

421.11-6 - Bank Suspensions Since Jan 1 1921
Nonmember State Banks Nebraska S-Z
Committee on Branch Group & Chain Banking

TRANSFER

RETURN TO
FILES SECTION
DO NOT REMOVE ANY
PAPERS FROM THIS FILE

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

294

Name of State

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City St. Edward County Boone

2. Date organized 12-22-1916 Date suspended 5-23-29 Population of town or city* 1002

3. Federal reserve district Ten Member or nonmember of F. R. System 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 23, 1929

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>122,619.95</u>
Real estate acquired in satisfaction of debts.....	<u>35,924.66</u>
Investments.....	<u>123</u> _____
All other resources.....	<u>37,060.32</u>
Total resources.....	<u>195,604.93</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>18,773.43</u>
Deposits:	
Due to banks**.....	\$ <u>1.00</u>
Demand deposits, including U. S. Govt. deposits.....	<u>73,023.14</u>
Time deposits, including postal savings.....	<u>114,854.22</u>
Total deposits.....	\$ <u>187,878.36</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,500.00</u>
Total liabilities.....	<u>195,604.93</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....	192,066.07	---	---	---	0
General claims....	404.80	---	---	---	0
Total claims....	192,470.87	---	---	---	0

Farmers State Bank, St. Edward, Nebr.

"GOING BANK" PERIOD, March 25, 1928 to March 23, 1929

Liabilities	5-25-28	Increase Decrease	Per Cent
Deposits	\$213,965.14	26,086.78	of
Bills Payable	62,456.36	62,456.36	net
Other Liabilities	<u>1,087.41</u>	<u>412.59</u>	<u>decrease</u>
Total	<u>\$277,508.91</u>	<u>88,130.55</u>	<u>31.75</u>

The net decrease in liabilities during the "going bank" and receivership iperods was 30.64 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.....	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? _____ If so, give dates and amounts of all assessments _____

Prior assessments cannot be determined.

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

..... Nebraska

1. Name of bank St. Libory State Bank Town or City St. Libory County Howard

2. Date organized 3-29-1910 Date suspended 7-11-29 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*) July 12, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>154,086.40</u>
Real estate acquired in satisfaction of debts.....	---
Investments.....	---
All other resources.....	<u>17,622.67</u>
Total resources.....	<u>171,709.07</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>41,036.04</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>72,493.67</u>
Time deposits, including postal savings.....	<u>122,079.22</u>
Total deposits.....	\$ <u>194,572.94</u>
Borrowings from F. R. bank.....	---
Borrowings from other banks.....	<u>3,090.97</u>
All other liabilities.....	<u>81.20</u>
Total liabilities.....	<u>171,709.07</u>

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

Date of reopening 9-5-29
 Name under which reopened St. Libory State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>No claims were established before reopening.</u>	
Preferred claims.....	<u>There was a 50% write-down of unsecured deposits with</u>	
General claims.....	<u>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.

ST. LIBORY STATE BANK.

Estimated Loss On:	Amount	Estimated Loss	Per Cent of Estimated Loss to Depositors
Secured Deposits & Offsets	\$ None	None	-
Unsecured Deposits	<u>\$194,572.94</u>	<u>\$52,409.50</u>	<u>26.93</u>
Total	<u>\$194,572.94</u>	<u>\$52,409.50</u>	<u>26.93</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.....		
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? 1926-1927

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 _____

July 1926 Directory states "closed 5/8/1926"

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

124

Name of State

NEBRASKA

.....

1. Name of bank Santee State Bank Town or City Santee County Knox

2. Date organized 4-6-1917 Date suspended 6-19-26 Population of town or city* 36

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 19, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 9,171.17

Real estate acquired in satisfaction of debts..... 710.00

Investments..... _____

All other resources..... 7,326.44

Total resources..... 17,207.61

Capital..... 10,000.00

Surplus and undivided profits..... 4,438.46

Deposits:

Due to banks**..... \$ 209.18

Demand deposits, including U. S. Govt. deposits..... 6,348.00

Time deposits, including postal savings..... 4,990.38

Total deposits..... \$ 11,547.56

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

Borrowings from other banks..... _____

All other liabilities..... 98.51

Total liabilities..... 17,207.61

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. . .	11,915.73	3,700.16	8,215.57	11,915.73	100
General claims. . . .	98.51	---	---	---	0
Total claims. . . .	12,014.24	3,700.16	8,215.57	11,915.73	99.2

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 Limited volume of business	x	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... Insufficient operating income		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, \$100.00

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 280

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City Scotia County Greeley

2. Date organized 6-20-1916 Date suspended 6-1-29 Population of town or city* 559

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..... \$ 84,498.99

Real estate acquired in satisfaction of debts..... 84 _____

Investments..... _____

All other resources..... 15,752.06

Total resources..... 100,251.05

Capital..... 15,000.00

Surplus and undivided profits..... 5,345.17

Deposits:

Due to banks**..... \$ 288.10

Demand deposits, including U. S. Govt. deposits..... 25,602.50

Time deposits, including postal savings..... 64,655.56

Total deposits..... \$ 90,546.16

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

Borrowings from other banks..... _____

All other liabilities..... 50.06

Total liabilities..... 100,251.05

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....	92,457.97	13,868.72	---	13,868.72	15.
General claims....	427.86	---	---	---	0
Total claims....	92,885.83	13,868.72	---	13,868.72	14.93

Farmers State Bank, Scotia, Nebr.

"GOING BANK" PERIOD, July 9, 1928 to June 1, 1929

Liabilities	7-9-28	Decrease	Per Cent
Deposits	\$92,551.60	2,005.44	of
Bills Payable	23,267.82	23,267.82	net
Other Liabilities	4,881.60	4,831.54	decrease
Total	<u>\$120,701.02</u>	<u>30,104.80</u>	<u>24.94</u>

The net decrease in liabilities during the "going bank" and receivership periods was 34.53 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.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name)..... <u>deflation</u>		x
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? _____ 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 326

.....
NEBRASKA
.....

1. Name of bank American State Bank Town or City Scottsbluff County Scotts Bluff
2. Date organized 2-3-1919 Date suspended 1-7-29 Population of town or city* 6912
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, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 353,001.34

Real estate acquired in satisfaction of debts..... 25,281.74

Investments..... 353 _____

All other resources..... 47,341.90

Total resources..... 425,624.98

Capital..... 50,000.00

Surplus and undivided profits..... 37,775.45

Deposits:

Due to banks**..... \$ 20,959.97

Demand deposits, including U. S. Govt. deposits..... 143,776.00

Time deposits, including postal savings..... 248,090.58

Total deposits..... \$ 412,826.55

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

Borrowings from other banks..... _____

All other liabilities..... 573.88

Total liabilities..... 425,624.98

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...	422,645.42	43,258.79	---	43,258.79	10.23
General claims....	2,458.70	---	---	---	0
Total claims....	425,104.12	43,258.70	---	43,258.70	10.17

American State Bank, Scottsbluff, Nebr.

"GOING BANK" PERIOD July 16, 1927 to January 7, 1929

Liabilities	7-16-27	Decrease	Per Cent of Net Decrease
Deposits	\$854,331.78	\$441,505.23	
Bills Payable	192,036.41	192,036.41	
Other Liabilities	<u>17,498.52</u>	<u>16,924.64</u>	
	\$1,063,866.71	\$650,466.28	61.14

The net decrease in liabilities during the "going bank" and receivership periods was 64.10 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>Violations 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? 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

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 327

NEBRASKA

1. Name of bank Irrigators Bank Town or City Scottsbluff County Scotts Bluff
2. Date organized 10-26-1899 Date suspended 11-23-1929 Population of town or city* 6912
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 23, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>167,767.20</u>
Real estate acquired in satisfaction of debts.....	<u>97,319.01</u>
Investments.....	¹⁹¹⁶ <u>28,487.94</u>
All other resources.....	<u>79,063.01</u>
Total resources.....	<u><u>372,637.16</u></u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>5,311.36</u>

Deposits:

Due to banks**.....	\$ <u>2,917.87</u>
Demand deposits, including U. S. Govt. deposits.....	<u>228,663.25</u>
Time deposits, including postal savings.....	<u>103,262.81</u>
Total deposits.....	\$ <u>334,843.93</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>10,000.00</u>
All other liabilities.....	<u>2,481.87</u>
Total liabilities.....	<u><u>372,637.16</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....	10,000.00	10,000.00	---	10,000.00	100
Trust funds	6,588.68	6,588.68	---	6,588.68	100
Preferred claims...	299,362.25	104,882.51	---	104,882.51	35.01
General claims....	7,542.55	---	---	---	0
Total claims....	323,493.48	121,471.19	---	121,471.19	37.54

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.....	x	
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.

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 297

..... NEBRASKA

1. Name of bank Scribner State Bank Town or City Scribner County Dodge
2. Date organized 9-11-1895 Date suspended 5-23-29 Population of town or city* 1021
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, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 89,554.22

Real estate acquired in satisfaction of debts..... 107,980.89

Investments..... ⁹⁷ 7,200.00

All other resources..... 29,714.10

Total resources..... 234,449.21

Capital..... 40,000.00

Surplus and undivided profits..... 6,297.51

Deposits:

Due to banks**..... \$ 2,781.70

Demand deposits, including U. S. Govt. deposits..... 42,608.31

Time deposits, including postal savings..... 141,728.81

Total deposits..... \$ 187,118.82

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

Borrowings from other banks..... _____

All other liabilities..... 1,032.88

Total liabilities..... 234,449.21

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....	203,608.75	---	---	---	0.
General claims....	1,581.90	---	---	---	0.
Total claims....	205,190.65	---	---	---	0.

"GOING BANK" PERIOD January 16, 1928 to May 23, 1929

Liabilities	1-16-28	Decrease	Per Cent of Net Decrease
Deposits	\$621,712.32	\$434,593.50	
Bills Payable	---	---	
Other Liabilities	3,874.45	3,191.57	
	<u>\$625,586.77</u>	<u>\$437,785.07</u>	69.97

The net decrease in liabilities during the "going bank" period and receivership period was 67.20 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>Violations 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 _____

Collections on stockholders liability 1929 \$350.00

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

134

Name of State

.....
NEBRASKA
.....

1. Name of bank Seneca State Bank Town or City Seneca County Thomas

2. Date organized 4-9-1918 Date suspended 7-19-26 Population of town or city* 476

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 19, 1926

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>32,350.67</u>
Real estate acquired in satisfaction of debts.....	<u>11,517.72</u>
Investments.....	<u>07</u>
All other resources.....	<u>10,546.92</u>
Total resources.....	<u>54,415.31</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>5,920.44</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>23,647.23</u>
Time deposits, including postal savings.....	<u>16,549.29</u>
Total deposits.....	\$ <u>40,196.52</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>139.23</u>
Total liabilities.....	<u>54,415.31</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....	40,109.44	7,109.44	33,000.00	40,109.44	100
General claims....	156.73	---	---	---	0
Total claims....	40,266.17	7,109.44	33,000.00	40,109.44	99.61

Seneca State Bank, Seneca, Nebr.

"GOING BANK" PERIOD, May 12, 1925 to July 19, 1926

Liabilities	5-12-25	Decrease	Per Cent
Deposits	\$46,274.65	6,078.13	of
Bills Payable	11,298.09	11,298.09	net
Other Liabilities	<u>2,736.32</u>	<u>2,597.09</u>	<u>decrease</u>
Total	<u>\$60,309.06</u>	<u>19,973.31</u>	<u>33.11</u>

The net decrease in liabilities during the "going bank" and receivership periods was 99.74 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.....	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)..... <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 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? _____ If so, give dates and amounts of all assessments _____

Prior assessments cannot be determined.

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

..... 25

..... Nebraska

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

2. Date organized 4-21-1909 Date suspended 2-14-29 Population of town or city* 559

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 13, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>271,876.45</u>
Real estate acquired in satisfaction of debts.....	<u>12,500.00</u>
Investments.....	²⁸¹ <u>9,000.00</u>
All other resources.....	<u>14,382.79</u>
Total resources.....	<u><u>307,759.24</u></u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>7,262.60</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>88,829.70</u>
Time deposits, including postal savings.....	<u>169,366.94</u>
Total deposits.....	\$ <u>258,196.64</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>22,300.00</u>
All other liabilities.....	<u>-</u>
Total liabilities.....	<u><u>307,759.24</u></u>

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

Date of reopening 2-23-1929
 Name under which reopened Shelby State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	<u>There was no loss to depositors</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.....		
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>Loans made out of banks territory..</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 - 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 _____

Assessments on directors or stockholders before or after 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

298

Name of State

..... NEBRASKA

1. Name of bank Meisner State Bank Town or City Shelton County Buffalo
2. Date organized 8-8-1895 Date suspended 3-16-29 Population of town or city* 1037
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.

