

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

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 136

..... South Carolina

1. Name of bank Bank of Manning Town or City Manning County Clarendon
2. Date organized 10 11 89 Date suspended 11 30 26 Population of town or city* 2,022
3. Federal reserve district 5th Member or nonmember of F. R. System NO
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

6. Condition figures, as of (date*) Nov. 30, 1926

Loans and discounts:

On real estate.....	\$	170 666 04	
Other.....		225 143 81	
Total loans and discounts.....	\$	395 809 85	
Real estate acquired in satisfaction of debts.....		7 367 53	
Investments.....		31 900 00	408
All other resources.....		41 019 33	
Total resources.....		476 096 71	
Capital.....		40 000 00	
Surplus and undivided profits.....		90 403 46	

Deposits:

Due to banks**.....	\$	1 078 57	
Demand deposits, including U. S. Govt. deposits.....		132 507 91	
Time deposits, including postal savings.....		111 903 28	
Total deposits.....	\$	245 489 76	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		100 203 49	
All other liabilities.....			
Total liabilities.....		476 096 71	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	100,203	30,000		30,000	30%
Preferred claims . . .	None				
General claims . . .	245,489	None			
Total claims . . .	345,692			30,000	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.....		X
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	X	
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....	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 No - Two

If so, state what industry or type of agriculture Cotton and Tobacco

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? General conditions for several years

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

Jan. 1927

Amount Collected \$18,765.36

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

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 135

.....
South Carolina
.....

1. Name of bank Home Bank and Trust Co. Town or City Manning County Clarendon
2. Date organized 1/31/11 Date suspended 11/26/26 Population of town or city* 2,022
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) November 26, 1926

Loans and discounts:

On real estate..... \$ 72 460 76
 Other..... 98 172 80

Total loans and discounts..... \$ 170 633 56

Real estate acquired in satisfaction of debts..... 33 861 41

Investments..... 14 700 00

All other resources..... 94 437 78

Total resources..... 313 632 75

Capital..... 25 000 00

Surplus and undivided profits..... 22 475 26

Deposits:

Due to banks**..... \$ 220 42

Demand deposits, including U. S. Govt. deposits..... 118 316 90

Time deposits, including postal savings..... 30 437 31

Total deposits..... \$ 148 974 63

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

Borrowings from other banks..... 57 000 00

All other liabilities..... 60 182 86

Total liabilities..... 313 632 75

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	126,000	86,000		86,000	68%
Preferred claims....					
General claims....	137,630	6,400		6,400	4.6% 21.65
Total claims....	263,630	92,400		92,400	35%

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? No - Two

If so, state what industry or type of agriculture Cotton and Tobacco

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

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

1927

Amount \$12,000.00

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

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Name of State

South Carolina

.....

1. Name of bank Planters Bank Town or City Marion County Marion
2. Date organized 8 21 11 Date suspended 11 24 24 Population of town or city* 4,000
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

6. Condition figures, as of (date*) Nov. 22, 1924

Loans and discounts:

On real estate..... \$ 78 898 16
 Other..... 401 888 05

Total loans and discounts..... \$ 480 786 21

Real estate acquired in satisfaction of debts..... 10 533 48

Investments..... ⁴⁸² 1 225 00

All other resources..... 69 724 67

Total resources..... 562 269 36

Capital..... 40 000 00

Surplus and undivided profits..... 30 929 02

Deposits:

Due to banks**..... \$ 6 027 28

Demand deposits, including U. S. Govt. deposits..... 222 385 26

Time deposits, including postal savings..... 159 773 65

Total deposits..... \$ 388 186 19

Borrowings from F. R. bank..... 76 303 13

Borrowings from other banks..... 26 851 02

All other liabilities..... 562 269 36

Total liabilities..... 562 269 36

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

Date of reopening_____

Name under which reopened_____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	103,114	103,114		103,114	100%
Preferred claims					
General claims	382,622	53,567		55,567	14%
Total claims	485,736	156,681		156,681	32.2%

O.K.

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture Cotton and Tobacco

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 _____

3 4 25

Amount Collected \$20,089.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

71

Name of State

South Carolina

.....

1. Name of bank Merchants and Planters Town or City Mayesville County Sumter
2. Date organized 2 7 19 Date suspended 2 18 24 Population of town or city* 839
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) May 14, 1924

Loans and discounts:

On real estate.....	\$	<u>9 791 49</u>	
Other.....		<u>26 978 39</u>	
Total loans and discounts.....	\$		<u>36 769 88</u>

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

Investments..... 37

All other resources..... 4 972 99

Total resources..... 41 742 87

Capital..... 10 000 00

Surplus and undivided profits..... 3 186 24

Deposits:

Due to banks**..... \$ 33 90

Demand deposits, including U. S. Govt. deposits..... 24 550 82

Time deposits, including postal savings..... 727 51

Total deposits..... \$ 25 312 23

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

Borrowings from other banks..... 3 244 40

All other liabilities.....

Total liabilities..... 41 742 87

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

Date of reopening Operated under Court Order for about two years - and closed by suit of depositors.

Name under which reopened.....

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	3,244	3,244		3,244	100%
Preferred claims . . .					
General claims . . .	16,746	3,295		3,295	19.6%
Total claims . . .	19,990	6,539		6,539	32.7%

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

O.K.

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.....		
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 Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Fall 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 July 1928

Amount Collected \$2,527.62

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

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Name of State

South Carolina

.....

1. Name of bank Bank of McClellanville Town or City McClellanville County Charleston
2. Date organized 8 8 10 Date suspended 4 15 25 Population of town or city* 980
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

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

Loans and discounts:

On real estate..... \$ 13 477 01

Other..... 18 055 74

Total loans and discounts..... \$ 31 532 75

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

Investments..... _____ ³²

All other resources..... 5 661 31

Total resources..... 37 194 06

Capital..... 15 000 00

Surplus and undivided profits..... 5 069 39

Deposits:

Due to banks**..... \$ 52 80

Demand deposits, including U. S. Govt. deposits..... 7 145 87

Time deposits, including postal savings..... 6 391 50

Total deposits..... \$ 13 590 17

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

Borrowings from other banks..... 3 000 00

All other liabilities..... 534 50

Total liabilities..... 37 194 06

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	3,000	3,000		3,000	100%
Preferred claims . . .					
General claims . . .	8,973	None		None	None
Total claims . . .	11,973	3,000		3,000	25%

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Fall 1924

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

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

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Name of State

.....South Carolina.....

1. Name of bank Consolidated Bank of McColl Town or City McColl County Marlboro
2. Date organized 2 19 26 Date suspended 1 20 30 Population of town or city* 2,129
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

August 19, 1929

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

Loans and discounts:

On real estate..... \$ Figures not available

Other..... _____

Total loans and discounts..... \$ 242 441 04

Real estate acquired in satisfaction of debts..... 244 47 300 00

Investments..... 2 027 00

All other resources..... 33 157 10

Total resources..... 324 925 14

Capital..... 75 000 00

Surplus and undivided profits..... 8 540 49

Deposits:

Due to banks**..... \$ 201 28

Demand deposits, including U. S. Govt. deposits..... 129 126 08

Time deposits, including postal savings..... 95 737 41

Total deposits..... \$ 225 064 77

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

Borrowings from other banks..... 15 673 53

All other liabilities..... 646 35

Total liabilities..... 324 925 14

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	15,673	673		673	4%
Preferred claims					
General claims	194,027	None			
Total claims	209,700	673			.003

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Three or four years

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

1930 - Amount, Collected \$12,000.00

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

12

South Carolina

1. Name of bank **Consolidated Bank of McColl** Town or City **McColl** County **Marlboro**

2. Date organized **2/19/26** Date suspended **1/9/27** Population of town or city* **2,129**

3. Federal reserve district **5th** Member or nonmember of F. R. System **No**

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

Outside city of parent bank** **None**

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

No

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

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

6. Condition figures, as of (date*) Jan. 5, 1927

Loans and discounts:

On real estate.....	\$ <u>Cannot ascertain</u>
Other.....	_____
Total loans and discounts.....	\$ <u>369 718 05</u>
Real estate acquired in satisfaction of debts.....	<u>6 000 00</u>
Investments.....	<u>21 826 13</u>
All other resources.....	<u>21 403 10</u>
Total resources.....	<u>418 947 28</u>
Capital.....	<u>75 000 00</u>
Surplus and undivided profits.....	<u>11 435 35</u>

Deposits:

Due to banks**.....	\$ <u>5 391 06</u>
Demand deposits, including U. S. Govt. deposits.....	<u>106 264 75</u>
Time deposits, including postal savings.....	<u>116 674,02</u>
Total deposits.....	\$ <u>228 329 83</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>103 500 00</u>
All other liabilities.....	<u>682 10</u>
Total liabilities.....	<u>418 947 28</u>

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

Date of reopening 1/31/27

Name under which reopened Consolidated Bank of McColl

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

no data

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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

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

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

C

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 220

.....
South Carolina
.....

1. Name of bank Bank of McCormick Town or City McCormick County McCormick
2. Date organized 9 30 20 Date suspended 2 20 24 Population of town or city* 1,284
3. Federal reserve district 5th Member or nonmember of F. R. System NO
4. Number of branches operated: In city of parent bank One
 Outside city of parent bank** One - Willington, S. C.
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*) Feb. 19, 1924

Loans and discounts:

On real estate.....	\$	<u>72 669 68</u>
Other.....		<u>262 711 13</u>
Total loans and discounts.....	\$	<u>335 379 81</u>
Real estate acquired in satisfaction of debts.....		<u>2 066 96</u>
Investments.....		<u>335</u>
All other resources.....		<u>15 007 45</u>
Total resources.....		<u>352 454 22</u>
Capital.....		<u>68 000 00</u>
Surplus and undivided profits.....		<u>46 289 40</u>

Deposits:

Due to banks**.....	\$	<u>1 182 12</u>
Demand deposits, including U. S. Govt. deposits.....		<u>33 286 56</u>
Time deposits, including postal savings.....		<u>45 809 14</u>
Total deposits.....	\$	<u>80 277 82</u>
Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		<u>157 887 00</u>
All other liabilities.....		_____
Total liabilities.....		<u>352 454 22</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	157,887	94,732		94,732	60%
Preferred claims . . .					
General claims . . .	79,410	None			
Total claims . . .	237,297				

Banks holding collateral assets attempted to collect their holdings and no accurate figures can be given. Best information we received is that they collected 60%

b.k.

Records were poorly and inadequately kept.

11. Causes of suspension:

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

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

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

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

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

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

Some of stockholders paid in \$9,500.00 after closing but so far as we can learn no assessment was ever levied against all stockholders.

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

202

South Carolina

.....

1. Name of bank Farmers Bank Town or City McCormick County McCormick
2. Date organized 12 26 06 Date suspended 6 11 30 Population of town or city* 1,284
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

6. Condition figures, as of (date*) June 10, 1930

Loans and discounts:

On real estate.....	\$	<u>62 703 66</u>	
Other.....		<u>153 547 36</u>	
Total loans and discounts.....	\$	<u>216 251 02</u>	
Real estate acquired in satisfaction of debts.....		<u>31 788 58</u>	
Investments.....		<u>30 667 80</u>	247
All other resources.....		<u>27 948 12</u>	
Total resources.....		<u>306 655 52</u>	
Capital.....		<u>\$40 000 00</u>	
Surplus and undivided profits.....		<u>22 086 75</u>	

Deposits:

Due to banks**.....	\$	<u>1 881 47</u>	
Demand deposits, including U. S. Govt. deposits.....		<u>119 732 36</u>	
Time deposits, including postal savings.....		<u>82 886 26</u>	
Total deposits.....	\$	<u>204 500 09</u>	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		<u>40 000 00</u>	
All other liabilities.....		<u>68 68</u>	
Total liabilities.....		<u>306 655 52</u>	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	64,519	40,411		40,411	62.6%
Preferred claims . . .	5,565	5,565		5,565	100%
General claims . . .	190,731	None			
Total claims . . .	260,815	45,976		45,976,	17.6%

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Past two or three years

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

Assessment just levied but none collected.

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

114

Name of State

South Carolina

.....

1. Name of bank Bank of Monetta Town or City Monetta County Saluda

2. Date organized 2 1 18 Date suspended 11 9 26 Population of town or city* 137

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

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

Loans and discounts:

On real estate.....	\$	<u>7 247 89</u>
Other.....		<u>40 612 15</u>
Total loans and discounts.....	\$	<u>47 860 04</u>

Real estate acquired in satisfaction of debts..... 500 00

Investments..... 49 500 00

All other resources..... 27 403 78

Total resources..... 75 763 82

Capital..... 20 000 00

Surplus and undivided profits..... 9 022 81

Deposits:

Due to banks**.....	\$	<u>151 27</u>
---------------------	----	---------------

Demand deposits, including U. S. Govt. deposits.....		<u>16 315 15</u>
--	--	------------------

Time deposits, including postal savings.....		<u>15 200 82</u>
--	--	------------------

Total deposits..... \$ 31 667 24

Borrowings from F. R. bank..... 15 000 00

Borrowings from other banks..... 73 77

All other liabilities..... 75.763 82

Total liabilities..... 75.763 82

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

Date of reopening.....

