EIGHTH ANNUAL REPORT

OF THE

STATE BANKING DEPARTMENT

OF THE

STATE OF IDAHO

1912

V. W. PLATT

State Bank Commissioner



SANDPOINT, IDAHO NORTHERN IDAHO NEWS 1913

Department of Banks and Banking

OF THE STATE OF IDAHO.

December 30, 1912.

V. W. PLATT, State Bank Commissioner.

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

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

Bank Commissioner's Report

Boise, Idaho, December 30, 1912.

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

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

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

NEW BANKS CHARTERED, 1911 and 1912

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

PRIVATE BANKS INCORPORATED

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

BANKS CLOSED

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

CLOSED BANKS REORGANIZED

Name of Bank.	Location.	Capital Stock.
Kendrick State Bank	.Kendrick	\$25,000.00
Bank of Culdesac		15,000.00

STATE BANKS MERGED

Bank Surrendering Charter Commercial State Bank, St. Joe.	merged with	Location. St. Maries
Gtate Bank of Mackey	.W. G. Jenkins & Company	Mackey
Bank of Nez Perce	. Farmers State Bank	Nez Perce
First State Bank, Kootenai	.First National Bank	Sanapoint
Jerome State Bank	.First National BankBank of Juliaetta	Juliaetta
Council State Bank	.First Bank of Council	Council

VOLUNTARY LIQUIDATION

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

STATE BANKS NATIONALIZED

Bank Surrendering State Charter.	National Bank Formed.	Location.
Bank of Idaho	Pacific National Bank	Boise
Bank of Idano.	Ti t Mattered Bonk	Driggs
Driggs State Bank	First National Bank.	
Ashton State Bank	First National Bank	Ashton
Ashton State Bank.	Einst National Bank	Meridian
Meridian Exchange Bank	First National Bank	
Camas Prairie State Bank	First National Bank	Soldier
Camas Prairie State Bank.		Hegownen
Hagerman State Bank	First National Bank	nagerman
Hagerman State Bunkt		

BANK FAILURES.

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

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

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

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

The Elk City Bank.—Closed January 18, 1912. Capital \$10,000.00, deposit liabilities \$5,551.89. \$7,200.00 of the banks assets was represented by their banking house, furniture and fixtures, and \$3,300.00 in notes of the Elk City Dredging Co., whose property and chattels were covered by liens and other encumbrances, and the other assets were also of such a slow and doubtful nature that it has been impossible to collect a sufficient amount to pay a dividend to the depositors. It is expected, however, that it will be possible to dispose of all the assets of the institution for an amount sufficient to pay the deposits in full. Mr. Geo. T. Hoyt is clerk in charge.

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

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

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

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

STATEMENT OF RECEIPTS AND DISBURSEMENTS.

For the Years 1911-1912.

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

REPORT OF BANK COMMISSIONER.

RECOMMENDATIONS.

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

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

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

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

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

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

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

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

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

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

GENERAL REMARKS.

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

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

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

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

I do not wish to convey the idea that the foregoing remarks apply to all the bankers of the State, as it is my opinion, from personal knowledge, that the large majority of the bankers of the State of Idaho are most careful and conservative in the conduct of their business.

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

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

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

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

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

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

Respectfully submitted,

V. W. PLATT,

Bank Commissioner.

TOTALS

Numb	Increase 1910-1911	Decrease 1910-1911.	Increase 1911-1912.	Decrease. 1911-1912.
Number RES Loans at Overdraf Bonds, e Other St Banking Other Re Due fror Checks a Exchang		\$3,225,038.65 231,418.74 	\$309,386.06 75,684.10 83,633.59 121,511.16	\$ 18,308.37 141,044.50 29,046.67 26,207.64 6,397.19 38,099.79
	\$591,323.96	715,050.00 \$4,397,116.16		19,427.56 \$278,531.72
Net Incr LIA Capital & Surplus Undivide Due to Dividend Individu Demand Time Ce	19,711,04	471,269.13 821,532.76	61,347.85 51,170.71 205,396.87 227,465.41	196,720.00 1,291.37 2,381.67 13,638.77
Savings Certified Cashier's Notes at Bills Pa Other L		225,139.39 12,572.83 	1,746.50	5,608.38 2,908.58 122,947.89 2,521.23
To Average	\$ 53,514.63	\$3,859,306.83 		
THE THEI	1	7 3,000,102.20		

Rei

20 ount per loan being \$508.00.

45. ge balance being \$225.00.

7.2 lance being \$76.00.

anks, where one trong and safe ation for bank my term of ofvestigated, and ons were most or and stronger

es to state that nout prejudice nas resulted in , to those who is Department, nt aim and purg up our State , and to at all

s appreciation nis deputies in f this Departrs throughout

Commissioner.

COMPARATIVE STATEMENT OF BANK TOTALS

Date of Call.	Nov. 2, 1910.	Dec. 5, 1911	Nov. 26, 1912.	Inous		I Turningo	Decrease.
Number of Banks Reporting.	154.	152.	143.	Increase 1910-1911	Decrease 1910-1911.	Increase 1911-1912.	1911-1912.
RESOURCES-					1010 11:11		
Loans and Discounts	\$17,412,163.33				\$3,225,038.65	\$309,386.06	
Overdrafts	533,534.35		283,807.24		991 410 74		\$ 18,308.37
Bonds, etc., securing Savings Deposits	1,282,709.80	630,319.84 844,693.08	706,003.94	P1 92,303.12		75,684.10	
Other Stocks, Bonds and Securities	1,282,709.80	1,520,001.80	340,340.01			83,633.59	
Banking House, Furniture and Fixtures	465,643.42	389,442.25		. 0,020.01		101 511 16	141,044.50
Other Real Estate Owned	4.041.826.28	4,356,514.25		314 005 05	76,201.17	121,511.16	29,046.67
Checks and Other Cash Items	136,792,78	144.797.31	118,589.67				26,207.64
Exchanges for Clearing House	93,202,88				19 164 72		
Cash	1,420,915.11	1,313,672.24	1,275,572.45		107 949 87		
Other Resources	756,710.09	41,660.09	22,232.53		715.050.00		
Total	\$27,587,171.50	\$23,781,379.30	\$24,093,062.49	\$5 91 323 96	\$4 397 116 16	18590 214 91	1\$278.531.72
				, , , , , , , , , , , , , , , , , , , ,	ψ1,001,110.10	9000,211.01	4210,002112
Net Increase or Decrease					3,805,792.20	311,683,19	
LIABILITIES—							
Capital Stock	\$ 5,317,759.15				1,213,279.15		
Surplus				7,662.66			
Undivided Profits, net	626,858.90		512,232.00				
Due to Banks	880,339.19 3.477.84						0.001.05
Dividends Unpaid	12,994,312.19					205 206 27	2,381.67
Demand Certificates of Deposit	970.449.24	499,180,11					
Time Certificates of Deposit	3.648,314.06				821,532.76		
Savings Deposits	945,472.75					112,573.74	
Certified Checks	32,157.30	19,584.47	13,976.09		12,572.83		
Cashier's Checks	66,567.26			26,040.09			
Notes and Bills Re-Discounted						1,746.50	
Bills Payable	1,114,450.02						
Other Liabilities	3,507.16						
Total	\$27,587,171.50	\$23,781,379.30	\$24,093,062.49	\$ 53,514.63	\$3,859,306.83	\$659,701.08	\$348,017.89
Average Reserve	28.28 per cent	32.17 per cent	30.74 per cent				
Net Increase or Decrease					3.805.792.20	311.688.19	
Tret Increase of Decrease	1	1	1		3,505,105,20		1

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

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

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

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

ABERDEEN.

Bank of Aberdeen.

N. J.	PaulPresident
	BellVice President
	Fugate

DIRECTORS.

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

The same	RESOURCES	3.	LJABILITIES.							
	Loans and Discounts.	\$29,549.84	Capital Stock paid in.\$							
	Overdrafts, secured and unsecured	986.61	Dividends unpaid Individual deposits	436.58						
Charles	Bonds, Warrants and other Securities	2,458.37	subject to check Time certificates of	27,776.92						
Section 2	Banking House, Furn-		deposit	8,716.21						
Station in con-	iture and Fixtures. Other Real Estate	4,670.47	Cashier checks out-	157.80						
Annual	owned Due from Banks	575.28 7,006.96								
1	Checks and other Cash									
1	Cash on hand (lawful	798.92		9.3						
-	money of the U.S	1,041.06								
or other party of	Total	\$47,087.51	Total \$	47,087.51						

ALBION.

D. L. Evans & Company.

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

DIRECTORS.

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

A. Lounsbury.

Statement November 26th, 1912.

RESOURCES		LIABILITIES	3.
Loans and Discounts.	\$74,672.30	Capital Stock paid in.	
Overdrafts, secured		Surplus Fund	5,000.00
and unsecured	5,509.64	Undivided Profits, less	
Bonds, Warrants and		expenses and taxes	
other securities	1,358.46	paid	2,094.29
Banking House, Furn-		Individual deposits	
iture and Fixtures.	20,728.78	subject to check	71,560.11
Other Real Estate		Time certificates of	
owned	1,560.00	deposit	20,562.51
Due from Banks	16,077.65		
Checks, and other Cash			
Items	5.00		
Cash on hand (lawful			
money of the U.S.)	4,385.08		
Total	3124,216.91	Total	\$124,216.91

AMERICAN FALLS.

Evans State Bank.

L.	C.	Evans		 											President
															President
H.	C.	Allen.		 								 			Cashier
L.	L.	Evans,	Jr	 	 							A	ssista	an	t Cashier

DIRECTORS.

L. L. Evans. V. Divers. H. P. Houtz.

D. W. Stanrod.

S. N. Morris.

RESOURCES.	LIABILITIES.					
Loans and discounts \$89,496.48 Bonds, Warrants and other securities 5,388.68	Eurplus Fund 5,000.00					
Banking House, Furn-	expenses and taxes					
iture and fixtures 1,791.83						
Other Real Estate	Due to Banks (de- posits) 7.670.56					
owned 5,516.66 Due from Banks 39,889.42						
Checks and other Cash	Demand certificates of					
Items 2,733.50						
Cash on hand (lawful	Time certificates of					
money of the U.S 3,286.50	deposits 8,069.27					
	Certified checks 120.00					
	standing 925.10					
Total\$148,103.13	Total\$148,103.13					

ARCO.

Bank of Commerce.

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

DIRECTORS.

D. W. Stanrod. C. W. Berryman.

Joseph Akers. E. M. James.

J. E. Smith.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.						
Loans and Discounts. \$78,535.49 Overdrafts, secured and unsecured 223.00 Bonds, Warrants and other securities 4,202.87 Banking House, Furn-	Capital Stock paid in. \$25,000.00 Surplus Fund 5,000.00 Undivided Profits, less expenses and taxes paid 4,257.41						
iture and Fixtures. 6,446.16 Other Real Estate 851.32 Due from Banks 56,918.98	Dividends unpaid 378.00 Individual deposits subject to check 94,320.71 Time certificates of deposits 26,790.17						
Checks and other Cash Items	Cashier checks out- standing 166.52						
Total\$155,912.81	Total \$155,912.81						

ASHTON.

Security State Bank.

Henry Peterson	President
J. HarshbergerVic	e President
W. L. Robinson	Cashier

DIRECTORS.

W. L. Robinson. H. Peterson,

J. E. Winfrey. R. D. Merrell.

J. Harshberger.

RESOURCES	S	LIABILITIES.					
Loans and Discounts. Banking House, Furn- iture and Fixtures. Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U. S	\$89,744.01 5,000.00 9,036.05 2,894.54 5,091.76	Capital Stock paid in. Surplus Fund Undivided Profits, less expenses and taxes paid Individual deposits subject to check Time certificates of deposits Certified checks Cashier checks out- standing Bills payable					
Total\$	111,766.36		111.766.36				

BANCROFT.

Bancroft State Bank.

F	zra J. Merrill		 	 	 		. President
A	lex Harris			 		Vice	President
T	. VanSlooten		 	 	 		Cashier

DIRECTORS.

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

H. Van Slooten.

Statement November 26th, 1912.

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

BELLEVUE.

Bellevue State Bank.

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

DIRECTORS.

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

Geo. Coates.

LESOURCES.		LIABILITIES.	
Loans and Discounts.\$	130,367.90	Capital Stock paid in.	\$25,000.00
Overdrafts, secured		Surplus Fund	2,500.00
and unsecured	5,495.90	Undivided Profits, less	-/
U. S., State, Municipal		expenses and taxes	
and other Bonds.		paid	7,171.56
Warrants and Loans		Due to Banks (de-	1,111.00
made for acct. Sav-		posits)	227.20
ing Deposit	14,216.33	Dividends unpaid	26.00
Bonds, Warrants and		Individual deposits	20.00
other Securities	5,396.86	subject to check	115.582.52
Banking House, Furn-		Demand certificates of	110.002.02
iture and Fixtures	12,554.56	deposit	1,571.40
Other Real Estate		Time certificates of	1,011.10
owned	2,223.10	deposits	16,502.67
Due from Banks	15,592.10	Savings Deposits	14,554.52
Checks and other Cash	10,000.10	Cashier checks out-	14,004.02
Items	667.45	standing	282,27
Cash on hand (lawful	001.10	standing	404.41
money of the U.S.)	6,903.94	Bills payable	10,000.00
money of the o. b.)	0,000.01	Dins payable	10,000.00
Total\$	103 419 14	Total	102 110 11

BLACKFOOT.

D. W. Stanrod & Company, Bankers.

C.	w.	BerrymanPresident
C.	V.	FisherCashier
W	. F.	Berryman Assistant Cashier

DIRECTORS.

C. W. Berryman. Geo. F. Gagon.

D. W. Stanrod. D. L. Evans.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES:
Loans and Discounts. \$403,728.56 Overdrafts, secured and unsecured 5,435.65 U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit 63,398.22 Bonds, Warrants and other Securities 74,555.85 Banking House, Furniture and Fixtures. 27,497.73 Other Real Estate owned 20,823.09 Due from Banks 133,028.05 Checks and other Cash Items 4,248.29 Cash on hand (lawful money of the U. S.) 36,420.05	Capital Stock paid in \$100,000.00 Surplus Fund
Total\$769,135.49	Total\$769,135.49

BLISS.

Bliss State Bank.

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

DIRECTORS.

F. C. Mariner. J. O. Baker.

H. B. Fletcher.

R. B. Fletcher.

C. L. Nelson.

RESOURCES	3.	LIABILITIE	S.
Loans and Discounts. Overdrafts, secured and unsecured Banking House, Furn- iture and Fixtures. Other keal Estate owned Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U. S.)	361.59 1.057.18 495.90 4,218.47 68.07 1,640.18	Capital Stock paid in. Surplus Fund Undivided Profits, less expenses and taxes paid Due to Banks (deposits) Individual deposits subject to check Time certificates of deposits	\$10,000.00
Total	\$43,069.53	Total	\$43,069.53

BONNERS FERRY.

