5,754.35

Total\$497,452.81

LIABILITIES

Individual deposits subject to check	\$253,925.96
Savings deposits	124,841.25
Postal Savings deposits	5,125.68
Demand certs. of deposit	79.80
Time certs. of deposit	54,648.56
Cashier's checks	2,490.63
Certified checks	3.20
Due to other banks (deposits)	90.92
Dividends unpaid	35.00

Total deposits	\$441,241.00
Capital stock paid in	40,000.00
Surplus	8,000.00
Undivided profits, less expenses, interest and taxes paid	8,211.81

Total\$497,452.81

KENDRICK

FARMERS BANK

A. E. Clarke President
E. P. Atchison Vice-Pres.
M. B. McConnell Cashier

Directors—E. W. Eaves, E. E. Tupper, N. S. Vollmer-Hopkins, A. E. Clarke, E. P. Atchison, M. B. McConnell.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 7,533.71
Due from banks	18,431.60
Checks and drafts on other banks	446.19
Other cash items	204.20
Loans and discounts	181,041.32
Overdrafts	434.67
Stocks, bonds, warrants	7,007.14
Banking house, furniture and fixtures	10,331.03
Other real estate	1,000.35
Total	\$226,430.21

LIABILITIES

Individual deposits subject to check	\$ 87,086.22
Savings deposits	24,447.71
Postal savings deposits	565.50
Time certs. of deposit	60,194.01
Cashier's checks	5,732.69
Total deposits	178,026.13
Capital stock paid in	15,000.00
Surplus	3,000.00
Undivided profits, less ex- penses, interest and taxes paid	5,404.08
Bills payable, including obligations representing money borrowed	25,000.00
Total	\$226,430.21

KENDRICK

KENDRICK STATE BANK

Martin V. Thomas President
K. D. Ingle Vice-Pres.
E. W. Lutz Cashier
Leo C. Raaberg Asst. Cashier

Directors—Martin V. Thomas, K. D. Ingle, E. W. Lutz, A. Galloway, H. B. Lutz.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 7,146.77
Due from banks	27,388.12
Checks and drafts on other banks	436.85
Other cash items	127.18
Loans and discounts	205,462.97
Overdrafts	300.54
Stocks, bonds, warrants	32,195.54
Banking house, furniture and fixtures	7,592.50
Other real estate	2,150.00
Total	\$282,800.47

LIABILITIES

Individual deposits subject to check	\$146,536.96
Savings deposits	32,147.53
Time certs. of deposit	53,618.84
Cashier's checks	8,967.95
Total deposits	241,271.28
Capital stock paid in	15,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	11,529.19
Bills payable, including obligations representing money borrowed	10,000.00
Total	\$282,800.47

KIMBERLY

BANK OF KIMBERLY

Henry Jones President
H. P. Larsen Vice-Pres.
W. H. Turner Cashier
J. F. Denham Asst. Cashier

Directors—Henry Jones, H. P. Larsen, A. B. Norton, C. T. Brown, W. E. Lewis, A. J. Fuller, J. B. Rice.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 6,473.67
Due from banks	28,433.04
Checks and drafts on other banks	5,313.60
Other cash items	550.62
Loans and discounts	333,936.59
Stocks, bonds, warrants	26,536.51
Banking house, furniture and fixtures	17,613.50
Expenses in excess of earnings	189.41
Total	\$419,096.94

LIABILITIES

Individual deposits subject to check	\$154,579.18
Time certs. of deposit	135,166.13
Cashier's checks	2,175.90
Total deposits	291,921.21
Capital stock paid in	35,000.00
Surplus	13,500.00
Reserved for bond depreci- ation	300.00
Bills payable, including obligations representing money borrowed	25,900.00
Re-discounts	61,375.73
U. S. Bond Certificates	1,100.00
Total	\$419,096.94

KOOSKIA

STATE BANK OF KOOSKIA

Geo. H. Waterman President
F. E. Quist V.-Pres & Cashier
L. H. Cox Asst. Cashier

Directors—Geo. H. Waterman, F. E. Quist, C. H. Weeks, N. E. Whiting, F. A. Quist.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 5,929.49
Due from banks	21,975.01
Other cash items	98.75
Loans and discounts	229,053.52
Overdrafts	567.92
Stocks, bonds, warrants	5,772.50
Banking house, furniture and fixtures	5,818.80
Other real estate	1,553.77
Total	\$270,779.76

LIABILITIES

Individual deposits subject to check	\$140,816.77
Savings deposits	3,447.29
Demand certs. of deposit	8,618.69
Time certs. of deposit	99,927.92
Certified checks	75.00
Total deposits	\$252,885.67
Capital stock paid in	10,000.00
Surplus	6,000.00
Undivided profits, less ex- penses, interest and taxes paid	1,394.09
Total	\$270,779.76

KUNA

KUNA STATE BANK.

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

Directors—F. I. Newhouse, J. A. Martin, L. M. Beal, C. D. Newhouse.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 4,598.43
Due from banks	9,294.82
Other cash items	239.52
Loans and discounts	183,121.28
Overdrafts	1,755.27
Stocks, bonds, warrants	19,318.88
Claims, judgments, etc.	100.00
Banking house, furniture and fixtures	4,687.70
Fed. Reserve Bank stock	750.00
Total	\$223,865.90

LIABILITIES

Individual deposits subject to check	\$102,061.93
Time certs. of deposit	17,339.03
Cashier's checks	4,401.76
Total deposits	\$123,802.72
Capital stock paid in	25,000.00
Surplus	1,250.00
Undivided profits, less ex- penses, interest and taxes paid	516.72
Re-discounts	68,147.68
U. S. Bonds deposited	2,400.00
Other liabilities	2,748.78
Total	\$223,865.90

LAPWAI

FORT LAPWAI STATE BANK

J. A. Schultz President
 J. M. Schultz Vice-Pres.
 Fred J. Schultz Cashier

Directors—J. A. Schultz, J. M. Schultz, Fred J. Schultz, M. G. Schultz, Harry J. Schultz.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,406.27
Due from banks	11,391.29
Other cash items	58.44
Loans and discounts	88,794.43
Overdrafts	65.78
Stocks, bonds, warrants	1,025.17
Furniture and fixtures	3,000.00
Other real estate	7,633.65
Total	\$113,375.03

LIABILITIES

Individual deposits subject to check	\$ 64,962.61
Demand certs. of deposit ..	5,693.89
Time certs. of deposit	16,976.69
Certified checks	121.78
Total deposits	\$ 87,754.97
Capital stock	10,000.00
Surplus	10,000.00
Undivided profits	5,620.06
Total	\$113,375.03

LAVA HOT SPRINGS

LAVA HOT SPRINGS STATE
BANK

D. H. Evans President
 W. R. Godfrey Vice-Pres.
 D. T. Pilchard Cashier

Directors—D. H. Evans, W. R. Godfrey, D. T. Pilchard, Truxton Rainey, F. C. Coffin.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,062.40
Due from banks	5,465.76
Other cash items	140.00
Loans and discounts	135,887.03
Stocks, bonds, warrants	11,930.80
Banking house, furniture and fixtures	8,400.00
Other real estate	6,600.00
Expenses in excess of earnings	501.44
Total	\$170,987.43

LIABILITIES

Individual deposits subject to check	\$ 80,414.76
Savings deposits	5,078.96
Demand certs. of deposit ..	826.39
Time certs. of deposit	7,361.00
Cashier's checks	3,325.28
Bond certs. of deposit	2,150.00
Total deposits	99,156.39
Capital stock paid in	25,000.00
Surplus	5,000.00
Bills payable, including obligations representing money borrowed	9,100.00
Re-discounts	26,086.75
Other liabilities	6,643.79
Total	\$170,987.43

LEADORE

LEMHI VALLEY BANK

Morris H. Cottom President
 Arthur Damschen Vice-Pres.
 A. M. Baukel Cashier

Directors—Morris H. Cottom, Arthur Damschen, A. M. Baukel, E. M. Yearian, E. C. Ross.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,013.66
Due from banks	13,906.04
Other cash items	100.00
Loans and discounts	131,763.29
Overdrafts	377.07
Stocks, bonds, warrants	5,187.50
Claims, judgments, etc.	932.22
Banking house, furniture and fixtures	1,600.00
Other real estate	1,800.00
Total	\$157,679.78

LIABILITIES

Individual deposits subject to check	\$ 72,090.99
Time certs. of deposit	44,066.38
Cashier's checks	3,415.61
Total deposits	119,572.98
Capital stock paid in	25,000.00
Surplus	2,750.00
Undivided profits, less ex- penses, interest and taxes paid	356.80
Bills payable, including obligations representing money borrowed	10,000.00
Total	\$157,679.78

LEWISTON

IDAHO TRUST COMPANY

Wm. Thomson President
 J. B. Morris Vice-Pres.
 R. C. Beach Cashier
 Arnold P. Henzell Asst. Cashier

Directors—Wm. Thompson, J. B. Morris, R. C. Beach, P. J. Miller, T. F. Wren, E. A. Cox, E. L. Alford, James Lambert, J. K. McCormack.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,549.45
Due from banks	6,583.16
Loans and discounts	112,267.28
Stocks, bonds, warrants	17,436.66
Furniture and fixtures	2,403.30
Other real estate	20,957.17
Total	\$162,202.02

LIABILITIES

Individual deposits subject to check	\$ 30,987.84
Savings deposits	25,695.55
Demand certs. of deposit ..	16,847.20
Time certs. of deposit	1,390.66
Certified checks	6.00
Trust funds	10,484.67
Total deposits	85,411.92
Capital stock paid in	50,000.00
Surplus	10,000.00
Undivided profits, less expenses, interest and taxes paid	9,290.10
Bills payable, including obligations representing money borrowed	7,500.00
Total	\$162,202.02

McCAMMON

McCAMMON STATE BANK

C. A. Valentine President
 E. W. Riebe Vice President
 E. C. Goodwin Cashier

Directors—C. A. Valentine, E. W. Riebe, E. C. Goodwin, W. B. Wright, David Armstrong.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,184.44
Other cash items	539.66
Loans and discounts	134,249.91
Overdrafts	None
Stocks, bonds & warrants	59,570.56
Banking house, furniture and fixtures	2,500.00
Other real estate	750.00
Total	\$200,794.57