Name under which reopened.....

Loss to depositors on:

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	15,000	15,000		15,000	100%
Preferred claims....	Small depositors paid in cash, other depositors were given the assets of the bank (figures not available)				
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.....	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 Cotton

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

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

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

8

Name of State

South Carolina

.....

1. Name of bank Bank of Monetta Town or City Monetta County Aiken
2. Date organized 2/1/18 Date suspended 2/18/26 Population of town or city* 137
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) 12/14/25

Loans and discounts:

On real estate.....	\$	8 214 59	
Other.....		46 418 65	
Total loans and discounts.....	\$	54 633 22	
Real estate acquired in satisfaction of debts.....			40 95
Investments.....			22 852 26
All other resources.....			77 526 43
Total resources.....			20 000 00
Capital.....			7 694 57
Surplus and undivided profits.....			

Deposits:

Due to banks**.....	\$	532 95	
Demand deposits, including U. S. Govt. deposits.....		22 765 31	
Time deposits, including postal savings.....		9 823 60	
Total deposits.....	\$	33 031 86	
Borrowings from F. R. bank.....			
Borrowings from other banks.....			16 800 00
All other liabilities.....			
Total liabilities.....			77 526 43

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

Date of reopening 3/8/26

Name under which reopened Bank of Monetta

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

no data

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

46

Name of State

..... South Carolina

1. Name of bank McCarmel Bank Town or City Mt. Carmel County McCormick

2. Date organized 3 21 06 Date suspended 5 17 23 Population of town or city* 300

3. Federal reserve district 5th Member or nonmember of F. R. System No

4. Number of branches operated: In city of parent bank One 0 Both included in these figures

Outside city of parent bank** One - at Calhoun Falls, S. C.

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, 1923

Loans and discounts:

On real estate.....	\$	<u>3 531 00</u>
Other.....		<u>25 948 95</u>
Total loans and discounts.....	\$	<u>29 479 95</u>

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

~~Investments~~ All other Resources..... 15 943 68

~~All other resources~~.....

Total resources..... 45 423 63

Capital..... 10 000 00

Surplus and undivided profits..... 2 572 20

Deposits:

Due to banks**..... \$ 3 127 39

Demand deposits, including U. S. Govt. deposits..... 21 867 80

Time deposits, including postal savings..... 856 24

Total deposits..... \$ 25 851 43

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

Borrowings from other banks..... 7 000 00

All other liabilities.....

Total liabilities..... 45 423 63

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

Date of reopening.....

Name under which reopened.....

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	7,000	7,000		7,000	100%
Preferred claims . . .					
General claims . . .	23,325	699		699	3%
Total claims . . .	30,325	7,699		7,699	25.3% ^{25.38}

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture Cotton

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

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 62

South Carolina

.....

1. Name of bank Bank of Mountville Town or City Mountville County Laurens

2. Date organized 2 1 12 Date suspended 11 8 24 Population of town or city* 220

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

6. Condition figures, as of (date*) Nov. 7, 1924

Loans and discounts:

On real estate.....	\$	<u>14 468 50</u>	
Other.....		<u>74 325 66</u>	
Total loans and discounts.....	\$		<u>88 794 16</u>

Real estate acquired in satisfaction of debts..... 89

Investments..... 17 262 40

All other resources..... 106 056 56

Total resources..... 20 250 00

Capital..... 11 880 35

Surplus and undivided profits.....

Deposits:

Due to banks**.....	\$	<u>1 710 51</u>	
Demand deposits, including U. S. Govt. deposits.....		<u>36 514 39</u>	
Time deposits, including postal savings.....		<u>16 701 31</u>	
Total deposits.....	\$		<u>54 926 21</u>

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

Borrowings from other banks..... 19 000 00

All other liabilities.....

Total liabilities..... 106 056 56

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

Date of reopening_____

Name under which reopened_____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	19,000	19,000		19,000	100%
Preferred claims . . .					
General claims . . .	53,920	21,727		21,727	40.2% <i>40.29</i>
Total claims . . .	72,920	40,727		40,727	55.8% <i>55.85</i>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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 _____

_____ 1925 _____

_____ Amount \$16,500.00 _____

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

64

Name of State

..... South Carolina

1. Name of bank Bank of Neeses Town or City Neeses County Orangeburg
2. Date organized 6 28 10 Date suspended 9 30 24 Population of town or city* 289
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

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

6. Condition figures, as of (date*) Sept. 30, 1924

Loans and discounts:

On real estate.....	\$	<u>3 433 06</u>
Other.....		<u>70 089 48</u>
Total loans and discounts.....	\$	<u>73 522 54</u>

Real estate acquired in satisfaction of debts.....	<u>741</u>	
Investments.....		<u>225 00</u>
All other resources.....		<u>14 842 03</u>
Total resources.....		<u>88 589 57</u>
Capital.....		<u>10 000 00</u>
Surplus and undivided profits.....		<u>1 941 72</u>

Deposits:

Due to banks**.....	\$	<u>2 112 05</u>
Demand deposits, including U. S. Govt. deposits.....		<u>46 996 31</u>
Time deposits, including postal savings.....		<u>230 32</u>
Total deposits.....	\$	<u>49 338 68</u>

Borrowings from F. R. bank.....		
Borrowings from other banks.....		<u>27 251 36</u>
All other liabilities.....		<u>57 81</u>
Total liabilities.....		<u>88 587 57</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	27,251	17,722		17,722	65%
Preferred claims . . .					
General claims . . .	44,560	9,411		9,411	21.1%
Total claims . . .	71,811	27,133		27,133	37.8%

O.K.

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. Cotton

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 _____

1925

Amount Collected \$2,539.00

✓
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

155

Name of State

South Carolina

.....

1. Name of bank Brookland Bank Town or City New Brookland County Lexington
2. Date organized 11 10 10 Date suspended 1 12 27 Population of town or city* 2,540
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

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

6. Condition figures, as of (date*) Dec. 31, 1926

Loans and discounts:

On real estate..... \$ 81 429 66
 Other..... 78 585 09

Total loans and discounts..... \$ 160 014 75

Real estate acquired in satisfaction of debts..... 22 518 43

Investments..... 14 241 25

All other resources..... 20 399 73

Total resources..... 217 174 16

Capital..... 60 000 00

Surplus and undivided profits..... 4 000 00

Deposits:

Due to banks**..... \$ 112 78

Demand deposits, including U. S. Govt. deposits..... 57 995 05

Time deposits, including postal savings..... 66 045 88

Total deposits..... \$ 124 153 71

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

Borrowings from other banks..... 29 012 45

All other liabilities..... 8 00

Total liabilities..... 217 174 16

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	58,225	41,859		41,859	71.8%
Preferred claims . . .	None				
General claims . . .	98,100	9,800		9,800	10%
Total claims . . .	156,325	51,659		51,659	33%

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

O.K.

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

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

If so, state what industry or type of agriculture Cotton

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 _____

1928

Amount Collected \$16,578.00

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

Name of State 124

South Carolina

.....

1. Name of bank Bank of Ninety-Six Town or City Ninety-Six County Greenwood

2. Date organized 8 22 06 Date suspended 10.12 26 Population of town or city* 773

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

6. Condition figures, as of (date*) 10 12 26

Loans and discounts:

On real estate.....	\$	<u>140 822 14</u>	
Other.....		<u>291 435 18</u>	
Total loans and discounts.....	\$	<u>432 257 32</u>	
Real estate acquired in satisfaction of debts.....		<u>32 157 95</u>	
Investments.....		<u>37 200 00</u>	469
All other resources.....		<u>76 797 15</u>	
Total resources.....		<u>578 412 42</u>	
Capital.....		<u>37 500 00</u>	
Surplus and undivided profits.....		<u>10 381 16</u>	

Deposits:

Due to banks**.....	\$	<u>4 167 87</u>	
Demand deposits, including U. S. Govt. deposits.....		<u>145 039 04</u>	
Time deposits, including postal savings.....		<u>175 174 38</u>	
Total deposits.....	\$	<u>324 381 29</u>	
Borrowings from F. R. bank.....		<u>189 594 74</u>	
Borrowings from other banks.....		<u>16 555 23</u>	
All other liabilities.....		<u>578 412 42</u>	

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .	189,594	172,068		172,068	90.7%
Preferred claims. . .	18,293	1,408		1,408	7.7%
General claims. . . .	332,298	4,925		4,925	1.4% 1.48
Total claims. . . .	540,186	178,401		178,401	33.8%

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

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

199

Name of State

South Carolina

.....

1. Name of bank Cambridge Bank Town or City Ninety-Six County Greenwood
2. Date organized 11 21 1900 Date suspended 4 21 30 Population of town or city* 773
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

6. Condition figures, as of (date*) Apr. 19, 1930

Loans and discounts:

On real estate..... \$ 85 198 09

Other..... 150 159 09

Total loans and discounts..... \$ 235 357 18

Real estate acquired in satisfaction of debts..... 14 626 14

Investments..... 25 300 09

All other resources..... 24 568 77

Total resources..... 299 852 18

Capital..... 50 000 00

Surplus and undivided profits..... 41 466 02

Deposits:

Due to banks**..... \$ 18 023 48

Demand deposits, including U. S. Govt. deposits..... 80 951 00

Time deposits, including postal savings..... 79 411 68

Total deposits..... \$ 178 386 16

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

Borrowings from other banks..... 30 000.00

All other liabilities..... _____

Total liabilities..... 299 852 18

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	30,000	6,174		6174	20.6%
Preferred claims . . .					
General claims . . .	167,695	None			
Total claims . . .	197,695	6,174		6,174	3.1%

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Several years prior.

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Not as yet 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

91

Name of State

..... South Carolina

1. Name of bank Bank of North Town or City North County Orangeburg

2. Date organized 9 16 04 Date suspended 5 9 25 Population of town or city* 700

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

6. Condition figures, as of (date*) May 9, 1925

Loans and discounts:

On real estate..... \$ 20 801 00
 Other..... 135 163 25

Total loans and discounts..... \$ 155 964 25

Real estate acquired in satisfaction of debts..... 7 530 58

Investments..... 156

All other resources..... 24 415 99

Total resources..... 187 910 82

Capital..... 60 000 00

Surplus and undivided profits..... 10 735 49

Deposits:

Due to banks**..... \$ 61 52

Demand deposits, including U. S. Govt. deposits..... 19 735 14

Time deposits, including postal savings..... 73 442 55

Total deposits..... \$ 93 239 21

Borrowings from F. R. bank..... 23 497 33

Borrowings from other banks..... 438 79

All other liabilities..... 187 910 82

Total liabilities..... 187 910 82

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

Date of reopening_____

Name under which reopened_____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	43,000	43,000		43,000	100 %
Preferred claims . . .					
General claims . . .	72,668	5,813		5,813	8%
Total claims . . .	115,668	48,813		48,813	42% 422

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Fall 1924

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.

1925 but no collections

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

70

Name of State

South Carolina

.....

1. Name of bank Peoples Bank Town or City North County ~~North~~ Orangeburg
2. Date organized 10 25 10 Date suspended 12 20 24 Population of town or city* 700
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

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

6. Condition figures, as of (date*) Dec, 20, 1924

Loans and discounts:

On real estate.....	\$	12 460 00	
Other.....		94 789 55	
Total loans and discounts.....	\$	107 249 55	
Real estate acquired in satisfaction of debts.....		45 000 00	
Investments.....			107
All other resources.....		30 883 87	
Total resources.....		183 083 42	
Capital.....		50 000 00	
Surplus and undivided profits.....		12 785 76	

Deposits:

Due to banks**.....	\$	6 336 46	
Demand deposits, including U. S. Govt. deposits.....		44 454 58	
Time deposits, including postal savings.....		36 606 62	
Total deposits.....	\$	87 397 66	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		32 900 00	
All other liabilities.....			
Total liabilities.....		183 083 42	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	31,600	11,250		11,250	35.6%
Preferred claims . . .	300	300		300	100%
General claims . . .	81,217	2,436		2,436	3%
Total claims . . .	113,117	13,986		13,986	12.3%

12.36

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture Cotton

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

1927

Amount Collected \$1,017.00

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

14

Name of State

South Carolina

.....

1. Name of bank **State Bank of North** Town or City **North** County **Orangeburg**
2. Date organized **5/22/25** Date suspended **11/27/29** Population of town or city* **700**
3. Federal reserve district **5th** Member or nonmember of F. R. System **No**
4. Number of branches operated: In city of parent bank **None**
Outside city of parent bank** **None**
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

6. Condition figures, as of (date*) Nov. 30, 1929

Loans and discounts:

On real estate..... \$ 3 000 00 approx.

Other..... 21 987 84

Total loans and discounts..... \$ 24 987 84

Real estate acquired in satisfaction of debts..... 28

Investments..... 3 000 00

All other resources..... 23 786 07

Total resources..... 51 773 91

Capital..... 11 687 50

Surplus and undivided profits..... 5 799 39

Deposits:

Due to banks**..... \$ 1 307 40

Demand deposits, including U. S. Govt. deposits..... 26 054 90

Time deposits, including postal savings..... 6 924 72

Total deposits..... \$ 34 287 02

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

Borrowings from other banks..... _____

All other liabilities..... _____

Total liabilities..... 51 773 91

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

Date of reopening 12/24/29

Name under which reopened State Bank of North

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... no data

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

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

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

70

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

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 18

South Carolina

.....

