

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

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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

111

Name of State

..... FLORIDA

1. Name of bank State Bank of Eau Gallie Town or City Eau Gallie County Brevard
2. Date organized Jan. 16, 1916 Date suspended July 11, 1928 Population of town or city* 556
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*) Aug. 20, 1928

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 209,284.09
 Real estate acquired in satisfaction of debts..... 9,023.26
 Investments..... 250..... 41,300.00
 All other resources..... 64,961.00
 Total resources..... 323,568.35
 Capital..... 50,000.00
 Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 7,026.93
 Demand deposits, including U. S. Govt. deposits..... 103,096.18
 Time deposits, including postal savings..... 94,110.29
 Total deposits..... \$ 204,233.40
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... 54,984.95
 All other liabilities..... 14,350.00
 Total liabilities..... 323,568.35

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 . . .	81,014.77	none			0
Preferred claims . . .	1,932.69	none			0
General claims . . .	73,101.21	none			0
Total claims . . .	156,048.67				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.....		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? _____

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 Ellenton State Bank Town or City Ellenton County Manatee
2. Date organized 12-30-14 Date suspended 7-17-29 Population of town or city* 728
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 16, 1979

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>52,866.93</u>
Real estate acquired in satisfaction of debts.....	<u>7,545.30</u>
Investments.....	<u>68</u> <u>15,410.00</u>
All other resources.....	<u>12,912.37</u>
Total resources.....	<u>88,734.60</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>15,545.68</u>

Deposits:

Due to banks**.....	\$ <u>485.40</u>
Demand deposits, including U. S. Govt. deposits.....	<u>3,849.87</u>
Time deposits, including postal savings.....	<u>30,937.33</u>
Total deposits.....	\$ <u>35,272.60</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>22,916.32</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>88,734.60</u>

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

Date of reopening Aug. 6, 1979
 Name under which reopened Ellenton State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims..	<u>all new deposits since first failure</u>	
Preferred claims..	<u>paid in full, others continued under</u>	
General claims..	<u>original plan of liquidation</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).....		
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 _____

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 Ellenton State Bank Town or City Ellenton County Manatee
2. Date organized Dec. 13, 1914 Date suspended June 5, 1928 Population of town or city* 728
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 5, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 73,688.94

Real estate acquired in satisfaction of debts..... 5,000.00

Investments..... 90 16,160.00

All other resources..... 19,454.60

Total resources..... 114,303.54

Capital..... 15,000.00

Surplus and undivided profits..... 2,943.68

Deposits:

Due to banks**..... \$ 18,849.52

Demand deposits, including U. S. Govt. deposits..... 25,096.43

Time deposits, including postal savings..... 9,763.91

Total deposits..... \$ 53,709.86

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

Borrowings from other banks..... 42,650.00

All other liabilities..... none

Total liabilities..... 114,303.54

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

Date of reopening July 25, 1928

Name under which reopened Ellenton State Bank

Loss to depositors on: Amount of loss Per cent of loss to claims

Secured claims.. all deposits frozen for a period of 54

Preferred claims.. months from date of reopening, pending

General claims.. outcome of doubtful assets.

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.....	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 2, 1928

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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 180

FLORIDA

1. Name of bank Englewood State Bank Town or City Englewood County Sarasota
2. Date organized Jan. 4, 1926 Date suspended June 4, 1930 Population of town or city* 111
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 4, 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 18,884.51

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

Investments..... 39 19,600.00

All other resources..... 10,890.44

Total resources..... 49,374.95

Capital..... 15,000.00

Surplus and undivided profits..... 868.39

Deposits:

Due to banks**..... \$ 2,443.78

Demand deposits, including U. S. Govt. deposits..... 27,302.06

Time deposits, including postal savings..... 3,760.72

Total deposits..... \$ 33,506.56

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

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 49,374.95

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 . . .	3,500.00	<u>None</u>			0
Preferred claims . . .	81.68				0
General claims . . .	10,623.92				0
Total claims . . .	14,205.60				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>Insufficient volume</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 July 15, 1930

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

21

Name of State

.....Florida.....

1. Name of bank Citizens Bank Town or City Eustis County Lake

13-7

2. Date organized 12-17-12 Date suspended 7-16-26 Population of town or city* 2435

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 "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 14, 1926.

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 564,601.69

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

Investments..... 647 82,000.00

All other resources..... 395,060.07

Total resources..... 1,041,661.76

Capital..... 55,000.00

Surplus and undivided profits..... 11,669.22

Deposits:

Due to banks**..... \$ 22,866.25

Demand deposits, including U. S. Govt. deposits..... 487,775.07

Time deposits, including postal savings..... 459,451.98

Total deposits..... \$ 970,093.30

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

Borrowings from other banks..... 4,899.24

All other liabilities..... none

Total liabilities..... 1,041,661.76

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

Date of reopening Sep 25, 1926

Name under which reopened Citizens Bank

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>None</u>	_____
Preferred claims.....	<u>None</u>	_____
General claims.....	<u>40% of unsecured claims written off to cover losses, balance frozen over period of 2.7 months</u>	<u>40%</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.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>Bankers Trust Co.</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 Aug 3, 1926-

C

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

203

Name of State

..... FLORIDA

1. Name of bank State Bank of Fellsmere Town or City Fellsmere County Indian River
2. Date organized July 2, 1913 Date suspended March 16, 1923 (1922) Population of town or city* 333
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*) 3-15-22

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>44,224.49</u>	
Real estate acquired in satisfaction of debts.....	<u>7,819.17</u>	
Investments:.....	<u>54</u>	<u>10,351.81</u>
All other resources.....		<u>79,920.01</u>
Total resources.....		<u>142,315.48</u>
Capital.....		<u>25,000.00</u>
Surplus and undivided profits.....		<u>2,480.59</u>

Deposits:

Due to banks**.....	\$ <u>1,445.08</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>80,039.16</u>	
Time deposits, including postal savings.....	<u>28,350.65</u>	
Total deposits.....	\$ <u>109,834.89</u>	
Borrowings from F. R. bank.....	<u>none</u>	
Borrowings from other banks.....		<u>5,000.00</u>
All other liabilities.....	<u>none</u>	
Total liabilities.....		<u>142,315.48</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? _____ 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 _____

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 . . .					55

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 _____

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

87

Name of State

... Florida

1. Name of bank City Bank Town or City Ft. Lauderdale County Broward

2. Date organized 6-1-25 Date suspended 7-3-26 Population of town or city* 13,187

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 2, 1976

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 345,938.08
 Real estate acquired in satisfaction of debts..... none
 Investments..... 358..... 17,000.00
 All other resources..... 61,760.32
 Total resources..... 419,698.40
 Capital..... 50,000.00
 Surplus and undivided profits..... 10,681.10

Deposits:

Due to banks**..... \$ 21,891.54
 Demand deposits, including U. S. Govt. deposits..... 273,490.21
 Time deposits, including postal savings..... 42,443.31
 Total deposits..... \$ 287,825.06
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... 70,500.00
 All other liabilities..... 692.24
 Total liabilities..... 419,698.40

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....	10,085.00	3,667.16			36.36
Preferred claims....	2,104.00	2,104.00			100%
General claims....	238,125.86	47,624.76			20%
Total claims....	250,314.86	53,395.92			21.33

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.....		X
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? _____

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. 22, 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

127

Name of State

.....
FLORIDA
.....