March 16, 1929

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 131,055.60

Real estate acquired in satisfaction of debts..... 36,192.07

Investments..... 2,750.00

All other resources..... 100,547.86

Total resources..... 270,545.53

Capital..... 40,000.00

Surplus and undivided profits..... 55,073.79

Deposits:

Due to banks**..... \$ 131.95

Demand deposits, including U. S. Govt. deposits..... 81,790.34

Time deposits, including postal savings..... 203,363.86

Total deposits..... \$ 285,286.15

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

Borrowings from other banks..... _____

All other liabilities..... 333.17

Total liabilities..... 270,545.53

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....	299,404.52	67,864.85	---	67,864.85	22.66
General claims....	974.66	---	---	---	0.
Total claims....	300,379.18	67,864.85	---	67,864.85	22.59

"GOING BANK" PERIOD September 30, 1927 to March 16, 1929

Liabilities	9-30-27	Decrease	Per Cent of Net Decrease
Deposits	\$625,118.97	\$339,964.77	
Bills Payable	---	---	
Other Liabilities	<u>1,293.93</u>	<u>828.81</u>	
Total	\$626,412.90	\$340,793.58	54.40

The net decrease in liabilities during the "going bank" and receivership periods was 62.88 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) <u>City National Bank, Kearney, Nebr.</u>		x
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 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	\$373.76
	1930	<u>274.49</u>
	Total	\$648.25

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 355

NEBRASKA

.....

1. Name of bank Shelton State Bank Town or City Shelton County Buffalo
2. Date organized 10-9-1912 Date suspended 7-5-1922 Population of town or city* 1037
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 5, 1922

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>304,004.53</u>
Real estate acquired in satisfaction of debts.....	<u>13,500.00</u>
Investments.....	<u>272.00</u>
All other resources.....	<u>54,240.87</u>
Total resources.....	<u>372,017.40</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>4,891.72</u>

Deposits:

Due to banks**.....	\$ <u>2,200.00</u>
Demand deposits, including U. S. Govt. deposits.....	<u>113,233.05</u>
Time deposits, including postal savings.....	<u>196,360.51</u>
Total deposits.....	\$ <u>311,793.56</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>36,803.38</u>
All other liabilities.....	<u>3,312.18</u>
Total liabilities.....	<u>372,017.40</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)

	Claims allowed	Dividends 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 5, 1926

Collections:

From liquidation of assets.....	\$ 96,453.82
From assessments on shareholders.....	24,000.00
Other collections (explain) <u>Refunds and interest rec'd</u>	1,114.68
Total collections.....	<u>121,568.50</u>

Offsets to claims (loans paid, etc.)..... \$ 7,327.11

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....	36,803.38	36,803.38		36,803.38	100
Preferred claims....	317,626.35	63,497.50	254,128.85	317,626.35	100
General claims....	---	---	---	---	---
Total claims....	354,429.73	100,300.88	254,128.85	354,429.73	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>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? 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

Collections on stockholders liability, 1922 - 1923, \$24,000.00

e

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 351

.....

NEBRASKA

.....

1. Name of bank Wayne County Bank Town or City Sholes County Wayne
2. Date organized 4-8-1912 Date suspended 8-26-1922 Population of town or city* 50
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 26, 1922

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>74,262.96</u>
Real estate acquired in satisfaction of debts.....	<u>5,022.90</u>
Investments.....	<u>74</u> _____
All other resources.....	<u>20,856.74</u>
Total resources.....	<u><u>100,142.60</u></u>
Capital.....	<u>11,000.00</u>
Surplus and undivided profits.....	<u>2,157.41</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>27,277.16</u>
Time deposits, including postal savings.....	<u>51,952.70</u>
Total deposits.....	\$ <u>79,229.86</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>11,376.90</u>
All other liabilities.....	<u>693.25</u>
Total liabilities.....	<u><u>100,142.60</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? _____ If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed 4-30-1929

Collections:

From liquidation of assets.....	\$ <u>42,730.59</u>
From assessments on shareholders.....	<u>4,057.75</u>
Other collections (explain) ^{Interest} <u>Real estate income</u> ^{\$2,279.95} <u>507.06</u>	<u>2,787.01</u>
Total collections.....	<u>49,575.35</u>
Offsets to claims (loans paid, etc.).....	\$ <u>4,038.52</u>

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	6,464.96	6,464.96	---	6,464.96	100
Preferred claims . . .	115,208.12	28,780.44	86,427.68	115,208.12	100
General claims . . .	339.45	13.57	---	13.57	3.99
Total claims . . .	122,012.53	35,258.97	86,427.68	121,686.65	99.73

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>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

Collections on stockholders liability, 1926 -	\$ 2,610.23
1927 -	422.52
1928 -	<u>1,025.00</u>
	<u>\$ 4,057.75</u>

Jan. 1926 Directory reports the American Bank of Sidney
as formerly the American Bank

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

Jan. 1925 & July 1925 Directories American Bank operating under
Guaranty Fund Commission but give no record of actual sus-
pension of business

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 sus-
pended 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

101

NEBRASKA

1. Name of bank American Bank Town or City Sidney County Cheyenne
2. Date organized 8-10-1895 Date suspended 11-21-25 Population of town or city* 2852
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, 1925

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 353,065.83

Real estate acquired in satisfaction of debts..... 210,761.36

Investments..... ³⁵⁸ 5,000.00

All other resources..... 109,604.15

Total resources..... 678,431.34

Capital..... 100,000.00

Surplus and undivided profits..... 214,191.84

Deposits:

Due to banks**..... \$ 10,628.52

Demand deposits, including U. S. Govt. deposits..... 346,891.41

Time deposits, including postal savings..... 431,706.08

Total deposits..... \$ 789,226.01

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

Borrowings from other banks..... _____

All other liabilities..... 3,397.17

Total liabilities..... 678,431.34

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

*Per cent of loss
to claims*

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

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

8. Has this bank been taken over by another bank? _____ 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....	788,834.29	459,150.29	329,684.00	788,834.29	100
General claims....	None	---	---	---	
Total claims....	788,834.29	459,150.29	329,684.00	788,834.29	100

American Bank, Sidney, Nebr.

"GOING BANK" PERIOD, August 9, 1924 to November 21, 1925

Liabilities	8-9-24	Decrease	Per Cent
Deposits	\$859,749.67	70,523.66	of
Bills Payable	63,887.59	63,887.59	net
Other Liabilities	<u>5,340.38</u>	<u>1,943.21</u>	<u>decrease</u>
Total	<u>\$928,977.64</u>	<u>136,354.46</u>	<u>14.67</u>

The net decrease in liabilities during the "going bank" and receivership periods was 100 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.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....	x	
Other causes, (specify).....	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, -	\$51,100.00
1928, -	6,832.94
1929, -	500.00
Total	<u>\$58,432.94</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 60

NEBRASKA

.....

1. Name of bank Nebraska State Bank Town or City Sidney County Cheyenne
2. Date organized 2-23-1917 Date suspended 8-11-21 Population of town or city* 2852
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 11, 1921

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 274,626.55

Real estate acquired in satisfaction of debts..... 10,965.89

Investments..... 275 _____

All other resources..... 34,770.40

Total resources..... 320,362.84

Capital..... 50,000.00

Surplus and undivided profits..... 2,531.51

Deposits:

Due to banks**..... \$ 140.14

Demand deposits, including U. S. Govt. deposits..... 103,450.85

Time deposits, including postal savings..... 118,662.72

Total deposits..... \$ 222,253.71

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

Borrowings from other banks..... 46,000.00

All other liabilities..... 4,640.64

Total liabilities..... 320,362.84

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....	46,000.00	46,000.00	---	46,000.00	100
Preferred claims....	216,262.76	71,745.02	144,517.74	216,262.76	100
General claims....	---	---	---	---	---
Total claims....	262,262.76	117,745.02	144,517.74	262,262.76	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>deflation of wheat 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 wheat growing

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, \$2,008.90

By judgment -	1928	<u>2,000.00</u>
		<u>\$4,008.90</u>

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

155

Name of State

NEBRASKA

.....

1. Name of bank Silver Creek State Bank Town or City Silver Creek County Merrick
2. Date organized 3-4-1892 Date suspended 5-19-27 Population of town or city* 583
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 19, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>46,244.47</u>
Real estate acquired in satisfaction of debts.....	<u>73,664.25</u>
Investments.....	<u>46</u>
All other resources.....	<u>12,284.00</u>
Total resources.....	<u>132,192.72</u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>73,592.42</u>

Deposits:

Due to banks**.....	\$ <u>24.10</u>
Demand deposits, including U. S. Govt. deposits.....	<u>16,987.41</u>
Time deposits, including postal savings.....	<u>115,136.79</u>
Total deposits.....	\$ <u>132,148.30</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>17,317.50</u>
All other liabilities.....	<u>26,319.34</u>
Total liabilities.....	<u>132,192.72</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....	17,317.50	17,317.50	---	17,317.50	100.
Preferred claims....	158,343.36	7,706.28	6,300.93	14,007.21	8.84
General claims....	19.34	---	---	---	0
Total claims....	175,680.20	25,023.78	6,300.93	31,324.71	17.83

"GOING BANK" PERIOD March 26, 1925 to May 19, 1927

Liabilities	3-26-25	Decrease Increase	Per Cent of Net Decrease
Deposits	\$208,100.23	\$75,951.93	
Bills Payable	16,452.50	865.00	
Other Liabilities	<u>59,687.34</u>	<u>33,368.00</u>	
	\$284,240.07	\$108,454.93	38.15

The net decrease in liabilities during the "going bank" and receivership periods was 49.21 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>Excessive operating cost</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 1927 \$3,300.00

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 183

NEBRASKA

.....

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

2. Date organized 8-8-1895 Date suspended 1-19-28 Population of town or city* 359

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 19, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>106,125.95</u>
Real estate acquired in satisfaction of debts.....	<u>20,403.88</u>
Investments.....	¹⁰⁶ _____
All other resources.....	<u>46,476.02</u>
Total resources.....	<u><u>173,005.85</u></u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>16,505.32</u>

Deposits:

Due to banks**.....	\$ <u>2.58</u>
Demand deposits, including U. S. Govt. deposits.....	<u>41,862.45</u>
Time deposits, including postal savings.....	<u>122,545.19</u>
Total deposits.....	\$ <u>164,410.22</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>100.95</u>
Total liabilities.....	<u><u>173,005.85</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....	None				
Preferred claims...	168,014.39	67,282.54	---	67,282.54	40.04
General claims....	197.41	---	---	---	0
Total claims....	168,211.80	67,282.54	---	67,282.54	39.99

Snyder State Bank, Snyder, Nebr.

"GOING BANK" PERIOD, March 20, 1925 to January 19, 1928

Liabilities	3-20-25	Decrease	Per Cent
Deposits	\$293,853.37	129,443.15	of
Bills Payable	18,500.00	18,500.00	net
Other Liabilities	<u>1,720.16</u>	<u>1,619.21</u>	decrease
Total	<u>\$314,073.53</u>	<u>149,562.36</u>	<u>47.62</u>

The net decrease in liabilities during the "going bank" and receivership periods was 67.86 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.

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

162

Name of State

NEBRASKA

1. Name of bank Bank of South Sioux City Town or City South Sioux City County Dakota

2. Date organized 8-25-1908 Date suspended 12-26-27 Population of town or city* 2402

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 27, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ 274,971.42
Real estate acquired in satisfaction of debts.....	12,728.60
Investments.....	18,000.00
All other resources.....	33,147.91
Total resources.....	<u>338,847.93</u>
Capital.....	25,000.00
Surplus and undivided profits.....	86,216.35

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	107,464.51
Time deposits, including postal savings.....	292,220.18
Total deposits.....	\$ 399,684.69
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	379.59
Total liabilities.....	<u>338,847.93</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....	403,636.04	42,982.91	---	42,982.91	10.64
General claims....	184.09	---	---	---	0
Total claims....	403,820.13	42,982.91	---	42,982.91	10.64

Bank of South Sioux City, South Sioux City, Nebr.

"GOING BANK" PERIOD, March 7, 1925 to December 27, 1927

Liabilities	3-7-25	Decrease	Per Cent
Deposits	\$667,358.35	267,673.66	of
Bills Payable	---	---	net
Other Liabilities	<u>2,551.81</u>	<u>2,172.22</u>	<u>decrease</u>
Total	<u>\$669,910.16</u>	<u>269,845.88</u>	<u>40.28</u>

The net decrease in liabilities during the "going bank" and receivership periods was 46.13 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)..... <u>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 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? yes If so, give dates and amounts of all assessments

Collections on stockholders liability 1928,	\$2,410.00
1929,	220.00
1930,	140.00
	<u>\$2,770.00</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

NEBRASKA

1. Name of bank Bank of Sprague Town or City Sprague County Lancaster
2. Date organized 10-19-1910 Date suspended 11-20-29 ~~1-4-1930~~ Population of town or city* 112
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.

