

421.11-6 - Bank Suspensions Since Jan 1 1921
Nonmember State Banks Nebraska ~~Mo-R~~
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 174

NEBRASKA

.....

1. Name of bank Mt. Clare State Bank Town or City Mt. Clare County Nuckolls
2. Date organized 5-9-1905 Date suspended 11-24-28 Population of town or city* 200
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) November 24, 1928

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 50,271.21

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

Investments..... ⁵⁰ _____

All other resources..... 5,694.29

Total resources..... 55,965.50

Capital..... 10,000.00

Surplus and undivided profits..... 2,304.64

Deposits:

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

Demand deposits, including U. S. Govt. deposits..... 11,999.85 

Time deposits, including postal savings..... 36,232.73

Total deposits..... \$ 48,232.58

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

Borrowings from other banks..... _____

All other liabilities..... 37.56

Total liabilities..... 55,965.50

7. Has this bank been reopened? _____ 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? _____ 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....	None				
Preferred claims....	49,638.00	4,993.47	---	4,993.47	10.05
General claims....	37.56	---	---	---	0
Total claims....	49,675.56	4,993.47	---	4,993.47	10.05

"GOING BANK" PERIOD 6-3-27 to 11-24-28

Liabilities	6-3-27	Decrease	Per Cent of Net Decrease
Deposits	\$71,070.89	\$22,838.35	
Bills Payable	8,900.00	8,900.00	
Other Liabilities	<u>60.35</u>	<u>22.79</u>	
	\$80,031.24	\$31,761.14	39.68

The net decrease in liabilities during the "going bank" and receivership periods was 44.16 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Collections on stockholders liability 1930 \$396.00

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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 216

NEBRASKA

1. Name of bank First State Bank Town or City Murphy County Hamilton
2. Date organized 9-1-1915 Date suspended 3-25-29 Population of town or city* 47
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) March 25, 1929

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ 17,918.07	
Real estate acquired in satisfaction of debts.....	2,500.00	
Investments.....	18	
All other resources.....	8,910.77	
Total resources.....	29,328.84	
Capital.....	15,000.00	
Surplus and undivided profits.....	Impairment	11,539.48

Deposits:

Due to banks**.....	\$ _____	
Demand deposits, including U. S. Govt. deposits.....	9,032.26	
Time deposits, including postal savings.....	14,084.99	
Total deposits.....	\$ 23,117.25	
Borrowings from F. R. bank.....	_____	
Borrowings from other banks.....	_____	
All other liabilities.....	2,751.07	
Total liabilities.....	29,328.84	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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....	900.00	900.00	---	900.00	100
Preferred claims....	23,680.76	4,736.17	---	4,736.17	20.00
General claims....	218.56	---	---	---	0
Total claims....	24,799.32	5,636.17	---	5,636.17	22.72

First State Bank, Murphy, Nebr.

"GOING BANK" PERIOD, October 28, 1927 to March 25, 1929

Liabilities	10-28-27	Decrease Increase	Per Cent
Deposits	\$88,783.34	65,666.09	of net decrease
Bills Payable	5,230.00	5,230.00	
Other Liabilities	<u>51.07</u>	<u>2,700.00</u>	
Total	<u>\$94,064.41</u>	<u>68,196.09</u>	<u>72.49</u>

The net decrease in liabilities during the "going bank" and receivership periods was 79.62 per cent.

	Claims allowed	collections	guaranty fund	Total 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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) .. <u>general deflation</u>		x

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1929, \$1,858.97

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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 215

NEBRASKA

.....

1. Name of bank First State Bank Town or City Nacora County Dakota
2. Date organized 7-5-1916 Date suspended 5-27-29 Population of town or city* 37
3. Federal reserve district Ten Member or nonmember of F. R. System Non member
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) May 27, 1929

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>111,309.55</u>	
Real estate acquired in satisfaction of debts.....		<u>10,724.80</u>
Investments.....		<u>118 750.00</u>
All other resources.....		<u>13,348.61</u>
Total resources.....		<u>136,132.96</u>
Capital.....		<u>10,000.00</u>
Surplus and undivided profits.....		<u>638.55</u>

Deposits:

Due to banks**.....	\$ _____	
Demand deposits, including U. S. Govt. deposits.....		<u>26,339.42</u>
Time deposits, including postal savings.....		<u>86,735.08</u>
Total deposits.....	\$ <u>113,074.50</u>	
Borrowings from F. R. bank.....		<u>11,737.50</u>
Borrowings from other banks.....		<u>682.41</u>
All other liabilities.....		<u>136,132.96</u>
Total liabilities.....		<u>136,132.96</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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 . . .	11,737.50	11,737.50	---	11,737.50	100
Preferred claims . . .	110,456.33	60,760.37	---	60,760.37	55.00
General claims . . .	682.41	---	---	---	0
Total claims . . .	122,875.24 122,876.24	72,497.87	---	72,497.87	59.00

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1929 - \$1,000.00

Jan. 1926 Directory reports this bank taken over by
Naponee State Bank, June 4, 1925

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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

NEBRASKA

.....

1. Name of bank Republican Valley Bank Town or City Naponee County Franklin
2. Date organized 7-25-1908 Date suspended 6-1-25 Population of town or city* 263
3. Federal reserve district Ten Member or nonmember of F. R. System Non member
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) June 1, 1925

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>100,144.41</u>	
Real estate acquired in satisfaction of debts.....		<u>7,673.03</u>
Investments.....		_____
All other resources.....		<u>8,479.05</u>
Total resources.....		<u>116,296.49</u>
Capital.....		<u>10,000.00</u>
Surplus and undivided profits.....		<u>14,082.38</u>

Deposits:

Due to banks**.....	\$ <u>17,500.00</u>	
Demand deposits, including U. S. Govt. deposits.....	<u>31,369.56</u>	
Time deposits, including postal savings.....	<u>70,536.75</u>	
Total deposits.....	\$ <u>119,406.31</u>	
Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		_____
All other liabilities.....		<u>972.56</u>
Total liabilities.....		<u>116,296.49</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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....	None				
Preferred claims....	120,042.77	46,542.77	73,500.00	120,042.77	100
General claims....	526.45	53.89	---	53.89	10.23
Total claims....	120,569.22	46,596.66	73,500.00	120,096.66	99.61

Republican Valley Bank, Naponee, Nebr.

"GOING BANK" PERIOD February 2, 1

"GOING BANK" PERIOD February 28, 1924 to June 1, 1925

Liabilities	2-28-24	Decrease	Per Cent
Deposits	\$125,156.43	5,750.12	of net decrease
Bills Payable	---	---	
Other Liabilities	<u>1,457.86</u>	<u>985.30</u>	
Total	<u>\$126,614.29</u>	<u>6,735.42</u>	<u>5.31</u>

The net decrease in liabilities during the "going bank" and receivership periods was 99.62 per cent.

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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).... <u>lax enforcement of banking laws</u>		x

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1925, \$500.00

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

Name of State 36

..... NEBRASKA

1. Name of bank Antelope State Bank Town or City Neligh²⁴ County Antelope
2. Date organized 11-15-1923 Date suspended 10-18-29 Population of town or city* 1724
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 442,045.50

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

Investments..... 464 22,077.50

All other resources..... 30,276.83

Total resources..... 494,399.83

Capital..... 50,000.00

Surplus and undivided profits..... 12,271.13

Deposits:

Due to banks**..... \$ 1,604.66

Demand deposits, including U. S. Govt. deposits..... 164,969.53

Time deposits, including postal savings..... 218,111.05

Total deposits..... \$ 384,685.24

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

Borrowings from other banks..... 46,257.50

All other liabilities..... 1,185.96

Total liabilities..... 494,399.83

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

Date of reopening 3-15-30

Name under which reopened Antelope State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	No claims were established before reopening.	
Preferred claims.....	There was a 50% write-down of unsecured	
General claims.....	deposits with which to purchase and remove	
Total.....	undesirable assets.	

* 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.

ANTELOPE STATE BANK, NELIGH.

	<u>Amount</u>	<u>Estimated Loss</u>	<u>Per Cent of Estimated Loss to Depositors</u>
Estimated Loss On:			
Secured Deposits & Offsets	\$068,000.74	None	-
Unsecured Deposits	316,684.50	\$96,127.16	30.35
Total	\$384,685.24	\$96,127.16	24.99

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture General farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1925-1926

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 _____

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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

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Name of State

.....NEBRASKA.....

1. Name of bank Atlas ~~State~~Bank Town or City Neligh County Antelope
2. Date organized 11-3-1898 Date suspended 11-21-23 Population of town or city* 1724
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) November 21, 1922

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>1,055,160.00</u>
Real estate acquired in satisfaction of debts.....	<u>143,618.48</u>
Investments.....	<u>34,023.76</u>
All other resources.....	<u>1,232,802.24</u>
Total resources.....	<u>1,232,802.24</u>
Capital.....	<u>80,000.00</u>
Surplus and undivided profits.....	<u>37,714.91</u>

Deposits:

Due to banks**.....	\$ <u>41,872.53</u>
Demand deposits, including U. S. Govt. deposits.....	<u>127,510.67</u>
Time deposits, including postal savings.....	<u>402,078.19</u>
Total deposits.....	\$ <u>571,461.39</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>341,546.95</u>
All other liabilities.....	<u>277,503.81</u>
Total liabilities.....	<u>1,232,802.24</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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...	341,546.95	341,546.95	---	341,546.95	100.
Preferred claims...	809,348.89	41,584.24	767,764.65	809,348.89	100.
General claims...	15,238.90	---	---	---	0.
Total claims...	1,166,134.74	383,131.19	767,764.65	1,150,895.84	98.60

Atlas Bank of Neligh

"GOING BANK" PERIOD May 23, 1923 to November 21, 1923

Liabilities	5-23-23	Decrease Increase	Per Cent of Net Decrease
Deposits	\$812,123.13	\$245,392.53	
Bills Payable	416,275.38	74,728.43	
Other Liabilities	<u>5,529.19</u>	<u>276,710.31</u>	
Total	\$1,233,927.70	\$ 43,410.65	3.51

The net decrease in liabilities during the "going bank" and receivership periods was 98.69 per cent.

	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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		x
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <u>lax enforcement of banking laws</u>		x

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

If so, state what industry or type of agriculture General farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921-22

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

Collections stockholders liability 1929 \$77,000.00

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

NEBRASKA

.....

1. Name of bank Neligh StateBank Town or City Neligh County Antelope
2. Date organized 1-24-1916 Date suspended 9-18-25 Population of town or city* 1724
3. Federal reserve district Ten Member or nonmember of F. R. System Non member
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) September 15, 1925

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>175,630.84</u>
Real estate acquired in satisfaction of debts.....	<u>87,472.51</u>
Investments.....	<u>1,290.18</u>
All other resources.....	<u>67,933.90</u>
Total resources.....	<u>332,327.43</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>2,948.87</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>83,411.69</u>
Time deposits, including postal savings.....	<u>192,940.30</u>
Total deposits.....	\$ <u>276,351.99</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>7,000.00</u>
All other liabilities.....	<u>1,924.31</u>
Total liabilities.....	<u>332,327.43</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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.	7,000.00	7,000.00	---	7,000.00	100
Preferred claims.	268,824.39	123,314.39	145,510.00	268,824.39	100
General claims.	50.95	---	---	---	0
Total claims.	275,875.34	130,314.39	145,510.00	275,824.39	99.99

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Prior assessments cannot be determined.

7 L Ford + Assoc. Mo.
202a. 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

NEBRASKA

.....

1. Name of bank State Bank Town or City Nelson County Nuckolls

2. Date organized 4-16-1914 Date suspended 4-27-27 Population of town or city* 955

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) April 27, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 320,312.25

Real estate acquired in satisfaction of debts..... 51,278.93

Investments..... 320 _____

All other resources..... 16,254.61

Total resources..... 387,845.79

Capital..... 50,000.00

Surplus and undivided profits..... 2,089.50

Deposits:

Due to banks**..... \$ 37,174.96

Demand deposits, including U. S. Govt. deposits..... 134,676.98

Time deposits, including postal savings..... 104,995.22

Total deposits..... \$ 276,847.16

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

Borrowings from other banks..... 54,861.29

All other liabilities..... 8,226.84

Total liabilities..... 387,845.79

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:	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, 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...	337,136.17	317,136.17	25,000.00	337,136.17	100
General claims....	228.64	---	---	---	0
Total claims....	337,364.81	312,136.17	25,000.00	337,136.17	99.93

State Bank of Nelson, Nelson, Nebr.

"GOING BANK" PERIOD February 24, 1927 to April 27, 1927

Liabilities	2-24-27	Decrease Increase	Per Cent of Net Decrease
Deposits	\$300,591.60	\$23,744.44	
Bills Payable	70,980.20	16,118.91	
Other Liabilities	<u>1,212.18</u>	<u>7,014.66</u>	
	\$372,783.98	\$32,848.69	8.81

The net decrease in liabilities during the "going bank" and receivership periods was 99.93 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

Collections stockholders liability 1930 \$500.00

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 195

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City Newcastle County Dixon
2. Date organized 9-20-1895 Date suspended 12-3-28 Population of town or city* 500
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) December 3, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>203,855.09</u>
Real estate acquired in satisfaction of debts.....	<u>78,487.94</u>
Investments.....	²⁰⁴ _____
All other resources.....	<u>37,306.21</u>
Total resources.....	<u><u>319,649.24</u></u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>92,671.08</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>54,902.45</u>
Time deposits, including postal savings.....	<u>336,724.76</u>
Total deposits.....	\$ <u>391,627.21</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>693.11</u>
Total liabilities.....	<u><u>319,649.24</u></u>

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.....	<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? _____ 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....	None				
Preferred claims....	405,159.17	24,309.50	---	24,309.50	5.99
General claims....	228.66	---	---	---	0
Total claims....	405,387.83	24,309.50	---	24,309.50	5.99

Farmers State Bank, Newcastle, Nebr.

"GOING BANK" PERIOD, June 23, 1927 to December 3, 1928

Liabilities	6-23-27	Increase Decrease	Per Cent
Deposits	\$474,222.08	82,594.87	of
Bills Payable	15,715.55	15,715.55	net
Other Liabilities	341.98	351.13	decrease
Total	<u>\$490,279.61</u>	<u>97,959.29</u>	<u>19.98</u>

The net decrease in liabilities during the "going bank" and receivership periods was 22.27 per cent.

