

421.11-6 - Bank Suspensions Since Jan 1 1921  
Nonmember State Banks Georgia G -M  
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

Name of State 230

Georgia

1. Name of bank Peoples Bank Town or City Gordon County Wilkinson
2. Date organized 2-1-06 Date suspended 8-3-21 Population of town or city\* 1081
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\*) 8-3-21

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 86,284.73

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... <sup>28</sup> 2,227.95

All other resources..... 14,052.80

Total resources..... 102,564.98

Capital..... 20,000.00

Surplus and undivided profits..... 1,919.50

Deposits:

Due to banks\*\*..... \$ 1,347.39

Demand deposits, including U. S. Govt. deposits..... 4,486.16

Time deposits, including postal savings..... 31,144.93

Total deposits..... \$ 36,978.48

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 41,335.07

All other liabilities..... 2,331.93

Total liabilities..... 102,564.98

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? 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 3-27-29

Collections:

From liquidation of assets.....	\$ 10,068.34
From assessments on shareholders.....	15,158.89
Other collections (explain).....	_____
Total collections.....	<u>25,227.23</u>

Offsets to claims (loans paid, etc.)..... \$ 6,890.04

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 . . .	3,288.98	3,288.98		3,288.98	100.
General claims . . .	34,995.84	15,048.21		15,048.21	43.
Total claims . . .	<u>38,284.82</u>	<u>18,337.19</u>		<u>18,337.19</u>	<u>47.90</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).....		
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 \_\_\_\_\_

\$20,000 on stockholders 11-3-21

\_\_\_\_\_  
 \_\_\_\_\_

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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

Name of State 209

Georgia

1. Name of bank State Bkg Company Town or City Dainesville County Hall
2. Date organized 12-27-86 Date suspended 5-5-30 Population of town or city\* 6273
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\*) 5-5-30

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... 429,927.98

Total loans and discounts..... \$ 429,927.98

Real estate acquired in satisfaction of debts..... 3,646.60

Investments..... County Warrants <sup>430</sup> 353.95

All other resources..... Including deficit of \$209,654.03 241,409.60

Total resources..... 675,338.13

Capital..... 75,000.00

Surplus and undivided profits..... Res. for loss 238,457.34

Deposits:

Due to banks\*\*..... \$ 7,482.32

Demand deposits, including U. S. Govt. deposits..... 135,864.50

Time deposits, including postal savings..... 179,729.22

Total deposits..... \$ 323,076.04

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 36,000.00

All other liabilities..... 2,854.75

Total liabilities..... 675,338.13

1165,917,55,57  
 1165,684,10  
 28,758,91

1165,684,10

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: June 30, 1930  
(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 . . .	7,482.32	5,396.82		5,396.82	72
General claims . . .	303,579.82				
Total claims . . .	311,062.14	5,396.82		5,396.82	1.73

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

Date liquidation was completed \_\_\_\_\_

Collections:

From liquidation of assets..... \$ \_\_\_\_\_

From assessments on shareholders..... \_\_\_\_\_

Other collections (explain)..... \_\_\_\_\_

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

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

Payments to depositors:

(Amounts in dollars)

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



11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

at time of suspension \$75,000  
on stockholders.  
 \_\_\_\_\_

July 1923 Directory reports bank closed.

FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

C

**BANK SUSPENSIONS SINCE JANUARY 1, 1921**

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

Type of bank reported—check appropriate one of the following

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

Name of State 245

Georgia

1. Name of bank Bank of Gillsville Town or City Gillsville County Hall
2. Date organized 9-6-11 Date suspended 12-14-22 Population of town or city\* 225
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\*) 12-14-22

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 79,155.17  
~~74,817.92~~

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... 11

All other resources includes deficit \$12,195.91..... 14,804.40 2,608.49

Total resources..... 89,622.32 81,763.6

Capital..... 15,000.00

Surplus and undivided profits Reserve for Doubtful and Worthless..... 7,858.66

Deposits:

Due to banks\*\*..... \$ 4,350.62

Demand deposits, including U. S. Govt. deposits..... 16,019.59

Time deposits, including postal savings..... 10,739.04

Total deposits..... \$ 31,109.25

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 35,139.41

All other liabilities..... 115.00

Total liabilities..... 89,622.32 81,763.6

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.....	=====	=====

19  
3,66

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 12-17-27

Collections:

From liquidation of assets.....	\$ <u>27,680.65</u>
From assessments on shareholders.....	<u>12,225.46</u>
Other collections (explain) <u>income after closing</u> .....	<u>837.00</u>
Total collections.....	<u>40,743.11</u>
Offsets to claims (loans paid, etc.).....	\$ <u>6,283.02</u>

2.66

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>4,350.62</u>	<u>3,238.98</u>		<u>3,238.98</u>	<u>74.45</u>
General claims . . .	<u>30,458.69</u>	<u>14,519.67</u>		<u>14,519.67</u>	<u>47.33</u>
Total claims . . .	<u>34,809.31</u>	<u>17,758.65</u>		<u>17,758.65</u>	<u>51.02</u>

Bills Payable Paid \$ 16,308.67

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

\$15,000.00 on stockholders 1-4-23  
\_\_\_\_\_  
\_\_\_\_\_

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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

176

Name of State

Georgia

1. Name of bank Bank of Girard Town or City Girard County Burke
2. Date organized 4-27-06 Date suspended 4-16-29 Population of town or city\* 300
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\*) 4-16-29

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... 45,947.60  
 Total loans and discounts..... \$ 51,846.21  
~~45,947.60~~

Real estate acquired in satisfaction of debts..... 9,250.00

Investments..... 25.00

All other resources ~~Including deficit \$17,937.10~~..... 33,165.16 5,238.00

Total resources..... 88,387.76 60,460.00

Capital..... 15,000.00

Surplus and undivided profits..... 22,078.49

Deposits:

Due to banks\*\*..... \$ 9,402.56

Demand deposits, including U. S. Govt. deposits..... 16,240.60

Time deposits, including postal savings..... 6,771.98

Total deposits..... \$ 32,415.14

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 18,248.68

All other liabilities..... 695.45

Total liabilities..... 88,387.76 60,460.00

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: 5-31-30  
(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 . . .	6,699.67	-	-	-	-
General claims . . .	23,587.96	4,549.56		4,549.56	19.3
Total claims . . .	30,287.63	4,549.56		4,549.56	15.

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

Date liquidation was completed \_\_\_\_\_

Collections:

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

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

Payments to depositors:  
(Amounts in dollars)

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



11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

at time of suspension \$20,000  
on stockholders  
 \_\_\_\_\_  
 \_\_\_\_\_

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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

Name of State 182

Georgia

1. Name of bank The Farmers Bank Town or City Glenwood County Wheeler
2. Date organized 11-5-06 Date suspended 6-11-29 Population of town or city\* 592
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\*\* one
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.

The Farmers Bank, Alamo, Ga.

6. Condition figures, as of (date\*) 6-11-29

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 118,510.13

Total loans and discounts..... \$ ~~718,510.13~~ 143,4

Real estate acquired in satisfaction of debts..... <sup>144</sup> 11,169.03

Investments..... 200.00

All other resources *Including deficit \$66,655.22*..... ~~109,094.89~~ 42,46

Total resources..... 238,974.05 197,25

Capital..... 30,000.00

Surplus and undivided profits *Res for D & W. items*..... ~~41,9565~~

Deposits:

Due to banks\*\*..... \$ 13,081.37

Demand deposits, including U. S. Govt. deposits..... 56,671.49

Time deposits, including postal savings..... 17,195.40

Total deposits..... \$ 86,948.26

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 79,588.17

All other liabilities..... 721.97

Total liabilities..... 238,974.05 197,2

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.....	=====	=====

419.70  
169.67  
258.40

9. Is this bank still in process of liquidation? Yes If so give payments to date: June 30, 1930  
(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 . . .	12,913.94	6,871.73		6,871.73	53.2
General claims . . .	72,939.93	3,497.85		3,497.85	4.8
Total claims . . .	85,853.87	10,369.58		10,369.58	12

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.....	=====

1258.40

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

at time of suspension \$30,000  
on stockholders  
\_\_\_\_\_

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

220

Name of State

Georgia

1. Name of bank Bank of Godfrey Town or City Godfrey County Morgan
2. Date organized 8-18-17 Date suspended 2-7-21 Population of town or city\* 255
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\*) 2.7-21

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_

Total loans and discounts..... \$ 52,208.92

Real estate acquired in satisfaction of debts..... 5 \_\_\_\_\_

Investments..... 5,000.00

All other resources *includes deficit \$26,524.40*..... ~~31,396.47~~

Total resources..... 88,605.39

Capital..... 15,000.00

Surplus and undivided profits. *Reserve for D + W. items*..... ~~26,930.76~~

Deposits:

Due to banks\*\*..... \$ 11,886.32

Demand deposits, including U. S. Govt. deposits..... } 19,259.67

Time deposits, including postal savings..... } \_\_\_\_\_

Total deposits..... \$ 31,145.99

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 15,528.64

All other liabilities..... \_\_\_\_\_

Total liabilities..... 88,605.39

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

Date of reopening \_\_\_\_\_

Name under which reopened \_\_\_\_\_

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

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

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

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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

	<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? Yes If so give:

Date liquidation was completed 10-21-27

Collections:

From liquidation of assets.....	\$ <u>7,210.54</u>
From assessments on shareholders.....	<u>8,980.00</u>
Other collections (explain).....	_____
Total collections.....	<u>16,190.54</u>
Offsets to claims (loans paid, etc.).....	\$ <u>4,369.05</u>

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>11,886.32</u>	<u>2,851.60</u>		<u>2,851.60</u>	<u>23.99</u>
General claims . . .	<u>17,939.60</u>	<u>8,969.80</u>		<u>8,969.80</u>	<u>50.00</u>
Total claims . . .	<u>29,825.92</u>	<u>11,821.40</u>		<u>11,821.40</u>	<u>39.63</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).....		
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 \_\_\_\_\_

assessment made but no record  
of date or amount.  
 \_\_\_\_\_

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 168

Georgia

1. Name of bank Fair + Mer Bank Town or City Dorson County Wilkinson
2. Date organized 6-10-19 Date suspended 11-26-28 Population of town or city\* 1081
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\*) 11-26-28

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 44,536.07

Total loans and discounts..... \$ 44,536.07

Real estate acquired in satisfaction of debts..... 4,472.09

Investments..... 45

All other resources Including deficit of \$18,866.58..... ~~71,403.46~~

Total resources..... 90,411.62

Capital..... 17,500.00

Surplus and undivided profits Res. for Dr. W. items..... 21,293.87

Deposits:

Due to banks\*\*..... \$ 834.62

Demand deposits, including U. S. Govt. deposits..... 15,575.36

Time deposits, including postal savings..... 49,152.30

Total deposits..... \$ 49,152.30

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... 2,465.45

Total liabilities..... 90,411.62

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

Date of reopening..... \_\_\_\_\_

Name under which reopened..... \_\_\_\_\_

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

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

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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: June 30, 1931  
(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 . . .	101.02	101.02		101.02	100
General claims . . .	42,266.60	32,188.14		32,188.14	76.2
Total claims . . .	42,367.62	32,289.16		32,289.16	76.2

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.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name) <i>4th Nat. Mason, Ia.</i> .....	✓	
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 \_\_\_\_\_

*At time of suspension \$17,500. on stockholders*  
 \_\_\_\_\_  
 \_\_\_\_\_

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 60

Georgia

1. Name of bank Farmers & Merchants Bank Town or City Gordon County Wilkinson
2. Date organized 6-10-19 Date suspended 7-6 12-16-26 Population of town or city\* 1081
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 yes  
Manley Chain

\* 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\*) 12-14-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 80,404.00 93,230.38

Real estate acquired in satisfaction of debts..... 1,285.81

Investments..... \_\_\_\_\_

All other resources Includes deficit \$12,826.38 35,008.69 22,182

Total resources..... 116,698.50

Capital..... 17,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 7,543.43

Demand deposits, including U. S. Govt. deposits..... 37,676.70

Time deposits, including postal savings..... 33,241.12

Total deposits..... \$ 78,461.25

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 21,075.00

All other liabilities..... 162.25

Total liabilities..... 116,698.50

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

Date of reopening 6-30-27

Name under which reopened Farmers - Merchants Bank, Gordon, Va.

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

82.31

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> .....	✓	
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 \_\_\_\_\_

\$17,000.00 on stockholders 1-27-27  
\_\_\_\_\_  
\_\_\_\_\_

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 19

..... Georgia .....

1. Name of bank Peoples Bank Town or City Gordon County Wilkinson
2. Date organized 2-1-'06 Date suspended 1-13-21 Population of town or city\* 1081
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.

No audit available at closing

6. Condition figures, as of (date\*) 12-15-20

Loans and discounts:

On real estate.....	\$ <u>28,734.83</u>
Other.....	<u>63,123.58</u>
Total loans and discounts.....	\$ <u>91,858.41</u>

Real estate acquired in satisfaction of debts..... 0

Investments..... 2,598.95

All other resources..... 22,455.89

Total resources..... 116,913.25

Capital..... 20,000.00

Surplus and undivided profits..... 2,125.68

Deposits:

Due to banks\*\*..... \$ 431.65

Demand deposits, including U. S. Govt. deposits..... 37,465.38

Time deposits, including postal savings..... 23,890.54

Total deposits..... \$ 61,787.57

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 33,000.00

All other liabilities..... \_\_\_\_\_

Total liabilities..... 116,913.25

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

Date of reopening 2-19-21

Name under which reopened Peoples Bank, Gordon, Ga.