January 4, 1930

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 64,190.46

Real estate acquired in satisfaction of debts..... 2,642.00

Investments..... ⁶⁴ ---

All other resources..... 3,895.79

Total resources..... 70,728.25

Capital..... 10,000.00

Surplus and undivided profits..... 3,606.97

Deposits:

Due to banks**..... \$ 1,048.35

Demand deposits, including U. S. Govt. deposits..... 13,974.48

Time deposits, including postal savings..... 39,565.23

Total deposits..... \$ 54,588.06

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

Borrowings from other banks..... 2,500.00

All other liabilities..... 33.22

Total liabilities..... 70,728.25

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....	2,500.00	2,500.00	---	2,500.00	100
Trust funds	573.87	573.87	---	573.87	100
Preferred claims...	52,414.19	10,469.21	---	10,469.21	19.97
General claims....	33.22	---	---	---	0
Total claims....	55,521.28	13,543.08	---	13,543.08	24.39

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 - 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, \$93.25

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 53

NEBRASKA

1. Name of bank Farmers State Bank Town or City Springfield County Sarpy
2. Date organized 5-13-1911 Date suspended 11-1-21 Population of town or city* 413
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, 1921

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 134,983.70

Real estate acquired in satisfaction of debts..... 139 _____

Investments..... 4,362.00

All other resources..... 8,242.12

Total resources..... 147,587.82

Capital..... 15,000.00

Surplus and undivided profits..... 420.76

Deposits:

Due to banks**..... \$ 1,338.88

Demand deposits, including U. S. Govt. deposits..... 44,752.31

Time deposits, including postal savings..... 40,435.54

Total deposits..... \$ 86,526.73

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

Borrowings from other banks..... 42,829.03

All other liabilities..... 3,652.82

Total liabilities..... 147,587.82

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....	42,829.03	42,829.03	---	42,829.03	100
Preferred claims....	77,689.05	23,762.31	53,926.74	77,689.05	100
General claims....	1,500.00	---	---	---	0
Total claims....	122,018.08	66,591.34	53,926.74	120,518.08	98.75

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.....		
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 of farm products</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 1928,	\$ 850.00
1929,	650.00
1930,	<u>2,000.00</u>
	<u>\$3,500.00</u>

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

168

Name of State

..... NEBRASKA

1. Name of bank Blue Valley State Bank Town or City Spring Ranch County Clay
2. Date organized 8-9-1912 Date suspended 4-7-28 Population of town or city* 57
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 7, 1928

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 44,517.10

Real estate acquired in satisfaction of debts..... 3,140.27

Investments..... ^{H₂} 250.00

All other resources..... 17,818.80

Total resources..... 65,726.17

Capital..... 10,000.00

Surplus and undivided profits..... 38,229.86

Deposits:

Due to banks**..... \$ 5,305.50

Demand deposits, including U. S. Govt. deposits..... 3,455.30

Time deposits, including postal savings..... 76,149.30

Total deposits..... \$ 84,910.10

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

Borrowings from other banks..... _____

All other liabilities..... 9,045.93

Total liabilities..... 65,726.17

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...	92,098.31	---	7,160.56	7,160.56	7.77
General claims....	3,177.75	---	---	---	0.
Total claims....	95,276.06	---	7,160.56	7,160.56	7.51

"GOING BANK" PERIOD August 14, 1926 to April 7, 1928

Liabilities	8-14-26	Decrease Indrease	Per Cent of Net Decrease
Deposits	\$118,013.14	\$33,103.04	
Bills Payable	12,754.40	12,754.40	
Other Liabilities	<u>371.61</u>	<u>8,674.32</u>	
	\$131,139.15	\$37,183.12	28.35

The net decrease in liabilities during the "going bank" and receivership periods was 32.80 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>Irregular transactions by cashier</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 _____

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 359

.....
NEBRASKA
.....

1. Name of bank Springview State Bank Town or City Springview County Keya Paha
2. Date organized 9-24-1903 Date suspended 12-12-23 Population of town or city* 354
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 12, 1923

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>8,014.67</u>
Real estate acquired in satisfaction of debts.....	<u>968.63</u>
Investments.....	<u>8</u>
All other resources.....	<u>4,506.45</u>
Total resources.....	<u>13,489.75</u>
Capital.....	<u>5,000.00</u>
Surplus and undivided profits.....	<u>5.48</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>4,821.33</u>
Time deposits, including postal savings.....	<u>1,843.96</u>
Total deposits.....	\$ <u>6,665.29</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>1,744.50</u>
All other liabilities.....	<u>85.44</u>
Total liabilities.....	<u>13,489.75</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)

	Claims allowed	Dividends 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 April 23, 1929

Collections:

From liquidation of assets.....	\$ <u>5,553.27</u>
From assessments on shareholders.....	<u>100.00</u>
Other collections (explain)..... <u>Interest</u>	<u>222.31</u>
Total collections.....	<u>5,875.58</u>

Offsets to claims (loans paid, etc.)..... \$ 71.79

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. . . .	1,744.50	1,744.50	---	1,744.50	100
Preferred claims. . . .	6,832.35	2,942.01	3,890.34	6,832.35	100
General claims. . . .	None	---	---	---	
Total claims. . . .	8,576.85	4,686.51	3,890.34	8,576.85	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.....	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 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? _____ If so, give dates and amounts of all assessments _____

Collections on stockholders liability, 1925, \$100.00

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 315

NEBRASKA

.....

1. Name of bank Elkhorn Valley Bank Town or City Stanton County Stanton

2. Date organized 9-23-1913 Date suspended 12-13-1929 Population of town or city* 1487

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, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>121,160.51</u>
Real estate acquired in satisfaction of debts.....	¹⁵⁶ <u>52,806.98</u>
Investments.....	<u>35,000.00</u>
All other resources.....	<u>29,332.42</u>
Total resources.....	<u><u>238,299.91</u></u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>2,123.25</u>

Deposits:

Due to banks**.....	\$ <u>622.49</u>
Demand deposits, including U. S. Govt. deposits.....	<u>72,553.23</u>
Time deposits, including postal savings.....	<u>91,810.05</u>
Total deposits.....	\$ <u>164,985.77</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>21,047.55</u>
All other liabilities.....	<u>143.34</u>
Total liabilities.....	<u><u>238,299.91</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....	21,047.55	21,047.55	---	21,047.55	100
Trust funds	1,285.45	1,285.45	---	1,285.45	100
Preferred claims....	131,052.04	52,420.94	---	52,420.94	40.
General claims....	632.21	---	---	---	0
Total claims....	154,017.25	74,753.94	---	74,753.94	48.53

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 - 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 suspension not determined.

Jan. 1926 Directory shows the Farmers State Bank as formerly the Farmers 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

Name of State 119

NEBRASKA

.....

1. Name of bank Farmers Bank Town or City Stapleton County Logan
2. Date organized 9-17-1906 Date suspended 10-14-25 Population of town or city* 401
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 14, 1925

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>168,038.57</u>
Real estate acquired in satisfaction of debts.....	<u>12,625.17</u>
Investments.....	¹⁷⁰ <u>1,750.00</u>
All other resources.....	<u>25,227.57</u>
Total resources.....	<u><u>207,641.31</u></u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>9,660.45</u>

Deposits:

Due to banks**.....	\$ <u>1,602.25</u>
Demand deposits, including U. S. Govt. deposits.....	<u>83,491.30</u>
Time deposits, including postal savings.....	<u>96,722.11</u>
Total deposits.....	\$ <u>181,815.66</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,165.20</u>
Total liabilities.....	<u><u>207,641.31</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....	181,863.38	164,863.38	17,000.00	181,863.38	100
General claims....	1,165.20	---	---	---	0
Total claims....	183,028.58	163,863.38	17,000.00	181,863.38	99.32

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 1925,	\$14,000.00
1927,	500.00
1928,	500.00
	<u>\$15,000.00</u>

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

267

1. Name of bank Farmers State Bank Town or City Stella County Richardson
2. Date organized 11-24-1915 Date suspended 6-3-29 Population of town or city* 449
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 3, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>74,548.74</u>
Real estate acquired in satisfaction of debts.....	<u>15</u> <u>1,600.00</u>
Investments.....	_____
All other resources.....	<u>17,111.31</u>
Total resources.....	<u>93,260.05</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>1,271.59</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	_____
Time deposits, including postal savings.....	_____
Total deposits.....	\$ <u>76,938.46</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	_____
Total liabilities.....	<u>93,260.05</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. . .	69,080.79	34,628.03	---	34,628.03	50.12
General claims. . . .	5,179.42	---	---	---	0
Total claims. . . .	74,260.21	34,628.03	---	34,628.03	46.6

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

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 289

..... NEBRASKA

1. Name of bank Farmers & Merchants Bank Town or City Sterling County Johnson
2. Date organized 8-14-1892 Date suspended 1-15-29 Population of town or city* 804
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 15, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>43,143.47</u>
Real estate acquired in satisfaction of debts.....	⁵⁸ <u>3,500.00</u>
Investments.....	<u>14,696.41</u>
All other resources.....	<u>21,944.93</u>
Total resources.....	<u><u>83,284.81</u></u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>11,546.46</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>22,582.78</u>
Time deposits, including postal savings.....	<u>45,729.22</u>
Total deposits.....	\$ <u>68,312.00</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>1,519.27</u>
Total liabilities.....	<u><u>83,284.81</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....	70,855.07	32,591.93	---	32,591.93	45.99
General claims....	195.54	---	---	---	0
Total claims....	71,050.61	32,591.93	---	32,591.93	45.87

Farmers & Merchants Bank, Sterling, Nebr.

"GOING BANK" PERIOD July 25, 1927 to January 15, 1929

Liabilities	7-25-27	Decrease	Per cent of Net Decrease
Deposits	\$186,011.04	\$117,699.04	
Bills Payable	9,000.00	9,000.00	
Other Liabilities	<u>225.43</u>	<u>138.47</u>	
	\$195,236.47	\$126,837.51	64.96

The net decrease in liabilities during the "going bank" and receivership periods was 80.30 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.....		
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>Laxity of State Banking Department</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 on stockholders liability 1929 \$1,489.99

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

233

.....NEBRASKA.....

1. Name of bank Frontier County Bank Town or City Stockville County Frontier
2. Date organized 6-4-1904 Date suspended 2-26-29 Population of town or city* 196
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 26, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 45,620.62

Real estate acquired in satisfaction of debts..... 3,062.62

Investments..... ⁴¹⁷ 500.00

All other resources..... 20,504.23

Total resources..... 69,687.47

Capital..... 10,000.00

Surplus and undivided profits..... 32,690.88

Deposits:

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

Demand deposits, including U. S. Govt. deposits..... 33,290.47

Time deposits, including postal savings..... 59,085.58

Total deposits..... \$ 92,376.05

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

Borrowings from other banks..... _____

All other liabilities..... 2.30

Total liabilities..... 69,687.47

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....	92,484.13	26,065.01	---	26,065.01	28.18
General claims....	1,885.64	---	---	---	0
Total claims....	94,369.77	26,065.01	---	26,065.01	27.62

Frontier County Bank, Stockville, Nebr.

"GOING BANK" PERIOD May 1, 1928 to February 26, 1929

Liabilities	5-2-28	Decrease Increase	Per Cent of Net Decrease
Deposits	\$80,401.01	\$11,975.04	
Bills Payable	10,734.05	\$10,734.05	
Other Liabilities	_____	2.30	
Total	\$91,135.06	\$ 1,243.29	Increase 1.36

The net decrease in liabilities during the "going bank" and receivership periods was 25.05 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.....		
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>lax supervision by department</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 _____

<u>Collections on stockholders liability</u>	<u>1929</u>	<u>\$320.96</u>
	<u>1930</u>	<u>127.82</u>
	<u>Total</u>	<u>\$448.78</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

231

Name of State

NEBRASKA

.....

1. Name of bank Strang State Bank Town or City Strang County Fillmore

2. Date organized 10-19-1895 Date suspended 1-25-29 Population of town or city* 175

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 25, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>21,877.02</u>
Real estate acquired in satisfaction of debts.....	<u>11,353.12</u>
Investments.....	<u>22</u>
All other resources.....	<u>22,641.84</u>
Total resources.....	<u><u>55,871.98</u></u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>20,127.32</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>13,500.48</u>
Time deposits, including postal savings.....	<u>51,882.15</u>
Total deposits.....	\$ <u>65,382.63</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>616.67</u>
Total liabilities.....	<u><u>55,871.98</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....	None				
Preferred claims....	68,218.63	13,643.78	---	13,643.78	20.
General claims....	65.67	---	---	---	0
Total claims....	68,284.30	13,643.78	---	13,643.78	19.98

Strang State Bank, Strang, Nebr.

"GOING BANK" PERIOD, August 4, 1927 to January 25, 1929

Liabilities	8-4-27	Increase Decrease	Per Cent
Deposits	\$147,400.63	82,018.00	of
Bills Payable	1,960.00	1,960.00	net
Other Liabilities	<u>166.72</u>	<u>449.95</u>	<u>decrease</u>
Total	<u>\$149,527.35</u>	<u>83,528.25</u>	<u>55.86</u>

The net decrease in liabilities during the "going bank" and receivership periods was 63.45 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).....		x
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....	x	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? 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, 1929,	\$ 672.00
1930,	<u>85.00</u>
	<u>\$ 757.00</u>

July 1926 Directory shows the State Bank of Stratton as formerly the Citizens State Bank.

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

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

125

Name of State

..... NEBRASKA

1. Name of bank Citizens State Bank Town or City Stratton County Hitchcock
2. Date organized 11-15-16 Date suspended 5-22-26 Population of town or city* 509
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 22, 1926

Loans and discounts:

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

Total loans and discounts..... \$ 116,880.98

Real estate acquired in satisfaction of debts..... 52,903.52

Investments..... _____

All other resources..... 19,935.73

Total resources..... 189,720.23

Capital..... 15,000.00

Surplus and undivided profits..... 11,577.09

Deposits:

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

Demand deposits, including U. S. Govt. deposits..... 55,857.78

Time deposits, including postal savings..... 103,833.59

Total deposits..... \$ 159,691.37

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

Borrowings from other banks..... 26,100.00

All other liabilities..... 505.95

Total liabilities..... 189,720.23

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...	179,347.28	114,847.28	64,500.00	179,347.78	100
General claims....	7,302.19	---	---	---	0
Total claims....	186,649.47	114,847.28	64,500.00	179,347.78	96.08

Citizens State Bank, Stratton, Nebr.

