421.11-6 - Bank Suspensions Since Jan 1 1921 Nonmember State Banks Texas A-J Committee on Branch Group & Chain Banking

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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 Texas
1. Name of bank First State Bank of	Town or City Abbott County Hill
2. Date organized 8-4-13 Date suspended	10-28-29 Population of town or city* 643
3. Federal reserve district 11	XXxxxXxX nonmember of F. R. System
4. Number of branches operated: In city of parent ba	nkNone
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so g	rive 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*) 10-4-29		
Loans and discounts:		
On real estate\$_	2,535	5.34
Other	62,127	.95
Total loans and discounts	\$_	64,643.29
Real estate acquired in satisfaction of debts		7,700.00
Investments		
All other resources		75,609.59
Total resources	=	147,972.88
Capital		17,500.00
Surplus and undivided profits		466.66
Donositas		
Deposits: Due to banks**\$	None	
Demand deposits, including U. S. Govt. deposits	125.506.2	22
Time deposits, including postal savings		
Total deposits		
Borrowings from F. R. bank		_
Borrowings from other banks		None
All other liabilities		
Total liabilities		147,972.88
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 bee	n taken over by	another bank? Ye	If so give:		
		over First Sta	ate Bank of	Hillsboro,	Texas
Date taken o	ver10-	-31-29			
Loss to depos	itors on:		Amoun		r cent of loss to claims
Secure	d claims				
Prefer	red claims				
Genera	al claims				
To	ota1				
9. Is this bank still i	n process of liqui	(Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					,
General claims					
Total claims					
Collections:	ion was complete	ed? If so	•	\$	
From a	assessments on sh	nareholders		•••	
		in)			
Offsets to clai		(Amounts in		\$	
· · · · · · · · · · · · · · · · · · ·	Claims allowed	Dividends 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	Cattees	of	suspension:

4.	Primary cause	Contributing cause
Decline in real estate values		7 64
Losses due to unforeseen agricultural or industrial 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)		
or agriculture?		
If so, state what industry or type of agriculture		
	ltimately cau	used the susp
What was the approximate date of the beginning of the difficulty which u sion?		
	lders either be	efore or after
sion?		



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
 Name of bank Addison State Bank, Date organized Jan. 13,1913 Date susper Federal reserve district 11 	Town or City Addison County Dallas ended Jan.3, 1927 Population of town or city* /50
4. Number of branches operated: In city of part Outside city of	ent bank None of parent bank** None
5. Was this bank a member of a chain or group?	If so give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) December 31,1926	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 40 819 37
Real estate acquired in satisfaction of debts	
Investments. 4.2.	614 84
All other resources	6 785 78
Total resources	48 219 99
Capital	10 000 00
Surplus and undivided profits	2 793 51
Deposits:	
Due to banks**\$	
Demand deposits, including U. S. Govt. deposits 34 726 48	3
Time deposits, including postal savings. 700 00	0
Total deposits	\$ 35 426 48
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	48 219 99
	*
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	Per cent of loss
Loss to depositors on: Amount 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 bee	n taken over by	another bank?	If so give:		
Name of bank	k by which taken	over			
Loss to depos	itors on:		Amount		er cent of loss to claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	al claims			-	
To	otal				
9. Is this bank still in	n process of liqui	dation? Yes	If so give payment	s 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	43 364 03	13 876 48		13 876 48	32%
Total claims					
Collections: From 1 From 2 Other	ion was complete liquidation of ass assessments on sh collections (expla	ed? If so			
Offsets to clair Payments to		(Amounts in		\$	_
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
General claims					

	Primary cause	Contribut cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		V.
Insufficient diversification	12	
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		V
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		, A 1
Other causes, (specify)		Jan San San San San San San San San San S
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indu
	one particular	type of indu
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Farm paper What was the approximate date of the beginning of the difficulty which to	ıltimately cau	used the sus
or agriculture? Yes If so, state what industry or type of agriculture Farm paper What was the approximate date of the beginning of the difficulty which the sion? Approximately in 1924	ultimately cau	used the sus
or agriculture? Yes If so, state what industry or type of agriculture Farm paper What was the approximate date of the beginning of the difficulty which a sion? Approximately in 1924 re there any assessments, voluntary or otherwise, on the directors or stockhold.	altimately can	used the sus

