

421.11-6 - Bank Suspensions Since Jan 1 1921
Nonmember State Banks Tennessee A-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

36

..... Tennessee

1. Name of bank Bank of Adams Town or City Adams County Robertson
2. Date organized 1902 Date suspended 1-29-27 Population of town or city* 512
3. Federal reserve district 6 Member or nonmember of F. R. System None
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 29, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 100,535.69

Real estate acquired in satisfaction of debts..... 10,000.00

Investments..... ¹⁰¹ 75.00

All other resources..... 9,936.19

Total resources..... 120,546.88

Capital..... 10,000.00

Surplus and undivided profits..... 5,887.43

Deposits:

Due to banks**..... \$ 1,988.83

Demand deposits, including U. S. Govt. deposits..... 52,235.93

Time deposits, including postal savings..... 15,408.69

Total deposits..... \$ 69,633.45

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

Borrowings from other banks..... 35,000.00

All other liabilities..... 26.00

Total liabilities..... 120,546.88

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>5,087.15</i>	<i>5,087.15</i>	<i>none</i>	<i>5,087.15</i>	<i>100</i>
General claims . . .	<i>60,840.83</i>	<i>24,326.33</i>	<i>none</i>	<i>24,326.33</i>	<i>40</i>
Total claims . . .	<i>65,927.98</i>	<i>29,423.48</i>	<i>none</i>	<i>29,423.48</i>	<i>44.6</i>

\$380.77 claims allowed after closing included

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 _____

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

..... *Tennessee*

1. Name of bank Bank of Alexandria Town or City Alexandria County De Kalb
2. Date organized 1888 Date suspended 1-20-27 Population of town or city* 510
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Jan. 29, 1927

Loans and discounts:

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

Total loans and discounts..... \$ 241,260.80

Real estate acquired in satisfaction of debts..... 250 none

Investments..... 8,577.54

All other resources Includes P+L of \$ 3,606.49..... 30,989.83

Total resources..... 280,828.17

Capital..... 20,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 16,592.39

Demand deposits, including U. S. Govt. deposits..... 121,086.44

Time deposits, including postal savings..... 42,424.20³

Total deposits..... \$ 180,102.03

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

Borrowings from other banks..... 80,726.14

All other liabilities..... none

Total liabilities..... 280,828.17

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:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims....	<u>none</u>				
Preferred claims....	<u>2,299.73</u>	<u>2,299.73</u>	<u>none</u>	<u>2,299.73</u>	<u>100</u>
General claims....	<u>179,952.39</u>	<u>none</u>	<u>none</u>	<u>none</u>	<u>—</u>
Total claims....	<u>182,252.12</u>	<u>2,299.73</u>	<u>none</u>	<u>2,299.73</u>	<u>1.2</u>

\$257.78 claims allowed after closing included.

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values.....	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) <i>Operating at a loss</i>		X

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

If so, state what industry or type of agriculture _____

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

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

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 51

..... *Tennessee*

1. Name of bank D. W. Dingess Bkg. Co. Town or City Alexandria county De Kalb
2. Date organized 1899 Date suspended 1-2-29 Population of town or city* 510
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Jan. 2, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$128,704.79

Real estate acquired in satisfaction of debts..... 6,558.65

Investments..... ¹³³ 6,241.14

All other resources..... 37,613.89

Total resources..... 179,118.47

Capital..... 30,000.00

Surplus and undivided profits..... 1,372.35

Deposits:

Due to banks**..... \$ 1,850.34

Demand deposits, including U. S. Govt. deposits..... 123,764.09

Time deposits, including postal savings..... 6,081.69

Total deposits..... \$131,696.12

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

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

All other liabilities..... 6,050.00

Total liabilities..... 179,118.47

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>3,618.41</u>	<u>3,618.41</u>	<u>none</u>	<u>3,618.41</u>	<u>100</u>
General claims . . .	<u>111,887.98</u>	<u>72,727.19</u>	<u>none</u>	<u>72,727.19</u>	<u>65</u>
Total claims . . .	<u>115,506.39</u>	<u>76,345.60</u>	<u>none</u>	<u>76,345.60</u>	<u>66.1</u>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

caused by failure of several banks by banks

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 _____

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

81

Name of State

Tenn.

1. Name of bank Bank of Algood Town or City Algood County Putman
2. Date organized 7-7-14 Date suspended 12-11-30 Population of town or city* 643
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

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

6. Condition figures, as of (date*) 12-11-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>47,607.86</u>
Real estate acquired in satisfaction of debts.....	<u>6,800.00</u>
Investments.....	<u>2,237.50</u>
All other resources.....	<u>14,810.07</u>
Total resources.....	<u>71,455.43</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	_____

Deposits:

Due to banks**.....	\$ <u>730.81</u>
Demand deposits, including U. S. Govt. deposits.....	<u>25,474.16</u>
Time deposits, including postal savings.....	<u>7,300.46</u>
Total deposits.....	\$ <u>33,505.43</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>22,000.00</u>
All other liabilities.....	<u>950.00</u>
Total liabilities.....	<u>71,455.43</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	5,459.08	478.95	—	478.95	8.77
General claims . . .	28,046.35	—	—	—	—
Total claims . . .	33,505.43	478.95	—	478.95	1.42

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Tenn.....

1. Name of bank Arlington Bank & Trust Co Town or City Arlington County Shelby
2. Date organized 4-3-14 Date suspended 12-11-30 Population of town or city* 446
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

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

6. Condition figures, as of (date*) 12-9-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>108,558.97</u>
Real estate acquired in satisfaction of debts.....	<u>4,392.58</u>
Investments.....	<u>15,404.58</u>
All other resources <i>Including irregularities + commissions 822,952.01 "</i>	<u>27,491.67</u>
Total resources.....	<u>155,847.80</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	_____

Deposits:

Due to banks**.....	\$ <u>8,134.87</u>
Demand deposits, including U. S. Govt. deposits.....	<u>120,056.43</u>
Time deposits, including postal savings.....	<u>8,311.50</u>
Total deposits.....	\$ <u>136,502.80</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>9,345.00</u>
All other liabilities.....	_____
Total liabilities.....	<u>155,847.80</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? yes If so give payments to date:
 (Amounts in dollars) 3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	3,890.95	246.63	_____	246.63	6.33
General claims . . .	132,611.85	_____	_____	_____	_____
Total claims . . .	136,502.80	246.63	_____	246.63	0.18

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:
 (Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation . . . <i>\$ 23,000.00</i>	✓	
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		

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

If so, state what industry or type of agriculture _____

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

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

C

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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Type of bank reported—check appropriate one of the following

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

Name of State 69

..... *Tennessee*

1. Name of bank Atwood Bkg Co. Town or City Atwood County Carroll
2. Date organized 1905 Date suspended 1-7-27 Population of town or city* 417
3. Federal reserve district 8 Member or nonmember of F. R. System None
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. 7, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 50,464.96

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

Investments..... ⁵⁴ 3,796.39

All other resources..... 12,452.79

Total resources..... 71,214.14

Capital..... 10,000.00

Surplus and undivided profits..... 7,338.73

Deposits:

Due to banks**..... \$ 469.94

Demand deposits, including U. S. Govt. deposits..... 53,100.53

Time deposits, including postal savings..... none

Total deposits..... \$ 53,570.47

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

Borrowings from other banks..... none

All other liabilities..... 304.94

Total liabilities..... 71,214.14

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? No If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>59.54</u>	<u>59.54</u>	<u>none</u>	<u>59.54</u>	<u>100</u>
General claims . . .	<u>53,356.74</u>	<u>53,356.74</u>	<u>none</u>	<u>53,356.74</u>	<u>100</u>
Total claims . . .	<u>53,416.28</u>	<u>53,416.28</u>	<u>none</u>	<u>53,416.28</u>	<u>100</u>

\$ 3,020.25 Interest at 6% included

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary 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? _____

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 _____

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 47

..... Tennessee

1. Name of bank Farmers + Traders Bank Town or City Baileytown County Greene
2. Date organized 1912 Date suspended 2-28-29 Population of town or city* 169
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

6. Condition figures, as of (date*) Feb. 28, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 88,130.97

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

Investments..... 250.00

All other resources..... 14,036.26

Total resources..... 102,417.23

Capital..... 15,000.00

Surplus and undivided profits..... 234.30

Deposits:

Due to banks**..... \$ 113.25

Demand deposits, including U. S. Govt. deposits..... 23,901.60

Time deposits, including postal savings..... 46,583.69

Total deposits..... \$ 70,598.54

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

Borrowings from other banks..... 16,584.39

All other liabilities..... none

Total liabilities..... 102,417.23

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>220.24</i>	<i>220.24</i>	<i>none</i>	<i>220.24</i>	<i>100</i>
General claims . . .	<i>65,308.95</i>	<i>13,061.79</i>	<i>none</i>	<i>13,061.79</i>	<i>20</i>
Total claims . . .	<i>65,529.19</i>	<i>13,282.03</i>	<i>none</i>	<i>13,282.03</i>	<i>20.3</i>

\$82.68 claims allowed after closing included

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 1

..... Tennessee

1. Name of bank Bartlett Svs Bk & Tr Co Town or City Bartlett County Shelby
2. Date organized 10-10-19 Date suspended 9-21-23 ~~1-13-25~~ Population of town or city* 271
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

6. Condition figures, as of (date*) Sept. 21, 1923

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 46,362.44

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

Investments..... ^{1/6} 300.00

All other resources Includes shortage of \$10,404.97..... 29,280.08

Total resources..... 75,942.52

Capital..... 10,000.00

Surplus and undivided profits..... 864.21

Deposits:

Due to banks**..... \$ 17.75

Demand deposits, including U. S. Govt. deposits..... 44,665.37

Time deposits, including postal savings..... 11,395.19

Total deposits..... \$ 56,078.31

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

Borrowings from other banks..... 9,000.00

All other liabilities..... none

Total liabilities..... 75,942.52

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

Date of reopening Oct. 20, 1923

Name under which reopened Bartlett Savg. Bk. & Tr. Co.

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ none _____

Preferred claims..... none _____

General claims..... none _____

Total..... none _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? No If so give payments to date:
(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.. <i>\$20,000 shortage of Cashier</i>	X	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture _____

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

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

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 63

..... Tennessee

1. Name of bank Bartlett Savg. Bk. & Tr. Co. Town or City Bartlett County Shelby
2. Date organized 10-10-19 Date suspended 1-13-25 Population of town or city* 271
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Jan. 13, 1925

Loans and discounts:

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

Total loans and discounts..... \$ 15,910.97

Real estate acquired in satisfaction of debts..... 16 3,033.94

Investments..... none

All other resources Includes P+L of \$3,499.43..... 4,777.15

Total resources..... 26,722.06

Capital..... 10,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 850.00

Demand deposits, including U. S. Govt. deposits..... 8,306.70

Time deposits, including postal savings..... 7,115.36

Total deposits..... \$ 16,272.06

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

Borrowings from other banks..... 450.00

All other liabilities..... none

Total liabilities..... 26,722.06

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed Jan. 20, 1926

Collections:

From liquidation of assets.....	\$ <u>11,418.22</u>
From assessments on shareholders.....	<u>none</u>
Other collections (explain)... <u>Bond of Directors</u> ..	<u>7,719.71</u>
Total collections.....	<u>19,137.93</u>

Offsets to claims (loans paid, etc.) Assignments..... \$ 5,577.42

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>10,825.34</u>	<u>10,825.34</u>	<u>none</u>	<u>10,825.34</u>	<u>100</u>
Total claims . . .	<u>10,825.34</u>	<u>10,825.34</u>	<u>none</u>	<u>10,825.34</u>	<u>100</u>

Total claims includes 130.70 allowed after closing.

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary 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? _____

If so, state what industry or type of agriculture _____

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

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

Voluntary contributions of \$ ^{3,448.05} ~~11,167.76~~ made
by directors + stockholders Sept. 9, 1923.

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

50

Name of State

..... Tennessee

1. Name of bank Farmers Bk. & Tr. Co. Town or City Beech Grove County Coffey
2. Date organized 3-10-25 Date suspended 7-10-29 Population of town or city* 500
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) July 10, 1929

Loans and discounts:

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

Total loans and discounts..... \$ 16,900.68

Real estate acquired in satisfaction of debts..... 1,000.00

Investments..... none

All other resources Included \$1,022.61 of P+L..... 7,864.39

Total resources..... 25,765.07

Capital..... 7,500.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 2,322.83

Demand deposits, including U. S. Govt. deposits..... 10,759.41

Time deposits, including postal savings..... 1,182.83

Total deposits..... \$ 14,265.07

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

Borrowings from other banks..... 4,000.00

All other liabilities..... none

Total liabilities..... 25,765.07

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:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>1,914.31</u>	<u>1,914.31</u>	<u>none</u>	<u>1,914.31</u>	<u>100</u>
General claims . . .	<u>8,775.38</u>	<u>none</u>	<u>none</u>	<u>none</u>	<u>0</u>
Total claims . . .	<u>10,689.69</u>	<u>1,914.31</u>	<u>none</u>	<u>1,914.31</u>	<u>17.9</u>

\$46.26 claims allowed after closing included

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

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 68

..... Tennessee

1. Name of bank Peoples Bk. & Tr. Co. Town or City Bell Buckles county Bedford
2. Date organized 1909 Date suspended 2-24-26 Population of town or city* 471
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date*) Feb. 24, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 45,315.78

Real estate acquired in satisfaction of debts..... 38,010.00

Investments..... none

All other resources..... 10,696.91

Total resources..... 94,022.69

Capital..... 15,000.00

Surplus and undivided profits..... 1,679.02

Deposits:

Due to banks**..... \$ 211.23
1,913.06

Demand deposits, including U. S. Govt. deposits..... 49,953.10

Time deposits, including postal savings..... 10,930.00

Total deposits..... \$ 63,007.39

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

Borrowings from other banks..... 14,336.28

All other liabilities..... none

Total liabilities..... 94,022.69

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? No If so give payments to date:
(Amounts in dollars)

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

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

Date liquidation was completed Dec. 10, 1929

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 . . .	<u>none</u>				
Preferred claims . . .	<u>7,747.28</u>	<u>7,747.28</u>	<u>none</u>	<u>7,747.28</u>	<u>100</u>
General claims . . .	<u>53,596.13</u>	<u>16,078.84</u>	<u>none</u>	<u>16,078.84</u>	<u>30</u>
Total claims . . .	<u>61,343.41</u>	<u>23,826.12</u>	<u>none</u>	<u>23,826.12</u>	<u>38.8</u>

Unavailable

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary 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? _____

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 _____

TD

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

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 7

..... *Tennessee*

1. Name of bank Farmers Bank Town or City Big Sandy County Benton
2. Date organized 1907 Date suspended 7-21-25 Population of town or city* 603
3. Federal reserve district 8 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 109,499.86

Real estate acquired in satisfaction of debts..... ¹⁰⁹ none

Investments..... none

All other resources..... 7,289.39

Total resources..... 116,789.25

Capital..... 12,000.00

Surplus and undivided profits..... 1,166.21

Deposits:

Due to banks**..... \$ 4,294.14

Demand deposits, including U. S. Govt. deposits..... 31,840.97

Time deposits, including postal savings..... 32,487.93

Total deposits..... \$ 68,623.04

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

Borrowings from other banks..... 35,000.00

All other liabilities..... none

Total liabilities..... 116,789.25

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 ~~no~~ If so give:

Name of bank by which taken over Bank of Big Sandy

Date taken over Aug 1, 1925

Loss to depositors on:

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

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

"Liquidated" in July 1926 directory

(See inside page 3)

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

66

Name of State

..... Tennessee

1. Name of bank Bk. of Buffalo Valley Town or City Buffalo Valley County Putnam
2. Date organized 1912 Date suspended 3-29-26 Population of town or city* 150
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) March 29, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 43,604.58

Real estate acquired in satisfaction of debts..... 5,750.00

Investments..... ⁴⁴ none

All other resources Includes P & L of \$4,625.13..... 11,391.95

Total resources..... 60,746.53

Capital..... 5,100.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 3,370.17

Demand deposits, including U. S. Govt. deposits..... 28,271.30

Time deposits, including postal savings..... 3,555.58

Total deposits..... \$ 35,197.05

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

Borrowings from other banks..... 20,449.48

All other liabilities..... none

Total liabilities..... 60,746.53

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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 . . .					100%
Total claims . . .					