First State Bank.

J. I. Monks	President
W. P. MahoneyVice	President
W. D. Baxter	Cashier

DIRECTORS.

J. I. Monks. W. P. Mahoney. W. D. Baxter.

R. M. Baxter.

H. K. Mahoney.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.	
Overdrafts, secured and unsecured 41.63 U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit 8,500.00 Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Due from Banks Checks and other Cash Items (234.89 Cash on hand (lawful money of the U. S.)	Capital Stock paid in. Surplus Fund Undivided Profits, less expenses and taxes paid Individual deposits subject to check Time certificates of deposit Demand certificates of deposits Savings Deposits	
Total\$180,232.41	Total\$180,232.41	

BONNERS FERRY.

Farmers' and Lumberman's State Bank.

W. L. KinnearP	resident
M. J. KinnearVice F	resident
Elijah P. Hawkins	. Cashier

DIRECTORS.

Elijah P. Hawkins. W. L. Kinnear. M. H. Hawkins.

M. J. Kinnear.

P. C. Kinnear.

RESOURCES.	LIABILITIES.	
Loans and Discounts. \$32,966.69 Overdrafts, secured and unsecured 50.27	Capital Stock paid in. \$15,000.00 Undivided Profits, less expenses and taxes	
U. S., State, Municipal and other Bonds,	paid 303.17 Individual deposits	
Warrants and Loans made for acct. Sav-	subject to check 48,492.05 Time certificates of	
ing Deposit 404.00	deposit 40.00	
Bonds, Warrants and	Demand certificates of	
other Securities 1,123.99	deposits 13,123.93	
Banking House, Furn-	Savings Deposits 51.84	
iture and Fixtures. 9,598.25		
Due from Banks 28,195.14		
Exchanges for Clear-		
ing House 140.61		
Cash on hand (lawful		
money of the U. S.) 4,532.04		
Total \$77,010.99	Total \$77,010.99	

BOISE.

Idaho Trust & Savings Bank.

Robert Noble	President
J. H. BerkshireVic	e President
Fay D. YoungAssist	
Ernest NobleAssist	ant Cashier

DIRECTORS.

Robert Noble. M. I. Church. Ernest Noble. R. J. Cherry. Robert Noble, Jr.

J. H. Berkshire.

S. T. N. Smith.

Statement November 26th, 1912.

LIABILITIES. LIABILITIES. Loans and Discounts. \$480,285.93 Capital Stock paid in. \$200,000.00 Surplus Fund Undivided Profits, less Overdrafts, secured 9,000.00 and unsecured 18,087.02 U. S., State, Municipal expenses and taxes and other Bonds, paid Due to Banks (de-1,328.75 Warants and Loans made for acct. Sav-ing Deposit Bonds, Warrants and posits) 57,972.86 18,149.16 Dividends unpaid 106.43 Individual deposits subject to check... 585,609.13 other Securities ... 87,698.15 Banking House, Furn-1.me certificates of deposit Demand certificates of iture and Fixtures . 119,000.00 9,575.92 Other Real Estate deposits 55,103.44 Savings Deposits 43,130.98 Certified checks..... 1,250.00 Items Exchanges for Clear-1,412.28 Cashier checks outstanding 3,993.61 ing House 5,074.39 Cash on hand (lawful money of the U.S.) 79,584.03 Total\$967,071.12 Total\$967,071,12

BOVILL.

First State Bank.

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

DIRECTORS.

J. A. Harsh. W. C. Nelson.

T. P. Jones.

H. D. Warner.

Grace E. Harsh.

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

BRUNEAU.

Bruneau State Bank.

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

DIRECTORS.

Will T. Montgomery.
John Turner.
Arthur Pence.

A. J. Harley, S. P. Noble, R. P. Chattin,

thur Pence.

M. E. Reynolds.

Statement November 26th, 1912.

oital Stock paid in. \$25,000.00 plus Fund 17,500 00 livided Profits, less xpenses and taxes
xpenses and taxes
aid
ubject to check 84,108.70 ne certificates of
eposit 599.65 mand certificates of
leposits
֡

BUHL.

Citizens State Bank.

J. W. Hayward	President
C. C. GriffinVice	President
Russ W. Allred	Cashier
Glenn. F. Fritcher	t Cashier

DIRECTORS.

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

Glenn F. Fritcher.

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

BUHL.

Buhl Bank & Trust Company.

R. W. Faris	. President
C. S. PeckVice	President
J. W. Faris. W. J. Sergel. Assista	Cashier
W. J. BeigelAssista	nt Cashier

DIRECTORS.

R. W. Faris. J. W. Faris.

C. S. Peck.

W. G. Holcomb.

C. J. Hahn.

Statement November 26th, 1912.

RESOURCES	LIABILITIES.
Loans and Discounts. \$117,581.64 Overdrafts, secured and unsecured. 35.82 Bonds, Warrants and other Securities 1,155.93 Banking House, Furniture and Fixtures. 3,000.00 Other Real Estate owned. 3,000.00 Due from Banks 52,747.03 Checks and other Cash Items 206.40 Exchanges for Clearing House 1,110.02 Cash on hand (lawful	Capital Stock paid in. \$25,000.00 Surplus Fund 3,000.00 Undivided Profits, less expenses and taxes paid 3,466.17 Individual deposits subject to check 116,255.01 Time certificates of deposits 41,320.27 Cashier checks out- standing 45.50
money of the U.S.) 10,250.11	
Total\$189,086.95	Total\$189,086.95

BURLEY.

Burley State Bank.

M. S. BrowningPresident
L. B. Eccles Vice President
S. Grover Rich
George S. CorlewAssistant Cashier
DIRECTORS

L. R. Eccles. L. W. Robines, W. G. Davis.

M. S. Browning. S. D. Burton. W. D. Kenyon.

C. L. Haight.

RESOURCES.	LIABILITIES.
Loans and Discounts \$136,937.68 Overdrafts, secured and unsecured 9,520.00 Bonds, Warrants and other Securities 12,960.94 Banking House, Furniture and Fixtures 20,462.32 Checks and other Cash Items 4,244.74 Exchanges for Clearing House 486.47 Cash on hand (lawful money of the U. S.) 5,437.95	Capital Stock paid in \$ 25,000.00 Surplus Fund
	Notes and bills re-dis- counted 5,100.00
Total\$209,309.85	Total\$209,309.85

BURLEY.

Bank of Commerce.

Alber	t Ploeger	 	 	President
J. P.	Davis	 	 Vi	ce President
C. M.	Overholtzer	 	 	Cashier

DIRECTORS.

Albert Ploeger.

Carl See.

J. P. Davis.

C. M. Overholtzer.

T. S. Davis.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts.\$ 90,903.54 Overdrafts, secured and unsecured 1,878.67 Bonds, Warrants and other Securities 2,331.11 Banking House, Furniture and Fixtures. Other Real Estate owned 1,686.13 Oue from Banks 78,251.94 Checks and other Cash Items 2,554.43 Cash on hand (lawful money of the U. S.) 9,668.52	Capital Stock paid in.\$ 19,750.00 Surplus fund
Total\$190,108.39	Total\$190,108.39

CALDWELL.

Caldwell Commercial Bank.

John	C. Rice	 	 President
E. H.	Plowhead.	 	 Vice President
J. H.	Lowell	 • • • • •	 Cashier Assistant Cashier

DIRECTORS.

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

H. J. Zeh.

RESOURCES		LIABILITIES	3.
Loans and Discounts.\$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Other Real Estate owned Due from Banks Checks and other Cash	356,549.21 1,151.56 25,880.47 12,109.50 35,000.00 20,778.97 40,123.26	Capital Stock paid in. \$ Surplus Fund Undivided Profits, less expenses and taxes paid Due to Banks (deposits) Individual deposits subject to check Demand certificates of deposits Time certificates of deposits Savings Deposits Notes and bills rediscounted	
Cash on hand (lawful money of the U. S.)	4,008.95	Bills payable	10,000.00
Total\$	518,328.49	Total	\$518,328.49

CAMBRIDGE.

REPORT OF BANK COMMISSIONER.

Peoples Bank.

H. M. Coon	. President
A. N. Gipson	Cashier
Fred RogersAssistan	at Cashier

DIRECTORS.

H. M. Coon, A. F. Jsham,

A. N. Gipson, H. W. Lyons,

H. J. DeVamey.

Statement November 26th, 1912.

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

CAREY.

Carey State Bank.

W. F. Rawso	on	 	. Vice President
Irt Eldredge		 	President
C. C. Shetler		 	Cashier

DIRECTORS.

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

C. C. Snetler.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds.	24,587.40 446.05	Capital Stock paid in.\$ paid Undivided Profits, less expenses and taxes	10,000.00 894.09
Warrants and Loans made for acct. Saving Deposit	950.20	Individual deposits subject to check Time certificates of deposits	21,871.75
Banking House, Furn- iture and Fixtures. Due from Banks	2,748.10 6,376.63	Savings Deposits Cashier checks out-	256.04
Checks and other Cash Items	13.48	standing	293.72
Cash on hand (lawful money of the U.S.)	2,618.01		
(Florida)	27 720 07	<u> </u>	
Total\$	37,739.87	Total\$	37,739.87

CLARKS FORK.

Bank of Clarks Fork.

ıi.	C.	Culver.																	President
C.	E.	Wailes.													. '	V	ice	,	President
W	S	Finney												 					Cashier

DIRECTORS.

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

Ignatz Weil.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES	
Loans and Discounts. \$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Banking House, Furniture and Fixtures. Due from Banks Checks and other Cash Items	30,121.88 459.16 2,352.55 1,798.05 7,964.36 428.05 2,283.55 718.29	Capital Stock paid in.\$ Individual deposits subject to check Demand certificates of deposit Savings Deposits Certified Checks Cashier checks out- standing	15,000.00 22,847.46 5,382.51 2,023.84 11.75 860.35
Total\$	46,125.89	Total\$	46,125.89

COUNCIL.

First Bank of Council.

President		 										n	ow	Bi	E.	nl	Fr	
President	Vice			 			٠.							1	Coo	ei	Fr	
Cashier														pp	Cla	S.	E.	

DIRECTORS.

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

M. D. Chappee.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$	55,338.94	Capital Stock paid in.\$	10,000.00
Overdrafts, secured		Surplus Fund	3,500.00
and unsecured	210.01	Undivided Profits, less	0.4
Bonds, Warrants and		expenses and taxes	
other Securities	8,379.68	paid	2,900.02
Banking House, Furn-		Individual deposits	
iture and Fixtures.	11,689.24	subject to check	59,156.70
Other Real Estate		Time certificates of	
owned	2,500.00	deposits	15,778.19
Due from banks	10,273.38	Savings Deposits	479.12
Checks and other Cash		standing	209.14
Items	21.50	Liabilities other than	
Cash on hand (lawful		those above stated.	2,500.00
money of the U.S.)	6,110.42		
Total\$	94,523.17	Total\$	94,523.17

COEUR D'ALENE.

American Trust Company.

F. A	. Blackwell		esident
r.J.	Davies	Vice Duc	midant
Ira S	. Shallis	Assistant C	ashier

DIRECTORS.

F. A. Blackwell, F. J. Davies, A. V. Chamberlain,

Ira Shallis.

J. J. O'Brien M. D. Wright, R. M. Harte,

Statement November 26th, 1912.

RESOURCES	i.	LIABILITIES.
Loans and Discounts. Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Other Real Estate owned Due from Banks Checks and other Cash Items Exchanges for Clearing House Cash on hand (lawful money of the U. S.) Agency Department	3,300.67 3,300.67 44,968.46 4,976.83 11,776.43 17,651.71 19,229.25 94.40 1,020.13 12,600.65 3,500.00	Capital Stock paid in \$ 50,000.00 Surplus Fund
Total\$	266,092.22	Total\$266,092.22

COEUR D'ALENE.

Coeur d'Alene Bank & Trust Co.

Guy C. Browne	t
Earl P. Browne Second Vice Presiden	t
Boyd Hamilton Cashie A. R. Black	ľ
A. R. Black	

DIRECTORS.

Earl P. Browne, Boyd Hamilton, Alta B. Hamilton, Guy C. Browne.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured		Capital Stock paid in.\$ Undivided Profits, less	50,000.00
und unsecured U. S., State, Municipal and other Bonds,	5,338.44	expenses and taxes paid Due to Banks (de-	2,362.42
Warrants and Loans made for acet. Sav-		posits)	5,000.00
ing Deposit Bonds, Warrants and	19,931.60	subject to check Demand Certificates of	84,129.08
other Securities	30,200.00	deposit	1,043.50
Banking House, Furn- iture and Fixtures.	41,415.64	Time certificates of deposits	18,007.10
Other Real Estate	40,668.96	Savings Deposit	27,495.57 1,214.07
Due from Banks Checks and other Cash	1,210.79	Cashier checks out-	768.50
Items	160.55	Bills payable	25,000.00
Exchanges for Clear- ing House	405.15		
Cash on hand (lawful money of the U.S.)	4,224.12		
Agency Department	725.00		
Total\$	215,020.24	Total\$	215,020.24

COTTONWOOD.

German State Bank.

He	rman H. Nuxoll	Anablant
B.	J. StubbersVice I	Tresident
M.	M. Belknap	Cachion

DIRECTORS.

Herman Nuxoll, Herman Nuxoll, John B. Foresman, Frances G. Nuxoll, Joseph Arnzen, Barney J. Strubbers.

Statement November 26th, 1912.

RESOURCES		LIABILITIES	
Loans and Discounts.\$ Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Due from Banks Cash on hand (lawful money of the U.S.)	80,210.50 3.71 1,355.81 8,200.00 35,188.26 7,038.60	Capital Stock paid in.\$ Undivided Profits, less expenses and taxes paid Individual deposits subject to check Time certificates of deposits Cashier checks out- standing	25,000.00 171.23 78,997.96 24,857.36 690.33
Total\$1	31,996.88	Total\$1	31,996.88

CRAWFORD.

InterMountain State Bank.

L.	M.	GortonPresident
F.	M.	KerbyVice President
TT	a	Cime . Casher
M	. D.	KerbyAssistant Cashier

DIRECTORS.

L. M. Gorton, H. C. Sims,

F. M. Kerby,

F. M. Kerby, E. A. Jameson,

T. L. Wortington.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$36,017.93 Overdrafts, secured and unsecured 599.69	Capital Stock paid in. \$ 10,000.00 Surplus Fund
Bonds, Warrants and other Securities 2,208.30 Banking House, Furn-	expenses and taxes paid
iture and Fixtures. 2,601.07 Due from Banks 13,904.16	subject to check 45,188.70 Demand Certificates of
Checks and other Cash Items	deposit 50.00 Time certificates of
Cash on hand (lawful money of the U. S.) 5,322.65	deposits 3,839.57
Total \$ 60,977.70	Total\$ 60,977.70

REPORT OF BANK COMMISSIONER.

