

421.11-6 - Bank Suspensions Since Jan 1 1921
Nonmember State Banks Conn A - Florida D
Committee on Branch Group & Chain Banking

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P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

4

Name of State

Connecticut

1. Name of bank Reverend Trust Co Town or City Hartford County Hartford
2. Date organized 1907 Date suspended Dec. 23 1930 Population of town or city* 163818
3. Federal reserve district 1 Member or nonmember of F. R. System non member
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Sept 30 1930

Loans and discounts:

On real estate..... \$ 471,282⁰⁰
 Other..... 408,619
 Total loans and discounts..... \$ 4,557,401

Real estate acquired in satisfaction of debts..... _____

Investments..... 398,647

All other resources..... 116,206

Total resources..... 6,108,109

Capital..... 400,000

Surplus and undivided profits..... 978,968

Deposits:

Due to banks**..... \$ 231,739

Demand deposits, including U. S. Govt. deposits..... 2914,931

Time deposits, including postal savings..... 1,068,350

Total deposits..... \$ 4,215,020

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 510,000

All other liabilities..... 4129

Total liabilities..... 6,108,109

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date: none & date
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	✓	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? About December 1, 1930

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? no If so, give dates and amounts of all assessments _____

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

3

Name of State

Connecticut

1. Name of bank Citizens Bank & Trust Co Town or City New Haven County New Haven
2. Date organized 1921 Date suspended Nov 9, 1930 Population of town or city* 167,650
3. Federal reserve district 1 Member or nonmember of F. R. System no
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Sept 30 1930

Loans and discounts:

On real estate..... \$ 354 075

Other..... 686 174

Total loans and discounts..... \$1040 246

Real estate acquired in satisfaction of debts..... _____

Investments..... 399 415

All other resources..... 128 405

Total resources..... 1568 065

Capital..... 140 000

Surplus and undivided profits..... 60 933

Deposits:

Due to banks**..... \$ 590⁰⁰

Demand deposits, including U. S. Govt. deposits..... 608.926

Time deposits, including postal savings..... 630 918

Total deposits..... \$ 1245 752⁰⁰

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 120.000

All other liabilities..... 1380

Total liabilities..... 1568 065

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date: none to date

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits	✓	
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? About December 1, 1930

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? no If so, give dates and amounts of all assessments _____

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

2

Name of State

Connecticut.....

1. Name of bank Commercial Trust Co. Town or City New Britain County Hartford
2. Date organized 1915 Date suspended Dec 12 1930 Population of town or city* 68095
3. Federal reserve district 1 Member or nonmember of F. R. System no
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Sept 30 1930

Loans and discounts:

On real estate..... \$ 1059 146

Other..... 3036 866

Total loans and discounts..... \$ 4096.012

Real estate acquired in satisfaction of debts..... _____

Investments..... 1249 646

All other resources..... 1052 811

Total resources..... 6398 469

Capital..... 500 000

Surplus and undivided profits..... 259 108

Deposits:

Due to banks**..... \$ 45708

Demand deposits, including U. S. Govt. deposits..... 1669 415

Time deposits, including postal savings..... 3330528

Total deposits..... \$ 5045651

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 430.000

All other liabilities..... 163.710

Total liabilities..... 6398.469

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date: none & date

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	✓	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension?

A steady withdrawal of deposits had been in progress about a week before closing. Two days before closing, withdrawal so heavy, cash position depleted

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the

bank suspended? no If so, give dates and amounts of all assessments _____

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

5

Name of State

..... Conn

1. Name of bank Central Fairfield In. Co Town or City Norwalk County Fairfield
2. Date organized 1924 Date suspended 12-1-1932 Population of town or city* 36,019
3. Federal reserve district 2 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank No
 Outside city of parent bank** No
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
 ** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Sept 30, 1930

Loans and discounts:

On real estate..... \$ 876,075.00

Other..... _____

Total loans and discounts..... \$ 2,511,112.83

Real estate acquired in satisfaction of debts..... 195,049.15

Investments..... 139,821.33

All other resources..... _____

Total resources..... 3,157,894.77

Capital..... 200,000

Surplus and undivided profits..... 152,622.03

Deposits:

Due to banks**..... \$ 15,700

Demand deposits, including U. S. Govt. deposits..... 1,027,300

Time deposits, including postal savings..... 1,565,000

Total deposits..... \$ _____

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 150,000.00

All other liabilities..... _____

Total liabilities..... 3,157,894.77

7. Has this bank been reopened? Yes If so give:

Date of reopening 2-20-1931

Name under which reopened Merchants Bk & Tr Co

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

**Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? _____ If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

- Decline in real estate values
- Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.
- Insufficient diversification
- Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.
- Defalcation
- Heavy withdrawals of deposits
- Failure of affiliated institution (Name)
- Name of correspondent (Name)
- Failure of large debtor (Name)
- Other causes, (specify)

Primary cause	Contributing cause
X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? _____ If so, give dates and amounts of all assessments _____

C

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 1

Connecticut.....

1. Name of bank Shelton Bank & Trust Co Town or City Shelton County Fairfield
2. Date organized 1912 Date suspended Jan 11 1921 Population of town or city* 10113
3. Federal reserve district 2 Member or nonmember of F. R. System Non member
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) January 18 1921

Loans and discounts:

On real estate..... \$ 1,008,969.⁰⁵
 Other..... 469,678.⁹³
 Total loans and discounts..... \$ 1,478,647.⁹⁶

Real estate acquired in satisfaction of debts..... 24,500

Investments..... 2,334,617 855,969.⁴⁸

All other resources..... 203,582.²¹

Total resources..... 2,562,499.⁷⁵

Capital..... 100,000

Surplus and undivided profits..... 88,701.⁰⁵

Deposits:

Due to banks**..... \$ 203,261.¹⁹

Demand deposits, including U. S. Govt. deposits..... 599,632.⁴⁶

Time deposits, including postal savings..... 1,543,975.⁹⁷

Total deposits..... \$ 2,163,934.⁶²

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 209,864.⁰⁸

All other liabilities..... _____

Total liabilities..... 2,562,499.⁷⁵

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .					
Preferred claims. . . .					
General claims. . . .					
Total claims. . . .					

10. Has this bank been finally liquidated? Yes If so give:

Date liquidation was completed 1921

Collections:

From liquidation of assets.....	\$2405278 ¹¹
From assessments on shareholders.....	<u>none</u>
Other collections (explain) <i>Interest, Rents, Sale of Insurance business, State Rec. and balance uncollected notes Conn. note</i>	103607 ⁸⁹
Total collections.....	<u>2508886.00</u>

Offsets to claims (loans paid, etc.)..... \$ 652519.24

Payments to depositors: 1856366.76

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .		209864 ⁰⁸			
Preferred claims. . . .		1090186 ¹⁹			100%
General claims. . . .		52205731*			
Total claims. . . .		<u>187210958</u>			

Refund of Receipts 34257.14
1856366.76

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		✓
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Failure of officers in making illegal loans that were never approved by the directors and receiving illegal deposits</i>	✓	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Cannot answer

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? No If so, give dates and amounts of all assessments _____

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 1

DELAWARE

.....

1. Name of bank NEWPORT TRUST COMPANY Town ~~or~~ City Newport County New Castle

2. Date organized Feb. 7, 1928 Date suspended Nov. 18, 1929 Population of town or city* 676

3. Federal reserve district Third Member or nonmember of F. R. System Nonmember

4. Number of branches operated: In city of parent bank None

Outside city of parent bank** _____

5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No.

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) November 18, 1929.

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>239,321.99</u>
Real estate acquired in satisfaction of debts.....	<u>41,296.15</u>
Investments.....	<u>18,375.26</u>
All other resources.....	<u>65,650.40</u>
Total resources.....	<u>364,643.80</u>
Capital.....	<u>75,000.00</u>
Surplus and undivided profits.....	<u>38,327.85</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>164,806.77</u>
Time deposits, including postal savings.....	<u>78,460.73</u>
Total deposits.....	\$ <u>243,267.50</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>5,000.00</u>
All other liabilities.....	_____
Total liabilities.....	<u>364,643.80</u>

*Does not check with
Constitution items*

7. Has this bank been reopened? No. If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Receiver paid dividends to Depositors aggregating 100% prior to Aug. 1, 1930.	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____	_____
Preferred claims.....	_____	_____	_____
General claims.....	_____	_____	_____
Total.....	_____	<u>None</u>	<u>None</u>

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No. If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	<u>None</u>	<u>None</u>

Yes, but Receiver either has or shortly will be discharged

9. Is this bank still in process of liquidation? _____ If so give payments to date: **in all probability.**

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .					
Preferred claims. . . .					
General claims. . . .					
Total claims. . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed Liquidation has been completed to the point where

Collections: Depositors have been paid dividends of 100% but it will be some time before all the assets will be disposed of entirely. The banking house, fur. & fixt. remain as do considerable practically worthless paper

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... No Data

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .					
Preferred claims. . . .					
General claims. . . .					
Total claims. . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....	X	
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No. (There were, however, a number of real estate loans which aggregated a considerable amount. A large part of these
 If so, state what industry or type of agriculture involved a real estate development.)