1. Name of bank Bank of Morris Town or City Norris County Pickens

2. Date organized 6 24 10 Date suspended 11 24 24 Population of town or city* 206

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

6. Condition figures, as of (date*) Nov. 24, 1924

Loans and discounts:

On real estate..... \$ 11 386 40

Other..... 73 188 13

Total loans and discounts..... \$ 84 574 53

Real estate acquired in satisfaction of debts..... 85

Investments..... _____

All other resources..... 18 756 66

Total resources..... 103 331 19

Capital..... 20 000 00

Surplus and undivided profits..... 4 337 63

Deposits:

Due to banks**..... \$ 2 887 58

Demand deposits, including U. S. Govt. deposits..... 23 013 62

Time deposits, including postal savings..... 23 910 95

Total deposits..... \$ 49 812 15

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

Borrowings from other banks..... 29 144 35

All other liabilities..... 37 06

Total liabilities..... 103 331 19

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over That is, Carey Bank and Trust Co organized to take over bank and agreed to assume 60% of Deposits - Carey Bank and Trust Company
 Date taken over closed, paying depositors 52-1/2%.

Loss to depositors on:	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	<u>23,661</u>	<u>47.5</u>
Total.....	=====	=====

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	<u>29,144</u>	<u>29,144</u>		<u>29,144</u>	<u>100 %</u>
Preferred claims . . .					
General claims	<u>49,812</u>	<u>26,151</u>		<u>26,151</u>	<u>52.5%</u>
Total claims	<u>78,956</u>	<u>55,295</u>		<u>55,295</u>	<u>70%</u>

B.K.

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		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		

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

If so, state what industry or type of agriculture _____

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

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

"Closed" in July 1924 directory

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

40

Name of State

South Carolina

1. Name of bank Bank of Norway Town or City Norway County Orangeburg
2. Date organized 9 26 05 Date suspended 11 15 23 Population of town or city* 200
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

(21)

6. Condition figures, as of (date*) Sept. 27, 1923

Loans and discounts:

On real estate.....	\$	<u>24 371 75</u>	
Other.....		<u>115 501 24</u>	
Total loans and discounts.....	\$	<u>139 872 99</u>	
Real estate acquired in satisfaction of debts.....			<u>142 44</u>
Investments.....			<u>140</u>
All other resources.....			<u>50 551 70</u>
Total resources.....			<u>190 567 13</u>
Capital.....			<u>50 000 00</u>
Surplus and undivided profits.....			<u>19 701 46</u>

Deposits:

Due to banks**.....	\$	<u>4 828 71</u>	
Demand deposits, including U. S. Govt. deposits.....		<u>39 010 83</u>	
Time deposits, including postal savings.....		<u>33 543 48</u>	
Total deposits.....	\$	<u>77 383 02</u>	
Borrowings from F. R. bank.....			<u>43 471 20</u>
Borrowings from other banks.....			<u>11 45</u>
All other liabilities.....			<u>190 567 13</u>
Total liabilities.....			<u>190 567 13</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	43,471	43,471		43,471	100%
Preferred claims . . .	900	900		900	100%
General claims . . .	41,417	2,899		2,899	7%
Total claims . . .	85,788	47,270		47,270	55%

0.12

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

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

If so, state what industry or type of agriculture Cotton

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

1925

Amount Collected \$4,225.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

42

Name of State

South Carolina

.....

1. Name of bank Bank of Oates Town or City Oates County Darlington
2. Date organized 9 27 16 Date suspended 1 17 23 Population of town or city* 200
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) June 16, 1923

Loans and discounts:

On real estate.....	\$	<u>55 000 00</u>
Other.....		<u>182 404 67</u>
Total loans and discounts.....	\$	<u>237 404 67</u>

Real estate acquired in satisfaction of debts..... 237

Investments.....

All other resources..... 24 307 00

Total resources..... 261 711 67

Capital..... 20 000 00

Surplus and undivided profits..... 17 714 08

Deposits:

Due to banks**..... \$ 3 075 52

Demand deposits, including U. S. Govt. deposits..... 54 574 19

Time deposits, including postal savings..... 2 391 31

Total deposits..... \$ 60 041 02

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

Borrowings from other banks..... 162 356 57

All other liabilities..... 1 600 00

Total liabilities..... 261 711 67

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

Date of reopening.....

Name under which reopened.....

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	162,356	100,494		100,494	61.8% 61.89
Preferred claims . . .					
General claims . . .	57,004	None			
Total claims . . .	219,360	100,494		100,494	46%

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture Cotton

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

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

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

148

Name of State

South Carolina

.....

1. Name of bank Bank of Olar Town or City Olar County Bamberg

2. Date organized 12 29 05 Date suspended 12 10 27 Population of town or city* 500

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

6. Condition figures, as of (date*) Dec. 10, 1927

Loans and discounts:

On real estate.....	\$	<u>55 706 03</u>
Other.....		<u>169 550 81</u>
Total loans and discounts.....	\$	<u>225 256 84</u>
Real estate acquired in satisfaction of debts.....		<u>1 400 00</u>
Investments.....		<u>226 534 41</u>
All other resources.....		<u>25 596 17</u>
Total resources.....		<u>252 787 42</u>
Capital.....		<u>20 000 00</u>
Surplus and undivided profits.....		<u>51 746 93</u>

Deposits:

Due to banks**.....	\$	<u>2 759 16</u>
Demand deposits, including U. S. Govt. deposits.....		<u>75 173 84</u>
Time deposits, including postal savings.....		<u>62 207 49</u>
Total deposits.....	\$	<u>140 140 49</u>
Borrowings from F. R. bank.....		<u> </u>
Borrowings from other banks.....		<u>31 000 00</u>
All other liabilities.....		<u>9 900 00</u>
Total liabilities.....		<u>252 787 42</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	31,000	31,000		31,000	100%
Preferred claims . . .	215	215		215	100%
General claims . . .	125,800	None		None	None
Total claims . . .	157,015	31,215		31,215	19.8%
					19.9

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture Cotton

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 _____

1928
Amount Collected \$1,100.00

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

55

Name of State

South Carolina

.....

1. Name of bank Farmers & Merchants Bank Town or City Orangeburg County Orangeburg
2. Date organized 12 30 02 Date suspended 12 29 23 Population of town or city* 10,000
3. Federal reserve district 5th Member or nonmember of F. R. System NO
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) Sept. 13, 1923

Loans and discounts:

On real estate.....	\$	86 842 96	
Other.....		98 709 06	
Total loans and discounts.....	\$	185 552 02	
Real estate acquired in satisfaction of debts.....		290 35	194
Investments.....		7 520 00	
All other resources.....		15 911 34	
Total resources.....		209 273 71	
Capital.....		30 000 00	
Surplus and undivided profits.....		14 350 66	

Deposits:

Due to banks**.....	\$	205 60	
Demand deposits, including U. S. Govt. deposits.....		49 860 24	
Time deposits, including postal savings.....		71 845 71	
Total deposits.....	\$	121 911 55	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		43 011 50	
All other liabilities.....			
Total liabilities.....		209 273 71	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	1,120	1,120		1,120	100 %
General claims . . .	107,963	70,175		70,175	65%
Total claims . . .	109,083	71,295		71,295	65.3%

65.35

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

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

If so, state what industry or type of agriculture Cotton

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 _____

12 1 24 ----- Amount Collected \$13,700.00

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

189

Name of State

..... South Carolina

1. Name of bank Planters Bank Town or City Orangeburg County Orangeburg
2. Date organized 3 23 08 Date suspended 11 26 29 Population of town or city* 7,290
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank One ONE
Outside city of parent bank** None Branchville
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

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

Loans and discounts:

On real estate.....	\$	92 943 18	
Other.....		368 811 08	
Total loans and discounts.....	\$	461 754 26	
Real estate acquired in satisfaction of debts.....		574 31 000 00	
Investments.....		77 748 75	
All other resources.....		61 329 49	
Total resources.....		631 832 50	
Capital.....		100 000 00	
Surplus and undivided profits.....		52 779 48	

Deposits:

Due to banks**.....	\$	8 068 90	
Demand deposits, including U. S. Govt. deposits.....		165 286 44	
Time deposits, including postal savings.....		242 174 93	
Total deposits.....	\$	415 530 27	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		56 000 00	
All other liabilities.....		7 522 75	
Total liabilities.....		631 832 50	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	96,562	96,562		96,562	100%
Preferred claims . . .	2,390	2,390		2,390	100%
General claims . . .	306,098	61,219		61,219	20%
Total claims . . .	405,050	160,171		160,171	39.5%

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 Cotton

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 _____

Oct 6, 1930

Amount Collected \$6,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

68

Name of State

South Carolina

.....

1. Name of bank Bank of Pacolet Town or City Pacolet County Spartanburg
2. Date organized 7 18 12 Date suspended 6 5 24 Population of town or city* 500
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) June 5, 1924

Loans and discounts:

On real estate.....	\$	<u>23 886 61</u>
Other.....		<u>43 803 99</u>
Total loans and discounts.....	\$	<u>67 690 60</u>

Real estate acquired in satisfaction of debts.....		<u>900 00</u>
Investments.....		<u>21 294 37</u>
All other resources.....		<u>23 893 08</u>
Total resources.....		<u>113 778 05</u>

SHORTAGE

Capital.....		<u>15 000 00</u>
Surplus and undivided profits.....		<u>5 711 50</u>

Deposits:

Due to banks**.....	\$	<u>88 90</u>
Demand deposits, including U. S. Govt. deposits.....		<u>42 248 10</u>
Time deposits, including postal savings.....		<u>19 891 16</u>
Total deposits.....	\$	<u>62 228 16</u>

Borrowings from F. R. bank.....		<u>11 000 00</u>
Borrowings from other banks.....		<u>19 838 39</u>
All other liabilities. LEDGER LEAVES REMOVED		<u>113 778 05</u>
Total liabilities.....		<u>113 778 05</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	11,000	11,000		11,000	100 %
Preferred claims....	88	88		88	100 %
General claims....	73,826	55,370		55,370	75 %
Total claims....	84,348	66,458		66,458	78.8%

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 _____

Jan. 1925

Amount Collected \$12,000.00

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 15

South Carolina

.....

1. Name of bank Peoples Bank & Trust Co. Town or City Pageland County Chesterfield
2. Date organized 2/4/24 Date suspended 1/6/30 Population of town or city* 521
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

6. Condition figures, as of (date*) Oct. 23, 1929

Loans and discounts:

On real estate..... \$ Cannot ascertain

Other..... _____

Total loans and discounts..... \$ 53 324 04

Real estate acquired in satisfaction of debts..... 53 _____

Investments..... _____

All other resources..... 55 642 36

Total resources..... 108 966 40

Capital..... 17 000 00

Surplus and undivided profits..... 11 417 69

Deposits:

Due to banks**..... \$ 865 77

Demand deposits, including U. S. Govt. deposits..... 60 803 82

Time deposits, including postal savings..... 13 879 12

Total deposits..... \$ 75 548 71

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

Borrowings from other banks..... 5 000 00

All other liabilities..... _____

Total liabilities..... 108 966 40

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

Date of reopening 1/18/30

Name under which reopened Peoples Bank and Trust Company

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

no data

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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

Stockholders paid in 25% to restore Capital and Surplus - \$5,000.00

C

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

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Name of State

.....
South Carolina
.....

1. Name of bank Bank of Parksville Town or City Parksville County McCormick
2. Date organized 10 1 1908 Date suspended 11 7 22 Population of town or city* 245
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

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

Loans and discounts:

On real estate.....	\$	<u>16 714 46</u>
Other.....		<u>70 173 98</u>
Total loans and discounts.....	\$	<u>86 888 44</u>

Real estate acquired in satisfaction of debts..... 87

Investments..... 23 778 20

All other resources..... 110 666 64

Total resources..... 110 666 64

Capital..... 19 050 00

Surplus and undivided profits..... 23 202 70

Deposits:

Due to banks**..... \$ 148 81

Demand deposits, including U. S. Govt. deposits..... 11 078 90

Time deposits, including postal savings..... 21 914 27

Total deposits..... \$ 33 141 98

Borrowings from F. R. bank..... 35 369 46

Borrowings from other banks..... 2 50

All other liabilities..... 110 666 64

Total liabilities..... 110 666 64

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

Date of reopening.....

Name under which reopened.....

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	33,141	33,141		33,141	100%
Preferred claims . . .					
General claims . . .	35,369	None			
Total claims . . .	68,510	33,141		33,141	48% 48.3

Creditor banks held practically all assets that were of value and best information is that they were paid in full. Depositors received nothing nor were stockholders assessed.

11. Causes of suspension:

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

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

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

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

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

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.

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

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Name of State

South Carolina

.....