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 132
 Name of bank First State Bank, Date organized Jany 8,1910 Date suspender 	Town or City Alba County Wood d Feby.14,1927 Population of town or city* /500
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent in Outside city of Outside c	
5. Was this bank a member of a chain or group? If so	give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) February 14,1927	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 91 560 26
Real estate acquired in satisfaction of debts	_11 250 00
Investments	700 00
All other resources	23 071 65
Total resources	126 581 91
Capital	25 000 00
Surplus and undivided profits	4 872 87
Deposits:	
Due to banks**\$	
Demand deposits, including U. S. Govt. deposits 71 523 64	
Time deposits, including postal savings	
Total deposits.	\$ 71 709 04
Borrowings from F. R. bank	
Borrowings from other banks	25 ocu 30
All other liabilities	25 000 00
Total liabilities	126 581 91
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.

	d by which taken	over			
Loss to deposi	itors on:		Amount	Per of loss	cent of loss to claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	1 claims				
То	otal				
9. Is this bank still in	n process of liquid	dation? Yes I		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims	67 560 67	18 241 38	2 499 74	20 741 12	30.7 29.7%
(D-4-1-1-1-	67 560 67				
Total claims					
10. Has this bank bee Date liquidate Collections: From 1 From a Other of	n finally liquidate ion was complete iquidation of assessments on she collections (explantation) and collections.	detsareholders			
10. Has this bank bee Date liquidate Collections: From 1 From a Other of	n finally liquidate ion was complete iquidation of assessments on she collections (explantation) and collections.	detsareholdersin)ttc.)	dollars)		
10. Has this bank bee Date liquidati Collections: From a Other of	n finally liquidate ion was complete iquidation of assessments on she collections (explantation) and collections.	detsareholders			

11. Causes of	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		V
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)		10
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes	y one particular	r type of industr
	- 173	r type of indust
or agriculture? Yes	- 173	r type of industr
or agriculture? Yes	ning	
or agriculture? Yes If so, state what industry or type of agriculture Principally far	ning	
or agriculture? Yes If so, state what industry or type of agriculture Principally far What was the approximate date of the beginning of the difficulty which sion? In 1920.	ning ultimately cau	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Principally far What was the approximate date of the beginning of the difficulty which sion? In 1920. ere there any assessments, voluntary or otherwise, on the directors or stocking.	ultimately can	ased the suspe
or agriculture? Yes If so, state what industry or type of agriculture Principally far What was the approximate date of the beginning of the difficulty which sion? In 1920.	ultimately can	used the suspe



Type of bank reported—check appropriate one of the following	144
☐ National bank	N
▼ State bank	Name of State
☐ Trust company	
☐ Stock savings bank	TEVAC
☐ Mutual savings bank	
☐ Private bank	No.
1. Name of bank Security State Bank, 4-7	Town or City_Alice,CountyJim_Wells
2. Date organized Feb.15,1924 Date suspended S	ept.7,1928 Population of town or city* 3500
3. Federal reserve district 11	Member or nonmember of F. R. System_Non_Member
4. Number of branches operated: In city of parent ban	kNone
Outside city of paren	nt bank**None
5. Was this bank a member of a chain or group? If so give	we the name of the chain or group Member of chain.
Welhausen & Driscoll, Yoakum, Texas	•

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

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

6. Condition figures, as of (date*) September 7,1928.	
Loans and discounts:	
On real estate\$	<u>: </u>
Other	
Total loans and discounts	309,416 58
Real estate acquired in satisfaction of debts	35 217 63
Investments	31 336 33
All other resources.	497 865 31
Total resources	873 835 85
Capital	50 000 00
Surplus and undivided profits	27 787 53
Deposits:	
Due to banks**\$ 60 906 99	
Demand deposits, including U. S. Govt. deposits 681 593 14	
Time deposits, including postal savings 51 145 73	
Total deposits	793 645 86
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	2 402 46
Total liabilities	873 835 85
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.