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

Date liquidated: **"GOING BANK" PERIOD, May 1, 1926 to May 22, 1926**

Liabilities	5-1-26	Increase Decrease	Per Cent of net Increase decrease
Deposit	\$153,061.62	6,629.75	
Bills Payable	26,100.00	---	
Other liabilities	505.95	---	
Total	\$179,667.57	6,629.75	3.69

The net decrease in liabilities during the "going bank" and receivership periods was 95.93 per cent.

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.....	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	1925,	\$1,800.00
	1927,	500.00
	1929,	<u>4,300.00</u>
	Total	<u>\$6,600.00</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 312

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City Stromsburg County Polk

2. Date organized 7-14-1919 Date suspended 5-25-29 Population of town or city* 1361

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..... \$ 122,311.24

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

Investments..... _____

All other resources..... 23,891.08

Total resources..... 146,202.32

Capital..... 30,000.00

Surplus and undivided profits..... 6,335.57

Deposits:

Due to banks**..... \$ 3,931.95

Demand deposits, including U. S. Govt. deposits..... 31,234.21

Time deposits, including postal savings..... 73,528.58

Total deposits..... \$ 108,694.74

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

Borrowings from other banks..... _____

All other liabilities..... 1,172.01

Total liabilities..... 146,202.32

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....	111,649.83	53,182.31	---	53,182.31	47.63
General claims....	200.95	---	---	---	0
Total claims....	111,850.78	53,182.31	---	53,182.31	47.54

Farmers State Bank, Stromsburg, Nebr.

"GOING BANK" PERIOD, April 12, 1929 to May 25, 1929

Liabilities	4-12-29	Decrease	Per Cent
Deposits	\$110,646.12	1,951.38	of
Bills Payable	222,000.00	22,000.00	net
Other Liabilities	<u>1,203.08</u>	<u>31.07</u>	<u>decrease</u>
Total	<u>\$133,849.20</u>	<u>23,982.45</u>	<u>17.91</u>

The net decrease in liabilities during the "going bank" and receivership periods was 56.16 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)..... <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, \$4,795.18

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 366

.....

..... Nebraska.

1. Name of bank Citizens Bank of Stuart Town or City Stuart County Holt

2. Date organized 4-10-1895 Date suspended 12-1-30 Population of town or city* 773

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 1, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>275,583.40</u>
Real estate acquired in satisfaction of debts.....	<u>43,730.02</u>
Investments.....	³⁰¹ <u>25,000.00</u>
All other resources.....	<u>23,982.27</u>
Total resources.....	<u>368,295.69</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>Deficit 4,255.51</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>142,526.06</u>
Time deposits, including postal savings.....	<u>179,407.69</u>
Total deposits.....	\$ <u>321,933.75</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>-</u>
All other liabilities.....	<u>617.45</u>
Total liabilities.....	<u>368,295.69</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)

	from fund	Total payments	Per cent of payments to claims allowed
Dec 31, 1930			
This bank is making application for receivership.			

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.....		X
Incompetent management, i.e., poor credit ^X 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 Cattle Raising.

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.

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 321

..... NEBRASKA

1. Name of bank Citizens State Bank Town or City Superior County Nuckolls
2. Date organized 11-22-1913 Date suspended 6-26-29 Population of town or city* 2719
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 26, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 261,969.15

Real estate acquired in satisfaction of debts..... 36,968.12

Investments..... _____

All other resources..... 61,495.82

Total resources..... 360,433.09

Capital..... 50,000.00

Surplus and undivided profits..... 11,801.55

Deposits:

Due to banks**..... \$ 36,865.64

Demand deposits, including U. S. Govt. deposits..... 149,467.36

Time deposits, including postal savings..... 112,298.54

Total deposits..... \$ 298,631.54

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

Borrowings from other banks..... _____

All other liabilities..... _____

Total liabilities..... 360,433.09

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...	290,817.10	60,359.20	---	60,359.20	20.75
General claims....	6,347.19	---	---	---	0
Total claims....	297,164.29	60,359.20	---	60,359.20	20.31

Citizens State Bank, Superior, Nebr.

"GOING BANK" PERIOD December 29, 1928 to June 26, 1929

Liabilities	12-29-28	Decrease	Per cent of net decrease
Deposits	\$448,381.00	\$149,749.46	
Bills Payable	40,000.00	40,000.00	
Other Liabilities	<u>488,381.00</u>	<u>\$189,749.46</u>	
	\$488,381.00	\$189,749.46	38.85

The net decrease in liabilities during the "going bank" and receivership periods was 51.51 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.....		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? 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 on stockholders liability 1930 \$827.90

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

164

NEBRASKA

.....

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

2. Date organized 2-21-1914 Date suspended 7-7-27 Population of town or city* 2719

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 7, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>500,342.01</u>
Real estate acquired in satisfaction of debts.....	<u>71,800.00</u>
Investments.....	⁵⁰⁰ _____
All other resources.....	<u>92,954.47</u>
Total resources.....	<u>665,096.48</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>11,488.30</u>

Deposits:

Due to banks**.....	\$ <u>61,104.89</u>
Demand deposits, including U. S. Govt. deposits.....	<u>264,621.43</u>
Time deposits, including postal savings.....	<u>254,599.75</u>
Total deposits.....	\$ <u>580,326.07</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>22,856.21</u>
All other liabilities.....	<u>425.90</u>
Total liabilities.....	<u>665,096.48</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....	22,856.21	16,791.32	---	16,791.32	73.46
Preferred claims....	635,622.81	58,336.76	---	58,336.76	9.17
General claims....	12,249.06	---	---	---	0
Total claims....	670,728.08	75,128.08	---	75,128.08	11.21

The State Bank of Superior, Superior, Nebr.

"GOING BANK" PERIOD, April 23, 1927 to July 7, 1927

Liabilities	4-23-27	Increase Decrease	Per Cent
Deposits	\$582,226.62	1,900.55	of
Bills Payable	60,500.00	37,643.79	net
Other Liabilities	<u>71.79</u>	<u>354.11</u>	<u>decrease</u>
Total	<u>\$642,798.41</u>	<u>39,190.23</u>	<u>6.09</u>

The net decrease in liabilities during the "going bank" and receivership periods was 7.34 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,	\$1,000.00
1930,	<u>332.26</u>
	<u>\$1,332.26</u>

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

13

..... NEBRASKA

1. Name of bank State Bank of Surprise Town or City Surprise County Butler
2. Date organized 1-24-1900 Date suspended 3-11-29 Population of town or city* 279
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 11, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>96,062.87</u>
Real estate acquired in satisfaction of debts.....	<u>4,102.75</u>
Investments.....	<u>104 7,500.00</u>
All other resources.....	<u>20,844.92</u>
Total resources.....	<u>128,510.54</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>5,458.18</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>50,696.20</u>
Time deposits, including postal savings.....	<u>55,456.16</u>
Total deposits.....	\$ <u>106,152.36</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>6,900.00</u>
All other liabilities.....	<u>---</u>
Total liabilities.....	<u>128,510.54</u>

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

Date of reopening 5-29-29
 Name under which reopened State Bank of Surprise

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 50% 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.

STATE BANK OF SURPRISE

	<u>Amount</u>	<u>Estimated Loss</u>	<u>Per Cent of Estimated Loss to Depositors</u>
Estimated Loss On:			
Secured Deposits & Offsets	\$ 12,918.04	None	-
Unsecured Deposits	93,234.32	\$26,016.76	27.90
Total	<u>\$106,152.36</u>	<u>\$26,016.76</u>	<u>24.51</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.....	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? 1920-1921

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 _____

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

34

NEBRASKA

.....

1. Name of bank City State Bank Town or City Sutton County Clay

2. Date organized 11-5-1913 Date suspended 4-8-29 Population of town or city* 1603

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 1, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>182,005.69</u>
Real estate acquired in satisfaction of debts.....	<u>33,548.09</u>
Investments.....	<u>30,596.66</u>
All other resources.....	<u>39,224.10</u>
Total resources.....	<u>285,374.54</u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>5,297.60</u>

Deposits:

Due to banks**.....	\$ <u>1,459.62</u>
Demand deposits, including U. S. Govt. deposits.....	<u>85,677.67</u>
Time deposits, including postal savings.....	<u>135,939.65</u>
Total deposits.....	\$ <u>223,076.94</u>
Borrowings from F. R. bank.....	---
Borrowings from other banks.....	<u>27,000.00</u>
All other liabilities.....	---
Total liabilities.....	<u>285,374.54</u>

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

Date of reopening 5-31-29
 Name under which reopened City State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	Claims were not 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.

CITY STATE BANK, SUTTON.

	<u>Amount</u>	<u>Estimated Loss</u>	<u>Per Cent of Estimated Loss to Depositors</u>
Estimated Loss On:			
Secured Deposits & Offsets	\$ 8,392.08	None	-
Unsecured Deposits	<u>214,684.86</u>	<u>\$62,139.71</u>	<u>28.94</u>
Tota.	<u>\$223,076.94</u>	<u>\$62,139.71</u>	<u>27.85</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.....		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? 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 _____

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

35

NEBRASKA

.....

1. Name of bank Sutton State Bank Town or City Sutton County Clay
2. Date organized 11-6-1913 Date suspended 5-27-29 Population of town or city* 1603
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 27, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>2 10,484.11</u>
Real estate acquired in satisfaction of debts.....	<u>53,432.45</u>
Investments.....	<u>15,434.78</u>
All other resources.....	<u>53,357.41</u>
Total resources.....	<u>332,708.75</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>4,407.91</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>113,041.69</u>
Time deposits, including postal savings.....	<u>174,074.97</u>
Total deposits.....	\$ <u>287,116.66</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>---</u>
All other liabilities.....	<u>---</u>
Total liabilities.....	<u>332,708.75</u>

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

Date of reopening 8-17-29
 Name under which reopened Sutton 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 50% write-down in deposits with</u>	
General claims.....	<u>which to purchase and remove undesirable assets.</u>	
Total.....	<u>=====</u>	<u>=====</u>

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

SUTTON STATE BANK.

Estimated Loss On:	Amount	Estimated Loss	Per Cent of Estimated Loss to Depositors
Secured Deposits & Offsets	\$ 20,234.98	None	-
Unsecured Deposits	266,881.68	\$79,595.58	29.82
Total	<u>\$287,116.66</u>	<u>\$79,595.58</u>	<u>27.72</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.....		
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).... Suicide of President.....	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? 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 _____

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

187

NEBRASKA

1. Name of bank Sweetwater State Bank Town or City Sweetwater County Buffalo
2. Date organized 11-16-1909 Date suspended 12-30-26 Population of town or city* 151
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, 1926

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>25,976.09</u>
Real estate acquired in satisfaction of debts.....	<u>250.00</u>
Investments.....	<u>26</u>
All other resources.....	<u>7,584.12</u>
Total resources.....	<u>33,810.21</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>5,643.62</u>

Deposits:

Due to banks**.....	\$ <u>57.13</u>
Demand deposits, including U. S. Govt. deposits.....	<u>7,149.58</u>
Time deposits, including postal savings.....	<u>12,093.84</u>
Total deposits.....	\$ <u>19,300.55</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>10,050.00</u>
All other liabilities.....	<u>103.28</u>
Total liabilities.....	<u>33,810.21</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....	10,050.00	10,050.00	---	10,050.00	100
Preferred claims....	19,359.14	3,359.14	16,000.00	19,355.34	99.98
General claims....	369.15	---	---	---	0
Total claims....	29,778.29	13,409.14	16,000.00	29,405.34	98.74

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)..... Lack of business	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, \$1,000.00
1929, 400.00
\$1,400.00

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 57

NEBRASKA

1. Name of bank Community State Bank Town or City Table Rock County Pawnee
2. Date organized 11-10-1916 Date suspended 9-9-1921 Population of town or city* 750
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 27, 1921

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 90,550.66

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

Investments..... ---

All other resources..... 18,784.87

Total resources..... 109,335.53

Capital..... 20,000.00

Surplus and undivided profits..... 6,106.17

Deposits:

Due to banks**..... \$ ---

Demand deposits, including U. S. Govt. deposits..... 46,197.91

Time deposits, including postal savings..... 45,891.87

Total deposits..... \$ 92,089.78

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

Borrowings from other banks..... 2,500.00

All other liabilities..... 851.92

Total liabilities..... 109,335.53

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 . . .	2,500.00	2,500.00	---	2,500.00	100
Preferred claims . . .	95,310.46	22,810.46	72,500.00	95,310.46	100
General claims . . .	2,800.00	---	---	---	0
Total claims . . .	100,610.46	25,310.46	72,500.00	97,810.46	97.21

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>deflation grain values</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

	1923 - \$1,500.00
	1926 - <u>7,000.00</u>
	Total <u>\$8,500.00</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

237

NEBRASKA

.....