LIABILITIES

Individual deposits subject to check	\$ 63,346.46
Savings deposits	14,962.90
Time certificates of deposit	17,859.07
Cashier's checks	4,492.04
Dividends unpaid	4.00
Total deposits	100,664.47
Capital stock paid in	15,000.00
Surplus	5,000.00
Undivided profits, less expenses, interest and taxes paid	866.27
Bills payable, including obligations representing money borrowed	62,850.00
Other liabilities—Liberty bond cert. of deposit	5,150.00
Due to banks—O. D.	11,263.83
Total	\$200,794.57

MACKAY

W. G. JENKINS & COMPANY,
BANKERS

J. H. Greene President
 C. C. Davidson Vice President
 D. T. Archbold Cashier
 Mrs. M. Thomas Asst. Cashier

Directors—J. H. Greene, C. C. Davidson, D. V. Archbold, D. W. Standrod, D. L. Evans, C. W. Berryman.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 12,506.21
Due from banks	117,363.65
Checks and drafts on other banks	531.72
Other cash items	260.36
Loans and discounts	264,107.98
Stocks, bonds & warrants	95,875.04
Claims, judgments, etc.	10,965.25
Banking house, furniture and fixtures	5,350.00
Other real estate	5,000.00
Other resources	626.35
Total	\$512,591.56

LIABILITIES

Individual deposits subject to check	\$195,504.47
Savings deposits	146,243.60
Time certificates of deposit	58,896.23
Cashier's checks	2,014.03
Certified checks	27.85
Dividends unpaid	3,000.00
Total deposits	405,686.18
Capital stock paid in	50,000.00
Surplus	10,000.00
Undivided profits, less expenses, interest and taxes paid	6,405.38
Reserved for taxes	500.00
Bills payable, including money borrowed	40,000.00
Total	\$512,591.56

MALAD

J. N. IRELAND & COMPANY,
BANKERS

D. L. Evans President
 D. L. Evans, Jr. Vice President
 W. R. Evans Cashier
 E. P. Jones Asst. Cashier

Directors—D. W. Standrod, G. L. Jenkins, Mary E. Evans, D. L. Evans, D. L. Evans, Jr., W. R. Evans.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 15,121.22
Due from banks	68,895.65
Checks and drafts on other banks	1,968.47
Other cash items	696.76
Loans and discounts	408,110.80
Overdrafts	1,269.96
Stocks, bonds & warrants	22,091.21
Furniture and fixtures	1,500.00
Other real estate	561.35
U. S. Liberty bonds owned ..	87,870.71
Total	\$608,086.63

LIABILITIES

Individual deposits subject to check	\$352,232.62
Demand certificates of deposit	3,280.64
Time certificates of deposit	76,678.34
Total deposits	422,191.60
Capital stock paid in	40,000.00
Surplus	12,500.00
Undivided profits, less expenses, interest and taxes paid	12,070.96
Reserved for taxes	1,324.07
Bills payable, including obligations representing money borrowed	110,000.00
Total	\$608,086.63

MAY

UNION CENTRAL BANK

Minor A. Brown President
Ed. Mulvania Vice President
Geo. W. Meitzler Cashier

Directors—Minor A. Brown, Ed. Mulvania, Geo. W. Meitzler, G. B. Quarles, S. P. Horn.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,355.09
Due from banks	19,309.06
Other cash items	915.00
Loans and discounts	84,734.88
Overdrafts	4.02
Stocks, bonds & warrants	11,000.00
Banking house, furniture and fixtures	6,600.00
Interest earned not collected	3,216.79
Total	\$128,134.84

LIABILITIES

Individual deposits subject to check	\$ 60,123.57
Demand certificates of deposit	5,415.41
Cashier's checks	7.31
Due to other banks	25.41
Total deposits	65,572.20
Capital stock paid in	30,000.00
Surplus	2,500.00
Undivided profits, less expenses, interest and taxes paid	674.53
Bills payable, including obligations representing money borrowed	8,500.00
Re-discounts	17,051.88
Profit account	3,216.79
Suspense account	619.44
Total	\$128,134.84

MENAN

JEFFERSON STATE BANK

John W. Hart President
C. A. Smith, Jr. Vice President
A. S. Green Cashier

Directors—F. J. Hagenbarth, J. S. Harrop, P. B. Ellsworth, Jno. W. Hart, C. A. Smith, Jr.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,619.39
Due from banks	57,104.14
Other cash items	965.78
Overdrafts	None
Loans and discounts	166,195.80
Stocks, bonds & warrants	12,670.52
Banking house, furniture and fixtures	7,339.44
Other resources, Federal Reserve stock	750.00
Total	\$246,645.07

LIABILITIES

Individual deposits subject to check	\$104,032.77
Savings deposits	964.98
Time certificates of deposit	12,571.47
Cashier's checks	1,764.02
Due to other banks (deposits)	7,484.73
Total deposits	126,817.97
Capital stock paid in	25,000.00
Surplus	2,500.00
Undivided profits, less expenses, interest and taxes paid	426.89
Reserved for taxes	248.36
Bills payable, including obligations representing money borrowed	36,879.00
Re-discounts	54,772.85
Total	\$246,645.07

MERIDIAN

MERIDIAN STATE BANK

F. I. Newhouse President
J. W. Hudson Vice President
A. D. Stanton Cashier

Directors—F. I. Newhouse, J. W. Hudson, A. D. Stanton, C. D. Newhouse, Wm. Goodall.

Statement November 15, 1920

RESOURCES

Loans and discounts	\$216,821.87
Bonds and securities	1,375.86
Stock in Federal Reserve Bank	850.00
Furniture and fixtures	2,260.00
Real estate	2,840.00
Overdrafts	960.22
Cash and exchange	22,658.83
Total	\$247,766.78

LIABILITIES

Individual deposits subject to check	\$148,240.46
Savings deposits	29,682.48
Time certificates of deposit	24,756.18
Cashier's checks	673.72
Total deposits	203,302.84
Capital stock paid in	25,000.00
Surplus	3,000.00
Undivided profits, less expenses, and taxes paid	3,356.55
Re-discounts	7,450.00
Due to other banks	5,657.39
Total	\$247,766.78

MIDDLETON

STATE BANK OF MIDDLETON

W. T. Plowhead President
P. A. Watkins Vice President
R. H. Miller Vice President
G. C. Painter Cashier
Lela D. Painter Asst. Cashier

Directors—Peter Neth, Geo. Oylear, Ed. D. Barney, H. C. Flint, W. T. Plowhead, P. A. Watkins.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,438.60
Due from banks	29,084.51
Loans and discounts	151,426.16
Stocks, bonds, warrants	34,473.76
Banking house, furniture and fixtures	5,500.00
Other real estate	2,000.00
Total	\$224,923.03

LIABILITIES

Individual deposits subject to check	\$109,782.91
Savings deposits	8,523.75
Time certificates of deposit	53,015.40
Cashier's checks	500.00
Total deposits	171,822.06
Capital stock paid in	10,000.00
Surplus	3,000.00
Undivided profits, less expenses, interest and taxes paid	5,509.97
Bills payable, including obligations representing money borrowed	34,600.00
Total	\$224,923.03

MIDVALE

BANK OF WASHINGTON COUNTY

A. B. Anderson President
 Geo. Stephens Vice President
 J. H. Rodgers Cashier
 H. J. Devaney Asst. Cashier

Directors—A. B. Anderson, Geo. Stephens, J. H. Rodgers, Emma B. Elwell, J. W. Stippich, A. A. Seay, Geo. Phillips, J. L. Gilmore.

Statement November 15, 1920

RESOURCES

Cash on hand (lawful money of the United States)\$ 4,206.26
 Due from banks 29,027.97
 Checks and drafts on other banks 1,744.19
 Other cash items 1,906.21
 Loans and discounts 269,674.46
 Overdrafts, secured and unsecured 418.90
 Warrants, judgments, etc. 25.00
 Banking house, furniture and fixtures 11,300.00
 Other real estate 6,078.44

Total\$324,381.43

LIABILITIES

Individual deposits, subject to check\$173,715.25
 Demand certificates of deposit 273.17
 Time certificates of deposit 82,148.89
 Total deposits\$256,137.31
 Capital stock paid in 25,000.00
 Surplus fund 25,000.00
 Undivided profits, less expenses, interest and taxes paid 3,244.12
 Bills payable, including obligations representing money borrowed 15,000.00

Total\$324,381.43

MONTOUR

FARMERS AND STOCKGROWERS BANK

F. I. Newhouse President
 A. D. Stanton Vice President
 I. W. Stoddard Cashier

Directors—F. I. Newhouse, A. D. Stanton, I. W. Stoddard, C. D. Newhouse, Harry Sweet.

Statement November 15th, 1920.

RESOURCES

Cash on hand and due from banks\$ 26,730.16
 Loans and discounts 146,667.69
 Overdrafts 60.95
 Stocks, bonds & warrants 38,314.94
 Banking house, furniture and fixtures 4,300.00
 Transit account 864.67

Total\$216,938.61

LIABILITIES

Individual deposits subject to check\$103,701.31
 Liberty bond deposits 26,850.00
 Time certificates of deposit 19,908.34
 Cashier's checks 1,313.66
 Total deposits 151,773.31
 Capital stock paid in 25,000.00
 Surplus 850.00
 Undivided profits, less expenses, and taxes paid 691.96
 Bills payable, including obligations representing money borrowed 5,000.00
 Re-discounts 33,623.34

Total\$216,938.61

MONTPELIER

BANK OF MONTPELIER

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

Directors—G. C. Gray, A. D. Gray, Richard Groo, F. D. Gray, C. G. Groo.

Statement November 15th, 1920.