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? The worthless and frozen paper which was in large measure responsible for the failure was accepted during the two or three years prior to the conversion of the Bank from a National to a State Charter.

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? No. If so, give dates and amounts of all assessments _____

REMARKS: The Receiver of the Company has recently paid depositors their final installment or dividend aggregating 100%. Stockholders should eventually receive a small distribution. (Aug. 7, 1930.)

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

National bank

State bank

Trust company

Stock savings bank

Mutual savings bank

Private bank

150

Name of State

..... Florida

1. Name of bank Avon Park State Bank Town or City Avon Park County Highlands

9-2

2. Date organized 12-04-19 Date suspended 2-16-29 Population of town or city* 1534

3. Federal reserve district Six Member or nonmember of F. R. System new

4. Number of branches operated: In city of parent bank None

Outside city of parent bank** none

5. Was this bank a member of a chain or group? If so give the name of the chain or group yes

So called "Skipper-Lanier group"

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

(Both County Natl)

6. Condition figures, as of (date*) Feb. 16, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 104,403.24
 Real estate acquired in satisfaction of debts..... 1,513.53
 Investments..... 107 2,500.00
 All other resources..... 90,363.71
 Total resources..... 198,690.48
 Capital..... 50,000.00
 Surplus and undivided profits..... 20,071.35

Deposits:

Due to banks**..... \$ 4,083.40
 Demand deposits, including U. S. Govt. deposits..... 78,031.00
 Time deposits, including postal savings..... 25,933.12
 Total deposits..... \$ 108,047.52
 Borrowings from F. R. bank..... none _____
 Borrowings from other banks..... 20,571.61
 All other liabilities..... none _____
 Total liabilities..... 198,690.48

7. Has this bank been reopened? no If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	16,295.63	6,276.58 (By sale of collaterals)			38.52% 38.52%
Preferred claims . . .	6,468.98	none			0
General claims . . .	81,932.06	none			0
Total claims . . .	104,696.67	6,276.58			6.00%

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name) <i>Highlands Bank & Trust Co</i>	X	
Failure of large debtor (Name)		
Other causes, (specify)		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Jan. 24, 1930

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

.....Florida.....

1. Name of bank Bank of Baker Town or City Baker County Okaloosa
2. Date organized 9-25-16 Date suspended 12-11-29 Population of town or city* 661
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Dec 11, 1929.

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 34,870.94

Real estate acquired in satisfaction of debts..... 1,200.00

Investments..... None 35

All other resources..... 12,108.68

Total resources..... 48,179.62

Capital..... 15,000.00

Surplus and undivided profits..... None

Deposits:

Due to banks**..... \$ 1,456.78

Demand deposits, including U. S. Govt. deposits..... 13,237.39

Time deposits, including postal savings..... 13,464.53

Total deposits..... \$ 28,158.70

Borrowings from F. R. bank..... None

Borrowings from other banks..... 5,020.92

All other liabilities..... None

Total liabilities..... 48,179.62

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>Year for filing claims not yet expired, no record.</i>				
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) .. <i>Frozen Assets - Lack of volume -</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied March 12, 1930

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 1

..... Florida

1. Name of bank Bank of Baker Town or City Baker County Okaloosa

2. Date organized Sept. 25, 1916 Date suspended Nov. 29, 1921 Population of town or city* 661

3. Federal reserve district Six Member or nonmember of F. R. System non

4. Number of branches operated: In city of parent bank None

Outside city of parent bank** None

5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Nov. 29, 1921

Loans and discounts:

On real estate..... \$ _____
Other..... _____
Total loans and discounts..... \$ 45,290.22
Real estate acquired in satisfaction of debts..... 5,000.00
Investments..... 5,000.00
All other resources..... 12,931.61
Total resources..... 68,221.83
Capital..... 15,000.00
Surplus and undivided profits..... 6,309.70

Deposits:

Due to banks**..... \$ 3,804.98
Demand deposits, including U. S. Govt. deposits..... 22,592.58
Time deposits, including postal savings..... 13,569.42
Total deposits..... \$ 39,966.98
Borrowings from F. R. bank..... none
Borrowings from other banks..... 6,500.00
All other liabilities..... 445.15
Total liabilities..... 68,221.83

7. Has this bank been reopened? yes If so give:

Date of reopening June 18, 1923

Name under which reopened Bank of Baker

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims..... <u>Deposits frozen</u>	\$ _____	_____
Preferred claims..... <u>over period of 12 months -</u>	_____	<u>None</u>
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>frozen assets + lack of volume</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% levied Jan 4, 1923

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

160

Name of State

.....Florida.....

1. Name of bank State Bank of Bartow Town or City Bartow County Polk
21-10
2. Date organized 7-10-07 Date suspended 5-15-29 Population of town or city* 4593
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group "Founts Group"

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 10, 1929.

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 709,605.92

Real estate acquired in satisfaction of debts..... 7,779.96

Investments..... 8.06 96,422.00

All other resources..... 153,161.57

Total resources..... 966,969.45

Capital..... 100,000.00

Surplus and undivided profits..... 25,953.53

Deposits:

Due to banks**..... \$ 13,060.20

Demand deposits, including U. S. Govt. deposits..... 372,076.66

Time deposits, including postal savings..... 276,828.42

Total deposits..... \$ 661,965.28

Borrowings from F. R. bank..... None

Borrowings from other banks..... 179,050.64

All other liabilities..... None

Total liabilities..... 966,969.45

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	157,163.85	124,899.46			82. 95.22 79.5
Preferred claims . . .	13,766.42	13,108.88			
General claims . . .	351,139.16	86,254.90			24.56 ✓
Total claims . . .	515,069.43	224,263.24			27.6

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).... <i>Frozen Assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied July 20, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

.....Florida.....

1. Name of bank State Bank of Boca Grande Town or City Boca Grande County Lee

13-3

2. Date organized 11-8-15 Date suspended 2-18-29 Population of town or city* 354

3. Federal reserve district Six Member or nonmember of F. R. System non

4. Number of branches operated: In city of parent bank None

Outside city of parent bank** none

5. Was this bank a member of a chain or group? If so give the name of the chain or group yes

So called "Skipper-Lamier group"

(Polk County Natl)

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb. 18, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 96,949.81

Real estate acquired in satisfaction of debts..... none..... _____

Investments..... 120..... 22,501.00

All other resources..... 50,267.26

Total resources..... 169,718.07

Capital..... 15,000.00

Surplus and undivided profits..... 8,323.73

Deposits:

Due to banks**..... \$ 6,412.50

Demand deposits, including U. S. Govt. deposits..... 115,115.71

Time deposits, including postal savings..... 24,866.13

Total deposits..... \$ 146,394.34

Borrowings from F. R. bank..... none..... _____

Borrowings from other banks..... _____

All other liabilities..... _____

Total liabilities..... 169,718.07

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	<u>13,039.70</u>	<u>13,039.70</u>			<u>100</u>
Preferred claims....	<u>3,902.67</u>	<u>3,902.67</u>			<u>100</u>
General claims....	<u>113,460.80</u>	<u>28,367.70</u>			<u>25</u>
Total claims....	<u>130,403.17</u>	<u>45,310.07</u>			<u>34.7</u>

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).... <i>Frozen Assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Apr. 24, 1929

p

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

..... FLORIDA

1. Name of bank Bank of Boca Raton Town or City Boca Raton County Palm Beach
2. Date organized Mar. 22, 1926 Date suspended Oct 23, 1928 Population of town or city* 475
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Oct 23, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 33,565.66

Real estate acquired in satisfaction of debts..... none

Investments..... 16,000.00

All other resources..... 16,287.72

Total resources..... 81,853.38

Capital..... 25,000.00

Surplus and undivided profits..... 10,192.32

Deposits:

Due to banks**..... \$ 2,445.00

Demand deposits, including U. S. Govt. deposits..... 40,755.56

Time deposits, including postal savings..... 3,460.50

Total deposits..... \$ 46,661.06

Borrowings from F. R. bank..... none

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 81,853.38

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .	6915.12	0			
Preferred claims. . . .	0	0			
General claims. . . .	22,870.66	6,860.73			30%
Total claims. . . .	29,785.78	6,860.73			23

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .					
Preferred claims. . . .					
General claims. . . .					
Total claims. . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Frozen assets - Lack of volume</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% levied Mar. 15, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

79

Name of State

..... Florida

1. Name of bank Farmers & Merchants Bank Town or City Bonifay County Holmes
2. Date organized Jan. 15, 1923 Date suspended Jan. 13, 1926 Population of town or city* 1292
3. Federal reserve district Six Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 13, 1926.

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 47,291.79

Real estate acquired in satisfaction of debts..... none

Investments..... 66 18,500.00

All other resources..... 54,655.40

Total resources..... 120,447.19

Capital..... 25,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 5,647.47

Demand deposits, including U. S. Govt. deposits..... 65,312.78

Time deposits, including postal savings..... 24,486.94

Total deposits..... \$ 95,447.19

Borrowings from F. R. bank..... none

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 120,447.19

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	18,000.00	18,000.00			100
Preferred claims . . .					
General claims . . .	66,609.80	49,957.35			75
Total claims . . .	84,609.80	67,957.35			80.32

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets and Low cash reserve.</i>	<i>X</i>	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? NO

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? no record

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% levied October 7, 1926

Closed January 13, 1923 according to January 1923 Directory. But the

R

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

July 1922 Directory shows that \$20,000 surplus had been written off since Jan. 1922 so apparently there was difficulty & probably suspension as reported on the schedule.