Name of bank	by which taken	over			
Loss to deposi					cent of loss
				it of loss	to claims
To	otal				
9. Is this bank still in	n process of liqui			its to date:	
			dollars)	T	T
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
		4			
Secured claims					
Preferred claims		606 570 64			
General claims			100	636 718 64	88%
Total claims					
10. Has this bank bee		ed? If so	0		
Collections:	ion was complete				
	iquidation of ass	ets		\$	
From a	assessments on sl	nareholders			
Other	collections (expla	in)			
		etc.)			
Payments to					
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

	~	-	
11.	Causes	ot	suspension:

	Primary cause	Contributin 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	ju.	
Failure of affiliated institution (Name). Yoakum State Bank, Yoakum, Texas.	V	
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify). Concentration of credit.		V
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Concentration of and commercial enterprises of Welhausen and Driscoll control of the bank.	credit to	manufactur
or agriculture? Yes If so, state what industry or type of agriculture Concentration of and commercial enterprises of Welhausen and Driscoll	credit to	manufactur:
or agriculture? Yes If so, state what industry or type of agriculture Concentration of and commercial enterprises of Welhausen and Driscoll control of the bank. What was the approximate date of the beginning of the difficulty which	credit to of Yoakum, 1	manufactur; exas, who or
or agriculture? Yes If so, state what industry or type of agriculture Concentration of and commercial enterprises of Welhausen and Driscoll control of the bank. What was the approximate date of the beginning of the difficulty which sion? In 1924.	credit to of Yoakum, 1	manufactur: 'exas, who or used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Concentration of and commercial enterprises of Welhausen and Driscoll control of the bank. What was the approximate date of the beginning of the difficulty which sion? In 1924.	credit to of Yoakum, 1 altimately cau	manufactur: 'exas, who or used the suspe

	Type of bank reported—check appropriate one of the following National bank State bank Trust company	107 Name of State
	☐ Stock savings bank ☐ Mutual savings bank ☐ Private bank	TEXAS
	Name of bank Altoga State Bank,	
2.	Date organized Feby .10,1913 Date suspended N	ov.,3,1926 Population of town or city* 250
3.	Federal reserve district 11	Member or nonmember of F. R. System_Non_Member
4.	Number of branches operated: In city of parent ban	kNone
	Outside city of paren	at bank**
5.	Was this bank a member of a chain or group? If so give	ve the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) November 3,1926.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 44 105 31
Real estate acquired in satisfaction of debts	
Investments	
All other resources	13 724 06
Total resources	57 829 37
Capital	10 000 00
Surplus and undivided profits	1 500 00
Deposits:	
Due to banks**\$	
Demand deposits, including U. S. Govt. deposits, 32 393 54	
Time deposits, including postal savings	
Total deposits	\$ 32 393 54
Borrowings from F. R. bank	
Borrowings from other banks	13 896 75
All other liabilities	39 08
Total liabilities	57 829 37
7. Has this bank been reopened? If so give: Date of reopening	
Name under which reopened	
	Per cent of loss
Loss to depositors on: Amount 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.