1. Name of bank Farmers Exchange Bank Town or City Tamora County Seward
2. Date organized 7-1-1903 Date suspended 11-26-29 Population of town or city* 213
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 26, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 66,215.48

Real estate acquired in satisfaction of debts..... 66

Investments..... _____

All other resources..... 15,946.86

Total resources..... 82,162.34

Capital..... 10,000.00

Surplus and undivided profits..... 1,380.46

Deposits:

Due to banks**..... \$ 2,371.95

Demand deposits, including U. S. Govt. deposits..... 36,561.69

Time deposits, including postal savings..... 25,061.49

Total deposits..... \$ 63,995.13

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

Borrowings from other banks..... 9,317.24

All other liabilities..... 230.43

Total liabilities..... 82,162.34

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....	9,317.24	9,317.24	---	9,317.24	100
Trust funds	2,475.04	2,475.04	---	2,475.04	100
Preferred claims....	42,865.45	30,013.39	---	30,013.39	70.40
General claims....	11,988.19	---	---	---	0
Total claims....	66,645.92	41,805.67	---	41,805.67	62.72

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

Collections on stockholders liability, 1930, \$1,070.28

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

109

NEBRASKA

1. Name of bank Old Gold Bank Town or City Taylor County Loup
2. Date organized 12-11-1913 Date suspended 7-2-25 Population of town or city* 251
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*) July 2, 1925

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 103,410.92

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

Investments..... ¹⁰³ _____

All other resources..... 16,887.52

Total resources..... 120,298.44

Capital..... 20,000.00

Surplus and undivided profits..... 10,294.82

Deposits:

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

Demand deposits, including U. S. Govt. deposits..... 22,440.12

Time deposits, including postal savings..... 87,574.83

Total deposits..... \$ 110,014.95

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

Borrowings from other banks..... _____

All other liabilities..... 578.31

Total liabilities..... 120,298.44

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....	111,085.69	20,395.69	90,690.00	111,085.69	100
General claims....	578.31	---	---	---	0
Total claims....	111,664.00	20,395.69	90,690.00	111,085.69	99.48

10. Has the Old Gold Bank, Taylor, Nebr. _____ If so give:

Date liquidation _____

"GOING BANK" PERIOD February 26, 1924 to July 2, 1925

Liabilities	2-26-24	Decrease	Per Cent
Deposits	\$132,623.83	22,608.87	of
Bills Payable	14,478.80	14,478.80	net
Other Liabilities	1,685.44	1,107.13	<u>decrease</u>
Total	<u>\$148,788.06</u>	<u>38,194.80</u>	<u>25.67</u>

The net decrease in liabilities during the "going bank" and receivership periods was 99.61 per cent.

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment 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>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. 1925, \$3.15

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

43

Name of State

..... Nebraska

1. Name of bank Citizens State Bank Town or City Theftord County Thomas

2. Date organized 8-28-1917 Date suspended 3-31-30 Population of town or city* 260

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 29, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>66,169.96</u>
Real estate acquired in satisfaction of debts.....	<u>8,977.20</u>
Investments.....	<u>_____</u>
All other resources.....	<u>8,651.46</u>
Total resources.....	<u>83,789.62</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>2,521.91</u>

Deposits:

Due to banks**.....	\$ <u>1,132.73</u>
Demand deposits, including U. S. Govt. deposits.....	<u>33,035.96</u>
Time deposits, including postal savings.....	<u>20,523.69</u>
Total deposits.....	\$ <u>54,692.38</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>11,493.68</u>
All other liabilities.....	<u>90.65</u>
Total liabilities.....	<u>33,789.62</u>

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

Date of reopening 5-7-30

Name under which reopened Citizens State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ <u>None</u>	_____
Preferred claims.....	<u>"</u>	_____
General claims.....	<u>"</u>	_____
Total.....	<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.....		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.....		
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? 1926-1927

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 _____

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 100

NEBRASKA

1. Name of bank Thedford Bank Town or City Thedford County Thomas

2. Date organized 12-2-1895 Date suspended 2-25-24 Population of town or city* 260

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 25, 1924

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>89,689.51</u>
Real estate acquired in satisfaction of debts.....	<u>7,395.24</u>
Investments.....	<u>121.00</u>
All other resources.....	<u>22,562.17</u>
Total resources.....	<u><u>119,767.92</u></u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>4,494.90</u>

Deposits:

Due to banks**.....	\$ <u>265.34</u>
Demand deposits, including U. S. Govt. deposits.....	<u>60,009.50</u>
Time deposits, including postal savings.....	<u>31,674.07</u>
Total deposits.....	\$ <u>91,948.91</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>12,455.00</u>
All other liabilities.....	<u>869.11</u>
Total liabilities.....	<u><u>119,767.92</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....	12,455.00	12,455.00	---	12,455.00	100
Preferred claims....	79,205.68	4,555.68	74,650.00	79,205.68	100
General claims....	8,545.55	---	---	---	0
Total claims....	100,206.23	17,010.68	74,650.00	91,660.68	91.47

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 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? _____ 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

175

Name of State

NEBRASKA

.....

1. Name of bank Liberty State Bank Town or City Thurston County Thurston
2. Date organized 12-30-1918 Date suspended 3-21-28 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*) March 21, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>34,377.35</u>
Real estate acquired in satisfaction of debts.....	<u>9,116.48</u>
Investments.....	³⁴ _____
All other resources.....	<u>1,262.29</u>
Total resources.....	<u><u>44,756.12</u></u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>46,057.45</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>11,929.41</u>
Time deposits, including postal savings.....	<u>58,850.31</u>
Total deposits.....	\$ <u>70,779.72</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>33.85</u>
Total liabilities.....	<u><u>44,756.12</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....	None				
Preferred claims....	72,456.87	27.07	5,794.39	5,821.46	8.03
General claims....	198.64	---	---	---	0
Total claims....	72,655.51	27.07	5,794.39	5,821.46	8.01

LIBERTY STATE BANK, Thurston, Nebr.

"GOING BANK" PERIOD, September 29, 1925 to March 21, 1928

Liabilities	9-29-25	Decrease	Per Cent
Deposits	\$104,750.50	33,970.78	of
Bills Payable	3,000.00	3,000.00	net
Other Liabilities	<u>425.19</u>	<u>391.34</u>	<u>decrease</u>
TOTAL	<u>\$108,175.69</u>	<u>37,362.12</u>	<u>34.53</u>

The net decrease in liabilities during the "going bank" and receivership periods was 38.21 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)..... 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? _____ 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 204

NEBRASKA

.....

1. Name of bank Thurston State Bank Town or City Thurston County Thurston

2. Date organized 3-16-1905 Date suspended 4-6-29 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.

April 6, 1929

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ 24,806.51
Real estate acquired in satisfaction of debts.....	41,299.71
Investments.....	_____
All other resources.....	14,608.81
Total resources.....	80,715.03
Capital.....	15,000.00
Surplus and undivided profits.....	20,017.50

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	38,477.69
Time deposits, including postal savings.....	47,150.71
Total deposits.....	\$ 85,628.40
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	104.13
Total liabilities.....	80,715.03

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....	67,149.14	---	---	---	0
General claims....	19,545.42	---	---	---	0
Total claims....	86,694.56	---	---	---	0

Thurston State Bank, Thurston, Nebr.

"GOING BANK" PERIOD, January 12, 1928 to April 6, 1929

Liabilities	1-12-28	Increase Decrease	Per Cent
Deposits	\$95,697.42	10,069.02	of
Bills Payable	3,000.00	3,000.00	net
Other Liabilities	80.13	24.00	decrease
Total	<u>\$98,777.55</u>	<u>13,045.02</u>	<u>13.20</u>

The net decrease in liabilities during the "going bank" and receivership periods was 12.23 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.....		
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? 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.

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

208

NEBRASKA

1. Name of bank State Bank Town or City Tilden County Madison
2. Date organized 7-26-1907 Date suspended 12-5-1928 Population of town or city* 1101
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 5, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>100,766.45</u>
Real estate acquired in satisfaction of debts.....	<u>14,428.89</u>
Investments.....	<u>101 ---</u>
All other resources.....	<u>50,426.71</u>
Total resources.....	<u>165,622.05</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>50,309.68</u>

Deposits:

Due to banks**.....	\$ <u>3.46</u>
Demand deposits, including U. S. Govt. deposits.....	<u>47,428.99</u>
Time deposits, including postal savings.....	<u>148,292.82</u>
Total deposits.....	\$ <u>195,725.27</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>---</u>
All other liabilities.....	<u>206.46</u>
Total liabilities.....	<u>165,622.05</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....	199,586.41	20,060.19	---	20,060.19	10.05
General claims....	400.48	---	---	---	0
Total claims....	199,986.89	20,060.19	---	20,060.19	10.03

State Bank of Tilden, Tilden, Nebr.

"GOING BANK" PERIOD, July 7, 1927 to December 5, 1928

Liabilities	7-7-27	Decrease	Total
Deposits	\$267,402.49	71,677.22	net
Bills Payable (secured)	11,896.23	11,896.23	decrease
Other Liabilities	<u>205.53</u>	<u>.93</u>	
TOTAL	<u>\$279,504.25</u>	<u>83,572.52</u>	<u>29.90</u>

The net decrease in liabilities during the "going bank" and receivership periods was 35.62 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.....		
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, 1928,	\$ 70.00
1929,	<u>604.12</u>
	<u>\$674.12</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 329

NEBRASKA

1. Name of bank State Bank of Touhy Town or City Touhy County Saunders
2. Date organized 6-25-1906 Date suspended 23-11 5-10-30 Population of town or city* 100
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 Kirchmans Banks

* 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 10, 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 23,914.19

Real estate acquired in satisfaction of debts..... 3,740.00

Investments..... 20,168.20

All other resources..... 47,822.39

Total resources..... 47,822.39

Capital..... 5,000.00

Surplus and undivided profits..... 217.17

Deposits:

Due to banks**..... \$ 397.50

Demand deposits, including U. S. Govt. deposits..... 26,009.82

Time deposits, including postal savings..... 12,050.81

Total deposits..... \$ 38,458.13

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

Borrowings from other banks..... 4,500.00

All other liabilities..... 81.43

Total liabilities..... 47,822.39

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....	Claims not established to date, 6-30-30.				
Preferred claims....					
General claims....					
Total claims....					

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? 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? 1928 - 1929

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

Name of State

198

.....NEBRASKA.....

1. Name of bank Farmers & Merchants Bank Town or City Ulysses County Butler
2. Date organized 6-22-1906 Date suspended 34-3-28 Population of town or city* 560
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 3, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>77,919.97</u>
Real estate acquired in satisfaction of debts.....	<u>1,200.00</u>
Investments.....	^{7%} _____
All other resources.....	<u>45,492.21</u>
Total resources.....	<u><u>124,612.18</u></u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>65,658.41</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>51,875.78</u>
Time deposits, including postal savings.....	<u>118,796.48</u>
Total deposits.....	\$ <u>170,672.26</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>4,598.33</u>
Total liabilities.....	<u><u>124,612.18</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. . . .	176,504.31	17,736.57	---	17,736.57	10.04
General claims. . . .	6,544.94	---	---	---	0
Total claims. . . .	183,049.25	17,736.57	---	17,736.57	9.68

Farmers & Merchants Bank, Ulysses, Nebr.

"GOING BANK" PERIOD October 7, 1926 to April 3, 1928

Liabilities	10-7-26	Decrease Increase	Per Cent of Net Decrease
Deposits	\$245,509.71	\$74,837.45	
Bills Payable	---	---	
Other Liabilities	<u>928.36</u>	<u>3,669.97</u>	
	\$246,438.07	\$71,167.48	28.87

The net decrease in liabilities during the "going bank" and receivership periods was 32.91 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.....		
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? _____

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>1928</u>	<u>\$2,300.00</u>
	<u>1929</u>	<u>577.17</u>
	<u>Total</u>	<u>\$2,877.17</u>

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 199

Nebraska

1. Name of bank First Bank of Ulysses Town or City Ulysses County Butler

2. Date organized 10-19-1895 Date suspended 3-9-28 Population of town or city* 560

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

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 9, 1928

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ <u>96,620.52</u>	
Real estate acquired in satisfaction of debts.....		<u>40,142.15</u>
Investments.....		<u>97</u>
All other resources.....		<u>46,932.68</u>
Total resources.....		<u>183,695.35</u>
Capital.....		<u>40,000.00</u>
Surplus and undivided profits Deficit.....		<u>143,119.15</u>

Deposits:

Due to banks**.....	\$ _____	
Demand deposits, including U. S. Govt. deposits.....		<u>33,586.50</u>
Time deposits, including postal savings.....		<u>238,599.83</u>
Total deposits.....	\$ <u>272,186.33</u>	
Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		_____
All other liabilities.....		<u>14,628.17</u>
Total liabilities.....		<u>183,695.35</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: **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...	291,589.27	8,747.71	14,579.59	23,327.30	7.98
General claims...	537.16	---	---	---	---
Total claims...	292,126.43	8,747.71	14,579.59	23,327.30	7.98

8070

First Bank of Ulysses, Ulysses

"GOING BANK" PERIOD September 14, 1925 to March 9, 1928

	9-14-25	Increase Decrease	Per Cent of Net Decrease
Depositors Liability	\$356,246.94	\$84,060.61	
Secured Liabilities	34,361.08	34,361.08	
Other Liabilities	<u>1,300.80</u>	<u>12,827.37</u>	
Total Liabilities	391,908.82	105,594.32	26.95

The net decrease in depositors liability, secured liabilities, and other liabilities for "going bank" period and receivership period is 31.44 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 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? Agriculture

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? January 1917

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:

June 30, 1930 627.43

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 337

NEBRASKA

.....