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 3

..... FLORIDA

1. Name of bank Holmes County Bank Town or City Bonifay County Holmes
2. Date organized Nov. 6-1911 Date suspended Jan 18, 1922 Population of town or city* 1,118
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 1-18-22

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>156,542.30</u>
Real estate acquired in satisfaction of debts.....	<u>2,124.72</u>
Investments..... <u>1689</u>	<u>11,778.52</u>
All other resources.....	<u>82,925.73</u>
Total resources.....	<u>253,371.27</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>20,000.00</u>
Deposits:	
Due to banks**.....	\$ <u>6,964.93</u>
Demand deposits, including U. S. Govt. deposits.....	<u>142,914.66</u>
Time deposits, including postal savings:.....	<u>38,491.68</u>
Total deposits.....	\$ <u>188,371.27</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>30,000.00</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>253,371.27</u>

7. Has this bank been reopened? yes If so give:

Date of reopening 4-4-22
 Name under which reopened Holmes County Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims..... <u>no loss</u>	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? yes If so give:

Name of bank by which taken over Farmers & Merchants Bank of Bonifay

Date taken over 1-15-23

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

no loss

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>Frozen assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? no record If so, give dates and amounts of all assessments _____

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

46

Name of State

.....Florida.....

1. Name of bank State Bank of Bowling Green ^{Hardee} or City Bowling Green County Polk
2. Date organized 9-11-08 Date suspended 7-18-29 Population of town or city* 849
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
 Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No
~~Citizens Bank & Trust Company group.~~

* Latest census figures or estimate as shown in bankers' directory.
 ** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 18, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 248,630.00

Real estate acquired in satisfaction of debts..... 15,865.43

Investments..... 316..... 67,000.00

All other resources..... 23,179.49

Total resources..... 354,674.92

Capital..... 20,000.00

Surplus and undivided profits..... 15,197.66

Deposits:

Due to banks**..... \$ 3,540.34

Demand deposits, including U. S. Govt. deposits..... 219,410.82

Time deposits, including postal savings..... 96,526.10

Total deposits..... \$ 319,477.26

Borrowings from F. R. bank..... none..... _____

Borrowings from other banks..... none..... _____

All other liabilities..... none..... _____

Total liabilities..... 354,674.92

7. Has this bank been reopened? yes If so give:

Date of reopening Aug. 19, 1929

Name under which reopened State Bank of Bowling Green

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>5% of deposits available on reopening,</u>	
Preferred claims.....	<u>95% frozen for a period of 60 months.</u>	
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name) <i>Citizens Bank & Trust Co.</i>	X	
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% Aug. 8, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

116

Name of State

..... FLORIDA

1. Name of bank Bank of Boynton Town or City Boynton County Palm Beach
2. Date organized May 14, 1915 Date suspended June 25, 1928 Population of town or city* 1,178
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 10, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>113,805.95</u>
Real estate acquired in satisfaction of debts.....	<u>39,484.76</u>
Investments.....	<u>234 119,750.00</u>
All other resources.....	<u>33,766.80</u>
Total resources.....	<u>306,807.51</u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>4,510.90</u>

Deposits:

Due to banks**.....	\$ <u>12,166.90</u>
Demand deposits, including U. S. Govt. deposits.....	<u>112,723.78</u>
Time deposits, including postal savings.....	<u>107,405.93</u>
Total deposits.....	\$ <u>232,296.61</u>
Borrowings from F. R. bank.....	<u>None</u>
Borrowings from other banks.....	<u>20,000.00</u>
All other liabilities.....	<u>20,000.00</u>
Total liabilities.....	<u>306,807.51</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	<u>45,285.95</u>	<u>0</u>			<u>0</u>
Preferred claims....	<u>1,095.60</u>	<u>1,095.60</u>			<u>100</u>
General claims....	<u>103,518.66</u>	<u>10,351.89</u>			<u>10</u>
Total claims....	<u>149,900.21</u>	<u>11,447.49</u>			<u>7.6</u>

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Frozen Assets and unable to recover from losses incurred in the failure of the Witham System in 1926</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% levied Dec. 8, 1928

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

165

Name of State

..... Florida

1. Name of bank Bradentown Bank & Trust Co Town or City Bradenton County Manatee

16-3

2. Date organized 4-14-13 Date suspended 7-17-29 Population of town or city* 7306

3. Federal reserve district Six Member or nonmember of F. R. System non

4. Number of branches operated: In city of parent bank None

Outside city of parent bank** None

5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

Citizens Bank & Trust Company group.

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 16, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 627,927.10

Real estate acquired in satisfaction of debts..... 10,602.04

Investments..... 723 94,878.40

All other resources..... 315,918.59

Total resources..... 1,049,326.13

Capital..... 100,000.00

Surplus and undivided profits..... 76,812.22

Deposits:

Due to banks**..... \$ 19,220.54

Demand deposits, including U. S. Govt. deposits..... 473,476.45

Time deposits, including postal savings..... 313,516.97

Total deposits..... \$ 806,213.96

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 66,299.95

All other liabilities..... _____

Total liabilities..... 1,049,326.13

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	64.029.98	64.029.98			100
Preferred claims . . .	38.544.61	38.544.61			100
General claims . . .	605.585.96	121.345.58			20
Total claims . . .	708.160.55	223.920.17			31.6

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name) <i>Citizens Bank & Trust Co</i>	X	
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Sept. 5, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

109

Name of State

..... FLORIDA

1. Name of bank Bank of Levy County Town or City Bronson County Levy
2. Date organized Mar. 28, 1911 Date suspended Jan 23, 1928 Population of town or city* 493
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 23, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 104,873.20

Real estate acquired in satisfaction of debts..... 4,128.40

Investments..... 124..... 19,200.00

All other resources..... 21,225.84

Total resources..... 149,427.44

Capital..... 17,000.00

Surplus and undivided profits..... 2,701.87

Deposits:

Due to banks**..... \$ 6,725.97

Demand deposits, including U. S. Govt. deposits..... 41,887.41

Time deposits, including postal savings..... 61,362.19

Total deposits..... \$ 109,975.57

Borrowings from F. R. bank..... none

Borrowings from other banks..... 19,750.00

All other liabilities..... none

Total liabilities..... 149,427.44

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	<u>15,393.25</u>	<u>15,393.25</u>			<u>100</u>
Preferred claims....	<u>260.73</u>	<u>260.73</u>			<u>100</u>
General claims....	<u>86,036.50</u>	<u>13,729.90</u>			<u>16</u>
Total claims....	<u>101,690.48</u>	<u>29,393.88</u>			<u>28.9</u>

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Frozen assets + low cash reserve</i>	<i>X</i>	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Mar. 14, 1928

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

207

Name of State

..... FLORIDA

1. Name of bank Bank of Buena Vista Town or City Buena Vista Station County Dade
5-9
2. Date organized Oct 16, 1920 Date suspended July 2, 1936 Population of town or city* 2628
3. Federal reserve district Six Member or nonmember of F. R. System None
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group "Waltham System"

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 2, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 1,001,776.63

Real estate acquired in satisfaction of debts..... 8,195.53

Investments..... 1,058 56,119.30

All other resources..... 325,139.77

Total resources..... 1,391,231.23

Capital..... 50,000.00

Surplus and undivided profits..... 57,165.98

Deposits:

Due to banks**..... \$ 139,975.02

Demand deposits, including U. S. Govt. deposits..... 881,649.25

Time deposits, including postal savings..... 222,440.98

Total deposits..... \$ 1,244,065.25

Borrowings from F. R. bank..... none

Borrowings from other banks..... 40,000.00

All other liabilities..... none

Total liabilities..... 1,391,231.23

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

10. Has this bank been finally liquidated? Yes If so give:

Date liquidation was completed May 2, 1929

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... No record

Total collections..... _____

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....	<u>1,013,322.00</u>	<u>293,863.38</u>			<u>29</u>
Total claims....	<u>1,013,322.00</u>	<u>293,863.38</u>			<u>29</u>

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>Witham System</i>	X	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% assessment Oct. 29, 1926.