1. Name of bank Bank of Paxville Town or City Paxville County Clarendon
2. Date organized 7 5 19 Date suspended 10 22 25 Population of town or city* 185
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) 10/22/75

Loans and discounts:

On real estate.....	\$	<u>15 000 21</u>	
Other.....		<u>31 702 81</u>	
Total loans and discounts.....	\$		<u>46 703 02</u>

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

~~Investments~~ All other Resources..... 24 374 59

~~All other resources~~.....

Total resources..... 71 077 61

Capital..... 20 000 00

Surplus and undivided profits..... 16 365 57

Deposits:

Due to banks**.....	\$	<u>130 80</u>	
---------------------	----	---------------	--

Demand deposits, including U. S. Govt. deposits.....		<u>23 010 34</u>	
--	--	------------------	--

Time deposits, including postal savings.....		<u>800 00</u>	
--	--	---------------	--

Total deposits..... \$ 23 941 14

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

Borrowings from other banks..... 10 770 90

All other liabilities.....

Total liabilities..... 71 077 61

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

Date of reopening.....

Name under which reopened.....

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims.....	\$	_____	_____
---------------------	----	-------	-------

Preferred claims.....		_____	_____
-----------------------	--	-------	-------

General claims.....		_____	_____
---------------------	--	-------	-------

Total.....		<u>_____</u>	<u>_____</u>
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* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	10,770	10,770		10,770	100 %
Preferred claims . . .					
General claims . . .	21,547	None			
Total claims . . .	32,317	10,770		10,770	33.3%

6.4

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Preceding Fall - Crop Conditions

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

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

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Name of State

South Carolina

.....

1. Name of bank Bank of Pelion Town or City Pelion County Lexington
2. Date organized 8 27 10 Date suspended 1 9 29 Population of town or city* 184
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Jan. 9, 1929

Loans and discounts:

On real estate..... \$ 13 824 36

Other..... 22 121 12

Total loans and discounts..... \$ 35 945 48

Real estate acquired in satisfaction of debts..... 22 874 87

Investments..... 5 075 94

All other resources..... 13 484 37

Total resources..... 77 380 66

Capital..... 21 225 00

Surplus and undivided profits..... 2 244 35

Deposits:

Due to banks**..... \$ 1 138 43

Demand deposits, including U. S. Govt. deposits..... 23 108 29

Time deposits, including postal savings..... 29 662 83

Total deposits..... \$ 53 909 55

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

Borrowings from other banks..... _____

All other liabilities..... 1 76

Total liabilities..... 77 380 66

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	1,399	1,399		1,399	100%
General claims . . .	47,321	10,410		10,410	22%
Total claims . . .	48,720	11,809		11,809	24%

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

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

If so, state what industry or type of agriculture _____
Cotton _____

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

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

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

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Name of State

.....
South Carolina
.....

1. Name of bank Chicora Bank Town or City Pelzer County Anderson
2. Date organized 12 14 1885 Date suspended 10 20 29 Population of town or city* 6,675
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

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

6. Condition figures, as of (date*) Nov. 19, 1929

Loans and discounts:

On real estate.....	\$	86 908 40
Other.....		204 765 96
Total loans and discounts.....	\$	291 674 36
Real estate acquired in satisfaction of debts.....		65 405 15
Investments.....		40 536 50
All other resources.....		124 719 47
Total resources.....		522 335 48
Capital.....		50 000 00
Surplus and undivided profits.....		87 089 17

Deposits:

Due to banks**.....	\$	11 425 50
Demand deposits, including U. S. Govt. deposits.....		186 525 60
Time deposits, including postal savings.....		162 295 21
Total deposits.....	\$	360 246 31
Borrowings from F. R. bank.....		
Borrowings from other banks.....		25 000 00
All other liabilities.....		
Total liabilities.....		522 335 48

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .	28,237	28,237		28,237	100%
Preferred claims. . .	8,680	8,680		8,680	100%
General claims. . . .	351,566	315,553		315,553	89.7%
Total claims. . . .	388,483	352,470		352,470	90.7%

Above dividend was paid mostly in Asset's Dividend

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

January 1930

Amount Collected \$49,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

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Name of State

South Carolina

.....

1. Name of bank Bank of Pendleton Town or City Pendleton County Anderson

2. Date organized 9/6/89 Date suspended 6/9/25 Population of town or city* 1040

3. Federal reserve district 5 Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

6. Condition figures, as of (date*) June 9, 1925

Loans and discounts:

On real estate.....	\$	<u>31 536 26</u>
Other.....		<u>169 760 94</u>
Total loans and discounts.....	\$	<u>201 297 20</u>

Real estate acquired in satisfaction of debts..... 9 504 84

Investments..... 5 460 00

All other resources..... 31 805 22

Total resources..... 248 067 26

Capital..... 30 000 00

Surplus and undivided profits..... 5 499 10

Deposits:

Due to banks**..... \$ 6 055 27

Demand deposits, including U. S. Govt. deposits..... 103 979 93

Time deposits, including postal savings..... 57 522 91

Total deposits..... \$ 167 558 11

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

Borrowings from other banks..... 45 000 00

All other liabilities..... 10 05

Total liabilities..... 248 067 26

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	55,000	49,985		49,985	90.8%
Preferred claims					
General claims	151,531	38,516		38,516	25.5% 25.71
Total claims	206,531	88,501		88,501	42.8% 42.85

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.....		
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 _____

_____ **Apr 1926** _____

_____ **Amount Collected \$16,108.00** _____

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

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Name of State

South Carolina

.....

Successors to Bank of Norris and Blue Ridge Bank

1. Name of bank Carey Bank & Trust Co. Town or City Pickens County Pickens
2. Date organized 11 25 25 Date suspended 10 21 27 Population of town or city* 1,250
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) Apr. 5, 1928

Loans and discounts:	
On real estate.....	\$ <u>9 483 48</u>
Other.....	<u>15 147 53</u>
Total loans and discounts.....	\$ <u>24 631 01</u>
Real estate acquired in satisfaction of debts.....	<u>4 115 18</u>
Investments.....	<u>25</u>
All other resources.....	<u>35 088 75</u>
Total resources.....	<u>53 834 94</u>
Capital.....	<u>30 000.00</u>
Surplus and undivided profits.....	<u>1 006 21</u>
Deposits:	
Due to banks**.....	\$ <u>3 467 92</u>
Demand deposits, including U. S. Govt.* deposits.....	<u>3 936 96</u>
Time deposits, including postal savings.....	<u>4 014 85</u>
Total deposits.....	\$ <u>11 419 73</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>11 409 00</u>
All other liabilities.....	_____
Total liabilities.....	<u>33 834 94</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:
(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

167

Name of State

.....
South Carolina
.....

1. Name of bank Keowee Bank Town or City Pickens County Pickens
2. Date organized 9 9 09 Date suspended 10 17 28 Population of town or city* 895
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) August 11, 1928

Loans and discounts:

On real estate..... \$ 80 489 79

Other..... 113 191 91

Total loans and discounts..... \$ 193 681 70

Real estate acquired in satisfaction of debts..... 6 523 08

Investments..... 194

All other resources..... 19 066 23

Total resources..... 219 271 01

Capital..... 50 000 00

Surplus and undivided profits..... 8 668 47

Deposits:

Due to banks**..... \$ 1 282 96

Demand deposits, including U. S. Govt. deposits..... 149 115 52

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

Total deposits..... \$ 150 398 48

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

Borrowings from other banks..... 10 000 00

All other liabilities..... 204 06

Total liabilities..... 219 271 01

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	10,000	10,000		10,000	100 %
Preferred claims . . .	1,869	1,869		1,869	100%
General claims . . .	146,029	102,220		102,220	70%
Total claims . . .	157,898	124,089		124,089	78.6%

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values		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.		
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 _____
Cotton _____

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

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 _____

Nov. 1929 - Amount Collected \$3,700.00 _____

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

146

Name of State

South Carolina

.....

1. Name of bank Bank of Pinewood Town or City Pinewood County Sumter

2. Date organized 9 2 12 Date suspended 1 13 27 Population of town or city* 338

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

6. Condition figures, as of (date*) Jan. 14, 1927

Loans and discounts:

On real estate.....	\$	<u>8 756 91</u>	
Other.....		<u>34 429 80</u>	
Total loans and discounts.....	\$		<u>43 186 71</u>

Real estate acquired in satisfaction of debts.....			<u>1 550 00</u>
--	--	--	-----------------

Investments.....			<u>43 25 00</u>
------------------	--	--	-----------------

All other resources.....			<u>7 148 76</u>
--------------------------	--	--	-----------------

Total resources.....			<u>51 910 47</u>
----------------------	--	--	------------------

Capital.....			<u>10 000 00</u>
--------------	--	--	------------------

Surplus and undivided profits.....			<u>280 67</u>
------------------------------------	--	--	---------------

Deposits:

Due to banks**.....	\$	<u>275 92</u>	
---------------------	----	---------------	--

Demand deposits, including U. S. Govt. deposits.....		<u>21 770 57</u>	
--	--	------------------	--

Time deposits, including postal savings.....		<u>7 263 31</u>	
--	--	-----------------	--

Total deposits.....	\$		<u>29 309 80</u>
---------------------	----	--	------------------

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

Borrowings from other banks.....			<u>12 320 00</u>
----------------------------------	--	--	------------------

All other liabilities.....			_____
----------------------------	--	--	-------

Total liabilities.....			<u>51 910 47</u>
------------------------	--	--	------------------

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims.....	\$	_____	_____
---------------------	----	-------	-------

Preferred claims.....		_____	_____
-----------------------	--	-------	-------

General claims.....		_____	_____
---------------------	--	-------	-------

Total.....		_____	_____
------------	--	-------	-------

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	12,320	(Figures not available)			
Preferred claims . . .					
General claims . . .	29,044	12,066		12,066	41.2%
Total claims . . .					

41.5

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

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

If so, state what industry or type of agriculture _____
Cotton

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 _____

1927
Amount Collected \$5,890.42

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

44

Name of State

.....
South Carolina
.....

1. Name of bank Citizens Bank of Pinewood Town or City Pinewood County Sumter
2. Date organized 11 20 18 Date suspended 12 29 23 Population of town or city* 250
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	41,937	33,268		33,268	79.3%
Preferred claims					
General claims	30,632	14,010		14,010	45.7%
Total claims	72,569	47,278		47,278	65%

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

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

If so, state what industry or type of agriculture Cotton and tobacco

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 _____

1926

Amount \$12,254.00

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 115

South Carolina

.....

1. Name of bank Bank of Plum Branch Town or City Plum Branch County McCormick
2. Date organized 4 17 12 Date suspended 3-25-1926 ~~11-13-25~~ Population of town or city* 169
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

6. Condition figures, as of (date*) Nov. 12, 1925

Loans and discounts:

On real estate.....	\$	13 233 88	
Other.....		30 904 87	
Total loans and discounts.....	\$	64 138 75	
Real estate acquired in satisfaction of debts.....		3 062 45	
Investments.....			64
All other resources.....		10 624 62	
Total resources.....		77 825 82	
Capital.....		10 000 00	
Surplus and undivided profits.....		3 745 23	

Deposits:

Due to banks**.....	\$	858 23	
Demand deposits, including U. S. Govt. deposits.....		23 452 45	
Time deposits, including postal savings.....		17 112 37	
Total deposits.....	\$	41 423 05	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		22 500 00	
All other liabilities.....		157 54	
Total liabilities.....		77 825 82	

7. Has this bank been reopened? No If so give: ~~Bank was reopened but closed in a few days.~~

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	17,500	17,500		17,500	100%
Preferred claims . . .	20	20		20	100 %
General claims . . .	26,411	6,602		6,602	25%
Total claims . . .	43,931	24,122		24,122	54% 54.9

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Six months previous to closing

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

~~Six months prior to closing largest stockholder paid in \$5,000.00 in an attempt to carry on. After closing an additional \$1,200.00 was collected from him.~~

~~Total Collected \$6,200.00~~

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

..... *South Carolina*

1. Name of bank Bank of Plum Branch Town or City Plum Branch county McCormack
2. Date organized 4-17-1912 Date suspended 11-13-1925 Population of town or city* 169
3. Federal reserve district 5 Member or nonmember of F. R. System No
169
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

6. Condition figures, as of (date*) Nov 12, 1925

Loans and discounts:

On real estate.....	\$ <u>13,233.88</u>
Other.....	<u>30,904.87</u>
Total loans and discounts.....	\$ <u>64,138.75</u>
Real estate acquired in satisfaction of debts.....	<u>3,062.45</u>
Investments.....	<u>64</u>
All other resources.....	<u>10,624.62</u>
Total resources.....	<u>77,825.82</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>3,745.23</u>

Deposits:

Due to banks**.....	\$ <u>858.23</u>
Demand deposits, including U. S. Govt. deposits.....	<u>23,452.45</u>
Time deposits, including postal savings.....	<u>17,112.37</u>
Total deposits.....	\$ <u>41,423.05</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>22,500.00</u>
All other liabilities.....	<u>157.54</u>
Total liabilities.....	<u>77,825.82</u>

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

Date of reopening 12-12-1925

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>

No Data

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values		X
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, 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)		
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		

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

If so, state what industry or type of agriculture _____
Cotton

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

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

\$ 5,000 before \$ 1,200

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

194

Name of State

South Carolina

.....