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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name)..... Misuse of bank funds		x
Other causes, (specify)..... General deflation	x	

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1928,	\$464.45
1929	<u>326.11</u>
Total	<u>\$790.56</u>

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 353

NEBRASKA

.....

1. Name of bank Newcastle State Bank Town or City Newcastle County Dixon
2. Date organized 5-21-1901 Date suspended 4-24-22 Population of town or city* 500
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) April 24, 1922

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 579,404.64

Real estate acquired in satisfaction of debts..... 3,156.41

Investments..... _____

All other resources..... 19,222.66

Total resources..... 601,783.71

Capital..... 30,000.00

Surplus and undivided profits..... 163.82

Deposits:

Due to banks**..... \$ 6,140.92

Demand deposits, including U. S. Govt. deposits..... 204,964.66

Time deposits, including postal savings..... 211,296.90

Total deposits..... \$ 422,402.48

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

Borrowings from other banks..... 145,673.48

All other liabilities..... 3,543.93

Total liabilities..... 601,783.71

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed 9-27-1929

Collections:

From liquidation of assets.....	\$ 242,761.62
From assessments on shareholders.....	1,238.04
Other collections (explain) <u>Interest received</u> <u>Income, other real estate</u>	18,731.04
Total collections.....	<u>262,730.70</u>

Offsets to claims (loans paid, etc.) Cannot be segregated \$ _____

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	145,673.48	145,673.48	---	145,673.48	100
Preferred claims	433,367.50	57,690.00	375,677.50	433,367.50	100
General claims	---	---	---	---	
Total claims	579,040.98	203,363.48	375,677.50	579,040.98	100

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1920 - 21

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

<u>Collections on stockholders liability, 1923 - \$ 100.00</u>	
1927 -	400.00
1928 -	600.00
1929 -	138.04
	<u>\$1,238.04</u>

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 307

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City Newman Grove County Madison
2. Date organized 6-14-1909 Date suspended 7-16-1929 Population of town or city* 1260
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>235,620.17</u>
Real estate acquired in satisfaction of debts.....	<u>10,900.00</u>
Investments.....	²⁴⁹ <u>13,256.32</u>
All other resources.....	<u>40,945.53</u>
Total resources.....	<u>300,722.02</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>5,592.96</u>

Deposits:

Due to banks**.....	\$ <u>321.09</u>
Demand deposits, including U. S. Govt. deposits.....	<u>94,153.27</u>
Time deposits, including postal savings.....	<u>164,495.79</u>
Total deposits.....	\$ <u>258,970.15</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>21,000.00</u>
All other liabilities.....	<u>158.91</u>
Total liabilities.....	<u>300,722.02</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	21,000.00	21,000.00	---	21,000.00	100.
Preferred claims....	251,917.29	88,171.98	---	88,171.98	35.
General claims....	758.02	---	---	---	---
Total claims....	273,675.31	109,171.98	---	109,171.98	39.90

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927

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

To June 30, 1930, \$225.24

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

308

Name of State

NEBRASKA

.....

1. Name of bank Newman Grove State Bank Town or City Newman Grove County Madison

2. Date organized 8-30-1895 Date suspended 8-16-1929 Population of town or city* 1260

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>264,192.72</u>
Real estate acquired in satisfaction of debts.....	<u>48,585.07</u>
Investments.....	²⁷⁹ <u>14,550.00</u>
All other resources.....	<u>25,548.29</u>
Total resources.....	<u><u>352,876.08</u></u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>8,496.96</u>

Deposits:

Due to banks**.....	\$ <u>621.61</u>
Demand deposits, including U. S. Govt. deposits.....	<u>119,354.68</u>
Time deposits, including postal savings.....	<u>155,383.43</u>
Total deposits.....	\$ <u>275,359.72</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>38,851.57</u>
All other liabilities.....	<u>167.83</u>
Total liabilities.....	<u><u>352,876.08</u></u>

7. Has this bank been reopened? _____ 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.....	<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? _____ 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 . . .	38,851.57	24,869.28	---	24,869.28	64.01
Preferred claims . . .	230,028.55	---	---	---	0
General claims . . .	1,299.63	---	---	---	0
Total claims . . .	270,179.75	24,869.28	---	24,869.28	9.20

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927

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 _____

Assessments prior to suspension not determined.

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

336

Name of State

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City Newport County Rock

2. Date organized 4-6-1916 Date suspended 5-5-1930 Population of town or city* 430

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

May 5, 1930

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 51,482.85

Real estate acquired in satisfaction of debts..... 11,700.00

Investments..... 5,000.00

All other resources..... 16,193.33

Total resources..... 84,376.18

Capital..... 25,000.00

Surplus and undivided profits..... 222.96

Deposits:

Due to banks**..... \$ 516.65

Demand deposits, including U. S. Govt. deposits..... 33,958.11

Time deposits, including postal savings..... 10,580.82

Total deposits..... \$ 45,055.58

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

Borrowings from other banks..... 14,056.02

All other liabilities..... 41.62

Total liabilities..... 84,376.18

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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 . . .		Claims not established at date, 6-30-30.			
General claims . . .					
Total claims . . .					

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927 - 1928

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 _____

Assessments prior to date of suspension not determined.

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

187

NEBRASKA

1. Name of bank Rock County State Bank Town or City Newport County Rock
2. Date organized 1-23-1899 Date suspended 1-18-28 Population of town or city* 430
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>70,993.44</u>
Real estate acquired in satisfaction of debts.....	<u>1,000.00</u>
Investments.....	<u>71</u>
All other resources.....	<u>13,080.93</u>
Total resources.....	<u>85,074.37</u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>57,274.97</u>

Deposits:

Due to banks**.....	\$ <u>240.13</u>
Demand deposits, including U. S. Govt. deposits.....	<u>36,756.01</u>
Time deposits, including postal savings.....	<u>75,305.37</u>
Total deposits.....	\$ <u>112,301.51</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>47.83</u>
Total liabilities.....	<u>85,074.37</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	None				
Preferred claims....	111,979.10	90.61	8,951.08	9,041.69	8.07
General claims....	1,397.72	---	---	---	0
Total claims....	113,376.82	90.61	8,951.08	9,041.69	7.97

Rock County State Bank, Newport, Nebr.

"GOING BANK" PERIOD, May 20, 1925 to January 18, 1928

Liabilities	5-20-25	Decrease	Per Cent
Deposits	\$133,392.18	21,090.67	of
Bills Payable	12,225.00	12,225.00	net
Other Liabilities	<u>535.38</u>	<u>487.55</u>	<u>decrease</u>
Total	<u>\$146,152.56</u>	<u>33,803.22</u>	<u>23.12</u>

The net decrease in liabilities during the "going bank" and receivership periods was 28.61 per cent.

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total 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.....	x	
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <u>General deflation</u>	x	

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

If so, state what industry or type of agriculture cattle and hay

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Prior assessments cannot be determined.

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 97

NEBRASKA

.....

1. Name of bank First State Bank Town or City Nickerson County Dodge

2. Date organized 11-17-1902 Date suspended 6-10-24 Population of town or city* 141

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) June 10, 1924

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 139,672.12

Real estate acquired in satisfaction of debts..... 140 _____

Investments..... _____

All other resources..... 31,577.17

Total resources..... 171,249.29

Capital..... 25,000.00

Surplus and undivided profits..... 73,877.89

Deposits:

Due to banks**..... \$ 378.57

Demand deposits, including U. S. Govt. deposits..... 86,828.89

Time deposits, including postal savings..... 132,341.88

Total deposits..... \$ 219,549.34

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

Borrowings from other banks..... _____

All other liabilities..... 577.84

Total liabilities..... 171,249.29

7. Has this bank been reopened? _____ 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? _____ 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....	None				
Preferred claims....	240,589.80	34,614.41	205,975.39	240,589.80	100
General claims....	2,384.12	---	---	---	0
Total claims....	242,973.92	34,614.41	205,975.39	240,589.80	99.01

First StateBank, Nickerson, Nebr.

"GOING BANK" PERIOD, July 28, 1923 to June 10, 1924

Liabilities	7-28-23	Decrease	Per Cent
Deposits	\$224,559.79	5,010.45	of
Bills Payable	92,815.03	92,815.03	net
Other Liabilities	<u>9,765.77</u>	<u>9,187.93</u>	<u>decrease</u>
Total	<u>\$327,140.59</u>	<u>107,013.41</u>	<u>32.71</u>

The net decrease in liabilities during the "going bank" and receivership periods was 99.27 per cent.

Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1925,	\$5,028.38
1927,	<u>11,800.00</u>
Total	<u>\$16,828.38</u>

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 115

NEBRASKA

.....

1. Name of bank Niobrara Valley Bank Town or City Niobrara County Knox
2. Date organized 9-14-1895 Date suspended 9-21-25 Population of town or city* 736
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) September 21, 1925

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>185,567.80</u>
Real estate acquired in satisfaction of debts.....	<u>61,284.04</u>
Investments.....	_____
All other resources.....	<u>20,293.78</u>
Total resources.....	<u>267,145.62</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>10,471.64</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>61,606.90</u>
Time deposits, including postal savings.....	<u>194,919.64</u>
Total deposits.....	\$ <u>256,526.54</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,090.72</u>
Total liabilities.....	<u>267,145.62</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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....	None				
Preferred claims....	263,668.83	77,500.83	186,168.00	263,668.83	100
General claims....	2,547.08	---	---	---	0
Total claims....	266,215.91	77,500.83	186,168.00	263,668.83	99.04

Niobrara Valley, Bank, Niobrara, Nebr.

"GOING BANK" PERIOD, July 14, 1925 to September 21, 1925

Liabilities	7-14-25	Decrease	Per Cent
Deposits	\$284,344.43	27,817.89	of
Bills Payable	---	---	net
Other Liabilities	<u>1,090.72</u>	<u>---</u>	<u>decrease</u>
Total	<u>\$285,435.15</u>	<u>27,817.89</u>	<u>9.74</u>

The net decrease in liabilities during the "going bank" and receivership periods was 99.10 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Prior assessments cannot be determined.

Successor to this bank named Bk. of Niobrara
 is in the boards 1931 statistics as a primary organ
 Therefore the bank this schedule represents is
 not included among the reopenings in the Bank Change
 study.

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.

R

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 45e

Nebraska.

1. Name of bank State Bank of Niobrara Town or City Niobrara County Knox
2. Date organized 6/16/1913 Date suspended 12/16/30. Population of town or city* 736
3. Federal reserve district Ten. Member or nonmember of F. R. System Nonmember.
4. Number of branches operated: In city of parent bank _____
 Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>194,395.13</u>
Real estate acquired in satisfaction of debts.....	<u>9,293.70</u>
Investments.....	¹⁹⁶ <u>1,863.22</u>
All other resources.....	<u>19,107.55</u>
Total resources.....	<u><u>224,659.60</u></u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>2,045.66</u>

Deposits:

Due to banks**.....	\$ <u>960.02</u>
Demand deposits, including U. S. Govt. deposits.....	<u>79,489.00</u>
Time deposits, including postal savings.....	<u>100,148.66</u>
Total deposits.....	\$ <u>180,597.68</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>10,000.00</u>
All other liabilities.....	<u>2,016.26</u>
Total liabilities.....	<u><u>224,659.60</u></u>

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.....	<u>December 31, 1930</u> \$ <u>working on possible reorganization.</u>	
Preferred claims.....	_____	_____
General claims.....	_____	_____
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? _____ 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.....		x
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	x
Defalcation.....		
Heavy withdrawals of deposits.....	x	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture General Farming.

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1925-26

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 _____
Assessments prior to suspension not determined.

Reopened 12/20/30 according to st 6386b

P

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

370

..... Nebraska

1. Name of bank Nebraska State Town or City Norfolk County Madison

2. Date organized 10-31-1913 Date suspended 8-7-30 Population of town or city* 8634

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) August 7, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>751,896.54</u>
Real estate acquired in satisfaction of debts.....	<u>100,539.75</u>
Investments.....	¹²⁹⁶ <u>543,793.11</u>
All other resources.....	<u>227,120.97</u>
Total resources.....	<u><u>1,623,350.37</u></u>
Capital.....	<u>100,000.00</u>
Surplus and undivided profits.....	<u>27,065.14</u>

Deposits:

Due to banks**.....	\$ <u>65,083.72</u>
Demand deposits, including U. S. Govt. deposits.....	<u>647,605.51</u>
Time deposits, including postal savings.....	<u>782,277.15</u>
Total deposits.....	\$ <u>1,494,966.38</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>-</u>
All other liabilities.....	<u>1,318.85</u>
Total liabilities.....	<u><u>1,623,350.37</u></u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	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: December 31, 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. . . .	<p>Claims not established up to 12-31-30. Deposits of \$1,179,820.39 assumed by State Bank of Norfolk, leaving deposits liabilities of \$331,881.24 on December 31, 1930, or a reduction of 28.13 per cent in the total deposits. Other liabilities at 12-31-30 are shown \$35760.14. 5760.14 represents amount due State Bank of Norfolk as balance due on deposits assumed and \$30,000 represents loan from directors to be paid after depositors have been paid in full.</p>				
Preferred claims. . . .					
General claims. . . .					
Total claims. . . .					

No data

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

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

If so, state what industry or type of agriculture. General Farming.

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1923.