RESOURCES

Cash on hand\$ 11,174.47
 Due from banks 77,697.43
 Checks and drafts on other banks 2,593.75
 Loans and discounts 440,726.56
 Overdrafts 1,488.55
 Stocks, bonds, warrants 27,020.09
 Banking house, furniture and fixtures 24,500.00
 Other resources 872.76

Total\$586,055.61

LIABILITIES

Individual deposits subject to check\$209,160.83
 Savings deposits 39,062.58
 Demand certs. of deposit .. 2,171.48
 Time certs. of deposit 201,862.80
 Due to other banks (deposits) 4,591.48

Total deposits\$456,849.17
 Capital stock paid in 40,000.00
 Surplus 10,000.00
 Undivided profits, less expenses, interest and taxes paid 2,540.14
 Reserved for depreciation .. 2,166.30
 Bills payable, including obligations representing money borrowed 50,000.00
 Re-discounts 24,500.00

Total\$586,055.61

MOSCOW

FIRST TRUST & SAVINGS BANK

H. Melgard President
 M. E. Lewis Vice-Pres.
 A. Melgard 2d Vice-Pres.
 W. E. Cahill Cashier
 W. K. Armour Asst. Cashier

Directors—H. Melgard, M. E. Lewis, A. Melgard, W. E. Cahill, S. Barghoorn.

Statement November 15th, 1920.

RESOURCES

Cash on hand\$ 24,044.12
 Due from banks 92,642.09
 Checks and drafts on other banks 1,405.42
 Other cash items 423.00
 Loans and discounts 1,096,723.64
 Overdrafts 28,340.64
 Stocks, bonds, warrants 170,845.06
 Banking house, furniture and fixtures 82,693.20
 Other real estate 500.00

Total\$1,497,617.17

LIABILITIES

Individual deposits subject to check\$554,975.65
 Savings deposits 456,755.23
 Postal savings deposits 825.22
 Time certs. of deposit 236,507.14
 Cashier's checks 9,546.17
 Certified checks 83.00
 Due to other banks (deposits) 12,306.93

Total deposits 1,270,999.34
 Capital stock paid in 100,000.00
 Surplus 6,000.00
 Undivided profits, less expenses, interest and taxes paid 20,413.01
 Bills Payable, including obligations representing money borrowed 100,000.00
 Other liabilities 204.82

Total\$1,497,617.17

MOSCOW

MOSCOW STATE BANK

Robert Whittier Vice-President
 Harry Whittier Cashier
 Chas. N. Lussier Asst. Cashier

Directors—Robert Whittier, Harry Whittier, S. L. Willis, C. B. Green, Chas. N. Lussier.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 10,594.55
Due from banks	28,017.23
Checks and drafts on other banks	4,976.01
Other cash items	5,849.95
Loans and discounts	620,494.16
Overdrafts	2,598.23
Stocks, bonds, warrants	103,698.35
Banking house, furniture and fixtures	3,330.00
Other real estate	6,600.00

Total\$786,158.48

LIABILITIES

Individual deposits subject to check	\$349,309.87
Savings deposits	230,245.31
Time certs. of deposit	69,756.46
Cashier's checks	5,095.63
Total deposits	654,407.27
Capital stock paid in	25,000.00
Surplus	10,000.00
Undivided profits, less ex- penses, interest and taxes paid	8,151.21
Bills Payable, including obligations representing money borrowed	88,600.00

Total\$786,158.48

MURTAUGH

BANK OF MURTAUGH

C. M. Oberholzer President
 G. A. Dillon Vice-Pres.
 T. D. Nash Cashier

Directors—C. M. Oberholzer, C. A. Dillon, T. D. Nash, A. J. Fuller, Hyrum Pickett.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 2,197.14
Due from banks	17,505.34
Other cash items	26.00
Loans and discounts	98,014.46
Overdrafts	324.09
Stocks, bonds, warrants	10,230.65
Banking house, furniture and fixtures	2,883.49
Other resources	6.98

Total\$131,188.15

LIABILITIES

Individual deposits subject to check	55,528.22
Demand certs. of deposit ..	2,500.00
Time certs. of deposit	26,820.25
Cashier's checks	24.73
Total deposits	\$ 84,973.20
Capital stock paid in	25,000.00
Surplus	3,500.00
Undivided profits, less ex- penses, interest and taxes paid	3,075.39
Bills Payable, including obligations representing money borrowed	5,900.00
Re-discounts	8,739.56

Total\$131,188.15

NEW MEADOWS

MEADOWS VALLEY BANK

E. J. Osborn President
 Geo. S. Mitchell Vice-Pres.
 E. F. Kimbrough Cashier
 Lee Highley Asst. Cashier

Directors—E. J. Osborn, Geo. S. Mitchell, E. F. Kimbrough, A. R. Krigbaum.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 4,394.20
Due from banks	9,695.68
Other cash items	23.55
Loans and discounts	160,626.41
Stocks, bonds, warrants	2,043.01
Claims, judgments, etc.	2,000.00
Banking house, furniture and fixtures	11,000.00
Other real estate	1,772.59
Other resources	56.30

Total\$191,611.74

LIABILITIES

Individual deposits subject to check	\$126,183.66
Demand certs. of deposit ..	408.00
Time certs. of deposit	34,613.91
Total deposits	161,200.57
Capital stock paid in	25,000.00
Surplus	2,750.00
Undivided profits, less ex- penses, interest and taxes paid	2,661.17

Total\$191,611.74

NEW PLYMOUTH

FARMERS STATE BANK

G. W. Mason President
 Ross P. Mason Cashier
 Jessie Campbell Asst. Cashier

Directors—G. W. Mason, Ross P. Mason, John B. Fisher, Walter Burke, C. M. McBride, Louis Wachter.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 4,647.73
Due from banks	5,564.85
Other cash items	3,836.55
Loans and discounts	284,703.18
Stocks, bonds, warrants	1,462.86
Furniture and fixtures	3,000.00
Other real estate	4,370.06
Liberty Loan Bonds	35,673.67

Total\$343,258.90

LIABILITIES

Individual deposits subject to check	197,186.79
Time certs. of deposit	115,823.09
Total deposits	\$313,010.08
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes	243.82

Total\$343,258.90

NEZPERCE

FARMERS STATE BANK

L. N. Swift President
 F. F. Johnson Vice-Pres.
 C. W. Kettman Cashier

Directors—L. N. Swift, F. F. Johnson,
 C. W. Kettman, J. R. Mochler,
 C. W. Feer.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 6,300.88
Due from banks	15,865.32
Checks and drafts on other banks	102.00
Other cash items	129.06
Loans and discounts	201,611.24
Overdrafts	183.07
Stocks, bonds, warrants	10,580.25
Claims, judgments, etc.	2,999.73
Banking house, furniture and fixtures	8,397.53
Other real estate	7,529.30

Total\$253,697.88

LIABILITIES

Individual deposits subject to check	\$128,157.60
Savings deposits	6,097.39
Demand certs. of deposit ..	1,490.07
Time certs. of deposit	68,663.79
Total deposits	204,408.85
Capital stock paid in	35,000.00
Surplus	14,289.03

Total\$253,697.88

NEZPERCE

UNION STATE BANK

C. W. Booth President
 J. R. Dunham Vice-Pres.
 Ernst Wienss Cashier
 C. W. Palmer Asst. Cashier

Directors—C. W. Booth, J. R. Dunham,
 Ernst Wienss, A. F. Harbke, W. F. Johnson,
 I. H. Jorgens, K. G. Osterhout,
 Chas. F. Thomas, E. H. Waters.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 8,461.09
Due from banks	22,107.25
Checks and drafts on other banks	1,454.69
Loans and discounts	466,730.25
Overdrafts	557.24
Stocks, bonds, warrants	60,054.93
Banking house, furniture and fixtures	31,841.93

Total\$591,207.38

LIABILITIES

Individual deposits subject to check	151,718.78
Savings deposits	96,625.45
Demand certs. of deposit ..	4,136.41
Time certs. of deposit	38,150.36
Dividends unpaid	35.00

Total deposits	290,666.00
Capital stock paid in	50,000.00
Surplus	10,000.00
Undivided profits, less expenses, interest and taxes paid	6,419.02
Bills Payable, including obligations representing money borrowed	37,000.00
Re-discounts	148,997.36
Customers' Liberty Bond accounts	48,125.00

Total\$591,207.38

OAKLEY

FARMERS COMMERCIAL AND SAVINGS BANK

John McMurray President
 W. H. Poulton Vice-Pres.
 J. S. Hanzel Cashier
 Byron Howell Asst. Cashier

Directors—H. R. Matthews, S. P. Worthington,
 L. E. Bronson, Oscar Iverson,
 Ray Bedke, John McMurray,
 W. H. Poulton.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 2,799.83
Due from banks	24,787.73
Checks and drafts on other banks	961.57
Other cash items	210.00
Loans and discounts	242,693.77
Overdrafts	862.52
Stocks, bonds, warrants	21,506.68
Banking house, furniture and fixtures	11,126.55
U. S. Bonds, Customers'	12,450.00
Items in transit	1,233.83

Total\$318,637.03

LIABILITIES

Individual deposits subject to check	\$ 83,946.23
Savings deposits	15,758.89
Time certs. of deposit	56,359.26
Cashier's checks	3,689.30

Total deposits	159,753.18
Capital stock paid in	25,000.00
Surplus	15,000.00
Undivided profits, less expenses, interest and taxes paid	4,167.89
Bills Payable, including obligations representing money borrowed	47,058.85
Re-discounts	54,500.00
Other liabilities—U. S. bonds borrowed	12,450.00
Reserve Fund, bond depreciation	707.11

Total\$318,637.03

OAKLEY

OAKLEY STATE BANK

Adam Patterson President
 L. A. Critchfield Vice President
 J. D. Cronan Cashier
 S. A. Laurence Asst. Cashier
 Amelia Matthews Asst. Cashier

Directors—Adam Patterson, L. A. Critchfield,
 J. D. Cronan, F. C. Bedke,
 W. R. Gray, Alvin Erickson,
 Chas. L. Haight, James F. Walker.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 2,056.53
Due from banks	19,205.57
Checks and drafts on other banks	3,438.10
Other cash items	2,354.17
Loans and discounts	240,115.98
Stocks, bonds & warrants	4,845.79
Claims, judgments, etc.	1,043.08
Banking house, furniture and fixtures	20,500.00
Other real estate	16,500.00
Other resources	6,787.06
Cash collection account.....	572.66

Total\$317,418.93

LIABILITIES

Individual deposits subject to check	\$104,396.47
Savings deposits	28,696.69
Demand certificates of deposit	500.00
Time certificates of deposit	26,489.34
Cashier's checks	8,336.43