1. Name of bank Bank of Pomaria Town or City Pomaria County Newberry

2. Date organized 6 27 08 Date suspended 3 14 30 Population of town or city* 288

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

6. Condition figures, as of (date*) March 14, 1930

Loans and discounts:

On real estate..... \$ 19 406 04

Other..... 32 166 71

Total loans and discounts..... \$ 51 572 75

Real estate acquired in satisfaction of debts..... 4 515 00

Investments..... ⁵² _____

All other resources..... 7 582 32

Total resources..... 63 670 07

Capital..... 15 000 00

Surplus and undivided profits..... 8 937 62

Deposits:

Due to banks**..... \$ 890 74

Demand deposits, including U. S. Govt. deposits..... 16 158 31

Time deposits, including postal savings..... 22 683 40

Total deposits..... \$ 39 732 45

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

Borrowings from other banks..... _____

All other liabilities..... _____

Total liabilities..... 63 670 07

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	None				
Preferred claims . . .	805	805		805	100%
General claims . . .	39,732	3,673		3,673	9.2%
Total claims . . .	47,737	4,478		4,478	9.3%

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values		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.		
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 **Cotton**

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? **Some years ago (gradual)**

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? **None as yet** 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 116

South Carolina

1. Name of bank Bank of Reevesville Town or City Reevesville County Dorchester
2. Date organized 6 1 06 Date suspended 12 18 26 Population of town or city* 200
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Dec. 16, 1926

Loans and discounts:

On real estate.....	\$	<u>870 34</u>	
Other.....		<u>28 016 63</u>	
Total loans and discounts.....	\$		<u>28 886 97</u>
Real estate acquired in satisfaction of debts.....			<u>4 000 00</u>
Investments.....			<u>3 300 00</u>
All other resources.....			<u>8 644 95</u>
Total resources.....			<u>44 831 92</u>
Capital.....			<u>15 000 00</u>
Surplus and undivided profits.....			<u>484 84</u>

Deposits:

Due to banks**.....	\$		
Demand deposits, including U. S. Govt. deposits.....		<u>19 556 29</u>	
Time deposits, including postal savings.....			
Total deposits.....	\$		<u>19 556 29</u>
Borrowings from F. R. bank.....			
Borrowings from other banks.....			<u>9 790 79</u>
All other liabilities.....			
Total liabilities.....			<u>44 831 92</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	9,790	489		489	5%
Preferred claims . . .					
General claims . . .	19,556	None			
Total claims . . .	29,346	489		489	1.3%
					1.66

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 Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Several years prior to closing

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

149

Name of State

South Carolina

.....

1. Name of bank Farmers & Merchants Bank Town or City Ridge Spring County Saluda
2. Date organized 2 14 18 Date suspended 1 13 27 Population of town or city* 597
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

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

6. Condition figures, as of (date*) Jan. 13, 1927

Loans and discounts:

On real estate.....	\$	74 654 16	
Other.....		59 936 15	
Total loans and discounts.....	\$	134 590 31	
Real estate acquired in satisfaction of debts.....		19 440 00	
Investments.....		3 058 00	138
All other resources.....		41 123 86	
Total resources.....		198 212 17	
Capital.....		30 000 00	
Surplus and undivided profits.....		33 926 11	

Deposits:

Due to banks**.....	\$	60 51	
Demand deposits, including U. S. Govt. deposits.....		26 789 57	
Time deposits, including postal savings.....		64 188 29	
Total deposits.....	\$	91 038 37	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		40 000 00	
All other liabilities.....		3 247 69	
Total liabilities.....		198 212 17	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims.	40,000	40,000		40,000	100%
Preferred claims.					
General claims.	91,038	45,519		45,519	50%
Total claims.	131,038	85,519		85,519	65% 65.2

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
	x
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.....	Misunderstanding among officers
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 Cotton

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

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

Oct. 1930

Amount Collected \$10,000.00

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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P

Type of bank reported—check appropriate one of the following

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

66

Name of State

.....
South Carolina
.....

1. Name of bank Bank of Ridgeville Town or City Ridgeville County Dorchester
2. Date organized 9 23 11 Date suspended 10 9 24 Population of town or city* 385
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

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

6. Condition figures, as of (date*) Oct. 8, 1924

Loans and discounts:

On real estate.....	\$	<u>14 375 26</u>
Other.....		<u>86 795 27</u>
Total loans and discounts.....	\$	<u>101 170 53</u>
Real estate acquired in satisfaction of debts.....		<u>4 374 10</u>
Investments.....		<u>21 611 73</u>
All other resources.....		<u>127 156 36</u>
Total resources.....		<u>15 000 00</u>
Capital.....		<u>2 154 16</u>
Surplus and undivided profits.....		<u>2 154 16</u>

Deposits:

Due to banks**.....	\$	<u>3 910 31</u>
Demand deposits, including U. S. Govt. deposits.....		<u>32 293 62</u>
Time deposits, including postal savings.....		<u>19 762 93</u>
Total deposits.....	\$	<u>55 966 86</u>
Borrowings from F. R. bank.....		<u>46 663 23</u>
Borrowings from other banks.....		<u>7 372 11</u>
All other liabilities.....		<u>127 156 36</u>
Total liabilities.....		<u>127 156 36</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	52,012	7,801		7,801	15%
Preferred claims . . .					
General claims . . .	57,865	None			
Total claims . . .	109,877	7,801		7,801	7%

O.R.

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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

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

1928

Amount Collected \$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 119

South Carolina

.....

1. Name of bank Farmers and Merchants Bank Town or City Ridgeway County Fairfield

2. Date organized 10 29 11 Date suspended 3 10 26 Population of town or city* 429

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

6. Condition figures, as of (date*) September 29, 1925

Loans and discounts:

On real estate.....	\$	<u>24 527 61</u>	
Other.....		<u>16 890 72</u>	
Total loans and discounts.....	\$	<u>41 418 33</u>	
Real estate acquired in satisfaction of debts.....		<u>13 964 41</u>	
Investments.....		<u>41 377 00</u>	
All other resources.....		<u>15 579 03</u>	
Total resources.....		<u>71 338 77</u>	
Capital.....		<u>25 000 00</u>	
Surplus and undivided profits.....		<u>6 582 68</u>	

Deposits:

Due to banks**.....	\$	<u> </u>	
Demand deposits, including U. S. Govt. deposits.....		<u>24 326 11</u>	
Time deposits, including postal savings.....		<u>5 429 98</u>	
Total deposits.....	\$	<u>29 756 09</u>	
Borrowings from F. R. bank.....		<u> </u>	
Borrowings from other banks.....		<u>10 000 00</u>	
All other liabilities.....		<u> </u>	
Total liabilities.....		<u>71 338 77</u>	

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

Date of reopening _____
 Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	14,000	11,900		11,900	85%
Preferred claims . . .	None				
General claims . . .	13,037	13,037		13,037	100%
Total claims . . .	27,037	24,937		24,937	92.2%

0.12

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		
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 Cotton and Real Estate

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

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

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 89

South Carolina

.....

1. Name of bank Cotton Bank Town or City Rowesville County Orangeburg
2. Date organized 7 4 06 Date suspended 4 4 25 Population of town or city* 425
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

6. Condition figures, as of (date*) Apr. 4, 1925

Loans and discounts:

On real estate.....	\$	<u>16 046 52</u>
Other.....		<u>73 306 82</u>
Total loans and discounts.....	\$	<u>89 353 34</u>
Real estate acquired in satisfaction of debts.....		<u>3 843 05</u>
Investments.....		<u>89 95 00</u>
All other resources.....		<u>15 542 45</u>
Total resources.....		<u>108 843 84</u>
Capital.....		<u>15 000 00</u>
Surplus and undivided profits.....		<u>13 716 38</u>

Deposits:

Due to banks**.....	\$	<u>81 16</u>
Demand deposits, including U. S. Govt. deposits.....		<u>34 373 41</u>
Time deposits, including postal savings.....		<u>31 037 43</u>
Total deposits.....	\$	<u>65 492 00</u>
Borrowings from F. R. bank.....		<u>14 619 46</u>
Borrowings from other banks.....		<u>16 00</u>
All other liabilities.....		<u>108 843 84</u>
Total liabilities.....		<u>108 843 84</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	14,619	13,852		13,852	94.8%
Preferred claims . . .					
General claims . . .	65,879	12,966		12,966	19.6% 19.68
Total claims . . .	80,498	26,818		26,818	33.3%

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Fall 1923-24

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
Amount Collected \$12,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 101

South Carolina

.....

1. Name of bank Citizens Bank Town or City St. George County Dorchester

2. Date organized 7 25 19 Date suspended 10 8 25 Population of town or city* 1,386

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

Oct. 8, 1925

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

Loans and discounts:

On real estate.....	\$	31 825 00	
Other.....		110 224 11	
Total loans and discounts.....	\$	142 049 11	
Real estate acquired in satisfaction of debts.....		3 825 93	149
Investments.....		7 000 00	
All other resources.....		31 874 54	
Total resources.....		184 749 58	
Capital.....		50 000 00	
Surplus and undivided profits.....		8 599 59	

Deposits:

Due to banks**.....	\$	1 662 22	
Demand deposits, including U. S. Govt. deposits.....		65 786 78	
Time deposits, including postal savings.....		27 313 70	
Total deposits.....	\$	94 762 70	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		31 365 16	
All other liabilities.....		22 13	
Total liabilities.....		184 749 58	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	41,572	27,000		27,000	65%
Preferred claims . . .					
General claims . . .	80,412	None			
Total claims . . .	121,984	27,000		27,000	22.1%

O.K.

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.....		
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. Cotton

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

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

Nov. 1930

Amount Collected \$1,110.00

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

80

Name of State

South Carolina

.....

1. Name of bank Bank of Sandy Springs Town or City Sandy Springs County Anderson
2. Date organized 10 19 12 Date suspended 10 29 25 Population of town or city* 55
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

6. Condition figures, as of (date*) October 29 1925

Loans and discounts:

On real estate.....	\$	13 496 40	
Other.....		97 400 50	
Total loans and discounts.....	\$	110 896 90	
Real estate acquired in satisfaction of debts.....		1 850 00	
Investments.....		1 250 00	112
All other resources.....		9 951 31	
Total resources.....		123 948 21	
Capital.....		10 000 00	
Surplus and undivided profits.....		7 500 00	

Deposits:

Due to banks**.....	\$	843 85	
Demand deposits, including U. S. Govt. deposits.....		76 437 25	
Time deposits, including postal savings.....		22 041 00	
Total deposits.....	\$	99 322 10	
Borrowings from F. R. bank.....			
Borrowings from other banks.....		7 126 11	
All other liabilities.....			
Total liabilities.....		123 948 21	

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	7,126	7,126		7,126	100%
Preferred claims . . .	None				
General claims . . .	89,840	12,781		12,781	14.2%
Total claims . . .	96,966	19,907		19,907	20.5%

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

P.L.

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 Cotton

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

April 1926

Amount Collected \$6,726.00

✓
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

45

Name of State

South Carolina

1. Name of bank Peoples Bank Town or City Scotia County Hampton
2. Date organized 1 31 18 Date suspended 2 14 23 Population of town or city* 269
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

6. Condition figures, as of (date*) Dec. 29, 1922

Loans and discounts:

On real estate..... \$ 8 203 87

Other..... 27 471 80

Total loans and discounts..... \$ 35 675 67

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

Investments..... _____

All other resources..... 12 839 99

Total resources..... 48 515 66

Capital..... 15 000 00

Surplus and undivided profits..... 3 224 63

Deposits:

Due to banks**..... \$ 110 63

Demand deposits, including U. S. Govt. deposits..... 3 549 99

Time deposits, including postal savings..... 1 683 91

Total deposits..... \$ 5 344 53

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

Borrowings from other banks..... 24 946 50

All other liabilities..... _____

Total liabilities..... 48 515 66

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	24,946	16,538		16,538	66.3%
Preferred claims . . .	76	76		76	100 %
General claims . . .	5,273	496		496	9.5% 9.4
Total claims . . .	30,295	17,110		17,110	56.4%

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.....		
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. Cotton

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

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 164

South Carolina

.....

1. Name of bank Peoples Bank Town or City Scranton County Florence

2. Date organized 2/28/10 Date suspended 11/13/28 Population of town or city* 294

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

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

Outside city of parent bank** None

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

No

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

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

November 12 1928

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

Loans and discounts:

On real estate..... \$ 13 874 78
 Other..... 35 659 21

Total loans and discounts..... \$ 49 533 99

Real estate acquired in satisfaction of debts..... 8 484 72

Investments..... 2 246 00

All other resources..... 41 029 69

Total resources..... 101 294 40

Capital..... 36 550 00

Surplus and undivided profits..... 4 422 36

Deposits:

Due to banks**..... \$ 3 25

Demand deposits, including U. S. Govt. deposits..... 27 914 77

Time deposits, including postal savings..... 32 382 23

Total deposits..... \$ 60 300 25

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

Borrowings from other banks..... _____

All other liabilities..... 21 79

Total liabilities..... 101 294 40

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	13,217	5,924		5,924	44.8%
Preferred claims . . .					
General claims . . .	42,759	12,837		12,837	30%
Total claims . . .	55,976	18,761		18,761	33.5%

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

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

If so, state what industry or type of agriculture Cotton

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 _____

1928

Amount Collected \$6,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 131

South Carolina

.....