CULDESAC.

The First Bank of Culdesac.

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

DIRECTORS.

F. M. Remington, E. W. Eaves,

John P. Vollmer, A. E. Clarke,

Geo. O. Farr.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 73,269.81 Banking House, Furniture and Fixtures. 2,869.45 Due from Banks 6,446.25 Checks and other Cash Items 839.44 Cash on hand (lawful money of the U. S.) 5,703.25	Capital Stock paid in.\$ 10,000.00 Surplus Fund 2,000.00 Undivided Profits, less expenses and taxes paid 2,035.73 Individual deposits subject to check 33,310.02 Demand Certificates of deposit 1,147.47 Time certificates of deposits 40,614.83 Cashier checks out- standing 20.15
Ttotal\$ 89,128.20	Ttotal \$ 89,128.20

CULDESAC.

Farmers State Bank.

J.W.	Johnson	. Cashier
'heo	MattsonVice P	resident
A. T.	NelsonF	resident

DIRECTORS.

J. W. Johnson, Theo. Mattson, A. T. Nelson, C. J. Norbo, G. H. Wyman, Albert Sogard,

W. L. Caster.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 57,875.02 Overdrafts, secured and unsecured 391.45 Bonds, Warrants and other Securities 109.55 Banking House, Furniture and Fixtures. 3,500.00	Capital Stock paid in.\$ 15,000.00 Individual deposits subject to check 57,542.40 Demand Certificates of deposit 1,907.78 Time certificates of deposits 10,462.44
Due from Banks 17,120.95 Checks and other Cash 54.70 Cash on hand (lawful money of the U. S.) 5,850.25 Expense and Interest paid 10.70	
Total\$ 84,912.62	Total\$ 84,912.62

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DEARY.

Latah County State Bank.

J. A	Harsh	1	 													Presider
O. B	ohman		 									. 1	V	ic	е	Presiden
н. 1	. War	ren	 													Cashie

DIRECTORS.

J. A. Harsh, O. Bohman,

H. D. Warren,

F. C. McGowan,

J. E. Harsh.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured and unsecured	34,188.40 57.24	Capital Stock paid in.\$ Surplus Fund Undivided Profits, less	15,000.00 200.00
Bonds, Warrants and other Securities Banking House, Furn-	4,183.36	expenses and taxes paid Individual deposits	5,713.92
iture and Fixtures.	7,963.59	subject to check Demand Certificates of	29,946.79
Other Real Estate	1,405.95	deposit	16,239.06 9.85
Due from Banks Checks and other Cash	11,045.06	Certified checks	9.00
Cash on hand (lawful	186.36		
money of the U. S.) Interest paid and Cur-	7,834.87		
rent Expense	244.79		
Total\$	67,109.62	Total\$	67,109.62

Downey State Bank.

REPORT OF BANK COMMISSIONER.

DOWNEY.

Geo. T. Hyde	ice President
F. W. Fauteck	stant Cashier

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

F. W. Fauteck.

RESOURCES:		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured and unsecured	42,428.50 20.36	Surplus Fund Undivided Profits, less	12,500.00 750.00
U. S., State, Municipal and other Bonds,		expenses and taxes paid Individual deposits	2,072.07
Warrants and Loans made for acct. Sav-		subject to check	62,872.37
ing Deposit Banking House, Furn-	1,396.86	Demand Certificates of	1,618.02
iture and Fixtures.	4,542.20	Cashier checks out-	1,876.11
Due from Banks Checks and other Cash	30,470.15	standing	1,010.11
Items	580.80		
Cash on hand (lawful money of the U. S.)	2,249.70		
	81,688.57	Total, \$	81,688.57

EAGLE.

Bank of Eagle.

Wm. Goodall	President
P. MaceVic	e President
F. M. Gardner	
M. K. RenkAssist	ant Cashier

DIRECTORS.

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

F. M. Gardner.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts.\$ 53,188.38 Overdrafts, secured and unsecured 188.29	Capital Stock paid in.\$ 10,000.00 Surplus Fund 1,200.00 Undivided Profits, less
Banking House, Furn- iture and Fixtures. 5,079.75 Due from Banks 13,461.54	expenses and taxes paid
Checks and other Cash Items	posits)
money of the U.S.) 2,379.73	Demand Certificates of deposit 1,391.95 Time certificates of
	deposits 11,197.77
Total \$ 74,379.69	Total \$ 74,379.69

ELK RIVER.

Elk River State Bank.

A.	W.	Laird	 		 		 	 	. President
R.	K.	Wheeler	 		 		 	 Vice	President
And	drev	v Bloom	 			 	 	 	Cashier

DIRECTORS.

A. W. Laird, Wm. Deary, Andrew Bloom, Henry Turrish,

Jno. Kendall.

RESOURCES.		LIABILITIES	
Loans and Discounts. \$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	36,144.50 11.88 5,331.29	Capital Stock paid in.\$ Surplus Fund Undivided Profits, less expenses and taxes paid Due to Banks (deposits) Individual deposits	15,000.00 1,000.00 1,371.39 10,079.90
Bonds, Warrants and other Securities	15,000.00	subject to check Demand Certificates of	31,485.52
Banking House, Furn-		deposit	22,949.12
other Real Estate	2,000.00	Savings Deposit	6,173.50
owned	10,192.32		da salas
Items	3,060.47		
Cash on hand (lawful money of the U.S.)	16,318.97		
Total\$	88,059.43	Total\$	88,059.43

EMMETT.

Bank of Emmett.

W R Cartwrig	ht	
C. J. Bullard		Cashier
V. T. Craig		Assistant Cashier

DIRECTORS.

W. R. Cartwright, C. J. Bullard, C. C. Anderson, E. M. Reilly,

50

V. T. Craig, D. H. Van Dusen, John Driscoll, F. A. DeClark,

R. M. Cummings.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$130,135.36 Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Other Real Estate owned Oue from Banks Checks and other Cash Items Cash on hand (lawful money of the U. S.) 531.47 27,747.71 5,000.00 37,183.47 1,545.84	Capital Stock paid in.\$ 40,000.00 Surplus Fund
Total\$227,343.28	Total\$227,343.28

FERDINAND.

Ferdinand State Bank.

H. KutherPr	esident
N. Kinzer	
F. M. Bieker	
Jos. G. Schaeffer	Cashier

DIRECTORS.

H. W. Uhlenkott, F. M. Bieker,

H. Kuther,

N. Kinzer.

Fred Enneking,

RESOURCES.		LIABILITIES.
Loans and Discounts. Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Other Real Estate owned Due from Banks Checks and other Cash Items	61,578.91 210.34 813.75 3,255.67 350.00 4,079.17 93.50	Capital Stock paid in. \$ 12,500.00 Surplus Fund
money of the U. S.) Total\$	3,832.71 74,214.05	Total \$ 74,214.05

FILER.

Filer State Bank.

T. E. Moore	. President
E. E. HaagVice	President
Guy H. Shearer	Cashier

DIRECTORS.

W. S. McCornick, Guy H. Shearer,

E. E. Haag, T. E. Moore.

H. J. Weaver,

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
U. S., State, Municipal and other Bonds, Warrants	7.65 Capital Stock paid in.\$ 10,000.00 Surplus Fund 5,000.00 Undivided Profits, less expenses and taxes paid 2,243.18 3.48 Individual deposits subject to check 103,533.62 Demand Certificates of deposit 10,283.63 Time Certificates of deposits 6,000.00 3.300 deposits 6,000.00
Total\$137,0	50.43 Total\$137,060.43

FORT LAPWAI.

Fort Lapwai State Bank.

J. A. Schultz	 	 		 	 		. President
no, c. Lane	 	 	 			Vico	Dugaldant
Lee A. Strickfaden	 	 		 	 		Cashier

DIRECTORS.

J. A. Schultz, D. McFarland, Roy C. Lane, J. Peterson,

Lee A. Strickfaden

LIABILITIES.	LIABILITIES.
Loans and Discounts \$ 31,417.25 Overdrafts, secured and unsecured 345.75 Banking House Furniture and Fixtures. Other Real Estate owned 750.00 Due from Banks 9,731.91 Checks and other Cash Items 100.00 Cash on hand (lawful money of the U. S.) Expenses and Taxes paid 845.33	Cavital Stock paid in.\$ 10,000.00 Individual deposits subject to check 28,999.20 Demand Certificates of deposit 318.17 Time Certificates of deposits 8,129.59 Cashier checks outstanding 840.40
Total\$ 48,287.36	Total \$ 48,287.36

FRUITLAND.

Fruitland State Bank.

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

DIRECTORS.

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

C. W. Young,

Statement November 26th, 1912.

Lonus and Discounts. \$ Overduafts, secured and unsecured. U.S., State, Municipal and other Bonds, Warrants and Loans ing Deposit. Bonds, Warrants and other Securities. Banking House Furniture and Fixtures. Due from Banks. Check and other Cash Items.	60,966.99 539.21 2,038.40 58.75 6,363.76 10,465.87 797.92	Capital Stock paid in \$ Surplus Fund Undivided Profits, less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposits Savings Deposits Cashier checks outstanding	10,000.00 3,500.00 497.47 69,908.70 6,377.31 3,106.15 1,123.26
Cash on hand (lawful money of the U. S.)	4,281.99	Total	94,512.89

GRACE.

Gem Valley State Bank.

C. A. Valentine	President
Alex HarrisVice	President
Fred A. Ball	Cashier

DIRECTORS.

C. A. Valentine, E. J. Merrill,

W. B. Wright, McGee Harris.

Alex Harris,

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

REPORT OF BANK COMMISSIONER.

GRANDVIEW.

Grandview State Bank.

	President
Russell C. Massey	Vice President
B. F. Olden	

DIRECTORS.

Russell C. Massey, B. F. Olden, D. Quackenbush, George R. Proctor.

Otto R. Bolen,

Statement November 26th, 1912.

RESOURCES. Loans and Discounts. Overdrafts, secured and unsecured Banking House Furniture and Fixtures. Due from Banks Check and other Cash Items Cash on hand (lawful money of the U. S.)	34,528.34 152.56 7,405.46 7,940.81 6.23 3,926.95	LIABILITIES. Capital Stock paid in.\$ Undivided Profits, less expenses and taxes paid	10,000.00 1,197.34 36,843.14 4,617.55 1,302.32
motal\$	53,960.35	Total	53,960.35

GRANGEVILLE.

Grangeville Savings & Trust Company.

Henry Telcher															٠.			Presi	dent	
F. L. Leonard E. W. Oliver .																Trio	^	Dugai	.1 1	
M. M. Moore											•	•		I	is	. Vic	e a i	t Cas	dent	

DIRECTORS.

Henry Telcher, F. L. Leonard,

E. W. Oliver,

J. C. Gelbach,

M. M. Moore.

RESOURCES.		LIABILITIES.					
ing Deposit 1 Bonds, Warrants and other Securities Banking House Furniture and Fixtures. Other Real Estate owned Due from Banks 1: Check and other Cash Items Cash on hand (lawful money of the U. S.) Other Resources	1,237.49 0,740.89 2,000.00 9,992.50 3,082.20 8,918.83 526.15 0,994.35 339.65 7,618.00		45,000.00 15,000.00 1,619.09 4,326.58 99,195.57 51.70 28,152.41 15,014.70 560.69 13,000.00				
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Total\$2	21,920.74				

REPORT OF BANK COMMISSIONER.

GRANGEVILLE.

Bank of Camas Prairie.

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

DIRECTORS.

Frank W. Kettenbach, Frank McGrane, W. W. Brown,

A. F. Parker, J. L. Rains, Milton Freidenrich,

Evan Evans.

Statement November 26th, 1912.

RESOURCES. Loans and Discounts.\$353,756.12 Overdrafts, secured and unsecured 39,938.10 Bonds, Warrants and other Securities 19,156.52 Banking House Furniture and Fixtures. Other Real Estate owned 5,573.65 Due from Banks 57,251.44	LIABILITIES. Capital Stock paid in.\$ 50,000.00 Surplus Fund 50,000.00 Undivided Profits, less expenses and taxes paid 62,467.17 Due to Banks (deposits) 13,064.46 Individual deposits subject to check 190,577.75 Demand Certificates of
Check and other Cash Items	deposit
Total\$519,207.74	Total\$519,207.74

GENESEE.

First Bank of Genesee.

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

DIRECTORS.

John P. Vollmer, E. W. Eaves,

J. L. Goodnight, A. E. Clarke,

J. T. Nelson.

RESOURCES		LIABILITIES.						
Loans and Discounts.\$ Overdrafts, secured and unsecured Bonds, Warrants and	9,105.93	Capital Stock paid in.\$ Surplus Fund Undivided Profits, less expenses and taxes	30,000.00 6,000.00					
other Securities Banking House Furn-	1,000.00	paid	9,404.93					
iture and Fixtures. Due from Banks	16,657.50 15,000.00	posits) Individual deposits	3,326.53					
Check and other Cash Items	583.14	subject to check Demand Certificates of	45,155.81					
Cash on hand (lawful money of the U.S.)	7,106.14	deposit Time Certificates of	2,288.12					
		deposits	57,34082					
		standing	30.00					
Total\$	153,566.21	Total\$1	53,566.21					

GENESEE.

Genesee Exchange Bank.

Thea H Brewer	President
Fred K Bressler	Vice Fresident
T. Driscoll	

DIRECTORS.

W. J. Herman,
Fred K. Bressler,
Thos. H. Brewer.

W. H. Ehlen, T. Driscoll,

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$182,479.75 Overdrafts, secured and unsecured 2,281.65 Bonds, Warrants and other Securities 3,300.00 Banking House Furniture and Fixtures. Other Real Estate owned 2,050.00 Oue from Banks Check and other Cash Items	Capital Stock paid in.\$ 25,000.00 Surplus Fund
Total\$313,816.39	Total\$313,816.39

GLENNS FERRY.

Glenns Ferry Bank, Limited.

Joseph Rosevear		sident
11. M. Hullbut	Vice Duc	Amaliant
I. E. White	Assistant C	ashier

DIRECTORS.

J. J. McGinnis, H. W. Knox, Ed. M. Clark,

Martin Stein, I. E. White, H. M. Hurlbut,

Joseph Rosevear.

RESOURCES.		LIABILITIES.
Banking House Furniture and Fixtures. Other Real Estate owned Due from Banks 6 Check and other Cash Items Cash on hand (lawful	73,705.49 5.40 10,264.90 2,9369.0 1,500.00 15,537.21 136.42 8,602.20	Capital Stock paid in.\$ 20,000.00 Surplus Fund 5,000.00 Undivided Profits, less expenses and taxes paid 3,199.21 Individual deposits subject to check . 103,033.21 Demand certificates of deposit 3,294.55 Time certificates of deposits 38,161.55
Total\$17	2,688.52	Total\$172,688.52

GIFFORD.

Bank of Gifford.