The cashier and president of this bank assumed all the liabilities of the bank, and depositors and creditors were paid off in full.

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? 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

84

Name of State

.....Tenn......

1. Name of bank Peoples Union Bank & Trust Co Town or City Camden County Benton
2. Date organized 4-13-14 Date suspended 10-25-30 Population of town or city* 955
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** one
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

Big Sandy Branch

6. Condition figures, as of (date*) 10-22-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>192,218.33</u>
Real estate acquired in satisfaction of debts.....	<u>3,937.00</u>
Investments.....	<u>25,740.96</u>
All other resources.....	<u>28,547.33</u>
Total resources.....	<u>250,443.62</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>14,009.17</u>

Deposits:

Due to banks**.....	\$ <u>7,059.27</u>
Demand deposits, including U. S. Govt. deposits.....	<u>83,748.15</u>
Time deposits, including postal savings.....	<u>89,627.03</u>
Total deposits.....	\$ <u>180,434.45</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>36,000.00</u>
All other liabilities.....	_____
Total liabilities.....	<u>250,443.62</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) 3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .					
Preferred claims. . .	10,195.62	5392.50	_____	5,392.50	52.89
General claims. . . .	170,238.83	_____	_____	_____	_____
Total claims. . . .	180,434.45	5392.50	_____	5,392.50	2.98

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension :

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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 22

..... Tennessee

1. Name of bank Bank of Cedar Hill Town or City Cedar Hill county Robertson
2. Date organized 1904 Date suspended 5-13-26 Population of town or city* 800
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) May 12, 1926

Loans and discounts:

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

Total loans and discounts..... \$ 147,393.07

Real estate acquired in satisfaction of debts..... ¹⁵⁶ 8,000.00

Investments..... 8,695.00

All other resources..... 19,124.75

Total resources..... 183,212.82

Capital..... 25,000.00

Surplus and undivided profits..... 1,582.39

Deposits:

Due to banks**..... \$ 4,463.53

Demand deposits, including U. S. Govt. deposits..... 67,836.68

Time deposits, including postal savings..... 7,860.22

Total deposits..... \$ 80,160.43

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

Borrowings from other banks..... 76,220.00

All other liabilities..... 250.00

Total liabilities..... 183,212.82

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:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>7,893.24</u>	<u>7,893.24</u>	<u>none</u>	<u>7,893.24</u>	<u>100</u>
General claims . . .	<u>89,434.20</u>	<u>4,471.71</u>	<u>none</u>	<u>4,471.71</u>	<u>5</u>
Total claims . . .	<u>97,327.44</u>	<u>12,364.95</u>	<u>none</u>	<u>12,364.95</u>	<u>12.7</u>

\$16,409.01 claims allowed after closing included.

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

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

Tennessee

1. Name of bank Bank of Chapel Hill Town or City Chapel Hill County Marshall
2. Date organized 5-26-14 Date suspended 12-5-30 Population of town or city* 377
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

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

6. Condition figures, as of (date*) 12-4-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>140,360.06</u>
Real estate acquired in satisfaction of debts.....	_____
Investments.....	_____
All other resources. <i>Including Bonds Deposited - \$2,000.00</i>	<u>12,936.13</u>
Total resources.....	<u>153,296.19</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>7,877.59</u>

Deposits:

Due to banks**.....	\$ <u>833.92</u>
Demand deposits, including U. S. Govt. deposits.....	<u>57,273.01</u>
Time deposits, including postal savings.....	<u>35,311.67</u>
Total deposits.....	\$ <u>93,418.60</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>30,000.00</u>
All other liabilities. <i>Bonds Deposited - \$2,000.00</i>	<u>2,000.00</u>
Total liabilities.....	<u>153,296.19</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. . .	5,505.86	5,505.86	—	5,505.86	100%
General claims. . . .	87,912.74	—	—	—	
Total claims. . . .	93,418.60	5,505.86	—	5,505.86	5.89%

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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 21

..... Tennessee

1. Name of bank Chucky Banking Co. Town or City Chucky County Greene
2. Date organized 2-2-20 Date suspended 7-7-26 Population of town or city* 150
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

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

Loans and discounts:

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

Total loans and discounts..... \$ 102,504.26

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

Investments..... none

All other resources Includes shortage of \$18,856.62..... 41,924.72

Total resources..... 144,428.98

Capital..... 25,000.00

Surplus and undivided profits..... 1,441.74

Deposits:

Due to banks**..... \$ 4,052.14

Demand deposits, including U. S. Govt. deposits..... 40,135.24

Time deposits, including postal savings..... 30,345.70

Total deposits..... \$ 74,533.08

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

Borrowings from other banks..... 43,418.16

All other liabilities..... 36.00

Total liabilities..... 144,428.98

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>5,375.25</u>	<u>5,375.25</u>	<u>none</u>	<u>5,375.25</u>	<u>100</u>
General claims . . .	<u>64,964.30</u>	<u>25,985.72</u>	<u>none</u>	<u>25,985.72</u>	<u>40</u>
Total claims . . .	<u>70,339.55</u>	<u>31,360.97</u>	<u>none</u>	<u>31,360.97</u>	<u>44.6</u>

Judgment of \$943 included in total claims

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? 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 32

..... Tennessee

1. Name of bank Church Hill Bank ~~Bank of Church Hill~~ Town or City Church Hill ~~Rogersville~~ County Hawkins
2. Date organized 1912 Date suspended 1-15-27 Population of town or city* 275
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Jan. 14, 1927

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>99,928.51</u>
Real estate acquired in satisfaction of debts.....	¹⁰⁹ <u>none</u>
Investments.....	<u>9,404.50</u>
All other resources. <u>Includes P. L. of \$108.68</u>	<u>18,009.47</u>
Total resources.....	<u>127,342.48</u>
Capital.....	<u>20,000.00</u>
Surplus and undivided profits.....	<u>5,000.00</u>

Deposits:

Due to banks**.....	\$ <u>216.49</u>
Demand deposits, including U. S. Govt. deposits.....	<u>40,660.14</u>
Time deposits, including postal savings.....	<u>27,559.10</u>
Total deposits.....	\$ <u>68,435.73</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>33,906.75</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>127,342.48</u>

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

Date of reopening _____
 Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>395.24</u>	<u>395.24</u>	<u>none</u>	<u>395.24</u>	<u>100</u>
General claims . . .	<u>70,005.12</u>	<u>42,003.07</u>	<u>none</u>	<u>42,003.07</u>	<u>60</u>
Total claims . . .	<u>70,400.36</u>	<u>42,398.31</u>	<u>none</u>	<u>42,398.31</u>	<u>60.2</u>

\$ 3,957.36 claims allowed after closing included

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification <i>\$30,000 lines to 3 men uncollectible</i>	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? _____

If so, state what industry or type of agriculture _____

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

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

C

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

65

Name of State

..... Tennessee

1. Name of bank Bank of Coldwater Town or City Coldwater county Lincoln
2. Date organized 1909 Date suspended 11-22-26 Population of town or city* 50
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

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

6. Condition figures, as of (date*) Nov. 20, 1926

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>58,756.09</u>
Real estate acquired in satisfaction of debts.....	⁵⁹ <u>1,120.00</u>
Investments.....	<u>240.00</u>
All other resources. <i>Includes P. & L. of \$11,900.05</i>	<u>21,720.49</u>
Total resources.....	<u>81,836.58</u>
Capital.....	<u>11,000.00</u>
Surplus and undivided profits.....	<u>none</u>

Deposits:

Due to banks**.....	\$ <u>5,466.08</u>
Demand deposits, including U. S. Govt. deposits.....	<u>43,502.13</u>
Time deposits, including postal savings.....	<u>6,868.37</u>
Total deposits.....	\$ <u>55,836.58</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>15,000.00</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>81,836.58</u>

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

Date of reopening _____
 Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? no If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed Dec. 23, 1929

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 . . .	<u>none</u>				
Preferred claims . . .	<u>2,903.65</u>	<u>2,903.65</u>	<u>none</u>	<u>2,903.65</u>	<u>100</u>
General claims . . .	<u>42,886.68</u>	<u>42,886.68</u>	<u>none</u>	<u>42,886.68</u>	<u>100</u>
Total claims . . .	<u>45,790.33</u>	<u>45,790.33</u>	<u>none</u>	<u>45,790.33</u>	<u>100</u>

Unavailable

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

TO

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 9

..... Tennessee

1. Name of bank Columbia Bk. & Tr. Co. Town or City Columbia County Mauvey
2. Date organized 1909 Date suspended 7-24-29 Population of town or city* 7,878
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) July 24, 1929

Loans and discounts:

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

Total loans and discounts..... \$ 520,086.16

Real estate acquired in satisfaction of debts..... 13,487.55

Investments..... 60.00

All other resources..... 49,222.23

Total resources..... 582,855.94

Capital..... 50,000.00

Surplus and undivided profits..... 16,816.70

Deposits:

Due to banks**..... \$ 19,530.04

Demand deposits, including U. S. Govt. deposits..... 228,104.97

Time deposits, including postal savings..... 152,654.84

Total deposits..... \$ 400,289.85

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

Borrowings from other banks..... 100,249.39

All other liabilities..... 26,546.87

Total liabilities..... 15,500.00

Total liabilities..... 582,855.94

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

Date of reopening July 1, 1930

Name under which reopened Middle Tennessee Bank

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

Date taken over July 1, 1930.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ <u>none</u>	_____
Preferred claims.....	<u>none</u>	_____
General claims.....	<u>130,000</u>	<u>50</u>
Total.....	<u>130,000</u>	<u>31.7</u>

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... _____

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

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>*</u>				
Preferred claims . . .	<u>The Middle Tenn. Bank bought the assets of the Columbia Bank & Trust Co. and paid general claimants a cash dividend of 50%. Each creditor was allowed to use his cash dividend in subscribing to stock in the new bank, par value \$10.00, book value \$20, at the rate of \$16.66 per share.</u>				
General claims . . .					
Total claims . . .					

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *None* _____ If so, give dates and amounts of all assessments _____

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 4

..... *Tennessee*

1. Name of bank Citizens Bank Town or City Daisy County Hamilton
2. Date organized 1925 Date suspended 2-6-30 Population of town or city* 375
3. Federal reserve district 6 Member or nonmember of F. R. System now
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in 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. 6, 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 40,402.54

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

Investments..... 450.00

All other resources..... 6,161.61

Total resources..... 51,514.15

Capital..... 12,000.00

Surplus and undivided profits..... 2,456.14

Deposits:

Due to banks**..... \$ 542.60

Demand deposits, including U. S. Govt. deposits..... 18,791.78

Time deposits, including postal savings..... 17,723.63

Total deposits..... \$ 37,058.01

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

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 51,514.15

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

Date of reopening May 12, 1930

Name under which reopened Citizens Bank

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ none _____

Preferred claims..... none _____

General claims..... none _____

Total..... none _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

Capital stock reduced to \$10,000

No new money put in.

TO

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 8

..... Tennessee

1. Name of bank Dresden Bank Town or City Dresden County Wesley
2. Date organized 1889 Date suspended 7-18-27 Population of town or city* 1,047
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

6. Condition figures, as of (date*) July 18, 1927

Loans and discounts:

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

Total loans and discounts..... \$ 227,313.97

Real estate acquired in satisfaction of debts..... 12,247.42

Investments..... 8,679.24

All other resources..... 11,371.01

Total resources..... 259,611.64

Capital..... 35,000.00

Surplus and undivided profits..... 1,687.53

Deposits:

Due to banks**..... \$ 2,802.37

Demand deposits, including U. S. Govt. deposits..... 145,394.31

Time deposits, including postal savings..... 29,684.76

Total deposits..... \$ 177,881.44

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

Borrowings from other banks..... 44,523.07

All other liabilities..... 519.60

Total liabilities..... 259,611.64

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

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

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

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

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

Name of bank by which taken over Wearley County Bk. & Tr. Co.

Date taken over April 1, 1928

Loss to depositors on: 60% guaranteed - 40% liquidating basis.
Amount of loss Per cent of loss to claims

Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	_____	_____

no data

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

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

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

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

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

74

Name of State

Tenn......

1. Name of bank Weakley County Bank Town or City ^DBrosden County Weakley
2. Date organized 6-18-14 Date suspended 11-25-30 Population of town or city* 1,047
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
 Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date*) 5-19-30
(Call reports)

Loans and discounts:		
On real estate.....	\$	_____
Other.....		_____
Total loans and discounts.....	\$	<u>306,160.64</u>
Real estate acquired in satisfaction of debts.....		<u>15,782.98</u>
Investments.....		<u>14,355.62</u>
All other resources.....		<u>101,480.68</u>
Total resources.....		<u>437,779.92</u>
Capital.....		<u>40,000.00</u>
Surplus and undivided profits.....		<u>16,521.25</u>
Deposits:		
Due to banks**.....	\$	<u>2,283.44</u>
Demand deposits, including U. S. Govt. deposits.....		<u>201,998.41</u>
Time deposits, including postal savings.....		<u>102,278.12</u>
Total deposits.....	\$	<u>306,559.97</u>
Borrowings from F. R. bank.....		_____
Borrowings from other banks.....		_____
All other liabilities.....		<u>74,698.70</u>
Total liabilities.....		<u>437,779.92</u>

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

Date of reopening 12-2-30

Name under which reopened Weakley County Bank

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

Deposits frozen!

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? No If so give payments to date:
(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Tenn

- D
1. Name of bank Mercantile Bank & Trust Co Town or City Dyersburg County Dyer
 2. Date organized 1-1-14 Date suspended 11-24-30 Population of town or city* 8,733
 3. Federal reserve district 8 Member or nonmember of F. R. System non
 4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
 5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date*) 11-22-30

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 634,047.18
 Real estate acquired in satisfaction of debts..... 11,679.21
 Investments..... 18,216.87
 All other resources..... 139,709.05
 Total resources..... 803,652.31

Capital..... 100,000.00
 Surplus and undivided profits *Including Reserve for losses - Peoples Bank*..... 131,966.21 ^{\$ 92,704.39}

Deposits:

Due to banks**..... \$ 5,018.05
 Demand deposits, including U. S. Govt. deposits..... 297,641.27
 Time deposits, including postal savings..... 132,629.46
 Total deposits..... \$ 435,288.78
 Borrowings from F. R. bank..... _____
 Borrowings from other banks..... 116,397.32
 All other liabilities. *outstanding indebtedness - Banking house*..... 20,000.00
 Total liabilities..... 803,652.31

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.