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

\* 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).....		

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 \_\_\_\_\_

10070 on Stockholders 11-3-21  
 \_\_\_\_\_  
 \_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

256

Georgia

1. Name of bank Bank of Gough Town or City Gough County Burke
2. Date organized 1910 Date suspended 3-14-23 Population of town or city\* 250
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\*) 3-14-23

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 44,706.42

Real estate acquired in satisfaction of debts..... 2,134.76

Investments..... \_\_\_\_\_

All other resources..... 4,464.66

Total resources..... 51,305.64

Capital..... 15,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 226.78

Demand deposits, including U. S. Govt. deposits..... 7,467.32

Time deposits, including postal savings..... \_\_\_\_\_

Total deposits..... \$ 7,694.10

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 28,467.20

All other liabilities..... 144.34

Total liabilities..... 51,305.64

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? 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 4-4-28

Collections:

From liquidation of assets.....	\$ <u>977.11</u>
From assessments on shareholders.....	<u>3,821.51</u>
Other collections (explain).....	_____
Total collections.....	<u>4,798.62</u>

Offsets to claims (loans paid, etc.)..... \$ 1,497.75

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>226.78</u>				—
General claims . . . .	<u>7,467.32</u>	<u>3,300.87</u>		<u>3,300.87</u>	<u>44.20</u>
Total claims . . . .	<u>7,694.10</u>	<u>3,300.87</u>		<u>3,300.87</u>	<u>42.90</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).....		
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 \_\_\_\_\_

\$7,350.00 (49%) 5-7-23 on stockholders  
 \_\_\_\_\_  
 \_\_\_\_\_

This bank disappears from Directory between Jan + July 1921

R

FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

**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

12

Name of State

Georgia

1. Name of bank Bank of Gray Town or City Gray County Jones
2. Date organized 8-23-09 Date suspended 4-22-21 Population of town or city\* 559
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.

No audit available at closing

6. Condition figures, as of (date\*) 12-15-20

Loans and discounts:

On real estate.....	\$ <u>13,967.62</u>
Other.....	<u>111,328.15</u>
Total loans and discounts.....	\$ <u>125,295.77</u>

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

Investments..... <sup>130</sup> 5,100.00

All other resources..... 22,613.00

Total resources..... 153,008.77

Capital..... 25,000.00

Surplus and undivided profits..... 11,043.40

Deposits:

Due to banks\*\*..... \$ 426.50

Demand deposits, including U. S. Govt. deposits..... 30,296.56

Time deposits, including postal savings..... 56,242.31

Total deposits..... \$ 86,965.37

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

Borrowings from other banks..... 30,000.00

All other liabilities.....

Total liabilities..... 153,008.77

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

Date of reopening 8-1-21

Name under which reopened Bank of Gray

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

\* 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).....		

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 yes If so, give dates and amounts of all assessments \_\_\_\_\_

\_\_\_\_\_ N.D.  
 \_\_\_\_\_  
 \_\_\_\_\_

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 96

Georgia

1. Name of bank Effingham County Bank Town or City Guyton County Effingham
2. Date organized 4-8-04 Date suspended 4-8-21 Population of town or city\* 539
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\*) 4-8-27

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... 68,426.16  
 Total loans and discounts..... \$ ~~64,844.52~~  
 Real estate acquired in satisfaction of debts..... 17,397.13  
 Investments..... 11,873.64  
 All other resources ~~includes deficit \$ 3,881.64~~..... ~~15,755.28~~  
 Total resources..... 97,696.93  
 Capital..... 15,000.00  
 Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 10,867.52  
 Demand deposits, including U. S. Govt. deposits..... 16,070.52  
 Time deposits, including postal savings..... 39,883.47  
 Total deposits..... \$ 66,821.52  
 Borrowings from F. R. bank..... \_\_\_\_\_  
 Borrowings from other banks..... 15,538.25  
 All other liabilities..... 337.16  
 Total liabilities..... 97,696.93

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 . . .	13,745.71	13,745.71		13,745.71	100
General claims . . .	41,955.04	18,879.77		18,879.77	45
Total claims . . .	55,700.75	32,625.48		32,625.48	58.57

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

Date liquidation was completed \_\_\_\_\_

Collections:

From liquidation of assets..... \$ \_\_\_\_\_

From assessments on shareholders..... \_\_\_\_\_

Other collections (explain)..... \_\_\_\_\_

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

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

Payments to depositors:

(Amounts in dollars)

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



11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

\$15000.00 on stockholders 7-7-24  
 \_\_\_\_\_  
 \_\_\_\_\_

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 11

Georgia

1. Name of bank Effingham County Bank Town or City Grayton County Effingham
2. Date organized 4-8-04 Date suspended 1-29-21 Population of town or city\* 539
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.

No audit available at closing.

6. Condition figures, as of (date\*) 12-15-20

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 139,137.<sup>21</sup>

Real estate acquired in satisfaction of debts..... 20,738.92

Investments..... 350.00

All other resources..... 24,955.75

Total resources..... 185,181.88

Capital..... 25,000.00

Surplus and undivided profits..... 1,250.00

Deposits:

Due to banks\*\*..... \$ 1,037.58

Demand deposits, including U. S. Govt. deposits..... 45687.28

Time deposits, including postal savings..... 112,207.02

Total deposits..... \$ 158,931.88

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... \_\_\_\_\_

Total liabilities..... 185,181.88

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

Date of reopening 3-1-21

Name under which reopened Effingham County Bank, Guyton, Ga.

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ \_\_\_\_\_

Preferred claims..... \_\_\_\_\_

General claims..... \_\_\_\_\_

Total..... none none

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

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

8. Has this bank been taken over by another bank? \_\_\_\_\_ 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).....		

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 yes If so, give dates and amounts of all assessments \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 224

Ga

.....

1. Name of bank Evans Co Bank Town or City Hogan County Evans
2. Date organized 3-19-19 Date suspended 1-1-21 Population of town or city\* 356
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.

No audit available at closing

6. Condition figures, as of (date\*) 12-27-20

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 52,242.94

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... <sup>52</sup> \_\_\_\_\_

All other resources..... 8,080.92

Total resources..... 60,323.86

Capital..... 25,000.00

Surplus and undivided profits..... 187.95

Deposits:

Due to banks\*\*..... \$ 207.00

Demand deposits, including U. S. Govt. deposits..... 10,678.36

Time deposits, including postal savings..... 12,350.55

Total deposits..... \$ 23,335.91

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 11,800.00

All other liabilities..... \_\_\_\_\_

Total liabilities..... 60,323.86

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 \_\_\_\_\_

Collections:

From liquidation of assets.....	\$ <u>22,860.77</u>
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	<u>22,860.77</u>
Offsets to claims (loans paid, etc.).....	\$ <u>581.03</u>

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>766.92</u>	<u>766.92</u>		<u>766.92</u>	<u>100</u>
General claims . . . .	<u>21,512.82</u>	<u>21,512.82</u>		<u>21,512.82</u>	<u>100</u>
Total claims . . . .	<u>22,279.74</u>	<u>22,279.74</u>		<u>22,279.74</u>	<u>100</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).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

*Area insufficient to support Bank*

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

If so, state what industry or type of agriculture \_\_\_\_\_  
 \_\_\_\_\_

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

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

*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

Name of State 165

..... Georgia .....

1. Name of bank Bank of Hahira Town or City Hahira County Lowndes
2. Date organized 1-22-06 Date suspended 10-22-28 Population of town or city\* 864
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\*) 10-22-28

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 309,697.91

Total loans and discounts..... \$ 309,697.91

Real estate acquired in satisfaction of debts..... 4,500.00

Investments..... 310

All other resources..... 18,350.27

Total resources..... 332,548.18

Capital..... 35,000.00

Surplus and undivided profits..... Res. for Doubtful Demos { 340.99 } 23,063.4  
22,722.46

Deposits:

Due to banks\*\*..... \$ 2,896.60

Demand deposits, including U. S. Govt. deposits..... 65,221.70

Time deposits, including postal savings..... 171,251.96

Total deposits..... \$ 239,370.26

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 29,931.15

All other liabilities..... 5,183.32

Total liabilities..... 332,548.18

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: 5-31-30

(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 . . .	2,421.72	2,411.53		2,411.53	99.6
General claims . . .	217,283.75	76,159.92		76,159.92	35
Total claims . . .	219,705.47	78,571.45		78,571.45	35.8

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 .....		<input checked="" type="checkbox"/>
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	<input checked="" type="checkbox"/>	
Insufficient diversification.....		<input checked="" type="checkbox"/>
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	<input checked="" type="checkbox"/>	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) .. <i>slow loans</i> .....	<input checked="" type="checkbox"/>	

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 \_\_\_\_\_

at time of suspension \$35,000 on  
stockholders  
 \_\_\_\_\_

P

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

160

Name of State

..... Georgia .....

1. Name of bank Farmers State Bank Town or City Hahira County Evans
2. Date organized 10-16-12 Date suspended 10-23-28 Population of town or city\* 356
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\*) 12.23.28

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 67,013.02

Total loans and discounts..... \$ ~~67,013.02~~ 70,68

Real estate acquired in satisfaction of debts..... 1,782.78

Investments..... <sup>71</sup> 50.00

All other resources *Including deficit of \$20,451.95*..... ~~28,350.11~~ 7,898.11

Total resources..... ~~97,195.91~~ 80,417.

Capital..... 25,000.00

Surplus and undivided profits. *Res. for D. & W. items*..... ~~16,778.17~~

Deposits:

Due to banks\*\*..... \$ 3,266.32

Demand deposits, including U. S. Govt. deposits..... 10,609.03

Time deposits, including postal savings..... 26,842.93

Total deposits..... \$ 40,718.28

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 13,394.21

All other liabilities..... 1,305.25

Total liabilities..... ~~97,195.91~~ 80,417.74

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:

686.80  
16  
7.74

	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: 6-30-30  
(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 . . .	3,005.79	3,005.79		3,005.79	100
General claims . . .	9,834.95	5,448.40		5,448.40	55.4
Total claims . . .	12,840.74	8,454.19		8,454.19	65.8

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

Date liquidation was completed \_\_\_\_\_

Collections:

From liquidation of assets..... \$ \_\_\_\_\_

From assessments on shareholders..... \_\_\_\_\_

Other collections (explain)..... \_\_\_\_\_

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

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

Payments to depositors:

(Amounts in dollars)

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



11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

at time of suspension \$25,000  
on stockholders.  
 \_\_\_\_\_

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 120

*Georgia*

1. Name of bank Bank of Hamilton Town or City Hamilton County Harris
2. Date organized 1-18-05 Date suspended 2-1-26 Population of town or city\* 437
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 yes  
Manley Chain

\* 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\*) 7-14-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 83,488.84

Real estate acquired in satisfaction of debts..... 15,536.06

Investments..... 3,000.00

All other resources ~~Includes deficit \$18,138.70~~..... ~~78,550.21~~ 20,411.5

Total resources..... ~~180,575.11~~ 122,436.1

Capital..... 25,000.00

Surplus and undivided profits. ~~Reverse for P & W items~~..... ~~57,354.17~~ 78,411.53

Deposits:

Due to banks\*\*..... \$ 10,315.80

Demand deposits, including U. S. Govt. deposits..... 23,113.53

Time deposits, including postal savings..... 64,710.58

Total deposits..... \$ 98,139.91

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... 81.03

Total liabilities..... ~~180,575.71~~ 122,436.1

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.....	=====	=====

51  
6.41

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 . . .	11,574.92	11,574.92		11,574.92	100
General claims . . .	83,800.26	15,503.05		15,503.05	18.5
Total claims . . .	95,375.18	27,077.97		27,077.97	28.39

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 . . .					