Louis Clark	. President
Louis Clark Vice	President
Louis Clark	Cashier
THE WE HOVES	

DIRECTORS.

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

E. P. Atchison.

Statement November 26th, 1912.

RESOURCES. Loans and Discounts. Overdrafts, secured and unsecured Banking House Furniture and Fixtures. Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U. S.)	52,485.67 87.70 1,270.30 3,704.39 316.60 3,845.05	LIABILITIES. Capital Stock paid in.\$ Surplus Fund Undivided Profits, less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposit Time certificates of deposits	10,000.00 1,500.00 2,904.24 35,070.48 6,346.63 5,888.36
	61,709.71	Total	61,709.71

GILMORE.

Lemhi Valley Bank.

A. S. RossPresident
W. C. McCormick
E. C. RossCashier
Bernard Allhands

DIRECTORS.

A. S. Ross, M. W. Friedorff, W. C. McCormick, B. F. White,

E. C. Ross.

RESOURCES.		LIABILITIES.
Loans and Discounts.\$	23,596.53	Capital Stock paid in. \$ 15,000.00 Surplus Fund 1,500.00
Overdrafts, secured and unsecured	445.28	Undivided Profits less
Eonds, Warrants and other Securities	12.50	expenses and taxes paid 55.57
Banking House Furn- iture and Fixtures.	3.465.99	Individual deposits subject to check 27,013.82
Due from Banks	11,444.90	Demand Certificates of
Check and other Cash Items	1,877.85	deposit 1,692.54
Cash on hand (lawful money of the U. S.)	3,686.30	
Expenses and Taxes		
paid	732.58	
Total\$	45,261.93	Total \$ 45,261.93

GOODING.

Lincoln County State Bank.

Geo. W. Wedgwood	President
W H Cannon	President
H I Levson	Cashier

DIRECTORS.

Geo. W. Wedgwood, J. A. Dygert, W. H. Cannon, A. R. Leyson,

H. J. Leyson.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House Furniture and Fixtures. Other Real Estate owned	39,707.74 408.15 4,049.68 2,522.69 2,500.00 22,277.35 1,075.07 4,141.44	Capital Stock paid in. \$ Surplus Fund Undivided Profits less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposit Time Certificates of deposits Cashier checks outstanding Bills payable	10,000.00 750.00 589.19 49,736.96 66.50 9,910.74 628.73 5,000.00
Total\$	76,682.12	Total\$	76,682.12

HAGERMAN.

Farmers State Bank.

U. E. Gridley	President
C. N. Dilatuh	Vice President
C. W. Stringfield	

DIRECTORS.

C. E. Gridley, Daniel Jones, C. N. Dilatush, L. H. Norton,

T. E. Thompson.

RESOURCES.	1	LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured	24,398.15	Capital Stock paid in.\$ Individual deposits	14,800.00
and unsecured Bonds, Warrants and	566.86	subject to check Time Certificates of	19,948.32
other Securities Banking House Furn-	44.50	deposits	4,230.00
iture and Fixtures. Due from Banks	2,773.50 7,862.34	standing	13.65
Check and other Cash Items	146.49		
Cash on hand (lawful money of the U. S.)	1,975.20		
Expense and Taxes	1,226.93		
para	1,220.00		*
_		_	
Total\$	38,991.97	Total\$	38,991.97

HAGERMAN.

Hagerman State Bank.

J. E. Clinton	President
W. L. Coltharp	. Vice President
C. I. Nelson	Casnier
S. W. CtrubleA	ssistant Cashier

DIRECTORS.

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

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discount. \$58,062.83 Overdrafts, secured and unsecured Banking House Furniture and Fixtures. Due from Banks Check and other Cash Items	Capital Stock paid in. \$ 25,000.00 Undivided Profits less expenses and taxes paid
Total \$ 98,000.11	Total\$ 98,000.11

HANSEN.

Bank of Hansen.

H.	M. Vanderpool	Vice I	President
M.	B. Provost		. Cashier

DIRECTORS.

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

C. Peterson.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$	29,640.99	Capital Stock paid in .\$	15,000.00 728.68
Overdrafts, secured and unsecured	76.97	Individual deposits	120.00
Bonds, Warrants and	10.01	subject to check	31,745.17
other Securities	1,000.00	Time certificates of	02,120.21
Banking House Furn-		deposits	2,502.95
iture and Fixtures.	1,052.60		
Other Real Estate			
owned	775.00		
Due from Banks	15,874.90		
Check and other Cash			
Items	214.00		
Cash on hand (lawful			
money of the U.S.)	1,342.34		
	<u> </u>	_	
Total\$	49,976.80	Total\$	49,976.80

HARRISON.

First Bank of Harrison.

A. A.	. Crane	President
H J	Rossi	e President
W. E	B. Hagar	Cashier

DIRECTORS.

A. A. Crane, H. J. Rossi, W. B. Hagar, E. G. Crane,

A. W. Burleigh.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts.\$ 41,888.21 Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House Furniture and Fixtures. Other Real Estate owned	Capital Stock paid in \$ 25,000.00 Surplus Fund
Total\$103,585.16	Total\$103,585.16

HEYBURN.

Heyburn State Bank.

F. M. Snyder	President
W. H. Disney	Vice President
C. O. Carnwell	

DIRECTORS.

F. M. Snyder, B. F. Olden, W. H. Disney,

F. H. Adams,

G. E. Schroeder.

RESOURCES.		LIABILITIES.	
	47,296.28 1,485.82 473.40 9,950.45 206.54 14,428.42 \$67.29 4,647.29 106.76	Capital Stock paid in.\$ Surplus Fund Individual deposits subject to check Demand Certificates of deposit Time Certificates of deposits Notes and bills re- discounted Bills payable	10,000.00 2,500.00 58,883.95 575.30 4,303.00 700.00 2,500.00
Total\$	79,462.25	Total\$	79,462.25

HOLLISTER.

Bank of Hollister.

W. I	I. Graven.	 	 	 	. President
J. M	. Bratton .	 	 	 Vice	President
A. F	. Craven	 	 	 	Cashier

DIRECTORS.

W. H. Craven. I. B. Rerrine. A. F. Craven. A. E. Leavett.

J. M. Bratton.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured	35,948.00	Capital Stock paid in.\$ Surplus Fund	10,000.00 500.00
and unsecured Bon's, Warrants and	179.18	Undivided Profits less expenses and taxes	
other Securities Banking House Furn-	8,000.00	paid	820.28
iture and Fixtures Due from Banks	4,317.95	subject to check	40,657.62
Check and other Cash	8,038.49	Time Certificates of deposits	1,403.35
Items	58.44	Bills payable	6,000.00
money of the U.S.)	2,839.19		
Total\$	E0 201 0E	Total\$	F0 201 0F

IDAHO FALLS.

Farmers & Merchants Bank.

	EcclesPresident
James	L. MilnerVice President
C. A.	SpathCashier

DIRECTORS.

A. T. Shane. L. A. Hartert. David Eccles. Geo. P. Ward. John W. Hart. James L. Milner.

C. F. Osgood

RESOURCES.		LIABILITIES	
Loans and Discounts.\$	127,171.37	Capital Stock paid in.\$	50,000.00
Overdrafts, secured		Surplus Fund	10,000.00
and unsecured	9,574.93	Undivided Profits less	
U. S., State, Municipal		expenses and taxes	
and other Bonds,		paid	7,705.51
Warrants and Loans		Due to Banks (de-	
made for acct. Sav-		posits)	109.95
ing Deposit	541.13	Individual deposits	
Bonds, Warrants and		subject to check	112,733.48
other Securities	5,198.16	Demand Certificates of	
Banking House Furn-		deposit	1,181.00
iture and Fixtures .	32,400.00	Time Certificates of	
Due from Banks	49,730.10	deposits	24,611.30
Exchanges for Clear-		Savings Deposits	4,476.01
ing House	3,731.91	Certified checks	200.00
Cash on hand (lawful		Cashier checks out-	
money of the U.S.)	20,544.21	standing checks	2,87.456
		Bills payable	35,000.00
Total\$	248,891.81	Total	248,891.81

IDAHO CITY.

Boise Basin Bank.

W. S. Galbraith	. President
Melvin Wi pel	President
J. W. Mershon	Cashier

DIRECTORS.

J. C. Mills.
O. A. Dukuette.
Melvin Wiegel.

J. A. Lippincott. J. W. Mershon. W. S. Galbraith.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured and unsecured	11,775.07 57.42	Capital Stock paid in.\$ Individual deposits subject to check	12,950.00 21,326.48
Bonds, Warrants and other Securities Banking House Furn-	26,540.97	Time Certificates of deposits Cashier checks out-	2,151.50
iture and Fixtures. Due from Banks Checks and other Cash	2,279.50 696.99	standing Bills payable	723.93 8,319.24
Cash on hand (lawful	20.00		
money of the U. S.) Expenses exceeding profits	2,775.28 1,325.92		
Total\$	45,471.15	Total\$	45,471.15

IDAHO FALLS.

The State Bank.

S. E. Larabie	 	President
C G Peck	 	President
W. F. Gullette.	 Assistar	t Cashier
O. J. Ellis	 Assistar	t Cashier

DIRECTORS.

S. E. Larabie, W. F. Gullette, R. D. Larabie, O. J. Ellis.

C. G. Peck,

RESOURCES.	LIABILITIES.
Loans and Discounts. \$201.565.11 Overdrafts, secured and unsecured 6,263.60 Bonds. Warrants and other Securities 5,216.76 Banking House Furniture and Fixtures . 29,627.54 Other Real Estate owned	Capital Stock paid in.\$ 75,000.00 Surplus Fund 25,000.00 Undivided Profits less expenses and taxes paid 12,847.76 Due to Banks (deposits) 12,847.22 Individual deposits subject to check 223,066.22 Demand Certificates of deposit 11,159.18 Time Certificates of deposits 75,697.24 Cashier checks outstanding 1,818.67
Total\$437,463.29	Total\$437,463.29

IDAHO FALLS.

Anderson Brothers Bank.

C. C. Campbell
M. M. HittVice President
James E. SteeleCashier
G. R. HittAssistant Cashier
A. L. Campbell

DIRECTORS.

C. C. Campbell. G. R. Hitt. M. M. Hitt. J. C. Anderson. James E. Steele. A. L. Campbell.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$559,539.00	
Overdrafts, secured	Capital Stock paid in \$100,000.00
and unsecured 12,633.91	Surplus Fund 100,000.00
U. S., State, Municipal	Undivided Profits less
and other Bonds,	expenses and taxes
Werrants and Loans	paid 10,264.05
made for acct. Sav-	Due to Banks (de-
ing Deposit 52,865.42	posits) 28,858.54
Bonds, Warrants and	Individual deposits
other Securities 7,450.00	subject to check 452,273.71
Banking House Furn-	Demand Certificates of
iture and Fixtures. 10,000.00	deposit 21,945.39
Other Real Estate	Time certificates of
owned 19,224.34	deposits 167,562.42
Due from Banks 151,383.06	
Check and other Cash	
Items 17,182.17	
Cash on hand (lawful	
money of the U.S.) 50,626.21	
Total\$880,904.11	Total\$880,904.11

ILO.

Ilo State Bank.

F. F. Johnson	 President
P. J. Miller	 ce President
Wm. Thomson	 Cashier
J. J. Mockler	 tant Cashier

DIRECTORS.

J. J. Wood. J. J. Mockler. F. F. Johnson. P. J. Miller.

Wm. Thomson.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$109,839.38 Overdrafts, secured and unsecured 344.28 Bonds, Warrants and	Capital Stock paid in.\$ 12,500.00 Surplus Fund 5,000.00 Undivided Profits less expenses and taxes
other Securities 1,264.00 Banking House Furn-	paid 4,141.26 Due to Banks (de-
iture and Fixtures. 5,522.85 Due from Banks 19,743.13	posits) 3,662.71 Individual deposits
Check and other Cash	subject to check 81,327.58 Demand Certificates of
Cash on hand (lawful	deposit 302.65
money of the U. S.) 9,340.55	deposits 39,228.29
Total\$146,162.49	Total\$146,162.49

JEROME.

Farmers and Merchants State Bank.

R. S.	Frazier.					• • •							 	President
CE	Maggev									 			 vice	President
P. R.	Kartzke.	• • •	• •	•	•	•	•	•	• •		 	• •	 Assista	Cashier nt Cashier

DIRECTORS.

R. S. Frazier.
A. T. Bruner.
Jos. Schneeberger,
P. R. Kartzke.

E. C. Minkenback. W. A. Heiss. Ralph Moore.

Statement November 26th, 1912.

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

JEROME.

Jerome State Bank, Limited.

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

RESOURCES.	LIABILITIES.
Overdrafts, secured and unsecured Bonds, Warrants and other Securities. Banking House Furniture and Fixtures. Other Real Estate owned Due from Banks 16,30 Check and other Cash Items Exchanges for Clearing House Cash on hand (lawful	92.21 Capital Stock paid in.\$ 25,000.00 Surplus Fund
Total\$125,	7264.88 Total

JULIAETTA.

Bank of Juliaetta.

E. W. Porter	President
J. L. Woody	.Vice President
Carl Porter	Cashier

DIRECTORS.

W. S. Cox. W. W. Johnson. E. W. Porter. M. V. Thomas. Walter Clark. J. L. Woody.

Carl Porter.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$ Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures Due from Banks Cash on hand (lawful money of the U.S.)	50,296.42 329.59 1,108.42 7,000.00 25,146.48 4,467.25	Capital Stock paid in.\$ Undivided Profits less expenses and taxes paid Individual deposits subject to check Time Certificates of deposits	15,000.00 1,040.48 45,445.02 26,862.66
Total \$	88,348.16	Total\$	88,348.16

JULIAETTA.

Citizens State Bank.

Charles Hill	 	President
F. F. McGuire	 	Cashier

DIRECTORS.

Charles Hill, Robert Foster, W. H. Stump, C. E. Carlson,

F. F. McGuire.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Due from Banks Cash on hand (lawful money of the U. S.)	24,834.59 247.84 1,090.00 6,153.73 16,251.34 1,067.25	Capital Stock paid in. \$ Undivided Profits less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposit Cashier checks out- standing Bills payable	10,000.00 581.67 21,234.83 12,376.25 452.00 5,000.00
Total\$	49,644.75		49,644.75

KAMIAH.

Bank of Kamiah.

A	E	Clarke														Pre	sideı	nt
E.	S.	Friend										 i	/i	Ċ€	3	Fre	side	nt
E.	C.	Schultz						 								C	askie	or.

DIRECTORS.

A. E. Clarke. E. C. Schulz. E. S. Friend.

J. P. Vollmer.

L. Schulz.

Statement November 26th, 1912.

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

KAMIAH.

, State Bank of Kamiah.

George H. Waterman	
J. F. BridwellVice	
C. H. Works	Cashier

DIRECTORS.