1. Name of bank Merchants Bank Town or City Utica County Seward

2. Date organized 4-15-1892 Date suspended 2-18-30 Population of town or city* 571

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 18, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ 151,790.31
Real estate acquired in satisfaction of debts.....	14,600.00
Investments.....	33,415.00
All other resources.....	33,894.13
Total resources.....	<u>233,699.44</u>
Capital.....	20,000.00
Surplus and undivided profits.....	3,631.69

Deposits:

Due to banks**.....	\$ 1,721.74
Demand deposits, including U. S. Govt. deposits.....	67,980.86
Time deposits, including postal savings.....	140,365.15
Total deposits.....	\$ 210,067.75
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	_____
Total liabilities.....	<u>233,699.44</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
Trust funds					
Secured claims . . .	1,545.36	1,545.36	---	1,545.36	100
Preferred claims . . .	202,552.74	111,404.03	---	111,404.03	55.
General claims . . .	1,126.96	---	---	---	0
Total claims . . .	205,215.06 202,225.06	112,949.39	---	112,949.39	55.03 55.8

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values.....		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).....		

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

119

Name of State

..... NEBRASKA

1. Name of bank Valentine State Bank Town or City Valentine County Cherry
2. Date organized 8-31-1901 Date suspended 2-21-1925 Population of town or city* 1596
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 21, 1925

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ 176,942.39	
Real estate acquired in satisfaction of debts.....	4,995.26	
Investments.....	6.00	177
All other resources.....	24,356.30	
Total resources.....	206,299.95	
Capital.....	25,000.00	
Surplus and undivided profits.....	Deficit	13,353.49

Deposits:

Due to banks**.....	\$ 2,995.52	
Demand deposits, including U. S. Govt. deposits.....	70,745.62	
Time deposits, including postal savings.....	119,719.67	
Total deposits.....	\$ 193,460.81	
Borrowings from F. R. bank.....	---	
Borrowings from other banks.....	---	
All other liabilities.....	1,192.63	
Total liabilities.....	206,299.95	

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....	123,699.99	7,257.49	116,442.50	123,699.99	100.
General claims....	1,638.16	---	---	---	0.
Total claims....	125,338.15	7,257.49	116,442.50	123,599.99	98.69

Valentine State Bank, Valentine, Nebr.

"GOING BANK" PERIOD August 21, 1924 to February 21, 1925

Liabilities	8-21-1924	Increase Decrease	Per Cent of Net Decrease
Deposits	\$186,382.29	\$ 7,078.52	
Bills Payable (Secured)	16,900.00	16,900.00	
Other Liabilities	<u>1,456.92</u>	<u>264.29</u>	
Total	\$204,739.21	\$10,085.77	4.92

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.....		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)..... <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? 1921-1922

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

March 27, 1925 \$1,500.00

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

NEBRASKA

281

1. Name of bank Nebraska State Bank Town or City Valparaiso County Saunders

2. Date organized 1-22-1920 Date suspended 10-25-29 Population of town or city* 599

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, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>96,806.88</u>
Real estate acquired in satisfaction of debts.....	<u>27,299.75</u>
Investments.....	⁹⁷ _____
All other resources.....	<u>13,943.62</u>
Total resources.....	<u><u>138,050.25</u></u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>54.06</u>

Deposits:

Due to banks**.....	\$ <u>-1,163.45</u>
Demand deposits, including U. S. Govt. deposits.....	<u>37,033.95</u>
Time deposits, including postal savings.....	<u>62,106.92</u>
Total deposits.....	\$ <u>100,304.32</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>12,737.97</u>
All other liabilities.....	<u>62.02</u>
Total liabilities.....	<u><u>138,050.25</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....	12,737.97	12,737.97	---	12,737.97	100
Trust Funds	990.69	990.69	---	990.69	100
Preferred claims...	88,251.79	13,237.81	---	13,237.81	15.
General claims....	9,406.86	---	---	---	0
Total claims....	111,387.31	26,966.47		26,966.47	24.20

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.....		
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

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.

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 452

..... NEBRASKA

1. Name of bank Oak Creek Valley Bank Town or City Valparaiso County Saunders
31-1
2. Date organized 3-4-1899 Date suspended 4-16-30 Population of town or city* 599
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 Kirchman's

Banks

* 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 15, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>209,085.70</u>
Real estate acquired in satisfaction of debts.....	<u>29,900.18</u>
Investments.....	<u>13,950.00</u>
All other resources.....	<u>46,721.75</u>
Total resources.....	<u>299,657.63</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>10,976.33</u>

Deposits:

Due to banks**.....	\$ <u>13,496.46</u>
Demand deposits, including U. S. Govt. deposits.....	<u>114,159.70</u>
Time deposits, including postal savings.....	<u>129,399.86</u>
Total deposits.....	\$ <u>257,056.02</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>11,275.00</u>
All other liabilities.....	<u>350.28</u>
Total liabilities.....	<u>299,657.63</u>

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

Date of reopening 7-26-30
 Name under which reopened Oak Creek Valley 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 65% 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.

OAK CREEK VALLEY BANK, VALPARAISO.

	<u>Amount</u>	<u>Estimated Loss</u>	<u>Per Cent of Estimated Loss to Depositors</u>
Estimated Loss On:			
Secured Deposits & Offsets	\$ 26,892.32	None	-
Unsecured Deposits	230,163.70	\$38,234.43	16.61
Total	<u>\$257,056.02</u>	<u>\$38,234.43</u>	<u>14.87</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) <u>Saunders Co. Nat'l, Wahoo, Nebr.</u> x		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

July 1928 Directory shows active.

R

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

..... Nebraska

1. Name of bank Venango State Bank Town or City Venango County Perkins

2. Date organized 1-25-1909 Date suspended 4-24-1928 Population of town or city* 285

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 _____

B. F. Hastings Banks

* 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, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>126,233.96</u>
Real estate acquired in satisfaction of debts.....	<u>50,489.30</u>
Investments.....	¹²⁶ <u>21,265.37</u>
All other resources.....	<u>24,763.37</u>
Total resources.....	<u><u>201,486.63</u></u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>Deficit</u> <u>1805.32</u>

Deposits:

Due to banks**.....	\$ <u>162.61</u>
Demand deposits, including U. S. Govt. deposits.....	<u>78,730.96</u>
Time deposits, including postal savings.....	<u>84,055.42</u>
Total deposits.....	\$ <u>162,948.99</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>10,000.00</u>
All other liabilities.....	<u>342.96</u>
Total liabilities.....	<u><u>201,486.63</u></u>

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

Date of reopening 10-8-28

Name under which reopened Venango State Bank.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	There was no loss to depositors. Stockholders purchased	
Preferred claims.....	and removed undesirable assets.	
General claims.....	_____	_____
Total.....	_____	_____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values.....		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). <u>Commercial Bank, Grant...</u>	X	
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 Wheat raising

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 _____

Assessments on directors and stockholders before or after 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

Name of State 172

NEBRASKA

1. Name of bank Farmers State Bank Town or City Verdel County Knox

2. Date organized 5-20-1903 Date suspended 2-20-28 Population of town or city* 162

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 20, 1928

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ 95,854.43	
Real estate acquired in satisfaction of debts.....	69,689.43	
Investments.....	_____	96
All other resources.....	22,141.22	
Total resources.....	_____	<u>137,685.08</u>
Capital.....	18,000.00	
Surplus and undivided profits.....	72,804.65	

Deposits:

Due to banks**.....	\$ 2.40	
Demand deposits, including U. S. Govt. deposits.....	21,926.40	
Time deposits, including postal savings.....	217,134.98	
Total deposits.....	\$ 239,063.78	
Borrowings from F. R. bank.....	_____	
Borrowings from other banks.....	_____	
All other liabilities.....	3,425.95	
Total liabilities.....	_____	<u>187,685.08</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....	244,305.20	7,848.43	12,188.66	20,037.09	8.20
General claims....	177.61	---	---	---	0.
Total claims....	244,482.81	7,848.43	12,188.66	20,037.09	8.19

Farmers State Bank, Verdel, Nebr.

"GOING BANK" PERIOD July 15, 1925 to February 20, 1928

Liabilities	7-15-25	Decrease Increase	Per Cent of Net Decrease
Deposits	\$320,565.54	\$81,501.76	
Bills Payable	---	---	
Other Liabilities	<u>1,144.78</u>	<u>481.17</u>	
Total	\$321,710.32	\$81,020.59	25.18

The net decrease in liabilities during the "going bank" and receivership periods was 30.23 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 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? 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 \$1800.00

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 364

..... Nebraska.....

1. Name of bank Knox County Bank Town or City Verdigre County Knox

2. Date organized 10-16-1902 Date suspended 16-7-30 Population of town or city* 528

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 4, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>215,102.36</u>
Real estate acquired in satisfaction of debts.....	<u>27,326.09</u>
Investments.....	<u>215 8.70</u>
All other resources.....	<u>23,083.90</u>
Total resources.....	<u>265,521.05</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>528.41</u>

Deposits:

Due to banks**.....	\$ <u>189.85</u>
Demand deposits, including U. S. Govt. deposits.....	<u>99,169.42</u>
Time deposits, including postal savings.....	<u>139,281.19</u>
Total deposits.....	\$ <u>238,640.46</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>996.15</u>
All other liabilities.....	<u>356.03</u>
Total liabilities.....	<u>265,521.05</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: 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. . . .					
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.....		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) .. <u>Deflation in 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? 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

214

Name of State

.....

NEBRASKA.....

1. Name of bank Vesta State Bank Town or City Vesta County Johnson
2. Date organized 2-14-1903 Date suspended 2-12-29 Population of town or city* 250
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 12, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>58,194.46</u>
Real estate acquired in satisfaction of debts.....	<u>31,666.86</u>
Investments.....	⁵⁸ _____
All other resources.....	<u>7,808.89</u>
Total resources.....	<u>97,670.21</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>20,055.99</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>36,699.83</u>
Time deposits, including postal savings.....	<u>55,350.65</u>
Total deposits.....	\$ <u>92,050.48</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>675.72</u>
Total liabilities.....	<u>97,670.21</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....	94,635.67	11,463.68	---	11,463.68	12.11
General claims....	233.38	---	---	---	0.
Total claims....	94,869.05	11,463.68	---	11,463.68	12.08

Vesta State Bank, Vesta, Nebr.

"GOING BANK" PERIOD August 16, 1927 to February 12, 1929

Liabilities	8-16-27	Decrease	Per Cent of Net Decrease
Deposits	\$144,564.55	\$52,514.07	
Bills Payable	13,108.00	13,108.00	
Other Liabilities	169.33	103.34	
Total	\$157,841.88	\$65,725.41	41.64

The net decrease in liabilities during the "going bank" and receivership periods was 47.15 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? 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 \$609;73

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

70

NEBRASKA

1. Name of bank Waco State Bank Town or City Waco County York
2. Date organized 4-20-1916 Date suspended 9-15-1922 Population of town or city* 297
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 12, 1922

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>108,728.52</u>
Real estate acquired in satisfaction of debts.....	<u>112</u> <u>---</u>
Investments.....	<u>2,828.06</u>
All other resources.....	<u>19,351.44</u>
Total resources.....	<u>130,908.02</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>2,789.12</u>

Deposits:

Due to banks**.....	\$ <u>---</u>
Demand deposits, including U. S. Govt. deposits.....	<u>37,519.20</u>
Time deposits, including postal savings.....	<u>49,998.52</u>
Total deposits.....	\$ <u>87,517.72</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>24,670.00</u>
All other liabilities.....	<u>931.18</u>
Total liabilities.....	<u>130,908.02</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.....	<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 . . .	24,670.00	24,670.00	---	24,670.00	100.
Preferred claims . . .	87,503.22	74,003.22	13,500.00	87,503. ²² 00	100.
General claims . . .	---	---	---	---	---
Total claims . . .	112,173.22	98,673.22	13,500.00	112,173.22	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? 1920-1921

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

Collection on stockholders liability 9-15-22 to 12-31-26	\$3,854.07
1926	2,219.20
1930	<u>1,966.66</u>
Total	\$8,039.93

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

340

Name of State

NEBRASKA

.....

1. Name of bank Citizens State Bank Town or City Wahoo County Saunders
2. Date organized 8-5-1895 Date suspended 5-10-30 Population of town or city* 2338
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 10, 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 362,691.97

Real estate acquired in satisfaction of debts..... 16,000.00

Investments..... 23,712.45

All other resources..... 50,830.87

Total resources..... 453,235.29

Capital..... 30,000.00

Surplus and undivided profits..... 28,390.53

Deposits:

Due to banks**..... \$ 13,640.66

Demand deposits, including U. S. Govt. deposits..... 134,208.93

Time deposits, including postal savings..... 215,199.95

Total deposits..... \$ 363,049.54

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

31,284.79

Borrowings from other banks..... _____

510.43

All other liabilities..... _____

Total liabilities..... 453,235.29

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. . . .		Claims not established to date, 6-30-30.			
Preferred claims. . . .					
General claims. . . .					
Total claims. . . .					