Name of han!	k by which taken	over			
	itors on:				cent of loss
			Amount	of loss to	claims
					,
Genera	al claims			-	
То	otal				
9. Is this bank still is	n process of liqui	dation? Yes I			
			dollars)	l	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims		2 297 05		0.007.05	
Preferred claims	36 347 64	2 287 05 1 053 38		2 287 05 1 053 38	8%
		1 000 00 1		T 000 00	8%
General claims				3344112	0
Total claims	41 755 49			3,340,42	8
Total claims 10. Has this bank bee Date liquidate Collections:	en finally liquidation was complete		give:	3,340,43	8
Total claims 10. Has this bank bee Date liquidate Collections: From 1	en finally liquidation was complete	ed? If so	give:	3,340,43	8
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a	en finally liquidation was complete liquidation of assassessments on shocollections (explanation)	ed? If so	give:	3,340,43	8
Total claims 10. Has this bank been Date liquidate. Collections: From 1 From a Other	en finally liquidation was complete liquidation of assassessments on shotal collections (explantation) (explantation) (loans paid, explantation) (loans paid	ed? If so edets	give:	3,340,43	8
Total claims 10. Has this bank been Date liquidate Collections: From 1 From a Other Offsets to claim	en finally liquidation was complete liquidation of assassessments on shotal collections (explantation) (explantation) (loans paid, explantation) (loans paid	ed? If so edets	give:	3,340,43	8
Total claims 10. Has this bank been Date liquidate. Collections: From a Other of Conference o	en finally liquidation was complete liquidation of assassessments on shootal collections (explantation) (loans paid, edepositors:	ed? If so ed ets	give: dollars) Payments from	3,340,43	Per cent of payment:
Total claims 10. Has this bank been Date liquidate. Collections: From 1 From a Other Offsets to claim Payments to Secured claims Preferred claims	en finally liquidation was completed liquidation of assumption assumption of assumption of assumption (explantation) (explantation) (loans paid, explantation) (loans paid, explantatio	ed? If so odets	give: dollars) Payments from guaranty fund	3,3\dagger 0,\dagger 3	Per cent of payment:
Total claims 10. Has this bank been Date liquidate. Collections: From 1 From a Other Offsets to claim Payments to Secured claims Preferred claims General claims	en finally liquidation was completed liquidation of assumption assumption of assumption of assumption (explantation) (explantation) (loans paid, explantation) (loans paid, explantatio	ed? If so ed ets	give: dollars) Payments from guaranty fund	3,3\do.\do.\do.\do.\do.\do.\do.\do.\do.\do.	Per cent of payment:

	Primary cause	Contributing cause
Decline in real estate values.		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		V
Insufficient diversification.		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		V
Defalcation	V	
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) Lorrer in Loans to officer and		V
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of industr
	one particular	type of industr
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which usion? Sometime in 1924 are there any assessments, voluntary or otherwise, on the directors or stockholder.	lltimately cau	sed the suspen
or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which usion? Sometime in 1924 There there any assessments, voluntary or otherwise, on the directors or stockholous bank suspended? Yes If so, give dates and amounts of	lltimately cau	efore or after the
or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which usion? Sometime in 1924 are there any assessments, voluntary or otherwise, on the directors or stockholder.	lltimately cau	efore or after the

appropriate one of the following	175
☐ National bank ✓ State bank	Name of State
 □ Trust company □ Stock savings bank □ Mutual savings bank □ Private bank 	TEXAS
1. Name of bank Farmers State Bank,	Town or City_AlvinCounty_Brazoria_
2. Date organized Jany.9, 1917 Date suspended.	Aprl.23,1923 Population of town or city* /500
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent be	ank None
Outside city of par	ent bank**None
5. Was this bank a member of a chain or group? If so g	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 23, 1923. Loans and discounts: Total loans and discounts..... § 115 281 93 Real estate acquired in satisfaction of debts. Investments. 1 379 67 All other resources 25 382 30 Deposits: Due to banks**..... <u>\$ 11 371</u> 90 Demand deposits, including U. S. Govt. deposits...... 83 800 20 Time deposits, including postal savings...... 4 255 00 Borrowings from F. R. bank.... All other liabilities. 7. Has this bank been reopened? _____ If so give: Date of reopening_ Name under which reopened___ Per cent of loss Amount of loss to claims Loss to depositors on:

Preferred claims....

Secured claims.....\$_

General claims....

Total.....