36.41

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>	✓	
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 \_\_\_\_\_

*\$25,000. on stockholders 10-12-26*  
 \_\_\_\_\_  
 \_\_\_\_\_

*Peoples Bank of Hamilton not shown in any directory from Jan. 1921 to Jan 1923 but is shown in July 1920*

FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

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

225

Name of State

*Georgia*

1. Name of bank Peoples Bank Town or City Hamilton County Harris
2. Date organized 4-16-18 Date suspended 10-26-21 Population of town or city\* 437
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\*) 10-26-21

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 58,361.90

Total loans and discounts..... \$ ~~56,655.64~~

Real estate acquired in satisfaction of debts..... 58

Investments..... \_\_\_\_\_

All other resources: *includes deficit \$15,267.59*..... 21,473.49 *6,705.13*

Total resources..... ~~78,629.13~~ *63,361.13*

Capital..... 15,000.00

Surplus and undivided profits: *Reserve for Doubtful & Worthless*..... 13,161.33

Deposits:

Due to banks\*\*..... \$ 521.78

Demand deposits, including U. S. Govt. deposits..... 13,966.19

Time deposits, including postal savings..... \_\_\_\_\_

Total deposits..... \$ 14,487.97

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 35,538.57

All other liabilities..... 41.26

Total liabilities..... ~~78,629.13~~ *63,361.13*

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

Date of reopening \_\_\_\_\_

Name under which reopened \_\_\_\_\_

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

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

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

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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

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

5.90  
1.54

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 10-4-28

61.54

Collections:

From liquidation of assets.....	\$ <u>6,602.48</u>
From assessments on shareholders.....	<u>10,026.04</u>
Other collections (explain).....	_____
Total collections.....	<u>16,628.52</u>
Offsets to claims (loans paid, etc.).....	\$ <u>5,778.09</u>

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 . . .	521.78	138.20		138.20	26.49
General claims . . .	21,424.46	10,712.23		10,712.23	50.00
Total claims . . .	21,946.24	10,850.43		10,850.43	49.44

Bills Payable + Rediscs retired \$22,888.53



11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

Date and amount not shown  
\_\_\_\_\_  
\_\_\_\_\_

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

130

Name of State

Georgia

1. Name of bank Bank of Hampton Town or City Hampton County Henry

2. Date organized 12-17-02 Date suspended 12-16-26 Population of town or city\* 927

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 yes

Manley Chain

\* 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\*) 12-16-26

Loans and discounts:

On real estate.....	\$	_____
Other.....		<u>266,722.75</u>
Total loans and discounts.....	\$	<u>266,722.75</u>
Real estate acquired in satisfaction of debts.....		<u>6,461.51</u>
Investments.....		<u>267</u>
All other resources.....		<u>18,037.32</u>
Total resources.....		<u>291,221.58</u>
Capital.....		<u>25,000.00</u>
Surplus and undivided profits.....		<u>37,685.03</u>

Deposits:

Due to banks**.....	\$	<u>4,473.98</u>
Demand deposits, including U. S. Govt. deposits.....		<u>76,308.36</u>
Time deposits, including postal savings.....		<u>125,910.45</u>
Total deposits.....	\$	<u>206,692.79</u>
Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		<u>21,512.10</u>
All other liabilities.....		<u>331.66</u>
Total liabilities.....		<u>291,221.58</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: 2-6-30  
(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 . . .	6,439.27	6,439.27		6,439.27	100
General claims . . .	197,856.90	98,851.90		98,851.90	50
Total claims . . .	204,296.17	105,291.17		105,291.17	51.5

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

Date liquidation was completed \_\_\_\_\_

Collections:

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

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

Payments to depositors:  
(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <i>Bankers Trust Co.</i>	✓	
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 \_\_\_\_\_

At time of suspension  
\$35000.00 on stockholders  
 \_\_\_\_\_

TO

### 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 78

Georgia

1. Name of bank Hawkinsville Bk & Tr. Co. Town or City Hawkinsville County Pulaski
2. Date organized 8-26-72 Date suspended 10-28-21 Population of town or city\* 3070
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\*) 10.28.21

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 233,337.63  
~~198,763.56~~

Real estate acquired in satisfaction of debts..... 8,900.00

Investments..... 17,000.00

All other resources *includes deficit \$34,573.77*..... 58,610.37 ~~24,036~~

Total resources..... 283,373.93

Capital..... 50,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 13,033.12

Demand deposits, including U. S. Govt. deposits..... 63,806.44

Time deposits, including postal savings..... 75,984.31

Total deposits..... \$ 152,823.87

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 80,550.06

All other liabilities..... \_\_\_\_\_

Total liabilities..... 283,373.93

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? yes If so give:

Name of bank by which taken over Ga State Bank, Hawkinsville, Ga.

Date taken over 9-9-22

Loss to depositors on:

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

36.60

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) . . . . .		

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 \_\_\_\_\_

\$50,000 on stockholders 1-27-22  
 \_\_\_\_\_  
 \_\_\_\_\_

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

63

Name of State

Georgia

1. Name of bank Bank of Hazelhurst Town or City Hazelhurst County Jeff Davis
2. Date organized 10-19-06 Date suspended 7-14-26 Population of town or city\* 1383
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 yes  
Manley Chain

\* 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.

No audit available at closing

6. Condition figures, as of (date\*) 12-31-25

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 236,052.31

Real estate acquired in satisfaction of debts..... 18,419.42

~~Investments~~ Call Money..... 21,500.00

All other resources \$2,662.73 P & L..... 82,387.92

Total resources..... 358,359.65

Capital..... 15,000.00

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

Deposits:

Due to banks\*\*..... \$ 9,132.66

Demand deposits, including U. S. Govt. deposits..... 254,063.04

Time deposits, including postal savings..... 77,163.95

Total deposits..... \$ 340,359.65

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... \_\_\_\_\_

Total liabilities..... 358,359.65

79,725.69  
305,697.42  
307,777

305,697.42

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

Date of reopening 8-3-26

Name under which reopened Bank of Hazelhurst

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

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

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

8. Has this bank been taken over by another bank? \_\_\_\_\_ 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>	✓	
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? *No* If so, give dates and amounts of all assessments \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

c

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 270

..... *Georgia* .....

1. Name of bank Citizens Bank Town or City Helena County Telfair
2. Date organized 10-2-05 Date suspended 12-9-24 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\*) 12-9-24

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_  
 Total loans and discounts..... \$ 39,482.18  
 Real estate acquired in satisfaction of debts..... 6,968.52  
 Investments..... <sup>41)</sup> 1,700.00  
 All other resources..... 10,136.96  
 Total resources..... 58,287.66  
 Capital..... 15,000.00  
 Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 6,666.73  
 Demand deposits, including U. S. Govt. deposits..... 19,821.82  
 Time deposits, including postal savings..... 10,730.17  
 Total deposits..... \$ 37,218.72  
 Borrowings from F. R. bank..... \_\_\_\_\_  
 Borrowings from other banks..... 5,890.49  
 All other liabilities..... 178.45  
 Total liabilities..... 58,287.66

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? 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 1-24-79

Collections:

From liquidation of assets.....	\$ <u>9,340.61</u>
From assessments on shareholders.....	<u>7,800.49</u>
Other collections (explain).....	_____
Total collections.....	<u>17,141.10</u>
Offsets to claims (loans paid, etc.).....	\$ <u>5,568.17</u>

(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>6,666.73</u>	<u>3,745.42</u>		<u>3,745.42</u>	<u>56.18</u>
General claims . . . .	<u>27,872.24</u>	<u>6,968.06</u>		<u>6,968.06</u>	<u>25.</u>
Total claims . . . .	<u>34,538.97</u>	<u>10,713.48</u>		<u>10,713.48</u>	<u>31.02</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).....		
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 \_\_\_\_\_

\$15,000.00 on stockholders 1-5-85  
\_\_\_\_\_  
\_\_\_\_\_

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

43

Name of State

Georgia

1. Name of bank Bank of Hiawasse Town or City Hiawasse County Town
2. Date organized 1-14-09 Date suspended 8-23-26 Population of town or city\* 146
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 yes  
Manley Chain

\* 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\*) 8-23-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 152,344.40

Total loans and discounts..... \$ ~~108,064.36~~

Real estate acquired in satisfaction of debts..... 150

Investments..... 150

All other resources Included deficit \$44,280.04 71,167.54 26,88

Total resources..... 179,231.90

Capital..... 15,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 4,000.63

Demand deposits, including U. S. Govt. deposits..... 21,429.56

Time deposits, including postal savings..... 138,801.71

Total deposits..... \$ 164,231.90

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... \_\_\_\_\_

Total liabilities..... 179,231.90

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

Date of reopening 10-13-26

Name under which reopened Bank of Hawaii

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

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

8. Has this bank been taken over by another bank? \_\_\_\_\_ 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.....	=====	=====

887.50

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>Bancero Trust Co.</i>	✓	
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? *No Yes* If so, give dates and amounts of all assessments \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

292

Name of State

..... Georgia .....

1. Name of bank Bank of Hiram Town or City Hiram County Paulding

2. Date organized 2-2-07 Date suspended 7-14-86 Population of town or city\* 329

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 yes

Manley Chain

\* 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\*) 7-14-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 80,655.64

Real estate acquired in satisfaction of debts..... 2,207.77

Investments..... 81

All other resources ~~Includes deficit \$19,037.08~~..... 27,376.55 8,339.5

Total resources..... 110,239.76 91,202.1

Capital..... 15,000.00

Surplus and undivided profits..... 5,094.84

Deposits:

Due to banks\*\*..... \$ 6,701.64

Demand deposits, including U. S. Govt. deposits..... 13,796.30

Time deposits, including postal savings..... 19,215.61

Total deposits..... \$ 39,713.55

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 31,256.79

All other liabilities ~~Includes reserve for S + W \$19,037.08~~..... 19,175.12 138.10

Total liabilities..... 110,239.76 91,202.1

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.....	=====	=====

9.27  
2.68

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 4-21-28

Collections:

From liquidation of assets.....	\$ <u>43,091.05</u>
From assessments on shareholders.....	<u>3,420.50</u>
Other collections (explain).....	_____
Total collections.....	<u>46,511.05</u>

Offsets to claims (loans paid, etc.)..... \$ 4,059.24

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 . . .	6,340.76	6,340.76		6,340.76	100
General claims . . .	33,258.66	33,258.66		33,258.66	100
Total claims . . .	<u>39,599.32</u>	<u>39,599.32</u>		<u>39,599.42</u>	100

Bills Payable retired by liq agt \$ 29,256.79 net shown on Bkg Deph books



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>	✓	
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 \_\_\_\_\_

\$15,000.00 on stockholders 9-2-26  
 \_\_\_\_\_  
 \_\_\_\_\_

P

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

169

Name of State

Georgia

1. Name of bank Hogansville Bkg Co Town or City Hogansville County Troup
2. Date organized 4-4-04 Date suspended 10-25-28 Population of town or city\* 1591
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\*) 12.25.28

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 152,907.03

Total loans and discounts..... \$ 152,907.03

Real estate acquired in satisfaction of debts..... 26,600.00

Investments..... 15<sup>00</sup>

All other resources Including deficit of \$17,062.10..... 11,895.56  
68,897.66

Total resources..... 191,342.59  
218,404.69

Capital..... 25,000.00

Surplus and undivided profits Res. for D. & W. items..... 17,381.38  
74,443.42

Deposits:

Due to banks\*\*..... \$ 9,836.76

Demand deposits, including U. S. Govt. deposits..... 51,653.19

Time deposits, including postal savings..... 58,503.80

Total deposits..... \$ 119,991.75

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 24,481.99

All other liabilities..... 4,487.53

Total liabilities..... 218,404.69  
191,342.59

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: 3-2-30  
(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 . . . .	9622.40	8,079.89		8,079.89	84.
General claims . . . .	88,438.74	72.40		72.40	108
Total claims . . . .	98,061.14	8,152.29		8,152.29	8.31

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

Date liquidation was completed \_\_\_\_\_

Collections:

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

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

Payments to depositors:  
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

At time of suspension \$25,000  
on stockholders.  
 \_\_\_\_\_

No record of this closing in the Directory

FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

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 26

..... Georgia .....

1. Name of bank Banks County Bank Town or City Homer County Banks
2. Date organized 11-25-10 Date suspended 6-10-22 Population of town or city\* 291
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\*) 6-10-22

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_

Total loans and discounts..... \$ 97,094.14

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... \_\_\_\_\_

All other resources..... 11,980.28

Total resources..... 109,074.42

Capital..... 15,000.00

Surplus and undivided profits..... 4,478.29

Deposits:

Due to banks\*\*..... \$ 31,358.85

Demand deposits, including U. S. Govt. deposits..... 25,031.36

Time deposits, including postal savings..... 16,352.44

Total deposits..... \$ 72,742.65

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 16,588.97

All other liabilities..... 264.51

Total liabilities..... 109,074.42

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

Date of reopening 8-14-22

Name under which reopened Banks County Bank, Homer, Ga.

Loss to depositors on:

Amount of loss      Per cent of loss to claims

Secured claims..... \$ \_\_\_\_\_

Preferred claims..... \_\_\_\_\_

General claims..... none

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) . . . . .		
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 \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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 150

Georgia

1. Name of bank Banks County Bank Town or City Homer County Banks
2. Date organized 11-25-10 Date suspended 2-23-27 Population of town or city\* 291
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\*) 2.23-27

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... 48,962.75 <sup>52,705.64</sup>  
 Total loans and discounts..... \$ ~~48,962.75~~

Real estate acquired in satisfaction of debts..... 5,874.96

Investments..... 53 175.00

All other resources ~~Including deficit of \$3,742.89~~..... 11,611.43 <sup>7,868.5</sup>

Total resources..... 66,624.14

Capital..... 15,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 3,076.27

Demand deposits, including U. S. Govt. deposits..... 33,776.26

Time deposits, including postal savings..... 9,012.87

Total deposits..... \$ 45,865.40

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 5,055.30

All other liabilities..... 703.44

Total liabilities..... 66,624.14

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.....	=====	=====

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9. Is this bank still in process of liquidation? yes If so give payments to date: 5-22-30  
(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 . . .	41,120.52	37,082.48		37,082.48	90.2
General claims . . .	6,416.19	2,434.73		2,434.73	38.0
Total claims . . .	47,536.73	39,517.21		39,517.21	83.1

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.....		✓
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 \_\_\_\_\_

at time of suspension \$6,780.00 on  
stockholders  
 \_\_\_\_\_

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 153

..... Georgia .....