1. Name of bank Citizens Bank Town or City Seneca County Oconee

2. Date organized 10 3 04 Date suspended 11 22 26 Population of town or city* 1,460

3. Federal reserve district 5th Member or nonmember of F. R. System No

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

Outside city of parent bank** None

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

No

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

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

6. Condition figures, as of (date*) Nov. 20, 1926

Loans and discounts:

On real estate..... \$ 350 480 19
 Other..... 287 463 74

Total loans and discounts..... \$ 637 943 93

Real estate acquired in satisfaction of debts..... 40 753 83

Investments..... 23 400 14

All other resources..... 77 454 74

Total resources..... 779 552 64

Capital..... 50 000 00

Surplus and undivided profits..... 46 337 86

Deposits:

Due to banks**..... \$ 16 324 12

Demand deposits, including U. S. Govt. deposits..... 369 308 45

Time deposits, including postal savings..... 159 847 60

Total deposits..... \$ 545 480 17

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

Borrowings from other banks..... 137 000 00

All other liabilities..... 734 61

Total liabilities..... 779 552 64

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	147,839	147,839		147,839	100 %
Preferred claims . . .	10,439	10,439		10,439	100%
General claims . . .	524,202	376,458		376,458	71.8%
Total claims . . .	682,480	534,736		534,736	78%

O.K. 1

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture Cotton - Real Estate

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

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 July 15, 1927

Amount \$34,511.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

Name of State 203

..... South Carolina

1. Name of bank Seneca Bank Town or City Seneca County Oconee
2. Date organized 2 18 95 Date suspended 1 24 30 Population of town or city* 1,462
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

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

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

6. Condition figures, as of (date*) Jan. 24, 1930

Loans and discounts:

On real estate.....	\$	<u>195 714 76</u>
Other.....		<u>209 798 66</u>

Total loans and discounts..... \$ 405 513 42

Real estate acquired in satisfaction of debts..... 22 234 94

Investments..... ⁴⁰⁹ 1 094 80

All other resources..... 88 967 97

Total resources..... 517 811 13

Capital..... 20 400 00

Surplus and undivided profits..... 15 311 02

Deposits:

Due to banks**..... \$ 6 756 36

Demand deposits, including U. S. Govt. deposits..... 332 359 47

Time deposits, including postal savings..... 142 934 28

Total deposits..... \$ 482 050 11

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

Borrowings from other banks..... _____

All other liabilities..... 50 00

Total liabilities..... 517 811 13

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	None				
Preferred claims . . .	3,615	3,615		3,615	100 %
General claims . . .	474,440	154,160		154,160	32.5%
Total claims . . .	478,055	157,775		157,775	33%

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	X	
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 Cotton

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

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

August 9, 1930

Amount Collected \$16,115.00

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 216

.....
South Carolina
.....

1. Name of bank Bank of Shelton Town or City Shelton County Fairfield
2. Date organized 1 12 16 Date suspended 10 31 22 Population of town or city* 250
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

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

6. Condition figures, as of (date*) 10 31 22

Loans and discounts:

On real estate.....	\$	<u>33 710 16</u>
Other.....		<u>41 898 87</u>
Total loans and discounts.....	\$	<u>75 609 03</u>
Real estate acquired in satisfaction of debts.....		<u>8 478 67</u>
Investments.....		<u>76</u>
All other resources.....		<u>21 083 17</u>
Total resources.....		<u>105 170 87</u>
Capital.....		<u>25 000 00</u>
Surplus and undivided profits.....		<u>8 510 08</u>

Deposits:

Due to banks**.....	\$	<u>380 43</u>
Demand deposits, including U. S. Govt. deposits.....		<u>4 630 34</u>
Time deposits, including postal savings.....		<u>22 825 47</u>
Total deposits.....	\$	<u>27 836 24</u>
Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		<u>43 824 60</u>
All other liabilities.....		_____
Total liabilities.....		<u>105 170 87</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed 1926

Collections:

From liquidation of assets.....	\$ <u>Not available in detail.</u>
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 . . .	39,517	15,806		15,806	40%
Preferred claims . . .					
General claims . . .	26,726	12,713		12,713	47.57%
Total claims . . .	66,243	28,519		28,519	43%

Secured claims were paid in full but Directors had endorsed and had to put up 60%

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

There was no assessment on stockholders but Directors (principal stockholders) guaranteed bills payable and had to pay \$23,711.00

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

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Name of State

South Carolina

.....

1. Name of bank Bank of Simpsonville Town or City Simpsonville County Greenville
2. Date organized 8 24 07 Date suspended 11 6 26 Population of town or city* 566
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

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

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Nov. 6, 1926

Loans and discounts:	
On real estate.....	\$ <u>12 515 44</u>
Other.....	<u>191 130 38</u>
Total loans and discounts.....	\$ <u>203 645 82</u>
Real estate acquired in satisfaction of debts.....	<u>5 000 00</u>
Investments.....	<u>19 543 50</u>
All other resources.....	<u>38 602 23</u>
Total resources.....	<u>266 791 55</u>
Capital.....	<u>25 000 00</u>
Surplus and undivided profits.....	<u>20 562 88</u>
Deposits:	
Due to banks**.....	\$ <u>3 237 36</u>
Demand deposits, including U. S. Govt. deposits.....	<u>63 525 05</u>
Time deposits, including postal savings.....	<u>70 162 26</u>
Total deposits.....	\$ <u>136 924 67</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>84 300 00</u>
All other liabilities.....	<u>4 00</u>
Total liabilities.....	<u>266 791 55</u>

7. Has this bank been reopened? No If so give:
 Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	84,300	84,300		84,300	100 %
Preferred claims . . .					
General claims . . .	136,924	54,769		54,769	40%
Total claims . . .	221,224	139,069		139,069	62.8%

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.....	X	
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes

If so, state what industry or type of agriculture Cotton

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 _____

May 15, 1929

\$15,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

South Carolina

.....

1. Name of bank Dollar Savings Bank Town or City Spartanburg County Spartanburg
2. Date organized 9 30 07 Date suspended 12 30 29 Population of town or city* 25,537
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Dec. 28, 1929

Loans and discounts:

On real estate.....	\$	24 095 49	
Other.....		298 913 56	
Total loans and discounts.....	\$	323 009 05	

Real estate acquired in satisfaction of debts.....		33 815 34	
Investments.....		70 570 24	
All other resources.....		98 159 76	
Total resources.....		525 554 39	

Capital.....		100 000 00	
Surplus and undivided profits.....		17 070 43	

Deposits:

Due to banks**.....	\$		
Demand deposits, including U. S. Govt. deposits.....		275 177 16	
Time deposits, including postal savings.....		86 062 70	
Total deposits.....	\$	361 239 86	

Borrowings from F. R. bank.....			
Borrowings from other banks.....		47 226 10	
All other liabilities.....		18 00	
Total liabilities.....		525 554 39	

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? NO If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	47,226	(Figures not available)			
Preferred claims . . .					
General claims . . .	361,239				
Total claims . . .	408,465	None			

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? _____

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? Four years prior to closing

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 _____

Jan. 1930 - Amount \$24,375.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

125

Name of State

South Carolina

.....

1. Name of bank Bank of Springfield Town or City Springfield County Orangeburg
2. Date organized 8 13 03 Date suspended 12 4 26 Population of town or city* 798
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 12 4 26

Loans and discounts:

On real estate.....	\$	<u>84 128 26</u>
Other.....		<u>187 786 38</u>
Total loans and discounts.....	\$	<u>271 914 64</u>
Real estate acquired in satisfaction of debts.....		<u>4 498 53</u>
Investments.....		<u>22 970 42</u>
All other resources.....		<u>33 315 39</u>
Total resources.....		<u>332 698 98</u>
Capital.....		<u>50 000 00</u>
Surplus and undivided profits.....		<u>39 109 82</u>

Deposits:

Due to banks**.....	\$	<u>852 74</u>
Demand deposits, including U. S. Govt. deposits.....		<u>84 605 94</u>
Time deposits, including postal savings.....		<u>42 313 02</u>
Total deposits.....	\$	<u>127 771 70</u>
Borrowings from F. R. bank.....		<u>115 595 19</u>
Borrowings from other banks.....		<u>222 27</u>
All other liabilities.....		<u>332 698 98</u>

7. Has this bank been reopened? NO If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	140,595	125,000		125,000	88.8% 88.9
Preferred claims . . .	326	326		326	100 %
General claims . . .	81,225				
Total claims . . .	222,146	125,326		125,326	56.4%

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		X
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	X	
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes

If so, state what industry or type of agriculture Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Two years preceding

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

Nov. 1928

Amount Collected \$2,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

160

Name of State

South Carolina

.....

1. Name of bank Sumter Trust Co Town or City Sumter County Sumter
2. Date organized 11 4 11 Date suspended 2 17 27 Population of town or city* 10,012
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb. 16, 1927

Loans and discounts:

On real estate.....	\$	<u>305 741 63</u>
Other.....		<u>504 994 03</u>
Total loans and discounts.....	\$	<u>810 735 66</u>
Real estate acquired in satisfaction of debts.....		<u>10 446 31</u>
Investments.....		<u>881 70 430 75</u>
All other resources.....		<u>586 491 58</u>
Total resources.....		<u>1 478 104 30</u>
Capital.....		<u>100 000 00</u>
Surplus and undivided profits.....		<u>31 184 60</u>

Deposits:

Due to banks**.....	\$	<u>8 500 69</u>
Demand deposits, including U. S. Govt. deposits.....		<u>173 714 14</u>
Time deposits, including postal savings.....		<u>511 912 83</u>
Total deposits.....	\$	<u>694 127 66</u>
Borrowings from F. R. bank.....		<u>165 790 04</u>
Borrowings from other banks.....		<u>487 002 00</u>
All other liabilities.....		<u>1 478 104 30</u>
Total liabilities.....		<u>1 478 104 30</u>

7. Has this bank been reopened? NO If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	206,075	199,302		199,302	96% 96.7
Preferred claims . . .					
General claims . . .	554,285	199,336		199,336	35.9%
Total claims . . .	760,360	398,638		398,638	52.4%

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.....		X
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	•	X
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes

If so, state what industry or type of agriculture. Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? General decline in value of assets

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

11 29 30

Amount Collected \$87,056.57

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

198

Name of State

South Carolina

1. Name of bank Bank of Swansea Town or City Swansea County Lexington
2. Date organized 12 11 07 Date suspended 7 8 30 Population of town or city* 690
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 8, 1930

Loans and discounts:

On real estate.....	\$	<u>53 208 15</u>	
Other.....		<u>38 007 80</u>	
Total loans and discounts.....	\$		<u>91 215 95</u>
Real estate acquired in satisfaction of debts.....			<u>49 751 29</u>
Investments.....			<u>19 842 34</u>
All other resources.....			<u>22 892 20</u>
Total resources.....			<u>183 701 78</u>
Capital.....			<u>50 000 00</u>
Surplus and undivided profits.....			<u>13 062 81</u>

Deposits:

Due to banks**.....	\$	<u>393 03</u>	
Demand deposits, including U. S. Govt. deposits.....		<u>72 077 80</u>	
Time deposits, including postal savings.....		<u>38 158 06</u>	
Total deposits.....	\$		<u>110 628 89</u>
Borrowings from F. R. bank.....			
Borrowings from other banks.....			<u>10 000 00</u>
All other liabilities.....			<u>10 08</u>
Total liabilities.....			<u>183 701 78</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	25,000	10,000		10,000	40%
Preferred claims . . .					
General claims . . .	89,228	<i>none</i>			
Total claims . . .	114,228	10,000		10,000	8.7%

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.....	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 Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? (Run of a few days)

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Not yet 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

69

Name of State

.....
South Carolina
.....

1. Name of bank Peoples Bank Town or City Swansea County Lexington
2. Date organized 9 12 19 Date suspended 12 23 24 Population of town or city* 690
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Dec. 23, 1924

Loans and discounts:

On real estate..... \$ None listed

Other..... _____

Total loans and discounts..... \$ 38 659 09

Real estate acquired in satisfaction of debts..... _____

Investments..... ³⁹ _____

All other resources..... 24 336 73

Total resources..... 62 995 82

Capital..... 45 175 00

Surplus and undivided profits..... 1 102 83

Deposits:

Due to banks**..... \$ 485 15

Demand deposits, including U. S. Govt. deposits..... 13 000 27

Time deposits, including postal savings..... 3 232 57

Total deposits..... \$ 16 717 99

Borrowings from F. R. bank..... _____

Borrowings from other banks..... _____

All other liabilities..... _____

Total liabilities..... 62 995 82

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	367	367		367	100%
General claims . . .	8,273	3,154		3,154	38%
Total claims . . .	8,640	3,521		3,521	40.7%

40.75

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		X
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	X	
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes

If so, state what industry or type of agriculture Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Fall 20-21

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

28

Name of State

..... South Carolina

1. Name of bank Bank of Tatum Town or City Tatum County Marlboro
2. Date organized 7 28 19 Date suspended Aug 1922 Population of town or city* 200
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 17, 1922

Loans and discounts:

On real estate..... \$ Not available
 Other..... _____
 Total loans and discounts..... \$ 99 254 14

Real estate acquired in satisfaction of debts..... _____

Investments..... 99 _____

All other resources..... 8 850 74

Total resources..... 108 104 88

Capital..... 10 000 00

Surplus and undivided profits..... 7 709 85

Deposits:

Due to banks**..... \$ 3 910 39

Demand deposits, including U. S. Govt. deposits..... 12 086 85

Time deposits, including postal savings..... 40 149 47

Total deposits..... \$ 56 146 71

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 34 233 86

All other liabilities..... 14 46

Total liabilities..... 108 104 88

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	34,233	34,233		34,233	100%
Preferred claims . . .					
13 Offsets General claims . . .	68,175	6,817		6,817	10%
Total claims . . .	102,408	41,050		41,050	40%

B.K.