City-house - Peoples Bank -	32,994.09
Other Real Estate - " "	7,540.53
Furn + Fixtures - " "	11,562.89
<hr/>	
Reserve for losses - Peoples Bank	92,704.39

"On Nov. 20, 1929 the Peoples Bank & Trust Co. of Sycamore Tenn., then in the hands of the State Bky Dept., was taken over by the Mercantile Bk & Tr Co. on a liquidation basis. The latter bank took charge of all assets of the said Peoples Bank & Trust Co. and assumed the deposits of said bank. The Capital and Surplus of the Peoples Bank & Trust Co. was set up on the books of this bank as a reserve against losses in said liquidation, a part of this reserve fund being shown on Schedule A of this ~~an~~ inventory. For complete details reference is made to contract incorporated in Minute Book of Mercantile Bk & Tr Co. pages 253 to 256 inc. P

~~Peoples Bank not suspended.~~

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars) 3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	10,790.70	10,790.70	_____	10,790.70	100%
General claims . . .	424,498.08	_____	_____	_____	_____
Total claims . . .	435,288.78	10,790.70	_____	10,790.70	2.47

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

TO

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State **10**

..... Tennessee

1. Name of bank Peoples Bk. & Tr. Co. Town or City Dyersburg county Dyer
2. Date organized 9-4-25 Date suspended 11-12-29 Population of town or city* 8,780
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Nov. 20, 1929

Loans and discounts:

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

Total loans and discounts..... \$ 290,397.20

Real estate acquired in satisfaction of debts..... 7,540.53

Investments..... 9,000.00

All other resources..... 147,209.69

Total resources..... 454,147.42

Capital..... 100,000.00

Surplus and undivided profits..... 19,304.09

Deposits:

Due to banks**..... \$ 27,887.11

Demand deposits, including U. S. Govt. deposits..... 239,907.23

Time deposits, including postal savings..... 45,796.07

Total deposits..... \$ 313,590.41

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

Borrowings from other banks..... 21,252.92

All other liabilities..... none

Total liabilities..... 454,147.42

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over Mercantile Bk. + Tr. Co.

Date taken over Nov. 20, 1929

Loss to depositors on:

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

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

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *None* 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

37

Name of State

..... Tennessee

1. Name of bank Bank of Erin Town or City Erin County Houston
2. Date organized 1891 Date suspended 7-14-27 Population of town or city* 819
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

6. Condition figures, as of (date*) July 12, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 28,884.10

Real estate acquired in satisfaction of debts..... 35,270.32

Investments..... none

All other resources. Includes P+L of \$ 4,835.66..... 11,687.43

Total resources..... 75,841.85

Capital..... 20,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 3,331.63

Demand deposits, including U. S. Govt. deposits..... 32,945.96

Time deposits, including postal savings..... 19,564.26

Total deposits..... \$ 55,841.85

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

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 75,841.85

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>258.62</u>	<u>258.62</u>	<u>none</u>	<u>258.62</u>	<u>100</u>
General claims . . .	<u>53,075.30</u>	<u>5,307.53</u>	<u>none</u>	<u>5,307.53</u>	<u>10</u>
Total claims . . .	<u>53,333.92</u>	<u>5,566.15</u>	<u>none</u>	<u>5,566.15</u>	<u>10.4</u>

\$1,510.03 claims allowed after closing included

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 _____

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

Tennessee

1. Name of bank Houston County Bank + Trust Co Town or City Erin County Houston
2. Date organized 7-1-20 Date suspended 12-5-30 Population of town or city* 819
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date*) 11-29-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>97,224.91</u>
Real estate acquired in satisfaction of debts.....	<u>685.60</u>
Investments.....	_____
All other resources.....	<u>12,222.40</u>
Total resources.....	<u>110,132.91</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>441.10</u>

Deposits:

Due to banks**.....	\$ <u>4,124.62</u>
Demand deposits, including U. S. Govt. deposits.....	<u>51,085.74</u>
Time deposits, including postal savings.....	<u>18,481.45</u>
Total deposits.....	\$ <u>73,691.81</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>26,000.00</u>
All other liabilities.....	_____
Total liabilities.....	<u>110,132.91</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 . . .	678.05	678.05	~	678.05	100%
General claims . . .	73,013.76	~	~	~	
Total claims . . .	73,691.81	678.05	~	678.05	.92%

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Name of State 58

..... Tennessee

1. Name of bank First State Bank Town or City Erwin County Union
2. Date organized 9-2-19 Date suspended 4-19-30 Population of town or city* 3,623
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) April 17, 1930

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>386,647.84</u>
Real estate acquired in satisfaction of debts.....	<u>9,915.53</u>
Investments.....	<u>30,481.95</u>
All other resources.....	<u>39,797.55</u>
Total resources.....	<u>466,842.87</u>
Capital.....	<u>35,000.00</u>
Surplus and undivided profits.....	<u>6,966.89</u>

Deposits:

Due to banks**.....	\$ <u>5,472.30</u>
Demand deposits, including U. S. Govt. deposits.....	<u>189,927.53</u>
Time deposits, including postal savings.....	<u>161,512.09</u>
Total deposits.....	\$ <u>356,911.92</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>67,149.06</u>
All other liabilities.....	<u>815.00</u>
Total liabilities.....	<u>466,842.87</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:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>657.48</u>	<u>657.48</u>	<u>none</u>	<u>657.48</u>	<u>100</u>
General claims . . .	<u>346,234.50</u>	<u>none</u>	<u>none</u>	<u>none</u>	<u>-</u>
Total claims . . .	<u>346,891.98</u>	<u>657.48</u>	<u>none</u>	<u>657.48</u>	<u>.2</u>

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 49

..... Tennessee

1. Name of bank Bank of Gordonsville Town or City Gordonsville County Smith
2. Date organized 1889 Date suspended 1-11-29 Population of town or city* 278
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Jan. 10, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$351,322.62

Real estate acquired in satisfaction of debts..... ^{39%} 19,298.00

Investments..... 46,602.74

All other resources..... 48,318.48

Total resources..... 465,541.84

Capital..... 30,000.00

Surplus and undivided profits..... 6,621.53

Deposits:

Due to banks**..... \$ 16,446.68

Demand deposits, including U. S. Govt. deposits..... 267,061.68

Time deposits, including postal savings..... 64,576.79

Total deposits..... \$348,085.15

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

Borrowings from other banks..... 75,385.16

All other liabilities..... 5,450.00

Total liabilities..... 465,541.84

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>110.56</u>	<u>110.56</u>	<u>none</u>	<u>110.56</u>	<u>100</u>
General claims . . .	<u>334,564.10</u>	<u>33,456.41</u>	<u>none</u>	<u>33,456.41</u>	<u>10</u>
Total claims . . .	<u>334,674.66</u>	<u>33,566.97</u>	<u>none</u>	<u>33,566.97</u>	<u>10</u>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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 19

..... *Tennessee*

1. Name of bank Bank of Greenbrier Town or City Greenbrier County Robertson
2. Date organized 1905 Date suspended 6-17-25 ~~6-16-26~~ Population of town or city* 631
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) June 17, 1925

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 80,364.65
 Real estate acquired in satisfaction of debts..... none
 Investments..... 520.00
 All other resources..... 5,098.72
 Total resources..... 85,983.37
 Capital..... 10,000.00
 Surplus and undivided profits..... 3,167.61

Deposits:

Due to banks**..... \$ 30.18
 Demand deposits, including U. S. Govt. deposits..... 48,860.55
 Time deposits, including postal savings..... 14,925.03
 Total deposits..... \$ 63,815.76
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... 9,000.00
 All other liabilities..... none
 Total liabilities..... 85,983.37

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

Date of reopening _____
 Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>59,598.11</u>	<u>41,718.68</u>	<u>none</u>	<u>41,718.68</u>	<u>70</u>
Total claims . . .	<u>59,598.11</u>	<u>41,718.68</u>	<u>none</u>	<u>41,718.68</u>	<u>70</u>

\$54.32 claims allowed after closing included

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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? Mo _____ 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

83

Name of State

Tenn.....

1. Name of bank Campbell County Bank & Trust Co Town or City Jacksboro County Campbell
2. Date organized 7-5-21 Date suspended 11-17-30 Population of town or city* 834
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date*) 11-13-30

Loans and discounts:

On real estate \$ _____
 Other _____
 Total loans and discounts \$ 49,324.42
 Real estate acquired in satisfaction of debts 610.00
 Investments _____
 All other resources 40,274.44
 Total resources 90,208.86
 Capital 25,000.00
 Surplus and undivided profits 8,345.01

Deposits:

Due to banks** \$ 1,380.62
 Demand deposits, including U. S. Govt. deposits 41,532.75
 Time deposits, including postal savings 13,950.48
 Total deposits \$ 56,863.85
 Borrowings from F. R. bank _____
 Borrowings from other banks _____
 All other liabilities _____
 Total liabilities 90,208.86

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)

3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims . . .	306.33	306.33	—	306.33	100%
General claims	56,557.52	—	—	—	—
Total claims	56,863.85	306.33	—	306.33	.53

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State

20

..... Tennessee

1. Name of bank Peoples Savings Bank Town or City Jackson County Madison
2. Date organized 1889 Date suspended 6-5-25 Population of town or city* 22,118*
3. Federal reserve district 8 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) June 5, 1925

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$1,575,861.50

Real estate acquired in satisfaction of debts..... 1577 9,384.05

Investments..... 805.00

All other resources Includes P. & L. of \$139,957.76..... 595,137.40

Total resources..... 2,181,187.95

Capital..... 200,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$131,776.02

Demand deposits, including U. S. Govt. deposits..... 546,671.03

Time deposits, including postal savings..... 618,473.75

Total deposits..... \$1,296,920.80

Borrowings from F. R. bank Bank Bldg. Mortgage..... 125,000.00

Borrowings from other banks..... 556,701.15

All other liabilities..... none

Total liabilities..... 2,181,187.95

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>1,176,397.49</u>	<u>882,298.12</u>	<u>none</u>	<u>882,298.12</u>	<u>75%</u>
Total claims . . .	<u>1,176,397.49</u>	<u>882,298.12</u>	<u>none</u>	<u>882,298.12</u>	<u>75%</u>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation. <i>Removal of \$342,000 Ledger Sheets</i>	X	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

53

..... Tennessee

1. Name of bank Farmers State Bank Town or City Jasper County Marion
2. Date organized 7-1-20 Date suspended 10-8-29 Population of town or city* 1,251
3. Federal reserve district 6 Member or nonmember of F. R. System None
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. 7, 1929

Loans and discounts:

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

Total loans and discounts..... \$ 151,946.14

Real estate acquired in satisfaction of debts..... 1,415.56

Investments..... ¹⁵² 10.00

All other resources..... 38,121.82

Total resources..... 191,493.52

Capital..... 40,000.00

Surplus and undivided profits..... 3,707.68

Deposits:

Due to banks**..... \$ 2,401.53

Demand deposits, including U. S. Govt. deposits..... 78,189.53

Time deposits, including postal savings..... 31,051.78

Total deposits..... \$ 111,642.84

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

Borrowings from other banks..... 35,000.00

All other liabilities..... 1,143.00

Total liabilities..... 191,493.52

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>88,736.92</u>	<u>22,184.23</u>	<u>none</u>	<u>22,184.23</u>	<u>25</u>
Total claims . . .	<u>88,736.92</u>	<u>22,184.23</u>	<u>none</u>	<u>22,184.23</u>	<u>25</u>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? 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 54

..... Tennessee

1. Name of bank Mossy Creek Bank Town or City Jefferson City County Jefferson
2. Date organized 1890 Date suspended 5-27-29 Population of town or city* 1,898
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 135,570.25

Real estate acquired in satisfaction of debts..... 30,807.30

Investments..... 6,950.00

All other resources Includes PoL of \$1,479.49..... 54,307.34

Total resources..... 227,634.89

Capital..... 30,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 12,745.30
5,737.80

Demand deposits, including U. S. Govt. deposits..... 50,363.95

Time deposits, including postal savings..... 71,400.95

Total deposits..... \$ 134,510.20

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

Borrowings from other banks..... 62,834.44

All other liabilities..... 290.25

Total liabilities..... 227,634.89

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>105.00</u>	<u>105.00</u>	<u>none</u>	<u>105.00</u>	<u>100</u>
General claims . . .	<u>190,653.30</u>	<u>19,065.33</u>	<u>none</u>	<u>19,065.33</u>	<u>10</u>
Total claims . . .	<u>190,758.30</u>	<u>19,170.33</u>	<u>none</u>	<u>19,170.33</u>	<u>10</u>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

..... Tennessee

1. Name of bank Jellico Bk. & Tr. Co Town or City Jellico County Campbell
2. Date organized 1912 Date suspended 2-24-26 Population of town or city* 4509
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Feb. 24, 1926

Loans and discounts:

On real estate Signatures. Unquestioned \$ 160,672.78

Other Forged & questionable notes 156,511.23

Total loans and discounts..... \$ 317,184.01

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

Investments..... 32 3,405.13

All other resources..... 30,869.50

Total resources..... 351,458.64

Capital..... 25,000.00

Surplus and undivided profits..... 6,533.43

Deposits:

Due to banks**..... \$ 58.15

Demand deposits, including U. S. Govt. deposits..... 112,074.62

Time deposits, including postal savings..... 207,792.44

Total deposits..... \$ 319,925.21

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

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 351,458.64

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims . . .	324.00	324.00	none	324.00	100
General claims	549,876.48	87,469.12	none	87,469.12	25
Total claims	350,200.48	87,793.12	none	87,793.12	25

~~\$17,005.49~~ claims allowed after closing included
44,355.79

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

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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 33

.....Tennessee.....