1. Name of bank Fort Lauderdale Bank & Trust Co Town or City Ft. Lauderdale County Broward
2. Date organized Dec. 31, 1923 Date suspended Feb 16, 1928 Population of town or city* 13,187
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*) Mar 5, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 1,983,484.31

Real estate acquired in satisfaction of debts..... 82,609.40

Investments..... 2,499 515,736.62

All other resources..... 608,666.24

Total resources..... 3,190,496.57

Capital..... 250,000.00

Surplus and undivided profits..... 135,775.02

Deposits:

Due to banks**..... \$ 149,758.01

Demand deposits, including U. S. Govt. deposits..... 1,700,773.73

Time deposits, including postal savings..... 331,542.66

Total deposits..... \$ 2,182,074.40

Borrowings from F. R. bank..... NONE

Borrowings from other banks..... 567,500.00

All other liabilities..... 55,147.15

Total liabilities..... 3,190,496.57

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....	8089.72	none			0
Preferred claims....	157,163.26	none			0
General claims....	1,155,713.12	91,310.45			8
Total claims....	1,320,966.10	91,310.45			6.9

"Pending final decision"

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 June 29, 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

52

Name of State

.....Florida.....

1. Name of bank First State Bank Town or City Fort Meade County Polk
20-4
2. Date organized 3-15-09 Date suspended 7-17-29 Population of town or city* 2480
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*) Aug 15, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>439,534.69</u>
Real estate acquired in satisfaction of debts.....	<u>25,389.24</u>
Investments.....	<u>582</u> <u>141,750.00</u>
All other resources.....	<u>47,353.11</u>
Total resources.....	<u>654,027.04</u>
Capital.....	<u>75,000.00</u>
Surplus and undivided profits.....	<u>30,000.00</u>

Deposits:

Due to banks**.....	\$ <u>9,471.44</u>
Demand deposits, including U. S. Govt. deposits.....	<u>218,246.07</u>
Time deposits, including postal savings.....	<u>206,447.35</u>
Total deposits.....	\$ <u>434,164.86</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>114,862.18</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>654,027.04</u>

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

Date of reopening April 3, 1930
 Name under which reopened First State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>70% of deposits were frozen for 48 months,</u>	
Preferred claims.....	<u>30% charged off indefinitely pending out-</u>	
General claims.....	<u>come of certain doubtful assets.</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.		
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name) <i>Citizens Bx & Tr Co. Tampa</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. 26, 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

37

Name of State

..... Florida

1. Name of bank Ft. Pierce Bank & Trust Co. Town or City Ft. Pierce County St. Lucie
2. Date organized 5-11-21 Date suspended 8-20-27 Population of town or city* 3319
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 30, 1927

Loans and discounts:

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

Total loans and discounts..... \$ 1,985,459.70

Real estate acquired in satisfaction of debts..... 84,135.29

Investments..... 2298..... 413,400.00

All other resources..... 712,807.97

Total resources..... 3,095,802.96

Capital..... 250,000.00

Surplus and undivided profits..... 296,976.67

Deposits:

Due to banks**..... \$ 22,894.76

Demand deposits, including U. S. Govt. deposits..... 1,486,978.17

Time deposits, including postal savings..... 432,286.70

Total deposits..... \$ 1,942,159.63

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

Borrowings from other banks..... 516,666.66

All other liabilities..... 90,000.00

Total liabilities..... 3,095,802.96

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

Date of reopening March 26, 1928

Name under which reopened St. Pierce Bank & Trust Co.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims <u>5% made available to depositors on re-opening</u>	\$ <u>none</u>	_____
Preferred claims <u>certificates issued for 4.5% payable over period of 36 months - other 5% set aside</u>	\$ <u>none</u>	_____
General claims	\$ <u>50% set aside</u>	_____
Total <u>set aside indefinitely pending collection of certain doubtful assets -</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).....		
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 Sep 20, 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

48

Name of State

..... Florida

1. Name of bank Citizens Bank of Town or City Frostproof County Polk

2. Date organized 5-13-20 Date suspended 7-17-29 Population of town or city* 1035

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 None

~~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 17, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>251,168.29</u>
Real estate acquired in satisfaction of debts.....	<u>23,738.76</u>
Investments.....	<u>305</u> <u>53,510.00</u>
All other resources.....	<u>69,895.59</u>
Total resources.....	<u>398,312.64</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>25,119.64</u>

Deposits:

Due to banks**.....	\$ <u>36,962.07</u>
Demand deposits, including U. S. Govt. deposits.....	<u>157,711.48</u>
Time deposits, including postal savings.....	<u>88,519.45</u>
Total deposits.....	\$ <u>283,193.00</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>50,000.00</u>
All other liabilities.....	<u>15,000.00</u>
Total liabilities.....	<u>398,312.64</u>

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

Date of reopening Aug. 27, 1929

Name under which reopened Citizens Bank of Frastproof

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims <u>20% cash paid depositors on re-opening and certificates issued for remaining 80% payable in period of 48 months.</u>	<u>None</u>	_____
Preferred claims.....	_____	_____
General claims <u>Liquidation not yet completed.</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>Citizens Bank & Trust Co</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 _____

voluntary assessment paid in by officers + directors which was more than 100%, covered all losses.

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

71

Name of State

FLORIDA

.....

1. Name of bank Florida Bank & Trust Co Town or City Gainesville County Alachua

2. Date organized Aug 21, 1922 Date suspended Oct 8, 1923 Population of town or city* 8,466

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 8- 1943

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 1,018,655.75

Real estate acquired in satisfaction of debts..... 71,375.38

Investments..... 1,364 345,165.07

All other resources..... 217,009.74

Total resources..... 1,652,205.94

Capital..... 250,000.00

Surplus and undivided profits..... 40,156.99

Deposits:

Due to banks**..... \$ 57,556.75

Demand deposits, including U. S. Govt. deposits..... 409,092.76

Time deposits, including postal savings..... 666,937.27

Total deposits..... \$ 1,133,586.78

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

Borrowings from other banks..... 228,462.17

All other liabilities..... _____

Total liabilities..... 1,652,205.94

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:

	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....	185,416.34	185,416.34			100%
Preferred claims....	83,493.40	83,493.40			100%
General claims....	964,336.73	675,035.72			70%
Total claims....	1,233,246.47	943,945.46			76.6

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.....		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? _____

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. 12, 1923

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

53

Name of State

..... Florida

1. Name of bank Phifer State Bank Town or City Gainesville County Alachua
2. Date organized 12-18-13 Date suspended 7-24-29 Population of town or city* 8466
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 24, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 574,425.93
 Real estate acquired in satisfaction of debts..... 10,582.56
 Investments..... 1,056..... 482,000.00
 All other resources..... 254,848.26
 Total resources..... 1,321,856.75
 Capital..... 50,000.00
 Surplus and undivided profits..... 76,924.80

Deposits:

Due to banks**..... \$ 28,640.42
 Demand deposits, including U. S. Govt. deposits..... 431,076.55
 Time deposits, including postal savings..... 557,174.98
 Total deposits..... \$ 1,016,891.95
 Borrowings from F. R. bank..... _____
 Borrowings from other banks..... _____
 All other liabilities..... 178,040.00
 Total liabilities..... 1,321,856.75

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

Date of reopening Sept. 16, 1929
 Name under which reopened Phifer State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	<u>None</u>
Preferred claims.....	_____	
General claims.....	_____	
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? 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.....	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 _____