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 138

..... Florida

1. Name of bank Citizens Bank of Bushnell Town or City Bushnell County Sumter
2. Date organized 1-11-13 Date suspended 11-21-29 Population of town or city* 500
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Nov 21, 1929

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>263,380.38</u>	
Real estate acquired in satisfaction of debts.....		<u>3,586.77</u>
Investments.....	<u>293</u>	<u>30,000.00</u>
All other resources.....		<u>884.42</u>
Total resources.....		<u>297,851.57</u>
Capital.....		<u>25,000.00</u>
Surplus and undivided profits.....		<u>8,976.36</u>

Deposits:

Due to banks**.....	\$ <u>350.70</u>	
Demand deposits, including U. S. Govt. deposits.....		<u>50.00</u>
Time deposits, including postal savings.....	<u>125,341.77</u>	
Total deposits.....	\$ <u>125,742.47</u>	
Borrowings from F. R. bank.....	<u>now</u>	
Borrowings from other banks.....		<u>28,079.01</u>
All other liabilities.....		<u>110,053.73</u>
Total liabilities.....		<u>297,851.57</u>

7. Has this bank been reopened? no If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims	324.40		<u>None</u>		0
General claims	44,538.38				0
Total claims	44,862.78				0

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets</i> <i>Low cash reserve.</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% levied Dec. 30, 1929

Closed June 2, 1926 according to Jan. 1927 Directory. R

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

National bank

State bank

Trust company

Stock savings bank

Mutual savings bank

Private bank

Name of State 14

..... Florida

1. Name of bank Citizens Bank Town or City Bushnell County Sumter

2. Date organized Jan. 11, 1913 Date suspended June 2, 1926 Population of town or city* 1146

3. Federal reserve district Six Member or nonmember of F. R. System Now

4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None

5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 2, 1926

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 614,266.77
 Real estate acquired in satisfaction of debts..... 843.00
 Investments..... 655 40,600.00
 All other resources..... 325,445.07
 Total resources..... 981,154.84
 Capital..... 25,000.00
 Surplus and undivided profits..... 18,524.64

Deposits:

Due to banks**..... \$ 165,752.05
 Demand deposits, including U. S. Govt. deposits..... 685,752.87
 Time deposits, including postal savings..... 71,125.28
 Total deposits..... \$ 922,630.20
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... 15,000.00
 All other liabilities..... none
 Total liabilities..... 981,154.84

7. Has this bank been reopened? Yes If so give:

Date of reopening Jan 26, 1927
 Name under which reopened Citizens Bank of Bushnell

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims..... <u>20% charged off (unsecured claims) Remaining 80%</u>	_____	_____
Preferred claims..... <u>frozen over period of</u>	_____	_____
General claims..... <u>4 1/2 months -</u>	_____	<u>20%</u>
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? _____ If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		X
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>Frozen Assets & low Cash Reserve</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% assessment levied about Dec 1926 -

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

69

Name of State

.....
FLORIDA
.....

1. Name of bank Callahan State Bank Town or City Callahan County Nassau
2. Date organized Feb. 19, 1910 Date suspended Feb 14, 1922 Population of town or city* 1,730
3. Federal reserve district 6 Member or nonmember of F. R. System now
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb 15, 1922

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>82,334.40</u>	
Real estate acquired in satisfaction of debts.....	<u>None</u>	_____
Investments.....	<u>90</u>	<u>8,000.00</u>
All other resources.....		<u>7,525.67</u>
Total resources.....		<u>97,860.07</u>
Capital.....		<u>15,000.00</u>
Surplus and undivided profits.....		<u>3,275.03</u>

Deposits:

Due to banks**.....	\$ <u>1,602.53</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>21,937.04</u>	
Time deposits, including postal savings.....	<u>35,994.06</u>	
Total deposits.....	\$ <u>59,533.63</u>	
Borrowings from F. R. bank.....	<u>None</u>	_____
Borrowings from other banks.....		<u>20,042.41</u>
All other liabilities.....		<u>9.00</u>
Total liabilities.....		<u>97,860.07</u>

7. Has this bank been reopened? No. If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>No record</i>	<i>No record</i>			
Preferred claims . . .	<i>No record</i>	<i>No record</i>			
General claims . . .	<i>44,499.10</i>	<i>19,996.05</i>			<i>45.00</i>
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Frozen assets and overextended condition</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100 % levied Apr. 7, 1922

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

213

Name of State

.....**Florida**.....

1. Name of bank Bank of Canal Point Town or City Canal Point County Palm Beach
2. Date organized 7-12-26 Date suspended 7-16-30 Population of town or city* 2509
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 16, 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 42,548.74

Real estate acquired in satisfaction of debts..... none

Investments..... 23,001.00

All other resources..... 17,130.53

Total resources..... 82,680.27

Capital..... 25,000.00

Surplus and undivided profits..... 317.80

Deposits:

Due to banks**..... \$ _____

Demand deposits, including U. S. Govt. deposits..... 28,247.37

Time deposits, including postal savings..... 22,115.10

Total deposits..... \$ 50,362.47

Borrowings from F. R. bank..... none

Borrowings from other banks..... none

All other liabilities..... 7,000.00

Total liabilities..... 82,680.27

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	<i>Year for filing claims not yet expired.</i>				
Preferred claims....					
General claims....					
Total claims....					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>First Bank of Lake Worth</i>	X	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? no record

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied 9-20-30

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

54

Name of State

FLORIDA

.....

1. Name of bank Cedar Key State Bank Town or City Cedar Key County Levy
2. Date organized Dec. 7, 1912 Date suspended Feb 20, 1930 Population of town or city* 963
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb 20, 1930.

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>127.641.91</u>
Real estate acquired in satisfaction of debts.....	<u>4.414.97</u>
Investments.....	<u>132</u> <u>4.300.00</u>
All other resources.....	<u>23.662.53</u>
Total resources.....	<u>160.019.41</u>
Capital.....	<u>15.000.00</u>
Surplus and undivided profits.....	<u>22.833.95</u>

Deposits:

Due to banks**.....	\$ <u>4.847.33</u>
Demand deposits, including U. S. Govt. deposits.....	<u>72.957.21</u>
Time deposits, including postal savings.....	<u>44.380.92</u>
Total deposits.....	\$ <u>122.185.46</u>
Borrowings from F. R. bank.....	<u>NONE</u>
Borrowings from other banks.....	<u>NONE</u>
All other liabilities.....	<u>NONE</u>
Total liabilities.....	<u>160.019.41</u>

7. Has this bank been reopened? Yes If so give:

Date of reopening Mar 29, 1930.

Name under which reopened Cedar Key State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	<u>None</u>
Preferred claims.....	_____	_____
General claims.....	<u>Deposits were frozen for a period of 48 months and certificates of deposits issued therefor.</u>	
Total.....	<u>Liquidation not yet completed.</u>	

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? _____ If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims...					
General claims....					
Total claims....					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims...					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% assessment levied - Date not shown

Closed, November 1921 according to Jan 1922 directory P

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

National bank

State bank

Trust company

Stock savings bank

Mutual savings bank

Private bank

Name of State **65**

FLORIDA

1. Name of bank Bank of Center Hill Town or City Center Hill County Sumter

2. Date organized Dec. 1, 1911 Date suspended Nov 14, 1921 Population of town or city* 1,361

3. Federal reserve district 6 Member or nonmember of F. R. System non

4. Number of branches operated: In city of parent bank None

Outside city of parent bank** None

5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) _____

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 65,742.85

Real estate acquired in satisfaction of debts..... none

Investments..... 76..... 10,006.11

All other resources..... 14,780.98

Total resources..... 90,529.94

Capital..... 15,000.00

Surplus and undivided profits..... 10,558.71

Deposits:

Due to banks**..... \$ 2,615.55

Demand deposits, including U. S. Govt. deposits..... 34,567.04

Time deposits, including postal savings..... 2,289.14

Total deposits..... \$ 39,471.73

Borrowings from F. R. bank..... none

Borrowings from other banks..... 25,500.00

All other liabilities..... _____

Total liabilities..... 90,529.94

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .		<i>no record</i>			
Preferred claims . . .					
General claims . . .					<i>82 3/4</i>
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Lack of volume</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Feb. 16, 1924

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

147

Name of State

..... Florida

1. Name of bank Bank of Chiefland Town or City Chiefland County Levy
2. Date organized 1-15-20 Date suspended 9-21-29 Population of town or city* 1156
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Sept. 21, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 48,052.99
 Real estate acquired in satisfaction of debts..... 3,826.00
 Investments..... 63..... 15,000.00
 All other resources..... 13,207.84
 Total resources..... 80,086.83
 Capital..... 16,000.00
 Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 1,130.52
 Demand deposits, including U. S. Govt. deposits..... 40,669.02
 Time deposits, including postal savings..... 22,287.29
 Total deposits..... \$ 64,086.83
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... none
 All other liabilities..... none
 Total liabilities..... 80,086.83

7. Has this bank been reopened? no If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....*	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	<u>15,406.15</u>	<u>15,406.15</u>			<u>100</u>
Preferred claims	<u>701.13</u>	<u>701.13</u>			<u>100</u>
General claims	<u>41,609.25</u>	<u>9,152.50</u>			<u>22</u>
Total claims	<u>57,716.53</u>	<u>25,259.78</u>			<u>43.8</u>

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Oct. 15, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

National bank

State bank

Trust company

Stock savings bank

Mutual savings bank

Private bank

107

Name of State

..... FLORIDA

1. Name of bank Bank of Citra Town or City Citra County Marion
2. Date organized July 27, 1922 Date suspended Oct 20, 1928 Population of town or city* 448
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Oct. 18, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 26,026.81

Real estate acquired in satisfaction of debts..... none

Investments..... 51..... 24,900.00

All other resources..... 19,188.60

Total resources..... 70,114.41

Capital..... 15,000.00

Surplus and undivided profits..... 1,500.00

Deposits:

Due to banks**..... \$ 2,289.87

Demand deposits, including U. S. Govt. deposits..... 20,556.35

Time deposits, including postal savings..... 16,592.87

Total deposits..... \$ 39,439.09

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 7,520.00

All other liabilities..... 6,655.32

Total liabilities..... 70,114.41

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	5.000.00	5.000.00			100%
Preferred claims . . .	368.25	368.25			100%
General claims . . .	39.842.47	39.842.47			100%
Total claims . . .	45.210.72	45.210.72			100%

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		X
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Lack of volume</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied June 4, 1929

2A2
In Exchange National Bank & Tampa Chain.