1. Name of bank Seminole Bank Town or City Iron City County Decatur
2. Date organized 6-17-21 Date suspended 5-9-27 Population of town or city\* 496
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\*) 5-9-27

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... 24,380.75 25,804.32  
 Total loans and discounts..... \$ 24,380.75

Real estate acquired in satisfaction of debts..... 3,500.00  
 Investments..... C.P. Webster a/c 11,543.57 15,460.00  
 All other resources..... Including deficit of \$17,820.25 21,737.55  
 Total resources..... 61,161.87 43,341.11

Capital..... 15,000.00  
 Surplus and undivided profits..... 16,396.68

Deposits:

Due to banks\*\*..... \$ 6,931.47  
 Demand deposits, including U. S. Govt. deposits..... 8,765.60  
 Time deposits, including postal savings..... 6,634.99  
 Total deposits..... \$ 22,332.06

Borrowings from F. R. bank..... \_\_\_\_\_  
 Borrowings from other banks..... 5,190.85  
 All other liabilities..... 2,042.28  
 Total liabilities..... 61,161.87 43,341.11

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

Date of reopening \_\_\_\_\_

Name under which reopened \_\_\_\_\_

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

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

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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

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

60.87

41.62

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 . . .	6,286.00	287.77		287.77	4.6
General claims . . .	13,452.95	4,547.70		4,547.70	33.8
Total claims . . .	19,732.95	4,835.47		4,835.47	24.5

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

Date liquidation was completed \_\_\_\_\_

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

41.62



11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

at time of suspension \$14,700.00  
on stockholders

Bank & town appear in Directory until the Jan 1929 issue

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FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

**BANK SUSPENSIONS SINCE JANUARY 1, 1921**

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

Type of bank reported—check appropriate one of the following

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

Name of State 110

Georgia

- Irwinville
- Name of bank Bank of Irwinville Town or City Irwinville County Irwin
  - Date organized 10-25-06 Date suspended 11-18-26 Population of town or city\* 183
  - Federal reserve district 6 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 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\*) 11-18-26

Loans and discounts:

On real estate..... \$       

Other.....       

Total loans and discounts..... \$ 84,569.39

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

Investments.....       

All other resources..... 22,273.07

Total resources..... 106,842.46

Capital..... 25,000.00

Surplus and undivided profits..... 14,353.94

Deposits:

Due to banks\*\*..... \$ 108.16

Demand deposits, including U. S. Govt. deposits..... 34,247.89

Time deposits, including postal savings..... 8,771.90

Total deposits..... \$ 43,127.95

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

Borrowings from other banks..... 4,239.24

All other liabilities..... 20,121.33

Total liabilities..... 106,842.46

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.

The two largest depositors of this bank, Clements & Fletcher, had claims which were settled in court and offset against money they had borrowed from the bank. This left only \$1,905.43 of proven claims, due depositors which has been paid in full.

This bank is still in process of liquidation, but depositors have been paid in full.

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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>1,278.89</u>	<u>1,278.89</u>	<u>✓</u>	<u>1,278.89</u>	<u>100</u>
General claims . . .	<u>1,905.43</u>	<u>1,905.43</u>	<u>✓</u>	<u>1,905.43</u>	<u>100</u>
Total claims . . .	<u>3,184.32</u>	<u>3,184.32</u>	<u>✓</u>	<u>3,184.32</u>	<u>100</u>

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

Date liquidation was completed \_\_\_\_\_

Collections:

From liquidation of assets..... \$ \_\_\_\_\_

From assessments on shareholders..... \_\_\_\_\_

Other collections (explain)..... \_\_\_\_\_

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 \_\_\_\_\_

\$ 25,000.<sup>00</sup> on stockholders 12-18-26  
\_\_\_\_\_  
\_\_\_\_\_

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

Georgia

1. Name of bank Farmers + Merchants Bank Town or City Jackson County Butts
2. Date organized 7-24-19 Date suspended 12-3-26 Population of town or city\* 2,027
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\*) 12.2.26

Loans and discounts:

On real estate.....	\$ _____
Other <i>Includes \$10,471.89 advance to J.H. Carmichael &amp; Co on cotton</i> .....	_____
Total loans and discounts.....	\$ <u>328,726.19</u>
Real estate acquired in satisfaction of debts.....	<u>18,062.82</u>
Investments.....	<sup>329</sup> <u>180.00</u>
All other resources.....	<u>46,048.42</u>
Total resources.....	<u>393,017.43</u>
Capital.....	<u>125,000.00</u>
Surplus and undivided profits.....	<u>4,365.61</u>

Deposits:

Due to banks**.....	\$ <u>64,899.56</u>
Demand deposits, including U. S. Govt. deposits.....	<u>52,375.99</u>
Time deposits, including postal savings.....	<u>89,411.24</u>
Total deposits.....	\$ <u>206,686.79</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>56,250.24</u>
All other liabilities.....	<u>714.79</u>
Total liabilities.....	<u>393,017.43</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 . . .					
Preferred claims . . .	48,999.52	17,409.96		17,409.96	35.53
General claims . . .	127,830.45	51,132.38		51,132.38	40.
Total claims . . .	176,830.47	68,542.34		68,542.34	38.76

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

Date liquidation was completed \_\_\_\_\_

Collections:

From liquidation of assets..... \$ \_\_\_\_\_

From assessments on shareholders..... \_\_\_\_\_

Other collections (explain)..... \_\_\_\_\_

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

\$155,000.00 on stockholders 1-12-27

\_\_\_\_\_  
\_\_\_\_\_

No record of this suspension in the Directory

FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

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

32

..... Georgia .....

- Name of bank Farmers & Merchants Bank Town or City Jeffersonville County Twiggs
- Date organized 12-22-05 Date suspended 8-27-23 Population of town or city\* 842
- Federal reserve district 6 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 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\*) 8-27-23

O.K.

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_  
 Total loans and discounts..... \$ 50,222.11  
 Real estate acquired in satisfaction of debts..... 2,535.00  
 Investments..... \_\_\_\_\_  
 All other resources ~~includes deficit \$1,048.41~~..... 16,042.29  
 Total resources..... 68,799.40  
 Capital..... 20,000.00  
 Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 4,991.81  
 Demand deposits, including U. S. Govt. deposits..... 29,037.05  
 Time deposits, including postal savings..... 8,036.54  
 Total deposits..... \$ 42,065.40  
 Borrowings from F. R. bank..... \_\_\_\_\_  
 Borrowings from other banks..... 6,734.00  
 All other liabilities..... \_\_\_\_\_  
 Total liabilities..... 68,799.40

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

Date of reopening 11-20-213  
 Name under which reopened Farmers + Merchants Bank, Jeffersonville, La.

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

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

8. Has this bank been taken over by another bank? \_\_\_\_\_ 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).....		

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 Yes If so, give dates and amounts of all assessments \_\_\_\_\_

No data  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

128

Name of State

Georgia

1. Name of bank Twiggs County Bank Town or City Jeffersonville County Twiggs  
23-7

2. Date organized 12-14-03 Date suspended 7-14-16 Population of town or city\* 842

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 yes  
Monley chain

\* 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..... \$ 199,361.29

Real estate acquired in satisfaction of debts..... 19,480.00

Investments..... 16,359.00

All other resources *Includes deficit \$121,979.07*..... 152,364.61

Total resources..... 387,564.90

Capital..... 25,000.00

~~Surplus and undivided profits~~ *Reserve for D & W items*..... 128,099.29

Deposits:

Due to banks\*\*..... \$ 15,140.93

Demand deposits, including U. S. Govt. deposits..... 65,964.17

Time deposits, including postal savings..... 130,201.60

Total deposits..... \$ 211,306.70

Borrowings from F. R. bank..... \_\_\_\_\_

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

All other liabilities..... 8,158.91

Total liabilities..... 387,564.90

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

Date of reopening \_\_\_\_\_

Name under which reopened \_\_\_\_\_

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

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



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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

	<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 . . .	12,526.45	12,526.45		12,526.45	100
General claims . . .	203,539.37	93,628.11		93,628.11	46
Total claims . . .	216,065.82	106,154.56		106,154.56	49.13

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>Bankers Trust Co</i> .....	✓	
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 \_\_\_\_\_

*\$50,000.00 on stockholders 10-10-26*  
 \_\_\_\_\_  
 \_\_\_\_\_

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

300

Name of State

Georgia

1. Name of bank Bartow County Bank Town or City Kingston County Bartow
2. Date organized 4-6-25 Date suspended 7-14-26 Population of town or city\* 596
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 yes  
Manley Chain

\* 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\*) 7-14-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 50,000.01

Total loans and discounts..... \$ 50,000.01

Real estate acquired in satisfaction of debts..... 12,027.50

Investments..... 50

All other resources ~~Including deficit of \$46,853.02~~..... 67,046.73 20,193

Total resources..... 129,074.24 82,22

Capital..... 15,000.00

Surplus and undivided profits..... Surplus 46,427.95 425

~~Reserve for P & W items~~

Deposits:

Due to banks\*\*..... \$ 1,892.57

Demand deposits, including U. S. Govt. deposits..... 12,609.99

Time deposits, including postal savings..... 23,710.26

Total deposits..... \$ 38,212.82

~~Borrowings from F. R. bank~~ Call money..... 6,500.00

Borrowings from other banks..... 22,183.47

All other liabilities Mortgage Payable..... 750.00

Total liabilities..... 129,074.24 82,22

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.....	=====	=====

93.71  
221.22

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....					

5.07

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

Date liquidation was completed 3-19-30

Collections:

From liquidation of assets.....	\$ 14,986.47
From assessments on shareholders.....	3,700.00
Income after closing	1,405.38
Other collections (explain) <u>Dividend refund</u> .....	<u>962.26</u>
Total collections.....	<u>20,994.11</u>

221.22

Offsets to claims (loans paid, etc.)..... \$ 19,675.77

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....	1,845.67	1,809.09		1,809.09	98.0
General claims....	36,023.05	8,436.79		8,436.79	23.4
Total claims....	<u>37,868.72</u>	<u>10,245.88</u>		<u>10,245.88</u>	<u>27.1</u>

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values . . . . .		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc. . . . .		
Insufficient diversification . . . . .		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. . . . .		
Defalcation . . . . .		
Heavy withdrawals of deposits . . . . .		
Failure of affiliated institution (Name) <i>Bankers Trust Co.</i>	✓	
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 \_\_\_\_\_

*\$15,000.00 at time of suspension*  
 \_\_\_\_\_  
 \_\_\_\_\_

### 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 293

*Georgia*

1. Name of bank Citizens Bank Town or City Kita County Johnson  
20-3
2. Date organized 9-11-06 Date suspended 12-10-26 Population of town or city\* 344
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 Yes  
Manley Chain

\* 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\*) 12-10-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ ~~52,891.32~~ 82,702.1

Real estate acquired in satisfaction of debts..... 4,213.33

Investments..... 8 \_\_\_\_\_

All other resources. ~~Including deficit \$ 29,811.04~~..... 37,689.90 7,878.8

Total resources..... 94,794.55

Capital..... 16,500.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 12,376.78

Demand deposits, including U. S. Govt. deposits..... 13,918.69

Time deposits, including postal savings..... 36,865.61

Total deposits..... \$ 63,161.08

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 14,099.79

All other liabilities..... 1,033.68

Total liabilities..... 94,794.55

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.....	=====	=====

2.36

8.86

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 6-16-27 delivered to trustees.

Collections:

From liquidation of assets.....	\$ <u>2,372.16</u>
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	<u>2,372.16</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 . . .	<i>No info. available.</i>				
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>		
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 \_\_\_\_\_

*\$16.500 on stockholders 1-27-27*  
 \_\_\_\_\_  
 \_\_\_\_\_

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

156

Name of State

Georgia

1. Name of bank Bank of La Grange Town or City La Grange County Troup
2. Date organized 12-29-90 Date suspended 2-11-27 Population of town or city\* 17,038
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\*) 2-11-27

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... ~~87,664.64~~ 181,006.57

Total loans and discounts..... \$ ~~87,664.64~~

Real estate acquired in satisfaction of debts..... <sup>190</sup> 13,617.33

Investments..... 102,245.00

All other resources *Including* { RR Renter \$93,341.93  
Deposit 99,671.62 } ..... ~~208,242.19~~ 15,228.19

Total resources..... ~~411,769.16~~ 312,097.19

Capital..... 50,000.00

Surplus and undivided profits *Res. for P.R.U. items* ..... ~~107,374.16~~ 7,702.54

Deposits:

Due to banks\*\*..... \$ 9,716.48

Demand deposits, including U. S. Govt. deposits..... 78,984.40

Time deposits, including postal savings..... 147,019.58

Total deposits..... \$ 235,720.46

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 18,273.38

All other liabilities..... 401.16

Total liabilities..... ~~411,769.16~~ 312,097.19

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

Date of reopening \_\_\_\_\_

Name under which reopened \_\_\_\_\_

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

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

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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

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

8.64  
97.54

9. Is this bank still in process of liquidation? yes If so give payments to date: 8-15-30  
(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 . . .	9,414.65	8,851.00		8,851.00	94.0
General claims . . .	203,312.09	70,009.00		70,009.00	34.4
Total claims . . .	212,726.74	78,860.00		78,860.00	37.1

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.....	=====

97.54

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

Payments to depositors:  
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

at time of suspension \$50,000  
on stockholders  
 \_\_\_\_\_  
 \_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 259

*Georgia*

1. Name of bank Bank of Lawrenceville Town or City Lawrenceville County Dwinnett
2. Date organized 9-8-97 Date suspended 1-4-23 Population of town or city\* 2,059
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date\*) 1-4-23

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 211,030.55

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... 212 890.00

All other resources..... 11,282.92

Total resources..... 223,203.47

Capital..... 25,000.00

Surplus and undivided profits..... 3,188.49

Deposits:

Due to banks\*\*..... \$ 2,748.00

Demand deposits, including U. S. Govt. deposits..... 3,980.00

Time deposits, including postal savings..... 106,108.03

Total deposits..... \$ 112,836.99

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 82,177.99

All other liabilities..... \_\_\_\_\_

Total liabilities..... 223,203.47

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 6-20-15

Collections:

From liquidation of assets.....	\$ <u>10,046.21</u>
From assessments on shareholders.....	<u>13,716.11</u>
Other collections (explain).....	_____
Total collections.....	<u><u>23,762.32</u></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>2,748.00</u>	<u>2,712.00</u>		<u>2,712.10</u>	<u>98.69</u>
General claims . . .	<u>102,805.35</u>	<u>15,934.83</u>		<u>15,934.83</u>	<u>15.5</u>
Total claims . . .	<u>105,553.35</u>	<u>18,646.83</u>		<u>18,646.93</u>	<u>17.67</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).....		
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 \_\_\_\_\_

\$25,000.00 on stockholders 2-14-23  
\_\_\_\_\_  
\_\_\_\_\_

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

126

Name of State

Georgia

1. Name of bank Bank of Leesburg Town or City Leesburg County Lee  
19-2
2. Date organized 5-30-07 Date suspended 7-13-26 Population of town or city\* 786
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 yes  
Manley Chain

\* 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\*) 7-10-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 149,228.34

Real estate acquired in satisfaction of debts..... 158 44,376.53

Investments..... 3,375.00

All other resources..... 16,671.39

Total resources..... 213,651.26

Capital..... 15,000.00

Surplus and undivided profits..... 963.20

Deposits:

Due to banks\*\*..... \$ 24,732.58

Demand deposits, including U. S. Govt. deposits..... 50,765.13

Time deposits, including postal savings..... 17,273.38

Total deposits..... \$ 92,771.09

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 104,908.12

All other liabilities..... 8.85

Total liabilities..... 213,651.26

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 . . .	25,564.70	25,564.70		25,564.70	100
General claims . . . .	59,598.80	2,979.94		2,979.94	5
Total claims . . . .	85,173.50	28,544.64		28,544.64	33.51

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>Bankers Trust Co</i> .....	✓	
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 \_\_\_\_\_

\$15,000. on stockholders 10-22-26  
\_\_\_\_\_  
\_\_\_\_\_

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 121

.....Georgia.....

1. Name of bank Bank of Lexington Town or City Lexington County Oglethorpe  
30-5

2. Date organized 2-14-96 Date suspended 7-14-26 Population of town or city\* 469

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 yes  
Manley Chain

\* 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\*) 7-13-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 123,593.14

Real estate acquired in satisfaction of debts..... <sup>139</sup> 22,318.53

Investments..... 12,800.00

All other resources ~~Includes deficit \$72,681.51~~..... ~~112,545.29~~ 19,859.

Total resources..... ~~271,256.96~~ 178,571.

Capital..... 25,000.00

Surplus and undivided profits. Reserve for D+U items..... ~~90,996.85~~ 1,688

Deposits:

Due to banks\*\*..... \$ 4,951.67

Demand deposits, including U. S. Govt. deposits..... 23,209.66

Time deposits, including postal savings..... 12,981.54

Total deposits..... \$ 41,142.87

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 113,973.27

All other liabilities..... 144.00

Total liabilities..... ~~271,256.96~~ 178,571

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.....	=====	=====

59.78  
71.45

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 . . .	6,752.14	6,752.14		6,752.14	100
General claims . . .	24,862.40	8,701.84		8,701.84	35
Total claims . . .	31,614.54	15,453.98		15,453.98	48.88

88.69

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 . . .					

571.45

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>	✓	
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 \_\_\_\_\_

\$25,000.00 on stockholders 9-29-26  
 \_\_\_\_\_  
 \_\_\_\_\_

July 1923 Directory reports banks closed & in the hands of State Banking Dept.

FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

244

Georgia

1. Name of bank Bank of Lilburn Town or City Lilburn County DeKalb
2. Date organized 8-9-11 Date suspended 12-11-22 Population of town or city\* 125
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\*) 12-11-22

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_

Total loans and discounts..... \$ 84,667.54

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... 86

All other resources..... 4,317.81

Total resources..... 88,985.35

Capital..... 25,000.00

Surplus and undivided profits..... 793.25

Deposits:

Due to banks\*\*..... \$ 2,962.83

Demand deposits, including U. S. Govt. deposits..... 1,918.72

Time deposits, including postal savings..... 34,020.94

Total deposits..... \$ 38,902.49

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 24,289.61

All other liabilities..... \_\_\_\_\_

Total liabilities..... 88,985.35

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:

	<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? Yes If so give:  
Date liquidation was completed 2-23-26

Collections:

From liquidation of assets..... \$ 3,915.54

From assessments on shareholders..... 1,323.11

Other collections (explain)..... \_\_\_\_\_

Total collections..... 5,238.65

Offsets to claims (loans paid, etc.)..... \$ 2,925.85

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>2,917.45</u>	<u>1,426.45</u>		<u>1,426.45</u>	<u>48.89</u>
General claims . . .	<u>35,454.00</u>	<u>886.35</u>		<u>886.35</u>	<u>2.5</u>
Total claims . . .	<u>38,371.45</u>	<u>2,312.80</u>		<u>2,312.80</u>	<u>6.03</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).....		
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 \_\_\_\_\_

\$25,000.00 on stockholders 1-8-23  
 \_\_\_\_\_  
 \_\_\_\_\_

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

331

Name of State

..... Georgia .....

1. Name of bank Lilly Bk Co Town or City Lilly County Dooly
2. Date organized 7-31-19 Date suspended 12-1-18 Population of town or city\* 258
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.





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.....	=====	=====

77.90

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 8-12-29

Collections:

From liquidation of assets.....	\$ <u>16,860.25</u>
From assessments on shareholders.....	_____
Other collections (explain) <u>Income after closing</u> .....	<u>69.44</u>
Total collections. <u>Income</u> .....	<u>16,929.69</u>
Offsets to claims (loans paid, etc.).....	\$ <u>8,107.34</u>

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>138.08</u>	<u>138.08</u>		<u>138.08</u>	<u>100</u>
General claims . . .	<u>15,180.37</u>	<u>15,180.37</u>		<u>15,180.37</u>	<u>100</u>
Total claims . . .	<u>15,318.45</u>	<u>15,318.45</u>		<u>15,318.45</u>	<u>100</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>4th Natl Bank, Macon</i> .....	✓	
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 \_\_\_\_\_

*At time of suspension on stockholders* \_\_\_\_\_  
 \_\_\_\_\_

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 74

*Georgia*

1. Name of bank Lithonia Bkg Co Town or City Lithonia County DeKalb
2. Date organized 12-21-03 Date suspended 3-13-30 Population of town or city\* 1269
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\*) 2-12-30

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... 54,516.75

Total loans and discounts..... \$ 54,516.75

Real estate acquired in satisfaction of debts..... 8,556.39

Investments..... County Warrants 7,633.09

All other resources..... Including deficit of \$19,694.10 35,288.67

Total resources..... 105,994.80

Capital..... 25,000.00

Surplus and undivided profits..... Res. for Doubtful 21,780.57

Deposits:

Due to banks\*\*..... \$ 314.41

Demand deposits, including U. S. Govt. deposits..... 40,060.88

Time deposits, including postal savings..... 18,550.94

Total deposits..... \$ 58,926.23

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... 288.00

Total liabilities..... 105,994.80

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

Date of reopening June 14, 1930

Name under which reopened Citizens & Contractors Bank

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

at time of suspension  
\$25,000 on stockholders.  
 \_\_\_\_\_  
 \_\_\_\_\_

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 30

..... *Georgia* .....

1. Name of bank Lithonia Banking Co. Town or City Lithonia County De Kalb
2. Date organized 12-21-03 Date suspended 1-16-22 Population of town or city\* 1,269
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

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

6. Condition figures, as of (date\*) 1-16-22

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_

Total loans and discounts..... \$ 112,871.43

Real estate acquired in satisfaction of debts..... 120

Investments..... 6,770.00

All other resources *includes discrepancy \$9,194.09*..... 20,350.66  
*W.M. Johnson + J.E. Linahan*

Total resources..... 139,992.09

Capital..... 25,000.00

Surplus and undivided profits..... 7,550.69

Deposits:

Due to banks\*\*..... \$ 7,899.24

Demand deposits, including U. S. Govt. deposits..... 43,686.41

Time deposits, including postal savings..... 35,330.74

Total deposits..... \$ 86,916.39

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 19,497.33

All other liabilities..... 1,027.68

Total liabilities..... 139,992.09

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

Date of reopening 4-15-22

Name under which reopened Lithonia Banking Co., Lithonia, Ga.

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

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

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



8. Has this bank been taken over by another bank? \_\_\_\_\_ 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).....		

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 \_\_\_\_\_

*No data*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

202a  
Etheridge

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 180

Georgia

1. Name of bank Bank of Locust Grove Town or City Locust Grove County Henry
  2. Date organized 1902 Date suspended 12.29.29 Population of town or city\* 529
  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
- F. S. Etheridge

\* 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\*) 12.29-29

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 83,171.76

Total loans and discounts..... \$ 83,171.76

Real estate acquired in satisfaction of debts..... 4,586.91

Investments..... 8<sup>00</sup>

All other resources..... 64,786.31

Total resources..... 152,544.98

Capital..... 25,000.00

Surplus and undivided profits..... 57,074.95

Deposits:

Due to banks\*\*..... \$ 1,747.38

Demand deposits, including U. S. Govt. deposits..... 35,911.04

Time deposits, including postal savings..... 22,639.01

Total deposits..... \$ 60,297.43

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 9,858.72

All other liabilities..... 313.88

Total liabilities..... 100,896.93

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: 6-30-30  
(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 . . .	871.83	871.83		871.83	100
General claims . . .	57,468.34	22,608.74		22,608.74	39.3
Total claims . . .	58,340.17	23,480.57		23,480.57	40.2

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.....	✓	
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 \_\_\_\_\_

at time of suspension \$25,000.00 on  
stockholders.

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 183

Georgia

1. Name of bank Farm Bank Town or City Logansville County Walton
2. Date organized 4-4-06 Date suspended 1-16-29 Population of town or city\* 711
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

6. Condition figures, as of (date\*) 1-16-29

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 24,264.83

Total loans and discounts..... \$ 24,264.83

Real estate acquired in satisfaction of debts..... 9,418.50

Investments..... 24

All other resources Including deficit of \$23,346.88..... 7,509.78  
30,856.66

Total resources..... 41,193.11  
64,539.99

Capital..... 15,000.00

~~Surplus and undivided profits~~ Res. for Bad debts..... 915.65  
24,262.53

Deposits:

Due to banks\*\*..... \$ 228.42

Demand deposits, including U. S. Govt. deposits..... 16,704.46

Time deposits, including postal savings new borrowed money..... 3,611.15  
4,500.00

Total deposits..... \$ 25,044.03

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... 233.43

Total liabilities..... 41,193.11  
64,539.99

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)

June 30, 1930

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	129.48	129.48		129.48	100
Preferred claims....	19,181.92	7,443.09		7,443.09	38.8
General claims....	2,217.69	-		-	-
Total claims....	21,529.09	7,572.57		7,572.57	35.2

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.....		
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 \_\_\_\_\_

at time of suspension \$15,000  
on stockholders  
 \_\_\_\_\_  
 \_\_\_\_\_

BANK SUSPENSIONS SINCE JANUARY 1, 1921

R

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 39

..... *Georgia* .....

1. Name of bank Farmers & Merchant Bank Town or City Logansville County Walton
2. Date organized 4-4-06 Date suspended 2-14-25 Population of town or city\* 711
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\*) 2-14-25

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 62,184.12  
~~35,874.58~~

Real estate acquired in satisfaction of debts..... 4,250.00

Investments..... <sup>64</sup> 1,650.00

All other resources *includes deficit \$26,309.54*..... 32,572.55 <sup>6,263.00</sup>

Total resources..... 74,347.13

Capital..... 25,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 2,991.10

Demand deposits, including U. S. Govt. deposits..... 16,113.80

Time deposits, including postal savings..... 11,503.49

Total deposits..... \$ 30,608.39

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 18,738.74

All other liabilities..... \_\_\_\_\_

Total liabilities..... 74,347.13

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

Date of reopening 6-11-25

Name under which reopened Farmer's Merchants Bank, Loganville, Ga.

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

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

8. Has this bank been taken over by another bank? \_\_\_\_\_ 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).....		

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 yes If so, give dates and amounts of all assessments \_\_\_\_\_

no  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 261

*Georgia*

1. Name of bank Bank of Lovett Town or City Lovett County Laurens
2. Date organized 11-29-11 Date suspended 7-18-24 Population of town or city\* 237
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\*) 2-18-24

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 58,212.85

Total loans and discounts..... \$ ~~35,978.00~~

Real estate acquired in satisfaction of debts..... 2,000.00

Investments..... 45.00

*includes shortage N.J. Thomas, cashier \$967.09*  
 All other resources..... ~~26,434.68~~ 4,199.8

Total resources..... 64,457.68

Capital..... 21,600.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 1,012.80

Demand deposits, including U. S. Govt. deposits..... 8,046.20

Time deposits, including postal savings..... 7,604.00

Total deposits..... \$ 16,663.00

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 26,194.68

All other liabilities..... \_\_\_\_\_

Total liabilities..... 64,457.68

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? 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 9-13-26

Collections:

From liquidation of assets..... \$ 889.52

From assessments on shareholders..... \_\_\_\_\_

Other collections (explain)..... \_\_\_\_\_

Total collections..... 889.52

Offsets to claims (loans paid, etc.)..... \$ 889.52

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>1,012.80</u>	—		—	—
General claims . . .	<u>15,650.20</u>	—		—	—
Total claims . . .	<u>16,663.00</u>	—		—	—

\$11,708.69 Bills Payable + Redits retired by  
liq. agent not shown on books in banking dept.