Part of secured claims paid by directors who endorsed, unable to get accurate figures.

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	x	
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name)..... <u>Hamer and Spears</u>		
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. Cotton

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 _____

1923-24

Amount Collected \$8,000/00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

196

Name of State

South Carolina

1. Name of bank Citizens Bank Town or City Taylors County Greenville
2. Date organized 10 14 13 Date suspended 1 24 30 Population of town or city* 301
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 23, 1930

Loans and discounts:

On real estate.....	\$	<u>23 700 93</u>
Other.....		<u>23 219 80</u>
Total loans and discounts.....	\$	<u>46,920 73</u>
Real estate acquired in satisfaction of debts.....		<u>25 500 82</u>
Investments.....		<u>4 403 00</u>
All other resources.....		<u>13 558 45</u>
Total resources.....		<u>90 383 00</u>
Capital.....		<u>10 000 00</u>
Surplus and undivided profits.....		<u>1 229,81</u>

Deposits:

Due to banks**.....	\$	<u>3 146 03</u>
Demand deposits, including U. S. Govt. deposits.....		<u>49 919 85</u>
Time deposits, including postal savings.....		<u>22 814 51</u>
Total deposits.....	\$	<u>75 880 39</u>
Borrowings from F. R. bank.....		<u>3 000 00</u>
Borrowings from other banks.....		<u>272 80</u>
All other liabilities.....		<u>90 383 00</u>
Total liabilities.....		<u>90 383 00</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	3,000	3,000		3,000	100%
Preferred claims . . .					
General claims . . .	75,880	<i>none</i>			
Total claims . . .	78,880	3,000		3,000	3.8 3.09%

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		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..... (Small)		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 Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Last four years

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

May 8, 1930

\$4,450.00

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

169

Name of State

South Carolina

.....

1. Name of bank Bank of Timmonsville Town or City Timmonsville County Florence
2. Date organized 1 24 91 Date suspended 11 5 28 Population of town or city* 1,860
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) November, 3, 1928

Loans and discounts:

On real estate.....	\$	<u>128 681 04</u>
Other.....		<u>134 864 83</u>
Total loans and discounts.....	\$	<u>263 545 87</u>
Real estate acquired in satisfaction of debts.....		<u>5 256 09</u>
Investments.....		<u>2 885 00</u>
All other resources.....		<u>45 216 91</u>
Total resources.....		<u>316 903 87</u>
Capital.....		<u>50 000 00</u>
Surplus and undivided profits.....		<u>13 627 92</u>

Deposits:

Due to banks**.....	\$	<u>2 531 70</u>
Demand deposits, including U. S. Govt. deposits.....		<u>93 276 53</u>
Time deposits, including postal savings.....		<u>126 365 94</u>
Total deposits.....	\$	<u>222 174 17</u>
Borrowings from F. R. bank.....		<u>30 000 00</u>
Borrowings from other banks.....		<u>1 101 78</u>
All other liabilities.....		<u>316 903 87</u>
Total liabilities.....		<u>316 903 87</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? NO If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	42,000	42,000		42,000	100%
Preferred claims....	966	966		966	100%
General claims....	199,285	None		None	
Total claims....	242,251	42,966		42,966	17.7 17.3%

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....					
Preferred claims....					
General claims....					
Total claims....					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		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.....	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 - Two

If so, state what industry or type of agriculture Cotton and Tobacco

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Preceding year when bank took over assets and liabilities of neighboring bank.

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

October 1928
Amount Collected \$7,200.00

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

41

Name of State

South Carolina

.....

1. Name of bank Bank of Townville Town or City Townville County Anderson
2. Date organized 2/5/06 Date suspended 4/27/23 Population of town or city* 200
3. Federal reserve district 5 Member or nonmember of F. R. System No
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*) Apr. 27-23.

Loans and discounts:

On real estate.....	\$	<u>8 375 00</u>
Other.....		<u>98 821 52</u>
Total loans and discounts.....	\$	<u>107 196 52</u>

Real estate acquired in satisfaction of debts..... 100 00

Investments..... 29 355 15

All other resources..... 136 651 67

Total resources..... 19 400 00

Capital..... 21 718 00

Surplus and undivided profits.....

Deposits:

Due to banks**.....	\$	<u>309 12</u>
Demand deposits, including U. S. Govt. deposits.....		<u>27 633 49</u>
Time deposits, including postal savings.....		<u>25 486 87</u>
Total deposits.....	\$	<u>53 429 48</u>

Borrowings from F. R. bank.....

Borrowings from other banks..... 42 104 17

All other liabilities.....

Total liabilities..... 136 651 67

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims.....	\$	_____	_____
Preferred claims.....		_____	_____
General claims.....		_____	_____
Total.....		_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	42,104	(Figures not available)			
Preferred claims . . .					
General claims . . .	52,232	9,391		9,391	18%
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		X
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor ^s (Name).... Officers		
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 _____

 10/15/23

 \$11,000.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

82

Name of State

.....
South Carolina
.....

1. Name of bank Bank of Trio Town or City Trio County Williamsburg
2. Date organized 9 5 18 Date suspended 1 3 25 Population of town or city* 150
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 1 3 25

Loans and discounts:

On real estate.....	\$	<u>14 523 86</u>
Other.....		<u>29 256 06</u>
Total loans and discounts.....	\$	<u>43 779 92</u>
Real estate acquired in satisfaction of debts.....		<u>150 00</u>
Investments.....		<u>17 702 11</u>
All other resources.....		<u>17 702 11</u>
Total resources.....		<u>61 632 03</u>
Capital.....		<u>30 000 00</u>
Surplus and undivided profits.....		<u>439 49</u>

Deposits:

Due to banks**.....	\$	<u>1 370 55</u>
Demand deposits, including U. S. Govt. deposits.....		<u>7 219 36</u>
Time deposits, including postal savings.....		<u>6 427 65</u>
Total deposits.....	\$	<u>15 017 56</u>
Borrowings from F. R. bank.....		<u>11 152 00</u>
Borrowings from other banks.....		<u>5 022 98</u>
All other liabilities.....		<u>5 022 98</u>
Total liabilities.....		<u>61 632 03</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	<p>No dividends - no figures can be given due to the fact that records mysteriously disappeared. This office has been unable to locate them. The only visible property left is the Banking House and Furniture and Fixtures.</p>				
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.....	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 Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? _____ If so, give dates and amounts of all assessments _____

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 50

South Carolina

.....

1. Name of bank Bank of Troy Town or City Troy County Greenwood
2. Date organized 10 19 06 Date suspended 2 19 23 Population of town or city* 1,125
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Dec. 29, 1922

Loans and discounts:

On real estate..... \$ Not availavle
 Other..... _____
 Total loans and discounts..... \$ 128 784 24

Real estate acquired in satisfaction of debts..... _____
 Investments..... _____
 All other resources..... 6 327 79
 Total resources..... 135 212 03

Capital..... 25 000 00
 Surplus and undivided profits..... 6 683 27

Deposits:

Due to banks**..... \$ 196 84
 Demand deposits, including U. S. Govt. deposits..... 21 891 63
 Time deposits, including postal savings..... 20 643 09
 Total deposits..... \$ 42 731 56

Borrowings from F. R. bank..... _____
 Borrowings from other banks..... 60 643 20
 All other liabilities..... 54 00
 Total liabilities..... 135 112 03

7. Has this bank been reopened? No If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? NO If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	60,643	36,385		36,385	60%
Preferred claims . . .					
General claims . . .	40,208	None			
Total claims . . .	100,851	36,385			36%

o.k.

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	x	
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes

If so, state what industry or type of agriculture. Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Fall of 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 _____

Suit was brought but not enough realized to pay any dividend. Best information we can get is that about \$800.00 was collected.

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

37

Name of State

South Carolina

.....

1. Name of bank Bank of Turbeville Town or City Turbeville County Clarendon
2. Date organized 1 2 11 Date suspended 2 13 23 Population of town or city* 150
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 2/6/73

Loans and discounts:

On real estate.....	\$	<u>6 347 80</u>
Other.....		<u>32 620 68</u>
Total loans and discounts.....	\$	<u>38 968 48</u>

Real estate acquired in satisfaction of debts..... 39

Investments.....

All other resources..... 8 600 76

Total resources..... 47 569 24

Capital..... 12 500 00

Surplus and undivided profits..... 1 585 30

Deposits:

Due to banks**..... \$ 1 933 66

Demand deposits, including U. S. Govt. deposits..... 8 326 27

Time deposits, including postal savings..... 1 276 03

Total deposits..... \$ 11 535 96

Borrowings from F. R. bank.....

Borrowings from other banks..... 21 947 98

All other liabilities.....

Total liabilities..... 47 569 24

7. Has this bank been reopened? No If so give:

Date of reopening.....

Name under which reopened.....

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$.....
Preferred claims.....
General claims.....
Total.....

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	21,947	Figures not available			?
Preferred claims . . .	None	None			
General claims . . .	10,171	1,424		1,424	14% <i>b.k.</i>
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	X	
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes

If so, state what industry or type of agriculture Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1920 (Deflation) - Boll weevil

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

1925 - amount \$2 460 52

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

176

Name of State

South Carolina

.....

1. Name of bank Citizens Bank and Trust Co. Town or City Union County Union
2. Date organized 5 5 26 Date suspended 1/18/28 Population of town or city* 6,141
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 17, 1928

Loans and discounts:

On real estate.....	\$	<u>176 456 08</u>
Other.....		<u>478 988 93</u>
Total loans and discounts.....	\$	<u>655 445 01</u>

Real estate acquired in satisfaction of debts.....		<u>28 243 86</u>
Investments.....		<u>68 629 84</u>
All other resources.....		<u>752 318 71</u>
Capital.....		<u>100 000 00</u>
Surplus and undivided profits.....		<u>4 565 31</u>

Deposits:

Due to banks**.....	\$	<u>6 782 96</u>
Demand deposits, including U. S. Govt. deposits.....		<u>303 902 35</u>
Time deposits, including postal savings.....		<u>270 788 93</u>
Total deposits.....	\$	<u>581 474 24</u>

Borrowings from F. R. bank.....		<u>38 699 79</u>
Borrowings from other banks.....		<u>27 579 37</u>
All other liabilities.....		<u>752 318 71</u>
Total liabilities.....		<u>752 318 71</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	64,391	64,391		64,391	100%
Preferred claims . . .	None				
General claims . . .	532,430	147,356		147,356	27.727%
Total claims . . .	596,821	211,747		211,747	35.4%

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 Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? About two years previous (1926). Bank was organized to take over two banks which were about to close and consequently started with slow and doubtful paper of too large proportions.

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 _____

May 1928

Amount Collected \$18,962.55

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State

130

South Carolina

1. Name of bank Planters and Merchants Bank Town or City Varnville County Hampton
2. Date organized 11 1 07 Date suspended 7 12 26 Population of town or city* 1,160
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 12, 1926

Loans and discounts:

On real estate.....	\$	<u>34 583 04</u>
Other.....		<u>127 704 09</u>
Total loans and discounts.....	\$	<u>162 287 13</u>
Real estate acquired in satisfaction of debts.....		<u>9 400 00</u>
Investments.....		<u>200 00</u>
All other resources.....		<u>15 464 53</u>
Total resources.....		<u>187 351 66</u>
Capital.....		<u>15 000 00</u>
Surplus and undivided profits.....		<u>1 918 99</u>

Deposits:

Due to banks**.....	\$	<u>1 714 28</u>
Demand deposits, including U. S. Govt. deposits.....		<u>69 657 72</u>
Time deposits, including postal savings.....		<u>56 560 67</u>
Total deposits.....	\$	<u>127 932 67</u>
Borrowings from F. R. bank.....		<u>42 500 00</u>
Borrowings from other banks.....		<u>187 351 66</u>
All other liabilities.....		<u>187 351 66</u>
Total liabilities.....		<u>187 351 66</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	42,500	42,500		42,500	100%
Preferred claims . . .	1,643	1,643		1,643	100%
General claims . . .	127,932	39,418		39,418	30.8%
Total claims . . .	172,075	83,561		83,561	48.5%

10. Has this bank been finally liquidated? _____ If so give:

O.K.