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

12-16-30 - \$39,500.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

Name of State

300

NEBRASKA

1. Name of bank First State Bank Town or City North Bend County Dodge

2. Date organized 10-5-1914 Date suspended 2-14-29 Population of town or city* 1087

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) February 14, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 208,239.50

Real estate acquired in satisfaction of debts..... 35,640.61

Investments..... ²¹² 4,400.00

All other resources..... 42,009.00

Total resources..... 290,389.11

Capital..... 25,000.00

Surplus and undivided profits..... 48,515.01

Deposits:

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

Demand deposits, including U. S. Govt. deposits..... 110,769.12

Time deposits, including postal savings..... 200,794.75

Total deposits..... \$ 311,563.87

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

Borrowings from other banks..... _____

All other liabilities..... 2,340.25

Total liabilities..... 290,389.11

7. Has this bank been reopened? _____ 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? _____ 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....	None	---	---	---	
Preferred claims....	321,561.89	48,234.31	---	48,234.31	15.
General claims....	3,057.41	---	---	---	0
Total claims....	324,619.30	48,234.31	---	48,234.31	14.85

"GOING BANK" PERIOD January 10, 1928 to February 14, 1929

Liabilities	1-10-28	Decrease Increase	Per Cent of Net Decrease
Deposits	\$495,482.55	\$183,918.68	
Bills Payable	24,804.00	24,804.00	
Other Liabilities	<u>488.04</u>	<u>1,419.01</u>	
	\$520,774.59	\$207,303.67	39.80

The net decrease in liabilities during the "going bank" and receivership periods was 46.92 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

<u>Collections on stockholders liability</u>	<u>1929</u>	<u>\$1375.00</u>
	<u>1930</u>	<u>55.56</u>
		<u>\$1430.56</u>

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

..... NEBRASKA

1. Name of bank Platte Valley State Bank Town or City North Platte County Lincoln
2. Date organized 7-3-1911 Date suspended 9-27-27 Population of town or city* 10466
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) September 22, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 765,963.11

Real estate acquired in satisfaction of debts..... 38,798.26

Investments..... 766 _____

All other resources..... 54,255.06

Total resources..... 859,016.43

Capital..... / 100,000.00

Surplus and undivided profits..... 39,391.34

Deposits:

Due to banks**..... \$ 45,385.33

Demand deposits, including U. S. Govt. deposits..... 155,268.37

Time deposits, including postal savings..... 391,228.77

Total deposits..... \$ 591,882.47

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

Borrowings from other banks..... 88,081.88

All other liabilities..... 118,443.42

Total liabilities..... 859,016.43

7. Has this bank been reopened? _____ 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? _____ 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....	88,081.88	41,554.22	---	41,554.22	47.17
Preferred claims....	687,970.83	48,377.33	---	48,377.33	7.03
General claims....	22,617.93	---	---	---	0
Total claims....	798,670.64	89,931.55	---	89,931.55	11.26

"GOING BANK" PERIOD January 14, 1927 to September 22, 1927

Liabilities	1-14-27	Decrease Increase	Per Cent of Net Decrease
Deposits	\$729,032.96	\$137,150.49	
Bills Payable	178,250.00	90,168.12	
Other Liabilities	<u>2,178.18</u>	<u>116,265.37</u>	
	\$909,461.14	\$111,053.37	12.21

The net decrease in liabilities during the "going bank" and receivership periods was 22.07 per cent.

	Claims allowed	collections	guaranty fund	Total payments	to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture.....

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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.....

Collections on stockholders liability 1928 \$14,000.00

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 202

NEBRASKA

1. Name of bank Antelope County Bank Town or City Oakdale County Antelope
2. Date organized 9-23-1892 Date suspended 10-22-28 Population of town or city* 707
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) October 22, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>53,345.72</u>
Real estate acquired in satisfaction of debts.....	<u>54,374.66</u>
Investments.....	<u>53</u>
All other resources.....	<u>27,222.47</u>
Total resources.....	<u>134,942.85</u>
Capital.....	<u>18,000.00</u>
Surplus and undivided profits.....	<u>4,969.42</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>12,746.82</u>
Time deposits, including postal savings.....	<u>109,080.06</u>
Total deposits.....	\$ <u>121,826.88</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>85.39</u>
Total liabilities.....	<u>134,942.85</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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....	None				
Preferred claims....	124,183.58	6,209.17	3,725.48	9,934.65	8.00
General claims....	1,924.26	---	---	---	0
Total claims....	126,107.84	6,209.17	3,725.48	9,934.65	7.87

Antelope County Bank, Oakdale, Nebr.

"GOING BANK" PERIOD, March 29, 1927 to October 22, 1928

Liabilities	3-29-27	Decrease	Per Cent
Deposits	\$182,142.71	60,315.83	of
Bills Payable	14,000.00	14,000.00	net
Other Liabilities	<u>578.58</u>	<u>493.19</u>	<u>decrease</u>
Total	<u>\$196,721.29</u>	<u>74,809.02</u>	<u>38.02</u>

The net decrease in liabilities during the "going bank" and receivership periods was 40.94 per cent.

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability , 1928, \$800.00

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 201

NEBRASKA

.....

1. Name of bank Oakdale Bank Town or City Oakdale County Antelope

2. Date organized 5-23-1904 Date suspended 10-22-28 Population of town or city* 707

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

6. Condition figures, as of (date*) October 22, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>65,430.52</u>
Real estate acquired in satisfaction of debts.....	<u>112,497.76</u>
Investments.....	<u>5</u>
All other resources.....	<u>29,008.36</u>
Total resources.....	<u>206,936.64</u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>20,263.39</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>40,419.49</u>
Time deposits, including postal savings.....	<u>156,643.98</u>
Total deposits.....	\$ <u>197,063.47</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>136.56</u>
Total liabilities.....	<u>206,936.64</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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....	None				
Preferred claims....	198,136.55	37,646.11	---	37,646.11	19.00
General claims....	2,136.56	---	---	---	0
Total claims....	200,273.11	37,646.11	---	37,646.11	18.79

Oakdale Bank, Oakdale, Nebr.

"GOING BANK" PERIOD, March 26, 1927 to October 22, 1928

Liabilities	3-26-27	Decrease	Per Cent
Deposits	\$304,562.57	107,499.10	of
Bills Payable	---	---	net
Other Liabilities	<u>754.84</u>	<u>618.28</u>	<u>decrease</u>
Total	<u>\$305,317.41</u>	<u>108,117.38</u>	<u>35.41</u>

The net decrease in liabilities during the "going bank" and receivership periods was 46.73 per cent.

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Collections on stockholders liability, 1930, \$3.44

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

345

Name of State

NEBRASKA

.....

1. Name of bank Obert State Bank Town or City Obert County Cedar
2. Date organized 8-14-1917 Date suspended 10-25-21 Population of town or city* 116
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) October 25, 1921

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 141,532.67

Real estate acquired in satisfaction of debts..... 145 10,434.75

Investments..... 3,300.00

All other resources..... 8,687.69

Total resources..... 163,955.11

Capital..... 25,000.00

Surplus and undivided profits..... 9,543.31

Deposits:

Due to banks**..... \$ 25,945.07

Demand deposits, including U. S. Govt. deposits..... 23,648.10

Time deposits, including postal savings..... 60,446.39

Total deposits..... \$ 110,039.56

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

Borrowings from other banks..... 34,351.75

All other liabilities..... 4,107.11

Total liabilities..... 163,955.11

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed 9-27-29

Collections:

From liquidation of assets.....	\$ 63,000.00
From assessments on shareholders.....	13,009.50
Other collections (explain) <u>Interest and rent</u>	2,178.90
Total collections.....	<u>78,188.40</u>

Offsets to claims (loans paid, etc.)... cannot segregate \$ _____

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....	34,351.75	34,351.75	---	34,351.75	100
Preferred claims....	125,837.67	19,576.99	106,260.68	125,837.67	100
General claims....	---	---	---	---	---
Total claims....	160,189.42	53,928.74	106,260.68	160,189.42	100

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture: general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1919 - 20

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

Collections on stockholders liability 1923,	\$11,109.50
1924,	1,500.00
1927,	400.00
	<u>\$13,009.50</u>

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

49

NEBRASKA

1. Name of bank Octavia State Bank Town or City Octavia County Butler

2. Date organized 2-19-1903 Date suspended 9-8-21 Population of town or city* 200

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) September 8, 1921

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 112,683.10

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

Investments..... _____

All other resources..... 10,499.45

Total resources..... 123,182.55

Capital..... 10,000.00

Surplus and undivided profits..... 29,055.59

Deposits:

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

Demand deposits, including U. S. Govt. deposits..... 80,754.43

Time deposits, including postal savings..... 50,237.64

Total deposits..... \$ 130,992.07

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

Borrowings from other banks..... 10,000.00

All other liabilities..... 1,246.07

Total liabilities..... 123,182.55

7. Has this bank been reopened? _____ 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? _____ 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....	10,000.00	10,000.00	---	10,000.00	100
Preferred claims....	159,698.62	44,490.62	115,208.00	159,698.62	100
General claims....	---	---	---	---	---
Total claims....	169,698.62	54,490.62	115,208.00	169,698.62	100

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1919 - 20

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

Collections on stockholders liability, 1926, \$7,368.33

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

259

Name of State

NEBRASKA

1. Name of bank Hinds State Bank Town or City Odell County Gage
2. Date organized 9-18-1903 Date suspended 12-26-29
2-15-30 Population of town or city* 403
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) February 15, 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 117,786.87

Real estate acquired in satisfaction of debts..... 116 4,000.00

Investments..... _____

All other resources..... 13,096.25

Total resources..... 134,883.12

Capital..... 20,000.00

Surplus and undivided profits..... 2,468.47

Deposits:

Due to banks**..... \$ 2,049.14

Demand deposits, including U. S. Govt. deposits..... 27,253.49

Time deposits, including postal savings..... 68,444.42

Total deposits..... \$ 97,747.05

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

Borrowings from other banks..... 18,528.45

All other liabilities..... 76.09

Total liabilities..... 134,883.12

7. Has this bank been reopened? _____ 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? _____ 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....	23,528.45	23,528.45	---	23,528.45	100
Trust funds	531.47	531.47	---	531.47	100
Preferred claims....	89,288.43	---	---	---	0
General claims....	7,335.86	---	---	---	0
Total claims....	120,684.21	24,059.92	---	24,059.92	19.93

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927 - 1928

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 _____

Prior assessments not determined.

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

NEBRASKA

1. Name of bank Exchange Bank Town or City Ogallala County Keith
2. Date organized 6-25-1900 Date suspended 2-7-1922 Population of town or city* 1500
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) February 7, 1922

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 336,279.37

Real estate acquired in satisfaction of debts..... 8,363.03

Investments..... ³⁴⁴ 7,551.74

All other resources..... 41,379.57

Total resources..... 393,573.71

Capital..... 75,000.00

Surplus and undivided profits..... 1,443.92

Deposits:

Due to banks**..... \$ 6,870.06

Demand deposits, including U. S. Govt. deposits..... 246,161.53

Time deposits, including postal savings..... _____

Total deposits..... \$ 253,031.59

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

Borrowings from other banks..... 61,275.00

All other liabilities..... 2,823.20

Total liabilities..... 393,573.71

7. Has this bank been reopened? _____ 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? _____ 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 . . .	61,275.00	61,275.00	---	61,275.00	100
Preferred claims . . .	264,867.69	195,204.20	69,663.49	264,867.69	100
General claims . . .	---	---	---	---	
Total claims . . .	326,142.69	256,479.20	69,663.49	326,142.69	100

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture wheat raising

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1918 - 1919

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

Collections on stockholders liability, 1923 - 1926, \$75,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

81

Name of State

NEBRASKA

.....

1. Name of bank American State Bank Town or City Omaha County Douglas

2. Date organized 11-4-1914 Date suspended 12-4-1922 Population of town or city* 191601

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 467,681.19

Real estate acquired in satisfaction of debts..... 63,160.22

Investments. ^{Judgments & Securities (securities estimated to be 50,000)} 134,719.32

All other resources..... 441,787.42

Total resources..... 1,107,348.15

Capital..... 200,000.00

Surplus and undivided profits..... 20,083.34

Deposits:

Due to banks**..... \$ 69,084.97

Demand deposits, including U. S. Govt. deposits..... 397,966.62

Time deposits, including postal savings..... 453,290.32

Total deposits..... \$ 920,341.91

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

Borrowings from other banks..... ---

All other liabilities..... 7,089.58

Total liabilities..... 1,107,348.15

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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 . . .	900,090.68	536,249.68	363,841.00	900,090.68	100
General claims . . .	16,000.00	---	---	---	---
Total claims . . .	916,090.68	536,249.68	363,841.00	900,090.68	98

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming and industry

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1920 - 21

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 _____

Collections in stockholders liability:	1923 -	\$ 20,718.25
	1924 -	2,650.00
	1927 -	5,000.00
	1928 -	200.00
	1929 -	3,950.00
	Total	<u>\$ 32,518.25</u>

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

..... NEBRASKA

1. Name of bank Bank of Benson ^{Omaha} Town or City Benson County Douglas

2. Date organized 8-31-1904 Date suspended 10-21-27 Population of town or city* 3170

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

6. Condition figures, as of (date*) November 1, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>263,756.73</u>
Real estate acquired in satisfaction of debts.....	<u>117,039.74</u>
Investments.....	<u>2,500.00</u>
All other resources.....	<u>30,917.10</u>
Total resources.....	<u>414,263.57</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>144,720.15</u>

Deposits:

Due to banks**.....	\$ <u>3,527.30</u>
Demand deposits, including U. S. Govt. deposits.....	<u>105,709.91</u>
Time deposits, including postal savings.....	<u>399,468.39</u>
Total deposits.....	\$ <u>508,705.60</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>278.12</u>
Total liabilities.....	<u>414,263.57</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	None	---	---	---	
Preferred claims....	504,719.86	80,759.62	---	80,759.62	16.
General claims....	360.94	---	---	---	0.
Total claims....	505,080.80	80,759.62	---	80,759.62	15.98

Bank of Benson, Omaha, Nebr.

"GOING BANK" PERIOD January 13, 1926 to November 1, 1927

Liabilities	1-13-26	Decrease	Per Cent of Net Decrease
Deposits	\$843,114.43	\$334,408.83	
Bills Payable	25,000.00	25,000.00	
Other Liabilities	<u>15,921.69</u>	<u>15,643.57</u>	
Total	\$884,036.12	\$375,052.40	42.42

The net decrease in liabilities during the "going bank" and receivership periods was 52. per cent.

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

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

If so, state what industry or type of agriculture General farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921-22

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

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

45 j

NEBRASKA

.....