J. F. Bridwell. C. H. Works.

J. F. Pomeroy.

George H. Waterman,

M. R. Rawson.

RESOURCES		LIABILITIES	
Loans and Discounts.\$ Overdrafts, secured	118,704.96	Capital Stock paid in.\$ Surplus Fund	15,000.00
and unsecured Bonds, Warrants and	572.14	Undivided Profits less expenses and taxes	
other Securities Banking House, Furn-	1,494.19	paid	1,998.35
iture and Fixtures. Due from Banks	9,352.76 19,583.39	posits	14,638.64
Checks and other Cash Items	260.00	subject to check Demand Certificates of	76,471.88
Cash on hand (lawful money of the U.S.)	5,673.24	deposit	1,953.21
		deposits	37,578.60 5,000.00
			0,000.00
Total\$	155,640.68	Total\$1	55,640.68

KELLOGG.

The First State Bank of Kellogg.

W. W. Papesh								President
W. W. Papesn		٠.	٠.	• •				Vice President
W. W. Papesh O. M. Green	•••	 ٠.		٠.	 		٠.	Cashier
O. M. Green J. A. Walden Chas. P. Weigand								
Chas. P. Weigand			• :•			• • •	٠.	. Hobbideane

DIRECTORS.

W. W. Papesh. J. A. Walden. Robt. Sterling. C. Z. Seelig.

O. M. Green. D. W. Peeples. T. R. Mason. Wm. McDougall.

D. W. Price.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Other Real Estate owned Checks and other Cash Items Exchanges for Clearing House Cash on hand (lawful money of the U. S.) 88,324.66 684.37 25,037.30 3,403.50 3,403.50 18,569.58 153.18 153.18	Capital Stock paid in.\$ 40,000.00 Undivided Profits less expenses and taxes paid
Total	

KENDRICK.

Farmers Bank & Trust Company.

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

DIRECTORS.

J.	P.	Vollmer.
A.	E.	Clarke.
Te	XX	Havor

H. Shultz. E. P. Atchison.

J. R. Hepler.

RESOURCES.		LIABILITIES.	
Loans and Discounts. St. Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Other Real Estate owned Due from Banks Checks and other Cash Items Exchanges for Clearing House Cash on hand (lawful money of the U.S.)	751.81 3,047.20 1,041.75 1,827.69 6,713.18 615.52 8,85 6,660.68	Capital Stock paid in.\$ Surplus Fund Undivided Profits less expenses and taxes paid Dividends unpaid Individual deposits subject to check Time Certificates of deposits Certified checks	25,000.00 1,500.00 3,375.86 5.00 61,838.60 29,305.35 225.00
Total\$1	21,249.81	Total\$1	21,249.81

KENDRICK.

Kendrick State Bank.

Martin V. Thomas		 	President
S. P. Callison	 	 	Cashier

DIRECTORS.

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

E. W. Porter.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
u. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	49.43 expenses and taxes paid
Total\$108,	23.17 Total\$108,423.17

KIMBERLEY.

Bank of Kimberley.

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

Henry Jones, N. Larsen, W. Webster,

H. P. Larsen, E. Claiborn, A. D. Norton,

W. H. Turner.

RESOURCES.	LIABILITIES.
Loans and Liscounts. \$105,637.49 Overdrafts, secured and unsecured 65.29 Banking House, Furniture and Fixtures. 21,000.00 Due from Banks 37,446.85 Checks and other Cash Items 540.26 Cash on hand (lawful money of the U. S.) 7,170.49	rapital Stock paid in.\$ 30,500.00 Surplus Fund 2,500.00 Undivided Profits less expenses and taxes paid 1,053.45 Individual deposits subject to check 103,878.93 Time Certificates of deposits 33,034.16 Cashier Checks outstanding 893.84
Total\$171,860.38	Total\$171.860.38

REPORT OF BANK COMMISSIONER.

KING HILL.

First Bank of King Hill.

(PRIVATE BANK)

А. В.	MontgomeryPresident
C. E.	BottCashier

Statement November 26th, 1912.

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

KOOSKIA.

State Bank of Kooskia.

J. L. Gross		.President
G. H. Waterman.	······································	President
M. R. Gross	Assista	nt Cashier

DIRECTORS.

J. L. Gross, Geo. H. Waterman, F. E. Quist.

C. H. Works, Mrs. N. E. Whiting,

RESOURCES.		LIABILITIES	
Loans and Discounts. \$ Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Other Real Estate owned Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U. S.)	52,782.55 2,030.44 2,353.30 915.00 20,942.03 6.00 4,371.03	Capital Stock paid in.\$ Surplus Fund Undivided profits, less expenses and taxes paid Individual deposits subject to check Time Certificates of deposits Certified checks Cashier Checks out- standing	10,000.00 1,400.00 2,068.45 45,716.91 22,739.06 175.00 1,300.93
Total\$	83,400.35	Total\$	83,400,35

KUNA.

Kuna Savings Bank.

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

DIRECTORS.

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

L. A. Martin.

Statement November 26th, 1912.

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

LEADORE.

Leadore State Bank.

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

DIRECTORS.

G. F. Yearian, R. G. Ries, N. F. Stone,

Don C. Reed, W. W. Lottridge, C. S. Burton,

Guy E. Bowerman.

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

LEWISTON.

Idaho Trust Company.

	President
J. K. McCormack J. Alexander	Vice President
I Alexander	Secretary
P. I. Sheppara	Accietant Secretary
R. L. Sheppard	of Insurance Dept.
H. C. Carnanan.	
DIRECTORS.	

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

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

E. L. Alford.

Statement November 26th, 1912.

RESOURCES. Loans and Discounts. \$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Bonds, Warrants and other Securities Banking House, Furniture and Fixtures.	90,199.23 6.60 20,000.00 24,000.00 21,173.65	Capital Stock paid in \$ Surplus Fund Undivided Profits less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposit Time Certificates of deposits Savings Deposits	1,731.51 47,380.99 1,034.85 16,741.78 25,534.12 6.00
Other Real Estate	394.25 8,194.95	Certified Checks Trust Deposits Bills payable	16,611.80 9,000.00
Due from aBnks Checks and other Cash			
Cash on hand (lawful money of the U. S.	8,064.67	Total	\$172 041.05
Total	\$172,041.05	Total	V2.1-1

McCAMMON.

McCammon State Bank.

C. A. Valentine.	 													President
Ezra J. Merrell.	 												Vice	e President
N. P. Nielson	 								Ca	sl	ie	er	and	d Secretary
Thos. Jenkins	 						 	 						. Treasurer

DIRECTORS.

C. A. Valentine, Thos. Jenkins,

Ezra J. Merrill, T. M. Edwards,

Alice Keiole.

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

MACKAY.

W. G. Jenkins & Company, Bankers.

TU	Green	President
0 0	Davidson	Licaldene
D. V	. Archbald	Casnier

DIRECTORS.

J. H. Green, D. W. Stanrod, C. C. Davidson,

D. L. Evans,

C. W. Berryman.

Statement November 26th, 1912.

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

MALAD.

J. N. Ireland & Company, Bankers.

W. G. Jenkins	
J. N. IrelandVice	
W. R. Evans	Cashier

DIRECTORS.

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

D. L. Evans.

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

MEADOWS.

Meadows State Bank.

Frank C. Woodford.		President
A. B. Lucas	Ass	istant Cashier
C. M. Lucas		

DIRECTORS.

J. W. Hayward, A. B. Lucas, J. M. Rowell, J. J. Shaw.

Frank C. Woodford.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$ Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Due from Banks Checks and other Cash Items Exchanges for Clearing House Cash on hand (lawful money of the U.S.)	63,314.13 3,833.30 3,955.10 3,370.15 22,821.79 162.31 100.00 5,358.53	Capital Stock paid in.\$ Surplus Fund Undivided Profits less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposit Time Certificates of deposits Notes and bills re- counted	20,000.00 3,500.00 569.46 48,861.78 5,764.07 16,720.00 7,500.00
Total	3102,915.31	Total	3102,915.31

MIDDLETON.

REPORT OF BANK COMMISSIONER.

The State Bank of Middleton.

S. F.	Chaney																					P	res	ide	nt	
W. T.	Plowhead																	. 1	/i	ce	,	P	res	ide	nt	
G. C.	Painter	٠.	• •		•	•	•	•	•		•	•	•		 •		•••		. ,		•		Ca	shi	er	

DIRECTORS.

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

Peter Neth.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured and unsecured	32,307.75 413.61	Capital Stock paid in.\$ Surplus Fund Undivided Profits less	10,000.00
U. S. State, Municipal and other Bonds, Warrants and Loans		expenses and taxes paid Individual deposits	24.15
made for acct. Sav- ing Deposit	4,315.36		33,459.59
Banking House, Furn-		deposit	2.29
other Real Estate	5,000.00	Time Certificates of deposits	10,147.84
Owned Due from Banks	2,225.00 6,729.86		
Checks and other Cash Items	84.05		
money of the U.S.)	2,558.73		
Total\$	53,634.36	Total\$	53,634.36

MIDVALE.

Bank of Washington County.

A B Anderson	 	
Geo. Crofton	 	Vice President
W. L. Anderson.	 	

DIRECTORS.

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

J. L. Gilmore.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts\$110,588.35 Overdrafts, secured and unsecured Banking House, Furniture and Fixtures. Other Real Estate owned	Capital Stock paid in.\$ 25,000.00 Surplus Fund
Total\$214,806.07	Total\$214,806.07

MILNER.

Milner State Bank.

W. S. Kuhn	President
D. C. McWattersVice	President
E. G. Bennett	Secretary
H. E. Gundelfinger	Cashier
F. F. Cockburn	nt Cashier

DIRECTORS.

W. S. Kuhn. E. G. Bennett. D. C. McWatters. H. E. Gundelfinger.

H. W. Hurlebaus.

DEGOTIDOEG		T T A DAY YOUTH
RESOURCES.		LIABILITIES.
Loans and Discounts.\$	76,064.74	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured		Surplus Fund 2,000.00
and unsecured	28.66	Undivided Profits less
Bonds, Warrants and		expenses and taxes
other Securities	884.50	paid 8,474.41
Banking House, Furn-		Individual deposits
iture and Fixtures.	2,250.00	subject to check 140,570.66
Due from Banks	80,037.91	Time Certificates of
Checks and other Cash		deposits 3,254.80
Items	6.05	Certified checks 1,450.00
Cash on hand, lawful		
money of the U.S.)	6,478.01	
		7. Marie 1997
Total\$1	165,749.87	Total\$165,749.87

MONTPELIER.

Bank of Montpelier.

G. C. Gray			President
1 D CHAT	The state of the s	the second of th	VICE I I CDIGOTO
Distand O.	100		
H R Toon	ner		Assistant Cashier

DIRECTORS.

G. C. Gray. Richard Groo. A. D. Gray. H. R. Toomer.

F. M. Davis,

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$159,748.81 Overdrafts, secured and unsecured	Capital Stock paid in. \$ 20,000.00 Surplus Fund 20.000.00 Undivided Profits less expenses and taxes paid 1,312.31 Due to Banks (deposits 153,427.06 Demand Certificates of deposit 153,427.06 Time Certificates of deposits 16,649.35 Savings Deposits 16,649.35 Savings Deposits 2377.30
Total\$332,845.35	Total\$332,845.35

MOSCOW.

First Trust & Savings Bank.

Hawkin Melgard	I	President
M. E. LewisFirst	Vice I	President
E. Kauffman Second	Vice 1	President
W. E. Cahill		. Cashier

DIRECTORS.

Hawkin Melgard. M. E. Lewis. E. Kauffman. S. Barghoorn.

W. E. Cahill.

RESOURCES.		LIABILITIES	S
Loans and Discounts. \$3	277,650.59	Capital Stock paid in \$\$	50,000.00
Overdrafts, secured		Surplus Fund	6,000.00
and unsecured	1,364.92	Undivided Profits less	
U. S. State, Municipal		expenses and taxes	
and other Bonds,		. paid	6,322.30
Warrants and Loans		Individual deposits	
made tor acct. Sav-	3-11-11-11	subject to check	269,526.06
ing Deposit	70,347.87	Demand Certificates of	
Bonds, Warrants and		deposit	6,862.10
other Securities	11,674.99	Time Certificates of	
Banking House, Furn-		deposits	57,825.84
iture and Fixtures.	4,773.30	Savings Deposits	68,212.84
Other Real Estate		Certified checks	51.00
owned	3,975.00	Liabilities other than	
Due from Banks	66,197.23	those above stated.	73.15
Checks and other Cash			
Items	3,172.56		
Cash on hand (lawful			
money of the U.S.)	25,716.83		
Total\$	464,873.29	Total	\$464,873.29

and the state of the state of the state

MOSCOW.

Moscow State Bank.

1 1 1		- 1	
W. T. Day	 		President
Troport Whitelest	 	Vino	· Duggidont
marry whitter	 		Clarkian
L. B. Ricketts	 	Assista	nt Cashier

DIRECTORS.

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

S. L. Willis. Robert Whittier.

Harry Whittier.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$104,136.47	Capital Stock paid in. \$ 25,000.00
Overdrafts, secured	Surplus Fund 1,000.00
and unsecured 665.56	Undivided Profits less
U.S., State, Municipal,	expenses and taxes
and other Bonds,	paid 4,983.71
Warrants and Loans	Individual deposits
made for acct. Sav-	subject to check 80,408.37
ing Deposit 13,660.00	Demand Certificates of
Bonds, Warrants and	deposit 7 200 50
other Securities 23,171.02	deposit 7,230.50
Banking House, Furn-	Time Certificates of .
	Deposit 17,668.44
iture and Fixtures. 3,876.75	Savings Deposits 11,330.14
Due from Banks 16,646.31	Bills payable 25,000.00
Checks and other Cash	20,000.00
Items 235.79	
Exchanges for Clear-	
ing House 545.30	
Cash on hand (lawful	
money of the U.S.) 9,083.96	
(Doto)	
Total\$172,021.16	Total\$172,021.16
	7-1-10-21-10

MOUNTAIN HOME.

Stockgrowers State Bank.

	F.	P.	Ake																					. President
-	R.	W.	Smith		•		•		•						•			•			V	ic	е	President
	٠.	п.	whitson.	 	•	•	•	•		•	٠	•				• •								Cashier

DIRECTORS.

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

F. P. Ake.
R. P. Chattin.
J. M. Cowen.
W. T. Montgomery.

RESOURCES.	LIABILITIES.
Loans and Discounts: \$109,427.32 Overdrafts, secured and unsecured	Capital Stock paid in \$ 50,000.00 Undivided Profits less expenses and taxes paid
Total\$186,637.81	Total\$186,637.81

MURRAY.

State Bank of Murray.

M.	S		Ś	i	n	1	m	01	18																		P	resid	ent
J.	C.	1	F	e	e	h	a	n.															V	ic	e	,	P	resid	ent
C.	B.	. (C	r	a	V	e	1																				Cash	ier

DIRECTORS.