Total deposits	168,418.93
Capital stock paid in	25,000.00
Surplus	9,000.00
Bills Payable, including obligations representing money borrowed	115,000.00

Total\$317,418.93

OROFINO

BANK OF OROFINO

W. C. Morrow President
 W. B. Kinne Vice-Pres.
 C. H. Ede Cashier
 R. W. Merrill Asst. Cashier
 E. A. Randall Asst. Cashier

Directors—W. C. Morrow, W. B. Kinne, C. H. Ede, Samson Snyder, Theo Fahl.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 1,792.42
Due from banks	23,461.30
Checks and drafts on other banks	117.69
Other cash items — None	
Loans and discounts	422,116.54
Overdrafts	1,239.05
Stocks, bonds, warrants	14,955.15
Prem. on bonds—none.	
Acceptances	6,884.07
Banking house, furniture and fixtures	3,690.95
Other real estate	8,498.30
Other resources L. L. Bonds and Transit Acct.	18,489.56
Stock Fed. Reserve Bank ..	900.00

Total\$502,095.03

LIABILITIES

Individual deposits subject to check	204,519.78
Savings deposits	51,866.03
Demand certs. of deposit ..	6,154.20
Time certs. of deposit	121,941.73
Total deposits	384,481.74
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	6,425.22
Bills payable, including obligations representing money borrowed	79,000.00
Re-discounts	2,188.07

Total\$502,095.03

OROFINO

FIDELITY STATE BANK

Geo. H. Waterman President
 J. M. Fairly Vice-Pres.
 Benj. R. Schmid Cashier
 E. J. Phillips Asst. Cashier

Directors—Geo. H. Waterman, J. M. Fairly, Benj. R. Schmid, F. E. Quist, W. A. Waterman.

Statement November 15th, 1920.

RESOURCES

Cash on hand	\$ 5,231.25
Due from banks	24,089.73
Checks and drafts on other banks	227.29
Loans and discounts	222,527.46
Overdrafts	303.23
Stocks, bonds, warrants	9,236.32
Claims, judgments, etc.	96.99
Banking house, furniture and fixtures	5,295.00

Total\$267,007.32

LIABILITIES

Individual deposits subject to check	\$115,369.93
Savings deposits	19,172.03
Demand certs. of deposit ..	3,400.54
Time certs. of deposit	64,510.05
Total deposits	\$202,452.55
Capital stock paid in	10,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	4,554.77
Bills payable, including obligations representing money borrowed	45,000.00

Total\$267,007.32

PARIS

BEAR LAKE STATE BANK

J. R. Shepherd President
 Wm. L. Rich Vice-Pres.
 Alfred Budge Vice-Pres.
 Russell Shepherd Cashier

Directors—J. R. Shepherd, Wm. L. Rich, Alfred Budge, Alma Findlay, Sam'l Matthews; E. J. Howell, E. M. Pugmire.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 16,213.22
Due from banks	51,152.10
Loans and discounts	350,783.07
Stocks, bonds, warrants	9,578.11
Banking house, furniture and fixtures	15,163.96

Total\$442,890.46

LIABILITIES

Individual deposits subject to check	\$172,929.76
Time certs. of deposit	174,267.72
Cashier's checks	1,670.67

Total deposits	348,868.15
Capital stock paid in	25,000.00
Surplus	10,000.00
Undivided profits, less ex- penses, interest and taxes paid	7,122.31
Bills payable, including obligations representing money borrowed	18,000.00
Re-discounts	33,900.00

Total\$442,890.46

PAUL

PAUL STATE BANK

Carl Titus President
 M. E. Watson Vice-Pres.
 H. N. Yerkes Cashier

Directors—Carl Titus, M. E. Watson, H. N. Yerkes, W. C. Larsen, E. F. Fulkerson, Wm. Treiber.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 4,894.01
Due from banks	19,530.73
Checks and drafts on other banks	949.42
Loans and discounts	122,640.77
Stocks, bonds, warrants	5,757.03
Banking house, furniture and fixtures	12,400.00

Total\$166,171.96

LIABILITIES

Individual deposits subject to check	\$ 78,751.73
Time certs. of deposit	40,708.79
Cashier's checks	7,251.18

Total deposits	126,711.70
Capital stock paid in	20,000.00
Surplus	2,000.00
Undivided profits, less ex- penses, interest and taxes paid	2,460.26
Bills payable, including obligations representing money borrowed	15,000.00

Total\$166,171.96

PECK

STATE BANK OF PECK.

Geo. H. Waterman President
 F. E. Quist Vice-Pres.
 J. A. Haggemiller Cashier
 Bertha Chase Asst. Cashier

Directors—Geo. H. Waterman, F. E. Quist, J. A. Haggemiller, W. A. Waterman, E. E. Waterman.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,989.85
Due from banks	11,035.80
Other cash items	600.03
Loans and discounts	106,278.10
Overdrafts	428.92
Stocks, bonds, warrants	600.00
Banking house and furn. ..	6,746.06
Other real estate	1,075.33
Total	\$130,754.09

LIABILITIES

Individual deposits subject to check	53,796.14
Savings deposits	262.96
Time certs. of deposit	39,826.38
Cashier's checks	1,246.49
Due to other banks (deposits)	7,410.38
Total deposits	\$102,542.35
Capital stock paid in	10,000.00
Surplus	2,500.00
Undivided profits, less expenses, interest and taxes paid	711.74
Bills payable, including obligations representing money borrowed	15,000.00
Total	\$130,754.09

PICABO

PICABO STATE BANK.

S. L. Reece President
 Frank Grice Vice-Pres.
 H. H. Neal Cashier

Directors—S. L. Reece, Frank Grice, H. H. Neal, Edw. Cameron, Wm. Black, Jas. Laidlow, Chas. McGlochlin, J. C. Gillihan, Wm. H. Kirkpatrick.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,385.08
Due from banks	29,169.00
Checks and drafts on other banks	3,419.29
Loans and discounts	156,106.07
Stocks, bonds, warrants	19,500.99
Claims, judgments, etc.	3,500.00
Banking house, furniture and fixtures	11,700.00
Total	\$226,780.52

LIABILITIES

Individual deposits subject to check	\$ 86,651.92
Savings deposits	4,191.13
Time certs. of deposit	37,305.73
Cashier's checks	1,672.44
Due to other banks (deposits)	954.77
Total deposits	\$130,775.99
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less expenses, interest and taxes paid	3,660.61
Bills payable, including obligations representing money borrowed	39,000.00
Re-discounts	23,343.92
Total	\$226,780.52

PLUMMER

STATE BANK OF PLUMMER

E. T. Coman President
 L. F. Connolly Vice-Pres.
 C. M. Kraemer Cashier

Directors—E. T. Coman, L. F. Connolly, C. M. Kraemer, J. N. Wilson.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 5,145.26
Due from banks	13,490.97
Loans and discounts	82,398.56
Stocks, bonds, warrants	39,720.44
Premium on bonds	237.04
Claims, judgments, etc.	363.27
Banking house, furniture and fixtures	4,111.44
Other real estate	1,400.04
Total	\$146,867.02

LIABILITIES

Individual deposits subject to check	\$ 75,473.38
Savings deposits	25,363.08
Time certs. of deposit	13,815.96
Cashier's checks	2,602.48
Dividends unpaid	300.00
Total deposits	\$117,354.90
Capital stock paid in	10,000.00
Surplus	-2,000.00
Undivided profits, less expenses, interest and taxes paid	375.08
Other liabilities: Bonds sold with agreement to repurchase	12,237.04
Bonds borrowed	4,900.00
Total	\$146,867.02

POCATELLO

CITIZENS BANK

I. N. Anthes President
 A. B. Bean Vice-Pres.
 Geo. A. Green Vice-Pres.
 C. W. Gillies Asst. Cashier
 W. J. Harvey Secretary

Directors—I. N. Anthes, A. B. Bean, Geo. A. Greene, W. J. Harvey, W. McCarty.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 4,799.60
Due from banks	112,978.29
Checks and drafts on other banks	18,834.18
Other cash items	43,722.52
Loans and discounts	1,662,696.58
Overdrafts—None.	
Stocks, bonds, warrants	140,584.42
Claims, judgments, etc.	318.52
Banking house, furniture and fixtures	11,165.20
Stock in Fed. Reserve bank ..	10,800.00
Total	\$1,995,899.31

LIABILITIES

Individual deposits subject to check	\$652,058.06
Savings deposits	200,551.34
Demand certs. of deposit ..	23,350.54
Time certs. of deposit	60,670.55
Certified checks	1.00
Due to other banks (deposits)	32,209.35
Dividends unpaid	126.00
Total deposits	968,766.84
Capital stock paid in	300,000.00
Surplus	60,000.00
Undivided profits, less expenses, interest and taxes paid	8,775.82
Bills payable, including obligations representing money borrowed	242,500.00
Re-discounts	330,106.65
Bonds borrowed	35,750.00
Total	\$1,995,899.31

POCATELLO

FIRST SAVINGS BANK

C. A. Valentine President
E. E. Byer Vice-Pres.
W. D. Service Cashier
P. M. Bryan Asst. Cashier

Directors—J. O. Morgan, W. B. Wright, C. A. Valentine, E. E. Byer, W. D. Service.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 7,621.06
Due from banks 9,591.05
Other cash items 437.97
Loans and discounts 293,969.56
Stocks, bonds, warrants 32,355.74
Banking house, furniture
and fixtures 2,750.00
Other real estate 24,950.27

Total\$372,075.65

LIABILITIES

Individual deposits subject
to check\$115,081.87
Savings deposits 183,523.46
Demand certs. of deposit 271.35
Time certs. of deposit 5,429.99
Cashier's checks 656.00

Total deposits 304,962.67
Capital stock paid in 25,000.00
Surplus 25,000.00
Undivided profits, less ex-
penses, interest and
taxes paid 11,412.98
Bills payable, including
obligations representing
money borrowed 5,700.00

Total\$372,075.65

POST FALLS

THE VALLEY STATE BANK, LTD.