R.

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

National bank

State bank

Trust company

Stock savings bank

Mutual savings bank

Private bank

56

Name of State

FLORIDA

.....

1. Name of bank Bank of Clearwater Town or City Clearwater County Pinellas

2. Date organized Feb. 6, 1906 Date suspended June 12, 1930 Population of town or city* 5,004

3. Federal reserve district 6 Member or nonmember of F. R. System Non

4. Number of branches operated: In city of parent bank None

None
Outside city of parent bank** _____

5. Was this bank a member of a chain or group? If so give the name of the chain or group No

_____ Exchange Natl. Tampa _____

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 11, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>1.158.784.56</u>
Real estate acquired in satisfaction of debts.....	<u>80.178.30</u>
Investments.....	<u>1.342.182.750.00</u>
All other resources.....	<u>369.972.69</u>
Total resources.....	<u>1.791.685.55</u>
Capital.....	<u>250.000.00</u>
Surplus and undivided profits.....	<u>105.115.61</u>

Deposits:

Due to banks**.....	\$ <u>18.907.61</u>
Demand deposits, including U. S. Govt. deposits.....	<u>662.597.38</u>
Time deposits, including postal savings.....	<u>408.844.12</u>
Total deposits.....	\$ <u>1.090.349.11</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>300.000.00</u>
All other liabilities.....	<u>46.220.83</u>
Total liabilities.....	<u>1.791.685.55</u>

7. Has this bank been reopened? _____ If so give:

Date of reopening Plans to re-open about Oct 1st
 Name under which reopened Bank of Clearwater

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	<u>Plans to re-open Oct 1st by</u>	<u>None</u>
General claims.....	<u>paying 10% on re-opening and</u>	_____
	<u>issuing certificates</u>	_____
Total.....	<u>payable in 36 mo for remaining 90%.</u>	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? _____ If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% assessment levied July 14, 1930

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

.....
FLORIDA
.....

1. Name of bank Guaranty Title & Trust Co Town or City Clearwater County Pinellas
2. Date organized Oct. 25, 1919 Date suspended June 12, 1930 Population of town or city* 5,004
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 11, 1930

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>211,142.76</u>	
Real estate acquired in satisfaction of debts.....		<u>13,955.14</u>
Investments.....	<u>269</u>	<u>58,100.00</u>
All other resources.....		<u>245,815.99</u>
Total resources.....		<u>529,003.89</u>
Capital.....		<u>200,000.00</u>
Surplus and undivided profits.....		<u>118,141.10</u>

Deposits:

Due to banks**.....	\$ <u>607.43</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>96,077.48</u>	
Time deposits, including postal savings.....	<u>59,699.80</u>	
Total deposits.....	\$ <u>156,384.71</u>	
Borrowings from F. R. bank.....	<u>None</u>	
Borrowings from other banks.....		<u>31,000.00</u>
All other liabilities.....		<u>23,478.08</u>
Total liabilities.....		<u>529,003.89</u>

7. Has this bank been reopened? 11-26-30 If so give:

Date of reopening Making plans to re-open for purpose of liquidating voluntarily
 Name under which reopened Not yet determined

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? _____ If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>Bank of Clearwater</i>	X	
Failure of correspondent (Name).....	\	
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? No . If so, give dates and amounts of all assessments _____

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

.....Florida.....

1. Name of bank First State Bank Town or City Clermont County Lake
13-6
2. Date organized 1-15-13 Date suspended 7-16-26 Population of town or city* 749
3. Federal reserve district Six Member or nonmember of F. R. System non?
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group yes
Witham System

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 30, 1926

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 498,539.16
 Real estate acquired in satisfaction of debts..... none
 Investments..... 499 none
 All other resources..... 398,191.78
 Total resources..... 896,730.94
 Capital..... 25,000.00
 Surplus and undivided profits..... 15,922.69

Deposits:

Due to banks**..... \$ 15,475.84
 Demand deposits, including U. S. Govt. deposits..... 649,923.41
 Time deposits, including postal savings..... 138,409.00
 Total deposits..... \$ 803,808.25
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... 50,000.00
 All other liabilities..... 2,000.00
 Total liabilities..... 896,730.94

7. Has this bank been reopened? yes If so give:

Date of reopening Aug. 28, 1926
 Name under which reopened First State Bank of Clermont

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims..... <u>20% unsecured deposits frozen indefinitely pending collection of doubtful assets</u>		<u>None</u>
Preferred claims..... <u>Remaining 80% payable</u>		<u>None</u>
General claims..... <u>over period of 27 months</u>		<u>20%</u>
Total.....		

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name) <i>William System</i>	X	
Failure of large debtor (Name)		
Other causes, (specify)		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% assessment levied July 28, 1926

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

.....Florida.....

1. Name of bank Brevard County Bank & Trust Co. Town or City Cocoa County Brevard
2. Date organized 7-7-24 Date suspended 7-29-29 Population of town or city* 2216
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
- Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Oct. 15, 1929

Loans and discounts:		
On real estate.....	\$	_____
Other.....		_____
Total loans and discounts.....	\$	<u>514,213.92</u>
Real estate acquired in satisfaction of debts.....	<u>none</u>	_____
Investments.....	<u>956</u>	<u>441,706.39</u>
All other resources.....		<u>160,101.50</u>
Total resources.....		<u>1,116,021.81</u>
Capital.....		<u>200,000.00</u>
Surplus and undivided profits.....		<u>47,282.81</u>
Deposits:		
Due to banks**.....	\$	<u>5,783.28</u>
Demand deposits, including U. S. Govt. deposits.....		<u>367,602.57</u>
Time deposits, including postal savings.....		<u>421,350.98</u>
Total deposits.....	\$	<u>794,736.83</u>
Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		<u>68,002.17</u>
All other liabilities.....		<u>6,000.00</u>
Total liabilities.....		<u>1,116,021.81</u>

7. Has this bank been reopened? no If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	55,815.98	3,712.81			6.7
Preferred claims....	17,339.60	5,000.00			28.8
General claims....	420,724.84	None			0
Total claims....	493,880.42	8,712.81			1.8

Note - time for filing claims does not expire until Oct 15, 1930

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>frozen assets</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100 % levied Jan. 9, 1930

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

FLORIDA

.....

1. Name of bank Cocoa Bank & Trust Co Town or City Cocoa County Brevard
2. Date organized Mar. 1, 1924 Date suspended Nov 2, 1928 Population of town or city* 2,216
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Nov. 26, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 449,268.77

Real estate acquired in satisfaction of debts..... 48,879.34

Investments..... 565..... 115,825.00

All other resources..... 14,422.39

Total resources..... 628,395.50

Capital..... 100,000.00

Surplus and undivided profits..... 26,304.34

Deposits:

Due to banks**..... \$ 16,535.09

Demand deposits, including U. S. Govt. deposits..... 236,191.23

Time deposits, including postal savings..... 170,352.56

Total deposits..... \$ 423,078.88

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 54,012.28

All other liabilities..... 25,000.00

Total liabilities..... 628,395.50

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

Per cent of loss
to claims

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	29,354.70	1,618.35			55 6.7%
Preferred claims....	42,585.43	27,179.32			63.82
General claims....	271,335.27	13,566.76			5%
Total claims....	343,275.40	42,364.43			12.34

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) ... <i>Frozen assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Jan. 22, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

National bank

State bank

Trust company

Stock savings bank

Mutual savings bank

Private bank

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Name of State

..... Florida

- Coconut Grove Station
- Name of bank Bank of Coconut Grove Town or City Miami County Dade
 - Date organized Nov. 13, 1920 Date suspended July 2, 1928 Population of town or city* 5885
 - Federal reserve district Six Member or nonmember of F. R. System Non
 - Number of branches operated: In city of parent bank None
Outside city of parent bank** None
 - Was this bank a member of a chain or group? If so give the name of the chain or group "Witham System"

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 3, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 842,586.57

Real estate acquired in satisfaction of debts..... None

Investments..... 9.01 57,985.81

All other resources..... 169,877.73

Total resources..... 1,070,450.11

Capital..... 30,000.00

Surplus and undivided profits..... 26,161.93

Deposits:

Due to banks**..... \$ 58,617.59

Demand deposits, including U. S. Govt. deposits..... 536,715.49

Time deposits, including postal savings..... 164,375.75

Total deposits..... \$ 759,708.83

Borrowings from F. R. bank..... None

Borrowings from other banks..... 254,579.35

All other liabilities..... None

Total liabilities..... 1,070,450.11

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	74.858.55	14.971.70			20.19%
Preferred claims . . .					
General claims . . .	586.636.09	146.219.41			25%
Total claims . . .	661.494.64	161.191.11			24.37

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name <u>Bankers Trust Co.</u>).....	X	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied June 25, 1926

P-

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

..... FLORIDA

1. Name of bank Coleman Banking Company Town or City Coleman County Sumter
2. Date organized June 13, 1910 Date suspended Oct 9, 1928 Population of town or city* 601
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Oct. 9, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 92,083.38

Real estate acquired in satisfaction of debts..... none

Investments..... 110..... 18,000.00

All other resources..... 47,951.01

Total resources..... 158,034.39

Capital..... 15,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 2,524.98

Demand deposits, including U. S. Govt. deposits..... 75,964.19

Time deposits, including postal savings..... 4,262.16

Total deposits..... \$ 82,751.33

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 40,950.00

All other liabilities..... 19,333.06

Total liabilities..... 158,034.39

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	332.65				0
General claims . . .	14760.22		<u>none</u>		0
Total claims . . .	15092.87				0

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		X
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100 % levied Apr. 19, 1930

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 184

FLORIDA

1. Name of bank Bank of Coral Gables Town or City Coral Gables County Dade
2. Date organized Nov. 13, 1924 Date suspended June 11, 1930 Population of town or city* 901
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 2, 1930

Loans and discounts:

On real estate..... \$ 188.495.50
 Other..... 153.489.64
 Total loans and discounts..... \$ 341.985.14

Real estate acquired in satisfaction of debts..... 2.075.16

Investments..... 536..... 193.651.25

All other resources..... 37.852.95

Total resources..... 575.564.50

Capital..... 100.000.00

Surplus and undivided profits..... 29.950.12

Deposits:

Due to banks**..... \$ 29.159.01

Demand deposits, including U. S. Govt. deposits..... 277.682.46

Time deposits, including postal savings..... 103.772.91

Total deposits..... \$ 410.614.38

Borrowings from F. R. bank..... none

Borrowings from other banks..... 35.000.00

All other liabilities..... none

Total liabilities..... 575.564.50

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>no claims allowed to date, liquidator has just taken charge.</i>				
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name) <i>Bank of Bay Biscayne</i>		X
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments 100%
levied Aug 13, 1930.

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

75

Name of State

.....Florida.....

1. Name of bank Planters Bank Town or City Cottondale County Jackson
2. Date organized 4-1-16 Date suspended 11-8-26 Population of town or city* 595
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Nov 8, 1926

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>69,216.01</u>
Real estate acquired in satisfaction of debts.....	<u>1,600.00</u>
Investments.....	<u>72 3,000.00</u>
All other resources.....	<u>61,568.31</u>
Total resources.....	<u>135,384.32</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>none</u>

Deposits:

Due to banks**.....	\$ <u>21,447.13</u>
Demand deposits, including U. S. Govt. deposits.....	<u>41,191.07</u>
Time deposits, including postal savings.....	<u>31,587.90</u>
Total deposits.....	\$ <u>94,226.10</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>26,158.22</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>135,384.32</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>No record</u>				
Preferred claims . . .	<u>No record</u>				<u>3643</u>
General claims . . .	<u>61,973.52</u>	<u>22,577.30</u>			<u>37%</u>
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....	X	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied June 19, 1929

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

18

Name of State

.....Florida.....

1. Name of bank Peoples Bank of Town or City Crescent City County Putnam
2. Date organized 1-12-22 Date suspended 7-31-26 Population of town or city* 1484
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No.

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 31, 1926

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 134,197.23

Real estate acquired in satisfaction of debts..... none

Investments..... 237 103,200.00

All other resources..... 45,316.11

Total resources..... 282,713.34

Capital..... 25,000.00

Surplus and undivided profits..... 12,378.13

Deposits:

Due to banks**..... \$ 10,887.86

Demand deposits, including U. S. Govt. deposits..... 159,202.88

Time deposits, including postal savings..... 75,244.47

Total deposits..... \$ 245,335.21

Borrowings from F. R. bank..... none

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 282,713.34

7. Has this bank been reopened? Yes If so give:

Date of reopening Sept 27, 1926

Name under which reopened Peoples Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims..... <u>10% made available within 90 days after re-opening. Balance of 90% evidenced by certificate payable 10% within six (6) months and 5% per month thereafter until paid -</u>		
Preferred claims.....		
General claims.....		
Total.....		

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? _____ If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? No. If so, give dates and amounts of all assessments _____

12

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State **142**

..... **Florida**

1. Name of bank **Bank of Crystal River** Town or City **Crystal River** County **Citrus**
2. Date organized **7-30-07** Date suspended **6-10-29** Population of town or city* **678**
3. Federal reserve district **Six** Member or nonmember of F. R. System **non**
4. Number of branches operated: In city of parent bank **None**
Outside city of parent bank** **none**
5. Was this bank a member of a chain or group? If so give the name of the chain or group **no**

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 10, 1929

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....		\$ <u>107,196.40</u>
Real estate acquired in satisfaction of debts.....		<u>19,109.05</u>
Investments.....	<u>118</u>	<u>11,200.00</u>
All other resources.....		<u>7,737.44</u>
Total resources.....		<u>145,242.89</u>
Capital.....		<u>15,000.00</u>
Surplus and undivided profits.....		<u>9,400.14</u>

Deposits:

Due to banks**.....	\$ <u>2,798.44</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>95,648.89</u>	
Time deposits, including postal savings.....	<u>22,395.42</u>	
Total deposits.....		\$ <u>120,842.75</u>
Borrowings from F. R. bank.....	<u>None</u>	
Borrowings from other banks.....	<u>None</u>	
All other liabilities.....	<u>None</u>	
Total liabilities.....		<u>145,242.89</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	0				
Preferred claims	3687.46	<i>None</i>			0
General claims	36,166.29				0
Total claims	39,853.75				0

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% levied Dec. 3, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

120

Name of State

.. FLORIDA ..

1. Name of bank Bank of Dade City Town or City Dade City County Pasco
2. Date organized June 28, 1916 Date suspended ⁴⁻¹⁴ Mar 31, 1928 Population of town or city* 1,776
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
 Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.
 ** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Apr 4, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 212,109.29

Real estate acquired in satisfaction of debts..... 2,470.00

Investments..... 232 20,000.00

All other resources..... 21,222.67

Total resources..... 255,801.96

Capital..... 25,000.00

Surplus and undivided profits..... 9,502.30

Deposits:

Due to banks**..... \$ 3,295.19

Demand deposits, including U. S. Govt. deposits..... 47,207.42

Time deposits, including postal savings..... 163,297.05

Total deposits..... \$ 213,799.66

Borrowings from F. R. bank..... none

Borrowings from other banks..... 7,500.00

All other liabilities..... none

Total liabilities..... 255,801.96

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>35,572.28</u>	<u>22,562.47</u>			<u>.634</u>
Preferred claims . . .	<u>218.85</u>	<u>0</u>			<u>none</u>
General claims . . .	<u>159,488.82</u>	<u>0</u>			<u>none</u>
Total claims . . .	<u>195,279.95</u>	<u>22,562.47</u>			<u>11.6</u>

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied no record as to date.

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

19

Name of State

.....Florida.....

1. Name of bank Bank of Dade City Town or City Dade City County Pasco

10-1

2. Date organized 6-28-16 Date suspended 7-13-26 Population of town or city* 1776

3. Federal reserve district Six Member or nonmember of F. R. System non

4. Number of branches operated: In city of parent bank none

Outside city of parent bank** none

5. Was this bank a member of a chain or group? If so give the name of the chain or group yes

Witham System

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 13, 1926

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 425,456.45
 Real estate acquired in satisfaction of debts..... none
 Investments..... 455..... 30,000.00
 All other resources..... 122,504.62
 Total resources..... 577,961.07
 Capital..... 25,000.00
 Surplus and undivided profits..... 11,643.45

Deposits:

Due to banks**..... \$ 22,659.21
 Demand deposits, including U. S. Govt. deposits..... 340,617.50
 Time deposits, including postal savings..... 148,540.91
 Total deposits..... \$ 511,817.62
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... 29,500.00
 All other liabilities..... none
 Total liabilities..... 577,961.07

7. Has this bank been reopened? yes If so give:

Date of reopening..... Sept. 11, 1926
 Name under which reopened..... Bank of Dade City

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>opened on frozen deposit basis,</u>	
Preferred claims.....	<u>unable to locate plans.</u>	
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>W. I. W. System</i>	X	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% assessment Sept. 17, 1926.

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following:

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

51

Name of State

.....Florida.....

1. Name of bank Bank of Pasco County Town or City Dade City County Pasco

39-10

2. Date organized 9-5-89 Date suspended 7-17-29 Population of town or city* 1776

3. Federal reserve district Six Member or nonmember of F. R. System non

4. Number of branches operated: In city of parent bank None

Outside city of parent bank** None

5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

Citizens Bank & Trust Co. Group.