M. S. Simmons. Chas. Melroy. J. C. Feehan.

F. F. Johnson.

C. R. Craven.

Statement November 26th, 1912.

, RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 15,611. Bonds, Warrants and other Securities 10,074. Due from Banks 17,328.	Surplus Fund 3,000.00 69 Undivided Profits less expenses and taxes
Checks and other Cash Items	paid
money of the U. S.) 4,949.	
	deposits 5,490.00
Total\$ 48,844.	49 Total\$ 48,844.49

NAMPA.

Citizens State Bank.

T. L.	BurklandPresident
	LarsonCashier
C. C.	ReedAssistant Cashier

DIRECTORS.

T. L. Burkland.

H. A. Partridge.

E. F. Larson.

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

NAMPA.

Bank of Nampa.

John	w.	Give	ens						 									. P	resi	de	nt
J. A.	Giv	ens.								 		 				Vi	ce	F	res	ide	nt
C. E.	Lor	e								 			 						. Ca	shi	er
E. H	. Fi	kkan												A	SS	sis	ta	nt	Ca	shi	er

DIRECTORS.

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

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$364,241.5 U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Sav-	8 Capital Stock paid in.\$100,000.00 Surplus Fund 4,500.00 Undivided Profits less expenses and taxes paid 4,477.11
ing Deposit 16,676.2	Transfer of the state of the st
Bonds, Warrants and other Securities 11,000.0	Individual deposits
Banking House, Furn- iture and Fixtures. 47,000.0	Demand Certificates of deposit 10,472.77
Other Real Estate	Time Certificates of
owned 16,446.7	
Due from Banks 36,712.6 Exchanges for Clear-	Notes and bills re dis-
ing House 926.4	
Cash on hand (lawful money of the U.S.) 31,869.3	Bills payable 15,000.00
Total\$524,873.0	0 Total\$524,873.00

NEW MEADOWS.

Meadows Valley Bank.

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

DIRECTORS.

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

E. H. Heigho.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$ Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U.S.)	42,268.93 367.54 2,366.91 11,122.56 11,806.15 1,398.01 3,599.85	Capital Stock paid in.\$ 14,800.00 Undivided Profits less expenses and taxes paid	
Total\$		Total\$ 72,929.95	

NEW PLYMOUTH.

Farmers State Bank.

C. S.	French	 	 										.P	resident
Peter	Albert	 	 			 						. Vice	F	President
L. D.	Perisho	 	 											. Cashier
RP	Mason										As	ssista	int	Cashier

DIRECTORS.

Peter Pence. L. D. Perisho. R. P. Mason. Peter Albert.

C. S French.

Statement November 26th, 1912.

RESOURCES		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured and unsecured U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Banking House, Furniture and Fixtures. Other Real Estate		Capital Stock paid in.\$ Undivided Profits less expenses and taxes paid Individual deposits subject to check Time certificates of deposits Bills payable	10,000.00 1,103.99 39,241.28 5,634.40 8,000.00
owned Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U. S.)	2,657.18 13,158.82 969.20 2,621.87		
Total\$	63,979.67	Total\$	63,979.67

NEZPERCE.

Union State Bank.

_ 100	Vice President
J. H. Jorgens	Vice President
E. L. Schnell	

DIRECTORS.

J. H. Jorgens. C. W. Booth. W. F. Johnson. John H. Mockler. K. G. Osterhout. E. H. Waters.

E. L. Kilen,

RESOURCES.	LIABILITIES.
RESOURCES. Loans and Discounts. \$193,745.47 Overdrafts, secured and unsecured 4,684.89 U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Banking House, Furniture and Fixtures. Due from Banks Exchanges for Clearing House Cash on hand (lawful	Capital Stock paid in. \$ 50,000.00 Surplus Fund
money of the U.S.) 11,538.30	3000
Total\$239,521.57	Total\$239,521.57

: 1

NEZPERCE.

Farmers State Bank.

L.	N.	Swift	 	 	President
		Johnson			
N.	M.	Lauby	 	 	Cashier

DIRECTORS.

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

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$133,535.69	Capital Stock paid in. \$ 35,000.00
Overdrafts, secured	Surplus Fund 15,000.00
and unsecured 855.89	Undivided Profits less
U. S., State, Municipal	
	expenses and taxes
and other Bonds,	paid 5,799.51
Warrants and Loans	Due to Banks (de-
made for acet. Sav-	posits) 2,903.03
ing deposit 9,414.71	Individual deposits
Banking House, Furn-	subject to check 77,397.13
iture and Fixtures. 8,000.00	Demand Certificates of
Other Real Estate	deposit 11,289.52
	Time Certificates of
owned 6,690.85	
Due from Banks 16,817.43	deposits 32,477.44
Checks and other Cash	Bills payable 2,377.98
Items 1,402.15	
Exchanges for Clear-	
ing House 18.10	The state of the s
Cash on hand (lawful	
money of the U.S.) 5,509.79	
	The second secon
Total\$182,244.61	Total\$182,244.61

NOTUS.

State Bank of Notus.

Jas. B. Newport	 	.President
W. D. Pedigo	 	Cashier

DIRECTORS.

Jas. B. Newport. W. D. Pedigo. Fred Specht. R. E. Glenn.

F. G. Gilbert.

RESOURCES.		LIABILITIES.	
Loans and Discounts\$ Overdrafts, secured	31,018.37	Capital Stock paid in.\$ Undivided Profits less	10,000.00
and unsecured	41.58	expenses and taxes	
Bonds, Warrants and		paid	122.72
other Securities	192.70	Individual deposits	
Banking House, Furn-		subject to check	28,636.64
iture and Fixtures.	4,998.52	Time Certificates of	
Due from Banks	4,038.88	deposits	4,340.45
Checks and other Cash		Cashier Checks out-	
Items	46.25	standing	260.60
Cash on hand (lawful			
money of the U.S.)	3,024.11		
			107 107
			Mark State
Total\$	43,360.41	Total\$	43,360.41

QAKLEY.

Farmers Commercial and Savings Bank.

D. P. Thomas	President
T 1 Tarangan	VICE I lesidell
D. R. Langlois	

DIRECTORS.

D. P. Thomas. John Adams. John O. Lowe. John Iverson. John Larson. Thos. H. Clark.

C. B. Pickett.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Overdrafts, secured and unsecured	35,649.67 700.48	Surplus Fund Undivided Profits less	25,000.00 70.00
U. S., State, Municipal and other Bonds,		expenses and taxes paid Dividends unpaid	1,437.72 14.00
Warrants and Loans made for acct. Sav-	0.100.00	Individual deposits	32,560.76
ing Deposit Bonds, Warrants and	6,492.00	subject to check Demand Certificates of	
other Securities Banking House, Furn-	3,948.27	deposit	229.45 5,173.14
iture and Fixtures. Due from Banks	10,001.21 4,189.38		
Checks and other Cash Items	26.20		
Cash on hand (lawful money of the U.S.)	3,477.86		
Total\$	64,485.07	Total\$	64,485.07

OAKLEY.

Oakley State Bank.

Adam Pottorgon		. President
Adam ratterson	771	Duggidont
Hechtor C Haight		President
Hochtor of Handing		Cashier
J. B. Randall		
Canala Muelcon	Assista	int Cashier

DIRECTORS.

Hechtor C. Haight. B. P. Howells. J. McMurry. L. A. Critchfield. Adam Patterson. W. F. Brim.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$134,514.70 Overdrafts, secured and unsecured 3,859.60 U. S. State, Municipal	Undivided Profits less expenses and taxes
and other Bonds,	paid 291.59
Warrants and Loans	Dividends unpaid 6.00
made for acct. Sav-	Individual deposi's
ing Deposit 36,695.5	subject to check 117,613.23
Bonds, Warrants and	Time Certificates of
other Securities 4,639.5	deposits 14,110.00
Banking House, Firm-	Savings Deposits 26,333.71
iture and Fixtures. 19,900.0	O Cashier Checks out-
Due from Banks 7,964.2	9 standing 3,705.49
Exchanges for Clear-	Bills payable 25,000.00
ing House 2,770.1	
Cash on hand (lawful money of the U. S.) 8,716.1	5
otal\$219,060.0	2 'rotal\$219,060.02

OROFINO.

Bank of Orofino.

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

DIRECTORS.

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

A. L. Thiele.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
	Capital Stock paid in. \$ 12,000.00
Loans and Discounts. \$ 42,335.27	Surplus Fund 600.00
Overdrafts, secured	Undivided Profits less
and unsecured 51.12	expenses and taxes
Bonds, Warrants and	
other Securities 13,156.49	paid 3,656.11
	Individual deposits
Banking House, Furn-	subject to check 56,662.19
iture and Fixtures. 3,392.48	Demand Certificates of
Due from Banks 15,443.48	deposit 586.97
Checks and other Cash	Time Certificates of
Items 26.00	deposits 6,731.94
Cash on hand (lawful	Certified checks 563.75
money of the U.S.) 6,396,12	
Total\$ 80,800.96	Total\$ 80,800.96

OROFINO.

Fidelity State Bank.

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

DIRECTORS.

J. M. Fairly. John T. Molloy.

John F. Gorman. P. H. Blake.

J. W. Blake.

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

PARIS.

Bear Lake State Bank.

	at	and															President
J. R	. Snepi	leru		• •	٠.	• •	•	•	• •	•	•	•		•	•	Vice	President.
M. S	. Brown	ning					•	•	• •			•	• •	•	•	VICC	President
TF	Russell	Shephe	rd.	 		٠,				 						Assistai	nt Cashior

DIRECTORS.

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

C. Wallentine.

Statement November 26th, 1912.

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

PARMA.

Parma State Bank.

E. M. Kirkpatrick	esident
J. C. Blackwell	Cashier
DIRECTORS.	

E. M. Kirkpatrick. F. E. Gisk. J. C. Blackwell. C. B. Ross. H. C. Baldridge.H. C. Anderson.A. J. Mitchell.Edgar Dilley.

Z. S. Barnum.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$277,414.56 U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	Capital Stock paid in. \$89,900.00 Surplus Fund
Total\$387,475.61	Total\$387,475.61

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PAYETTE.

Fruit Growers Bank.

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

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 74,643.22	Capital Stock paid in. \$ 34,200.00 Individual deposits
Overdrafts, secured and unsecured 31.36	
U. S., State, Municipal and other Bonds,	deposits 11,580.51
Warrants and Loans	Savings Deposits 288.74
made for acct. Sav-	Cashier's checks out- standing 169.79
ing Deposit 706.82 Banking House, Furn-	Bills payable 10,000.00
iture and Fixtures. 4,665.64	
Due from Banks 8,676.56 Checks and other Cash	
Items 166.50	
Cash on hand (lawful money of the U. S.) 6,204.23	
money of the U. S.) 6,204.23 Expenses less profits 2,073.64	
Total\$ 97,167.9	7 Total\$ 97,167.97

PECK.

State Bank of Peck.

Geo. H. Waterman.		Durattent
A. J. Dryden	Vice	President:
L. I. Randall	· · · · · · · · · · · · · · · · · · ·	Cochien

DIRECTORS.

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

RESOURCES.	23	LIABILITIES	
Loans and Discounts. \$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Banking House, Furniture and Fixtures. Other Real Estate owned Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U. S.)	57,117.43 454.88 807.00 4,065.25 800.00 4,903.19 1,341.85 3,498.08	Capital Stock paid in. \$ Surplus Fund Undivided Profits, less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposit Time certificates of deposits	
Total\$	72,987.68	Total\$	72,987.68

PRESTON.

Idaho State & Savings Bank.

Tohn	Larson		 	 	Vice	. President
S. C.	Parkin	son	 	 ,	Vice	Cashier
Con	H Bloo	$\mathbf{d} \dots \dots$	 	 		

DIRECTORS.

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

G. H. Blood.

Statement November 26th, 1912.

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

PRIEST RIVER.

Citizens State Bank.

C. W. Beardmore.	 											. President
J. L. Rogers Lee Berry	 										Vice	Propident
Carrie Berry	 ::						٠.	•	•	1	sista	nt Cashier

DIRECTORS.

J. R. Hagman, J. L. Rogers,

Lucy J. Gumaer, C. W. Beardmore,

Lee Berry.

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

REPORT OF BANK COMMISSIONER.

POCATELLO.

Citizens Bank, Limited.

W. A.	Anthes	President
C. A.	Bryan	Assistant Cashie.
	DIRECTO	

W. A. Anthes, George A. Greene, A. B. Bean, W. J. Harvey,

F. A. Pike.

Statement November 26th, 1912.

LIABILITIES. LIABILITIES. Capital Stock paid in . \$100,000.00 Loans and Discounts.\$355,229.85 Surplus Fund ... 20,000.00 Overdrafts, secured 9,868.34 Undivided Profits, less and unsecured U. S., State, Municipal and other Bonds, expenses and taxes 5,306.41 paid Due to Banks (de-Warants and Loans 12,189.05 posits) Dividends unpaid made for acct. Sav-100.00 19,300.92 ing Deposit Individual deposits subject to check... 320,242.89 Bonds, Warrants and 102.60 other Securities ... Demand certificates of Banking House, Furn-9,428.87 deposit 2,900.63 iture and Fixtures . Other Real Estate deposits 94,989.64 33,680.99 owned 86,886.13 Due from Banks..... Checks and other Cash 3,780.20 50,507.20 money of the U.S.) Total\$562,256.86 Total\$562,256.86

POCATELLO.

Farmers & Traders Bank.

C. A. Valentine	 	President
James W. CarrEzra J. Merrell	 .Second Vice	President
	 	Cachian

DIRECTORS.

C. A. Valentine, W. H. Bohlscheid,

James W. Carr, Alex Harris,

Ezra J. Merrill.

RESOURCES		LIABILITIE	S.
Loans and Discounts. Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds,	3,336.85	Capital Stock paid in. Surplus Fund Undivided Profits, less expenses and taxes	843 09
Warrants and Loans made for acct. Sav-		paid Due to Banks (de-	6,487.06
ing Deposit Bonds, Warrants and	11,477.50	posits)	42,420.33
other Securities Banking House, Furn-	68,885.85	subject to check Time certificates of	286,997.92
iture and Fixtures. Due from Banks	14,538.99	deposit Demand certificates of	595.00
Checks and other Cash Items	87,429.48	deposits	12,424.62 11,877.03
Cash on hand (lawful money of the U. S.)	3,015.91	Certified Checks Cashier checks out-	1,356.00
Total\$	22,529.45	standing	1,792.19
Total\$	464,793.24	Total\$	464,793.24

POCATELLO.

First Savings Bank.

D. W. Stanrod	President
D. W. Stanrod	lice President
D. W. Stanrod	Cashier
J. N. Ireland	stant Cashier
H E Wasley	istuite out

DIRECTORS.