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).....		

*H. J. Thomas shortage \$967.09*

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 \_\_\_\_\_

*\$21,600.00 (100% Paid in Capital) on Stockholders*

*5-16-24*

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

104

Name of State

Georgia

1. Name of bank Citizens Bank Town or City Ludowici County Long
2. Date organized 8-15-09 Date suspended 1-19-25 Population of town or city\* 518
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date\*) 1-19-75

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 67,331.80

Total loans and discounts..... \$ 37,013.02

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... 67

All other resources. ~~includes deficit \$30,318.78~~..... 41,933.57 11,614.7

Total resources..... 78,946.69

Capital..... 12,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 12,442.87

Demand deposits, including U. S. Govt. deposits..... 19,928.90

Time deposits, including postal savings..... 18,205.08

Total deposits..... \$ 50,576.85

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 13,334.92

All other liabilities..... 34.82

Total liabilities..... 78,946.59

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 . . .	12,442.87	11,963.51		11,963.51	96.15
General claims . . .	32,742.13	3,455.66		3,455.66	7.5
Total claims . . .	45,185.00	14,419.17		14,419.17	31.91

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

Date liquidation was completed \_\_\_\_\_

Collections:

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

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

Payments to depositors:  
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

\$15,000.00 on stockholders 3-10-15  
\_\_\_\_\_  
\_\_\_\_\_

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

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Name of State

Georgia

1. Name of bank Liberty Banking Co. Town or City Ludowici County Long
2. Date organized 9-25-03 Date suspended 10-31-21 Population of town or city\* 515
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\*) 10-31-21

OK.

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 100,481.46  
 Total loans and discounts..... \$ 98,481.46

Real estate acquired in satisfaction of debts..... 105 16,063.75

Investments..... 4,550.00

All other resources. includes deficit \$2,000...... 7,997.97  
~~7,997.97~~

Total resources..... 129,093.18

Capital..... 25,000.00

Surplus and undivided profits..... 73.20

Deposits:

Due to banks\*\*..... \$ 4,017.20

Demand deposits, including U. S. Govt. deposits..... 23,318.44

Time deposits, including postal savings..... 37,298.65

Total deposits..... \$ 64,634.29

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 39,240.00

All other liabilities..... 145.69

Total liabilities..... 129,093.18

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? 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 1-22-29

Collections:

From liquidation of assets.....	\$ <u>11,255.41</u>
From assessments on shareholders.....	<u>8,727.69</u>
Other collections (explain).....	_____
Total collections.....	<u>19,983.10</u>
Offsets to claims (loans paid, etc.).....	\$ <u>5,370.21</u>

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>4,137.98</u>	<u>4,137.98</u>		<u>4,137.98</u>	<u>100.0</u>
General claims . . .	<u>58,193.94</u>	<u>10,474.91</u>		<u>10,474.91</u>	<u>18.</u>
Total claims . . .	<u>62,331.92</u>	<u>14,612.89</u>		<u>14,612.89</u>	<u>23.44</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) . . . . .		
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 \_\_\_\_\_

\$25,000 on stockholders 1-3-22  
 \_\_\_\_\_  
 \_\_\_\_\_

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 45

Georgia

1. Name of bank Bank of Lula Town or City Lula County Hall

2. Date organized 12-20-04 <sup>21-7</sup> Date suspended 7-15-26 Population of town or city\* 367

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 Yes

Manley Chain

\* 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\*) 7-15-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 78,081.36

Total loans and discounts..... \$ ~~30,283.93~~

Real estate acquired in satisfaction of debts..... 81

Investments..... 3,650.00

All other resources Includes deficit \$19,797.43 ~~67,505.13~~ 19,707.

Total resources..... 100.439.06

Capital..... 12,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 2,279.31

Demand deposits, including U. S. Govt. deposits..... 31,033.64

Time deposits, including postal savings..... 48,232.40

Total deposits..... \$ 81,545.35

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 2,500.00

All other liabilities..... 393.71

Total liabilities..... 100.439.06

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

Date of reopening 8-24-26

Name under which reopened Bank of Lula, Ga.

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

7.70

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>	✓	
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? *no yes* 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

Name of State 42

.....Georgia.....

1. Name of bank Farmers + Merchants Bank Town or City Lumber City County DeKalb
2. Date organized 8-7-14 Date suspended 7-25-25 Population of town or city\* 978
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.

No audit available at closing

6. Condition figures, as of (date\*) 12-31-24

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 58,130.91

Real estate acquired in satisfaction of debts..... 2,025.00

Investments..... \_\_\_\_\_

All other resources..... 35,259.17

Total resources..... 95,415.08

Capital..... 15,000.00

Surplus and undivided profits..... 2,320.74

Deposits:

Due to banks\*\*..... \$ 601.32

Demand deposits, including U. S. Govt. deposits..... 50,367.83

Time deposits, including postal savings..... 27,125.19

Total deposits..... \$ 78,094.34

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... \_\_\_\_\_

Total liabilities..... 95,415.08

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

Date of reopening Farmers & Merchants Bank, Lumber City, Ga.

Name under which reopened \_\_\_\_\_

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	<u>none</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) . . . . .		
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? no yes If so, give dates and amounts of all assessments \_\_\_\_\_

*No Data*

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

TO

### 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

Georgia

1. Name of bank Bank of Lumpkin Town or City Lumpkin County Stewart
2. Date organized 11-18-08 Date suspended 2-11-21 Population of town or city\* 934
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.

No Audih available at closing.

6. Condition figures, as of (date\*) 12-15-20

Loans and discounts:

On real estate..... \$ 23,492.00

Other..... 211,299.50

Total loans and discounts..... \$ 234,791.50

Real estate acquired in satisfaction of debts..... 989.50

Investments..... 235

All other resources..... 33,651.21

Total resources..... 269,432.21

Capital..... 25,000.00

Surplus and undivided profits..... 12,220.09

Deposits:

Due to banks\*\*..... \$ 571.26

Demand deposits, including U. S. Govt. deposits..... 72,371.77

Time deposits, including postal savings..... 84,371.77

Total deposits..... \$ 157,314.80

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 74,500.00

All other liabilities..... 397.32

Total liabilities..... 269,432.21

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? Yes If so give:

Name of bank by which taken over Farmers State Bank, Lumpkin, Ga.

Date taken over 2-28-22

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).....		

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 yes 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

Name of State 57

Georgia

1. Name of bank Farmers State Bank Town or City Lumpkin County Stewart
2. Date organized 10-21-11 <sup>14-9</sup> Date suspended 7-16-26 Population of town or city\* 934
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank one (branch at Cuthbert, Ga.)  
 Outside city of parent bank\*\* one
5. Was this bank a member of a chain or group? If so give the name of the chain or group yes  
Manley Chain

\* 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\*) 7-14-26

Loans and discounts:

On real estate.....	\$ <u>55,011.14</u>
Other.....	<u>133,583.56</u>
Total loans and discounts.....	\$ <u>188,594.70</u>
Real estate acquired in satisfaction of debts.....	<u>190 4,375.00</u>
Investments.....	<u>507.94</u>
All other resources.....	<u>38,122.59</u>
Total resources.....	<u>231,600.23</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	_____

Deposits:

Due to banks**.....	\$ <u>33,018.07</u>
Demand deposits, including U. S. Govt. deposits.....	<u>33,577.16</u>
Time deposits, including postal savings.....	<u>81,385.00</u>
Total deposits.....	\$ <u>147,980.23</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>33,500.00</u>
All other liabilities.....	<u>120.00</u>
Total liabilities.....	<u>231,600.23</u>

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

Date of reopening 10-14-26

Name under which reopened Farmers State Bank, Lumpkin, Ga.

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

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



8. Has this bank been taken over by another bank? \_\_\_\_\_ 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> .....	✓	
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? *No* \_\_\_\_\_ If so, give dates and amounts of all assessments \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 291

Georgia

1. Name of bank Bank of Lyerly Town or City Lyerly County Chattooga

2. Date organized 9-26-04 Date suspended 7-15-26 Population of town or city\* 323

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 yes  
Manley Chain

\* 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\*) 7-13-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 143,765.50

Real estate acquired in satisfaction of debts..... 118 7,344.90

Investments..... 4,190.40

All other resources..... *Includes shortage H & C on \$14,557.12 former cashier* 23,356.23

Total resources..... 178,657.03

Capital..... 15,000.00

Surplus and undivided profits..... P + L 524.30

Deposits:

Due to banks\*\*..... \$ 4,488.32

Demand deposits, including U. S. Govt. deposits..... 30,371.01

Time deposits, including postal savings..... 100,896.63

Total deposits..... \$ 135,755.96

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 27,257.52

All other liabilities..... 119.25

Total liabilities..... 178,657.03

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 11-7-29

Collections:

From liquidation of assets.....	\$ <u>110,790.86</u>
From assessments on shareholders.....	<u>4,418.75</u>
Other collections (explain).....	_____
Total collections.....	<u>115,209.61</u>
Offsets to claims (loans paid, etc.).....	\$ <u>28,103.92</u>

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>5,402.33</u>	<u>5,402.33</u>		<u>5,402.33</u>	<u>100</u>
General claims . . .	<u>130,864.16</u>	<u>77,785.66</u>		<u>77,785.66</u>	<u>59.44</u>
Total claims . . .	<u>136,266.49</u>	<u>83,187.99</u>		<u>83,187.99</u>	<u>61.05</u>

Bills Payable retired by liq. agent \$12,562.52

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>	✓	
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 \_\_\_\_\_

*\$15,000. on stockholders 9-3-56*

\_\_\_\_\_  
 \_\_\_\_\_

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

*Georgia*

1. Name of bank Toombs County Bank Town or City Lynons County Toombs
2. Date organized 12-22-05 Date suspended 12-20-30 Population of town or city\* 1,445
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\*) 12-19-30

Loans and discounts:

On real estate..... \$                       
 Other..... 156,727.36  
 Total loans and discounts..... \$ 156,727.36

Real estate acquired in satisfaction of debts..... 16,881.25  
 Investments..... 45.00  
 All other resources *including deficit*..... 26,195.48  
 Total resources..... 199,849.09

Capital..... 30,000.00  
 Reserve for doubtful items  
 Surplus and undivided profits..... 23,000.32

Deposits:

Due to banks\*\*..... \$ 11,510.13  
 Demand deposits, including U. S. Govt. deposits..... 46,392.92  
 Time deposits, including postal savings..... 83,974.62  
 Total deposits..... \$ 141,877.67

Borrowings from F. R. bank.....                       
 Borrowings from other banks..... 3,270.28  
 All other liabilities..... 1,700.82  
 Total liabilities..... 199,849.09

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.....	\$ <u>                    </u>	<u>                    </u>
Preferred claims.....	<u>                    </u>	<u>                    </u>
General claims.....	<u>                    </u>	<u>                    </u>
Total.....	<u>                    </u>	<u>                    </u>

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



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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

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

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

3-12-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . . .					
Preferred claims . . .	2,071.22	2,071.22		2,071.22	100%
General claims . . . .	139,806.45				
Total claims . . . .	141,877.67	2,071.22		2,071.22	1.46%

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 claim (loans paid, etc.)..... \$ \_\_\_\_\_

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values . . . . .		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc. . . . .		
Insufficient diversification. <i>officers &amp; directors</i> . . . . .		✓
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. . . . .		✓
Defalcation . . . . .		
Heavy withdrawals of deposits . . . . .	✓	
Failure of affiliated institution (Name) . . . . .		
Name of correspondent (Name) . . . . .		
Failure of large debtor (Name) . . . . .		
Other causes, (specify) <i>Inability to borrow on account of condition of loans</i> . . . . .		✓

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 \_\_\_\_\_

*\$30,000.00 on stockholders*  
 \_\_\_\_\_  
 \_\_\_\_\_

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

*Georgia*

1. Name of bank Merchants & Mechanics Bank Town or City Marion County Bibb
2. Date organized 1-3-10 Date suspended 8-30-30 Population of town or city\* 53,829
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\*) 8-29-30

Loans and discounts:

On real estate..... \$                       
 Other..... 137,452.19 28,765.86  
 Total loans and discounts..... \$ 137,452.19

Real estate acquired in satisfaction of debts..... 16,755.96

Investments..... <sup>139</sup> 10,000.00

All other resources *Including U. S. Bonds borrowed - \$10,000.00 and defalcation - F. W. Howles - \$91,313.67*..... 121,927.17 20,613.5

Total resources..... 286,135.32

Capital..... 25,000.00

Surplus and undivided profits..... 10,043.97 43.97

Deposits:

Due to banks\*\*..... \$ 1,434.71

Demand deposits, including U. S. Govt. deposits..... 90,966.80

Time deposits, including postal savings..... 143,964.58

Total deposits..... \$ 236,366.09

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

Borrowings from other banks..... 3,925.00

All other liabilities..... 10,800.26

Total liabilities..... 286,135.32

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.....	\$ <u>                    </u>	<u>                    </u>
Preferred claims.....	<u>                    </u>	<u>                    </u>
General claims.....	<u>                    </u>	<u>                    </u>
Total.....	<u>                    </u>	<u>                    </u>

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

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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

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

9. Is this bank still in process of liquidation? yes If so give payments to date:  
 (Amounts in dollars) 3-12-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	395,93	395,93		395,93	100%
General claims . . .	190,105,08	47,526,27		47,526,27	25%
Total claims . . .	190,501,01	47,922,20		47,922,20	26.21%

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 claim (loans paid, etc.)..... \$ \_\_\_\_\_

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values . . . . .		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc. . . . .		
Insufficient diversification . . . . .		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. . . . .		
Defalcation . . . . . <i>\$ 91,313.67</i>	✓	
Heavy withdrawals of deposits . . . . .		
Failure of affiliated institution (Name) . . . . .		
Name 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 \_\_\_\_\_

*\$ 25,000.00 on stockholders.*  
 \_\_\_\_\_  
 \_\_\_\_\_

No record of this suspension in Directories.