J. B. Peterson President
L. D. Means Vice-Pres.
E. R. Anderson Vice-Pres.
C. E. Loan Cashier

Directors—J. B. Peterson, L. D. Means, E. R. Anderson, C. E. Loan, Mrs. Jno. Richards.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 7,002.38
Due from banks 20,276.59
Other cash items 104.68
Loans and discounts 136,468.25
Overdrafts 405.72
Stocks, bonds, warrants 8,109.87
Banking house, furniture
and fixtures 4,500.00
Other real estate 715.00
Liberty Bonds and Certs.
of Indebtedness 19,800.00
War Savings and Rev-
enue Stamps 47.82

Total\$197,430.31

LIABILITIES

Individual deposits subject
to check\$126,188.87
Savings deposits 17,413.78
Time certs. of deposit 35,195.33

Total deposits\$178,797.98
Capital stock paid in 10,000.00
Surplus 4,000.00
Undivided profits, less ex-
penses, interest and
taxes paid 4,632.33

Total\$197,430.31

POTLATCH

POTLATCH STATE BANK

A. W. Laird President
J. Kendall Vice-Pres.
J. H. Bottjer Cashier

Directors—A. W. Laird, J. Ken-
dall, J. H. Bottjer, C. A. Weyerhaus-
er, C. R. Musser.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 25,657.86
Due from banks 562,257.87
Checks and drafts on
other banks 4,234.10
Other cash items 9,191.27
Loans and discounts 531,985.77
Overdrafts 748.48
Stocks, bonds, warrants 136,871.74
Other real estate 500.00
Banking house, furniture
and fixtures 1,630.00
Other resources, Stock in
Federal Reserve Bank 1,800.00
Deposit on bonds 2,000.00

Total\$1,276,877.09

LIABILITIES

Individual deposits subject
to check\$892,088.65
Savings deposits 136,007.67
Demand certs. of deposit 174,304.72

Total deposits\$1,202,401.04
Capital stock paid in 50,000.00
Surplus 10,000.00
Undivided profits, less ex-
penses, interest and
taxes paid 13,147.82
Reserved for taxes 1,328.23

Total\$1,276,877.09

PRESTON

IDAHO STATE AND SAVINGS
BANK

Ezra C. Foss President
Nephi Larsen Vice President
Geo. H. Blood Cashier
Melvin J. Bishop Asst. Cashier

Directors—Ezra C. Foss, Nephi
Larsen, G. H. Blood, Calvin J. Foss,
James Johnson.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 11,063.47
Due from banks 20,494.31
Checks and drafts on
other banks 17,188.12
Loans and discounts 391,368.56
Stocks, bonds & warrants 29,204.23
Claims, judgments, etc 200.00
Banking house, furniture
and fixtures 12,147.70
Other real estate 12,682.62

Total\$494,349.54

LIABILITIES

Individual deposits subject
to check\$209,964.26
Savings deposits 63,643.58
Time certificates of de-
posit 48,392.54
Cashier's checks 5,145.60
Certified checks 30.00
Dividends unpaid 1,250.00

Total deposits 328,425.98
Capital stock paid in 50,000.00
Undivided profits, less ex-
penses, interest and
taxes paid 3,357.59
Reserved for taxes 3,293.17
Bills payable, including
obligations representing
money borrowed 97,635.00
Set aside for bank repairs 798.22
Reserve fund for Liberty
bonds 88.90
Bond deposits 10,750.68

Total\$494,349.54

PRIEST RIVER

CITIZENS STATE BANK

J. R. Hagman President
 Agnes Furst Vice President
 L. E. Van Winkle Cashier

Directors—J. R. Hagman, Agnes Furst, L. E. Van Winkle, C. W. Beardmore, W. B. Dingle, Luch Gu-maer.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 5,029.18
Due from banks	32,637.36
Checks and drafts on other banks	507.79
Other cash items	700.57
Loans and discounts	171,824.38
Overdrafts	31.31
Stocks, bonds & warrants	19,427.42
Banking house, furniture and fixtures	6,682.65
Other real estate	1,800.40
Total	\$238,641.06

LIABILITIES

Individual deposits subject to check	\$129,350.78
Savings deposits	69,260.41
Time certificates of de- posit	16,130.00
Certified checks	5,017.00
Total deposits	219,758.19
Capital stock paid in	10,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	3,882.87
Total	\$238,641.06

RATHDRUM

RATHDRUM STATE BANK, LTD.

Stewart Young President
 Frank Wenz Vice President
 R. E. Young Cashier
 L. L. Mitchell Asst. Cashier

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

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 8,383.19
Due from banks	72,913.18
Loans and discounts	169,331.95
Overdrafts	8.97
Stocks, bonds & warrants	21,982.54
Banking house, furniture and fixtures	16,501.93
Other real estate	7,776.60
Total	\$296,898.36

LIABILITIES

Individual deposits subject to check	\$157,952.66
Savings deposits	74,538.67
Demand certificates of de- posit	22,922.79
Cashier's checks	139.69
Certified checks	12.17
Total deposits	255,566.98
Capital stock paid in	25,000.00
Surplus fund	10,000.00
Undivided profits, less ex- penses, interest and taxes paid	6,331.38
Total	\$296,898.36

REUBENS

BANK OF REUBENS
Private Bank

W. O. Persons Cashier

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,060.54
Due from banks	10,736.13
Checks and drafts on other banks	171.64
Loans and discounts	123,942.59
Overdrafts	2,057.89
Stocks, bonds & warrants	28,129.30
Banking house, furniture and fixtures	1,980.00
Total	\$170,075.09

LIABILITIES

Individual deposits subject to check	\$ 67,564.46
Demand certificates of de- posit	478.18
Time certificates of de- posit	43,794.67
Cashier's checks	1,136.43
Total deposits	112,973.74
Capital stock paid in	10,000.00
Surplus	2,000.00
Undivided profits, less ex- penses, interest and taxes paid	3,401.35
Bills payable, including obligations representing money borrowed	20,000.00
U. S. bond certificates of deposit	21,700.00
Total	\$170,075.09

REXBURG

FARMERS & MERCHANTS BANK

Alfred Ricks President
 J. W. Webster Vice President
 Nathan Ricks Vice President
 A. M. Carter Vice President
 W. E. Gee Cashier
 J. P. Evans Asst. Cashier

Directors—Alfred Ricks, J. W. Webster, Nathan Ricks, A. M. Carter, W. E. Gee, Ephriam Ricks, F. S. Parkinson, A. P. Hamilton, John Taylor, Mark Austin, Peter Taylor, J. S. Webster.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 9,893.38
Due from banks	137,411.41
Checks and drafts on other banks	3,234.07
Other cash items	4.00
Loans and discounts	405,104.66
Overdrafts	None
Stocks, bonds & warrants	126,608.52
Banking house, furniture and fixtures	5,271.50
Expenses in excess of earnings	3,913.34
Total	\$691,445.88

LIABILITIES

Individual deposits subject to check	\$246,996.49
Savings deposits	11,544.56
Time certificates of de- posit	40,706.38
Cashier's checks	3,806.00
Total deposits	303,053.43
Capital stock paid in	50,000.00
Surplus	10,000.00
Bills payable, including obligations representing money borrowed	102,610.37
Re-discounts	225,782.08
Total	\$691,445.88

REXBURG

REXBURG STATE BANK

R. S. HuntPresident
 J. E. CoseriffVice President
 Jas. R. WrightCashier
 H. N. WrightAsst. Cashier

Directors—R. S. Hunt, J. E. Cosgriff, Jas. R. Wright, M. Hillman, R. H. Smith.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 12,207.05
 Due from banks 63,420.87
 Checks and drafts on
 other banks 5,801.55
 Other cash items 9,938.89
 Loans and discounts 524,118.74
 Overdrafts 668.11
 Stocks, bonds & warrants 6,233.54
 Banking house, furniture
 and fixtures 22,321.59

Total\$644,710.34

LIABILITIES

Individual deposits subject
 to check\$212,792.45
 Savings deposits 54,147.76
 Time certificates of de-
 posit 20,158.83
 Cashier's checks 40,953.66
 Certified checks 1.66
 Due to other banks (de-
 posits) 10,000.00

Total deposits 338,054.36
 Capital stock paid in 40,000.00
 Surplus 40,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 7,028.82
 Bills payable, including
 obligations representing
 money borrowed 20,000.00
 Re-discounts 199,627.16

Total\$644,710.34

RICHFIELD

FIRST STATE BANK

E. E. StrutzPresident
 W. J. TapperVice President
 Geo. R. SchwanerCashier
 C. W. AdairAsst. Cashier

Directors—E. W. Schwaner, R. J. Lemmon, E. E. Strutz, W. J. Tapper, Geo. R. Schwaner.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 6,940.23
 Due from other banks 34,592.42
 Checks and drafts on
 other banks 624.77
 Other cash items 187.85
 Loans and discounts 100,795.51
 Overdrafts 274.40
 Stocks, bonds & warrants 46,077.20
 Banking house, furniture
 and fixtures 12,000.00
 Other resources, accep-
 tance account customers
 liability 1,156.75

Total\$202,649.13

LIABILITIES

Individual deposits subject
 to check\$124,874.76
 Savings deposits 11,070.81
 Demand certificates of de-
 posit 3.65
 Time certificates of de-
 posit 23,086.56
 Cashier's checks 733.50

Total deposits 159,769.28
 Capital stock paid in 25,000.00
 Surplus 4,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 1,901.11
 Reserved for taxes 421.50
 Bills payable, including
 obligations representing
 money borrowed 10,000.00
 Other liabilities, Liberty
 bond depreciation res. 1,557.24

Total\$202,649.13

RIGBY

ANDERSON BROS. BANK

Jas. E. SteelePresident
 Geo. A. CondonVice President
 L. A. FosterAsst. Cashier

Directors—Jas. E. Steele, Geo. A. Condon, M. M. Hitt, A. C. Cordon.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 8,804.30
 Due from banks 20,576.70
 Checks and drafts on
 other banks 5,628.90
 Other cash items 107.02
 Loans and discounts 161,596.29
 Overdrafts None
 Stocks, bonds, warrants 57,542.79
 Banking house, furniture
 and fixtures 1,000.00
 Other real estate 700.00

Total\$255,956.00

LIABILITIES

Individual deposits subject
 to check\$127,576.56
 Savings deposits 1,289.26
 Time certificates of de-
 posit 71,238.46
 Cashier's checks 2,539.96
 Due to other banks (de-
 posits) 1,461.54

Total deposits 204,105.78
 Capital stock paid in 10,000.00
 Surplus 10,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 6,850.22
 Bills payable, including
 obligations representing
 money borrowed 25,000.00

Total\$255,956.00

ROBERTS

BANK OF ROBERTS

C. A. SpathPresident
 O. K. WilburVice President
 W. A. DavisCashier

Directors—C. A. Spath, O. K. Wilbur, W. A. Davis, C. L. Harwood, Otto E. McCutcheon.