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

110

Name of State

..... FLORIDA

1. Name of bank Bank of Groveland Town or City Groveland County Lake
2. Date organized Dec. 11, 1912 Date suspended Oct 30, 1928 Population of town or city* 499
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. 30, 1928

Loans and discounts:

On real estate.....	\$	_____
Other.....		_____
Total loans and discounts.....	\$	<u>51,495.50</u>
Real estate acquired in satisfaction of debts.....		<u>5,010.50</u>
Investments.....	7.1	<u>20,399.47</u>
All other resources.....		<u>53,677.61</u>
Total resources.....		<u>130,583.08</u>
Capital.....		<u>15,000.00</u>
Surplus and undivided profits.....	<i>none</i>	_____

Deposits:

Due to banks**.....	\$	<u>5,185.20</u>
Demand deposits, including U. S. Govt. deposits.....		<u>72,462.42</u>
Time deposits, including postal savings.....		<u>17,935.46</u>
Total deposits.....	\$	<u>95,583.08</u>
Borrowings from F. R. bank.....	<i>none</i>	_____
Borrowings from other banks.....		<u>20,000.00</u>
All other liabilities.....	<i>none</i>	_____
Total liabilities.....		<u>130,583.08</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 . . .	5,220.00	2,420.00			46.36
Preferred claims . . .	4,557.67	4,557.67			100
General claims . . .	69,554.92	24,180.35			35
Total claims . . .	79,332.59	31,158.02			39.3

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 Jan 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

Name of State

..... Florida

1. Name of bank Bank of Groveland Town or City Groveland County Lake
2. Date organized 12-11-12 Date suspended 7-6-26 Population of town or city* 499
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 "Whitham 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 6, 1926

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>277.48590</u>
Real estate acquired in satisfaction of debts.....	<u>4.70590</u>
Investments.....	<u>302. 25,331.46</u>
All other resources.....	<u>32.347.89</u>
Total resources.....	<u>339.871.15</u>
Capital.....	<u>15.000.00</u>
Surplus and undivided profits.....	<u>10.514.54</u>

Deposits:

Due to banks**.....	\$ <u>21.932.21</u>
Demand deposits, including U. S. Govt. deposits.....	<u>147.520.54</u>
Time deposits, including postal savings.....	<u>125.903.86</u>
Total deposits.....	\$ <u>295.356.61</u>
● Borrowings from F. R. bank.....	<u>None</u>
Borrowings from other banks.....	<u>19.000.00</u>
All other liabilities.....	<u>None</u>
Total liabilities.....	<u>339.871.15</u>

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

Date of reopening Dec. 18, 1926
 Name under which reopened Bank of Groveland

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>5% available on reopening,</u>	<u>95%</u>
Preferred claims.....	<u>frozen over a period of 24 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? _____ 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).....		
Failure of correspondent (Name).... <i>Frankers 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% assesment Aug. 3, 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

155

Name of State

.....Florida.....

1. Name of bank Commercial Bank & Trust Co. Town or City Haines City County Polk
2. Date organized 3-8-27 Date suspended 5-18-29 Population of town or city* 2026
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*) May 17, 1929

Loans and discounts:

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

Total loans and discounts..... \$ 261,871.75

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

Investments..... 275..... 12,700.00

All other resources..... 30,293.71

Total resources..... 304,865.46

Capital..... 100,000.00

Surplus and undivided profits..... 25,000.00

Deposits:

Due to banks**..... \$ 8,329.21

Demand deposits, including U. S. Govt. deposits..... 78,623.41

Time deposits, including postal savings..... 29,111.81

Total deposits..... \$ 116,064.43

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

Borrowings from other banks..... 63,800.00

All other liabilities..... 1.03

Total liabilities..... 304,865.46

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	<i>None</i>			
Preferred claims	2,364.73				0
General claims	90,791.64				0
Total claims	93,156.37				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 June 21, 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

209

Name of State

..... **Florida**

1. Name of bank State Bank of Haines City Town or City Haines City County Polk
2. Date organized 1-21-13 Date suspended 7-9-30 Population of town or city* 3037
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 8; 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 292,892.44

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

Investments..... 549 255,650.00

All other resources..... 549 52,121.30

Total resources..... 600,663.74

Capital..... 50,000.00

Surplus and undivided profits..... 19,397.43

Deposits:

Due to banks**..... none \$ _____

Demand deposits, including U. S. Govt. deposits..... 420,122.97

Time deposits, including postal savings..... 59,940.25

Total deposits..... \$ 480,063.22

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

Borrowings from other banks..... 50,500.00

All other liabilities..... 703.09

Total liabilities..... 600,663.74

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

Date of reopening 11-10-30

Name under which reopened State Bank of Haines City

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims.... 30% of deposits frozen indefinitely

Preferred claims... the remaining 70% frozen over

General claims.... a period of 54 months.

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..... (<i>steady</i>).....	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? 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 on 9-9-30

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

114

Name of State

FLORIDA

.....

1. Name of bank Bank of Hastings Town or City Hastings County St. Johns

2. Date organized June 11, 1910 Date suspended Aug 2, 1928 Population of town or city* 772

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*) Aug 2, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 179,273.10

Real estate acquired in satisfaction of debts..... 5,000.00

Investments..... 203..... 23,850.00

All other resources..... 28,123.28

Total resources..... 236,246.38

Capital..... 15,000.00

Surplus and undivided profits..... 1,161.85

Deposits:

Due to banks**..... \$ 3,944.30

Demand deposits, including U. S. Govt. deposits..... 108,426.30

Time deposits, including postal savings..... 87,713.93

Total deposits..... \$ 200,084.53

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

Borrowings from other banks..... 20,000.00

All other liabilities..... None..... _____

Total liabilities..... 236,246.38

7. Has this bank been reopened? _____ 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? _____ 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....	19,433.30	17,183.30			88
Preferred claims....	583.66	583.66			100
General claims....	162,071.75	12,965.74			8
Total claims....	182,098.71	30,732.70			16.9

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> <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, although this is a farming section and depend almost entirely on Irish potato crop*
 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. 2, 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

139

Name of State

.....Florida.....

1. Name of bank Hawthorn State Bank Town or City Hawthorn County Alachua
2. Date organized 4-5-11 Date suspended 7-20-29 Population of town or city* 530
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 20, 1929

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>99,934.03</u>	
Real estate acquired in satisfaction of debts.....	<u>4,568.35</u>	
Investments.....	<u>1.07</u>	<u>6,742.00</u>
All other resources.....		<u>21,342.23</u>
Total resources.....		<u>132,586.61</u>
Capital.....		<u>15,000.00</u>
Surplus and undivided profits.....		<u>7,066.34</u>

Deposits:

Due to banks**.....	\$ <u>6,424.21</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>62,989.43</u>	
Time deposits, including postal savings.....	<u>46,106.63</u>	
Total deposits.....	\$ <u>115,520.27</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>132,586.61</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 . . .	736.28	736.28			100
General claims . . .	96,555.64	18,338.84			18.9920
Total claims . . .	97,287.92	19,075.12			20

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? ye If so, give dates and amounts of all assessments _____

100% levied Sept. 23, 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

Name of State 188

.....Florida.....