W. G. Jenkins, D. L. Evans, D. W. Stanrod, L. L. Evans,

J. N. Ireland.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$180,951.16 Banking House Furniture and Fixtures. Other Real Estate owned	Capital Stock paid in.\$ 25,000.00 Surplus Fund 20,000.00 Undivided Profits, less expenses and taxes paid 13,347.93 Savings Deposits 152,447.78
Total\$210,795.70	Total\$210,795.70

POTLATCH.

Potlatch State Bank.

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

DIRECTORS.

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

J. Kendall.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$139,881.43 Overdrafts, secured and unsecured 144.36 U. S., State, Municipal and other Bonds, warrants and Loans made for acct. Sav- ing Deposit 4,000.00 Bonds, Warrants and other Securities 2,460.55 Banking House, Furn- iture and Fixtures. Other Real Estate	Capital Stock paid in. \$ 10,000.00 Surplus Fund
owned 303.73	
Due from Banks 139,621.81 Checks and other Cash	
Items 3,320.08	
Cash on hand (lawful money of the U. S.) 23,183.37	
Total\$313,915.33	Total\$313,915.33

POST FALLS.

Valley State Bank.

т. J.	Dreck		 	 Vice	. President
Claud	Shank	s	 	 Assista	ne outlier
				and the same of th	

DIRECTORS.

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

T. J. Deck.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$ 3' Overdrafts, secured and unsecured U. S., State, Municipal	7,556.73	Capital Stock paid in.\$ Surplus Fund Undivided Profits, less expenses and taxes	10,000.00
and other Bonds, warrants and Loans		paid	1,651.42 39,762.73
made for acct. Sav- ing Deposit Bonds, Warrants and	502.14	Demand certificates of deposit	2,390.00
other Securities	3,160.27 5,341.85	Time certificates of deposits	7,972.05 651.76
Other Real Estate	745.30		
Checks and other Cash	122.90		
Cash on hand (lawful money of the U.S.)	2,014.86		
Total\$	63,427.96	Total\$	63,427.96

PLUMMER.

State Bank of Plummer.

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

DIRECTORS.

Edwin T. Coman, J. J. Connolly, J. J. Kroetch,

E. R. Day, L. F. Connolly, Carl M. Kraemer,

RESOURCES		LIABILITIES	
Loans and Discounts. \$ Overdrafts, secured and unsecured Bonds, Warrants and other Securities Banking House, Furniture and Fixtures. Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U. S.) Expenses paid	55,806.61 169.24 5,682.95 3,573.57 25,878.57 3.35 4,984.20 276.51	Capital Stock paid in.\$ Surplus Fund Individual deposits subject to check Time certificates of deposits	10,000.00 1,000.00 80,366.86 5,008.14
Total\$	96,375.00	Total \$	96 375 00

RATHDRUM.

Exchange Bank.

(PRIVATE BANK)

Statement November 26th, 1912.

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

RATHDRUM.

Rathdrum State Bank.

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

DIRECTORS.

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

Stewart Young.

LIABILITIES.		LIABILITIES.	
Loans and Discounts. \$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds,	436.94	Capital Stock paid in.\$ Surplus Fund Undivided Profits less expenses and taxes paid	25,000.00 10,000.00 4,748.21
Warrants and Loans made for acct. Sav- ing Deposit Banking House Furn-	3,700.00	Individual deposits subject to check Demand Certificates of deposit	76,900.70 12,252.73
iture and Fixtures. Other Real Estate	16,871.11	Savings Deposits Cashier checks outstanding	5,274.11
Checks and other Cash	273.50	standing	101.00
Cash on hand (lawful money of the U. S.)	10,822.22		Magazini (Magazini)
Total\$13	34,342.75	Total\$1	134,342.75

REUBENS.

Bank of Reubens.

(PRIVATE BANK)

Owned by Vollmer-Clearwater Co.

W. O. Persons......Cashier

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit Banking House Furniture and Fixtures. Due from Banks Check and other Cash Items	Capital Stock paid in \$ 10,000.00 Surplus Fund
Total \$ 83,968.71	Total \$ 83,968.71

REXBURG.

Rexburg State Bank.

R. S. Hunt J. E. Cosgriff J. R. Wright H. E. Wright	Vice President
DIRECTORS.	
J. E. Cosgriff, J. B. Cosgriff, J. G. Johnston, James R. Wrigh.t	R. S. Hunt, M. Hillman, R. H. Smith,

RESOURCES.	LIABILITIES.
Loans and Discounts. \$167,584.32 U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit 1,975.00 Bonds, Warrants and other Securities 135.40 Banking House, Furniture and Fixtures 1,857.31 Due from Banks	Capital tSock paid in \$ 20,000.00 Surplus Fund 10,00.00 Undivided Profits, less expenses and taxes paid 9,371.89 Individual deposits subject to check 134,725.17 Time certificates of deposits 22,388.74 Savings Deposits 4,857.73 Cashier checks outstanding 1,267.31
Total\$202,610.84	Total\$202,610.84

RICHFIELD.

First State Bank.

Geo. W. Mickelwait	President
R E MickelwaitVice	President
Geo. R. Schwaner	Cashier

DIRECTORS.

T. B. Brush, R. E. Mickelwait, Geo. W. Mickelwait, Geo. R. Schwaner,

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$ 5 Overdrafts, secured and unsecured U. S., State, Municipal Warrants and Loans and other Bonds, made for acct. Saving Deposit Banking House, Furniture and Fixtures. 1 Checks and other cash items	6,849.60 1,688.90 1,156.12 3,000.00 424.81 0,050.41 3,799.74	Capital Stock paid in \$ Surplus Fund Undivided Profits, less expenses and taxes paid Individual deposits subject to check Demand certificates of deposit Time certificates of deposits Cashier checks outstanding Bills payable	20,000.00 1,000.00 899.40 49,760.14 478.65 2,316.21 1,515.18 11,000.00
Total\$ 8	36,969.58	Total\$	86,969.58

RIGBY.

Rigby State Bank.

M. S. Browning	President
John W. HartV	ice President
F. B. Ellsworth	
Clarence HartAssis	stant Cashier

DIRECTORS.

M. S. Browning, Josiah Call, John W. Hart, J. E. Melton.

Robt. H. Smith,

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$1 Overdrafts, secured and unsecured U. S., State, Municipal	21,923.09 504.43	Capital Stosk paid in.\$ Surplus Fund Undivided Profits, less expenses and taxes	30,000.00 3,500.00
and other Bonds, Warrants and Loans		paid	841.57
made for acct. Sav- made for acct. Sav-		subject to check Time certificates of	93,542.42
ing Deposit Bonds, Warrants and	7,546.95	deposits Savings Deposits	15,754.90 852.49
other Securities Banking House, Furn-	2,506.45 7,545.50	Notes and bills re- discounted	12,500.00
iture and Fixtures. Due from Banks Checks and other Cash	9,611.51		
Items Exchanges for Clear-	230.40		
ing House Cash on hand (lawful	1,300.02		
money of the U. S.)	5,823.03	matal a	15000100
Total\$1	50,991.38	Total\$	156,991.38

RIGBY.

Anderson Brothers Bank.

James E. Steele	President
C. C. CampbellVice	rresident
James H. Steele	Cashier
L. G. EversAssistan	t Casnier

DIRECTORS.

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

George A. Cordon.

Statement November 26th, 1912.

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

ROBERTS.

Bank of Roberts.

Frank	Panek									,								Presiden	it
J. W. 1	Evans								 						. V	ice	9	Presiden	it
W. E. F. M. (Whitlat	tch							•	•	•	•	•	٠.		oto	. "	Cashie	r

DIRECTORS.

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

A. S. Thompson.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 50,002.99 Overdrafts, secured and unsecured	Capital Stock paid in.\$ 10,000.00 Surplus Fund 1,000.00 Undivided Profits, less expenses and taxes paid 369.18 Individual deposits subject to check 38,160.27 Time certificates of deposits 4,183.95 Cashier checks outstanding 953.40 Notes and bills rediscounted 12,866.00
Total\$ 67,532.80	Total \$ 67,532.80

ROCKLAND.

First State Bank.

J. T.	Fisher	President
Emile	AllecVice	President
James	E. Ogden	Cashier

DIRECTORS.

Henry Rock, Emile Allec,

S. N. Morris, James E. Ogden,

J. T. Fisher.

Statement November 26th, 1912.

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

ROSEBERRY.

Roseberry State Bank.

Ross R. Hedrick	President
B H McDougallVice	President
Will H O'Kane	Casnier
D. E. McLellan	t Cashier

DIRECTORS.

Ross R. Hedrick, B. H. McDougall, Will H. O'Kane.

Ollye E. Hedrick, D. D. Scott,

RESOURCES.	LIABILITIES.
Loans and Discounts.\$ 44,139.8 Overdrafts, secured and unsecured 437.6	Surplus Fund 200.00
Bonds, Warrants and other Securities 4,146.3 Banking House, Furn-	expenses and taxes
iture and Fixtures. 3,535.0	270 07
Other Real Estate owned 1,837.6	
Checks and other Cash Items 329.5	1 deposit 6,408.18
Due from Banks 8,765.1 Cash on hand (lawful money of the U. S.) 2,237.2	deposits 9,112.00
money of the U.S.) 2,237.2	
	-
Total\$ 65,428.2	7 Total \$ 65,428.27

RUPERT.

The Commercial Bank.

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

DIRECTORS.

J. I. Meredith, I. Titus, F. A. Nelson, Carl Titus,

L. R. Adams.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ 75 Overdrafts, secured		Capital Stock paid in.\$ Surplus Fund	15,000.00 500.00
Bonds, Warrants and	,651.16	Undivided Profits, less expenses and taxes	
other Securities Banking House, Furn-	1,651.49	paid Individual deposits	2,520.62
iture and Fixtures. S	370.16	subject to check Demand Certificates of	70,033.92
owned	212.50 4,868.29	deposit Time certificates of	329.00
Cash on hand (lawful	7,384.43	deposits Certified Checks	15,125.32 255.00
money of the o. b.)	1,001.10	Notes and bills re-	
		discounted	6,605.00
Total\$11	0.368.86	Total\$	110.368.86

RUPERT.

Rupert State Bank.

A.	F.	Beymer			 											. President
F.	N.	Victor			 								7	/ic	9	President
L.	P.	Nelson			 											Cashier

DIRECTORS.

L. P. Nelson, A. F. Beymer, F. N. Victor,

A. C. DeMary,

C. E. B. Roberts.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 83,445. Overdrafts, secured and unsecured 374. Bonds, Warrants and other Securities 12,246. Banking House, Furn- iture and Fixtures. 8,640.	Surplus Fund 3,000.00 Undivided Profits, less expenses and taxes paid 1,625.60 Individual deposits
Due from Banks	Demand Certificates of deposit 2,712.30
money of the U. S.) 6,818.	
Total\$155,130.	

ST. ANTHONY.

St. Anthony Banking and Trust Company.

M. J. Gray	President
Thos. R. HamerVice	President
Lon A. Tuttle	Cashier
A. D. MillerAssistar	t Cashier

DIRECTORS.

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

Lon A. Tuttle.

Statement November 26th, 1912.

	RESOURCES.		LIABILITIES.	
	ns and Discounts.\$	103,579.82	Capital Stock paid in .\$	30,000.00
	drafts, secured and unsecured	2,592.47	Undivided Profits less expenses and taxes	
U. S	., State, Municipal		paid	2,999.66
aı	nd other Bonds,		Individual deposits	
W	arrants and Loans		subject to check	75,610.36
m	ade for acct. Sav-		Time certificates of	
in	g Deposit	1,233.00	deposits	17,682.07
Bone	ds, Warrants and		Savings Deposits	11,593.74
ot	her Securities	3,500.00	Certified Checks	58.25
Banl	king House, Furn-		Bills payable	10,000.00
it	ure and Fixtures.	12,000.00	Certified Checks	2,000.00
Othe	er Real Estate			
70	vned	4,900.00		
Due	from Banks	9,052.90		
Chèc	cks and other Cash			
It	ems	3,747.08		
Cash	on hand (lawful			
m	oney of the U.S.)	9,338.81		
			_	
T	otal\$	149,944.08	Total\$1	149,944.08

ST. MARIES.

Kootenai County State Bank.

Wm.	Dollar														.]	Presider	ıt
J. G.	Frolick						 			 		٠ ١	10	е		Presider	It
E. V	V. Truema	n										•••				. Casnie	er.

DIRECTORS.

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

Wm. Freeman.

1. ESOURCES		LIABILITIES.
I.ESOURCES. Loans and Discounts. \$ Overdrafts, secured and unsecured U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit		Capital Stock paid in.\$ 15,000.00 Surplus Fund
Cash on hand (lawful	13,517.80	
money of the U. S.) Total\$		Total\$189,628.74

ST. MARIES.

Lumbermen's State Bank.

J.	H.	Edwards													President
		Harvey													
Co	urt	M. Sarge	nt.									 		 	 Cashier

DIRECTORS.

J.	C. Hunt,
Gi	ant Smith,
C.	O. Harvey,

J. A. Paine, J. H. Edwards, Court M. Sargent.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$102,663.87	Capital Stock paid in . \$ 25,000.00
Overdrafts, secured	Surplus Fund 3,100.00
and unsecured 177.83	
U. S., State, Municipal	expenses and taxes
and other Bonds,	paid 2,003.80
Warrants and Loans	Due to Banks (de-
made for acci. Sav-	posits) 462.86
ing Deposit 10,185.03	Individual deposits
Eonds, Warrants and	subject to check 118,540.19
other Securities 14,988.31	Demand Certificates of
Banking House Furn-	deposit 1,757.07
iture and Fixtures. 12,928.47	Time certificates of
Other Real Estate	deposits 18,181.00
owned 1,397.37	Saving Deposits 9,880.63
Due from Banks 24,936.28	Cashier checks out-
Check and other Cash	standing 1.989.10
Items 519.79	
Cash on hand (lawful	
money of the U.S.) 13,117.70	
Total 2100.014.05	m-4-1
Total\$180,914.65	Total\$180,914.65

ST. JOE.

First State Bank.

R. L.	Rutter	 							 . ,						. Presico	ıt
A. D	Reed	 					 					7	ic	e	Presider	ıt
Ernst	J. Wienss							 							Cashie	er

DIRECTORS.

R.	L.	Rutter,
C.	B.	Sanderson,
C.	S.	Slawson.

J. P. M. Richards, C. S. MacCalla, A. D. Reed.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 27,988.33 Overdrafts, secured U. S., State, Municipal	Capital Stock paid in \$ 10,000.00 Surplus Fund 3,079.50 Undivided Profits, less
and other Bonds, Warrants and Loans made for acct. Sav-	expenses and taxes paid
ing Deposit 11,497.91 Bonds, Warrants and	posits) 648.20 Individual deposits
other Securities 1,126.85 Banking House, Furn-	subject to check 22,127.65 Demand Certificates of
iture and Fixtures. 5,412.78 Due from Banks 682.57	deposit 619.00 Time certificates of
Cash on hand (lawful money of the U. S.) 3,358.80	deposits 2,860.00 Savings Deposits 9,585.77
Total \$ 50,067.24	Total\$ 50,067.24

STAR.