Statement, November 15, 1920

RESOURCES

Cash on hand\$ 3,094.48
 Due from banks 12,175.98
 Other cash items 625.05
 Loans and discounts 129,497.81
 Stocks, bonds & warrants 7,693.34
 Banking house, furniture
 and fixtures 3,250.00
 Other resources, U. S. Lib-
 erty bonds and Thrift
 stamps 89.25

Total\$156,465.91

LIABILITIES

Individual deposits subject
 to check\$ 78,555.46
 Time certificates of de-
 posit 17,428.85
 Cashier's checks 3,050.00

Total deposits 99,034.31
 Capital stock paid in 25,000.00
 Surplus 3,500.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 1,663.49
 Re-discounts 27,248.11
 Savings banks sold 20.00

Total\$156,465.91

ROCKLAND

FIRST STATE BANK

J. T. Fisher President
H. P. Houtz Vice President
James E. Ogden Cashier

Directors—J. T. Fisher, H. P. Houtz, James E. Ogden, S. N. Morris, E. N. Morris.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 2,298.47
Due from banks	21,103.60
Checks and drafts on other banks	782.11
Loans and discounts	87,652.44
Overdrafts	1,730.30
Stocks, bonds & warrants	2,242.74
Banking house, furniture and fixtures	6,000.00
Expenses in excess of earnings	115.39
Total	\$123,925.05

LIABILITIES

Individual deposits subject to check	\$ 72,481.12
Time certificates of de- posit	24,630.05
Total deposits	97,111.17
Capital stock paid in	10,000.00
Surplus	6,000.00
Bills payable, including obligations representing money borrowed	10,000.00
Other liabilities	813.88
Total	\$123,925.05

ROGERSON

BANK OF ROGERSON

J. S. Bussell President
Louis Harrell Vice President
W. M. Hines Cashier

Directors—J. S. Bussell, Louis Harrell, W. M. Hines, John McRae, A. Rogerson.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 8,011.26
Due from banks	48,039.02
Checks and drafts on other banks	266.52
Loans and discounts	235,811.59
Overdrafts	288.49
Banking house, furniture and fixtures	4,000.00
Other real estate	6,739.30
Other resources	3,631.87
Total	\$306,788.35

LIABILITIES

Individual deposits subject to check	\$150,998.38
Time certificates of de- posit	108,945.61
Cashier's checks	2,103.18
Total deposits	262,047.17
Capital stock paid in	25,000.00
Surplus	10,000.00
Undivided profits, less ex- penses, interest and taxes paid	9,741.18
Total	\$306,788.35

RUPERT

FARMERS & MERCHANTS BANK

E. R. Dampier President
John Brockie Vice President
J. D. Ritchie Cashier

Directors—E. R. Dampier, John Brockie, E. L. Rigg, D. R. Pingree, Henry Hite.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 7,795.67
Due from banks	19,325.47
Checks and drafts on other banks	3,605.29
Other cash items	1,189.60
Loans and discounts	168,513.35
Banking house, furniture and fixtures	4,150.00
Stocks, bonds & warrants	19,305.22
Other real estate	8,469.11
Stock in Federal Reserve Bank	1,050.71
Total	\$233,403.71

LIABILITIES

Individual deposits subject to check	\$ 47,368.65
Savings deposits	1,097.34
Time certificates of de- posit	37,414.25
Cashier's checks	10,657.65
Certified checks	134.30
Total deposits	96,672.19
Capital stock paid in	35,000.00
Undivided profits, less ex- penses, interest and taxes paid	2,299.88
Bills payable, including obligations representing money borrowed	57,000.00
Re-discounts with Federal Reserve bank	36,631.64
Bills payable Federal Re- serve bank, secured by U. S. bonds	5,800.00
Total	\$233,403.71

ST. ANTHONY

ST. ANTHONY BANK & TRUST COMPANY

M. J. Gray President
Jas. G. Gwinn Vice President
L. H. Neal Cashier
A. L. Hallstrom Asst. Cashier
J. B. Quayle Asst. Cashier

Directors—M. J. Gray, Jas. G. Gwinn, L. H. Neal, S. W. Orme, A. D. Miller, Jr., S. L. Reece.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 7,257.82
Due from banks	38,402.96
Checks and drafts on other banks	24,327.22
Other cash items	886.75
Loans and discounts	574,657.79
Overdrafts	None
Stocks, bonds & warrants	39,452.49
Banking house, furniture and fixtures	9,585.00
Other real estate	324.80
Stock in Federal Reserve bank	1,650.00
Liberty Bonds	54,900.00
Total	\$751,444.83

LIABILITIES

Individual deposits subject to check	\$263,554.11
Savings deposits	55,366.52
Time certificates of de- posit	62,020.53
Cashier's checks	17,543.59
Certified checks	30.00
Due to other banks (de- posits)	4,344.24
Total deposits	402,858.99
Capital stock paid in	30,000.00
Surplus	30,000.00
Undivided profits, less ex- penses, interest and taxes paid	2,938.44
Bills payable, including obligations representing money borrowed	127,500.00
Re-discounts	153,147.40
Total	\$751,444.83

ST. JOE

FIRST STATE BANK

R. L. Rutter President
W. F. Burkholtz Vice-Pres.
E. F. Betz Cashier

Directors—R. L. Rutter, W. F. Burkholtz, A. D. Price, A. W. Wendorf, Ella E. Buckholtz, J. P. M. Richards, W. S. McCrae.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 7,214.12
Due from banks	25,553.36
Loans and discounts	77,779.19
Stocks, bonds & warrants	6,302.40
Banking house, furniture and fixtures	501.00
Total	\$117,350.07

LIABILITIES

Individual deposits subject to check	\$ 59,108.24
Savings deposits	27,132.49
Time certificates of deposit	13,178.03
Total deposits	99,418.76
Capital stock	10,000.00
Surplus	3,500.00
Undivided profits, less expenses, interest and taxes paid	3,572.87
Reserved for taxes, interest, insurance, etc.	858.44
Total	\$117,350.07

ST. MARIES

LUMBERMENS STATE BANK

C. W. Craney President
J. G. Fralick Vice-Pres.
Court M. Sargent Cashier
I. F. Shefler Asst. Cashier

Directors—C. W. Craney, J. G. Fralick, Court M. Sargent, H. H. Craney, Geo. O'Dwyer.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 18,644.04
Due from banks	84,908.08
Checks and drafts on other banks	826.00
Other cash items	1,024.19
Loans and discounts	403,896.34
Stocks, bonds, warrants	170,979.93
Banking house, furniture and fixtures	28,100.00
Other real estate	3,287.16
Other resources	149.29
Total	\$711,815.63

LIABILITIES

Individual deposits subject to check	\$413,872.75
Savings deposits	126,874.18
Postal Savings deposits	1,722.30
Demand certs. of deposit	1,260.00
Time certs. of deposit	69,082.38
Cashier's checks	22,987.09
Certified checks	2.40
Due to other banks (deposits)	6,980.34
Dividends unpaid	114.00
Total deposits	\$642,895.44
Capital stock paid in	50,000.00
Surplus	12,500.00
Undivided profits, less expenses, interest and taxes paid	4,196.47
Res. for taxes and interest	500.00
Other liabilities, reserved for depreciation	1,723.72
Total	\$711,815.63

SALMON

PIONEER BANK & TRUST CO.

W. C. Shoup President
W. W. Slavin Vice-Pres.
E. Hill Cashier

Directors—W. C. Shoup, W. W. Slavin, E. Hill, David Edson, Thos. Pyeatt, C. H. Rose, W. H. Shoup.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 9,712.25
Due from banks	36,891.66
Checks and drafts on other banks	1,249.12
Other cash items	310.00
Loans and discounts	395,955.65
Stocks, bonds, warrants	31,724.39
Banking house, furniture and fixtures	3,763.85
Total	\$479,606.92

LIABILITIES

Individual deposits subject to check	\$214,519.90
Savings deposits	22,654.39
Demand certs. of deposit	1.00
Time certs. of deposit	79,302.20
Cashier's checks	3,177.61
Total deposits	\$319,655.10
Capital stock paid in	35,000.00
Surplus	30,000.00
Undivided profits, less expenses, interest and taxes paid	4,951.82
Bills payable, including obligations representing money borrowed	90,000.00
Total	\$479,606.92

SHELLEY

COMMERCIAL BANK

S. L. Reece President
J. L. Moore Vice-Pres.
W. S. Wright Cashier
Goldie White Asst. Cashier

Directors—S. L. Reece, J. L. Moore, W. S. Wright, H. L. Malcolm.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 9,674.54
Due from banks	60,331.57
Checks and drafts on other banks	5,037.37
Other cash items	804.84
Loans and discounts	289,755.00
Overdrafts — None	
Stocks, bonds, warrants	5,362.21
Banking house, furniture and fixtures	17,000.00
Other resources	536.56
Expenses in excess of earnings	1,924.61
Total	\$390,426.70

LIABILITIES

Individual deposits subject to check	220,493.01
Savings deposits	43,606.99
Time certs. of deposit	14,359.91
Cashier's checks	9,261.79
Total deposits	287,726.70
Capital stock paid in	20,000.00
Surplus	16,000.00
Bills payable, including obligations representing money borrowed	57,800.00
Re-discounts	8,900.00
Total	\$390,426.70

SODA SPRINGS

BANK OF SODA SPRINGS

J. E. Lau President
 J. Geo. Schmidt Vice-Pres.
 J. T. Torgesen Cashier
 L. A. Richards Asst. Cashier

Directors—J. E. Lau, J. George Schmidt, E. D. Whitman, R. B. Gunnell, Mrs. John Ferebauer.