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

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

Name of bank	by which taken	over			
Date taken ov	/er				
Loss to deposi				of loss	Per cent of loss to claims
Secureo	d claims				
Preferr	ed claims				
Genera	1 claims				
To	otal		,,,,		
9. Is this bank still in	n process of liqui			s to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payme	Per cent of paymen to claims allowed
Secured claims					
XX					
Total claims					
Collections: From 1: From a Sure: Other o	iquidation of assumessessments on should be collections (explantal collections	ets	est Etc.	6 01 15 00 3 98	00 00 01 03
		Dividends paid from	Payments from		Per cent of paymen
10	Claims allowed	collections	guaranty fund	Total payme	
Secured claims					
Preferred claims	41 746 49		41 746 49	41 746	
General claims	47 527 05	17 501 36		17 501	36 36.8 42%

Total claims...

89.273.54

		Primary cause	Contributing cause
	Decline in real estate values		
	Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		V
	Insufficient diversification		
	Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		V
	Defalcation	V	
	Heavy withdrawals of deposits		
	Failure of affiliated institution (Name)		**
	Failure of correspondent (Name)		
	Failure of large debtor (Name)		0,0
	Other causes, (specify)		
	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	r type of industry
	or agriculture? Yes	fruit and	dairying.
12. W	or agriculture? Yes If so, state what industry or type of agriculture Market gardening, What was the approximate date of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of th	fruit and	dairying.
12. W	or agriculture? Yes If so, state what industry or type of agriculture Market gardening, What was the approximate date of the beginning of the difficulty which usion? About 1920 and 1921.	fruit and	dairying. used the suspen-
12. W	or agriculture? Yes If so, state what industry or type of agriculture Market gardening, What was the approximate date of the beginning of the difficulty which the sion? About 1920 and 1921. ere there any assessments, voluntary or otherwise, on the directors or stockhood.	fruit and dtimately can	dairying. used the suspen-



Type of bank reported—check appropriate one of the following	179
☐ National bank	Name of State
☑ State bank	Name of State
☐ Trust company	ferror on an an
☐ Stock savings bank	IFFXAC
☐ Mutual savings bank	
☐ Private bank	
Finat State Book	
1. Name of bank First State Bank,	Town or City Annona, County Red River,
2. Date organized Nov.17,1911. Date suspended	Dec.3,1924 Population of town or city* 800
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar	ikNone
Outside city of parer	nt bank**None
5. Was this bank a member of a chain or group? If so give	ve the name of the chain or groupNo

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

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

Condition figures, as of (date*) December 2,1924	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 63 349 84
Real estate acquired in satisfaction of debts	6 600 00
Investments	23 657 08
All other resources	23 657 02
Total resources	93 606 86
Capital	25 000 00
Surplus and undivided profits	
Deposits: Due to banks**\$	
Demand deposits, including U. S. Govt. deposits	
Time deposits, including postal savings	
Total deposits	s 65 279 36
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	
. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	Pour and all land
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.

Name of bank	by which taken	over			
Date taken o	ver				
Loss to depos	itors on:			Per	cent of loss
Sacura	1 alaims		Amount	of loss	to claims
		· · · · · · · · · · · · · · · · · · ·			
9. Is this bank still in					
9. Is this bank still in	n process of liquid		dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	44 60 9 66		44 60 0 66	44 600 66	100%
General claims	20 678 70	4 135 74		4 135 74	20%
Total claims	65 279 36			48 737	74.7
0. Has this bank bee Date liquidat Collections: From 1 From a	n finally liquidate ion was completed iquidation of assessments on shocollections (explain that collections	ed? If so d its		\$	
0. Has this bank been Date liquidate Collections: From a Other of Confesses to claim	n finally liquidate ion was completed iquidation of assessments on shocollections (explain that collections	areholders		\$	