1. Name of bank Banks of Knoxville Town or City Knoxville County Shelby
2. Date organized 12-29-19 Date suspended 6-17-27 Population of town or city* 300
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank non
Outside city of parent bank** non
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 17, 1927

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 23,031.62
 Real estate acquired in satisfaction of debts..... 3,000.00
 Investments..... none
 All other resources..... 11,892.95
 Total resources..... 37,924.57
 Capital..... 15,000.00
 Surplus and undivided profits..... 264.78

Deposits:

Due to banks**..... \$ 296.98
 Demand deposits, including U. S. Govt. deposits..... 19,152.00
 Time deposits, including postal savings..... 3,169.91
 Total deposits..... \$ 22,618.89
 Borrowings from F. R. bank..... none
 Borrowings from other banks..... none
 All other liabilities..... 40.90
 Total liabilities..... 37,924.57

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

Date of reopening _____
 Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<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 . . .	<u>none</u>				
Preferred claims . . .	<u>3,715.10</u>	<u>3,715.10</u>	<u>none</u>	<u>3,715.10</u>	<u>100</u>
General claims . . .	<u>18,903.79</u>	<u>9,451.89</u>	<u>none</u>	<u>9,451.89</u>	<u>50</u>
Total claims . . .	<u>22,618.89</u>	<u>13,166.99</u>	<u>none</u>	<u>13,166.99</u>	<u>58.2</u>

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 _____

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 55

..... Tennessee

1. Name of bank Farmers & Merchants Co. Town or City Kingsport County Sullivan
2. Date organized 3-17-21 Date suspended 6-12-29 Population of town or city* 11,908
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) June 11, 1929

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>404,880.66</u>
Real estate acquired in satisfaction of debts.....	⁴⁰⁵ <u>none</u>
Investments.....	<u>none</u>
All other resources.....	<u>88,280.33</u>
Total resources.....	<u>493,160.99</u>
Capital.....	<u>100,000.00</u>
Surplus and undivided profits.....	<u>7,536.92</u>
Deposits:	
Due to banks**.....	\$ <u>8,678.83</u> 8,621.33
Demand deposits, including U. S. Govt. deposits.....	<u>134,649.58</u>
Time deposits, including postal savings.....	<u>129,318.75</u>
Total deposits.....	\$ <u>272,647.16</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>112,976.91</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>493,160.99</u>

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

Date of reopening _____
 Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>56.33</u>	<u>56.33</u>	<u>none</u>	<u>56.33</u>	<u>100</u>
General claims . . .	<u>258,500.00</u>	<u>none</u>	<u>none</u>	<u>none</u>	<u>—</u>
Total claims . . .	<u>258,556.33</u>	<u>56.33</u>	<u>none</u>	<u>56.33</u>	<u>— 102</u>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

Name of State 3

..... Tennessee

1. Name of bank Planters Bk + Tr Co Town or City Lebanon County Wilson
2. Date organized 4-20-18 Date suspended 1-9-25 Population of town or city* 4,084
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 226,493.34

Real estate acquired in satisfaction of debts..... ²³⁹ 10,363.11

Investments..... 13,310.88

All other resources..... 11,530.39

Total resources..... 261,697.72

Capital..... 25,000.00

Surplus and undivided profits..... 1,100.68

Deposits:

Due to banks**..... \$ 13,797.78

Demand deposits, including U. S. Govt. deposits..... 157,802.69

Time deposits, including postal savings..... 900.00

Total deposits..... \$ 172,500.47

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

Borrowings from other banks..... 63,096.57

All other liabilities..... none

Total liabilities..... 261,697.72

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

Date of reopening April 1, 1925

Name under which reopened Lebanon Bank & Trust Co.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ <u>none</u>	_____
Preferred claims.....	<u>none</u>	_____
General claims.....	<u>64,564.18</u>	<u>35</u>
Total.....	<u>64,564.18</u>	<u>35</u>

Liquidation Incomplete

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

Tenn

1. Name of bank Peoples Bank Town or City Lenoir City County Loudon
2. Date organized 1-5-14 Date suspended 11-22-30 Population of town or city* 4,470
3. Federal reserve district 6 Member or nonmember of F. R. System now
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

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

6. Condition figures, as of (date*) 11-20-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>186,935.77</u>
Real estate acquired in satisfaction of debts.....	<u>24,615.87</u>
Investments.....	<u>3,973.15</u>
All other resources <i>Excluding Profit & Loss - \$ 1,639.58</i>	<u>31,657.67</u>
Total resources.....	<u>247,182.46</u>
Capital.....	<u>50,000.00</u>
Surplus and undivided profits.....	<u>5,000.00</u>

Deposits:

Due to banks**.....	\$ <u>3,006.19</u>
Demand deposits, including U. S. Govt. deposits.....	<u>79,256.68</u>
Time deposits, including postal savings.....	<u>79,558.31</u>
Total deposits.....	\$ <u>161,821.18</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>30,233.28</u>
All other liabilities.....	<u>128.00</u>
Total liabilities.....	<u>247,182.46</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? yes If so give payments to date:
 (Amounts in dollars) 3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	5,389.93	5,389.93	~~~~~	5,389.93	100%
General claims . . .	156,431.25	~~~~~	~~~~~	~~~~~	~~~~~
Total claims . . .	161,821.18	5,389.93	~~~~~	5,389.93	3.33

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Name of State 16

.....Tennessee.....

1. Name of bank Citizens Bank Town or City Lexington County Henderson
2. Date organized 1904 Date suspended 9-18-24 Population of town or city* 1,823
3. Federal reserve district 8 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Sept. 18, 1924

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 782,221.70

Real estate acquired in satisfaction of debts..... 806 7,305.20

Investments..... 46,207.41

All other resources..... 26,514.29

Total resources..... 862,248.60

Capital..... 80,000.00

Surplus and undivided profits..... 3,290.92

Deposits:

Due to banks**..... \$ 9,763.77

Demand deposits, including U. S. Govt. deposits..... 152,857.91

Time deposits, including postal savings..... 471,404.58

Total deposits..... \$ 634,026.26

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

Borrowings from other banks..... 144,931.42

All other liabilities..... none

Total liabilities..... 862,248.60

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>31,026.69</u>	<u>31,026.69</u>	<u>none</u>	<u>31,026.69</u>	<u>100</u>
General claims . . .	<u>553,494.86</u>	<u>83,024.23</u>	<u>none</u>	<u>83,024.23</u>	<u>15</u>
Total claims . . .	<u>584,521.55</u>	<u>114,050.92</u>	<u>none</u>	<u>114,050.92</u>	<u>19.5</u>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

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

31

Name of State

.....*Tennessee*.....

1. Name of bank Bank of Temperance Town or City Liberty County De Kalb
Hall Hall
2. Date organized 2-27-18 Date suspended 11-11-27 Population of town or city* 250
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No.

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

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

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

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>28,823.81</u>
Real estate acquired in satisfaction of debts.....	<u>0</u> <u>none</u>
Investments.....	<u>1,074.25</u>
All other resources.....	<u>6,456.27</u>
Total resources.....	<u>36,354.33</u>
Capital.....	<u>12,000.00</u>
Surplus and undivided profits.....	<u>572.64</u>
Deposits:	
Due to banks**.....	\$ <u>none</u>
Demand deposits, including U. S. Govt. deposits.....	<u>22,781.69</u>
Time deposits, including postal savings.....	<u>none</u>
Total deposits.....	\$ <u>22,781.69</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>1,000.00</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>36,354.33</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>22,481.20</u>	<u>10,116.54</u>	<u>none</u>	<u>10,116.54</u>	<u>45</u>
Total claims . . .	<u>22,481.20</u>	<u>10,116.54</u>	<u>none</u>	<u>10,116.54</u>	<u>45</u>

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

Type of bank reported—check appropriate one of the following

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

75

Name of State

Tenn.

1. Name of bank City State Bank Town or City Martin County Weakley
2. Date organized 6-30-20 Date suspended 11-28-30 Population of town or city* 3,300
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank non
Outside city of parent bank** non
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date*) 5-19-30
(call report)

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>167,445.07</u>
Real estate acquired in satisfaction of debts.....	<u>2,162.04</u>
Investments.....	<u>40,220.37</u>
All other resources.....	<u>53,015.66</u>
Total resources.....	<u>2,621,843.14</u>
Capital.....	<u>35,000.00</u>
Surplus and undivided profits.....	<u>4,321.97</u>

Deposits:

Due to banks**.....	\$ <u>944.27</u>
Demand deposits, including U. S. Govt. deposits.....	<u>221,148.90</u>
Time deposits, including postal savings.....	<u>1,428.00</u>
Total deposits.....	\$ <u>223,521.17</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	_____
Total liabilities.....	<u>262,843.14</u>

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

Date of reopening 12-2-30
 Name under which reopened City State Bank

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

Deposits frozen

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? No If so give payments to date:
(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

76

Name of State

Tenn.....

1. Name of bank Martin Bank Town or City Martin County Weakley
2. Date organized 4-21-14 Date suspended 11-28-30 Population of town or city* 3,300
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

6. Condition figures, as of (date*) 5-19-30
(call report)

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 482,137.48
 Real estate acquired in satisfaction of debts..... _____
 Investments..... 56,105.95
 All other resources..... 155,404.25
 Total resources..... 693,647.68
 Capital..... 85,000.00
 Surplus and undivided profits..... 16,284.46

Deposits:

Due to banks**..... \$ 1,730.98
 Demand deposits, including U. S. Govt. deposits..... 440,338.83
 Time deposits, including postal savings..... 125,128.41
 Total deposits..... \$ 567,198.22
 Borrowings from F. R. bank..... _____
 Borrowings from other banks..... 25,000.00
 All other liabilities..... 165.00
 Total liabilities..... 693,647.68

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

Date of reopening 12-2-30

Name under which reopened Martin Bank

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

Deposits frozen.

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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 39

..... Tennessee

1. Name of bank Peoples Bank Town or City Martin County Weakley
2. Date organized 1908 Date suspended 9-21-27 Population of town or city* 3,288
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) Sept. 21, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 124,188.39

Real estate acquired in satisfaction of debts..... 126 16,507.94

Investments..... 1,871.62

All other resources..... 20,531.14

Total resources..... 163,099.09

Capital..... 25,000.00

Surplus and undivided profits..... 1,354.47

Deposits:

Due to banks**..... \$ 11,004.00

Demand deposits, including U. S. Govt. deposits..... 77,871.01

Time deposits, including postal savings..... 35,850.86

Total deposits..... \$ 124,725.87

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

Borrowings from other banks..... 12,000.00

All other liabilities..... 18.75

Total liabilities..... 163,099.09

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>37,956.84</u> <u>26,917.13</u>	<u>37,956.94</u> <u>26,917.13</u>	<u>none</u>	<u>37,956.94</u> <u>26,917.13</u>	<u>100</u>
General claims . . .	<u>89,450.98</u>	<u>none</u>	<u>none</u>	<u>none</u>	<u>—</u>
Total claims . . .	<u>127,407.82</u>	<u>37,956.94</u>	<u>none</u>	<u>37,956.94</u>	<u>29.8</u>

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

Capital Stock reduced from \$ 50,000 to \$25,000 in 1924.

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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

Tenn......

1. Name of bank Maynardville State Bank Town or City Maynardville County Union
2. Date organized 11-14-21 Date suspended 11-26-30 Population of town or city* 375
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

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

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

6. Condition figures, as of (date*) 5-19-30
(call report)

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>61,328.75</u>
Real estate acquired in satisfaction of debts.....	_____
Investments.....	<u>937.80</u>
All other resources.....	<u>25,882.35</u>
Total resources.....	<u>88,148.90</u>
Capital.....	<u>15,000.00</u>
Surplus and undivided profits.....	<u>8,638.66</u>

Deposits:

Due to banks**.....	\$ <u>48.75</u>
Demand deposits, including U. S. Govt. deposits.....	<u>49,837.16</u>
Time deposits, including postal savings.....	<u>14,624.33</u>
Total deposits.....	\$ <u>64,510.24</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	_____
Total liabilities.....	<u>88,148.90</u>

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

Date of reopening 12-30-30

Name under which reopened Maywoodville State Bk

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

9. Is this bank still in process of liquidation? no If so give payments to date:
(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

..... Tennessee

1. Name of bank Mc Ewen Bank Town or City Mc Ewen County Humphreys
2. Date organized 1903 Date suspended 4-10-28 Population of town or city* 620
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

6. Condition figures, as of (date*) April 10, 1928

Loans and discounts:

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

Total loans and discounts..... \$ 79,045.50

Real estate acquired in satisfaction of debts..... 18,491.88

Investments..... 70.00

All other resources *Included? Notes of Peoples BK - 15,185.18 Peoples BK Shortage - 14,168.38* 40,918.70

Total resources..... 138,526.08

Capital..... 25,000.00

Surplus and undivided profits..... 3,112.14

Deposits:

Due to banks**..... \$ 1,457.80

Demand deposits, including U. S. Govt. deposits..... 75,917.00

Time deposits, including postal savings..... 12,152.76

Total deposits..... \$ 89,527.56

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

Borrowings from other banks..... 20,886.38

All other liabilities..... none

Total liabilities..... 138,526.08

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

Date of reopening _____

Name under which reopened _____

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>7,316.46</i>	<i>7,316.46</i>	<i>none</i>	<i>7,316.46</i>	<i>100</i>
General claims . . .	<i>71,586.66</i>	<i>21,476.00</i>	<i>none</i>	<i>21,476.00</i>	<i>30</i>
Total claims . . .	<i>78,903.12</i>	<i>28,792.46</i>	<i>none</i>	<i>28,792.46</i>	<i>36.5</i>

\$159.97 claims allowed after closing included

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation..... <i>Shortage in accts. of Peoples Banks, McEwen's which had recently been taken over by McEwen Banks.</i>		X
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify)..... <i>Frozen Papers</i>		

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Name of State 27

..... Tennessee

1. Name of bank American Savings Bank & Trust Co. Town or City Memphis County Shelby
2. Date organized 1903 Date suspended 12-6-26 Population of town or city* 252,049
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>1,891,865.35</u>
Real estate acquired in satisfaction of debts.....	¹⁹¹³ <u>120,475.38</u>
Investments.....	<u>21,180.00</u>
All other resources. <i>Includes "Irregular a.o.m.s." \$343,954.38</i>	<u>1,034,086.91</u>
Total resources.....	<u>3,067,607.64</u>
Capital.....	<u>100,000.00</u>
Surplus and undivided profits.....	<u>125,329.28</u>

Deposits:

Due to banks**.....	\$ <u>44,669.25</u>
Demand deposits, including U. S. Govt. deposits.....	<u>1,261,821.03</u>
Time deposits, including postal savings.....	<u>1,480,437.92</u>
Total deposits.....	\$ <u>2,782,928.20</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>29,614.49</u>
All other liabilities.....	<u>29,735.67</u>
Total liabilities.....	<u>3,067,607.64</u>

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>7,491.23</u>	<u>7,491.23</u>	<u>none</u>	<u>7,491.23</u>	<u>100</u>
General claims . . .	<u>2,173,444.48</u>	<u>1,738,755.58</u>	<u>none</u>	<u>1,738,755.58</u>	<u>80</u>
Total claims . . .	<u>2,180,935.71</u>	<u>1,746,246.81</u>	<u>none</u>	<u>1,746,246.81</u>	<u>80</u>

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:
(Amounts in dollars)

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

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

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

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 71

..... Tennessee

1. Name of bank Columbia Savings Bk. Town or City Memphis County Shelby
2. Date organized 1-11-22 Date suspended 10-31-27 Population of town or city* 252,049
3. Federal reserve district 8 Member or nonmember of F. R. System None
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. 31, 1927

Loans and discounts:

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

Total loans and discounts..... \$ 588,971.40

Real estate acquired in satisfaction of debts..... 609 none

Investments..... 20,250.00

All other resources..... 327,969.02

Total resources..... 937,190.42

Capital..... 100,000.00

Surplus and undivided profits..... 51,381.30

Deposits:

Due to banks**..... \$ 1,190.74

Demand deposits, including U. S. Govt. deposits..... 351,898.67

Time deposits, including postal savings..... 332,719.71

Total deposits..... \$ 685,809.12

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

Borrowings from other banks..... none

All other liabilities. Deferred Payt on R. E. (Bk. Bldg.)..... 100,000.00

Total liabilities..... 937,190.42

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:

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

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

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

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

Date liquidation was completed _____

Collections:

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

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

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>2,000.00</u>	<u>2,000.00</u>	<u>none</u>	<u>2,000.00</u>	<u>100</u>
General claims . . .	<u>533,123.18</u>	<u>533,123.18</u>	<u>none</u>	<u>533,123.18</u>	<u>100</u>
Total claims . . .	<u>535,123.18</u>	<u>535,123.18</u>	<u>none</u>	<u>535,123.18</u>	<u>100</u>

11. Causes of suspension:

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

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

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

If so, state what industry or type of agriculture _____

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

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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 28