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 4,023.64
Due from banks	4,774.71
Checks and drafts on other banks	723.35
Other cash items	789.46
Loans and discounts	194,091.89
Overdrafts	126.22
Stocks, bonds, warrants	6,545.07
Banking house, furniture and fixtures	11,869.00
Total	\$222,448.34

LIABILITIES

Individual deposits subject to check	107,312.33
Time certs. of deposit	4,740.42
Cashier's checks	2,625.46
Due to other banks (de- posits)	313.50
Total deposits	114,992.21
Capital stock paid in	25,000.00
Surplus	10,000.00
Undivided profits, less ex- penses, interest and taxes paid	1,033.13
Bills payable, including obligations representing money borrowed	4,000.00
Re-discounts	67,423.00
Total	\$222,448.34

SODA SPRINGS

LARGILLIERE & COMPANY,
BANKERS
Private Bank

A. Largilliere President
 E. W. Largilliere Cashier
 Jessie E. Moore Asst. Cashier

Statement, November 15, 1920

RESOURCES

Cash on hand	\$ 13,036.47
Due from banks	46,864.26
Checks and drafts on other banks	2,335.60
Loans and discounts	319,223.07
Overdrafts	1,241.22
Stocks, bonds, warrants	30,860.64
Claims, judgments, etc.	1,061.74
Furniture and fixtures	2,257.20
Total	\$416,880.20

LIABILITIES

Individual deposits subject to check	\$260,254.50
Savings deposits	4,242.87
Time certs. of deposit	101,474.17
Cashier's checks	4,360.99
Total deposits	\$370,332.53
Capital stock paid in	25,000.00
Surplus	12,000.00
Undivided profits, less ex- penses, interest and taxes paid	9,547.67
Bills payable, including obligations representing money borrowed None.	
Re-discounts None.	
Total	\$416,880.20

SPIRIT LAKE

BANK OF SPIRIT LAKE

G. F. Hagenbuch President
 Geo. R. Charters, Jr. Vice-Pres.
 C. C. Richardson Cashier
 R. H. Graham Asst. Cashier

Directors—G. F. Hagenbuch, Geo. R. Charters, Jr., C. C. Richardson, W. F. Webb, J. K. McCornack.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 8,212.13
Due from banks	9,792.36
Other cash items	240.93
Loans and discounts	219,193.36
Stocks, bonds, warrants	29,446.44
Claims, judgments, etc.	2,964.25
Banking house, furniture and fixtures	15,703.25
Other resources, Revenue stamps	44.86
Total	\$285,597.58

LIABILITIES

Individual deposits subject to check	\$144,176.48
Savings deposits	75,148.77
Time certs. of deposit	25,383.37
Cashier's checks	579.29
Due to other banks (de- posits)	2,997.84
Total deposits	248,285.75
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	7,311.83
Total	\$285,597.58

STAR

THE FARMERS BANK

J. W. Jones President
 Frank Martin Vice-Pres.
 J. E. Roberts Cashier
 J. W. Mershon Asst. Cashier

Directors—J. W. Jones, Frank Mar-
 tin, J. E. Roberts, E. E. Lister, G. R.
 Hitt.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,232.40
Due from banks	28,911.53
Checks and drafts on other banks	75.00
Other cash items	32.79
Loans and discounts	179,085.19
Overdrafts	514.00
Stocks, bonds, warrants	3,722.32
Banking house, furniture and fixtures	2,000.00
Other real estate	8,000.00
Stock in Federal Reserve bank	1,050.00
U. S. Liberty Bonds and Treasury Certs.	90,900.00
Total	\$317,523.23

LIABILITIES

Individual deposits subject to check	146,602.63
Savings deposits	73.65
Demand certs. of deposit	7,240.00
Time certs. of deposit	88,760.30
Total deposits	242,676.58
Capital stock	25,000.00
Surplus	10,000.00
Undivided profits	4,662.26
Bills payable	35,000.00
Reserve for bond depreci- ation	184.39
Total	\$317,523.23

STITES

BANK OF STITES

I. Ewing President
A. Olson Vice-Pres.
F. E. Leeper Cashier
Helen Leeper Asst. Cashier

Directors—I. Ewing, A. Olson, F. E. Leeper, Amelia Ewing, J. B. Leeper.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,178.25
Due from banks	1,714.94
Loans and discounts	53,452.13
Overdrafts	293.20
Stocks, bonds, warrants	359.25
Claims, judgments, etc.	60.00
Banking house, furniture and fixtures	4,000.00
Other real estate	4,494.05
Expenses in excess of earnings	338.36
Total	\$ 65,890.18

LIABILITIES

Individual deposits subject to check	22,379.29
Time certs. of deposit	11,660.89

Total deposits	34,040.18
Capital stock paid in	10,000.00
Surplus	2,000.00
Bills payable, including obligations representing money borrowed	19,850.00

Total \$ 65,890.18

SUGAR CITY

FREMONT COUNTY BANK

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

Directors—Mark Austin, G. E. Bowerman, F. L. Davis, R. J. Comstock, J. L. Roberts, Alfred Ricks.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 13,069.83
Due from banks	95,479.55
Checks and drafts on other banks	141.44
Other cash items	82.78
Loans and discounts	253,520.34
Overdrafts—None.	
Stocks, bonds, warrants	1,900.00
Banking house, furniture and fixtures	10,180.00
U. S. Liberty and Vic- tory Bonds	51,250.00
Total	\$425,623.94

LIABILITIES

Individual deposits subject to check	\$260,810.70
Savings deposits	20,426.33
Demand certs. of deposit ..	1,786.33
Time certs. of deposit	28,352.42
Cashier's checks	3,995.79
Certified checks	7.50
Due to other banks (de- posits)	4,231.59

Total deposits	319,610.66
Capital stock paid in	25,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	13,263.28
Reserved for taxes	800.00
Bills payable, including obligations representing money borrowed	45,000.00
Re-discounts	2,500.00
Liberty Loan deposits	14,450.00

Total \$425,623.94

TETON CITY

FIRST STATE BANK

J. C. Siddoway President
J. L. Briggs Vice-Pres.
R. C. Berry Cashier

Directors—J. C. Siddoway, J. L. Briggs, R. C. Berry, T. M. Thomson, Jacob Johnston, A. J. Siddoway.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,728.61
Due from banks	7,849.24
Checks and drafts on other banks	319.27
Other cash items	33.53
Loans and discounts	105,311.63
Stocks, bonds, warrants	7,726.81
Banking house, furniture and fixtures	14,991.06
Stock in Fed. Res. Bank ..	1,000.00

Total \$138,965.20

LIABILITIES

Individual deposits subject to check	\$ 63,964.76
Savings deposits	2,637.10
Time certs. of deposit	11,856.75
Cashier's checks	920.90

Total deposits	78,379.51
Capital stock paid in	30,000.00
Undivided profits, less ex- penses, interest and taxes paid	695.48
Bills payable, including obligations representing money borrowed	4,350.00
Re-discounts	25,040.21

Total \$138,965.20

TETONIA

FARMERS STATE BANK

C. B. Walker President
M. E. Phillips Vice-Pres.
C. F. Cawles Vice-Pres.
J. H. Jensen Cashier

Directors—C. B. Walker, M. E. Phillips, C. F. Cawles, J. H. Jensen, W. W. Taylor, R. C. Kimball, H. S. Egbert, A. C. Miner.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,275.31
Due from banks	10,779.97
Loans and discounts	134,891.65
Overdrafts	407.32
Stocks, bonds, warrants	1,253.91
Banking house, furniture and fixtures	11,513.44
Other resources	850.00

Total \$161,471.60

LIABILITIES

Individual deposits subject to check	50,737.03
Time certs. of deposit	8,761.18

Cashier's checks	4,329.62
Total deposits	63,827.83
Capital stock paid in	25,000.00
Surplus	2,500.00
Undivided profits, less ex- penses, interest and taxes paid	733.77
Bills payable, including obligations representing money borrowed	10,000.00
Re-discounts	59,410.00

Total \$161,471.60

TROY

FIRST BANK OF TROY

O. Bohman President
 O. Larson Vice-Pres.
 C. Larson Cashier
 G. Poulson Asst. Cashier
Directors—O. Bohman, O. Larson,
 C. Larson, Fred K. Bressler, O. H.
 Johnson, Axel Bohman, Emil Nelson.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 14,120.77
 Due from banks 51,316.00
 Checks and drafts on
 other banks 242.35
 Other cash items — None
 Loans and discounts 358,113.79
 Overdrafts 1,041.93
 Stocks, bonds, warrants 12,425.84
 Premium on bonds None.
 Claims, Judg'ts, etc. None
 Banking house, furniture
 and fixtures 7,750.00
 Other real estate 2,250.00
 Other resources 343.90
 Expenses in excess of
 earnings — None.

Total\$447,604.58

LIABILITIES

Individual deposits subject
 to check\$177,186.43
 Savings deposits—None.
 Postal Sav. deposits—None.
 Demand certs. of deposit 192.03
 Time certs. of deposit 238,113.27
 Cashier's checks 15.00
 Certified checks—None
 Due to other banks (de-
 posits)—None.
 Dividends unpaid 650.00

Total deposits 416,156.73
 Capital stock paid in 20,000.00
 Surplus 10,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 1,447.85
 Res. for taxes—None.
 Bills payable—None.
 Re-discounts — None
 Other liabilities—None.