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....	X	
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name)..... Beaufort Bank	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 Cotton

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 _____

May 1929

Amount Collected \$6,000.00

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 137

South Carolina

.....

1. Name of bank Enterprise Bank Town or City Walhalla County Oconee
2. Date organized 4 8 10 Date suspended 12 8 26 Population of town or city* 2,068
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
- Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
- No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) December 7, 1926

Loans and discounts:

On real estate..... \$ 20 318 25

Other..... 127 230 09

Total loans and discounts..... \$ 147 548 34

Real estate acquired in satisfaction of debts..... 18 905 75

Investments..... 35 00

All other resources..... 26 793 03

Total resources..... 193 282 12

Capital..... 20 000 00

Surplus and undivided profits..... 22 954 68

Deposits:

Due to banks**..... \$ 649 80

Demand deposits, including U. S. Govt. deposits..... 46 189 00

Time deposits, including postal savings..... 88 488 64

Total deposits..... \$ 135 327 44

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 15 000 00

All other liabilities..... _____

Total liabilities..... 193 282 12

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	15,000	15,000		15,000	100%
Preferred claims . . .					
General claims . . .	137,219	86,296		86,296	62.1%
Total claims . . .	152,219	101,296		101,296	66.5%

62.8

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.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name) <u>Hetrick Hosiery Mills</u> <u>Hetrick and R T Jaynes</u>	X	
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes

If so, state what industry or type of agriculture Cotton

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 _____

No date

Amount \$14,050.23

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

206

Name of State

.....South Carolina.....

1. Name of bank Colleton Banking Co Town or City Walterboro County Colleton

2. Date organized 8/28/05 Date suspended Nov 30, 30 Population of town or city* 1853

3. Federal reserve district 5 Member or nonmember of F. R. System No

4. Number of branches operated: In city of parent bank _____

Outside city of parent bank** None

5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Dec 5, 1930

Loans and discounts:

On real estate.....	\$ <u>102 423 87</u>
Other.....	<u>342 060 62</u>
Total loans and discounts.....	\$ <u>444 484 49</u>
Real estate acquired in satisfaction of debts.....	<u>45 906 96</u>
Investments.....	<u>40 324 00</u>
All other resources.....	<u>75 937 37</u>
Total resources.....	<u>606 652 82</u>
Capital.....	<u>100 000 00</u>
Surplus and undivided profits.....	<u>52 597 47</u>

Deposits:

Due to banks**.....	\$ <u>12 393 90</u>
Demand deposits, including U. S. Govt. deposits.....	<u>103 640 31</u>
Time deposits, including postal savings.....	<u>294 021 14</u>
Total deposits.....	\$ <u>410 055 35</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>44 000 00</u>
All other liabilities.....	_____
Total liabilities.....	<u>606 652 82</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:

(Amounts in dollars)

	Claims allowed	Dividends 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.....	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 Cotton (R E)

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? _____ If so, give dates and amounts of all assessments _____

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

126

Name of State

South Carolina

.....

1. Name of bank Textile Bank Town or City West Greenville County Greenville
2. Date organized 12 18 19 Date suspended 1 20 26 Population of town or city* 869
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 18, 1926

Loans and discounts:

On real estate.....	\$	<u>None listed</u>	
Other.....			
Total loans and discounts.....	\$		<u>31 179 50</u>
Real estate acquired in satisfaction of debts.....			<u>14 229 71</u>
Investments.....			<u>1 450 00</u>
All other resources.....			<u>16 373 56</u>
Total resources.....			<u>63 132 77</u>
Capital.....			<u>15 000 00</u>
Surplus and undivided profits.....			<u>1 674 32</u>

Deposits:

Due to banks**.....	\$	<u>956 91</u>	
Demand deposits, including U. S. Govt. deposits.....		<u>17 696 60</u>	
Time deposits, including postal savings.....		<u>14 953 37</u>	
Total deposits.....	\$		<u>33 606 88</u>
Borrowings from F. R. bank.....			<u>12 638 37</u>
Borrowings from other banks.....			<u>213 20</u>
All other liabilities.....			<u>63 132 77</u>
Total liabilities.....			<u>63 132 77</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	12,638	12,638		12,638	100 %
Preferred claims....					
General claims....	30,600	1,836		1,836	6%
Total claims....	43,238	14,474		14,474	3.5%

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....					

OK

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary 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? 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 _____

_____ July 26
_____ \$1,550.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

103

Name of State

South Carolina

.....

1. Name of bank Westminster Loan & Trust Co. Town or City Westminster County Oconee
2. Date organized May 9, 1912 Date suspended 12-14-25 ~~12-15-26~~ Population of town or city* 1,847
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Dec. 12, 1926

Loans and discounts:

On real estate..... \$ 21 509 74

Other..... 185 025 50

Total loans and discounts..... \$ 206 534 24

Real estate acquired in satisfaction of debts..... 1 500 00

Investments..... ^{20%} 556 92

All other resources..... 44 509 13

Total resources..... 253 100 29

Capital..... 20 000 00

Surplus and undivided profits..... 27 446 99

Deposits:

Due to banks**..... \$ 225 92

Demand deposits, including U. S. Govt. deposits..... 68 426 01

Time deposits, including postal savings..... 137 001 37

Total deposits..... \$ 205 653 30

Borrowings from F. R. bank..... _____

Borrowings from other banks..... _____

All other liabilities..... _____

Total liabilities..... 253 100 29

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	None				
Preferred claims . . .					
General claims . . .	205,652	145,581		145,581	70.8
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) R. T. Jaynes	x	
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? **1925**

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 _____

1926 - Amount \$15,300.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

112

Name of State

South Carolina

.....

1. Name of bank Bank of Windsor Town or City Windsor County Aiken
2. Date organized 8 22 19 Date suspended 10 9 26 Population of town or city* 103
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Oct. 9, 1926

Loans and discounts:

On real estate.....	\$	<u>36 090 86</u>
Other.....		<u>9 119 50</u>
Total loans and discounts.....	\$	<u>45 210 36</u>

Real estate acquired in satisfaction of debts..... 45

Investments..... 15 263 41

All other resources..... 60 473 77

Total resources..... 21 000 00

Capital..... 1 403 54

Surplus and undivided profits.....

Deposits:

Due to banks**.....	\$	<u>142 75</u>
Demand deposits, including U. S. Govt. deposits.....		<u>30 527 48</u>
Time deposits, including postal savings.....		
Total deposits.....	\$	<u>30 670 23</u>

Borrowings from F. R. bank.....

Borrowings from other banks..... 7 400 00

All other liabilities.....

Total liabilities..... 60 473 77

7. Has this bank been reopened? No If so give:

Date of reopening.....

Name under which reopened.....

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims.....	\$	_____	_____
Preferred claims.....		_____	_____
General claims.....		_____	_____
Total.....		=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	7,400	7,400		7,400	100%
Preferred claims . . .					
General claims	27,910	4,186		4,186	15%
Total claims	35,310	11,586		11,586	32.8%

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.....	x	
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	x	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes

If so, state what industry or type of agriculture Cotton

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 _____

1928

Amount Collected \$3,050.00

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

107

Name of State

South Carolina

.....

1. Name of bank Farmers & Merchants Bank Town or City Woodruff County Spartanburg
2. Date organized 3 18 19 Date suspended 5 23 25 Population of town or city* 2,396
3. Federal reserve district 5th Member or nonmember of F. R. System NO
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
None

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Apr. 29, 1925

Loans and discounts:

On real estate..... \$ 13 000 00
 Other..... 194 094 96

Total loans and discounts..... \$ 207 094 96

Real estate acquired in satisfaction of debts..... 4 627 25

Investments..... 207

All other resources..... 22 492 52

Total resources..... 234 214 73

Capital..... 54 850 00

Surplus and undivided profits..... 15 305 80

Deposits:

Due to banks**..... \$ 1 573 98

Demand deposits, including U. S. Govt. deposits..... 72 946 83

Time deposits, including postal savings..... 59 452 62

Total deposits..... \$ 133 973 43

Borrowings from F. R. bank.....

Borrowings from other banks..... 30 000 00

All other liabilities..... 85 50

Total liabilities..... 234 214 73

7. Has this bank been reopened? No If so give:

Date of reopening.....

Name under which reopened.....

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$.....
Preferred claims.....
General claims.....
Total.....

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	30,000	30,000		30,000	100 %
Preferred claims . . .	500	500		500	100%
General claims . . .	125,493	110,864		110,864	88.3%
Total claims . . .	155,993	141,364		141,364	90.6%

O.K.

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

192

Name of State

South Carolina

.....

1. Name of bank Bank of Woodville Town or City Woodville County Greenville
2. Date organized 10 12 18 Date suspended 1 24 30 Population of town or city* 27
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 23, 1930

Loans and discounts:

On real estate.....	\$	<u>10 402 23</u>
Other.....		<u>23 887 26</u>
Total loans and discounts.....	\$	<u>34 289 49</u>
Real estate acquired in satisfaction of debts.....		<u>518 40</u>
Investments.....		<u>13 146 08</u>
All other resources.....		<u>47 953 97</u>
Total resources.....		<u>10 000 00</u>
Capital.....		<u>2 546 60</u>
Surplus and undivided profits.....		

Deposits:

Due to banks**.....	\$	<u>230 46</u>
Demand deposits, including U. S. Govt. deposits.....		<u>30 946 63</u>
Time deposits, including postal savings.....		<u>2 886 66</u>
Total deposits.....	\$	<u>34 081 75</u>
Borrowings from F. R. bank.....		
Borrowings from other banks.....		
All other liabilities.....		<u>1 325 62</u>
Total liabilities.....		<u>47 953 97</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .	31,000	17,980		17,980	58%
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 Cotton

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? No If so, give dates and amounts of all assessments _____

Depositors guaranteed - Board will liquidate in full

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 9

South Carolina
.....

1. Name of bank Bank of Yemassee Town or City Yemassee County Beaufort

2. Date organized 8/21/12 Date suspended 7/12/26 Population of town or city* 323

3. Federal reserve district 5th Member or nonmember of F. R. System No

4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None

5. Was this bank a member of a chain or group? If so give the name of the chain or group _____
No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 7/10/1926

Loans and discounts:

On real estate.....	\$	<u>18 063 88</u>
Other.....		<u>29 954 33</u>
Total loans and discounts.....	\$	<u>48 018 21</u>

Real estate acquired in satisfaction of debts.....		<u>9 160 00</u>
Investments.....		<u>33 537 43</u>
All other resources.....		<u>90 715 64</u>
Total resources.....		<u>90 715 64</u>

Capital.....		<u>7 250 00</u>
Surplus and undivided profits.....		<u>10 177 32</u>

Deposits:

Due to banks**.....	\$	<u>7 791 40</u>
Demand deposits, including U. S. Govt. deposits.....		<u>40 089 63</u>
Time deposits, including postal savings.....		<u>25 407 29</u>
Total deposits.....	\$	<u>73 288 32</u>

Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		_____
All other liabilities.....		_____
Total liabilities.....		<u>90 715 64</u>

7. Has this bank been reopened? Yes If so give:

Date of reopening 9/9/26

Name under which reopened Bank of Yemassee

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	Bank was reopened with agreement of Depositors to accept 50% of their deposits. The other 50% was frozen or rather given	
Preferred claims.....	with the understanding that if bank earnings were sufficient in future they would be paid in full.	
General claims.....	_____	<u>50%</u>
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? _____ If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....	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? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? _____ If so, give dates and amounts of all assessments _____

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

156

Name of State

South Carolina

.....

1. Name of bank Peoples Bank and Trust Co. Town or City York County York
2. Date organized 2 21 19 Date suspended 2 9 27 Population of town or city* 2,731
3. Federal reserve district 5th Member or nonmember of F. R. System No
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group _____

No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb. 8, 1927

Loans and discounts:

On real estate.....	\$	<u>92 145 86</u>
Other.....		<u>421 423 42</u>
Total loans and discounts.....	\$	<u>513 569 28</u>

Real estate acquired in satisfaction of debts.....	<u>37 944 96</u>
Investments.....	<u>20 450 00</u>
All other resources.....	<u>84 149 68</u>
Total resources.....	<u>656 113 92</u>

Capital.....	<u>105 000 00</u>
Surplus and undivided profits.....	<u>13 328 23</u>

Deposits:

Due to banks**.....	\$	<u>1 535 71</u>
Demand deposits, including U. S. Govt. deposits.....		<u>185 462 19</u>
Time deposits, including postal savings.....		<u>251 732 26</u>
Total deposits.....	\$	<u>428 730 16</u>

Borrowings from F. R. bank.....	<u>90 000 00</u>
Borrowings from other banks.....	<u>9 055 53</u>
All other liabilities.....	<u>656 113 92</u>
Total liabilities.....	<u>656 113 92</u>

7. Has this bank been reopened? NO If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on;

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	90,000	90,000		90,000	100%
Preferred claims . . .					
General claims . . .	406,988	345,940		345,940	85%
Total claims . . .	496,988	435,940		435,940	87.9%

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits	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? One week prior

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 _____

Stockholders assessed 1929

Amount Collected \$95,000.00

[Redacted]