1. Name of bank Bank of Homestead Town or City Homestead County Dade

2. Date organized Mar. 12, 1912 Date suspended June 11, 1930 Population of town or city* 2114

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 28, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>392,104.29</u>
Real estate acquired in satisfaction of debts.....	<u>46,067.24</u>
Investments.....	<u>453</u> <u>61,413.03</u>
All other resources.....	<u>152,791.74</u>
Total resources.....	<u>652,376.30</u>
Capital.....	<u>35,000.00</u>
Surplus and undivided profits.....	<u>15,578.16</u>

Deposits:

Due to banks**.....	\$ <u>7,431.15</u>
Demand deposits, including U. S. Govt. deposits.....	<u>102,190.33</u>
Time deposits, including postal savings.....	<u>491,083.95</u>
Total deposits.....	\$ <u>600,705.43</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>none</u>
All other liabilities.....	<u>1,092.71</u>
Total liabilities.....	<u>652,376.30</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...	175,787.96	175,787.96	53,414 ✓	-	100
Preferred claims...	3,536.87	3,536.87			100
General claims...	304,169.46	22,997.43	(new side - after reopening)		35 } 14.3 ✓
		30,416.94	(old side)		10
Total claims...	553,122.38	232,739.20			42.1

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 16, 1930

17R

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

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

35

1. Name of bank Bank of Homestead Town or City Homestead County Dade

15-3

2. Date organized 3-12-12 Date suspended 6-18-27 Population of town or city* 2114

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 _____

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 17, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>732,296.92</u>
Real estate acquired in satisfaction of debts.....	<u>12,307.00</u>
Investments.....	<u>817</u> <u>85,400.00</u>
All other resources.....	<u>251,962.72</u>
Total resources.....	<u>1,081,966.64</u>
Capital.....	<u>74,200.00</u>
Surplus and undivided profits.....	<u>50,107.08</u>

Deposits:

Due to banks**.....	\$ <u>25,550.59</u>
Demand deposits, including U. S. Govt. deposits.....	<u>707,205.65</u>
Time deposits, including postal savings.....	<u>224,903.32</u>
Total deposits.....	\$ <u>957,659.56</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>1,081,966.64</u>

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

Date of reopening Nov. 22, 1927

Name under which reopened Bank of Homestead

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>50% set aside indefinitely pending slow +</u>	
Preferred claims.....	<u>doubtful assets, 10% available on re-</u>	
General claims.....	<u>opening, remaining 40% frozen over</u>	
Total.....	<u>period of 54 months.</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		
Failure of affiliated institution (Name)		
Failure of correspondent (Name) <i>W.itham 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% levied July 6, 1927

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

82

Name of State

..... Florida

1. Name of bank Citizens Bank Town or City Homestead County Dade
2. Date organized 10-2-20 Date suspended 7-3-26 Population of town or city* 2114
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 3, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 330.072.05

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

Investments..... 358 28.250.00

All other resources..... 64.273.93

Total resources..... 422.595.98

Capital..... 50.000.00

Surplus and undivided profits..... 38.875.95

Deposits:

Due to banks**..... \$ 18.526.90

Demand deposits, including U. S. Govt. deposits..... 250.794.24

Time deposits, including postal savings..... 24.423.89

Total deposits..... \$ 293.745.03

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

Borrowings from other banks..... 39.975.00

All other liabilities..... None _____

Total liabilities..... 422.595.98

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 . . .	<u>6,014.18</u>	<u>6,014.18</u>			<u>100</u>
General claims . . .	<u>239,299.57</u>	<u>131,063.55</u>			<u>55 54.8</u>
Total claims . . .	<u>245,313.75</u>	<u>137,077.73</u>			<u>55 55.9</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.....	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 June 16, 1930

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

118

FLORIDA

1. Name of bank Citizens Bank of Inverness Town or City Inverness County Citrus
2. Date organized Oct. 14, 1912 Date suspended Oct 3, 1928 Population of town or city* 1,271
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 3, 1928.

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>227.618.53</u>	
Real estate acquired in satisfaction of debts.....		<u>21.202.67</u>
Investments.....	<u>240</u>	<u>11.500.00</u>
All other resources.....		<u>164.592.15</u>
Total resources.....		<u>424.913.35</u>
Capital.....		<u>25.000.00</u>
Surplus and undivided profits.....		<u>8.546.19</u>

Deposits:

Due to banks**.....	\$ <u>1.973.82</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>206.447.74</u>	
Time deposits, including postal savings.....	<u>108.997.09</u>	
Total deposits.....	\$ <u>317.418.65</u>	
Borrowings from F. R. bank.....	<u>None</u>	
Borrowings from other banks.....		<u>23.631.71</u>
All other liabilities.....		<u>50.316.80</u>
Total liabilities.....		<u>424.913.35</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 . . .	720.07		<u>None</u>		0
General claims	117,434.71				0
Total claims	118,154.88				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.....	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% assessment levied Aug. 5, 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

149

Name of State

..... Florida

1. Name of bank Citrus County Bank Town or City Inverness County Citrus
2. Date organized 6-30-16 Date suspended 1-10-29 Population of town or city* 1271
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*) Jan. 11, 1929

Loans and discounts:

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

Total loans and discounts..... \$ 127,203.95

Real estate acquired in satisfaction of debts..... 10,463.65

Investments..... 152..... 25,050.00

All other resources..... 68,741.81

Total resources..... 230,959.41

Capital..... 50,000.00

Surplus and undivided profits..... 2,388.18

Deposits:

Due to banks**..... \$ 10,067.45

Demand deposits, including U. S. Govt. deposits..... 133,190.62

Time deposits, including postal savings..... 11,541.46

Total deposits..... \$ 154,799.53

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

Borrowings from other banks..... 13,771.70

All other liabilities..... 10,000.00

Total liabilities..... 230,959.41

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
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 . . .	<u>3,665.31</u>		<u>None</u>		<u>0</u>
General claims . . .	<u>339,997.78</u>				<u>0</u>
Total claims . . .	<u>343,663.09</u>				<u>0</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 June 21, 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

171

Name of State

.....Florida.....

1. Name of bank Brotherhood State Bank for Savings Town or City Jacksonville County Duval
2. Date organized 8-2-24 Date suspended 4-11-29 Population of town or city* 95,450
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*) April 18, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 31,111.17

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

Investments..... 98..... 67,000.00

All other resources..... 23,872.12

Total resources..... 121,983.29

Capital..... 25,000.00

Surplus and undivided profits..... NONE

Deposits:

Due to banks**..... \$ 422.47

Demand deposits, including U. S. Govt. deposits..... 78,424.74

Time deposits, including postal savings..... 15,586.08

Total deposits..... \$ 94,433.29

Borrowings from F. R. bank..... NONE

Borrowings from other banks..... NONE

All other liabilities..... 2,550.00

Total liabilities..... 121,983.29

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....	59,344.76				
Preferred claims....	175.00	175.00			100
General claims....	40,623.16	6,093.46			15
Total claims....	100,142.92	6,268.46			6.3

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? 26

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. 31, 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

144

Name of State

..... Florida

1. Name of bank First State Bank of Pablo ^{Beach} Down or City Jacksonville ^{Duval} County Duval
2. Date organized 6-23-21 Date suspended 7-19-29 Population of town or city* 1120
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 19, 1929

Loans and discounts:

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

Total loans and discounts..... \$ 60,564.45

Real estate acquired in satisfaction of debts..... 1,733.00

Investments..... 73..... 17,000.00

All other resources..... 31,565.17

Total resources..... 110,814.77

Capital..... 15,000.00

Surplus and undivided profits..... 837.93

Deposits:

Due to banks**..... \$ 11,252.42

Demand deposits, including U. S. Govt. deposits..... 51,374.54

Time deposits, including postal savings..... 32,344.88

Total deposits..... \$ 94,971.84

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

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

All other liabilities..... 5.00

Total liabilities..... 110,814.77

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:

	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....	5431.21	1086.24			20%
Preferred claims....	5998.11	5998.11			100%
General claims....	67.114.90	13.421.43			20%
Total claims....	78.544.22	20.505.78			26.1

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? *ye* _____ If so, give dates and amounts of all assessments _____

100 yo levied Sept. 4, 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

Name of State 2

..... FLORIDA

1. Name of bank Guaranty Trust and Savings Bank Town or City Jacksonville County Duval
2. Date organized Apr. 3, 1912 Date suspended Aug 6, 1921 Population of town or city* 140,700
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*) 10-1-21

Loans and discounts:

On real estate.....	\$ <u>45,868.39</u>
Other.....	<u>612,460.08</u>
Total loans and discounts.....	\$ <u>658,328.47</u>
Real estate acquired in satisfaction of debts.....	<u>46,944.65</u>
Investments.....	<u>982</u> <u>324,144.62</u>
All other resources.....	<u>146,833.42</u>
Total resources.....	<u>1,176,251.16</u>
Capital.....	<u>100,000.00</u>
Surplus and undivided profits.....	<u>43,050.45</u>

Deposits:

Due to banks**.....	\$ <u>26,699.04</u>
Demand deposits, including U. S. Govt. deposits.....	<u>531,207.96</u>
Time deposits, including postal savings.....	<u>288,665.35</u>
Total deposits.....	\$ <u>856,572.35</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>176,607.36</u>
All other liabilities.....	<u>21.00</u>
Total liabilities.....	<u>1,176,251.16</u>

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

Date of reopening June 23, 1922
 Name under which reopened Guaranty Trust & Savings Bank for about 30 days, then were taken over by U.S. Trust Co. Jax-
 Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>10% cash dividend was paid</u>	
Preferred claims.....	<u>depositors before plans were perfected to reopen. On re-opening,</u>	
General claims.....	<u>depositors accepted frozen I.D.'s</u>	
Total.....	<u>payable over period of about 2 years.</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? yes If so give:

Name of bank by which taken over United States Trust Co., Jacksonville

Date taken over July 5, 1922

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? _____ 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 If so, give dates and amounts of all assessments _____

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 178

..... Florida

1. Name of bank Peoples Bank of Town or City Jacksonville County Duval

2. Date organized 1-13-06 Date suspended 7-5-29 Population of town or city* 140,700

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 5, 1979

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 1,125,992.84
 Real estate acquired in satisfaction of debts..... none
 Investments..... 18.01 674,684.24
 All other resources..... 183,278.71
 Total resources..... 1,983,955.79
 Capital..... 300,000.00
 Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 58,933.70
 Demand deposits, including U. S. Govt. deposits..... 1,056,323.40
 Time deposits, including postal savings..... 326,157.30
 Total deposits..... \$ 1,441,414.40
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... 225,381.72
 All other liabilities..... 17,159.67
 Total liabilities..... 1,983,955.79

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 . . .	183,002.38	32,213.42			17.6
Preferred claims . . .	27,410.70	27,410.70			100%
General claims . . .	771,002.12	158,587.48			20.57 20%
Total claims . . .	981,415.20	218,211.60			22.2

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 _____

10000 levied Aug. 9, 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

72

Name of State

FLORIDA

.....

1. Name of bank United States Trust Co Town or City Jacksonville County Duval
2. Date organized Jan 2, 1913 Date suspended Aug 7, 1923 Population of town or city* 140,700
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*) Aug 6, 1923

Loans and discounts:

On real estate..... \$ 233.549.65
 Other..... 1.290.613.00
 Total loans and discounts..... \$ 1.524.162.65

Real estate acquired in satisfaction of debts..... 10.816.52

Investments..... 427.659.62

All other resources..... 140.322.88

Total resources..... 2.102.961.67

Capital..... 200.000.00

Surplus and undivided profits..... 58.618.60

Deposits:

Due to banks**..... \$ 85.672.02

Demand deposits, including U. S. Govt. deposits..... 683.280.40

Time deposits, including postal savings..... 810.653.04

Total deposits..... \$ 1.579.605.46

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

Borrowings from other banks..... 257.768.54

All other liabilities..... 6.969.07

Total liabilities..... 2.102.961.67

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....	158,571.59	42,261.88			26.65 30
General claims....	848,323.65	237,054.21			30 ^{27.94}
Total claims....	1,006,895.24	279,316.09			30 ^{27.74}

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>	X	
<i>Consolidation of Guaranty Trust + Savings Bank was too much for this Bank.</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. 17, 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

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Name of State

.....
FLORIDA
.....

1. Name of bank Commercial Bank of Jasper Town or City Jasper County Hamilton
2. Date organized Dec. 11, 1914 Date suspended Apr 22, 1930 Population of town or city* 1,724
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. 28, 1930

Loans and discounts:

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

Total loans and discounts..... \$ 103,321.11

Real estate acquired in satisfaction of debts..... 9,392.25

Investments..... 131..... 27,550.00

All other resources..... 27,343.60

Total resources..... 167,606.96

Capital..... 15,000.00

Surplus and undivided profits..... 6,213.68

Deposits:

Due to banks**..... \$ 5,926.63

Demand deposits, including U. S. Govt. deposits..... 74,804.44

Time deposits, including postal savings..... 65,662.21

Total deposits..... \$ 146,393.28

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

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

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

Total liabilities..... 167,606.96

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 . . .	7,000.00		<i>None</i>		0
Preferred claims . . .	2,094.26				0
General claims . . .	57,775.34				0
Total claims . . .	66,869.60				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 & 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 June 10, 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

113

Name of State

..... FLORIDA

1. Name of bank Bank of Jennings Town or City Jennings County Hamilton

2. Date organized Sept. 6, 1907 Date suspended Dec 1, 1928 Population of town or city* 697

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*) Dec. 1, 1928

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 22,382.90
 Real estate acquired in satisfaction of debts..... 3,323.41
 Investments..... 22 none..... _____
 All other resources..... 15,927.04
 Total resources..... 41,633.35
 Capital..... 15,000.00
 Surplus and undivided profits..... none..... _____

Deposits:

Due to banks**..... \$ 356.93
 Demand deposits, including U. S. Govt. deposits..... 10,243.29
 Time deposits, including postal savings..... 9,783.13
 Total deposits..... \$ 20,383.35
 Borrowings from F. R. bank..... none..... _____
 Borrowings from other banks..... 6,250.00
 All other liabilities..... none..... _____
 Total liabilities..... 41,633.35

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 . . .	<u>460.01</u>		<u>none</u>		0
General claims . . .	<u>18,850.71</u>				0
Total claims . . .	<u>19,310.72</u>				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>Insufficient 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 23, 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

.....Florida.....