Total\$447,604.58

TWIN FALLS

IDAHO STATE BANK

C. J. Hahn President
 C. N. Beatty Vice-Pres.
 L. F. Bracken Cashier
 Ray McClellan Asst. Cashier
Directors—C. P. Bowles, C. Fahr-
 ney, C. J. Hahn, C. N. Beatty, L. F.
 Bracken.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 7,550.34
 Due from banks 52,140.09
 Checks and drafts on
 other banks 8,913.66
 Other cash items 2,361.90
 Loans and discounts 380,539.44
 Overdrafts 882.28
 Stocks, bonds, warrants 40,484.09
 Claims, judgments, etc. 128.40
 Banking house, furniture
 and fixtures 18,052.93

Total\$511,053.13

LIABILITIES

Individual deposits subject
 to check 257,376.32
 Savings deposits 33,434.69
 Time certs. of deposit 75,916.44
 Cashier's checks 22,520.60
 Certified checks 556.26

Total deposits\$389,804.11
 Capital stock paid in 50,000.00
 Surplus 6,500.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 748.82
 Bills payable, including
 obligations representing
 money borrowed 64,000.00

Total\$511,053.13

TWIN FALLS

TWIN FALLS BANK & TRUST
COMPANY

W. S. McCornick President
 J. S. Bussell Vice-Pres.
 J. G. Bradley Cashier
 Curtis Turner Asst. Cashier
Directors—H. A. McCornick, L. T.
 Wright, W. S. McCornick, J. S. Bus-
 sell, J. G. Bradley.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 33,901.63
 Due from banks 169,143.13
 Checks and drafts on
 other banks 38,723.38
 Other cash items 2,401.57
 Loans and discounts 1,455,951.81
 Overdrafts 4,882.40
 Stocks, bonds, warrants 517,350.87
 Claims, judgments, etc. 4,076.31
 Banking house, furniture
 and fixtures 65,108.05
 Other real estate 3,651.00

Total\$2,290,690.24

LIABILITIES

Individual deposits subject
 to check\$961,876.12
 Savings deposits 217,501.32
 Demand certs. of deposit .. 1,548.20
 Time certs. of deposit 232,489.82
 Cashier's checks 12,192.30
 Certified checks 2,560.71
 Due to other banks (de-
 posits) 117,614.65

Total deposits\$1,545,778.52
 Capital stock paid in 100,000.00
 Surplus 75,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 25,780.76
 Reserved for taxes 439.14
 Bills payable, including
 obligations representing
 money borrowed 373,750.00
 Re-discounts 169,141.82
 Other liabilities, letter
 of credit 800.00

Total\$2,290,690.24

VICTOR

VICTOR STATE BANK

B. F. Blodgett President
 R. A. Drake Vice-Pres.
 Ed. Riggan Vice-Pres.
 S. M. Meickle Cashier
 J. D. Lauritzen Asst. Cashier
Directors—C. M. Hatch, Nahum
 Curtis, Ed Riggan, F. J. Stone, W. J.
 Tonks, B. F. Blodgett, R. A. Drake.

Statement November 15, 1920

RESOURCES

Cash on hand\$ 1,356.75
 Due from banks 6,682.39
 Loans and discounts 175,603.20
 Overdrafts 703.45
 Stocks, bonds, warrants 28,441.93
 Banking house, furniture
 and fixtures 19,879.50
 Fed. Res. Bank stock 1,000.00
 Collections 61.75

Total\$233,728.97

LIABILITIES

Individual deposits subject
 to check\$ 58,145.67
 Demand certs. of deposit .. 49.64
 Time certs. of deposit 40,181.85
 Other time deposits 6,550.00
 Cashier's checks 3,887.61
 Due to other banks (de-
 posits) 574.09

Total deposits 109,388.86
 Capital stock paid in 25,000.00
 Surplus 8,000.00
 Undivided profits, less ex-
 penses, interest and
 taxes paid 3,013.77
 Bills payable, including
 obligations representing
 money borrowed 36,100.00
 Re-discounts 52,226.24

Total 233,728.97

WALLACE

WALLACE BANK & TRUST CO.

Jerome J. Day President
 Ramsey M. Walker Vice-Pres.
 Paul Leuschel Cashier

Directors—Harry L. Day, Jerome J. Day, Ramsey M. Walker, Paul Leuschel, F. M. Rothrock, Axel P. Ramstedt, D. C. McKissick, John P. Mahoney.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 492,237.00
Due from banks	1,416,263.82
Checks and drafts on other banks	2,751.21
Other cash items	6,311.35
Loans and discounts	1,262,231.36
Stocks, bonds, warrants	875,120.73
Premium on bonds	6,809.16
Claims, judgments, etc.	4,117.62
Banking house, furniture and fixtures	62,171.71
Other resources, War Sav- ings Stamps	1,195.27
Total	\$4,130,209.23

LIABILITIES

Individual deposits subject to check	\$3,087,268.19
Savings deposits	187,127.69
Postal savings deposits	24,750.88
Demand certs. of deposit ..	339.90
Time certs. of deposit	235,685.35
Cashier's checks	30,649.43
Due to other banks (de- posits)	244,204.41
Dividends unpaid	1,500.00
Total deposits	3,811,525.85
Capital stock paid in	100,000.00
Surplus	100,000.00
Undivided profits, less ex- penses, interest and taxes paid	62,563.21
Other liabilities, reserved for emergencies	56,120.17
Total	\$4,130,209.23

WARDNER

WEBER BANK

J. H. Weber President
 P. P. Weber Vice-Pres.
 Thos. R. Jones Cashier
 A. T. Combs Asst. Cashier

Directors—J. H. Weber, P. P. Web-
 er, Thos. R. Jones, A. T. Combs,
 Chas. McKinnis.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 3,962.94
Due from banks	17,490.44
Loans and discounts	86,154.23
Stocks, bonds, warrants	31,725.00
Banking house, furniture and fixtures	800.00
Other real estate	3,680.00
Total	\$143,812.66

LIABILITIES

Individual deposits subject to check	\$ 75,264.41
Postal savings deposits	3,598.03
Demand certs. of deposit ..	175.00
Time certs. of deposit	35,738.80
Due to other banks (de- posits)	406.01
Total deposits	115,182.25
Capital stock paid in	20,000.00
Surplus	5,000.00
Undivided profits, less ex- penses, interest and taxes paid	3,630.41
Total	\$143,812.66

WEISER

WEISER LOAN & TRUST CO.

C. E. Kenyon President
 Isaac Leichter Vice-Pres.
 A. H. Morgan Cashier
 Geo. C. Bradley Asst. Cashier

Directors—E. H. Galey, F. D. Ryan
 Morris Sommer, Wm. Eckles, C. E.
 Kenyon, Isaac Leichter, A. H. Mor-
 gan.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 4,228.20
Due from banks	35,353.41
Checks and drafts on other banks	5,839.31
Other cash items	77.23
Loans and discounts	639,015.21
Overdrafts	2,414.02
Stocks, bonds, warrants	112,771.24
Claims, judgments, etc.	2,055.34
Banking house, furniture and fixtures	20,000.00
Other real estate	2,376.67
Other resources	20.00
Total	\$824,150.63

LIABILITIES

Individual deposits subject to check	346,194.11
Savings deposits	86,291.72
Time certs. of deposit	53,258.18
Cashier's checks	4,875.19
Due to other banks (de- posits)	26,331.98
Dividends unpaid	15.00
Total deposits	521,966.18
Capital stock paid in	62,500.00
Surplus	18,000.00
Undivided profits, less ex- penses, interest and taxes paid	8,485.92
Reserved for taxes	5,658.35
Bills payable, including obligations representing money borrowed	32,500.00
Re-discounts	175,040.18
Total	\$824,150.63

WHITEBIRD

SALMON RIVER STATE BANK

F. W. Kettenbach President
 Thos. Pogue Vice-Pres.
 V. W. Platt Cashier
 A. M. Reynolds Asst. Cashier

Directors—F. W. Kettenbach, Thos.
 Pogue, Ed. Fick, Chas. Wilson, Fred
 Painter, Shell Talmage, Robt. Griffith.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 2,984.51
Due from banks	44,288.69
Checks and drafts on other banks	13.32
Loans and discounts	299,104.37
Overdrafts	1,737.47
Stocks, bonds, warrants	4,278.57
Banking house, furniture and fixtures	3,045.90
Total	\$355,452.83

LIABILITIES

Individual deposits subject to check	133,467.40
Demand certs. of deposit ..	10.00
Time certs. of deposit	73,314.74
Total deposits	206,792.14
Capital stock paid in	50,000.00
Surplus	10,000.00
Undivided profits, less ex- penses, interest and taxes paid	9,245.69
Re-discounts	79,415.00
Total	\$355,452.83

WINCHESTER

BANK OF WINCHESTER.

E. H. Van Ostrand President
 C. P. Lindsey Vice-Pres.
 H. A. Bruenn Cashier
 C. W. Becker, Jr. Asst. Cashier

Directors—E. H. Van Ostrand, C. P. Lindsey, H. A. Bruenn, Barbara M. Rosebush, T. Censky.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 7,761.43
Due from banks	12,804.04
Checks and drafts on other banks	5,000.00
Other cash items	1,930.99
Loans and discounts	178,565.04
Stocks, bonds, warrants	4,509.72
Claims, judgments, etc.	276.72
Banking house, furniture and fixtures	7,100.00
Other resources	440.45
Total	\$218,388.39

LIABILITIES

Individual deposits subject to check	\$112,512.14
Savings deposits	28,880.10
Postal savings deposits	774.14
Demand certs. of deposit ..	5,762.13
Time certs. of deposit	30,985.80
Travelers' Checks	910.00
Certified checks	40.00
Total deposits	179,863.31
Capital stock paid in	15,000.00
Surplus	5,000.00
Undivided profits, less expenses, interest and taxes paid	8,524.58
Bills payable, including obligations representing money borrowed	10,000.00
Total	\$218,388.39

WORLEY

STATE BANK OF WORLEY

E. T. Coman President
 L. F. Connolly Vice-Pres.
 Lance Kellough Cashier
 C. M. Kraemer Asst. Cashier

Directors—E. T. Coman, L. F. Connolly, John J. Connolly, J. J. Kroetch, John N. Wilson.

Statement November 15, 1920

RESOURCES

Cash on hand	\$ 1,123.28
Due from banks	9,623.56
Other cash items	521.05
Loans and discounts	75,153.26
Stocks, bonds, warrants	16,209.46
Banking house, furniture and fixtures	6,521.53
Expenses in excess of earnings	168.01
Total	\$109,320.15

LIABILITIES

Individual deposits subject to check	\$ 58,615.92
Savings deposits	936.04
Time certs. of deposit	11,142.24
Cashier's checks	1,057.30
Certified checks	531.77
Due to other banks (deposits)	6,238.88
Dividends unpaid	900.00
Total deposits	79,422.15
Capital stock paid in	15,000.00
Surplus	2,000.00
Re-discounts	1,498.00
Other liabilities, U. S. Liberty Bonds borrowed	11,400.00
Total	\$109,320.15