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....	X	
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 - 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

Collections on stockholders liability, 1930, \$240.00

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 211

.....
NEBRASKA
.....

1. Name of bank Farmers & Merchants Bank ^{State} Town or City Wahoo County Saunders

2. Date organized 4-6-1917 Date suspended 3-13-1928 Population of town or city* 2338

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 13, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 118,394.81

Real estate acquired in satisfaction of debts..... 12,447.66

Investments..... ¹¹⁸ ---

All other resources..... 19,661.45

Total resources..... 150,503.92

Capital..... 35,000.00

Surplus and undivided profits..... 26,169.77

Deposits:

Due to banks**..... \$ 5.00

Demand deposits, including U. S. Govt. deposits..... 32,312.28

Time deposits, including postal savings..... 107,845.39

Total deposits..... \$ 140,162.67

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

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

All other liabilities..... 1,124.20

Total liabilities..... 150,503.92

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....	144,264.02	43,664.20	---	43,664.20	30.26
General claims....	2,130.22	---	---	---	
Total claims....	146,394.24	43,664.20	---	43,664.20	29.82

Farmers & Merchants Bank, Wahoo, Nebr.

"GOING BANK" PERIOD February 24, 1926 to March 13, 1928

Liabilities	2-24-26	Decrease	Per cent of Net Decrease
Deposits	\$198,338.14	\$58,175.47	
Bills Payable (Secured)	16,000.00	16,000.00	
Other Liabilities	<u>1,137.43</u>	<u>13.23</u>	
Total	\$215,475.57	\$74,188.70	34.43

The net decrease in liabilities during the "going bank" and receivership periods was 52.32 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.....		
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)..... Deflation of agricultural prices	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? 1921-1922

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

Collection on stockholders liability June 30, 1930 \$2,550.00

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 341

NEBRASKA

.....

1. Name of bank Nebraska State Savings Town or City Wahoo County Saunders
2. Date organized 3-18-1909 Date suspended 5-10-30 Population of town or city* 2338
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 Kirchman

* 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 10, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ 269,102.72
Real estate acquired in satisfaction of debts.....	284 4,854.29
Investments.....	14,618.75
All other resources.....	1,762.76
Total resources.....	<u>290,338.52</u>
Capital.....	25,000.00
Surplus and undivided profits.....	<u>11,231.76</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	124,595.32
Time deposits, including postal savings.....	119,588.99
Total deposits.....	\$ 244,184.31
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	9,598.85
All other liabilities.....	323.60
Total liabilities.....	<u>290,338.52</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 . . .		Claims not established to 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.....		
Defalcation.....	x	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name) <u>Saunders County National Bank; Wabow</u>	x	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? 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? 1928 - 1929

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, \$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

303

Name of State

.....
NEBRASKA
.....

1. Name of bank Security State Bank Town or City Wakefield County Dixon
2. Date organized 4-8-1912 Date suspended 4-5-29 Population of town or city* 1114
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 5, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ 258,921.90
Real estate acquired in satisfaction of debts.....	20,944.38
Investments.....	91,033.43
All other resources.....	370,899.71
Total resources.....	370,899.71
Capital.....	25,000.00
Surplus and undivided profits.....	36,080.02

Deposits:

Due to banks**.....	\$ 887.58
Demand deposits, including U. S. Govt. deposits.....	105,780.63
Time deposits, including postal savings.....	274,807.60
Total deposits.....	\$ 381,475.81
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	503.92
Total liabilities.....	370,899.71

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....	389,350.82	46,722.09	---	46,722.09	11.99
General claims....	1,149.32	---	---	---	0.
Total claims....	390,500.14	---	---	46,722.09	11.96

Security State Bank, Wakefield, Nebr.

"GOING BANK" PERIOD November 21, 1927 to April 5, 1929

Liabilities	11-21-27	Decrease Increase	Per Cent of Net Decrease
Deposits	\$569,007.01	\$187,531.20	
Bills Payable	43,303.60	43,303.60	
Other Liabilities	298.72	55.20	
Total	\$612,608.73	\$230,779.00	37.67

The net decrease in liabilities during the "going bank" and receivership periods was 43.88 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.....		x
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 1929, \$150.00

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 66

NEBRASKA

.....

1. Name of bank Farmers & Merchants Bank Town or City Walton County Lancaster
2. Date organized 2-20-1909 Date suspended 4-14-1922 Population of town or city* 150
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 15, 1922

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>49,143.13</u>
Real estate acquired in satisfaction of debts.....	<u>9,044.65</u>
Investments.....	<u>6,200.00</u>
All other resources.....	<u>11,769.36</u>
Total resources.....	<u>76,157.14</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>2,652.10</u>

Deposits:

Due to banks**.....	\$ <u>53.74</u>
Demand deposits, including U. S. Govt. deposits.....	<u>30,767.23</u>
Time deposits, including postal savings.....	<u>36,952.88</u>
Total deposits.....	\$ <u>67,773.85</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>---</u>
All other liabilities.....	<u>1,035.99</u>
Total liabilities.....	<u>76,157.14</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 . . .	None	---	---	---	
Preferred claims . . .	67,237.12	21,147.12	46,190.00	67,237.12	100.
General claims . . .	---	---	---	---	---
Total claims . . .	67,237.12	21,147.12	46,190.00	67,237.12	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.....		
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? 1920-1921

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 _____

Collection on stockholders liability - 1922 and 1923	\$ 500.00
1924	<u>2,970.00</u>
	\$3,470.00

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 361

..... Nebraska.....

1. Name of bank Walton State Bank Town or City Walton County Lancaster

2. Date organized 2-8-1919 Date suspended 10-14-30 Population of town or city* 150

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 30, 1930 (Last examination prior to suspension).

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>42,940.36</u>
Real estate acquired in satisfaction of debts.....	<u>8,663.39</u>
Investments.....	<u>51 7,863.00</u>
All other resources.....	<u>17,871.91</u>
Total resources.....	<u>77,338.66</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>Deficit 301.18</u>

Deposits:

Due to banks**.....	\$ <u>482.43</u>
Demand deposits, including U. S. Govt. deposits.....	<u>33,299.26</u>
Time deposits, including postal savings.....	<u>26,246.36</u>
Total deposits.....	\$ <u>60,028.05</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>2,500.00</u>
All other liabilities.....	<u>111.79</u>
Total liabilities.....	<u>77,338.66</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 . . .	Agreement made by stockholders to pay all creditors in full.				
Preferred claims . . .	No payments made 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) ... Voluntary Liquidation	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 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

Name of State 71

..... NEBRASKA

1. Name of bank Bank of Waterloo Town or City Waterloo County Douglas
2. Date organized 11-20-1905 Date suspended 6-19-1922 Population of town or city* 431
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 19, 1922

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 93,532.92

Real estate acquired in satisfaction of debts..... 97 ---

Investments..... 2,541.89

All other resources..... 7,341.25

Total resources..... 103,416.06

Capital..... 20,000.00

Surplus and undivided profits..... 1,211.47

Deposits:

Due to banks**..... \$ 31,643.16

Demand deposits, including U. S. Govt. deposits..... 26,469.82

Time deposits, including postal savings..... 18,102.07

Total deposits..... \$ 76,215.05

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

Borrowings from other banks..... 7,456.86

All other liabilities..... 955.62

Total liabilities..... 103,416.06

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. . . .	7,456.86	7,456.86	---	7,456.86	100.
Preferred claims. . .	75,396.42	36,913.20	38,483.22	75,396.42	100.
General claims. . . .	---	---	---	---	
Total claims. . . .	82,853.28	44,370.06	38,483.22	82,853.28	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)... Deflation of agricultural prices...	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? 1921-1922

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 _____

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 101

NEBRASKA

.....

1. Name of bank Bank of Waverly Town or City Waverly County Lancaster
2. Date organized 8-21-1895 Date suspended 1-23-1924 Population of town or city* 334
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 23, 1924

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>196,031.92</u>
Real estate acquired in satisfaction of debts.....	<u>7,400.00</u>
Investments.....	<u>---</u>
All other resources.....	<u>16,297.28</u>
Total resources.....	<u>219,729.20</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>26,747.37</u>

Deposits:

Due to banks**.....	\$ <u>9,812.50</u>
Demand deposits, including U. S. Govt. deposits.....	<u>69,980.35</u>
Time deposits, including postal savings.....	<u>135,055.35</u>
Total deposits.....	\$ <u>213,848.20</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>15,260.68</u>
All other liabilities.....	<u>2,367.69</u>
Total liabilities.....	<u>219,729.20</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 . . .	15,260.68	15,260.68	---	15,260.68	100.
Preferred claims . . .	217,037.25	---	217,037.25	217,037.25	100.
General claims . . .	2,367.69	---	---	---	0.
Total claims . . .	234,665.62	15,260.68	217,037.25	232,297.93	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? 1921-1922

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 June 30, 1930 \$500.00

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

82

Name of State

.....
NEBRASKA.....

1. Name of bank Wayside State Bank Town or City Wayside County Dawes
2. Date organized 8-1-1919 Date suspended 6-8-23 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*) June 8, 1923

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 20,641.81

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

Investments..... 2 16.00

All other resources..... 5,142.29

Total resources..... 25,800.10

Capital..... 10,000.00

Surplus and undivided profits..... 2,052.61

Deposits:

Due to banks**..... \$ 94.47

Demand deposits, including U. S. Govt. deposits..... 5,264.36

Time deposits, including postal savings..... 9,050.51

Total deposits..... \$ 14,409.34

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

Borrowings from other banks..... 3,345.22

All other liabilities..... 98.15

Total liabilities..... 25,800.10

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. . . .	3,345.22	3,345.22	---	3,345.22	100.
Preferred claims. . .	14,505.97	2,962.47	11,543.50	14,505.97	100.
General claims. . . .	98.15	---	---	---	0.
Total claims. . . .	17,909.34	6,307.69	11,543.50	17,851.19	99.32
	17,949.34				99.4 670

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

Collections on stockholders liability 1925 \$37.03

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 369

..... Nebraska.

1. Name of bank Nebraska State Bank Town or City West Point County Cuming

2. Date organized 6-25-1889 Date suspended 12-13-30 Population of town or city* 2002

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 12, 1930.

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>256,683.23</u>
Real estate acquired in satisfaction of debts.....	<u>52,661.00</u>
Investments.....	³¹⁹ <u>61,787.50</u>
All other resources.....	<u>38,384.60</u>
Total resources.....	<u>409,516.33</u>
Capital.....	<u>30,000.00</u>
Surplus and undivided profits.....	<u>24,606.86</u>

Deposits:

Due to banks**.....	\$ <u>25.00</u>
Demand deposits, including U. S. Govt. deposits.....	<u>114,840.93</u>
Time deposits, including postal savings.....	<u>186,666.56</u>
Total deposits.....	\$ <u>301,532.49</u>
Borrowings from F. R. bank.....	<u>-</u>
Borrowings from other banks.....	<u>50,000.00</u>
All other liabilities.....	<u>3,376.98</u>
Total liabilities.....	<u>409,516.33</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? _____ If so give payments to date:

(Amounts in dollars)

	Total payments	Per cent of payments to claims allowed
Dec 31, 1930		
Will probably be placed in hands of receiver. Not definitely settled.		

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). Dishonesty of former management		x
Other causes, (specify) Depleted cast reserve	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 _____

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 186

NEBRASKA

.....

1. Name of bank Western State Bank Town or City Western County Saline
2. Date organized 2-1-1917 Date suspended 3-20-1928 Population of town or city* 427
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, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>36,310.51</u>
Real estate acquired in satisfaction of debts.....	<u>2,483.55</u>
Investments.....	³⁶ <u>---</u>
All other resources.....	<u>6,293.15</u>
Total resources.....	<u><u>45,087.21</u></u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>57,937.40</u>

Deposits:

Due to banks**.....	\$ <u>3,065.74</u>
Demand deposits, including U. S. Govt. deposits.....	<u>20,529.97</u>
Time deposits, including postal savings.....	<u>44,265.33</u>
Total deposits.....	\$ <u>67,861.04</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>---</u>
All other liabilities.....	<u>15,163.57</u>
Total liabilities.....	<u><u>45,087.21</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....	66,093.06	3,965.63	1,321.90	5,287.53	8.00
General claims....	17,904.54	---	---	---	0.
Total claims....	83,997.60	3,965.63	1,321.90	5,287.53	6.29

Western State Bank, Western, Nebr.

"GOING BANK" PERIOD March 1, 1926 to March 20, 1928

Liabilities	3-1-1926	Increase	Per cent of
		Decrease	net decrease
Deposits	\$146,948.93	\$79,087.89	
Bills Payable (Secured)	8,550.00	8,550.00	
Other Liabilities	<u>871.85</u>	<u>14,291.72</u>	
Total	\$156,370.78	\$73,346.17	46.90

The net decrease during the "going bank" and receivership periods was 49.66 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.....	x	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) .. Deflation of agricultural prices.....		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? 1921-1922

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.....

Collection on stockholders liability 1928 \$15,116.37

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 335

NEBRASKA

.....