1. Name of bank Bank of Florence Town or City Omaha County Douglas

2. Date organized 9-23-1904 Date suspended 5-8-30 Population of town or city* 191601

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) May 8, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>3 34,744.44</u>
Real estate acquired in satisfaction of debts.....	---
Investments.....	³⁹³ <u>58,412.50</u>
All other resources.....	<u>72,410.32</u>
Total resources.....	<u>465,567.26</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>Deficit 712.69</u>

Deposits:

Due to banks**.....	\$ <u>1,601.42</u>
Demand deposits, including U. S. Govt. deposits.....	<u>270,304.75</u>
Time deposits, including postal savings.....	<u>157,266.72</u>
Total deposits.....	\$ <u>429,172.89</u>
Borrowings from F. R. bank.....	---
Borrowings from other banks.....	<u>11,000.00</u>
All other liabilities.....	<u>1,107.06</u>
Total liabilities.....	<u>465,567.26</u>

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

Date of reopening 6-21-30
 Name under which reopened Bank of Florence

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>Claims not established before reopening.</u>	
Preferred claims.....	<u>There was a 60% write-down of unsecured</u>	
General claims.....	<u>deposits with which to purchase and</u>	
Total.....	<u>remove undesirable assets.</u>	

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

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

BANK OF FLORENCE, OMAHA

	<u>Amount</u>	<u>Estimated Loss</u>	<u>Per Cent of Estimated Loss to Depositors</u>
Estimated Loss On:			
Secured Deposits & Offsets	\$ 32,578.49	None	-
Unsecured Deposits	396,594.40	\$125,744.93	31.71
Total	<u>\$429,172.89</u>	<u>\$125,744.93</u>	<u>29.30</u>

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.....	x	
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		x
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture General farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921-1922

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 _____

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 143

NEBRASKA

1. Name of bank Commercial State Bank Town or City Omaha County Douglas

2. Date organized 3-22-1909 Date suspended 12-13-1926 Population of town or city* 191601

3. Federal reserve district 10 Member or nonmember of F. R. System non member

4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____

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

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

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>56,252.56</u>
Real estate acquired in satisfaction of debts.....	50 <u>---</u>
Investments.....	<u>---</u>
All other resources.....	<u>15,349.71</u>
Total resources.....	<u>71,602.27</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>25,060.17</u>

Deposits:

Due to banks**.....	\$ <u>328.40</u>
Demand deposits, including U. S. Govt. deposits.....	<u>28,975.65</u>
Time deposits, including postal savings.....	<u>57,141.66</u>
Total deposits.....	\$ <u>86,445.71</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>---</u>
All other liabilities.....	<u>216.73</u>
Total liabilities.....	<u>71,602.27</u>

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.....	<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? _____ 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...	88,116.58	9,530.86	78,585.72	88,116.58	100
General claims....	216.73	---	---	---	
Total claims....	88,333.31	9,530.86	78,585.72	88,116.58	99.75

Commercial State Bank, Omaha, Nebr.

"GOING BANK" PERIOD, May 5, 1925 to December 13, 1926

Liabilities	5-5-25	Decrease	Per Cent
Deposits	\$104,119.02	17,673.31	of net
Other Liabilities	<u>743.45</u>	<u>526.72</u>	<u>decrease</u>
Total	<u>\$104,862.47</u>	<u>18,200.03</u>	<u>19</u>

The net decrease during the "going bank" and receivership periods was 99.78 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming and industry

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Prior assessments cannot be determined.

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 65

..... NEBRASKA

1. Name of bank Pioneer State Bank Town or City Omaha County Douglas
2. Date organized 7-2-1917 Date suspended 6-3-1921 Population of town or city* 191601
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) May 23, 1921

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 497,819.65

Real estate acquired in satisfaction of debts..... 700 ---

Investments..... 209,400.00

All other resources..... 77,039.66

Total resources..... 784,259.31

Capital..... 200,000.00

Surplus and undivided profits..... 24,854.51

Deposits:

Due to banks**..... \$ 40,434.73

Demand deposits, including U. S. Govt. deposits..... 228,737.32

Time deposits, including postal savings..... 170,662.53

Total deposits..... \$ 439,834.63

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

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

All other liabilities..... 39,570.17

Total liabilities..... 784,259.31

7. Has this bank been reopened? _____ 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? _____ 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. . . .	80,000.00	80,000.00	---	80,000.00	100.
Preferred claims. . .	438,120.86	282,864.03	155,256.83	438,120.86	100.
General claims. . . .	---	---	---	---	---
Total claims. . . .	518,120.86	362,864.03	155,256.83	518,120.86	100.

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture: Coal and lumber, general farming and other industry

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1920

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

Collections on stockholders liability	1922 to 1926	\$44,014.72
	1927	1,400.00
	1928	2,050.00
	1929	\$ 1,150.00
	Total	\$ 48,614.72

Jan. 1927 Directory shows the South Omaha State Bank as formerly the Security State Bank.

P

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

144

Name of State

NEBRASKA

.....

1. Name of bank Security State Bank Town or City Omaha County Douglas

2. Date organized 2-14-1914 Date suspended 9-7-1926 Population of town or city* 191601

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) September 7, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 867,915.65

Real estate acquired in satisfaction of debts..... 151,348.88

Investments..... 36,150.00

All other resources..... 545,663.51

Total resources..... 1,581,078.04

Capital..... 100,000.00

Surplus and undivided profits..... 39,590.99

Deposits:

Due to banks**..... \$ 368,860.59

Demand deposits, including U. S. Govt. deposits..... 462,565.54

Time deposits, including postal savings..... 684,077.79

Total deposits..... \$ 1,515,503.92

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

Borrowings from other banks..... ----

All other liabilities..... 5,165.11

Total liabilities..... 1,581,078.04

7. Has this bank been reopened? _____ 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? _____ 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, 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....	None	---			
Preferred claims....	1,517,871.28	1,079,757.78	438,113.50	1,517,871.28	100
General claims....	5,165.11	---	---	---	0
Total claims....	1,523,036.39	1,079,757.78	438,113.50	1,517,871.28	99.66

"GOING BANK" PERIOD March 14, 1925 to September 7, 1926

Liabilities	3-14-25	Decrease	Per Cent of net decrease
Deposits	\$1,626,648.51	\$111,144.59	
Other liabilities	10,567.80	5,402.69	
Total	<u>\$1,637,216.31</u>	<u>116,547.28</u>	<u>7.11</u>

The net decrease during the "going bank" period and receivership period was 99.68 per cent.

(Amounts in 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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		x
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <u>Theford Bank</u>		x
Failure of correspondent (Name).....		
Failure of large debtor (Name) <u>Misuse of Bank Funds</u>	x	
Other causes, (specify) <u>Lax supervision of Banking Department</u>	x	

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

If so, state what industry or type of agriculture Cattle Raising

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

6-18-1930 - \$2000.00

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 339

NEBRASKA

.....

1. Name of bank Nebraska State Bank Town or City O'Neill County Holt

2. Date organized 11-10-1905 Date suspended 3-6-30 Population of town or city* 2107

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>138,269.81</u>
Real estate acquired in satisfaction of debts.....	<u>27,692.02</u>
Investments.....	_____
All other resources.....	<u>13,693.53</u>
Total resources.....	<u><u>179,655.36</u></u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>6,442.69</u>

Deposits:

Due to banks**.....	\$ <u>3,777.01</u>
Demand deposits, including U. S. Govt. deposits.....	<u>43,895.54</u>
Time deposits, including postal savings.....	<u>85,884.19</u>
Total deposits.....	\$ <u>133,556.74</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>14,489.69</u>
All other liabilities.....	<u>166.24</u>
Total liabilities.....	<u><u>179,655.36</u></u>

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.....	<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? _____ 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 . . .	14,489.69	14,489.69	---	14,489.69	100
Preferred claims . . .	110,524.03	---	---	---	0
General claims . . .	46,379.53	---	---	---	0
Total claims . . .	171,393.25	14,489.69	---	14,489.69	8.45

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927 - 1928

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 _____

Prior assessments not determined.

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

NEBRASKA

.....

1. Name of bank Bank of Commerce Town or City Ong County Clay

2. Date organized 10-19-1910 Date suspended 11-25-1929 Population of town or city* 265

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) November 25, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>127,312.50</u>
Real estate acquired in satisfaction of debts.....	<u>11,000.00</u>
Investments.....	<u>16,376.25</u>
All other resources.....	<u>12,656.07</u>
Total resources.....	=====
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>2,134.46</u>

Deposits:

Due to banks**.....	\$ <u>4,061.65</u>
Demand deposits, including U. S. Govt. deposits.....	<u>35,218.53</u>
Time deposits, including postal savings.....	<u>83,892.63</u>
Total deposits.....	\$ <u>123,172.81</u>
Borrowings from F. R. bank.....	---
Borrowings from other banks.....	<u>21,938.70</u>
All other liabilities.....	<u>98.85</u>
Total liabilities.....	<u>167,344.82</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	21,938.70	12,707.98	---	12,707.98	57.92
Trust Funds	3,874.66	3,852.86	---	3,852.86	99.43
Preferred claims...	111,195.10	27,793.74	---	27,793.74	24.99
General claims....	252.07	---	---	---	0
Total claims....	137,260.53	44,354.58	---	44,354.58	32.31

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? . 1927

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

to June 30, 1930, \$74.76

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 334

.....

NEBRASKA

.....

1. Name of bank Exchange Bank Town or City Ong County Clay

2. Date organized 6-8-1904 Date suspended 3-28-1930 Population of town or city* 265

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

6. Condition figures, as of (date*) March 28, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>82,665.75</u>
Real estate acquired in satisfaction of debts.....	<u>114 20,350.78</u>
Investments.....	<u>30,820.00</u>
All other resources.....	<u>26,920.68</u>
Total resources.....	<u><u>160,757.21</u></u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>3,322.06</u>

Deposits:

Due to banks**.....	\$ <u>3,034.44</u>
Demand deposits, including U. S. Govt. deposits.....	<u>39,774.40</u>
Time deposits, including postal savings.....	<u>76,889.97</u>
Total deposits.....	\$ <u>119,698.81</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>12,000.00</u>
All other liabilities.....	<u>172.76</u>
Total liabilities.....	<u><u>160,757.21</u></u>

7. Has this bank been reopened? _____ 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.....	<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? _____ 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 . . .	Claims not established at date, 6-30-30.				
General claims . . .					
Total claims . . .					

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927

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 _____

Assessments prior to suspension not determined.

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

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Name of State

NEBRASKA

.....

1. Name of bank Orchard State Bank Town or City Orchard County Antelope

2. Date organized 9-12-1901 Date suspended 1-5-26 Population of town or city* 444

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) January 5, 1926

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ 64,807.83	
Real estate acquired in satisfaction of debts.....	5,891.64	
Investments.....	_____	
All other resources.....	7,474.04	
Total resources.....	78,173.51	
Capital.....	10,000.00	
Surplus and undivided profits.....	Impairment	56,510.59

Deposits:

Due to banks**.....	\$ _____	
Demand deposits, including U. S. Govt. deposits.....	44,918.90	
Time deposits, including postal savings.....	79,057.85	
Total deposits.....	\$ 123,976.75	
Borrowings from F. R. bank.....	_____	
Borrowings from other banks.....	_____	
All other liabilities.....	707.35	
Total liabilities.....	78,173.51	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	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, 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....	None				
Preferred claims....	125,161.45	2,531.41	122,630.04	125,161.45	100
General claims....	12.40	---	---	---	0
Total claims....	125,173.85	2,531.41	122,630.04	125,161.45	99.99

Orchard State Bank, Orchard, Nebr.

"GOING BANK" PERIOD, September 30, 1924 to January 5, 1926

Liabilities	9-30-24	Decrease	Per Cent
Deposits	\$166,505.70	42,528.95	of
Bills Payable	15,500.00	15,500.00	net
Other Liabilities	<u>4,740.13</u>	<u>4,032.78</u>	<u>decrease</u>
, Total	<u>\$186,745.83</u>	<u>62,061.73</u>	<u>33.23</u>

The net decrease in liabilities during the "going bank" and receivership periods was 99.99 per cent.

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1928, \$1,000.00

Jan. 1927 Directory shows the State Bank of Ord as having "succeeded the Ord State Bank".

TO

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 47

NEBRASKA

1. Name of bank Ord State Bank Town or City Ord County Valley
2. Date organized 8-24-1895 Date suspended 9-18-26 Population of town or city* 2143
3. Federal reserve district Ten Member or nonmember of F. R. System Non member
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) September 18, 1926

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>343,215.32</u>
Real estate acquired in satisfaction of debts.....	<u>62,083.17</u>
Investments.....	_____
All other resources.....	<u>134,761.14</u>
Total resources.....	<u>540,059.63</u>
Capital.....	<u>60,000.00</u>
Surplus and undivided profits.....	<u>19,322.31</u>

Deposits:

Due to banks**.....	\$ <u>2,464.45</u>
Demand deposits, including U. S. Govt. deposits.....	<u>142,685.63</u>
Time deposits, including postal savings.....	<u>313,901.97</u>
Total deposits.....	\$ <u>459,052.05</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,685.27</u>
Total liabilities.....	<u>540,059.63</u>

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 State Bank of Ord

Date taken over October 4, 1926

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ <u>none</u>	<u>x</u>
Preferred claims.....	<u>none</u>	<u>x</u>
General claims.....	<u>none</u>	<u>x</u>
Total. Loss to Guaranty Fund	<u>83,729.72</u>	<u>100</u>

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Liability of stockholders sold to State Bank of Ord 1926, \$60,000.00

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

367

..... Nebraska.

1. Name of bank Bank of Orleans Town or City Orleans County Harlan.

2. Date organized 5/26/1890 Date suspended 11/24/30 Population of town or city* 954

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) November 24, 1930.

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>132,271.06</u>
Real estate acquired in satisfaction of debts.....	<u>19,158.95</u>
Investments.....	¹⁴⁴ <u>12,000.00</u>
All other resources.....	<u>13,468.62</u>
Total resources.....	<u><u>176,898.63</u></u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>4,955.22</u>

Deposits:

Due to banks**.....	\$ <u>15.25</u>
Demand deposits, including U. S. Govt. deposits.....	<u>60,384.99</u>
Time deposits, including postal savings.....	<u>72,397.97</u>
Total deposits.....	\$ <u>132,798.21</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>14,000.00</u>
All other liabilities.....	<u>145.20</u>
Total liabilities.....	<u><u>176,898.63</u></u>

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.....	<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? _____ 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: **December 31, 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. . . .				Bills payable decreased \$1272.76 to 12-31-30	
Preferred claims. . . .				Claims not established to 12-31-30	
General claims. . . .					
Total claims. . . .					

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture General Farming.