..... Tennessee

1. Name of bank Commercial Bk & Tr Co Town or City Memphis County Shelby
2. Date organized 2-6-25 Date suspended 4-30-26 Population of town or city* 252,049
3. Federal reserve district 8 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

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

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

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 816,887.97

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

Investments..... 21,005.80

All other resources..... 138,133.03

Total resources..... 976,026.80

Capital..... 200,000.00

Surplus and undivided profits..... 2,967.34

Deposits:

Due to banks**..... \$ 34,201.16

Demand deposits, including U. S. Govt. deposits..... 432,446.23

Time deposits, including postal savings..... 281,162.07

Total deposits..... \$ 747,809.46

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

Borrowings from other banks..... 25,000.00

All other liabilities..... 250.00

Total liabilities..... 976,026.80

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>77,789.46</u>	<u>77,789.46</u>	<u>none</u>	<u>77,789.46</u>	<u>100</u>
General claims . . .	<u>645,684.41</u>	<u>451,979.09</u>	<u>none</u>	<u>451,979.09</u>	<u>70</u>
Total claims . . .	<u>723,473.87</u>	<u>529,768.55</u>	<u>none</u>	<u>529,768.55</u>	<u>73.2</u>

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

Date liquidation was completed _____

Collections:

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

From assessments on shareholders..... _____

Other collections (explain)..... _____

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

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

Payments to depositors:

(Amounts in dollars)

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

11. Causes of suspension:

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

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

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 _____

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

..... Tennessee

1. Name of bank East Memphis Bank and Trust Company Town or City Memphis County Shelby
2. Date organized 11-27-22 Date suspended 1-7-27 Population of town or city* 252,049
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

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

6. Condition figures, as of (date*) Jan. 7, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 160,703.18

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

Investments..... ¹⁶⁸ 6,500.00

All other resources..... 28,761.13

Total resources..... 195,964.31

Capital..... 50,000.00

Surplus and undivided profits..... 4,325.94

Deposits:

Due to banks**..... \$ 1,063.18

Demand deposits, including U. S. Govt. deposits..... 107,531.77

Time deposits, including postal savings..... 24,954.10

Total deposits..... \$ 133,549.05

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

Borrowings from other banks..... 7,500.00

All other liabilities..... 589.32

Total liabilities..... 195,964.31

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

Date of reopening _____

Name under which reopened _____

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

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

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

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

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

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

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

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>5,625.36</i>	<i>5,625.36</i>	<i>none</i>	<i>5,625.36</i>	<i>100</i>
General claims . . .	<i>99,847.53</i>	<i>79,878.02</i>	<i>none</i>	<i>79,878.02</i>	<i>80</i>
Total claims . . .	<i>105,472.89</i>	<i>85,503.38</i>	<i>none</i>	<i>85,503.38</i>	<i>81.1</i>

\$ 267.95 claims allowed after closing included

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

Date liquidation was completed _____

Collections:

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

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits..... <i>Caused by other Mem-phis failures</i>	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) .. <i>Depleted reserves</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

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

.....Tennessee.....

1. Name of bank Fraternals & Solvent Bank & Trust Co. Town or City Memphis County Shelby
2. Date organized Fraternals - 1905 Date suspended 12-31-27 Population of town or city* 252,049
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Feb. 4th, 1928

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>869,253.21</u>
Real estate acquired in satisfaction of debts.....	<u>912</u> <u>71,038.95</u>
Investments.....	<u>38,166.00</u>
All other resources <i>Includes "Irregularities & Omissions" - 511,084.64</i>	<u>607,064.67</u>
Total resources.....	<u>1,585,522.83</u>
Capital.....	<u>100,000.00</u>
Surplus and undivided profits.....	<u>none</u>
Deposits:	
Due to banks**.....	\$ <u>10,690.86</u>
Demand deposits, including U. S. Govt. deposits.....	<u>353,703.00</u>
Time deposits, including postal savings.....	<u>986,745.29</u>
Total deposits.....	\$ <u>1,351,139.15</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>24,216.90</u>
All other liabilities <i>Includes "Over-Short" - \$109,826.78</i>	<u>110,166.78</u>
Total liabilities.....	<u>1,585,522.83</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>32.50</u>	<u>32.50</u>	<u>none</u>	<u>32.50</u>	<u>100</u>
General claims . . .	<u>1,333,747.60</u>	<u>66,687.38</u>	<u>none</u>	<u>66,687.38</u>	<u>5</u>
Total claims . . .	<u>1,333,780.10</u>	<u>66,719.88</u>	<u>none</u>	<u>66,719.88</u>	<u>5</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. <i>Slow & Worthless Loans</i>		X
Defalcation.....		
Heavy withdrawals of deposits. <i>Holiday Withdrawals (Negro Bank)</i>	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

45

Name of State

..... Tennessee

1. Name of bank Liberty Savings Bk. & Tr. Co. Town or City Memphis County Shelby
2. Date organized 4-20-18 Date suspended 7-9-28 Population of town or city* 252,049
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) July 9, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 2,714,806.01

Real estate acquired in satisfaction of debts..... 2731 169,331.61

Investments..... 15,511.31

All other resources *Included U.S. Savings*..... 434,318.79

Total resources..... 3,333,967.72

Capital..... 300,000.00

Surplus and undivided profits..... 26,922.06

Deposits:

Due to banks**..... \$ 39,540.74

Demand deposits, including U. S. Govt. deposits..... 1,556,436.20

Time deposits, including postal savings..... 1,411,001.57

Total deposits..... \$ 3,006,978.51

Borrowings from F. R. bank..... none

Borrowings from other banks..... none

All other liabilities..... 67.15

Total liabilities..... 3,333,967.72

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>78,362.75</u>	<u>78,362.75</u>	<u>none</u>	<u>78,362.75</u>	<u>100</u>
General claims . . .	<u>2,941,059.20</u>	<u>1,470,529.60</u>	<u>none</u>	<u>1,470,529.60</u>	<u>50</u>
Total claims . . .	<u>3,019,421.95</u>	<u>1,548,892.35</u>	<u>none</u>	<u>1,548,892.35</u>	<u>51.3</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits... <i>slow run</i>	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

TD

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

6

Name of State

..... Tennessee

1. Name of bank Peoples Bk. & Tr. Co. Town or City Memphis County Shelby
2. Date organized 1899 Date suspended 1-14-21 Population of town or city* 162,351
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
 Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
 ** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 13, 1921

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	<u>\$1,273,151.07.</u>
Real estate acquired in satisfaction of debts.....	¹⁴⁶² <u>3,948.58</u>
Investments.....	<u>189,226.94</u>
All other resources.....	<u>299,468.56</u>
Total resources.....	<u>1,765,795.15</u>
Capital.....	<u>200,000.00</u>
Surplus and undivided profits.....	<u>18,934.52</u>

Deposits:

Due to banks**.....	\$ <u>129,523.35</u>
Demand deposits, including U. S. Govt. deposits.....	<u>719,664.97</u>
Time deposits, including postal savings.....	<u>234,887.31</u>
Total deposits.....	<u>\$1,084,075.63</u>
<i>mtge. on bank building</i> Borrowings from F. R. bank.....	<u>42,000.00</u>
Borrowings from other banks.....	<u>406,100.00</u>
All other liabilities.....	<u>14,685.00</u>
Total liabilities.....	<u>1,765,795.15</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.

The Madison Bank & Trust Co. took over the Peoples Bank & Trust Co. by issuing stock in the Madison Bank & Trust Co. to the large depositors of the Peoples Bank & Trust Co. and paying the small depositors in full.

Since that time, the Madison Bank & Trust Co. has been taken over by the Fidelity Bank & Trust Co. and the Fidelity Bank & Trust Co. has been taken over by the Manhattan Savings Bank & Trust Co. These consolidations make it difficult to secure full information on the details of the ^{disposition} liquidation of the Peoples Bank & Trust Co.

8. Has this bank been taken over by another bank? Yes If so give:

Name of bank by which taken over Madison Bank & Trust Co.

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

no data

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? _____ 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 60

..... Tennessee

1. Name of bank Security Bk & Tr. Co. Town or City Memphis County Shelby
2. Date organized 1886 Date suspended 7-23-23 Population of town or city* 162,000
3. Federal reserve district 8 Member or nonmember of F. R. System non
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 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 23, 1923

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 431,908.38

Real estate acquired in satisfaction of debts..... ⁵⁷⁴ 82,964.12

Investments..... 145,837.00

All other resources..... 32,547.22

Total resources..... 693,256.72

Capital..... 100,000.00

Surplus and undivided profits..... 63,350.50

Deposits:

Due to banks**..... \$ 46,923.24

Demand deposits, including U. S. Govt. deposits..... 139,405.11

Time deposits, including postal savings..... 193,916.47

Total deposits..... \$ 380,244.82

Borrowings from F. R. bank..... none

Borrowings from other banks..... 129,251.40

All other liabilities..... 20,410.00

Total liabilities..... 693,256.72

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No. If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? No. If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? Yes! If so give:

Date liquidation was completed _____

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					100

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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? Many years of lax management.

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 _____

Capital Stock reduced from \$300 m to \$100 m
\$ Bond of \$250 m required of Theo. Road, Pt. +
principal stockholder, who was required to
pay about \$5 m of the final amount due to
depositors.

Jan 1930 - bank active
July 1930 - shows Citizens Bk as formerly the Planters & Merchants

10

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 11

Tennessee

1. Name of bank Planters & Merchants Bank Town or City Minor Hill County Giles
2. Date organized 1912 Date suspended 2 - - 30 Population of town or city* 39
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Nov. 29, 1929

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 188,817.83

Real estate acquired in satisfaction of debts..... 1,000.00

Investments..... ¹⁹⁰ 583.08

All other resources..... 49,605.37

Total resources..... 240,006.28

Capital..... 15,000.00

Surplus and undivided profits..... 13,086.90

Deposits:

Due to banks**..... \$ 28.98

Demand deposits, including U. S. Govt. deposits..... 130,423.70

Time deposits, including postal savings..... 71,466.70

Total deposits..... \$ 201,919.38

Borrowings from F. R. bank..... none

Borrowings from other banks..... 10,000.00

All other liabilities..... none

Total liabilities..... 240,006.28

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 Minor Hill Branch of Citizens Bank of Pulaski
 Date taken over March 4, 1930

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ <u>none</u>	_____
Preferred claims.....	<u>none</u>	_____
General claims.....	<u>none</u>	_____
Total.....	<u>none</u>	=====

9. Is this bank still in process of liquidation? No If so give payments to date:
 (Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:
 (Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Suicide of Cashier</i>	/	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

Closed 10/30/1924 according to Jan 1925 directory

P

FEDERAL RESERVE COMMITTEE ON
BRANCH, GROUP AND CHAIN BANKING

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 15

..... Tennessee

1. Name of bank Peoples State Bank Town or City Mitchellville County Sumner
2. Date organized 1915 Date suspended 10-9-24 Population of town or city* 161
3. Federal reserve district 6 Member or nonmember of F. R. System None
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, 1924

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 25,059.38

Real estate acquired in satisfaction of debts..... none

Investments..... none

All other resources L. N. Moore, Shortage \$14,487.81..... 16,945.96

Total resources..... 42,005.34

Capital..... 7,500.00

Surplus and undivided profits..... 124.33

Deposits:

Due to banks**..... \$ 1,177.04

Demand deposits, including U. S. Govt. deposits..... 14,301.17

Time deposits, including postal savings..... 7,902.80

Total deposits..... \$ 23,381.01

Borrowings from F. R. bank..... none

Borrowings from other banks..... 11,000.00

All other liabilities..... none

Total liabilities..... 42,005.34

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 . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>19,654.64</u>	<u>8,844.59</u>	<u>none</u>	<u>8,844.59</u>	<u>45</u>
Total claims . . .	<u>19,654.64</u>	<u>8,844.59</u>	<u>none</u>	<u>8,844.59</u>	<u>45</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....	X	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? 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 29

..... Tennessee

1. Name of bank Citizens Bank Town or City Mulberry County Lincoln
2. Date organized 1911 Date suspended 9-9-27 Population of town or city* 200
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Sept. 9, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 30,505.55

Real estate acquired in satisfaction of debts..... none

Investments..... 2,000.00

All other resources..... 10,917.20

Total resources..... 43,422.75

Capital..... 10,000.00

Surplus and undivided profits..... 233.61

Deposits:

Due to banks**..... \$ 33.97

Demand deposits, including U. S. Govt. deposits..... 20,329.70

Time deposits, including postal savings..... 8,825.47

Total deposits..... \$ 29,189.14

Borrowings from F. R. bank..... none

Borrowings from other banks..... 2,000.00

All other liabilities..... 2,000.00

Total liabilities..... 43,422.75

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:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>1,187.03</u>	<u>1,187.03</u>	<u>none</u>	<u>1,187.03</u>	<u>100</u>
General claims . . .	<u>24,858.45</u>	<u>16,158.00</u>	<u>none</u>	<u>16,158.00</u>	<u>65</u>
Total claims . . .	<u>26,045.48</u>	<u>17,345.03</u>	<u>none</u>	<u>17,345.03</u>	<u>66.6</u>

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. <i>Bad loans</i>		X
Defalcation.....		
<i>To prevent</i> Heavy withdrawals of deposits. <i>(confidence shaken w/c of large losses)</i>	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Tennessee

1. Name of bank Citizens Bank & Tr. Co. Town or City Murfreesboro County Rutherford
2. Date organized 1913 Date suspended 1-6-22 Population of town or city* 7,753
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 6, 1922

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 331,424.07

Real estate acquired in satisfaction of debts..... 341 none

Investments..... 10,100.00

All other resources..... 38,881.24

Total resources..... 380,405.31

Capital..... 23,400.00

Surplus and undivided profits..... 7,544.59

Deposits:

Due to banks**..... \$ 3,185.69

Demand deposits, including U. S. Govt. deposits..... 148,695.42

Time deposits, including postal savings..... 68,506.61

Total deposits..... \$ 220,387.72

Borrowings from F. R. bank..... none

Borrowings from other banks..... 129,073.00

All other liabilities..... none

Total liabilities..... 380,405.31

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? No If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? Yes If so give:
Date liquidation was completed July, 1927

Collections:

From liquidation of assets.....	\$ <u>168,625.64</u>
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	<u>168,625.64</u>
Offsets to claims (loans paid, etc.).....	\$ <u>22,414.69</u>

Payments to depositors:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>11,005.00</u>	<u>11,005.00</u>	<u>none</u>	<u>11,005.00</u>	<u>100</u>
General claims . . .	<u>195,007.53</u>	<u>100,487.38</u>	<u>none</u>	<u>100,487.38</u>	<u>51.53</u>
Total claims . . .	<u>206,012.53</u>	<u>111,492.38</u>	<u>none</u>	<u>111,492.38</u>	<u>54.12</u>

\$10,923.73 allowed after closing.