- Name of bank Bank of Jennings Town or City Jennings County Hamilton
18-10
- Date organized 9-6-07 Date suspended 7-19-26 Population of town or city* 697
- 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 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 19, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 57,263.69

Real estate acquired in satisfaction of debts..... 4,890.66

Investments..... 57..... _____

All other resources..... 14,655.65

Total resources..... 76,810.00

Capital..... 15,000.00

Surplus and undivided profits..... 1,646.67

Deposits:

Due to banks**..... \$ 2,085.53

Demand deposits, including U. S. Govt. deposits..... 27,853.23

Time deposits, including postal savings..... 15,224.57

Total deposits..... \$ 45,163.33

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

Borrowings from other banks..... 15,000.00

All other liabilities..... _____

Total liabilities..... 76,810.00

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

Date of reopening Sept. 13, 1926

Name under which reopened Bank of Jennings

Loss to depositors on:	Amount of loss	Per cent of loss to claims
------------------------	----------------	----------------------------

Secured claims.....	<u>15%</u>	<u>Cash available on reopening,</u>
---------------------	------------	-------------------------------------

Preferred claims.....	<u>85%</u>	<u>frozen over a period of</u>
-----------------------	------------	--------------------------------

General claims.....	<u>14</u>	<u>months.</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 _____

50% levied Aug. 27, 1926

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 Kelsey City State Bank Town or City Kelsey City County Palm Beach
2. Date organized Feb. 16, 1925 Date suspended June 18, 1928 Population of town or city* 829
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 29, 1928

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>193.452.66</u>	
Real estate acquired in satisfaction of debts.....		<u>17.185.88</u>
Investments.....	<u>202</u>	<u>8.500.00</u>
All other resources.....		<u>79.109.13</u>
Total resources.....		<u>293.247.67</u>
Capital.....		<u>50.000.00</u>
Surplus and undivided profits.....		<u>16.957.46</u>

Deposits:

Due to banks**.....	\$ <u>5.599.85</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>213.892.61</u>	
Time deposits, including postal savings.....	<u>6.797.75</u>	
Total deposits.....	\$ <u>226.290.21</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>293.247.67</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....	138,921.05	0			0
Preferred claims....	0	0			0
General claims....	59,542.96	0			0
Total claims....	198,464.01	0			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)..... <i>First American Bk & Tr Co. West Palm Beach</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. 14, 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

125

Name of State

..... FLORIDA

1. Name of bank Bank of Osceola County Town or City Kissimmee County Osceola
2. Date organized Dec. 16, 1919 Date suspended Feb 13, 1928 Population of town or city* 3,833
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.....	\$ <u>368,710.05</u>	
Real estate acquired in satisfaction of debts.....		<u>7,990.00</u>
Investments.....	<u>431</u>	<u>62,050.00</u>
All other resources.....		<u>62,723.22</u>
Total resources.....		<u>501,473.27</u>
Capital.....		<u>100,000.00</u>
Surplus and undivided profits.....		<u>14,359.66</u>

Deposits:

Due to banks**.....	\$ <u>12,270.23</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>209,495.87</u>	
Time deposits, including postal savings.....	<u>117,792.33</u>	
Total deposits.....	\$ <u>339,558.43</u>	
Borrowings from F. R. bank.....	<u>NONE</u>	
Borrowings from other banks.....		<u>47,555.18</u>
All other liabilities.....	<u>NONE</u>	
Total liabilities.....		<u>501,473.27</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 . . .	<i>no record</i>	<i>no record</i>			<i>100</i>
Preferred claims . . .	<i>no record</i>	<i>no record</i>			<i>100</i>
General claims . . .	<i>114,074.60</i>	<i>22,623.37</i>			<i>19.8</i>
Total claims . . .	<i>114,074.60</i>	<i>22,623.37</i>			<i>19.8</i>

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% assessment levied Feb. 24, 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

23

Name of State

.....Florida.....

1. Name of bank Bank of Osceola County Town or City Kissimmee County Osceola
6-7
2. Date organized 12-16-19 Date suspended 7-10-26 Population of town or city* 3833
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 "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*) Aug 13, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 666.369.40

Real estate acquired in satisfaction of debts..... 78.25

Investments..... 745 79.040.00

All other resources..... 293.558.47

Total resources..... 1.039.046.12

Capital..... 100.000.00

Surplus and undivided profits..... 6.739.67

Deposits:

Due to banks**..... \$ 58.121.47

Demand deposits, including U. S. Govt. deposits..... 569.199.99

Time deposits, including postal savings..... 175.833.91

Total deposits..... \$ 803.155.37

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

Borrowings from other banks..... 125.000.00

All other liabilities..... 4.151.08

Total liabilities..... 1.039.046.12

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

Date of reopening Aug 14, 1926

Name under which reopened Bank of Osceola County

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims..... <u>20% available to depositors on re-opening, remaining</u>	\$ _____	_____
Preferred claims..... <u>80% frozen - unable to locate copy of agreement</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? _____ 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>"Witham System"</i>		X
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 _____

50% assessment levied Aug 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

140

Name of State

.....Florida.....

1. Name of bank Lake Alfred State Bank Town or City Lake Alfred County Polk

9-2

2. Date organized 3-10-20 Date suspended 5-15-29 Population of town or city* 570

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

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*) May 15, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>133,536.00</u>
Real estate acquired in satisfaction of debts.....	<u>23,824.95</u>
Investments.....	<u>139</u> <u>5,000.00</u>
All other resources.....	<u>40,623.19</u>
Total resources.....	<u>202,984.14</u>
Capital.....	<u>75,000.00</u>
Surplus and undivided profits.....	<u>9,678.34</u>

Deposits:

Due to banks**.....	\$ <u>13,290.25</u>
Demand deposits, including U. S. Govt. deposits.....	<u>95,831.06</u>
Time deposits, including postal savings.....	<u>59,184.49</u>
Total deposits.....	\$ <u>168,305.80</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>202,984.14</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 . . .	15,782.84	15,782.84			100
General claims . . .	155,338.96	15,537.06			10
Total claims . . .	171,121.80	31,319.90			18.3

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 Aug. 23, 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

212

Name of State

..... **Florida**

1. Name of bank Lake Butler Bank Town or City Lake Butler County Union
2. Date organized 12-1-13 Date suspended 7-7-30 Population of town or city* 886
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 7, 1930

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>37,930.18</u>
Real estate acquired in satisfaction of debts.....	<u>5,160.00</u>
Investments.....	<u>43,385.00</u>
All other resources.....	<u>15,803.13</u>
Total resources.....	<u>102,278.31</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>none</u>
Deposits:	
Due to banks**.....	\$ <u>1,495.23</u>
Demand deposits, including U. S. Govt. deposits.....	<u>54,907.19</u>
Time deposits, including postal savings.....	<u>26,875.89</u>
Total deposits.....	\$ <u>83,278.31</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>4,000.00</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>102,278.31</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>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.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <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? 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 on 9-17-30

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

Name of State 12

.....Florida.....

1. Name of bank Lake Butler Bank Town or City Lake Butler County Union
12-7
2. Date organized 12-1-13 Date suspended 7-19-26 Population of town or city* 768
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 "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 17, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 145,941.24

Real estate acquired in satisfaction of debts..... 3,060.00

Investments..... 158 12,100.00

All other resources..... 51,338.84

Total resources..... 212,440.08

Capital..... 15,000.00

Surplus and undivided profits..... 3,000.00

Deposits:

Due to banks**..... \$ 20,211.11

Demand deposits, including U. S. Govt. deposits..... 62,471.01

Time deposits, including postal savings..... 110,729.07

Total deposits..... \$ 193,411.19

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

Borrowings from other banks..... none

All other liabilities..... 1,028.89

Total liabilities..... 212,440.08

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

Date of reopening Dec. 3, 1926

Name under which reopened Lake Butler Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>35% set aside indefinitely pending out-</u>	
Preferred claims.....	<u>come of doubtful assets, 5% available</u>	
General claims.....	<u>on reopening, balance frozen over</u>	
Total.....	<u>period of 12 months.</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.....		
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 Dec 1, 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

24

Name of State

.....Florida.....