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927-28

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 _____

Assessments prior to suspensions not determined.

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 209

.....
NEBRASKA
.....

1. Name of bank Osceola Bank Town or City Osceola County Polk

2. Date organized 1-27-1903 Date suspended 4-11-28 Population of town or city* 1309

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) April 11, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 146,681.72

Real estate acquired in satisfaction of debts..... 49,293.11

Investments..... ¹⁴⁷ _____

All other resources..... 18,038.96

Total resources..... 214,013.79

Capital..... 37,500.00

Surplus and undivided profits..... 60,776.33

Deposits:

Due to banks**..... \$ 350.00

Demand deposits, including U. S. Govt. deposits..... 40,347.68

Time deposits, including postal savings..... 196,080.43

Total deposits..... \$ 236,778.11

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

Borrowings from other banks..... _____

All other liabilities..... 512.01

Total liabilities..... 214,013.79

7. Has this bank been reopened? _____ 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? _____ 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....	None	----	----	----	
Preferred claims....	240,370.76	24,372.24	----	24,372.24	10.13
General claims....	371.69	---	---	---	0
Total claims....	240,742.45	24,372.24	----	24,372.24	10.12

"GOING BANK" PERIOD November 4, 1926 to April 8, 1928

Liabilities	11-4-26	Decrease	Per Cent of Net Decrease
Deposits	\$307,988.88	\$71,210.77	
Bills Payable	12,450.00	12,450.00	
Other Liabilities	721.79	209.78	
	\$321,160.67	\$83,870.55	26.11

The net decrease in liabilities during the "going bank" and receivership periods was 32.62 per cent.

	Claims allowed	collections	guaranty fund	Total payments	to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

<u>Collections on stockholders liability</u>	1928	\$19,234.91
	1930	836.88
		\$20,071.79

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 56

NEBRASKA

.....

1. Name of bank First State Bank Town or City Oshkosh County Garden
2. Date organized 7-1-1915 Date suspended 4-22-1921 Population of town or city* 707
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) April 22, 1921

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ 269,131.53
Real estate acquired in satisfaction of debts.....	5169 -----
Investments.....	-----
All other resources.....	31,422.95
Total resources.....	<u>300,554.48</u>
Capital.....	25,000.00
Surplus and undivided profits.....	5,174.01

Deposits:

Due to banks**.....	\$ 3,598.77
Demand deposits, including U. S. Govt. deposits.....	179,776.20
Time deposits, including postal savings.....	59,269.02
Total deposits.....	\$ 242,643.99
Borrowings from F. R. bank.....	-----
Borrowings from other banks.....	23,995.32
All other liabilities.....	3,741.16
Total liabilities.....	<u>300,554.48</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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 . . .	20,376.57	20,376.57	---	20,376.57	100
Preferred claims . . .	245,375.11	202,375.11	43,000.00	248,375.11	100
General claims . . .	---	---	---	---	---
Total claims . . .	265,751.68	222,751.68	43,000.00	265,751.68	100

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1919 - 20

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

Collections on stockholders liability, 1927 - \$24,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

275

Name of State

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City Overton County Dawson
2. Date organized 9-25-1914 Date suspended 12-16-29 Population of town or city* 510
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>135,476.17</u>
Real estate acquired in satisfaction of debts.....	<u>48,000.00</u>
Investments.....	<u>22,780.09</u>
All other resources.....	<u>206,256.26</u>
Total resources.....	<u>206,256.26</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>2,379.86</u>

Deposits:

Due to banks**.....	\$ <u>12,890.92</u>
Demand deposits, including U. S. Govt. deposits.....	<u>77,340.05</u>
Time deposits, including postal savings.....	<u>60,663.61</u>
Total deposits.....	\$ <u>150,894.58</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>27,981.82</u>
All other liabilities.....	_____
Total liabilities.....	<u>206,256.26</u>

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.....	<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? _____ 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....	27,981.82	17,632.21	---	17,632.21	63.
Trust funds	7,384.12	148.67	---	148.67	2.01
Preferred claims....	119,792.42	---	---	---	0
General claims....	---	---	---	---	
Total claims....	155,158.36	17,780.88	---	17,780.88	11.45

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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name)..... <u>General deflation</u>		x
Other causes, (specify)..... <u>Misuse of funds</u>	x	

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927

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 _____

Prior assessments not determined.

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

276

Name of State

NEBRASKA

.....

1. Name of bank Overton State Bank Town or City Overton County Dawson
2. Date organized 9-13-1905 Date suspended 6-5-29 Population of town or city* 510
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) June 5, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 420,635.03

Real estate acquired in satisfaction of debts..... 84,209.73

Investments..... ⁴²¹ _____

All other resources..... 74,679.31

Total resources..... 579,524.07

Capital..... 50,000.00

Surplus and undivided profits..... 46,027.58

Deposits:

Due to banks**..... \$ 5,357.22

Demand deposits, including U. S. Govt. deposits..... 151,254.41

Time deposits, including postal savings..... 416,397.94

Total deposits..... \$ 573,009.57

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

Borrowings from other banks..... _____

All other liabilities..... 2,542.08

Total liabilities..... 579,524.07

7. Has this bank been reopened? _____ 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.....	<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? _____ 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....	None				
Preferred claims....	582,090.88	64,011.20	---	64,011.20	11.99
General claims....	3,946.16	---	---	---	0
Total claims....	586,037.04	64,011.20	---	64,011.20	10.92

10:9 070

Overton State Bank, Overton, Nebr.

"GOING BANK" PERIOD, April 10, 1928 to June 5, 1929

Liabilities	4-10-28	Decrease	Per Cent
Deposits	\$680,238.67	107,229.10	of
Bills Payable	83,387.55	83,387.55	net
Other Liabilities	<u>2,542.08</u>	<u>---</u>	<u>decrease</u>
Total	<u>\$766,168.30</u>	<u>190,616.65</u>	<u>24.87</u>

The net decrease in liabilities during the "going bank" and receivership periods was 31.86 per cent.

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Prior assessments cannot be determined.

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

NEBRASKA

1. Name of bank Farmers State Bank Town or City Panama County Lancaster
2. Date organized 12-12-1917 Date suspended 4-9-29 Population of town or city* 210
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) April 9, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>7,929.63</u>
Real estate acquired in satisfaction of debts.....	<u>13,021.68</u>
Investments.....	<u>8</u>
All other resources.....	<u>18,937.94</u>
Total resources.....	<u>39,889.25</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>2,886.75</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>19,238.76</u>
Time deposits, including postal savings.....	<u>7,184.53</u>
Total deposits.....	\$ <u>26,423.29</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,352.71</u>
Total liabilities.....	<u>39,889.25</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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....	None				
Preferred claims...	19,445.01	5,883.57	---	5,833.57	30.
General claims....	56.71	---	---	---	0
Total claims....	19,501.72	5,833.57	---	5,833.57	29.91

Farmers State Bank, Panama, Nebr.

"GOING BANK" PERIOD, March 24, 1928 to April 4, 1929

Liabilities	3-24-28	Increase Decrease	Per Cent
Deposits	\$54,271.49	27,848.20	of
Bills Payable	4,500.00	4,500.00	net
Other Liabilities	<u>52.71</u>	<u>1,300.00</u>	<u>decrease</u>
Total	<u>\$58,824.20</u>	<u>31,048.20</u>	<u>52.78</u>

The net decrease in liabilities during the "going bank" and receivership periods was 76.76 per cent.

	Claims allowed	collections	guaranty fund	Total 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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <u>Insufficient business</u>	x	

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1929, \$4,459.86

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

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NEBRASKA

1. Name of bank The State Bank Town or City Papillion County Sarpy
2. Date organized 2-5-1915 Date suspended 8-31-26 Population of town or city* 666
3. Federal reserve district Ten Member or nonmember of F. R. System Non member
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) August 31, 1926

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>289,973.32</u>
Real estate acquired in satisfaction of debts.....	<u>55,148.43</u>
Investments.....	²⁹⁰ <u>477.85</u>
All other resources.....	<u>31,944.99</u>
Total resources.....	<u><u>377,544.59</u></u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>27,353.89</u>

Deposits:

Due to banks**.....	\$ <u>9,729.41</u>
Demand deposits, including U. S. Govt. deposits.....	<u>90,353.80</u>
Time deposits, including postal savings.....	<u>259,234.04</u>
Total deposits.....	\$ <u>359,317.25</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>24,594.17</u>
All other liabilities.....	<u>987.06</u>
Total liabilities.....	<u><u>377,544.59</u></u>

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.....	<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? _____ 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....	24,594.17	11,135.00	---	11,135.00	45.27
Preferred claims....	459,208.29	40,708.29	418,500.00	459,208.29	100
General claims....	3,365.58	---	---	---	0
Total claims....	487,168.04	51,843.29	418,500.00	470,343.29	96.54

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

State Bank of Papillion, Papillion, Nebr.

Date liquidation was completed _____

Collections: "GOING BANK" PERIOD, July 5, 1926 to August 31, 1926

Liabilities	7-5-26	Increase Decrease	Per Cent
Deposits	\$336,115.96	23,201.29	of
Bills Payable	24,594.17	---	net
Other Liabilities	987.06	---	
Total	<u>\$361,697.19</u>	<u>23,201.29</u>	<u>Increase decrease 6.41</u>

The net decrease in liabilities during the "going bank" and receivership periods was 95.34 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1929, \$700.00
1930, 800.00
Total \$1,500.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

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Name of State

NEBRASKA

.....

1. Name of bank Commercial State Bank Town or City Paxton County Keith

2. Date organized 2-26-1906 Date suspended 2-22-29 Population of town or city* 430

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) February 22, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 137,525.14

Real estate acquired in satisfaction of debts..... 31,463.95

Investments..... ¹²⁸ _____

All other resources..... 35,592.80

Total resources..... 204,581.89

Capital..... 40,000.00

Surplus and undivided profits..... 8,247.73

Deposits:

Due to banks**..... \$ 48.04

Demand deposits, including U. S. Govt. deposits..... 107,619.24

Time deposits, including postal savings..... 64,882.29

Total deposits..... \$ 172,549.57

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

Borrowings from other banks..... _____

All other liabilities..... 280.05

Total liabilities..... 204,581.89

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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....	None				
Preferred claims....	173,902.49	20,868.23	---	20,868.23	11.99
General claims....	597.65	---	---	---	0
Total claims....	174,500.14	20,868.23	---	20,868.23	11.95

Commercial State Bank, Paxton, Nebr.

"GOING BANK" PERIOD, March 17, 1928 to February 22, 1929

Liabilities	3-17-28	Decrease	Per Cent
Deposits	\$238,623.32	66,073.75	of net decrease
Bills Payable	15,000.00	15,000.00	
Other Liabilities	<u>280.05</u>	<u>---</u>	
Total	<u>\$253,903.37</u>	<u>81,073.75</u>	<u>31.93</u>

The net decrease in liabilities during the "going bank" and receivership periods was 39.49 per cent.

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total 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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....	x	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <u>Deflation</u>		x

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Prior assessments cannot be determined.

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

161

.....
NEBRASKA
.....

1. Name of bank First State Bank Town or City Pawnee City County Pawnee

2. Date organized 5-11-1912 Date suspended 11-17-27 Population of town or city* 1595

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) November 17, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 57,126.60

Real estate acquired in satisfaction of debts..... 184,724.09

Investments..... ⁵⁷ _____

All other resources..... 44,860.40

Total resources..... 286,711.09

Capital..... 30,000.00

Surplus and undivided profits..... 136,673.76

Deposits:

Due to banks**..... \$ 182.45

Demand deposits, including U. S. Govt. deposits..... 126,669.80

Time deposits, including postal savings..... 266,310.81

Total deposits..... \$ 393,163.06

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

Borrowings from other banks..... _____

All other liabilities..... 221.79

Total liabilities..... 286,711.09

7. Has this bank been reopened? _____ 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? _____ 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....	None	---	---	---	
Preferred claims....	398,431.92	39,825.19	---	39,825.19	9.99
General claims....	221.79	---	---	---	0
Total claims....	398,653.71	39,825.19	---	39,825.19	9.98

"GOING BANK" PERIOD February 9, 1925 to November 17, 1927

Liabilities	2-9-25	Decrease	Per Cent of Net Decrease
Deposits	\$588,003.27	\$194,840.21	
Bills Payable	---	---	
Other Liabilities	<u>5,964.15</u>	<u>5,742.36</u>	
Total	\$593,967.42	\$200,582.57	33.76

The net decrease in liabilities during the "going bank" and receivership periods was 39.58 per cent.

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Jun. 1926 Directory shows this bank operating under Guaranty
 Fund Commission & the July 1926 Directory reports
 it closed 11/6/1925

FEDERAL RESERVE COMMITTEE ON
 BRANCH, GROUP AND 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

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Name of State

NEBRASKA

.....

1. Name of bank Peru State Bank Town or City Peru County Nemaha
2. Date organized 3-15-1910 Date suspended 11-6-25 Population of town or city* 783
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
 Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) November 6, 1925

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 76,899.16

Real estate acquired in satisfaction of debts..... 76 _____

Investments..... 1,400.00

All other resources..... 25,207.01

Total resources..... 103,506.17

Capital..... 15,000.00

Surplus and undivided profits..... 10,631.88

Deposits:

Due to banks**..... \$ 123.25

Demand deposits, including U. S. Govt. deposits..... 39,775.43

Time deposits, including postal savings..... 58,880.24

Total deposits..... \$ 98,778.92

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

Borrowings from other banks..... _____

All other liabilities..... 359.13

Total liabilities..... 103,506.17

7. Has this bank been reopened? _____ 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? _____ 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....	None				
Preferred claims....	98,353.56	48,465.37	49,393.00	97,858.37	99.49
General claims....	359.13	---	---	---	0
Total claims....	98,712.69	48,465.37	49,393.00	97,858.37	99.13

Peru State Bank, Peru, Nebr.