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary 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? _____

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 13

..... Tennessee

1. Name of bank Bank of Nashville Town or City Nashville County Davidson
2. Date organized 5-11-20 Date suspended 8-27-21 Population of town or city* 153,153
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) April 28th, 1921

Loans and discounts:	
On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>275,548.38</u>
Real estate acquired in satisfaction of debts.....	<u>none</u>
Investments.....	<u>6,255.50</u>
All other resources <u>Includes Expenses of \$14,983.21</u>	<u>76,487.08</u>
Total resources.....	<u>358,290.96</u>
Capital.....	<u>100,000.00</u>
Surplus and undivided profits.....	<u>20,000.00</u>
Deposits:	
Due to banks**.....	\$ <u>30,866.59</u>
Demand deposits, including U. S. Govt. deposits.....	<u>145,916.84</u>
Time deposits, including postal savings.....	<u>42,507.53</u>
Total deposits.....	\$ <u>219,290.96</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>19,000.00</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>358,290.96</u>

7. Has this bank been reopened? no If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>107,327.88</u>	<u>37,564.75</u>	<u>none</u>	<u>37,564.75</u>	<u>35</u>
Total claims . . .	<u>107,327.88</u>	<u>37,564.75</u>	<u>none</u>	<u>37,564.75</u>	<u>35</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Inability to meet B/P</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

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

Tennessee

1. Name of bank Bank of Tennessee Town or City Nashville County Davidson
11-8
2. Date organized 3-25-19 Date suspended 11-7-30 Population of town or city* 153,866
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no
A B Banks

* Latest census figures or estimate as shown in bankers' directory.
 ** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 11-6-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>769,077.16</u>
Real estate acquired in satisfaction of debts.....	<u>471,497.54</u>
Investments.....	<u>13,167</u> <u>12,397,799.01</u>
All other resources.....	<u>331,126.79</u>
Total resources.....	<u>13,969,500.50</u>
Capital.....	<u>500,000.00</u>
Surplus and undivided profits.....	<u>441,910.43</u>

Deposits:

Due to banks**.....	\$ <u>205,099.12</u>
Demand deposits, including U. S. Govt. deposits.....	<u>5,539,842.18</u>
Time deposits, including postal savings.....	<u>4,135,469.57</u>
Total deposits.....	\$ <u>9,880,410.87</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>2,887,100.00</u>
All other liabilities.....	<u>260,079.20</u>
Total liabilities.....	<u>13,969,500.50</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 . . .	3,418,352.08				
General claims . . .	6,462,058.79				
Total claims . . .	9,880,410.87				

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name) <i>Caldwell + Co</i>	✓	
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>Decline in security market</i>	✓	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? *November, 1929* _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? _____ If so, give dates and amounts of all assessments _____

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

Tenn.

1. Name of bank Liberty Bank & Trust Co Town or City Nashville County Davidson
2. Date organized 5-11-25 Date suspended 11-14-30 Population of town or city* 153,866
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 11-13-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>899,159.99</u>
Real estate acquired in satisfaction of debts.....	<u>13,879.34</u>
Investments.....	<u>13,150.00</u>
All other resources.....	<u>119,065.53</u>
Total resources.....	<u>1,045,254.86</u>
Capital.....	<u>100,000.00</u>
Surplus and undivided profits.....	<u>22,623.39</u>

Deposits:

Due to banks**.....	\$ <u>55,748.51</u>
Demand deposits, including U. S. Govt. deposits.....	<u>539,492.14</u>
Time deposits, including postal savings.....	<u>122,350.82</u>
Total deposits.....	\$ <u>717,591.47</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>205,000.00</u>
All other liabilities.....	<u>40.00</u>
Total liabilities.....	<u>1,045,254.86</u>

#30,000 represented by time c/d. of other banks rediscounted.

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) 3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	352,000.00	_____	_____	_____	_____
General claims . . .	365,591.47	_____	_____	_____	_____
Total claims . . .	717,591.47	_____	_____	_____	_____

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:
 (Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits	✓	
Failure of affiliated institution (Name)		
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>failure of Holston Union Bk., + Bk. of Tenn.</i>		✓

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 11-3-30

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

Tenn.....

1. Name of bank Peoples Bank & Trust Co Town or City Nashville County Davidson
2. Date organized 2-13-14 Date suspended 11-22-30 Population of town or city* 153,866
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 11-20-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>231,641.22</u>
Real estate acquired in satisfaction of debts.....	<u>45,301.60</u>
Investments.....	<u>2,899.00</u>
All other resources.....	<u>42,272.04</u>
Total resources.....	<u>322,113.86</u>
Capital.....	<u>42,305.00</u>
Surplus and undivided profits.....	<u>12,745.87</u>

Deposits:

Due to banks**.....	\$ <u>1,376.54</u>
Demand deposits, including U. S. Govt. deposits.....	<u>82,502.51</u>
<i>Including Trust Funds - \$ 16,760.68</i> Time deposits, including postal savings.....	<u>158,719.58</u>
Total deposits.....	\$ <u>242,098.63</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>24,964.36</u>
All other liabilities.....	_____
Total liabilities.....	<u>322,113.86</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

**Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<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)

3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	_____	_____	_____	_____	_____
Preferred claims . . .	_____	_____	_____	_____	_____
General claims . . .	<u>242,098.63</u>	_____	_____	_____	_____
Total claims . . .	<u>242,098.63</u>	_____	_____	_____	_____

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension :

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>frozen assets</i>	✓	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Tennessee

1. Name of bank Peoples State Bank Town or City Newbern County Dyer
2. Date organized 7-27-14 Date suspended 11-28-30 Population of town or city* 1,621
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 11-24-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>250,353.58</u>
Real estate acquired in satisfaction of debts.....	<u>26,500.00</u>
Investments.....	<u>10,983.77</u>
All other resources.....	<u>22,494.61</u>
Total resources.....	<u>310,331.96</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	<u>14,190.35</u>

Deposits:

Due to banks**.....	\$ <u>1,425.26</u>
Demand deposits, including U. S. Govt. deposits.....	<u>155,533.18</u>
Time deposits, including postal savings.....	<u>33,683.17</u>
Total deposits.....	\$ <u>190,641.61</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>80,500.00</u>
All other liabilities.....	_____
Total liabilities.....	<u>310,331.96</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

**Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .					
Preferred claims. . .	165.00	165.00	—	165.00	100%
General claims. . . .	190,476.61	—	—	—	
Total claims. . . .	190,641.61	165.00	—	165.00	86% 0

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims. . . .					
Preferred claims. . .					
General claims. . . .					
Total claims. . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.....		✓
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Name of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>frozen condition</i>	✓	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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 52

..... Tennessee

1. Name of bank Bank of New Market Town or City New Market County Jefferson
2. Date organized 1908 Date suspended 9-30-29 Population of town or city* 710
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Sept 30, 1929

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 90,467.81

Real estate acquired in satisfaction of debts..... 7,500.00

Investments..... ⁹⁰ none

All other resources. Included P. & L of \$ 2,689.97..... 18,941.80

Total resources..... 116,909.61

Capital..... 15,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 2,999.97

Demand deposits, including U. S. Govt. deposits..... 32,188.66

Time deposits, including postal savings..... 46,720.98

Total deposits..... \$ 81,909.61

Borrowings from F. R. bank..... none

Borrowings from other banks..... 20,000.00

All other liabilities..... none

Total liabilities..... 116,909.61

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.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>3,080.03</u>	<u>3,080.03</u>	<u>none</u>	<u>3,080.03</u>	<u>100</u>
General claims . . .	<u>76,280.03</u>	<u>19,070.01</u>	<u>none</u>	<u>19,070.01</u>	<u>25</u>
Total claims . . .	<u>79,360.06</u>	<u>22,150.04</u>	<u>none</u>	<u>22,150.04</u>	<u>27.9</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. <i>Frozen loans</i>	X	
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Inability to meet B/P</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty³ which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

5

Name of State

..... Tennessee

1. Name of bank Oakdale Bk. & Tr. Co. Town or City Oakdale County Morgan
2. Date organized 1912 Date suspended 3-29-30 Population of town or city* 1,122
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) March 28, 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 117,021.61

Real estate acquired in satisfaction of debts..... 1,800.00

Investments..... 5,489.78

All other resources. Includes P & L of \$13,760.06..... 39,804.49

Total resources..... 164,115.88

Capital..... 10,000.00

Surplus and undivided profits..... 5,000.00

Deposits:

Due to banks**..... \$ 3,714.82

Demand deposits, including U. S. Govt. deposits..... 85,489.65

Time deposits, including postal savings..... 46,211.41

Total deposits..... \$ 135,415.88

Borrowings from F. R. bank..... none

Borrowings from other banks..... 13,700.00

All other liabilities..... none

Total liabilities..... 164,115.88

7. Has this bank been reopened? Yes ~~No~~ If so give:

Date of reopening Dec. 6, 1930

Name under which reopened Depositors State Bank

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ <u>none</u>	_____
Preferred claims.....	<u>none</u>	_____
General claims.....	<u>75,124.13</u>	<u>64</u>
Total.....	<u>75,124.13</u>	<u>58.5</u>

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

*Bank was reopened by freezing deposits.
Further payments made will be contingent
on liquidation of assets of old bank*

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? No If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>4,173.13</u>	<u>4,173.13</u>	<u>none</u>	<u>4,173.13</u>	<u>100</u>
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....	X	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Attempted Suicide of Pres.</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

Paid in Capital of New Bank 23,320 \$10 per

Paid in Surplus " " " 5,830 \$2.50 per

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 12

..... Tennessee

1. Name of bank Bk. of Oliver Springs Town or City Oliver Springs County Roane
2. Date organized 1919 Date suspended 4-25-21 Population of town or city* 656
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) May 2, 1921

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 193,521.93

Real estate acquired in satisfaction of debts..... none

Investments..... 12,543.70

All other resources Includes Pa L of \$12,343.33..... 28,559.84

Total resources..... 234,625.47

Capital..... 25,000.00

Surplus and undivided profits..... 9,000.00

Deposits:

Due to banks** Includes out drafts..... \$ 11,103.49

Demand deposits, including U. S. Govt. deposits..... 78,872.74

Time deposits, including postal savings..... 78,587.70

Total deposits..... \$ 168,563.93

Borrowings from F. R. bank..... none

Borrowings from other banks..... 31,985.04

All other liabilities..... 76.50

Total liabilities..... 234,625.47

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>49.00</u>	<u>49.00</u>	<u>none</u>	<u>49.00</u>	<u>100</u>
General claims . . .	<u>153,021.40</u>	<u>125,327.71</u>	<u>none</u>	<u>125,327.71</u>	<u>81.9</u>
Total claims . . .	<u>153,070.40</u>	<u>125,376.71</u>	<u>none</u>	<u>125,376.71</u>	<u>81.9</u>

\$ 4,473.63 claims other than deposits included.

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation. <i>Irregularities of Cashier</i>	X	
Heavy withdrawals of deposits.....		X
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Death of Cashier</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

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 61

..... *Tennessee*

1. Name of bank Palmer'sville Bank Town or City Palmer'sville County Weakley
2. Date organized 1906 Date suspended 8-25-24 Population of town or city* 130
3. Federal reserve district 8 Member or nonmember of F. R. System None
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Aug 25, 1924

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>37,217.32</u>
Real estate acquired in satisfaction of debts.....	<u>4,325.64</u>
Investments.....	<u>32.00</u>
All other resources.....	<u>20,384.82</u>
Total resources.....	<u>61,959.78</u>
Capital.....	<u>7,500.00</u>
Surplus and undivided profits.....	<u>578.99</u>

Deposits:

Due to banks**.....	\$ <u>none</u>
Demand deposits, including U. S. Govt. deposits.....	<u>42,374.17</u>
Time deposits, including postal savings.....	<u>none</u>
Total deposits.....	\$ <u>42,374.17</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>11,500.00</u>
All other liabilities.....	<u>6.62</u>
Total liabilities.....	<u>61,959.78</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:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

10. Has this bank been finally liquidated? Yes If so give:

Date liquidation was completed Jan. 24, 1930

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	<u>none</u>				
Preferred claims	<u>none</u>				
General claims	<u>41,914.26</u>	<u>14,669.99</u>	<u>none</u>	<u>14,669.99</u>	<u>35</u>
Total claims	<u>41,914.26</u>	<u>14,669.99</u>	<u>none</u>	<u>14,669.99</u>	<u>35</u>

#575 claims allowed after closing included

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary 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 credif 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? _____

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

Tenn.

1. Name of bank First State Bank & Trust Co Town or City Paris County Henry
2. Date organized 11-17-29 Date suspended 11-24-30 Population of town or city* 8,164
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 11-20-30

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 805,898.94

Real estate acquired in satisfaction of debts..... _____
 Investments..... 2,180.00
 All other resources..... 148,933.21
 Total resources..... 957,012.15

Capital..... 100,000.00
 Surplus and undivided profits..... 4,163.98

Deposits:

Due to banks**..... \$ 12,460.86
 Demand deposits, including U. S. Govt. deposits..... 265,673.96
 Time deposits, including postal savings..... 474,713.35
 Total deposits..... \$ 752,848.17

Borrowings from F. R. bank..... _____
 Borrowings from other banks..... 100,000.00
 All other liabilities..... _____
 Total liabilities..... 957,012.15

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

**Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	6,783.09	6,783.09	—	6,783.09	100.70
General claims . . .	746,065.08	—	—	—	—
Total claims . . .	752,848.17	6,783.09	—	6,783.09	0.9

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>frozen assets</i>	/	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *W* _____ 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

Name of State 23

..... Tennessee

1. Name of bank Portland Bank Town or City Portland County Sumner
2. Date organized 1903 Date suspended 10-4-26 Population of town or city* 869
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Oct. 4, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 221,745.60

Real estate acquired in satisfaction of debts..... 1,000.00

Investments..... 5,323.50

All other resources..... 13,809.02

Total resources..... 241,878.12

Capital..... 25,000.00

Surplus and undivided profits..... 9,153.55

Deposits:

Due to banks**..... \$ 1,130.09

Demand deposits, including U. S. Govt. deposits..... 74,755.27

Time deposits, including postal savings..... 51,839.21

Total deposits..... \$ 127,724.57

Borrowings from F. R. bank..... none

Borrowings from other banks..... 80,000.00

All other liabilities..... none

Total liabilities..... 241,878.12

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>5,465.06</u>	<u>5,465.06</u>	<u>none</u>	<u>5,465.06</u>	<u>100</u>
General claims . . .	<u>130,502.85</u>	<u>none</u>	<u>none</u>	<u>none</u>	<u>—</u>
Total claims . . .	<u>135,967.91</u>	<u>5,465.06</u>	<u>none</u>	<u>5,465.06</u>	<u>4.1</u>

\$12,224.51 claims allowed.

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation	X	
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? 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

Tenn.....

1. Name of bank Prospect Bank & Trust Co. Town or City Prospect Station County Giles
2. Date organized 4-8-14 Date suspended 12-29-30 Population of town or city* 215
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
 Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.
 ** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 5-19-30
(Call report)

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>38,109.96</u>
Real estate acquired in satisfaction of debts.....	<u>3,500.00</u>
Investments.....	<u>304.00</u>
All other resources.....	<u>22,263.46</u>
Total resources.....	<u>64,177.42</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>4,628.88</u>

Deposits:

Due to banks**.....	\$ <u>1,194.36</u>
Demand deposits, including U. S. Govt. deposits.....	<u>23,640.77</u>
Time deposits, including postal savings.....	<u>13,106.41</u>
Total deposits.....	\$ <u>37,941.54</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	<u>11,607.00</u>
All other liabilities.....	_____
Total liabilities.....	<u>64,177.42</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? Yes If so give:

Name of bank by which taken over Citizens Bank, Pulaski, Tenn.