1. Name of bank Farmers and Merchants Town or City Weston County Saunders
2. Date organized 8-13-1906 Date suspended 4-15-30 Population of town or city* 372
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 Kirchmans Banks

* 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 15, 1930

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>139,114.50</u>
Real estate acquired in satisfaction of debts.....	<u>6,200.00</u>
Investments.....	¹⁴⁸ <u>6,975.00</u>
All other resources.....	<u>39,692.58</u>
Total resources.....	<u>191,982.08</u>
Capital.....	<u>12,000.00</u>
Surplus and undivided profits.....	<u>5,324.93</u>
Deposits:	
Due to banks**.....	\$ <u>598.47</u>
Demand deposits, including U. S. Govt. deposits.....	<u>41,786.14</u>
Time deposits, including postal savings.....	<u>122,417.83</u>
Total deposits.....	\$ <u>164,802.44</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>9,619.06</u>
All other liabilities.....	<u>235.65</u>
Total liabilities.....	<u>191,982.08</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....					
Preferred claims....		Claims not established at this 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.....		
Defalcation.....	x	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name)..... Saunders County National Bank, Wahoo	x	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? 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? 1928 - 1929

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

240

NEBRASKA

.....

1. Name of bank First State Bank Town or City Winnetoon County Knox

2. Date organized 10-8-1900 Date suspended 1-23-29 Population of town or city* 220

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 23, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 128,755.49

Real estate acquired in satisfaction of debts..... 23,497.60

Investments..... ---

All other resources..... 10,882.25

Total resources..... 163,135.34

Capital..... 20,000.00

Surplus and undivided profits..... 61,547.63

Deposits:

Due to banks**..... \$ 70.08

Demand deposits, including U. S. Govt. deposits..... 33,253.07

Time deposits, including postal savings..... 170,209.92

Total deposits..... \$ 203,553.07

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

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

All other liabilities..... 1,149.90

Total liabilities..... 163,135.34

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.	210,813.16	8,478.11	8,478.11	16,956.22	8.04
General claims.	149.90	---	---	---	0.
Total claims.	210,963.06	8,478.11	8,478.11	16,956.22	8.03

First State Bank, Winnetoon, Nebr.

"GOING BANK" PERIOD August 3, 1927 to January 23, 1929

Liabilities	8-3-1927	Increase Decrease	Per cent of Net Decrease
Deposits	\$306,932.80	\$103,379.73	
Other liabilities	<u>390.96</u>	<u>758.94</u>	
Total	\$307,323.76	\$102,620.79	33.39

The net decrease in liabilities during the "going bank" and receivership periods was 36.87 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.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
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? 1921-1922

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

1929 - \$1,000.00

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

350

NEBRASKA

1. Name of bank Farmers State Bank Town or City Winside County Wayne
2. Date organized 7-1-1913 Date suspended 11-7-1921 Population of town or city* 488
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.

November 5, 1921

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 516,757.69

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

Investments..... ---

All other resources..... 15,378.06

Total resources..... 532,135.75

Capital..... 25,000.00

Surplus and undivided profits..... 21,820.99

Deposits:

Due to banks**..... \$ 713.62

Demand deposits, including U. S. Govt. deposits..... 101,064.78

Time deposits, including postal savings..... 324,704.06

Total deposits..... \$ 426,482.46

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

Borrowings from other banks..... 57,087.51

All other liabilities..... 1,744.79

Total liabilities..... 532,135.75

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? _____ 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 April 30, 1929

Collections:

From liquidation of assets.....	\$ 436,794.76
From assessments on shareholders.....	22,063.70
Other collections (explain) <u>Cash rents \$3524.48)</u>	35,839.75
<u>Interest recd 30,733.35)</u>	494,698.21
<u>Refund income tax 1,581.92)</u>	17,281.23
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. . . .	57,087.51	57,087.51	---	57,087.51	100.
Preferred claims. . .	690,049.40	430,290.32	259,759.08	690,049.40	100.
General claims. . . .	9,933.11	---	---	---	0.
Total claims. . . .	757,070.02	487,377.83	259,759.08	747,136.91	98.68

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 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? 1919, 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	1921-1926	\$6,363.70
	1927	4,500.00
	1928	<u>11,200.00</u> (By judgment)
		\$22,063.70

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

136

Name of State

.....
NEBRASKA
.....

1. Name of bank Farmers State Bank Town or City Wolbach County Greeley
2. Date organized 3-27-1908 Date suspended 6-10-26 Population of town or city* 589
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, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 123,166.35

Real estate acquired in satisfaction of debts..... 40,483.75

Investments..... 12²

All other resources..... 6,674.94

Total resources..... 170,325.04

Capital..... 20,000.00

Surplus and undivided profits..... 32,920.18

Deposits:

Due to banks**..... \$ 1,256.97

Demand deposits, including U. S. Govt. deposits..... 18,473.51

Time deposits, including postal savings..... 135,152.30

Total deposits..... \$ 154,882.78

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

Borrowings from other banks..... _____

All other liabilities..... 28,362.44

Total liabilities..... 170,325.04

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:

	<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....	145,525.33	12,158.84	133,366.49	145,525.33	100.
General claims....	29,548.85	---	---	---	0.
Total claims....	175,074.18	12,158.84	133,366.49	145,525.33	83.12

Farmers State Bank, Wolbach, Nebr.

"GOING BANK" PERIOD February 11, 1925 to June 10, 1926

Liabilities	2-11-25	Decrease Increase	Per Cent of Net Decrease
Deposits	\$180,431.06	\$25,548.28	
Bills Payable	35,125.68	35,125.68	
Other Liabilities	<u>1,875.73</u>	<u>25,153.38</u>	
Total	\$217,432.47	\$35,520.58	16.33

The net decrease in Liabilities during the "going bank" and receivership periods was 86.41 per cent.

	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).....		

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 \$1,333.33

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 11 26

NEBRASKA

.....

1. Name of bank Peoples State Bank Town or City Wolbach County Greeley
2. Date organized 6-9-1914 Date suspended 8-5-29 Population of town or city* 589
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 3, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>272,288.63</u>
Real estate acquired in satisfaction of debts.....	<u>53,180.55</u>
Investments.....	<u>12,000.00</u>
All other resources.....	<u>14,046.72</u>
Total resources.....	<u>351,515.90</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>9,103.12</u>

Deposits:

Due to banks**.....	\$ <u>6,398.72</u>
Demand deposits, including U. S. Govt. deposits.....	<u>111,917.36</u>
Time deposits, including postal savings.....	<u>160,891.76</u>
Total deposits.....	\$ <u>279,208.34</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>38,017.59</u>
All other liabilities.....	<u>186.85</u>
Total liabilities.....	<u>351,515.90</u>

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

Date of reopening 1-11-30
 Name under which reopened Peoples 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 an 80% write-down 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.

PEOPLES STATE BANK, WOLBACH

	<u>Amount</u>	<u>Estimated Loss</u>	<u>Per Cent of Estimated Loss to Depositors</u>
Estimated Loss On:			
Secured Deposits & Offsets	\$ 17,185.14	None	-
Unsecured Deposits	262,022.60	\$102,801.45	39.23
Total	<u>\$279,208.34</u>	<u>\$102,801.45</u>	<u>36.82</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.....		
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? 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 _____

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

282

Name of State

..... NEBRASKA

1. Name of bank State Bank of Wolbach Town or City Wolbach County Greeley
2. Date organized 8-17-1914 Date suspended 2-11-1929 Population of town or city* 589
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 JJ & CC Hanson

* 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.

February 11, 1929

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

Loans and discounts:

On real estate.....	\$ _____	
Other.....	_____	
Total loans and discounts.....	\$ 94,744.06	
Real estate acquired in satisfaction of debts.....	75,419.18	
Investments.....	95 ---	
All other resources.....	26,409.46	
Total resources.....	196,572.70	
Capital.....	20,000.00	
Surplus and undivided profits.....	32,988.27	

Deposits:

Due to banks**.....	\$ _____	
Demand deposits, including U. S. Govt. deposits.....	25,212.64	
Time deposits, including postal savings.....	184,192.07	
Total deposits.....	\$ 209,404.71	
Borrowings from F. R. bank.....	---	
Borrowings from other banks.....	---	
All other liabilities.....	156.26	
Total liabilities.....	196,572.70	

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....	216,887.56	42,977.08	---	42,977.08	19.81
General claims....	3,355.47	---	---	---	0.
Total claims....	220,243.03	42,977.08	---	42,977.08	19.51

State Bank of Wolbach, Wolbach, Nebr.

"GOING BANK" PERIOD August 12, 1927 to February 11, 1929

Liabilities	8-12-1927	Decrease	Per cent of Net Decrease
Deposits	\$322,983.80	\$113,579.09	
Bills Payable (Secured)	10,000.00	10,000.00	
Other Liabilities	<u>394.73</u>	<u>238.47</u>	
Total	\$333,378.53	\$123,817.56	37.14

The net decrease in liabilities during the "going bank" and receivership periods was 46.82 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)..... Misuse of funds		x
Other causes, (specify)..... 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? 1921-1922

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

June 30, 1930 \$8.28

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 342

NEBRASKA

.....

1. Name of bank Farmers and Merchants Bank Town or City Wymore County Gage
2. Date organized 10-31-1910 Date suspended 3-15-30 Population of town or city* 2592
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 15, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>133,555.89</u>
Real estate acquired in satisfaction of debts.....	<u>8,976.79</u>
Investments.....	<u>30,526.36</u>
All other resources.....	<u>36,331.23</u>
Total resources.....	<u>209,390.27</u>
Capital.....	<u>35,000.00</u>
Surplus and undivided profits.....	<u>83.27</u>

Deposits:

Due to banks**.....	\$ <u>2,303.83</u>
Demand deposits, including U. S. Govt. deposits.....	<u>79,418.26</u>
Time deposits, including postal savings.....	<u>92,629.82</u>
Total deposits.....	\$ <u>174,351.91</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>121.63</u>
Total liabilities.....	<u>209,390.27</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.....	_____	_____

* 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 . . .	147,883.77				
General claims . . .	121.63				
Total claims . . .	148,005.40				
All claims not established to date, 6-30-30.					

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 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.

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 39

.....
NEBRASKA
.....

1. Name of bank American State Bank Town or City York County York
2. Date organized 5-18-1905 Date suspended 11-18-29 Population of town or city* 5388
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 18, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>727,811.85</u>
Real estate acquired in satisfaction of debts.....	<u>40,930.00</u>
Investments.....	<u>36,585.00</u>
All other resources.....	<u>82,342.20</u>
Total resources.....	<u>887,669.05</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>31,196.03</u>

Deposits:

Due to banks**.....	\$ <u>36,799.05</u>
Demand deposits, including U. S. Govt. deposits.....	<u>208,856.66</u>
Time deposits, including postal savings.....	<u>527,781.98</u>
Total deposits.....	\$ <u>773,437.69</u>
Borrowings from F. R. bank.....	<u>---</u>
Borrowings from other banks.....	<u>29,814.38</u>
All other liabilities.....	<u>3,220.95</u>
Total liabilities.....	<u>887,669.05</u>

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

Date of reopening 3-3-30
 Name under which reopened Bank of Commerce

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 60% write-down of unsecured deposits</u>	
General claims.....	<u>with which to purchase and remove undesirable</u>	
Total.....	<u>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.

AMERICAN STATE BANK, YORK

Estimated Loss On:	Amount	Estimated Loss	Per Cent of Estimated Loss to Depositors
Secured Deposits & Offsets	\$ 48,051.69	None	-
Unsecured Deposits	<u>725,386.00</u>	<u>\$238,406.38</u>	<u>32.87</u>
Total	<u>\$773,437.69</u>	<u>\$238,406.38</u>	<u>30.82</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.....		
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) <u>Bank of Polk, Polk, Nebr.</u>	x	
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? 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? 1926-1927

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 _____

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 212

.....

NEBRASKA

.....

1. Name of bank Farmers State Bank Town or City York County York
2. Date organized 1-14-1916 Date suspended 5-11-28 Population of town or city* 5388
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 11, 1928

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>58,096.94</u>
Real estate acquired in satisfaction of debts.....	<u>48,356.67</u>
Investments.....	⁵⁸ _____
All other resources.....	<u>49,255.83</u>
Total resources.....	<u><u>155,709.44</u></u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>27,870.35</u>

Deposits:

Due to banks**.....	\$ _____
Demand deposits, including U. S. Govt. deposits.....	<u>37,544.64</u>
Time deposits, including postal savings.....	<u>95,962.79</u>
Total deposits.....	\$ <u>133,507.43</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>72.36</u>
Total liabilities.....	<u><u>155,709.44</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....	136,451.47	13,588.64	---	13,588.64	9.95
General claims....	633.93	---	---	---	0.
Total claims....	137,085.40	13 588.64	---	13,588.64	9.91

Farmers State Bank, York, Nebr.

"GOING BANK" PERIOD December 16, 1926 to May 11, 1928

Liabilities	12-16-26	Decrease	Per Cent of Net Decrease
Deposits	\$172,536.94	\$39,029.51	
Bills Payable	10,230.90	10,230.90	
Other Liabilities	<u>429.45</u>	<u>357.09</u>	
Total	\$183,197.29	\$49,617.50	27.08

The net decrease in liabilities during the "going bank" and receivership periods was 32.58 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.....		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? No If so, give dates and amounts of all assessments