R

FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

**BANK SUSPENSIONS SINCE JANUARY 1, 1921**

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

Type of bank reported—check appropriate one of the following

National bank

State bank

Trust company

Stock savings bank

Mutual savings bank

Private bank

Name of State 22

Georgia

- Name of bank Morgan County Bank Town or City Madison County Morgan
- Date organized 5-4-99 Date suspended 1-14-21 Population of town or city\* 2348
- Federal reserve district 6 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 No

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

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

6. Condition figures, as of (date\*) 1-14-21

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 230,048.59  
215,118.58

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... \_\_\_\_\_

All other resources ~~includes deficit \$14,930.01~~..... 18,067.27  
32,999.28

Total resources..... 248,115.86

Capital..... 50,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 29,910.48

Demand deposits, including U. S. Govt. deposits..... 70,478.21

Time deposits, including postal savings..... 27,602.53

Total deposits..... \$ 127,991.22

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 69,891.14

All other liabilities..... 233.50

Total liabilities..... 248,115.86

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

Date of reopening 4-12-21

Name under which reopened Morgan County Bank, Madison, Ga.

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

\* 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).....		

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 yes 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

Name of State 143

Georgia

1. Name of bank Com'l Bank Town or City Manchester County Meriwether
2. Date organized 6-24-24 <sup>2-6</sup> Date suspended 12-8-26 Population of town or city\* 2776
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 yes  
Manley Chain

\* 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\*) 12-8-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 95,381.76

Real estate acquired in satisfaction of debts..... 12,573.20

Investments..... 95

All other resources *Includes deficit \$16,857.49*..... ~~60,927.95~~ 14,070

Total resources..... ~~168,882.91~~ 122,102

Capital..... 25,000.00

Surplus and undivided profits *Reserve for D & W items Surplus*..... 43,781.22 3076

Deposits:

Due to banks\*\*..... \$ 7,436.20

Demand deposits, including U. S. Govt. deposits..... 12,442.10

Time deposits, including postal savings..... 54,447.48

Total deposits..... \$ 74,325.78

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 23,831.56

All other liabilities..... 1,944.35

Total liabilities..... ~~168,882.91~~ 122,102

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.....	=====	=====

70.46  
025.42

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

6.27

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	7,041.11	6,983.91		6,983.91	99.19
General claims . . .	61,452.62	27,653.68		27,653.68	45.
Total claims . . .	68,493.73	34,637.59		34,637.59	50.57

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.....	=====

025.42

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> .....	✓	
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 \_\_\_\_\_

*\$25,000.00 on stockholders 1-27-27*

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 28

Georgia

1. Name of bank Bank of Mansfield Town or City Mansfield County Newton
2. Date organized 9-23-05 Date suspended 1-7-22 Population of town or city\* 618
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date\*) 1-7-22

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 167,931.49

Real estate acquired in satisfaction of debts..... <sup>168</sup> 2,000.00

Investments..... \_\_\_\_\_

All other resources..... 18,449.67

Total resources..... 188,381.16

Capital..... 25,000.00

Surplus and undivided profits..... 21,478.22

Deposits:

Due to banks\*\*..... \$ 6,757.13

Demand deposits, including U. S. Govt. deposits..... 41,747.37

Time deposits, including postal savings..... 25,391.01

Total deposits..... \$ 73,895.51

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 68,000.00

All other liabilities..... 7.43

Total liabilities..... 188,381.16

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

Date of reopening 7-1-22

Name under which reopened Bank of Mansfield, Ga.

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

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

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



8. Has this bank been taken over by another bank? \_\_\_\_\_ 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).....		

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 \_\_\_\_\_

\$15,000.00 (60%) on stockholders 4-10-22

\_\_\_\_\_  
 \_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 228

Georgia

1. Name of bank Peoples Bank Town or City Monkfield County Newton
2. Date organized 3-17-10 Date suspended 1-11-21 Population of town or city\* 618
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date\*) 1-11-21

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_  
 Total loans and discounts..... \$ 140,071.69  
~~136,250.72~~

Real estate acquired in satisfaction of debts..... 594.92

Investments..... 140

All other resources *includes deficit \$3820.97*..... 10,587.16 6,766.19  
 Total resources..... 147,432.80

Capital..... 25,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 11,994.95

Demand deposits, including U. S. Govt. deposits..... 27,392.84

Time deposits, including postal savings..... 5,588.05

Total deposits..... \$ 44,975.84

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 76,352.25

All other liabilities..... 1,104.71

Total liabilities..... 147,432.80

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 3-26-28

Collections:

From liquidation of assets.....	\$ 3,153.12
From assessments on shareholders.....	11,575.27
Other collections (explain).....	_____
Total collections.....	14,728.39
Offsets to claims (loans paid, etc.).....	\$ 3,994.32

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 . . .	11,994.95	1170.44		1,170.44	9.76
General claims . . .	31,878.77	9563.63		9,563.63	30.
Total claims . . .	43,873.72	10,734.07		10,734.07	24.47

*Bills Payable and Redivts retired \$6,000.00*

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).....		

*Large non liquid loans*

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 \_\_\_\_\_

*assessment made, but no record of date or amount*

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 252

Georgia

1. Name of bank Marietta Bank & Trust Co. Town or City Marietta County Cobb
2. Date organized 9-8-91 Date suspended 5-4-22 Population of town or city\* 6,190
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\*) 2-4-22

*OK*

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_

Total loans and discounts..... \$ 516,338.02  
~~287,396.87~~

Real estate acquired in satisfaction of debts..... 205 1,332.50

Investments..... 3,275.00

All other resources *includes shortage Gilbert & Sessions amounting to \$233,941.15* 71,858.05  
~~305,799.50~~

Total resources..... 592,803.57

Capital..... 100,000.00

Surplus and undivided profits..... 2,927.04

Deposits:

Due to banks\*\*..... \$ 88,970.13

Demand deposits, including U. S. Govt. deposits..... 213,680.05

Time deposits, including postal savings..... 186,595.83

Total deposits..... \$ 489,246.01

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... 630.52

Total liabilities..... 592,803.57

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? 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 11-21-29

Collections:

From liquidation of assets.....	\$ <u>315,400.31</u>
From assessments on shareholders.....	<u>88,792.91</u>
Other collections (explain) <u>Income after closing</u> .....	<u>36,546.79</u>
Total collections.....	<u>440,740.01</u>
Offsets to claims (loans paid, etc.).....	\$ <u>37,799.54</u>

(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>76,531.96</u>	<u>76,531.96</u>		<u>76,531.96</u>	<u>100</u>
General claims . . .	<u>365,928.82</u>	<u>326,408.51</u>		<u>326,408.51</u>	<u>89.2</u>
Total claims . . .	<u>442,460.78</u>	<u>402,940.47</u>		<u>402,940.47</u>	<u>91.07</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).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

*Shortage Sessions\* & Gilbert\* in amount \$ 233,941.15*

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 \_\_\_\_\_

\$100,000 on stockholders 4-27-22

*\* Convicted and sentenced.*

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 194

*Georgia*

1. Name of bank Bank of Martin Town or City Martin County Stephens
2. Date organized 10-11-07 Date suspended 11-18-30 Population of town or city\* 463
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 W

\* 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\*) 11-18-30

Loans and discounts:

On real estate..... \$                     

Other..... 62,320.08

Total loans and discounts..... \$ 62,320.08

Real estate acquired in satisfaction of debts..... 10,241.22

Investments..... 62

All other resources *including deficit of \$32,560.44*..... 36,606.88 *4,046.44*

Total resources..... 109,168.18 *76,607.*

Capital..... 16,000.00

*Reserve for loss in liquidation*  
Surplus and undivided profits..... 35,422.38 *2,861.9*

Deposits:

Due to banks\*\*..... \$ 4,189.93

Demand deposits, including U. S. Govt. deposits..... 21,134.27

Time deposits, including postal savings..... 13,705.19

Total deposits..... \$ 39,029.39

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

Borrowings from other banks..... 18,578.35

All other liabilities..... 138.06

Total liabilities..... 109,168.18 *76,607.*

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.....	\$ <u>                    </u>	<u>                    </u>
Preferred claims.....	<u>                    </u>	<u>                    </u>
General claims.....	<u>                    </u>	<u>                    </u>
Total.....	<u>                    </u>	<u>                    </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? 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 . . . .	3,734,54				
General claims . . . .	33,215,26				
Total claims . . . .	36,949,80				

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 claim (loans paid, etc.)..... \$ \_\_\_\_\_

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 \_\_\_\_\_

\$ 16,000.00 on stockholders  
 \_\_\_\_\_  
 \_\_\_\_\_

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 177

..... Georgia .....

1. Name of bank Bank of Moxeys Town or City Moxeys County Oglethorpe
2. Date organized 2-22-07 Date suspended 2-12-29 Population of town or city\* 356
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\*) 2-12-29

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ ~~33,347.91~~ 34,31

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... <sup>34</sup> 890.79

All other resources *Includes deficit \$16,303.61* ~~19,126.07~~ 2,822

Total resources..... ~~53,364.77~~ 38,030

Capital..... 15,000.00

Surplus and undivided profits. *Reserve for D+W items* ~~15,334.06~~

Deposits:

Due to banks\*\*..... \$ 658.98

Demand deposits, including U. S. Govt. deposits..... 11,118.78

Time deposits, including postal savings..... 7,075.17

Total deposits..... \$ 18,852.93

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... \_\_\_\_\_

All other liabilities..... 4,177.98

Total liabilities..... ~~53,364.77~~ 38,03

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:

317.46

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

2.46

30.71

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 . . . .	364.15	67.38		67.38	18.50
General claims . . . .	16,938.00	1,693.80		1,693.80	10.
Total claims . . . .	17,302.15	1,761.18		1,761.18	10.18

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

Date liquidation was completed \_\_\_\_\_

Collections:

30.71

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

6050 - \$15,000 on stockholders  
at time of suspension  
 \_\_\_\_\_

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 103

.....*Georgia*.....

1. Name of bank Citizens Bank Town or City Moxey County Oglethorpe
2. Date organized 6-4-10 Date suspended 1-2-25 Population of town or city\* 356
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date\*) 1-2-25

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 62,517.01  
~~29,882.51~~

Real estate acquired in satisfaction of debts..... 3,000.00

Investments..... 63

All other resources *includes deficit \$32,634.50*..... 34,996.12 ~~2,361.6~~

Total resources..... 67,878.63

Capital..... 15,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 2,024.49

Demand deposits, including U. S. Govt. deposits..... 8,712.67

Time deposits, including postal savings..... 13,223.40

Total deposits..... \$ 23,960.56

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 25,553.17

All other liabilities..... 3,364.90

Total liabilities..... 67,878.63

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 . . .	2,024.49	—	—	—	—
General claims . . .	21,916.17	—	—	—	—
Total claims . . .	23,940.66				

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

Date liquidation was completed \_\_\_\_\_

Collections:

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

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

Payments to depositors:  
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

\$13,200.00 (88%) on stockholders 2-24-15

\_\_\_\_\_  
\_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 235

Georgia

1. Name of bank Merchants + Miners Bank Town or City McCollville County Fannin
2. Date organized 4-28-16 Date suspended 11-12-21 Population of town or city\* 2166
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\*) 11-12-21

011

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_

Total loans and discounts..... \$ 40,465.03

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... HW \_\_\_\_\_

All other resources. *Includes discrepancy \$398.09 and also deficit \$4,771.55*..... 10,594.14

Total resources..... 51,059.17

Capital..... 15,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 7,712.24

Demand deposits, including U. S. Govt. deposits..... 10,663.89

Time deposits, including postal savings..... 10,765.23

Total deposits..... \$ 29,141.36

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 6,882.92

All other liabilities..... 34.89

Total liabilities..... 51,059.17

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.....	<u>None</u>	_____

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



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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:	<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? yes If so give:

Date liquidation was completed 8-19-26

Collections:

From liquidation of assets.....	\$ <u>27,807.33</u>
From assessments on shareholders.....	<u>2,983.76</u>
Other collections (explain).....	_____
Total collections.....	<u>30,791.09</u>

Offsets to claims (loans paid, etc.)..... \$ 6,878.84

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>8,001.30</u>	<u>8,001.30</u>		<u>8,001.30</u>	<u>100%</u>
General claims . . .	<u>15,910.95</u>	<u>15,910.95</u>		<u>15,910.95</u>	<u>100.</u>
Total claims . . .	<u>23,912.25</u>	<u>23,912.25</u>		<u>23,912.25</u>	<u>100.</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).....		
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 \_\_\_\_\_

\$15,000.00 on stockholders 2-12-22  
 \_\_\_\_\_  
 \_\_\_\_\_

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 115

Georgia

1. Name of bank Bank of Merles Town or City Merles County Chattooga
2. Date organized 7-29-04 Date suspended 7-20-26 Population of town or city\* 378
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 yes  
Manley Chain