Date taken over 1-3-31

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	<u>None</u>	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy ^{Slow} withdrawals of deposits		✓
Failure of affiliated institution (Name)		
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>frozen assets</i>	✓	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? _____ If so, give dates and amounts of all assessments _____

Stockholders pledged their stock to secure Citizens Bank

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

34

.....Tennessee.....

1. Name of bank Banks of Rome Town or City Rome County Smith
2. Date organized 1913 Date suspended 1-31-27 Population of town or city* 300
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 31, 1927

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 45,617.62

Real estate acquired in satisfaction of debts..... 47 1,700.00

Investments..... 918.30

All other resources..... 5,725.81

Total resources..... 53,961.73

Capital..... 10,000.00

Surplus and undivided profits..... 1,123.79

Deposits:

Due to banks**..... \$ 1,336.70

Demand deposits, including U. S. Govt. deposits..... 26,046.74

Time deposits, including postal savings..... 9,954.50

Total deposits..... \$ 37,337.94

Borrowings from F. R. bank..... none

Borrowings from other banks..... 5,500.00

All other liabilities..... none

Total liabilities..... 53,961.73

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:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>34,935.69</u>	<u>30,044.69</u>	<u>none</u>	<u>30,044.69</u>	<u>86</u>
Total claims . . .	<u>34,935.69</u>	<u>30,044.69</u>	<u>none</u>	<u>30,044.69</u>	<u>86</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as <u>floods</u> , 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 _____

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 46

..... Tennessee

1. Name of bank Bank of Slayden Town or City Slayden County Dickson
2. Date organized 1911 Date suspended 1-21-29 Population of town or city* 158
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 12, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>88,295.17</u>
Real estate acquired in satisfaction of debts.....	<u>86</u> <u>424.54</u>
Investments.....	<u>none</u>
All other resources <u>Includes Cash Shortage of \$5,334.40.</u>	<u>18,296.26</u>
Total resources.....	<u>107,015.97</u>
Capital.....	<u>6,250.00</u>
Surplus and undivided profits.....	<u>4,223.77</u>

Deposits:

Due to banks**.....	\$ <u>91.72</u>
Demand deposits, including U. S. Govt. deposits.....	<u>88,725.48</u>
Time deposits, including postal savings.....	<u>7,725.00</u>
Total deposits.....	\$ <u>96,542.20</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>none</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>107,015.97</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:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>98,872.49</u>	<u>69,210.74</u>	<u>none</u>	<u>69,210.74</u>	<u>70</u>
Total claims . . .	<u>98,872.49</u>	<u>69,210.74</u>	<u>none</u>	<u>69,210.74</u>	<u>70</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation. <i>Shortage in cash</i>		X
Heavy withdrawals of deposits. <i>To prevent</i>	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Cashier absconded</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

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

38

Name of State

Tennessee

1. Name of bank Farmers & Traders Bk. Town or City Smithville County De Kalb
2. Date organized 1891 Date suspended 1-13-27 Population of town or city* 886
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 13, 1927

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 123,505.75

Real estate acquired in satisfaction of debts..... none

Investments..... ¹²⁴ none

All other resources. Includes P. & L. of \$1,536.60..... 17,364.47

Total resources..... 140,870.22

Capital..... 15,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 391.98

Demand deposits, including U. S. Govt. deposits..... 50,909.15

Time deposits, including postal savings..... 3,746.89

Total deposits..... \$ 55,048.02

Borrowings from F. R. bank..... none

Borrowings from other banks..... 70,822.20

All other liabilities..... none

Total liabilities..... 140,870.22

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>5,172.80</i>	<i>5,172.80</i>	<i>none</i>	<i>5,172.80</i>	<i>100</i>
General claims . . .	<i>43,807.39</i>	<i>none</i>	<i>none</i>	<i>none</i>	<i>0</i>
Total claims . . .	<i>48,980.19</i>	<i>5,172.80</i>	<i>none</i>	<i>5,172.80</i>	<i>10.6</i> <i>10.5</i>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... _____

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? 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

Name of State 24

..... Tennessee

1. Name of bank Peoples Bk. & Tr. Co. Town or City Smithville County De Kalb
2. Date organized 1900 Date suspended 5-29-26 Population of town or city* 886
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) May 29, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 210,675.21

Real estate acquired in satisfaction of debts..... 18,643.69

Investments..... 897.41

All other resources. Includes P. & L. of \$ 400.73..... 21,171.58

Total resources..... 251,387.89

Capital..... 24,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 1,782.36

Demand deposits, including U. S. Govt. deposits..... 129,716.15

Time deposits, including postal savings..... 2,846.05

Total deposits..... \$ 134,344.56

Borrowings from F. R. bank..... none

Borrowings from other banks..... 93,043.33

All other liabilities..... none

Total liabilities..... 251,387.89

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>3,706.28</i>	<i>3,706.28</i>	<i>none</i>	<i>3,706.28</i>	<i>100</i>
General claims . . .	<i>129,280.60</i>	<i>6,464.03</i>	<i>none</i>	<i>6,464.03</i>	<i>5</i>
Total claims . . .	<i>132,986.88</i>	<i>10,170.31</i>	<i>none</i>	<i>10,170.31</i>	<i>7.6</i>

\$2,349.74 claims allowed after closing included

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc... <i>Large losses</i>		X
Defalcation <i>Irregularities of cashier</i>		X
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

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 _____

1920 - \$48m voluntary assessment on stockholders
1920 - Capital reduced to \$24,000.

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

57

Name of State

.....Tennessee.....

1. Name of bank Soddy Banking Co. Town or City Soddy County Hamilton
2. Date organized 1911 Date suspended 1-28-30 Population of town or city* 1,200
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 27, 1930

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 119,574.39

Real estate acquired in satisfaction of debts..... none

Investments..... ¹²² 1,770.00

All other resources. Includes P. & L. of \$96,823.16..... 131,327.33

Total resources..... 252,671.72

Capital..... 15,000.00

Surplus and undivided profits..... 15,000.00

Deposits:

Due to banks** Includes out. drafts..... \$ 9,353.16

Demand deposits, including U. S. Govt. deposits..... 82,387.40

Time deposits, including postal savings..... 103,315.06

Total deposits..... \$ 195,055.62

Borrowings from F. R. bank..... none

Borrowings from other banks..... 25,000.00

All other liabilities..... 2,616.10

Total liabilities..... 252,671.72

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>1,498.44</u> 459.62	<u>1,498.44</u> 459.62	<u>none</u>	<u>1,498.44</u> 459.62	<u>100</u>
General claims . . .	<u>180,146.35</u>	<u>none</u>	<u>none</u>	<u>none</u>	<u>-</u>
Total claims . . .	<u>181,644.79</u>	<u>1,498.44</u>	<u>none</u>	<u>1,498.44</u>	<u>11-</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....	x	x
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? 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

Name of State 25

..... Tennessee

1. Name of bank Fayette County Bank Town or City Somerville County Fayette
2. Date organized 1888 Date suspended 12-9-26 Population of town or city* 1,333
3. Federal reserve district 8 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Dec. 9, 1926

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$336,740.26

Real estate acquired in satisfaction of debts..... 18,387.74

Investments..... 45,772.11

All other resources. *Includes PoL of \$19,942.11*..... 53,447.62

Total resources..... 454,347.73

Capital..... 60,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 26,316.12

Demand deposits, including U. S. Govt. deposits..... 182,311.17

Time deposits, including postal savings..... 97,215.22

Total deposits..... \$255,842.51

Borrowings from F. R. bank..... none

Borrowings from other banks..... 124,456.72

All other liabilities. *Unpaid Dividends 48.50*
1st Mtge. on Other Real Estate..... 14,000.00

Total liabilities..... 454,347.73

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:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>13,272.90</i>	<i>13,272.90</i>	<i>none</i>	<i>13,272.90</i>	<i>100</i>
General claims . . .	<i>224,310.55</i>	<i>89,724.22</i>	<i>none</i>	<i>89,724.22</i>	<i>40</i>
Total claims . . .	<i>237,583.45</i>	<i>102,997.12</i>	<i>none</i>	<i>102,997.12</i>	<i>43.4</i>

\$433.91 claims allowed after closing included

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. <i>Frozen</i>	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? 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 17

.....Tennessee.....

1. Name of bank Peoples Bank Town or City Springfield County Robertson
2. Date organized 1-22-18 Date suspended 7-15-24 Population of town or city* 5,627
3. Federal reserve district 6 Member or nonmember of F. R. System None
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 14, 1924

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$1,520,741.05

Real estate acquired in satisfaction of debts..... ¹⁵¹² none

Investments..... 41,400.00

All other resources..... 98,117.29

Total resources..... 1,660,258.34

Capital..... 100,000.00

Surplus and undivided profits..... 61,775.97

Deposits:

Due to banks**..... \$ 89,021.68
~~83,950.28~~

Demand deposits, including U. S. Govt. deposits..... 1,000,744.41

Time deposits, including postal savings..... 65,625.00

Total deposits..... 1,155,391.09
~~1,150,319.69~~

Borrowings from ~~F. R. bank~~ War Finance Corps..... 79,561.28

Borrowings from other banks..... 263,530.00

All other liabilities..... none

Total liabilities..... 1,660,258.34

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>76,878.40</u>	<u>76,878.40</u>	<u>none</u>	<u>76,878.40</u>	<u>100</u>
General claims . . .	<u>1,078,225.20</u>	<u>323,467.56</u>		<u>323,467.56</u>	<u>30</u>
Total claims . . .	<u>1,155,103.60</u>	<u>400,345.96</u>		<u>400,345.96</u>	<u>34.7</u>

\$14,166.89 claims allowed after closing included

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification. <i>Excessive lines to off. & div.</i>	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? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *Yes* _____ If so, give dates and amounts of all assessments _____

\$100,000 at time of suspension on stockholders.

P

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State 18

.....Tennessee.....

1. Name of bank Bank of Statesville Town or City Statesville County Wilson Davidson
2. Date organized 1910 Date suspended 6-5-25 Population of town or city* 300
3. Federal reserve district 6 Member or nonmember of F. R. System None
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, 1925

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>79,250.89</u>
Real estate acquired in satisfaction of debts.....	<u>1,905.00</u>
Investments.....	<u>none</u>
All other resources.....	<u>23,964.25</u>
Total resources.....	<u>105,120.14</u>
Capital.....	<u>10,000.00</u>
Surplus and undivided profits.....	<u>none</u>

Deposits:

Due to banks**.....	\$ <u>920.74</u>
Demand deposits, including U. S. Govt. deposits.....	<u>56,304.40</u>
Time deposits, including postal savings.....	<u>none</u>
Total deposits.....	\$ <u>57,225.14</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>22,500.00</u>
All other liabilities.....	<u>15,395.00</u>
Total liabilities.....	<u>105,120.14</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____
 Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>2,150.28</i>	<i>2,150.28</i>	<i>none</i>	<i>2,150.28</i>	<i>100</i>
General claims . . .	<i>65,551.05</i>	<i>26,220.42</i>	<i>none</i>	<i>26,220.42</i>	<i>40</i>
Total claims . . .	<i>67,701.33</i>	<i>28,370.70</i>	<i>none</i>	<i>28,370.70</i>	<i>41.9</i>

\$20,179.95 claims allowed after closing included

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		X
Defalcation. <i>Shortage of Cashier</i>	X	
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

Name of State

62

..... *Tennessee*

1. Name of bank *Talbott Bank* Town or City *Talbott* County *Jefferson*
2. Date organized *8-20-19* Date suspended *6-10-24* Population of town or city* *200*
3. Federal reserve district *6* Member or nonmember of F. R. System *Non*
4. Number of branches operated: In city of parent bank *None*
Outside city of parent bank** *None*
5. Was this bank a member of a chain or group? If so give the name of the chain or group *No*

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) June 10, 1924

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 42,332.19

Real estate acquired in satisfaction of debts..... none

Investments..... none

All other resources..... 12,432.70

Total resources..... 54,764.89

Capital..... 10,000.00

Surplus and undivided profits..... 102.27

Deposits:

Due to banks**..... \$ 4,948.75

Demand deposits, including U. S. Govt. deposits..... 8,066.61

Time deposits, including postal savings..... 19,622.26

Total deposits..... \$ 32,637.62

Borrowings from F. R. bank..... none

Borrowings from other banks..... 12,000.00

All other liabilities..... 25.00

Total liabilities..... 54,764.89

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise, as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? No If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? Yes If so give:
Date liquidation was completed March 4, 1929

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ Unavailable

Payments to depositors:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	13.07	13.07	none	13.07	100
General claims . . .	46,202.91	26,335.66	none	26,335.66	57
Total claims . . .	46,215.98	26,348.73	none	26,348.73	57

\$ 13,911.50 claims allowed, not in inventory

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary 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) <i>Cashier absconded</i>		X

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

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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

56

Name of State

..... Tennessee

1. Name of bank Bank of Telford Town or City Telford County Washington
2. Date organized 1921 Date suspended 3-19-30 Population of town or city* 200
3. Federal reserve district 6 Member or nonmember of F. R. System None
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 17, 1930

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 52,008.63

Real estate acquired in satisfaction of debts..... none

Investments..... ⁵⁸ none

All other resources. Individual Ledger Shortage 38,291.42
Forged Notes 6,300.00..... 62,838.59

Total resources..... 114,847.22

Capital..... 20,000.00

Surplus and undivided profits..... 3,388.42

Deposits:

Due to banks**..... \$ 375.24

Demand deposits, including U. S. Govt. deposits..... 52,975.87

Time deposits, including postal savings..... 38,089.69

Total deposits..... \$ 91,440.80

Borrowings from F. R. bank..... none

Borrowings from other banks..... none

All other liabilities..... 18.00

Total liabilities..... 114,847.22

7. Has this bank been reopened? _____ If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? _____ If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? _____ If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>3,542.74</i>	<i>3,542.74</i>	<i>none</i>	<i>3,542.74</i>	<i>100</i>
General claims . . .	<i>84,908.09</i>	<i>21,227.02</i>	<i>none</i>	<i>21,227.02</i>	<i>25</i>
Total claims . . .	<i>88,450.83</i>	<i>24,769.76</i>	<i>none</i>	<i>24,769.76</i>	<i>28</i>

10. Has this bank been finally liquidated? _____ If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....	X	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? No _____ If so, give dates and amounts of all assessments _____

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

Tenn......

1. Name of bank Bank of Troy Town or City Troy County Obion
2. Date organized 6-24-19 Date suspended 12-15-30 Population of town or city* 522
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 12-15-30

Loans and discounts:

On real estate..... \$ _____
 Other..... _____
 Total loans and discounts..... \$ 112,997.84

Real estate acquired in satisfaction of debts..... 8,249.30

Investments..... _____

All other resources..... 17,638.07

Total resources..... 138,885.21

Capital..... 18,420.00

Surplus and undivided profits..... 13,000.74

Deposits:

Due to banks**..... \$ 4,224.81

Demand deposits, including U. S. Govt. deposits..... 91,137.41

Time deposits, including postal savings..... _____

Total deposits..... \$ 95,362.22

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 12,021.25

All other liabilities..... 81.00

Total liabilities..... 138,885.21

7. Has this bank been reopened? yes If so give:

Date of reopening 1-20-31

Name under which reopened Bank of Troy

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	<u>None</u>	_____
General claims.....	_____	_____
Total.....	_____	_____

All deposits frozen for periods of 30, 60 and 90 days.