"GOING BANK" PERIOD, May 11, 1925 to November 6, 1925

Liabilities	5-11-25	Decrease	Per Cent
Deposits	\$106,099.04	7,320.12	of
Bills Payable	---	---	net
Other Liabilities	<u>405.28</u>	<u>46.15</u>	decrease
Total	<u>\$106,504.32</u>	<u>7,366.27</u>	<u>6.91</u>

The net decrease in liabilities during the "going bank" and receivership periods was 99.19 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1926,	\$1,148.88
1929,	600.00
1930,	1,200.00
Total	<u>\$2,948.88</u>

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 197

NEBRASKA

1. Name of bank Citizens State Bank Town or City Petersburg County Boone

2. Date organized 9-10-1901 Date suspended 10-13-28 Population of town or city* 501

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) October 13, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 51,586.67

Real estate acquired in satisfaction of debts..... 11,005.03

Investments..... ⁵² _____

All other resources..... 25,654.19

Total resources..... 88,245.89

Capital..... 20,000.00

Surplus and undivided profits..... 30,291.57

Deposits:

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

Demand deposits, including U. S. Govt. deposits..... 8,854.77

Time deposits, including postal savings..... 89,587.05

Total deposits..... \$ 98,441.82

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

Borrowings from other banks..... _____

All other liabilities..... 95.64

Total liabilities..... 88,245.89

7. Has this bank been reopened? _____ 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.....	<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? _____ 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....	103,197.91	25,799.64	---	25,799.64	25.
General claims....	427.64	---	---	---	0
Total claims....	103,625.55	25,799.64	---	25,799.64	24.89

"GOING BANK" PERIOD March 16, 1927 to October 13, 1928

Liabilities	3-16-27	Decrease	Per Cent of Net Decrease
Deposits	\$209,796.78	\$111,354.96	
Bills Payable	---	---	
Other Liabilities	<u>835.18</u>	<u>739.54</u>	
	\$210,631.96	\$112,094.50	53.21

The net decrease in liabilities during the "going bank" and receivership periods was **63.05 per cent.**

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 196

NEBRASKA

1. Name of bank Farmers State Bank Town or City Petersburg County Boone
2. Date organized 10-24-1901 Date suspended 10-13-28 Population of town or city* 501
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) October 13, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 112,729.14

Real estate acquired in satisfaction of debts..... 27,456.00

Investments..... ¹¹³ _____

All other resources..... 64,944.34

Total resources..... 205,129.48

Capital..... 50,000.00

Surplus and undivided profits..... 77,480.88

Deposits:

Due to banks**..... \$ 152.38

Demand deposits, including U. S. Govt. deposits..... 25,442.54

Time deposits, including postal savings..... 204,669.75

Total deposits..... \$ 230,264.67

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

Borrowings from other banks..... _____

All other liabilities..... 2,345.69

Total liabilities..... 205,129.48

7. Has this bank been reopened? _____ 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? _____ 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....	None	---	---	---	
Preferred claims...	239,363.86	19,149.09	---	19,149.09	7.99
General claims....	1,397.86	---	---	---	0
Total claims....	240,761.72	19,149.09	---	19,149.09	7.95

"GOING BANK" PERIOD March 12, 1927 to October 13, 1928

Liabilities	3-12-27	Decrease Increase	Per Cent of Net Decrease
Deposits	\$399,484.33	\$169,219.66	
Bills Payable	44,160.55	44,160.55	
Other Liabilities	<u>1,306.38</u>	<u>1,039.31</u>	
	\$444,951.26	\$212,340.90	47.72

The net decrease in liabilities during the "going bank" and receivership periods was 50.19 per cent.

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Collections on stockholders liability	1929	\$1,379.71
	1930	<u>807.38</u>
	Total	\$2,187.09

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

Name of State

368

..... **Nebraska**

1. Name of bank Citizens State Bank Town or City Pierce County Pierce

2. Date organized 10-14-1914 Date suspended 10-7-30 Population of town or city* 1105

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) October 7, 1930.

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 137,356.99

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

Investments..... ¹⁵¹ 14,230.86

All other resources..... 15,452.51

Total resources..... 167,040.36

Capital..... 30,000.00

Surplus and undivided profits..... 9,536.47

Deposits:

Due to banks**..... \$ 4,061.54

Demand deposits, including U. S. Govt. deposits..... 59,294.39

Time deposits, including postal savings..... 43,517.96

Total deposits..... \$ 106,873.89

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

Borrowings from other banks..... 20,630.00

All other liabilities..... -

Total liabilities..... 167,040.36

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes. If so give payments to date: **December 31, 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....		Bills payable decreased 3365.65 to 12-31-30			
Preferred claims...		Claims not established to date 12-31-30			
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		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits	x	
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) . . <u>Deflation of Agricultural prices.</u>		

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

If so, state what industry or type of agriculture General Farming.

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1923-24

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 _____

Assessments prior to suspension not determined.

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

302

Name of State

.....

NEBRASKA

.....

1. Name of bank Pierce State Bank Town or City Pierce County Pierce
2. Date organized 8-9-1895 Date suspended 6-1-29 Population of town or city* 1105
3. Federal reserve district Ten Member or nonmember of F. R. System Non member
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) June 1, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>311,353.17</u>
Real estate acquired in satisfaction of debts.....	<u>50,121.49</u>
Investments.....	<u>55,610.76</u>
All other resources.....	<u>417,085.42</u>
Total resources.....	<u>417,085.42</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>51,289.28</u>

Deposits:

Due to banks**.....	\$ <u>4,940.40</u>
Demand deposits, including U. S. Govt. deposits.....	<u>163,812.61</u>
Time deposits, including postal savings.....	<u>269,928.76</u>
Total deposits.....	\$ <u>438,681.77</u>
Borrowings from F. R. bank.....	<u>4,255.78</u>
Borrowings from other banks.....	<u>437.15</u>
All other liabilities.....	<u>417,085.42</u>
Total liabilities.....	<u>417,085.42</u>

7. Has this bank been reopened? _____ 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.....	<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? _____ 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....	4,255.78	236.47	---	236.47	5.55
Preferred claims....	398,479.22	39,866.17	---	39,866.17	10.
General claims....	76,587.01	---	---	---	0
Total claims....	479,322.01	40,102.64	---	40,102.64	8.36

Pierce State Bank, Pierce, Nebr.

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

Date liquidation: **"GOING BANK" PERIOD, March 3, 1928 to June 1, 1929**

Liabilities	3-3-28	Increase Decrease	Per Cent
Deposits	\$414,589.77	24,092.00	of
Bills Payable	70,089.79	65,834.01	net
Other Liabilities	437.15	---	decrease
Total	\$485,116.71	41,742.01	8.6

The net decrease in liabilities during the "going bank" and receivership periods was 9.46 per cent.

	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.....		x
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....	x	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1930, \$124.08

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

Name of State 304

NEBRASKA

.....

1. Name of bank Citizens State Bank Town or City Plainview County Pierce
2. Date organized 8-12-1901 Date suspended 4-6-29 Population of town or city* 1199
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>269,338.58</u>
Real estate acquired in satisfaction of debts.....	<u>93,254.40</u>
Investments.....	<u>269</u> _____
All other resources.....	<u>82,917.13</u>
Total resources.....	<u>445,510.11</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>36,302.78</u>

Deposits:

Due to banks**.....	\$ <u>7,538.62</u>
Demand deposits, including U. S. Govt. deposits.....	<u>140,096.25</u>
Time deposits, including postal savings.....	<u>283,574.15</u>
Total deposits.....	\$ <u>431,209.02</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>603.87</u>
Total liabilities.....	<u>445,510.11</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	None				
Preferred claims....	439,275.44	87,855.80	---	87,855.80	20.
General claims....	4,335.62	---	---	---	0
Total claims....	443,611.06	87,855.80	---	87,855.80	19.80

Citizens State Bank, Plainview, Nebr.

"GOING BANK" PERIOD, January 21, 1928 to April 6, 1929

Liabilities	1-21-28	Increase Decrease	Per Cent
Deposits	\$528,401.41	97,192.39	of
Bills Payable	38,062.01	38,062.01	net
Other Liabilities	<u>553.87</u>	<u>50.00</u>	<u>decrease</u>
Total	<u>\$567,017.29</u>	<u>135,204.40</u>	<u>23.84</u>

The net decrease in liabilities during the "going bank" and receivership periods was 37.25 per cent.

	Claims allowed	collections	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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <u>general deflation</u>	x	

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1929, \$50.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

Name of State 305

NEBRASKA

.....

1. Name of bank Security State Bank Town or City Plainview County Pierce

2. Date organized 8-1-1904 Date suspended 3-26-29 Population of town or city* 1199

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) March 26, 1929

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>153,206.01</u>
Real estate acquired in satisfaction of debts.....	<u>46,096.62</u>
Investments.....	¹⁵³ _____
All other resources.....	<u>31,631.62</u>
Total resources.....	<u><u>230,934.25</u></u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>25,472.65</u>
Deposits:	
Due to banks**.....	\$ <u>3,191.04</u>
Demand deposits, including U. S. Govt. deposits.....	<u>50,550.71</u>
Time deposits, including postal savings.....	<u>177,521.23</u>
Total deposits.....	\$ <u>231,262.98</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>143.92</u>
Total liabilities.....	<u><u>230,934.25</u></u>

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.....	<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? _____ 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....	None				
Preferred claims....	235,233.99	23,633.21	---	23,633.21	10.04
General claims....	143.92	---	---	---	0
Total claims....	235,377.91	23,633.21	---	23,633.21	10.04

Security State Bank, Plainview, Nebr.

"GOING BANK" PERIOD, October 12, 1927 to March 26, 1929

Liabilities	10-12-27	Decrease	Per Cent
Deposits	\$302,386.54	71,123.56	of
Bills Payable	13,500.00	13,500.00	net
Other Liabilities	<u>143.92</u>	<u>---</u>	<u>decrease</u>
Total	<u>\$316,030.46</u>	<u>84,623.56</u>	<u>26.77</u>

The net decrease in liabilities during the "going bank" and receivership periods was 32.99 per cent.

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1930, \$.11

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 363

.....**Nebraska.**.....

1. Name of bank Farmers State Bank Town or City Platte Center County Platte

2. Date organized 6-23-1910 Date suspended 12-30 -30 Population of town or city* 464

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>127,008.76</u>
Real estate acquired in satisfaction of debts.....	<u>21,161.08</u>
Investments.....	¹⁷⁵ <u>48,105.77</u>
All other resources.....	<u>20,175.79</u>
Total resources.....	<u>216,451.40</u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>6,032.14</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>54,247.44</u>
Time deposits, including postal savings.....	<u>100,736.57</u>
Total deposits.....	\$ <u>154,984.01</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>24,914.00</u>
All other liabilities.....	<u>521.25</u>
Total liabilities.....	<u>216,451.40</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

Dec 31, 1930
 Undetermined as to whether bank
 will be placed in receivership.

Payments from guaranty fund	Total payments	Per cent of payments to claims allowed

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

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

If so, state what industry or type of agriculture. General Farming and Lumber (Boher White Pine Lumber Company).

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1922-23

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 _____

Assessments prior to suspension not determined.

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 62

NEBRASKA

.....

1. Name of bank The Bank of Cass County Town or City Plattsmouth County Cass

2. Date organized 12-30-1901 Date suspended 12-13-21 Population of town or city* 4190

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) December 13, 1921

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>524,146.62</u>
Real estate acquired in satisfaction of debts.....	<u>9,376.10</u>
Investments.....	<u>1,600.00</u>
All other resources.....	<u>36,808.99</u>
Total resources.....	<u>571,931.71</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>38,017.00</u>

Deposits:

Due to banks**.....	\$ <u>5,735.73</u>
Demand deposits, including U. S. Govt. deposits.....	<u>162,605.25</u>
Time deposits, including postal savings.....	<u>258,777.76</u>
Total deposits.....	\$ <u>427,118.74</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>55,252.89</u>
All other liabilities.....	<u>1,453.08</u>
Total liabilities.....	<u>571,931.71</u>

7. Has this bank been reopened? _____ 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? _____ 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 . . .	55,252.89	55,252.89	---	55,252.89	100
Preferred claims . . .	436,991.91	274,389.99	162,601.92	436,991.91	100
General claims . . .	None	---	---	---	
Total claims . . .	492,244.80	329,642.88	166,601.92	492,244.80	100

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1919 - 20

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

Collections on stockholders liability, 1923,	\$ 19,200.00
1926,	4,700.00
1928,	8,500.00
	<u>\$ 32,400.00</u>

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

346

Name of State

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City Pleasanton County Buffalo

2. Date organized 5-29-1909 Date suspended 4-9-21 Population of town or city* 262

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) April 9, 1921

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>154,479.36</u>
Real estate acquired in satisfaction of debts.....	¹⁵⁴ <u>1,000.00</u>
Investments.....	_____
All other resources.....	<u>6,646.62</u>
Total resources.....	<u><u>162,125.98</u></u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>6,364.27</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>31,563.94</u>
Time deposits, including postal savings.....	<u>107,328.96</u>
Total deposits.....	\$ <u>138,892.90</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,868.81</u>
Total liabilities.....	<u><u>162,125.98</u></u>

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.....	<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? _____ If so give:

Name of bank by which taken over: _____

Date taken over: _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed November 16, 1925

Collections:

From liquidation of assets.....	\$ <u>47,008.05</u>
From assessments on shareholders.....	<u>10,235.00</u>
Other collections (explain) <u>Interest and rent</u>	<u>5,826.94</u>
Total collections.....	<u>63,069.99</u>

Offsets to claims (loans paid, etc.) Cannot segregate \$ _____

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>None</u>				
Preferred claims. . . .	<u>142,579.29</u>	<u>52,226.22</u>	<u>90,353.07</u>	<u>142,579.29</u>	<u>100</u>
General claims. . . .	<u>None</u>				
Total claims. . . .	<u>142,579.29</u>	<u>52,226.22</u>	<u>90,353.07</u>	<u>142,579.29</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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1919 - 20

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

Collections on stockholders liability to 1924, \$10,235.00

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

..... Nebraska.....