\* 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\*) 7-20-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_

Total loans and discounts..... \$ 141,619.47

Real estate acquired in satisfaction of debts..... 145 5,067.29

Investments..... 3,200.00

All other resources *Includes deficit \$44,856.76*..... 21,970.20  
~~66,826.96~~  
~~171,856.96~~  
216,713.72

Total resources..... 216,713.72

Capital..... 25,000.00

Surplus and undivided profits *Reserve for P. & W. items*..... 3,695.86  
~~48,152.62~~

Deposits:

Due to banks\*\*..... \$ 6,515.03

Demand deposits, including U. S. Govt. deposits..... 38,860.70

Time deposits, including postal savings..... 46,933.88

Total deposits..... \$ 92,309.61

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 50,494.00

All other liabilities..... 357.49

Total liabilities..... 216,713.72  
~~171,856.96~~

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 . . .					
Preferred claims . . .	2,870.20	2,699.12		2,699.12	94.04
General claims . . .	76,034.72	24,711.28		24,711.28	30.14
Total claims . . .	78,904.92	27,410.40		27,410.40	34.74

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) <i>Bankers Trust Co.</i> .....	✓	
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 \_\_\_\_\_

*\$5,000.00 on stockholders 10-19-26*

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 166

Georgia

1. Name of bank Bank of Metter Town or City Metter County Candler
2. Date organized 3-4-04 Date suspended 11-30-18 Population of town or city\* 908
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\*) 11-30-18

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 203,275.38

Total loans and discounts..... \$ 203,275.38

Real estate acquired in satisfaction of debts..... <sup>206</sup> 7,719.84

Investments..... 2,661.00

All other resources *Including deficit of \$49,451.09*..... <sup>341,937.75</sup> ~~83,788.84~~

Total resources..... <sup>247,993.97</sup> 297,445.06

Capital..... 25,000.00

Surplus and undivided profits..... *Res. for P. & W. items* ~~12,787.16~~ 62,238.25

Deposits:

Due to banks\*\*..... \$ 5,470.13

Demand deposits, including U. S. Govt. deposits..... 51,700.56

Time deposits, including postal savings..... 125,718.20

Total deposits..... \$ 182,888.89

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 23,233.63

All other liabilities..... 4,084.29

Total liabilities..... <sup>247,993.97</sup> 297,445.06

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: June 30, 1930  
 (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 . . .	5,979.48	5,969.78		5,969.78	99.8
General claims . . .	161,954.18	31,385.52		31,385.52	19.4
Total claims . . .	167,933.66	37,355.30		37,355.30	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.....		<input checked="" type="checkbox"/>
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	<input checked="" type="checkbox"/>	
Insufficient diversification.....		<input checked="" type="checkbox"/>
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	<input checked="" type="checkbox"/>	
Defalcation.....		
Heavy withdrawals of deposits.....		<input checked="" type="checkbox"/>
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>slow assets</i> .....		

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 \_\_\_\_\_

*at time of suspension \$25,000 on stockholders*

TO

### 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 75

Georgia

1. Name of bank Bank of Milltown Town or City Milltown County Berrien
2. Date organized 3-11-05 Date suspended 12-23-21 Population of town or city\* 860
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\*) 12-23-21

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_  
 Total loans and discounts..... \$ 115,329.06  
 Real estate acquired in satisfaction of debts..... 116,100.00  
 Investments..... 1,000.00  
 All other resources..... 68,388.14  
 Total resources..... 188,817.20  
 Capital..... 25,000.00  
 Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 2,983.66  
 Demand deposits, including U. S. Govt. deposits..... 35,867.50  
 Time deposits, including postal savings..... 100,750.67  
 Total deposits..... \$ 129,601.83  
 Borrowings from F. R. bank..... \_\_\_\_\_  
 Borrowings from other banks..... 34,151.37  
 All other liabilities..... 64.00  
 Total liabilities..... 188,817.20

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

Date of reopening 5-11-21  
 Name under which reopened Bank of Milledgeville, Ga.

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

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

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

Name of bank by which taken over 5-4-22

Date taken over Farmers & Merchants Bank, Milltown

Loss to depositors on:

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

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 \_\_\_\_\_

\$25,000.00 on stockholders 1-18-22

\_\_\_\_\_  
 \_\_\_\_\_

C

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 296

..... *Georgia* .....

1. Name of bank Farmers Bank Town or City Milner County Pike

2. Date organized 6-23-11 Date suspended 11-23-26 Population of town or city\* 407

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\*) 11-23-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_  
 Other..... \_\_\_\_\_

Total loans and discounts..... \$ 86,586.26

Real estate acquired in satisfaction of debts..... 280.00

Investments..... 20.00

All other resources *Including deficit of \$47,745.66* 53,395.86  
51,650.20

Total resources..... 140,282.12  
92,536.46

Capital..... 25,000.00

Surplus and undivided profits *Reserve for O. & W. Items* 48,505.88  
760.22

Deposits:

Due to banks\*\*..... \$ 4,508.33

Demand deposits, including U. S. Govt. deposits..... 26,518.13

Time deposits, including postal savings..... 17,281.55

Total deposits..... \$ 48,308.01

Borrowings from F. R. bank..... —

Borrowings from other banks..... 18,447.78

All other liabilities..... 20.45  
92,536.46

Total liabilities..... 140,282.12

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 1-16-28 by Dept. of Bkg.

Collections:

From liquidation of assets.....	\$ <u>1,775.88</u>
From assessments on shareholders.....	<u>4,275.02</u>
Other collections (explain).....	<u>~</u>
Total collections.....	<u><u>6,050.90</u></u>

Offsets to claims (loans paid, etc.)..... \$ 1,467.32

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 . . . .	<u>~</u>				
Preferred claims . . . .	<u>2,970.54</u>	<u>721.18</u>	<u>~</u>	<u>721.18</u>	<u>24.28</u>
General claims . . . .	<u>38,624.00</u>	<u>3,862.40</u>	<u>~</u>	<u>3,862.40</u>	<u>10</u>
Total claims . . . .	<u>41,594.54</u>	<u>4,583.58</u>	<u>~</u>	<u>4,583.58</u>	<u>11.02</u>

*This bank delivered to trustees for final liquidation after the above collections & disbursements were made.*

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

\$ 25,000.00 on stockholders 12-21-26  
\_\_\_\_\_  
\_\_\_\_\_

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

Georgia

1. Name of bank Moreland Banking Company Town or City Moreland County Coweta
2. Date organized 11-25-05 Date suspended 1-15-26 Population of town or city\* 321
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

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

6. Condition figures, as of (date\*) 1-15-76

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 89,916.77

Real estate acquired in satisfaction of debts..... 1,881.54

Investments..... 90

All other resources..... 1,444.43

Total resources..... 93,242.74

Capital..... 25,000.00

Surplus and undivided profits..... 15,002.05

Deposits:

Due to banks\*\*..... \$ 3,926.92

Demand deposits, including U. S. Govt. deposits..... 29,085.99

Time deposits, including postal savings..... 7,864.36

Total deposits..... \$ 40,877.27

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 12,351.42

All other liabilities..... 12.00

Total liabilities..... 93,242.74

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 . . .	2,800.29	717.32		717.32	25.61
General claims . . .	15,963.00	11,174.10		11,174.10	70.
Total claims . . .	18,763.29	11,891.42		11,891.42	63.38

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

Date liquidation was completed \_\_\_\_\_

Collections:

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

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

Payments to depositors:  
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

\$25,000.00 on stockholders 3-10-26  
 \_\_\_\_\_  
 \_\_\_\_\_

This bank & the town of Morgan disappear from Directory between Jan & July 1921

R

FEDERAL RESERVE COMMITTEE ON  
BRANCH, GROUP AND CHAIN BANKING

### BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

11 7

Georgia

1. Name of bank Bank of Morgan Town or City Morgan County Calhoun
2. Date organized 11-15-11 Date suspended 1-7-21 Population of town or city\* 341
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none  
Outside city of parent bank\*\* none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date\*) 1-7-21

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 92,991.55

Real estate acquired in satisfaction of debts..... \_\_\_\_\_

Investments..... 102 8,600.00

All other resources..... 18,552.53

Total resources..... 120,144.08

Capital..... 20,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 17,899.76

Demand deposits, including U. S. Govt. deposits..... 27,156.44

Time deposits, including postal savings..... 4,420.00

Total deposits..... \$ 49,476.20

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 50,667.88

All other liabilities..... \_\_\_\_\_

Total liabilities..... 120,144.08

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

Date of reopening 9-22-21

Name under which reopened Bank of Morgan

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

\* 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).....		

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 yes If so, give dates and amounts of all assessments \_\_\_\_\_

N.D.  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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 90

Georgia

1. Name of bank Bank of Morgan Town or City Morgan County Calhoun
2. Date organized 10-9-11 Date suspended 8-16-13 Population of town or city\* 341
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\*) 8-16-23

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... 55,042.93 56,727.95

Total loans and discounts..... \$ 55,042.93

Real estate acquired in satisfaction of debts..... NA 4,207.28

Investments..... 2,364.00

All other resources ~~including deficit of \$1,635.02~~..... 9,620.69 7,935.61

Total resources..... 71,234.90

Capital..... 50,000.00

Surplus and undivided profits..... \_\_\_\_\_

Deposits:

Due to banks\*\*..... \$ 534.38

Demand deposits, including U. S. Govt. deposits..... 14,128.48

Time deposits, including postal savings..... 7,312.28

Total deposits..... \$ 21,975.14

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 29,262.76

All other liabilities..... \_\_\_\_\_

Total liabilities..... 71,234.90

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

Date of reopening \_\_\_\_\_

Name under which reopened \_\_\_\_\_

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

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

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

Name of bank by which taken over \_\_\_\_\_

Date taken over \_\_\_\_\_

Loss to depositors on:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	3,346.50	3,169.12		3,169.12	97.6
General claims . . .	18,535.38	1,861.41		1,861.41	10.0
Total claims . . .	21,781.88	5,030.53		5,030.53	23.1

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.....		
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 \_\_\_\_\_

at time of suspension \$20,000 on  
stockholders.

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

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Name of State

..... Georgia .....

1. Name of bank Citizens Bank Town or City Moultrie County Colquitt
2. Date organized 11-13-1900 Date suspended 12-3-26 Population of town or city\* 6789
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\*) 12-3-26

Loans and discounts:

On real estate..... \$ \_\_\_\_\_

Other..... \_\_\_\_\_

Total loans and discounts..... \$ 829,566.40

Real estate acquired in satisfaction of debts..... 829 129,124.12

Investments..... 3,055.00

All other resources..... 40,085.53

Total resources..... 1,001,771.05

Capital..... 100,000.00

Surplus and undivided profits..... Reserve for D. & W. Items 49,706.24

Deposits:

Due to banks\*\*..... \$ 51,764.46

Demand deposits, including U. S. Govt. deposits..... 226,594.47

Time deposits, including postal savings..... 509,265.16

Total deposits..... \$ 787,624.09

Borrowings from F. R. bank..... \_\_\_\_\_

Borrowings from other banks..... 62,650.55

All other liabilities..... 1,790.17

Total liabilities..... 1,001,771.05

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? 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 9-13-29

Collections:

From liquidation of assets.....	\$ <u>379,425.79</u>
From assessments on shareholders.....	<u>81,208.79</u>
Other collections (explain) <u>Income after closing</u> .....	<u>10,565.56</u>
Total collections.....	<u>471,200.14</u>
Offsets to claims (loans paid, etc.).....	\$ <u>37,018.35</u>

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>64,440.58</u>	<u>64,440.58</u>		<u>64,440.58</u>	<u>100</u>
General claims . . .	<u>675,943.00</u>	<u>276,325.50</u>		<u>276,325.50</u>	<u>40.88</u>
Total claims . . .	<u>740,383.58</u>	<u>340,766.08</u>		<u>340,766.08</u>	<u>46.03</u>

Bills Payable + Redisch retired \$92,655.71

11. Causes of suspension:

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

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

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

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 \_\_\_\_\_

\$100,000. on stockholders 2-26-27

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 192

*Georgia*

1. Name of bank Bank of Mt. Airy Town or City Mt. Airy County Habersham
2. Date organized 7-20-11 Date suspended 12-23-30 Population of town or city\* 354
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\*) 12-22-30

Loans and discounts:

On real estate..... \$                       
 Other..... 31,114.49  
 Total loans and discounts..... \$ 31,114.49

Real estate acquired in satisfaction of debts..... 3,581.06

Investments..... 33

All other resources *Including deficit of \$31,273.21*..... 39,603.88 9,330.67  
 Total resources..... 74,299.43 113,026.2

Capital..... 15,000.00  
*Reserve for loss in liquidation*  
 Surplus and undivided profits..... 29,711.47

Deposits:

Due to banks\*\*..... \$ 1,184.13  
 Demand deposits, including U. S. Govt. deposits..... 14,128.00  
 Time deposits, including postal savings..... 12,734.25  
 Total deposits..... \$ 28,046.38

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

Borrowings from other banks..... 1,500.00

All other liabilities..... 41.58

Total liabilities..... 74,299.43 113,026.2

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) 1-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	1069.03				
General claims . . .	26,498.31				
Total claims . . .	27,567.34				

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

Date liquidation was completed \_\_\_\_\_

Collections:

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

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

Payments to depositors:  
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 \_\_\_\_\_

*\$20,000.00 on stockholders* \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