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.
 **Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>7/20</i>	✓	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *2/20* _____ 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 48

..... Tennessee

1. Name of bank Unionville Bkg Co Town or City Unionville County Bedford
2. Date organized 8-17-20 Date suspended 5-4-29 Population of town or city* 200
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) May 4, 1929

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>31,335.74</u>
Real estate acquired in satisfaction of debts.....	<u>1,844.12</u>
Investments.....	<u>3¹ none</u>
All other resources.....	<u>8,356.17</u>
Total resources.....	<u>41,536.03</u>
Capital.....	<u>12,500.00</u>
Surplus and undivided profits.....	<u>943.28</u>

Deposits:

Due to banks**.....	\$ <u>1,453.76</u>
Demand deposits, including U. S. Govt. deposits.....	<u>15,396.54</u>
Time deposits, including postal savings.....	<u>6,242.45</u>
Total deposits.....	\$ <u>23,092.75</u>
Borrowings from F. R. bank.....	<u>none</u>
Borrowings from other banks.....	<u>5,000.00</u>
All other liabilities.....	<u>none</u>
Total liabilities.....	<u>41,536.03</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:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>2,668.57</u>	<u>2,668.57</u>	<u>none</u>	<u>2,668.57</u>	<u>100</u>
General claims . . .	<u>18,877.25</u>	<u>7,550.90</u>	<u>none</u>	<u>7,550.90</u>	<u>40</u>
Total claims . . .	<u>21,545.82</u>	<u>10,219.47</u>	<u>none</u>	<u>10,219.47</u>	<u>47.4</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

To prevent further

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 _____

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 44

.....Tennessee.....

1. Name of bank Banks of Watertown Town or City Watertown County Wilson
2. Date organized 1896 Date suspended 11-5-28 Population of town or city* 927
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group 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. 5, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 309,453.94

Real estate acquired in satisfaction of debts..... ³¹⁴ 43,330.63

Investments..... ³¹⁴ 5,419.71
~~7,519.71~~

All other resources *Included P. & L. of \$340.70*..... 48,392.59

Total resources..... 406,596.87

Capital..... 50,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 9,486.03

Demand deposits, including U. S. Govt. deposits..... 194,053.86

Time deposits, including postal savings..... 56,450.07

Total deposits..... \$ 259,989.96

Borrowings from F. R. bank..... none

Borrowings from other banks..... 96,606.91

All other liabilities..... none

Total liabilities..... 406,596.87

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>10,854.01</i>	<i>10,854.01</i>	<i>none</i>	<i>10,854.01</i>	<i>100</i>
General claims . . .	<i>237,927.72</i>	<i>none</i>	<i>none</i>	<i>none</i>	<i>—</i>
Total claims . . .	<i>248,781.73</i>	<i>10,854.01</i>	<i>none</i>	<i>10,854.01</i>	<i>4+</i>

\$1,388.30 claims allowed

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. <i>Bad paper acquired when Citizens Bank of Watertown was taken over</i>		X
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Depleted Reserves</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

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

67

Name of State

..... Tennessee

1. Name of bank West Point Bkg. Co. Town or City West Point County Lawrence
2. Date organized 1906 Date suspended 12-9-26 Population of town or city* 312
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Dec. 9, 1926

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 43,043.93

Real estate acquired in satisfaction of debts..... none

Investments..... 628.45

All other resources Includes P+L of \$2,371.58..... 9,365.48

Total resources..... 53,037.86

Capital..... 8,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 2,339.81

Demand deposits, including U. S. Govt. deposits..... 24,899.07

Time deposits, including postal savings..... 17,798.98

Total deposits..... \$ 45,037.86

Borrowings from F. R. bank..... none

Borrowings from other banks..... none

All other liabilities..... none

Total liabilities..... 53,037.86

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? No If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims...	<u>none</u>				
Preferred claims...	<u>1,469.07</u>	<u>1,469.07</u>	<u>none</u>	<u>1,469.07</u>	<u>100</u>
General claims...	<u>47,567.15</u>	<u>47,567.15</u>	<u>none</u>	<u>47,567.15</u>	<u>100</u>
Total claims...	<u>49,036.22</u>	<u>49,036.22</u>	<u>none</u>	<u>49,036.22</u>	<u>100</u>

\$4,267.87 claims allowed after closing included

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...	<u>none</u>				
Preferred claims...	<u>1,469.07</u>	<u>1,469.07</u>	<u>none</u>	<u>1,469.07</u>	<u>100</u>
General claims...	<u>47,567.15</u>	<u>47,567.15</u>	<u>none</u>	<u>47,567.15</u>	<u>100</u>
Total claims...	<u>49,036.22</u>	<u>49,036.22</u>	<u>none</u>	<u>49,036.22</u>	<u>100</u>

\$4,267.87 claims allowed after closing included

Unavailable

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary 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. <i>Shortage in accounts</i>	X	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Name of State 42

..... Tennessee

1. Name of bank Bank of White House Town or City White House County Robertson
2. Date organized 1907 Date suspended 5-18-28 Population of town or city* 100
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) May 17, 1928

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 62,269.45

Real estate acquired in satisfaction of debts..... 27,334.25

Investments..... none

All other resources Including P+L of \$ 286.92..... 13,627.82

Total resources..... 103,231.52

Capital..... 10,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 11,078.16

Demand deposits, including U. S. Govt. deposits..... 34,992.04

Time deposits, including postal savings..... 16,041.65

Total deposits..... \$ 62,111.85

Borrowings from F. R. bank..... none

Borrowings from other banks..... 31,119.67

All other liabilities..... none

Total liabilities..... 103,231.52

7. Has this bank been reopened? no If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:

Amount of loss

Per cent of loss to claims

Secured claims..... \$ _____

Preferred claims..... _____

General claims..... _____

Total..... _____

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>96.16</u>	<u>96.16</u>	<u>none</u>	<u>96.16</u>	<u>100</u>
General claims . . .	<u>no data</u>	<u>none</u>	<u>none</u>	<u>none</u>	<u>—</u>
Total claims . . .	<u>no data</u>	<u>96.16</u>	<u>none</u>	<u>96.16</u>	<u>no data</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? 1921

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? Yes If so, give dates and amounts of all assessments _____

Cap. stk. of \$ 30,000 in 1921 successively reduced to \$ 20,000, \$ 15,000 and \$ 10,000. \$ 5,000 cash voluntarily paid by directors prior to closing, exact date unknown.

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Report on a separate schedule each bank closed to the public either temporarily or permanently by supervisory authorities or by the bank's board of directors on account of financial difficulties. This form should not be used for merged or consolidated banks but should be used for those banks suspended on account of financial difficulties, even though they are subsequently taken over by other institutions. In case a bank has suspended more than once a schedule should be made out for each suspension.

Type of bank reported—check appropriate one of the following

- National bank
- State bank
- Trust company
- Stock savings bank
- Mutual savings bank
- Private bank

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Name of State

Tennessee

1. Name of bank Cannon Bkg. Co. Town or City Woodbury County Cannon
2. Date organized 2-8-21 Date suspended 10-29-25 Population of town or city* 278
3. Federal reserve district 6 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank none
Outside city of parent bank** none
5. Was this bank a member of a chain or group? If so give the name of the chain or group no

* Latest census figures or estimate as shown in bankers' directory.
** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) 10-26-25

Loans and discounts:

On real estate..... \$ _____
 Other..... _____

Total loans and discounts..... \$ 99,357.60

Real estate acquired in satisfaction of debts..... _____

Investments..... 27,485.32

All other resources..... ~~58,798.88~~

Total resources..... 51,313.56
178,156.48

Capital..... 20,000.00

Surplus and undivided profits..... _____

Deposits:

Due to banks**..... \$ 4735.31

Demand deposits, including U. S. Govt. deposits..... 93,958.18

Time deposits, including postal savings..... 11,967.98

Total deposits..... \$ 110,661.47

Borrowings from F. R. bank..... _____

Borrowings from other banks..... 41,047.66

All other liabilities..... 6,447.35

Total liabilities..... 178,156.48

7. Has this bank been reopened? Yes If so give:

Date of reopening 11-11-25

Name under which reopened Cannon County Bkg Co.

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	<u>None</u>	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension
 ** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? no If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	<i>Amount of loss</i>	<i>Per cent of loss to claims</i>
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? no If so give payments to date:
(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

10. Has this bank been finally liquidated? no If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....	✓	
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? _____ If so, give dates and amounts of all assessments _____

No information as to amount paid in by directors & 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

80

Name of State

Tenn

1. Name of bank Cannon County Banking Co. Town or City Woodbury County Cannon
2. Date organized 11-11-25 Date suspended 11-22-30 Population of town or city* 502
3. Federal reserve district 6 Member or nonmember of F. R. System now
4. Number of branches operated: In city of parent bank none
 Outside city of parent bank** (~~1~~)
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.
Cannon County Brcg. Co., Bradyville

6. Condition figures, as of (date*) 11-15-30

Loans and discounts:

On real estate.....	\$ _____
Other.....	_____
Total loans and discounts.....	\$ <u>82,798.99</u>
Real estate acquired in satisfaction of debts.....	<u>17,635.13</u>
Investments.....	<u>5,712.90</u>
All other resources <i>Including - Profit & Loss - \$ 2,197.36</i>	<u>18,740.74</u>
Total resources.....	<u>124,887.76</u>
Capital.....	<u>25,000.00</u>
Surplus and undivided profits.....	_____

Deposits:

Due to banks**.....	\$ <u>2,898.68</u>
Demand deposits, including U. S. Govt. deposits.....	<u>66,106.63</u>
Time deposits, including postal savings.....	<u>14,161.39</u>
Total deposits.....	\$ <u>83,166.70</u>
Borrowings from F. R. bank.....	_____
Borrowings from other banks.....	_____
All other liabilities.....	<u>16,721.06</u>
Total liabilities.....	<u>124,887.76</u>

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

**Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:
(Amounts in dollars) 3-31-31

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .	4,056.26	4,056.26	—	4,056.26	100%
General claims . . .	79,110.44	—	—	—	—
Total claims . . .	83,166.70	4,056.26	—	4,056.26	4.87

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claim (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drought, boll weevil, etc.		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.		
Defalcation		
Heavy withdrawals of deposits		✓
Failure of affiliated institution (Name)		
Name of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) <i>slow loans</i>	✓	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *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

Name of State 14

..... Tennessee

1. Name of bank First State Bank Town or City Woodbury County Cannon
2. Date organized ~~7-1-19~~ 1908 Date suspended 8-9-23 Population of town or city* 499
3. Federal reserve district 6 Member or nonmember of F. R. System Non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.
 ** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Aug. 9, 1923

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 384,212.78

Real estate acquired in satisfaction of debts..... ¹ 6,359.64

Investments..... ⁹⁰⁰ 1,016.90

All other resources Includes P.L. of \$1,986.50..... 15,300.44

Total resources..... 406,889.76

Capital..... 75,000.00

Surplus and undivided profits..... none

Deposits:

Due to banks**..... \$ 5,424.11

Demand deposits, including U. S. Govt. deposits..... 99,847.88

Time deposits, including postal savings..... 76,213.41

Total deposits..... \$ 181,485.40

Borrowings from F. R. bank..... none

Borrowings from other banks..... Includes \$34,233.77 B/P to War. Finance Corp...... 150,404.36

All other liabilities..... none

Total liabilities..... 406,889.76

7. Has this bank been reopened? No If so give:

Date of reopening _____

Name under which reopened _____

Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

* Condition items should be as of date of suspension, if possible, otherwise as of the last call or examination prior to suspension.

** Including certified and cashiers' checks, cash letters of credit and travellers' checks outstanding.

8. Has this bank been taken over by another bank? No If so give:

Name of bank by which taken over _____

Date taken over _____

Loss to depositors on:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<i>none</i>				
Preferred claims . . .	<i>20,960.61</i>	<i>20,960.61</i>	<i>none</i>	<i>20,960.61</i>	<i>100</i>
General claims . . .	<i>159,472.60</i>	<i>7,973.63</i>	<i>none</i>	<i>7,973.63</i>	<i>5</i>
Total claims . . .	<i>180,433.21</i>	<i>28,934.24</i>	<i>none</i>	<i>28,934.24</i>	<i>16</i>

\$2,045.82 claims allowed after closing included

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets.....	\$ _____
From assessments on shareholders.....	_____
Other collections (explain).....	_____
Total collections.....	=====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values.....		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		
Defalcation.....		
Heavy withdrawals of deposits.....	X	
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify).....		

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 _____

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 30

..... Tennessee

1. Name of bank Cotton Growers Bk. Town or City Yuma County Carroll
2. Date organized 1909 Date suspended 1-4-27 Population of town or city* 250
3. Federal reserve district 8 Member or nonmember of F. R. System non
4. Number of branches operated: In city of parent bank None
Outside city of parent bank** None
5. Was this bank a member of a chain or group? If so give the name of the chain or group No

* Latest census figures or estimate as shown in bankers' directory.

** Attach a list giving the name and location of each outside branch at time of suspension.

6. Condition figures, as of (date*) Jan. 4, 1927

Loans and discounts:

On real estate..... \$ _____

Other..... _____

Total loans and discounts..... \$ 24,171.35

Real estate acquired in satisfaction of debts..... none

Investments..... ^H none

All other resources..... 5,531.15

Total resources..... 29,702.50

Capital..... 10,000.00

Surplus and undivided profits..... 1,226.03

Deposits:

Due to banks**..... \$ 296.50

Demand deposits, including U. S. Govt. deposits..... 13,065.85

Time deposits, including postal savings..... 1,876.70

Total deposits..... \$ 15,239.05

Borrowings from F. R. bank..... none

Borrowings from other banks..... 3,000.00

All other liabilities..... 237.42

Total liabilities..... 29,702.50

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:

	Amount of loss	Per cent of loss to claims
Secured claims.....	\$ _____	_____
Preferred claims.....	_____	_____
General claims.....	_____	_____
Total.....	=====	=====

9. Is this bank still in process of liquidation? Yes If so give payments to date:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .	<u>none</u>				
Preferred claims . . .	<u>none</u>				
General claims . . .	<u>15,067.50</u>	<u>4,520.25</u>	<u>none</u>	<u>4,520.25</u>	<u>30</u>
Total claims . . .	<u>15,067.50</u>	<u>4,520.25</u>	<u>none</u>	<u>4,520.25</u>	<u>30</u>

10. Has this bank been finally liquidated? No If so give:

Date liquidation was completed _____

Collections:

From liquidation of assets..... \$ _____

From assessments on shareholders..... _____

Other collections (explain)..... _____

Total collections..... =====

Offsets to claims (loans paid, etc.)..... \$ _____

Payments to depositors:

(Amounts in dollars)

	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims . . .					
Preferred claims . . .					
General claims . . .					
Total claims . . .					

11. Causes of suspension:

Check in the appropriate column those of the following which apply, either as primary or contributing causes, amplifying the indicated causes with such supplementary data as may be available.

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.....		
Insufficient diversification.....		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.....		X
Defalcation.....		
Heavy withdrawals of deposits.....		
Failure of affiliated institution (Name).....		
Failure of correspondent (Name).....		
Failure of large debtor (Name).....		
Other causes, (specify) <i>Depleted reserves</i>	X	

Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? _____

If so, state what industry or type of agriculture _____

What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? _____

12. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the bank suspended? *No* _____ If so, give dates and amounts of all assessments _____