1. Name of bank Farmers State Bank Town or City Plymouth County Jefferson

2. Date organized 7/15/1912 Date suspended 8/22/30 Population of town or city* 453

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) 8-22-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>169,281.51</u>
Real estate acquired in satisfaction of debts.....	<u>19,426.25</u>
Investments.....	²⁰⁸ <u>38,663.65</u>
All other resources.....	<u>15,184.25</u>
Total resources.....	<u>242,555.66</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>300.94</u>

Deposits:

Due to banks**.....	\$ <u>22,141.83</u>
Demand deposits, including U. S. Govt. deposits.....	<u>115,060.05</u>
Time deposits, including postal savings.....	<u>53,639.84</u>
Total deposits.....	\$ <u>190,841.72</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>31,413.00</u>
All other liabilities.....	<u>0</u>
Total liabilities.....	<u>242,555.66</u>

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

Date of reopening 11/24/30

Name under which reopened Farmers State Bank.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>Claims were not established before reopening. There</u>	
Preferred claims.....	<u>was a write-down of 75 per cent of unsecured deposits</u>	
General claims.....	<u>with which to purchase and remove undesirable assets.</u>	
Total.....	_____	_____

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

FARMERS STATE BANK, PLYMOUTH

Estimated Loss On:

	Amount	Estimated Loss	Per Cent of Estimated Loss to Depositors
Secured & Offsets	\$ 59,926.11	None	-
Unsecured Deposits	<u>130,915.61</u>	Unable to estimate the recovery on the remaining assets.	
Total	<u>\$190,841.72</u>		

Amount due Depositors 3-1-31 - \$98,186.71
 Book value of assets 3-1-31:
 Cash \$ 42,688.96
 Note Receivables 65,278.36
 Real Estate 29,378.63
 Other assets 12,975.97
 111,901.92

No data

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.....		x
Insufficient diversification.....		x
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture General Farming.

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1923-24

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 _____

Assessments prior to suspension not determined.

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

NEBRASKA

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

2. Date organized 5-14-06 Date suspended 11-23-29 Population of town or city* 527

3. Federal reserve district 10 Member or nonmember of F. R. System Nonmember

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) November 23, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 118,793.69

Real estate acquired in satisfaction of debts..... 44,648.24

Investments..... ¹¹⁹ 100.00

All other resources..... 22,479.43

Total resources..... 186,021.36

Capital..... 20,000.00

Surplus and undivided profits..... 5,043.30

Deposits:

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

Demand deposits, including U. S. Govt. deposits..... 63,490.61

Time deposits, including postal savings..... 97,376.51

Total deposits..... \$ 160,867.12

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

Borrowings from other banks..... _____

All other liabilities..... 110.94

Total liabilities..... 186,021.36

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	None	---	---	---	
Preferred claims....	143,211.24	10,335.23	---	10,335.23	7.21
General claims....	9,816.24	---	---	---	0
Total claims....	153,027.48	10,335.23	---	10,335.23	6.75

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

281

Name of State

..... NEBRASKA

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

2. Date organized 7-11-1914 Date suspended 5-29-29 Population of town or city* 561

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) May 25, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 96,322.54

Real estate acquired in satisfaction of debts..... 50,188.35

Investments..... ⁹⁶ _____

All other resources..... 35,494.54

Total resources..... 183,005.43

Capital..... 25,000.00

Surplus and undivided profits..... 20,749.77

Deposits:

Due to banks**..... \$ 15,094.63

Demand deposits, including U. S. Govt. deposits..... 38,371.37

Time deposits, including postal savings..... 115,682.95

Total deposits..... \$ 169,148.95

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

Borrowings from other banks..... 8,606.25

All other liabilities..... _____

Total liabilities..... 182,005.25

7. Has this bank been reopened? _____ 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? _____ 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....	8,606.25	8,606.25	---	8,606.25	100
Preferred claims....	158,365.76	23,754.98	---	23,754.98	15
General claims....	27,877.24	32,361.23	---	32,361.23	16.60
Total claims....	194,877.24	32,361.23	---	32,361.23	16.60

"GOING BANK" PERIOD October 30, 1928 to May 25, 1929

Liabilities	10-30-28	Decrease	Per Cent of Net Decrease
Deposits	\$182,793.01	\$13,644.06	
Bills Payable	26,500.00	17,893.75	
Other Liabilities	---	---	
	<u>\$209,293.01</u>	<u>\$31,537.81</u>	15.06

The net decrease in liabilities during the "going bank" and receivership periods was 22.35 per cent.

	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		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) ... <u>Lax Enforcement Banking Laws</u>		x

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Collections on stockholders liability 1929 \$300.00

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 296

NEBRASKA

1. Name of bank Security Bank Town or City Ponca County Dixon

2. Date organized 8-14-1895 Date suspended 6-1-29 Population of town or city* 1014

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) June 1, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>154,253.27</u>
Real estate acquired in satisfaction of debts.....	<u>109,221.53</u>
Investments.....	<u>91,086.51</u>
All other resources.....	<u>354,561.31</u>
Total resources.....	<u>354,561.31</u>
Capital.....	<u>65,000.00</u>
Surplus and undivided profits.....	<u>12,932.60</u>

Deposits:

Due to banks**.....	\$ <u>1,927.00</u>
Demand deposits, including U. S. Govt. deposits.....	<u>84,217.41</u>
Time deposits, including postal savings.....	<u>216,220.96</u>
Total deposits.....	\$ <u>302,365.37</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>128.54</u>
Total liabilities.....	<u>354,561.31</u>

7. Has this bank been reopened? _____ 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.....	<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? _____ 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, 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....	None				
Preferred claims....	310,216.82	77,554.50	---	77,554.50	25.00
General claims....	3,646.93	---	---	---	0
Total claims....	313,863.75	77,554.50	---	77,554.50	24.70

Security Bank, Ponca, Nebr.

"GOING BANK" PERIOD, May 1, 1928 to June 1, 1929

Liabilities	5-1-28	Decrease	Per Cent
Deposits	\$308,362.57	5,997.20	of
Bills Payable	37,000.00	37,000.00	net
Other Liabilities	<u>3,084.55</u>	<u>2,956.01</u>	<u>decrease</u>
Total	<u>\$348,447.12</u>	<u>45,953.21</u>	<u>13.18</u>

The net decrease in liabilities during the "going bank" and receivership periods was 32.18 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1929,	\$ 1,517.12
1930,	298.08
Total	<u>\$ 1,815.20</u>

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 102

.....

NEBRASKA

.....

1. Name of bank Citizens State Bank Town or City Potter County Cheyenne

2. Date organized 2-1-1917 Date suspended 2-11-24 Population of town or city* 486

3. Federal reserve district Ten Member or nonmember of F. R. System Non member

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) February 11, 1924

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>171,031.39</u>
Real estate acquired in satisfaction of debts.....	<u>7,025.04</u>
Investments.....	¹⁷¹ _____
All other resources.....	<u>14,644.07</u>
Total resources.....	<u><u>192,700.50</u></u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>19,679.17</u>

Deposits:

Due to banks**.....	\$ <u>17,616.10</u>
Demand deposits, including U. S. Govt. deposits.....	<u>20,132.09</u>
Time deposits, including postal savings.....	<u>120,080.76</u>
Total deposits.....	\$ <u>157,828.95</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>39,550.72</u>
All other liabilities.....	_____
Total liabilities.....	<u><u>192,700.50</u></u>

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.....	<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? _____ 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....	39,550.72	39,550.72	---	39,550.72	100
Preferred claims....	137,241.50	44,640.03	92,601.47	137,241.50	100
General claims....	34,957.64	2,540.44	---	2,540.44	7.26
Total claims....	<u>211,749.86</u>	<u>86,731.19</u>	<u>92,601.47</u>	<u>179,332.66</u>	<u>84.69</u>

Citizens State Bank, Potter, Nebr.

"GOING BANK" PERIOD December 17, 1923 to February 11, 1924

Liabilities	12-17-23	Increase Decrease	Per Cent
Deposits	\$155,227.27	14,359.63	of
Bills Payable	77,138.75	37,588.03	net
Other Liabilities	<u>4,650.23</u>	<u>12,311.08</u>	<u>decrease</u>
Total	<u>\$237,016.25</u>	<u>39,636.58</u>	<u>16.72</u>

The net decrease in liabilities during the "going bank" and receivership periods was 86.32 per cent.

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

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

If so, state what industry or type of agriculture wheat growing

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1927, \$700.00

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

Name of State 10

..... NEBRASKA

1. Name of bank Farmers State Bank Town or City Raeville County Boone
2. Date organized 8-8-1917 Date suspended 3-27-29 Population of town or city* 125
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) March 27, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>123,678.02</u>
Real estate acquired in satisfaction of debts.....	<u>25,167.97</u>
Investments.....	¹²⁵ <u>1,000.00</u>
All other resources.....	<u>13,455.84</u>
Total resources.....	<u>163,301.83</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>5,457.22</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>42,654.73</u>
Time deposits, including postal savings.....	<u>32,789.88</u>
Total deposits.....	\$ <u>125,444.61</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>17,400.00</u>
All other liabilities.....	<u>---</u>
Total liabilities.....	<u>163,301.83</u>

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

Date of reopening 5-25-29
 Name under which reopened Farmers State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>Claims not established before reopening.</u>	
Preferred claims.....	<u>There was a 20% write-down of unsecured</u>	
General claims.....	<u>deposits with which to purchase and</u>	
Total.....	<u>remove undesirable assets.</u>	

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

FARMERS STATE BANK, RAEVILLE

	<u>Amount</u>	<u>Estimated Loss</u>	<u>Per Cent of Estimated Loss to Depositors</u>
Estimated Loss On:			
Secured Deposits & Offsets	\$ 9,646.81	None	-
Unsecured Deposits	115,797.80	\$13,532.46	11.69
Total	<u>\$125,444.61</u>	<u>\$13,532.46</u>	<u>10.79</u>

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.....	x	
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		x
Insufficient diversification.....	x	
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? Yes

If so, state what industry or type of agriculture General farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1922-1923

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 _____

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

132

Name of State

..... NEBRASKA

1. Name of bank Citizens State Bank Town or City Ralston County Douglas
2. Date organized 1-18-1919 Date suspended 1-28-26 Population of town or city* 455
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) January 28, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 167,372.73

Real estate acquired in satisfaction of debts..... 25,361.28

Investments..... ¹⁶⁷ _____

All other resources..... 33,721.51

Total resources..... 226,455.52

Capital..... 20,000.00

Surplus and undivided profits..... 8,094.94

Deposits:

Due to banks**..... \$ 454.05

Demand deposits, including U. S. Govt. deposits..... 75,839.03

Time deposits, including postal savings..... 137,312.77

Total deposits..... \$ 213,605.85

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

Borrowings from other banks..... _____

All other liabilities..... 944.61

Total liabilities..... 226,455.52

7. Has this bank been reopened? _____ 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.....	<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? _____ 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....	None	---	---	---	
Preferred claims....	220,207.88	59,110.15	161,097.73	220,207.88	100.
General claims....	5,452.83	---	---	---	0.
Total claims....	225,660.71	59,110.15	161,097.73	220,207.88	97.58

"GOING BANK" PERIOD February 4, 1925 to January 28, 1926

Liabilities	2-4-25	Decrease Increase	Per Cent of Net Decrease
Deposits	\$196,527.05	\$ 17,078.80	
Bills Payable	21,075.00	21,075.00	
Other Liabilities	<u>2,161.59</u>	<u>1,216.98</u>	
	\$219,763.64	\$ 5,213.18	2.37

The net decrease in liabilities during the "going bank" and receivership periods was 97.51 per cent.

	collections	guaranty fund	Total 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.....		x
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		x
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <u>Misuse of bank's funds</u>		x

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

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Name of State

..... NEBRASKA

1. Name of bank Ralston State Bank Town or City Ralston County Douglas
2. Date organized 11-14-1913 Date suspended 5-25-29 Population of town or city* 455
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	None	---	---	---	
Preferred claims....	174,621.75	26,200.79	---	26,200.79	15.
General claims....	210.77	---	---	---	0
Total claims....	174,832.52	26,200.79	---	26,200.79	14.98

"GOING BANK" PERIOD December 21, 1928 to May 25, 1929

Liabilities	12-21-28	Decrease Increase	Per Cent of Net Decrease
Deposits	\$236,992.36	\$65,597.90	
Bills Payable	15,000.00	15,000.00	
Other Liabilities	<u>75.76</u>	<u>68.39</u>	
	\$252,068.12	\$80,529.51	31.94

The net decrease in liabilities during the "going bank" and receivership periods was 41.03 per cent.

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Collections on stockholders liability 1929 \$32.74

July 1926 Directory shows the Farmers & Merchants State Bk. as formerly the Farmers State Bank.

8

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 141

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City Randolph County Cedar
2. Date organized 5-7-1917 Date suspended 2-24-26 Population of town or city* 1338
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
 Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) February 24, 1926

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>163,821.86</u>
Real estate acquired in satisfaction of debts.....	<u>34,961.15</u>
Investments.....	<u>2,312.01</u>
All other resources.....	<u>49,727.49</u>
Total resources.....	<u>250,822.51</u>
Capital.....	<u>35,000.00</u>
Surplus and undivided profits.....	<u>16,488.23</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>76,371.70</u>
Time deposits, including postal savings.....	<u>154,626.56</u>
Total deposits.....	\$ <u>230,998.26</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,312.48</u>
Total liabilities.....	<u>250,822.51</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	None				
Preferred claims....	231,012.70	197,947.69	33,065.01	231,012.70	100
General claims....	1,286.82	---	---	---	0
Total claims....	232,299.52	197,947.69	33,065.01	231,012.70	99.46

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.....		x
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)..... <u>general deflation</u>	x	

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1926,	\$ 17,600.00
1927,	1,000.00
1928,	2,200.00
Total	<u>\$ 20,800.00</u>

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

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Name of State

NEBRASKA

.....