1. Name of bank State Exchange Bank Town or City Lake City County Columbia
22-2
2. Date organized 5-10-04 Date suspended 7-21-26 Population of town or city* 4279
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 "Witham Systems"

* 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 20, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 570.052.43

Real estate acquired in satisfaction of debts..... 491.90

Investments..... 6.13 43.000.00

All other resources..... 93.410.73

Total resources..... 706.955.06

Capital..... 50.000.00

Surplus and undivided profits..... 40.494.90

Deposits:

Due to banks**..... \$ 5.831.32

Demand deposits, including U. S. Govt. deposits..... 383.226.62

Time deposits, including postal savings..... 227.402.22

Total deposits..... \$ 616.460.16

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

Borrowings from other banks..... None

All other liabilities..... None

Total liabilities..... 706.955.06

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

Date of reopening Oct. 16, 1926.

Name under which reopened State Exchange Bank

Loss to depositors on: Amount of loss Per cent of loss to claims

Secured claims... 10% available on reopening, 30% set

Preferred claims... aside indefinitely, pending outcome of

General claims... call money placed with William System,

Total... 60% frozen for period of 24 months.

* 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>"Nathan 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 Aug. 3, 1926

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

205

Name of State

..... **Florida**

1. Name of bank Bank of Lake Helen Town or City Lake Helen County Volusia

13-9

2. Date organized 10-21-12 Date suspended 7-16-26 Population of town or city* 1017

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 _____

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 15, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 201,457.53

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

Investments..... 213..... 12,000.00

All other resources..... 178,587.34

Total resources..... 342,044.87

Capital..... 15,000.00

Surplus and undivided profits..... 20,455.86

Deposits:

Due to banks**..... \$ 4,336.95

Demand deposits, including U. S. Govt. deposits..... 116,627.07

Time deposits, including postal savings..... 162,064.45

Total deposits..... \$ 283,028.47

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

Borrowings from other banks..... 20,937.33

All other liabilities..... 2,623.21

Total liabilities..... 342,044.87

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 application for final discharge now pending (9-23-30)

Collections:

From liquidation of assets.....	\$ <u>115,258.56</u>
From assessments on shareholders.....	<u>9,206.14</u>
Other collections (explain).....	_____
Total collections.....	<u>124,464.70</u>

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 . . .	<u>2,024.21</u>	<u>2,024.21</u>			<u>100</u>
General claims . . .	<u>264,118.28</u>	<u>116,482.41</u>			<u>44.10</u> <u>43.74</u>
Total claims . . .	<u>266,142.49</u>	<u>118,506.62</u>			<u>44.5</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).....		
Failure of correspondent (Name) <i>Witham 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% levied Feb. 4, 1927.

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

214

Name of State

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

1. Name of bank First Bank of Lake Worth Town or City Lake Worth County Palm Beach
5-4
2. Date organized 3-9-25 Date suspended 7-16-30 Population of town or city* 5940
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*) 7-16-30

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 462,649.52

Real estate acquired in satisfaction of debts..... 12,620.83

Investments..... 1,090 626,573.55

All other resources..... 14,734.98

Total resources..... 1,116,578.88

Capital..... 175,000.00

Surplus and undivided profits..... 117,932.70

Deposits:

Due to banks**..... \$ 11,321.26

Demand deposits, including U. S. Govt. deposits..... 400,370.87

Time deposits, including postal savings..... 355,282.10

Total deposits..... \$ 766,974.23

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

Borrowings from other banks..... 7,480.00

All other liabilities..... 49,191.95

Total liabilities..... 1,116,578.88

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
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.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Fraser 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? 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 on 9-22-30

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

38

Name of State

.....Florida.....

1. Name of bank First Bank & Trust Co. Town or City Lake Worth County Palm Beach
2. Date organized 3-9-25 Date suspended 2-24-27 Population of town or city* 4617
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
Within

* 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 24, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>1.244.365.49</u>
Real estate acquired in satisfaction of debts.....	<u>24.88.70</u>
Investments.....	<u>1,393.148.914.14</u>
All other resources.....	<u>172.564.77</u>
Total resources.....	<u>1.568.333.10</u>
Capital.....	<u>100.000.00</u>
Surplus and undivided profits.....	<u>228.016.65</u>

Deposits:

Due to banks**.....	\$ <u>57.510.56</u>
Demand deposits, including U. S. Govt. deposits.....	<u>402.747.58</u>
Time deposits, including postal savings.....	<u>216.892.94</u>
Total deposits.....	\$ <u>677.151.08</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>563.165.37</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>1.568.333.10</u>

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

Date of reopening Aug 27, 1927

Name under which reopened First Bank & Trust Co.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	<u>None</u>
Preferred claims.....	_____	<u>None</u>
General claims.....	_____	<u>40%</u>
Total.....	_____	_____

40% of unsecured claims set aside indefinitely and certificates issued for 55% payable over period of 36 mo. - 5% Cash paid on re-opening - liquidation not yet completed

* 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).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Over extended - 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 May 19, 1927.

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

195

Name of State

FLORIDA

.....

1. Name of bank Lakeland State Bank & Trust Co Town or City Lakeland County Polk
2. Date organized May 4, 1928 Date suspended June 14, 1930 Population of town or city* 24,735
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 13, 1930

Loans and discounts:

On real estate.....	\$	_____
Other.....		_____
Total loans and discounts.....	\$	<u>842.402.47</u>
Real estate acquired in satisfaction of debts.....		<u>17.156.47</u>
Investments.....	<u>1,203</u>	<u>361.240.00</u>
All other resources.....		<u>140.671.08</u>
Total resources.....		<u>1.361.470.02</u>
Capital.....		<u>150.000.00</u>
Surplus and undivided profits.....		<u>59.311.81</u>

Deposits:

Due to banks**.....	\$	<u>69.066.63</u>
Demand deposits, including U. S. Govt. deposits.....		<u>725.944.95</u>
Time deposits, including postal savings.....		<u>215.151.85</u>
Total deposits.....	\$	<u>1.010.163.43</u>
Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		<u>105.836.98</u>
All other liabilities.....		<u>36.157.80</u>
Total liabilities.....		<u>1.361.470.02</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 . . .	56,906.74				0
General claims . . .	323,014.16		None		0
Total claims . . .	379,920.90				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 Aug. 7, 1930

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

131

Name of State

..... FLORIDA

1. Name of bank Polk County Trust Co Town or City Lakeland County Polk
2. Date organized Jan. 24, 1921 Date suspended Mar 10, 1928 Population of town or city* 24,735
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*) Mar. 10, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>1,007,695.09</u>
Real estate acquired in satisfaction of debts.....	<u>17,250.00</u>
Investments.....	<u>1206</u> <u>198,050.00</u>
All other resources.....	<u>142,093.80</u>
Total resources.....	<u>1,365,088.89</u>
Capital.....	<u>150,000.00</u>
Surplus and undivided profits.....	<u>158,619.42</u>

Deposits:

Due to banks**.....	\$ <u>24,530.03</u>
Demand deposits, including U. S. Govt. deposits.....	<u>424,856.32</u>
Time deposits, including postal savings.....	<u>435,262.49</u>
Total deposits.....	\$ <u>884,648.84</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>171,820.63</u>
All other liabilities.....	_____
Total liabilities.....	<u>1,365,088.89</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... <i>261,266 ✓</i>	<i>217,455.99</i>	<i>217,455.99</i>			<i>100 ✓</i>
Preferred claims... <i>18,617 ✓</i>	<i>10,332.16</i> <i>16,033.51</i>	<i>2,583.20</i> <i>16,033.51</i>	<i>18,617</i>	<i>70.6</i>	<i>70.6</i> <i>graded</i>
General claims... <i>479,264.72</i>	<i>479,264.72</i>	<i>0</i>			<i>none</i>
Total claims... <i>723,085.88</i>	<i>723,085.88</i>	<i>236,072.70</i>			<i>32.6</i>

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. 13, 1928

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

27

Name of State

..... FLORIDA

1. Name of bank Polk County Trust Co Town or City Lakeland County Polk
2. Date organized Jan 24, 1921 Date suspended July 21, 1926 Population of town or city* 17,051
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 19, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 1,936,598.31

Real estate acquired in satisfaction of debts..... 22,500.00

Investments..... 2,000.00 62,700.00

All other resources..... 389,804.31

Total resources..... 2,411,602.62

Capital..... 300,000.00

Surplus and undivided profits..... 91,948.85

Deposits:

Due to banks**..... \$ 128,294.29

Demand deposits, including U. S. Govt. deposits..... 1,083,893.79

Time deposits, including postal savings..... 609,465.69

Total deposits..... \$ 1,821,653.77

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

Borrowings from other banks..... 198,000.00

All other liabilities..... none

Total liabilities..... 2,411,602.62

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

Date of reopening Sept. 28, 1926

Name under which reopened Polk County Trust Co.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>10% of deposits available after</u>	
Preferred claims.....	<u>6 months, other 90% evidenced by cert.</u>	
General claims.....	<u>ificates of deposit, payable 5% monthly</u>	
Total.....	<u>until paid in full.</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>False rumors</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? _____ If so, give dates and amounts of all assessments _____

no record

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

95

Name of State

..... Florida

1. Name of bank Pinellas County Bank Town or City Largo County Pinellas
2. Date organized 10-1-18 Date suspended 6-25-27 Population of town or city* 961
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 9- 1927

Loans and discounts:

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

Total loans and discounts..... \$ 275,561.33

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

Investments..... 339 63,100.00

All other resources..... 62,650.07

Total resources..... 401,311.40

Capital..... 25,000.00

Surplus and undivided profits..... 54,569.40

Deposits:

Due to banks**..... \$ 7,066.49

Demand deposits, including U. S. Govt. deposits..... 181,817.22

Time deposits, including postal savings..... 68,391.65

Total deposits..... \$ 257,275.36

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

Borrowings from other banks..... 64,466.64

All other liabilities..... none

Total liabilities..... 401,311.40

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....	72,344.34	52,454.93			72.5
Preferred claims....	80,463.60	80,463.60			100
General claims....	218,175.88	10,908.79			5
Total claims....	370,983.82	143,827.32			38.8

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? yea If so, give dates and amounts of all assessments _____

100% levied July 6, 1927

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

89

Name of State

.....Florida.....

1. Name of bank Bank of Laurel Hill Town or City Laurel Hill County Okaloosa
2. Date organized 6-16-08 Date suspended 4-10-27 Population of town or city* 325
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*) Apr. 10, 1927

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>48,531.44</u>
Real estate acquired in satisfaction of debts.....	<u>7,032.98</u>
Investments.....	<u>2,500.00</u>
All other resources.....	<u>12,800.44</u>
Total resources.....	<u>70,864.86</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	_____
Deposits:	
Due to banks**.....	\$ <u>2,641.91</u>
Demand deposits, including U. S. Govt. deposits.....	<u>29,603.06</u>
Time deposits, including postal savings.....	<u>16,419.89</u>
Total deposits.....	\$ <u>48,664.86</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>2,200.00</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>70,864.86</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 . . .	2200.00				
Preferred claims . . .					
General claims . . .	49,412.40	16,294.34			32.98 35%
Total claims . . .	51,612.40	16,294.34			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).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Lack of volume</i>	X	
<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 May 10, 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

Name of State

..... Florida

5

1. Name of bank Lawley State Bank Town or City Lawley County Bradford

2. Date organized Apr. 30, 1912 Date suspended Jan. 15, 1924 Population of town or city* 361

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. 31, 1923

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 50,281.54

Real estate acquired in satisfaction of debts..... 1,714.14

Investments..... ⁶⁴ 13,505.38

All other resources..... 22,123.68

Total resources..... 87,624.74

Capital..... 15,000.00

Surplus and undivided profits..... 402.86

Deposits:

Due to banks**..... \$ 659.76

Demand deposits, including U. S. Govt. deposits..... 31,710.13

Time deposits, including postal savings..... 25,048.84

Total deposits..... \$ 57,418.23

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

Borrowings from other banks..... 13,500.00

All other liabilities..... 1,303.65

Total liabilities..... 87,624.74

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

Date of reopening Apr. 15, 1924

Name under which reopened Lawley State 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? _____ 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</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 _____

75% levied - no record as to date.

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

84

Name of State

.....Florida.....

- Little River Station
1. Name of bank Bank of Little River Town or City Miami County Dade
3-8
 2. Date organized 11-23-22 Date suspended 7-2-26 Population of town or city* 2977
 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 "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..... \$ 588,294.20

Real estate acquired in satisfaction of debts..... 38,813.50

Investments..... 61.5 27,066.81

All other resources..... 344,761.11

Total resources..... 998,935.62

Capital..... 15,000.00

Surplus and undivided profits..... 39,376.16

Deposits:

Due to banks**..... \$ 76,656.97

Demand deposits, including U. S. Govt. deposits..... 673,146.01

Time deposits, including postal savings..... 194,756.48

Total deposits..... \$ 944,559.46

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

Borrowings from other banks..... None

All other liabilities..... None

Total liabilities..... 998,935.62

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:

	<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 . . .	<u>2,704.93</u>	<u>2,704.93</u>			<u>100</u>
General claims . . .	<u>835,361.33</u>	<u>460,119.20</u>			<u>55</u>
Total claims . . .	<u>838,066.26</u>	<u>462,824.13</u>			<u>55</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) <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

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

22

Name of State

.....Florida.....

1. Name of bank Commercial Bank Town or City Live Oak County Suwannee

2. Date organized 3-15-15 ¹¹⁻⁴ Date suspended 7-17-26 Population of town or city* 2837

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 16, 1926

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 308,576.58
 Real estate acquired in satisfaction of debts..... 18,994.78
 Investments..... 331..... 22,000.00
 All other resources..... 81,937.15
 Total resources..... 431,508.51
 Capital..... 50,000.00
 Surplus and undivided profits..... 5,343.53

Deposits:

Due to banks**..... \$ 5,262.37
 Demand deposits, including U. S. Govt. deposits..... 191,038.48
 Time deposits, including postal savings..... 170,943.93
 Total deposits..... \$ 367,244.78
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... 8,920.20
 All other liabilities..... none
 Total liabilities..... 431,508.51

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

Date of reopening Sept 11, 1926.
 Name under which reopened Commercial Bank of Live Oak

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims..... <u>10% made available on re-opening, remaining</u>	\$ _____	_____
Preferred claims..... <u>90% frozen over period of 24 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? 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>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% levied Aug 17, 1926

[Redacted]

[Redacted]

[Redacted]