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 17, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 547,867.07
 Real estate acquired in satisfaction of debts..... 33,859.16
 Investments..... 642 93,608.78
 All other resources..... 319,698.87
 Total resources..... 995,033.88
 Capital..... 50,000.00
 Surplus and undivided profits..... 96,568.18

Deposits:

Due to banks**..... \$ _____
 Demand deposits, including U. S. Govt. deposits..... _____
 Time deposits, including postal savings..... *not aggregated on report* _____
 Total deposits..... \$ 846,207.48
 Borrowings from F. R. bank..... none _____
 Borrowings from other banks..... none _____
 All other liabilities..... 2,258.22
 Total liabilities..... 995,033.88

7. Has this bank been reopened? yes If so give:

Date of reopening Aug. 24, 1929
 Name under which reopened Bank of Pasco County

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>90% of deposits frozen for a period</u>	
Preferred claims.....	<u>of 54 months to determine outcome</u>	
General claims.....	<u>of doubtful assets - 10% available</u>	
Total.....	<u>on re-opening</u>	

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name) <i>Citizens Bank & Trust Co.</i>	X	
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? no If so, give dates and amounts of all assessments _____

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

80

Name of State

..... Florida

1. Name of bank Bank of Dania Town or City Dania County Broward
2. Date organized 14-5 Feb. 28, 1912 Date suspended July 2, 1926 Population of town or city* 1664
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group "Kitham System"

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 28, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 1,151,895.70

Real estate acquired in satisfaction of debts..... none

Investments..... 1,243..... 91,333.15

All other resources..... 266,641.92

Total resources..... 1,509,870.77

Capital..... 30,000.00

Surplus and undivided profits..... 68,383.33

Deposits:

Due to banks**..... \$ 104,821.89

Demand deposits, including U. S. Govt. deposits..... 1,034,542.09

Time deposits, including postal savings..... 272,123.46

Total deposits..... \$ 1,411,487.44

Borrowings from F. R. bank..... none

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 1,509,870.77

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	1,141.67	1,141.67			100
Preferred claims . . .	3,728.57	3,728.57			100
General claims . . .	1,159,312.60	584,678.45			50
Total claims . . .	1,164,182.84	589,498.69			50.64

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name)..... <i>"Bankers Trust Co"</i>	X	
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Oct. 7, 1926

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

104

Name of State

.....Florida.....

1. Name of bank American Bank & Trust Co Town or City Daytona Beach County Volusia
2. Date organized 5-12-24 Date suspended 2-15-27 Population of town or city* 25,000
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb 15, 1927

Loans and discounts:

On real estate.....	\$	_____
Other.....		_____
Total loans and discounts.....	\$	<u>675.891.40</u>
Real estate acquired in satisfaction of debts.....		<u>None</u>
Investments.....		<u>852</u> <u>176.307.25</u>
All other resources.....		<u>123.093.84</u>
Total resources.....		<u>975.292.49</u>
Capital.....		<u>100.000.00</u>
Surplus and undivided profits.....		<u>32.606.74</u>

Deposits:

Due to banks**.....	\$	<u>14.865.03</u>
Demand deposits, including U. S. Govt. deposits.....		<u>164.153.33</u>
Time deposits, including postal savings.....		<u>631.690.62</u>
Total deposits.....	\$	<u>810.708.98</u>
Borrowings from F. R. bank.....		<u>None</u>
Borrowings from other banks.....		<u>31.716.81</u>
All other liabilities.....		<u>259.96</u>
Total liabilities.....		<u>975.292.49</u>

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	0	0			0
Preferred claims	0	0			0
General claims	647,582.94	64,751.26			10%
Total claims	647,582.94	64,751.26			10

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% levied June 25, 1927

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

National bank

State bank

Trust company

Stock savings bank

Mutual savings bank

Private bank

2929

Name of State

..... Florida

1. Name of bank American Bank & Trust Co. Town or City Daytona Beach County Volusia

2-1

2. Date organized May 12, 1924 Date suspended June 4, 1926 Population of town or city* 25,000

3. Federal reserve district Six Member or nonmember of F. R. System non

4. Number of branches operated: In city of parent bank none

Outside city of parent bank** none

5. Was this bank a member of a chain or group? If so give the name of the chain or group yes

Witham System

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 4, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 1,143,876.74

Real estate acquired in satisfaction of debts..... none..... _____

Investments..... 1.465..... 320,873.88

All other resources..... 329,945.50

Total resources..... 1,794,696.12

Capital..... 100,000.00

Surplus and undivided profits..... 29,952.74

Deposits:

Due to banks**..... \$ 206,978.21

Demand deposits, including U. S. Govt. deposits..... 998,748.32

Time deposits, including postal savings..... 254,016.85

Total deposits..... \$ 1,459,743.38

Borrowings from F. R. bank..... none..... _____

Borrowings from other banks..... 205,000.00

All other liabilities..... none..... _____

Total liabilities..... 1,794,696.12

7. Has this bank been reopened? yes If so give:

Date of reopening Aug. 23, 1926

Name under which reopened American Bank & Trust Co.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
------------------------	----------------	----------------------------

Secured claims..... 5% available in 90 days, remainder

Preferred claims..... frozen over a period of 23 months.

General claims..... _____

Total..... none

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? NO If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? NO If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? NO If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>Witham System</i>	X	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied about June 19, 1926.

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

168

Name of State

..... Florida

1. Name of bank Atlantic Bank & Trust Co. Town or City Daytona Beach County Volusia
2. Date organized 1-3-22 Date suspended 7-11-29 Population of town or city* 25,000
3. Federal reserve district Six Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Aug 6, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 405,905.10

Real estate acquired in satisfaction of debts..... 50,000.00

Investments..... 546 140,000.00

All other resources..... 185,329.95

Total resources..... 781,235.05

Capital..... 100,000.00

Surplus and undivided profits..... 30,471.18

Deposits:

Due to banks**..... \$ 6,694.94

Demand deposits, including U. S. Govt. deposits..... 399,083.63

Time deposits, including postal savings..... 52,650.30

Total deposits..... \$ 458,428.87

Borrowings from F. R. bank..... None

Borrowings from other banks..... 93,335.00

All other liabilities..... 99,000.00

Total liabilities..... 781,235.05

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	11,083.72		<i>None</i>		0
Preferred claims . . .	6,749.21				0
General claims . . .	359,961.65				0
Total claims . . .	377,794.58				0

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name)..... <i>Merchants Bank and Trust Co - Daytona Beach</i>	X	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% levied Sept. 19, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

105

Name of State

.... Florida

1. Name of bank East Coast Bank & Trust Co Town or City Daytona Beach County Volusia
2. Date organized 6-13-21 Date suspended 2-16-27 Population of town or city* 25,000
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb. 16, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 784,091.91

Real estate acquired in satisfaction of debts..... 35,000.00

Investments..... 1,070 285,912.58

All other resources..... 146,404.41

Total resources..... 1,251,408.90

Capital..... 100,000.00

Surplus and undivided profits..... 130,388.92

Deposits:

Due to banks**..... \$ 9,152.70

Demand deposits, including U. S. Govt. deposits..... 297,755.58

Time deposits, including postal savings..... 702,973.25

Total deposits..... \$ 1,009,881.53

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 11,138.45

All other liabilities..... _____

Total liabilities..... 1,251,408.90

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	0	4261.43			
Preferred claims . . .	2000.00 1200.00 1061.43	2000.00 600.00 106.14	2706.14		63.5
General claims . . .	594,305.02	59,630.80			10
Total claims . . .	598,566.45	62,336.94			10.4

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen assets..</i>	<i>X</i>	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied no record as to date

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

28

Name of State

.....Florida.....

1. Name of bank East Coast Bank & Trust Co Town or City Daytona Beach County Volusia
2. Date organized June 13, 1921 Date suspended June 2, 1926 Population of town or city* 25,000
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group yes
Witham System

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 2, 1926

Loans and discounts:

On real estate.....	\$	_____
Other.....		_____
Total loans and discounts.....	\$	<u>1,180,073.92</u>
Real estate acquired in satisfaction of debts.....		<u>67,908.75</u>
Investments.....	<u>14.07</u>	<u>227,000.00</u>
All other resources.....		<u>204,112.02</u>
Total resources.....		<u>1,679,094.69</u>
Capital.....		<u>50,000.00</u>
Surplus and undivided profits.....		<u>87,660.00</u>

Deposits:

Due to banks**.....	\$	<u>50,950.68</u>
Demand deposits, including U. S. Govt. deposits.....		<u>1,149,441.60</u>
Time deposits, including postal savings.....		<u>96,042.41</u>
Total deposits.....	\$	<u>1,296,434.69</u>
Borrowings from F. R. bank.....		<u>none</u>
Borrowings from other banks.....		<u>175,000.00</u>
All other liabilities.....		<u>70,000.00</u>
Total liabilities.....		<u>1,679,094.69</u>

7. Has this bank been reopened? yes If so give:

Date of reopening Sept 7, 1926

Name under which reopened East Coast Bank & Trust Co.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Capital stock increased to 100,000		
Secured claims <u>and about 75,000.00 was taken by depositors assigning to bank deposits to that amount</u>	\$ _____	_____
Preferred claims.....	_____	_____
General claims <u>Certificates of deposit issued for unsecured claims for total deposits, payable 5% per month</u>	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>Witham System</i>	X	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% assessment levied Sep 1, 1926

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

169

Name of State

..... Florida

1. Name of bank Merchants Bank & Trust Co Town or City Daytona Beach County Volusia
2. Date organized 4-17-22 Date suspended 7-11-29 Population of town or city* 25,000
3. Federal reserve district Six Member or nonmember of F. R. System NON
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group Not

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Sep 3, 1929.