1. Name of bank Citizens State Bank Town or City Ravenna County Buffalo
2. Date organized 12-31-1901 Date suspended 11-19-29 1-7-1930 Population of town or city* 1703
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) January 7, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>365,976.69</u>
Real estate acquired in satisfaction of debts.....	<u>18,340.02</u>
Investments.....	<u>11,550.00</u>
All other resources.....	<u>29,274.41</u>
Total resources.....	<u>425,141.12</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>19,791.29</u>

Deposits:

Due to banks**.....	\$ <u>7,414.34</u>
Demand deposits, including U. S. Govt. deposits.....	<u>178,674.51</u>
Time deposits, including postal savings.....	<u>191,203.10</u>
Total deposits.....	\$ <u>377,291.95</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>2,810.00</u>
All other liabilities.....	<u>247.88</u>
Total liabilities.....	<u>425,141.12</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	2,810.00	1,100.00	---	1,100.00	39.14
Trust Funds	13,925.22	13,925.22	---	13,925.22	100.
Preferred claims....	356,453.07	71,290.61	---	71,290.61	19.99
General claims....	247.88	---	---	---	0
Total claims....	373,436.17	86,315.83	---	86,315.83	23.11

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture General farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927 - 1928

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

To June 30, 1930 - \$524.38

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

..... NEBRASKA

1. Name of bank Nebraska State Bank Town or City Republican City County Harlan

2. Date organized 3-7-1919 Date suspended 6-1-29 Population of town or city* 424

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) June 1, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 29,237.19

Real estate acquired in satisfaction of debts..... 7,608.15

Investments..... ²⁹ _____

All other resources..... 12,970.04

Total resources..... 49,815.38

Capital..... 20,000.00

Surplus and undivided profits..... 9,678.90

Deposits:

Due to banks**..... \$ 2,270.32

Demand deposits, including U. S. Govt. deposits..... 21,092.55

Time deposits, including postal savings..... 16,131.41

Total deposits..... \$ 39,494.28

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

Borrowings from other banks..... _____

All other liabilities..... _____

Total liabilities..... 49,815.38

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: 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....	None	---	---	---	
Preferred claims....	39,915.33	7,983.24	---	7,983.24	20.
General claims....	224.78	---	---	---	0
Total claims....	40,140.11	7,983.24	---	7,983.24	19.88

"GOING BANK" PERIOD from June 18, 1928 to June 1, 1929

Liabilities	6-18-28	Decrease	Per Cent Of Net Decrease
Deposits	\$47,762.76	\$8,268.48	
Other Liabilities	<u>400.98</u>	<u>400.98</u>	
	\$48,163.74	\$8,669.46	17.99

The net decrease in liabilities during the "going bank" and receivership periods was 33.23 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Collections on stockholders liability 1929 \$1000.00

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

NEBRASKA

1. Name of bank First State Bank Town or City Richfield County Sarpy

2. Date organized 6-6-1919 Date suspended 10-1-26 Population of town or city* 59

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) October 1, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 94,847.71

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

Investments..... ⁹⁶ 1,150.00

All other resources..... 28,379.81

Total resources..... 124,377.52

Capital..... 10,000.00

Surplus and undivided profits..... 677.74

Deposits:

Due to banks**..... \$ 1,803.91

Demand deposits, including U. S. Govt. deposits..... 56,985.77

Time deposits, including postal savings..... 51,039.20

Total deposits..... \$ 109,828.88

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

Borrowings from other banks..... 5,000.00

All other liabilities..... 226.38

Total liabilities..... 124,377.52

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? Yes If so give payments to date: **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 . . .	5,000.00	5,000.00	---	5,000.00	100
Preferred claims . . .	113,787.87	78,546.87	35,241.00	113,787.87	100
General claims . . .	226.38	---	---	---	0
Total claims . . .	119,014.25	83,546.87	35,241.00	118,787.87	99.82

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability 1927, \$3.14

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

Name of State 219

..... NEBRASKA

1. Name of bank Richfield State Bank Town or City Richfield County Sarpy
2. Date organized 9-4-1926 Date suspended 9-28-1929 Population of town or city* 59
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) September 28, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 121,375.08

Real estate acquired in satisfaction of debts..... 13^a _____

Investments..... 18,048.53

All other resources..... 11,716.69

Total resources..... 151,140.30

Capital..... 25,000.00

Surplus and undivided profits..... 2,130.38

Deposits:

Due to banks**..... \$ 260.92

Demand deposits, including U. S. Govt. deposits..... 52,807.25

Time deposits, including postal savings..... 70,913.29

Total deposits..... \$ 123,981.46

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

Borrowings from other banks..... ---

All other liabilities..... 28.46

Total liabilities..... 151,140.30

7. Has this bank been reopened? _____ 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.....	<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? _____ 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....	---	---	---	---	
Trust Funds Preferred claims...	106,482.58	80,482.58	---	80,482.58	100 75.27
General claims....	407.51	---	---	---	0
Total claims....	107,333.74	80,605.68	---	80,605.68	75.09

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1927

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

To June 30, 1930, \$2,077.60

Jan. 1926 Directory reports "assets taken over by Riverton State Bank of Riverton" (no date specified)

P

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

111

Name of State

NEBRASKA

.....

1. Name of bank Republican Valley Bank Town or City Riverton County Franklin

2. Date organized 5-31-1906 Date suspended 6-2-25 Population of town or city* 399

3. Federal reserve district Ten Member or nonmember of F. R. System Non member

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) June 6, 1925

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>106,234.70</u>
Real estate acquired in satisfaction of debts.....	<u>17,010.53</u>
Investments.....	_____
All other resources.....	<u>34,234.28</u>
Total resources.....	<u>157,479.51</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>7,625.24</u>

Deposits:

Due to banks**.....	\$ <u>1,240.44</u>
Demand deposits, including U. S. Govt. deposits.....	<u>94,535.25</u>
Time deposits, including postal savings.....	<u>58,760.24</u>
Total deposits.....	\$ <u>154,535.93</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>568.82</u>
Total liabilities.....	<u>157,479.51</u>

7. Has this bank been reopened? _____ 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? _____ 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....	None				
Preferred claims....	149,502.24	90,002.24	59,500.00	149,502.24	100
General claims....	568.82	---	---	---	0
Total claims....	150,071.06	90,002.24	59,500.00	149,502.24	99.62

Republican Valley Bank, Riverton, Nebr.

"GOING BANK" PERIOD November 17, 1923 to June 2, 1925

Liabilities	11-17-23	Decrease	Per Cent
Deposits	\$160,100.53	5,564.60	of
Bills Payable	24,516.95	24,516.95	net
Other Liabilities	<u>1,207.74</u>	<u>638.92</u>	<u>decrease</u>
Total	<u>\$185,825.22</u>	<u>30,720.47</u>	<u>16.53</u>

The net decrease in liabilities during the "going bank" and receivership periods was 99.69 per cent.

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1925, \$2,500.00

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

214
NEBRASKA

1. Name of bank Farmers Security State Bank Town or City Rohrs County Nemaha
2. Date organized 6-2-1917 Date suspended 5-23-29 Population of town or city* 27
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) May 22, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>18,635.16</u>
Real estate acquired in satisfaction of debts.....	<u>2,000.00</u>
Investments.....	<u>19</u>
All other resources.....	<u>16,839.75</u>
Total resources.....	<u><u>37,474.91</u></u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>16,704.82</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>15,322.97</u>
Time deposits, including postal savings.....	<u>26,864.06</u>
Total deposits.....	\$ <u>42,187.03</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,992.70</u>
Total liabilities.....	<u><u>37,474.91</u></u>

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.....	<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? _____ 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, 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....	None	---	---	---	
Preferred claims....	44,305.41	13,291.72	---	13,291.72	30.
General claims....	None	---	---	---	
Total claims....	44,305.41	13,291.72	---	13,291.72	30.

Farmers Security State Bank, Rohrs, Nebr.

"GOING BANK" PERIOD, June 30, 1928 to May 22, 1929

Liabilities	6-30-28	Increase Decrease	Per Cent
Deposits	\$68,101.57	25,914.54	of
Bills Payable	---	---	net
Other Liabilities	<u>246.00</u>	<u>1,746.70</u>	<u>decrease</u>
Total	<u>\$68,347.57</u>	<u>24,167.84</u>	<u>35.36</u>

The net decrease in liabilities during the "going bank" and receivership periods was 54.62 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1929,	\$2,165.83
1930,	<u>30.48</u>
Total	<u><u>\$2,196.31</u></u>

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

149

Name of State

..... NEBRASKA

1. Name of bank Farmers State Bank Town or City Rosalie County Thurston

2. Date organized 3-26-1909 Date suspended 6-14-27 Population of town or city* 204

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

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** _____

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

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

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

6. Condition figures, as of (date*) June 14, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 71,320.39

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

Investments..... 71

All other resources..... 17,764.80

Total resources..... 89,585.19

Capital..... 25,000.00

Surplus and undivided profits..... 54,190.85

Deposits:

Due to banks**..... \$ 2,275.00

Demand deposits, including U. S. Govt. deposits..... 15,307.35

Time deposits, including postal savings..... 73,626.17

Total deposits..... \$ 91,208.52

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

Borrowings from other banks..... _____

All other liabilities..... 27,567.52

Total liabilities..... 89,585.19

7. Has this bank been reopened? _____ 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? _____ 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....	None	---	---	---	
Preferred claims...	119,916.58	107.74	9,584.67	9,692.41	8.08
General claims....	113.06	---	---	---	0
Total claims....	120,029.64	107.74	9,584.67	9,692.41	8.07

"GOING BANK" PERIOD April 23, 1925 to June 14, 1927

Liabilities	4-23-25	Decrease Increase	Per Cent of Net Decrease
Deposits	\$147,020.26	\$55,811.74	
Bills Payable	16,149.78	16,149.78	
Other Liabilities	<u>913.55</u>	<u>26,653.97</u>	
	\$164,083.59	\$45,307.55	27.61

The net decrease in liabilities during the "going bank" and receivership periods was 32.75 per cent.

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

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

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? 1921 - 22

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

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 12

..... NEBRASKA

1. Name of bank Rosalie State Bank Town or City Rosalie County Thurston
2. Date organized 10-31-1906 Date suspended 6-4-29 Population of town or city* 204
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) June 4, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>107,525.23</u>
Real estate acquired in satisfaction of debts.....	<u>6,450.00</u>
Investments.....	<u>108 ---</u>
All other resources.....	<u>17,479.86</u>
Total resources.....	<u>131,455.09</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>9,286.06</u>

Deposits:

Due to banks**.....	\$ <u>109.88</u>
Demand deposits, including U. S. Govt. deposits.....	<u>45,459.66</u>
Time deposits, including postal savings.....	<u>50,199.49</u>
Total deposits.....	\$ <u>95,769.03</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>6,400.00</u>
All other liabilities.....	<u>---</u>
Total liabilities.....	<u>131,455.09</u>

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

Date of reopening 7-22-29
 Name under which reopened Rosalie State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>Claims were not established before reopening.</u>	
Preferred claims.....	<u>There was a 35% write-down of unsecured</u>	
General claims.....	<u>deposits with which to purchase and remove</u>	
Total.....	<u>undesirable assets.</u>	

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

ROSALIE STATE BANK.

	<u>Amount</u>	<u>Estimated Loss</u>	<u>Per Cent of Estimated Loss to Depositors</u>
Estimated Loss On:			
Secured Deposits & Offsets	\$ 2,760.18	None	-
Unsecured Deposits	93,008.85	\$6,790.26	7.30
Total	<u>\$95,769.03</u>	<u>\$6,790.26</u>	<u>7.09</u>

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.....		x
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	x	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture General farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1923-1924

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

C

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 358

NEBRASKA

.....

1. Name of bank Citizens State Bank Town or City Royal County Antelope
2. Date organized 6-9-1913 Date suspended 11-21-23 Population of town or city* 202
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) November 21, 1923

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>90,515.60</u>
Real estate acquired in satisfaction of debts.....	<u>680.00</u>
Investments.....	<u>91</u>
All other resources.....	<u>10,713.38</u>
Total resources.....	<u>101,908.98</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>752.41</u>

Deposits:

Due to banks**.....	\$ <u>1,812.94</u>
Demand deposits, including U. S. Govt. deposits.....	<u>43,155.37</u>
Time deposits, including postal savings.....	<u>33,210.85</u>
Total deposits.....	\$ <u>78,179.16</u>
Borrowings from F. R. bank.....	<u>7,450.00</u>
Borrowings from other banks.....	<u>527.41</u>
All other liabilities.....	<u>101,908.98</u>
Total liabilities.....	<u>101,908.98</u>

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed July 26, 1929

Collections:

From liquidation of assets.....	\$ 59,012.25
From assessments on shareholders.....	9,425.67
Other collections (explain) <u>Interest \$1986.51 Rent \$135.31</u>	<u>2,121.82</u>
Total collections.....	<u>70,559.74</u>

Offsets to claims (loans paid, etc.)... cannot segregate \$ _____

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....	7,450.00	7,450.00	---	7,450.00	100
Preferred claims....	64,913.40	49,612.99	15,300.41	64,913.40	100
General claims....	17,505.07	3,809.33	---	3,809.33	21.76
Total claims....	89,868.47	60,872.32	15,300.41	76,172.73	84.76

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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

Collections on stockholders liability, 1923 to 1929, \$9,425.67

8

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 148

NEBRASKA

.....

1. Name of bank Royal State Bank Town or City Royal County Antelope
2. Date organized 3-27-1907 Date suspended 6-1-27 Population of town or city* 202
3. Federal reserve district Ten Member or nonmember of F. R. System Nonmember
4. Number of branches operated: In city of parent bank _____
Outside city of parent bank** _____
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) June 1, 1927

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>35,704.34</u>
Real estate acquired in satisfaction of debts.....	<u>5,875.64</u>
Investments.....	<u>36</u>
All other resources.....	<u>11,332.82</u>
Total resources.....	<u><u>52,912.80</u></u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>50,563.64</u>
Deposits:	
Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>30,628.32</u>
Time deposits, including postal savings.....	<u>52,799.53</u>
Total deposits.....	\$ <u>83,427.85</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>48.59</u>
Total liabilities.....	<u><u>52,912.80</u></u>

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.....	<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? _____ 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....	None				
Preferred claims....	84,282.42	46.44	6,738.84	6,785.28	8.05
General claims....	48.59	---	---	---	0
Total claims....	84,331.01	46.44	6,738.84	6,785.28	8.04

10. Royal State Bank, Royal, Nebr.

"GOING BANK" PERIOD, October 9, 1925 to June 1, 1927

Liabilities	10-9-25	Decrease	Per Cent
Deposits	\$106,252.06	22,824.21	of
Bills Payable	13,626.60	13,626.60	net
Other Liabilities	<u>883.93</u>	<u>835.34</u>	decrease
Total	<u>\$120,762.59</u>	<u>37,286.15</u>	<u>30.87</u>

The net decrease in liabilities during the "going bank" and receivership periods was 35.78 per cent.

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture general farming

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921 - 22

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 _____

Prior assessments cannot be determined.

[Redacted]

[Redacted]

[Redacted]