The Farmers Bank.

W. E. Pierce	
J. W. JonesVice	
J. E. Roberts	
H. E. Haworth Assistar	it Cashier

DIRECTORS.

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

J. W. Jones.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.							
Loans and Discounts.\$ Banking House, Furniture and Fixtures. Due from Banks Checks and other Cash Items Cash on hand (lawful money of the U.S.)	86,014.84 10,100.00 38,189.41 21.20 6,969.57	Capital Stock paid in.\$ Surplus Fund Undivided Profits, less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposit Time certificates of deposits	25,000.00 2,500.00 1,014.71 59,413.11 1,351.35 52,015.85						
Total \$1	41,295.02		141,295.02						

SALMON.

Pioneer Bank & Trust Company.

W. C. Shoup	President
Emerson HillVic	e President
Jesse G. Langsdorf	Cashier

DIRECTORS.

W. C. Sharp, B. F. White, Thomas Pyeatt, Emerson Hill, F. A. Preston, W. H. Sharp,

Jesse G. Langsdorf.

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

STEUNENBERG.

Bank of Steunenberg. (PRIVATE BANK)

J.	P.	Vollmer		 								Provident
A.	E.	Glarke		 							Vice	Dronidont
U.	A.	Manring	• • • •	 	٠.	٠.	٠.		 ٠.	٠.		Cashier

DIRECTORS.

J. P. Vollmer,

E. W. Eaves,

A. E. Clarke.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.					
Loans and Discounts. \$ Overdrafts, secured and unsecured Banking House Furn- iture and Fixtures. Due from Banks Check and other Cash Items Cash on hand ('awful money of the U. S.)	34,154.41 2,281.09 188.90 5,000.00 9.00 2,843.47	Capital Stock paid in. Undivided Profits, less expenses and taxes paid Due to Banks (deposits) Individual deposits subject to check Time Certificates of deposits					
Total\$	44,476.87	Total\$	44,476.87				

SHELLY.

Shelly Banking Company, Limited.

N. H.	Martin	 	President
H. E. M	IcMillan	 	President
O. V. F.	Iurdle	 	Cashier

DIRECTORS.

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

H. E. McMillan.

RESOURCES.		LIABILITIES	
Loans and Discounts.\$ Overdrafts, secured and unsecured U. S., State, Municipal	93,160.63 5,119.16	Capital Stosk paid in.\$ Surplus Fund Undivided Profits, less expenses and taxes	26,300.00 500.00
and other Bonds, Warrants and Loans		paid Individual deposits	2,649.54
made for acct. Sav- ing Deposit	3,700.00	subject to check Time certificates of	65,878.02
Banking House, Furn-	1 805 00	deposits	7,385.90
other Real Estate	1,387.26	Savings Deposits	608.97
owned Due from Banks	5,072.62 $10,930.82$	standing Notes and bills re-	2,847.28
Checks and other Cash Items	68.09	discounted	20,000.00
Cash on hand (lawful money of the U. S.)	6,731.13		
Total\$1	26,169.71	Total\$1	26,169.71

SWEET.

Bank of Sweet.

Con Leehan		 													Pre	side	nt
L. Knowlton										 			. Vic	e]	Pre	eside	nt
L. T. Pope		 									 				C	ashi	ier
A. Dubenbost	el	 							 			A	ssist	ani	t C	lashi	er

DIRECTORS.

Con Leehan, L. Knowlton,

L. T. Pope, John Brown,

W. A. Carpenter.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured	36,340.52	Capital Stock paid in.\$ Undivided Profits, less	10,000.00
Bonds, Warrants and	150.43	expenses and taxes paid Individual deposits	308.70
other Securities Banking House, Furn- iture and Fixtures.	5,346.73	subject to check Demand Certificates of	35,083.10
Due from Banks Checks and other Cash	8,022.17	deposit Time certificates of	381.20
Cash on hand (lawful	235.74	Cashier checks out-	10,277.11
money of the U.S.)	1,249.23	standing	1,000.10
_		_	
Total\$	57,588.86	Total\$	57,588.86

STITES.

Bank of Stites.

Wesley Packer	President
Roy Nail	President
Theodore P. Tollefson	Cashier
A. M. ReynoldsAssistan	t Cashier

DIRECTORS.

Wesley Packer, Roy Nail,

P. E. Ellis, Edward C. Smith, Theodore P. Tollefson.

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

SPIRIT LAKE.

Bank of Spirit Lake.

F. A.	Blackwell										 							Presiden	t
F. B	Grinnell							,							V	ic	e	Presiden	t
A. E	Reid																	Cashle	ŀ
J. H	Marshall												A	SS	si	st	aı	nt Cashie	١.

DIRECTORS.

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

Ŕ. F. Blackwell.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 81,553.95 Overdrafts, secured and unsecured 252.89	Capital Stock paid in. \$25,000.00 Surplus Fund 5,000.00 Undivided Profits, less
U. S. State, Municipal and other Bonds, Warrants and Loans	expenses and taxes paid
made for acct. Sav- ing Deposit 6,500.00	
Bonds, Warrants and other Securities 12,470.60 Banking House Furn-	subject to check 59,630.80 Demand Certificates of deposit 22,274.26
iture and ixtures. 15,049.25 Other Real Estate	Savings Deposits 6,385.66 Postal Savings Depos-
owned	Cashier checks out-
Cash on hand (lawful money of the U.S.) 10,469.45	standing
Total\$141,083.57	Total\$141,083.57

SODA SPRINGS.

Largilliere Company, Bankers. (PRIVATE BANK)

August Largilliere	President
E. W. Largilliere	Cashier
John Ferebauer	Cashier

RESOURCES.		LIABILITIES	
Overdrafts, secured and unsecured Bonds, Warrants and other Sccurities Lanking House Furniture and Fixtures.	43,383.85 469.18 2,514.20 6,172.42 64,048.74 292.86 2,893.27	Capital Stock paid in. \$ Surplus Fund Undivided Profits, less expenses and taxes paid Individual deposits subject to check Demand Certificates of deposit Time Certificates of dopsits Cashier checks outstanding	10,000.00 6,483.80 2,577.64 86,496.64 244.25 12,166.80 1,805.39
Total\$1	19 774 59	Total\$	

SUGAR CITY.

Fremont County Bank.

Mark	Austin																. F	resi	den	it
O TO	Down	11011					882		0	 	0.			. 1	V IC	е	1	resi	der	16
R L	Davis.		 							 		•						. Cas	HILE	21

DIRECTORS.

J. K. Orme, Alfred Ricks, F. L. Davis, John L. Roberts, R. J. Comstock, G. E. Bowerman,

Mark Austin.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 50,095.15 U. S., State, Municipal and other Bonds, Warrants and Loans ing Deposit	deposit 1,330.69 Time certificates of deposits 4,585.85
Total\$106,826.58	Total\$106,826.58

TWIN FALLS.

The Farmers & Merchants Bank.

Russ W. Ald	lerd	 President
		Vice President

DIRECTORS.

Russ W. Alderd, J. M. Bratton, John MacRae, J. W. Walker, C. H. Chapin, A. L. Houghtelin, Robert Rogerson, J. A. Galligher, F. R. Cox, J. A. Malone,

C. O. Stockslager.

RESOJRCES.	LIABILITIES.
Loans and Discounts. \$203,657.89 Overdrafts, secured and unsecured 5,506.80 U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit 4,800.00 Gords, Warrants and other Securities . 5,458.98 Banking House, Furniture and Fixtures. Other Real Estate owned	Capital Stock paid in \$100,000.00 Undivided Profits, less expenses and taxes paid
money of the U. S.) 12,224.10	
Total\$316,050.48	Total\$316,050.48

TWIN FALLS.

Twin Falls Bank & Trust Company.

W. S.	McCorn	ick				. 1	 					 		.I	Presid	ent
H. J.	Failing												. Vice	I	Presid	ent
C. J.	Hahn														. Casl	ier
H. A.	McCorn	ick.							 			 A٤	ssista	nt	Cash	ier

DIRECTORS.

W. S. McCornick, H. O. Milner,

H. J. Failing, C. J. Hahn,

H. A. McCornick.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$40	35,566.58	Capital Stock paid in . \$10	00,000.00
Ovcidiafts, secured	2 222 21	Undivided Profits, less	
and unsecured	2,236.21	expenses and taxes	3,943.05
U. S., State, Municipal,			3,943.03
and other Bonds,		Due to Banks (de-	37,871.45
Warrants and Loans		posits) 13 Individual deposits	01,011.40
made for acct. Sav-	- 100 00		37,672.34
ing Deposit	5,489.09	Demand certificates of	01,012.04
Bonds, Warrants and	10 077 00	deposit	7,782.34
	40,075.00	Time certificates of	1,102.01
Banking House, Furn-	00 201 00		13,958.13
10010 0010	62,384.88 79,325.16	Certified Checks	1,635.23
	19,525.10	Certified Checks	1,000.20
Checks and other Cash	3,085.23		
Items	3,089.20		
Exchanges for Clear-	0 700 74		
ing House	6,729.74		
Cash on hand (lawful	37,970.65		
money of the U.S.)	51,910.00	The state of the s	
Total\$7	02,862.54	Total\$70	2,862.54

TROY.

First Bank of Troy.

Oscar Largon		
W D Ditte		President
E. Emien	Vice 1	Dunaidant
D. M. Eckinan		Cookie
John Johansen	Assistant	Cashier
	DIRECTORS.	

T. H. Brewer, Fred K. Bressler, Aug. Johnson, Oscar Larson, T. Driscoll,

O. A. Johnson, W. H. Ehlen, Emil Nelson, Olaf Olson, D. M. Eckman.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$105,559.71 Overdrafts, secured and unsecured 5,486.56 U. S., State, Municipal and other Bonds,	Capital Stock paid in \$ 20,000.00 Surplus Fund 3.000.00 Undivided Profits, less expenses and taxes
Warrants and Loans made for acct. Sav-	paid
ing Deposit 204.45 Banking House Furn-	subject to check 90,843.75 Demand Certificates of
iture and Fixtures. 10,435.00	deposit 102.39 Time Certificates of
Other Real Estate owned 3,000.00	deposits 54,251.51
Due from Banks 35,553.30 Check and other Cash	
Items 55.85 Cash on hand (lawful	
money of the U. S.) 9,835.98	
Total\$170,130.85	Total\$170,130,85

VOLLMER.

Bank & Trust Company of Vollmer.

A.	E.	Clarke.		 						 	President
TA	W	Fortog				33	 			VICE	President
T.	T	Esslinge	r	 				 	 	Secretary	y-Treasurer

DIRECTORS.

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

E. W. Eaves.

Statement November 26th, 1912.

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

WARDNER.

Weber Bank.

J. H.	Weber	President
P. P.	WeberVice	President
Thom	as R. Jones	Cashier

DIRECTORS.

J. H. Weber, P. P. Weber, W. A. Bartee, Charles McKinnis,

Thomas R. Jones.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$ Overdrafts, secured and unsecured Bonds, Warrants and	78,306.80 772.69		0,000.00 5,000.00
other Securities Other Real Estate	28,557.31		5,608.81
owned	7,325.00	posits)	174.96
iture and Fixtures. Due from Banks Checks and other Cash	1,600.00 26,880.17	Demand certificates of	,655.27
Items	107.72	Time certificates of	2,722.42
money of the U.S.)	7,165.50	No.	,,000.10
Total\$1	150,715.19	Total\$150	,715.19

WEISER.

Weiser Loan & Trust Company.

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

DIRECTORS.

Morris Sommer, W. P. Lyon, Isaac Leighton, W. B. Allison,

E. A. Van Sicklen.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$136,678.38	Capital Stock paid in . \$ 62,500.00
Overdrafts, secured	Undivided Profits, less
and unsecured 127.77	expenses and taxes
U. S., State, Municipal	paid 7,618.65
and other Bonds,	Due to Banks (de-
Warrants and Loans	posits) 6,881.45
made for acct. Sav-	Individual deposits
ing Deposit 4,500.00	subject to check 116,103.27
Bonds, Warrants and	Demand Certificates of
other Securities 726.99	deposit 26.00
Banking House Furn-	Time Certificates of
iture and Fixtures. 20,687.88	deposits 4,056.00
Due from Banks 32,609.78	Savings Deposits 4,606.77
	Cashier checks out-
Check and other Cash	
Items 17.05	standing 8.81
Exchanges for Clear-	
ing House 1,274.88	
Cash on hand (lawful	
money of the U.S.) 5,178.22	
Total\$201,800.95	Total\$201,800.95
10.001	1 2000

WENDELL.

Wendell State Bank.

D. C. McWatters.														President
J. N. Watson											 1	/ic	ce	President
H. D. Jackson														 . Cashier

DIRECTORS.

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

D. C. McWatters.

RESOURCES.		LIABILITIES.	
Loans and Discounts.\$	43,399.59	Capital Stock paid in.\$	15,000.00
Overdrafts, secured and unsecured	334.25	Due to Banks (deposits)	986.28
Bonds, Warrants and	100 10	Individual deposits	20 252 40
other Securities	422.10	subject to check	28,256.63
Banking House, Furn- iture and Fixtures.	7,500.00	Demand Certificates of deposit	14.90
Other Real Estate		Time certificates of	
owned	578.25	deposits	15,204.40
Due from Banks	11,040.06	Cashier checks out-	
Checks and other Cash		standing	7.50
Items	447.90	Notes and bills re-	1
Exchanges for Clear-		discounted	9,070.00
ing House	47.80		
Cash on hand (lawful			
money of the U.S.)	3,263.48		
Net Expense	1,506.28		
Total\$	68,539,71	Total	68.539.71

WINCHESTER.

REPORT OF BANK COMMISSIONER.

Bank of Winchester.

C. P. Lindsley	President
THE Wan Ostrand Vice	President
A A Rogers	Cashier

DIRECTORS.

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

A. H. Diddock.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.
	37,923.32 21.01 1,100.00 3,640.40 7,565.00 650.00 9,627.68 4,591.05	Capital Stock paid in \$ 12,500.00 Undivided Profits less expenses and taxes paid
Total\$	65,118.46	Total\$ 65,118.46

WHITEBIRD.

Salmon River State Bank.

J. J. Remington	. President
Loo Freidenrich VICE	Fresident
A. L. Donaldson	Cashier

DIRECTORS.

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

J. J. Remington.

RESOURCES.	LIABILITIES.	
Loans and Discounts. \$ 99,711.90 Overdrafts, secured and unsecured	Capital Stock paid in. \$25,000.00 Surplus Fund 3,250.00 Undivided Profits, less expenses and taxes paid 2,793.39 Individual deposits subject to check Time certificates of deposits 24,406.39	
Total	Total	