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 2,170,596.30

Real estate acquired in satisfaction of debts..... NONE

Investments..... 2995 824,427.83

All other resources..... 333,283.07

Total resources..... 3,328,307.20

Capital..... 100,000.00

Surplus and undivided profits..... 263,927.15

Deposits:

Due to banks**..... \$ 100,674.05

Demand deposits, including U. S. Govt. deposits..... 1,382,431.15

Time deposits, including postal savings..... 1,167,991.58

Total deposits..... \$ 2,651,096.78

Borrowings from F. R. bank..... NONE

Borrowings from other banks..... 313,239.07

All other liabilities..... 44.20

Total liabilities..... 3,328,307.20

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? YES If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	90,482.08				0
Preferred claims . . .	149,744.02				0
General claims . . .	1475,280.31				0
Total claims . . .	1,715,506.41				0

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100 % levied Sept. 19, 1929

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

162

Name of State

..... Florida

1. Name of bank Volusia County Bank & Trust Co. Town or City DeLand County Volusia
2. Date organized 9-12-21 Date suspended 7-11-29 Population of town or city* 5799
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
 Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Aug. 16, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 1,683,832.92

Real estate acquired in satisfaction of debts..... none

Investments..... 2,223..... 539,109.61

All other resources..... 279,613.36

Total resources..... 2,502,555.89

Capital..... 200,000.00

Surplus and undivided profits..... 100,619.14

Deposits:

Due to banks**..... \$ 17,416.60

Demand deposits, including U. S. Govt. deposits..... 762,327.66

Time deposits, including postal savings..... 1,011,265.85

Total deposits..... \$ 1,791,010.11

Borrowings from F. R. bank..... none

Borrowings from other banks..... 373,526.54

All other liabilities..... 37,400.00

Total liabilities..... 7,502,555.89

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	254,170.62	<i>None</i>			0
Preferred claims . . .	139,335.72				0
General claims . . .	1,031,014.79				0
Total claims . . .	1,424,521.13				0

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen assets</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100% levied Sept. 5, 1929

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

98

Name of State

.....Florida.....

1. Name of bank Delray Bank & Trust Co. Town or City Delray County Palm Beach
2. Date organized 4-7-25 Date suspended 11-7-27 Population of town or city* 1469
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Mar. 5, 1927.

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 554,531.05

Real estate acquired in satisfaction of debts..... 27,787.17

Investments..... 616 61,000.00

All other resources..... 139,663.72

Total resources..... 782,981.94

Capital..... 50,000.00

Surplus and undivided profits..... 65,542.25

Deposits:

Due to banks**..... \$ 16,957.19

Demand deposits, including U. S. Govt. deposits..... 111,526.83

Time deposits, including postal savings..... 515,105.67

Total deposits..... \$ 643,589.69

Borrowings from F. R. bank..... none _____

Borrowings from other banks..... 23,850.00

All other liabilities..... none _____

Total liabilities..... 782,981.94

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .	498,515.20	24,432.10			5%
Total claims . . .					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name) <i>Palm Beach Bank & Trust Co.</i>	X	
Failure of large debtor (Name) <i>Farmers Bank & Trust Co.</i>		
Other causes, (specify)..... <i>Frozen Assets</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

 100% levied July 10, 1928

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

17

Name of State

.....Florida.....

1. Name of bank Delray Bank & Trust Co. Town or City Delray County Palm Beach

1-2

2. Date organized 4-7-25 Date suspended 6-25-26 Population of town or city* 1469

3. Federal reserve district Six Member or nonmember of F. R. System non

4. Number of branches operated: In city of parent bank none

Outside city of parent bank** none

5. Was this bank a member of a chain or group? If so give the name of the chain or group "Richard System"

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 24, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 923,744.36

Real estate acquired in satisfaction of debts..... 912.93

Investments..... 96.9 45,044.01

All other resources..... 121,623.47

Total resources..... 1,091,324.77

Capital..... 50,000.00

Surplus and undivided profits..... 94,403.03

Deposits:

Due to banks**..... \$ 21,376.36

Demand deposits, including U. S. Govt. deposits..... 383,109.49

Time deposits, including postal savings..... 542,435.89

Total deposits..... \$ 946,921.74

Borrowings from F. R. bank..... None

Borrowings from other banks..... None

All other liabilities..... None

Total liabilities..... 1,091,324.77

7. Has this bank been reopened? Yes If so give:

Date of reopening Nov 1, 1926

Name under which reopened Delray Bank & Trust Co.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims..... <u>10% available within 90 days after re-opening, then 10%</u>	_____	<u>None</u>
Preferred claims..... <u>until 40% has been paid, then 15% quarterly</u>	_____	
General claims..... <u>until full amount is paid</u>	_____	
Total.....	_____	

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>"Wichita System"</i>	X	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? No

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

100% assessment levied Sept 1, 1926 and an additional - voluntary assessment paid in Nov 1, 1926

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

.....Florida.....

1. Name of bank Ocean City Bank Town or City Delray Beach County Palm Beach
2. Date organized 12-4-24 Date suspended 3-14-27 Population of town or city* 1469
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) March 12, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>1,013,111.69</u>
Real estate acquired in satisfaction of debts.....	<u>3,621.50</u>
Investments.....	<u>1,054</u> <u>40,800.88</u>
All other resources.....	<u>283,691.31</u>
Total resources.....	<u>1,341,225.38</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>50,000.00</u>

Deposits:

Due to banks**.....	\$ <u>50,860.81</u>
Demand deposits, including U. S. Govt. deposits.....	<u>336,995.62</u>
Time deposits, including postal savings.....	<u>448,543.70</u>
Total deposits.....	\$ <u>836,400.13</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>429,825.25</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>1,341,225.38</u>

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	0				
Preferred claims . . .	5732.60	0			0
General claims . . .	546.739.90	27.337.01			5
Total claims . . .	552.472.50	27.337.01			5

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name)..... <i>Farmers Bk & Tr Co. West Palm Beach Fla</i>	X	
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

100.00 levied July 2, 1928

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

143

Name of State

.....Florida.....

1. Name of bank State Bank of Dundee Town or City Dundee County Polk

13-3

2. Date organized 11-5-15 Date suspended 2-14-29 Population of town or city* 710

3. Federal reserve district Six Member or nonmember of F. R. System now

4. Number of branches operated: In city of parent bank None

Outside city of parent bank** None

5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

So called "Skipper-Lanier" group. (Polk County Natl)

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb 14, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 51,074.37
 Real estate acquired in satisfaction of debts..... none
 Investments..... 51 none
 All other resources..... 17,330.12
 Total resources..... 68,404.49
 Capital..... 15,000.00
 Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 19,928.16
 Demand deposits, including U. S. Govt. deposits..... 24,684.56
 Time deposits, including postal savings..... 8,791.77
 Total deposits..... \$ 53,404.49
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... none
 All other liabilities..... none
 Total liabilities..... 68,404.49

7. Has this bank been reopened? No If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	1,367.82		<u>None</u>		0
General claims . . .	49,191.48				0
Total claims . . .	50,559.30				0

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Frozen assets & lack of volume</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? no If so, give dates and amounts of all assessments _____

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

96

Name of State

.....Florida.....

1. Name of bank Citizens Bank of Town or City Dunnellon County Marion
2. Date organized 6-19-20 Date suspended 3-21-27 Population of town or city* 1103
3. Federal reserve district Six Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No.

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) March 31, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>75,685.69</u>
Real estate acquired in satisfaction of debts.....	<u>2500.00</u>
Investments.....	<u>76 none</u>
All other resources.....	<u>30,663.91</u>
Total resources.....	<u>108,849.60</u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>6,960.76</u>

Deposits:

Due to banks**.....	\$ <u>4,445.28</u>
Demand deposits, including U. S. Govt. deposits.....	<u>32,250.79</u>
Time deposits, including postal savings.....	<u>32,692.77</u>
Total deposits.....	\$ <u>69,388.84</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>2500.00</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>108,849.60</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>no record</u>				
Preferred claims . . .	<u>384.03</u>	<u>384.03</u>			<u>100%</u>
General claims . . .	<u>61,142.70</u>	<u>6,114.27</u>			<u>10%</u>
Total claims . . .	<u>61,526.73</u>	<u>6,498.30</u>			<u>10.6</u>

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Assets</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? no

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? yes If so, give dates and amounts of all assessments _____

April 5, 1927 - 100%

[Redacted]

[Redacted]

[Redacted]