	~		
11.	Causes	ot	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		V
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 or agriculture? Yes	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Principally cottons		
or agriculture?Yes	on farming.	
or agriculture? Yes If so, state what industry or type of agriculture Principally cotto What was the approximate date of the beginning of the difficulty which to	on farming.	sed the suspe
or agriculture? Yes If so, state what industry or type of agriculture Principally cotto What was the approximate date of the beginning of the difficulty which a sion? In 1920.	on farming.	sed the suspe
If so, state what industry or type of agriculture Principally cotton What was the approximate date of the beginning of the difficulty which usion? In 1920. The there any assessments, voluntary or otherwise, on the directors or stockholder.	an farming. altimately caused the seither be all assessment	sed the suspe

Type of bank reported—check appropriate one of the following	120	3
☐ National bank	N. CO.	
☐ State bank	Name of State	
☐ Trust company		
☐ Stock savings bank	H	
☐ Mutual savings bank	texas	
☐ Private bank		
 Name of bank Argyle State Bank, Date organized Oct.1,1906 Date suspended 	Town or City_Argyle,CountyDente Oct.29,1927 Population of town or city*237	
3. Federal reserve district11	Member or nonmember of F. R. System Non Mem	ber
4. Number of branches operated: In city of parent bar	nkMone	
Outside city of pare	nt bank**None	
5. Was this bank a member of a chain or group? If so gi	ve the name of the chain or groupNo	A.1

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

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

6. Condition figures, as of (date*) October 29,1927	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 28 855 27
Real estate acquired in satisfaction of debts	
Investments	
All other resources	12 574 64
Total resources	41 429 91
Capital	10 000 00
Surplus and undivided profits	
Deposits:	
Due to banks**	64
Demand deposits, including U. S. Govt. deposits 27 545	27
Time deposits, including postal savings	
Total deposits	\$ 29 629 91
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	1 800 00
Total liabilities	41 429 91
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.

Mana of 1 - 1	the which tolor	over			
Loss to deposi	itors on:		Amount	t of loss	cent of loss to claims
Secure	d claims		\$		
Preferr	ed claims			-	
Genera	1 claims				
To	ota1				
9. Is this bank still in	n process of liqui	dation? Yes	f so give payment	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims	26 345 17	26 081 72		26 081 72	99%
Total claims	26 345 17	,			
10. Has this bank bee Date liquidate Collections: From 1 From a Other of	en finally liquidation was completed iquidation of assuments on shocollections (explantation) and collections	ed? If so ed in so ed			
10. Has this bank bee Date liquidate Collections: From a Other of Offsets to clair Payments to a	en finally liquidation was complete iquidation of assumes assessments on should collections (explantal collections ms (loans paid, explantal collections)	ets ets nareholders in) etc.) (Amounts in	dollars)	\$	Per cent of payment
10. Has this bank bee Date liquidate Collections: From 1 From a Other of	en finally liquidation was completed iquidation of assuments on shocollections (explantation) and collections	ets nareholders in) etc.) (Amounts in	dollars)		
10. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claid Payments to a	en finally liquidation was complete iquidation of assumessessments on shecollections (explantal collectionsms (loans paid, edepositors:	ets nareholders in) etc.) (Amounts in Dividends paid from collections	dollars)	\$	Per cent of payment
10. Has this bank bee Date liquidate Collections: From a Other of Offsets to clair Payments to a	en finally liquidation was complete iquidation of assumessessments on shocollections (explantal collectionsms (loans paid, edepositors:	ets nareholders in) etc.) (Amounts in Dividends paid from collections	dollars)	\$	Per cent of payment
10. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to clair Payments to a Secured claims Preferred claims	en finally liquidation was completed iquidation of assuments on shocollections (explaintal collections In the control of the collections in the collections of the collections Claims allowed	ets nareholders in) etc.) (Amounts in Dividends paid from collections	dollars) Payments from guaranty fund	Total payments	Per cent of payment

	Primary cause	Contribut
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) TRECORDS DESTROYED		/
Did the slow, doubtful or worthless paper held by the bank represent large	y one particular	type of indu
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes	y one particular	type of indu
Did the slow, doubtful or worthless paper held by the bank represent large		
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Farming		
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which		
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which	ultimately cau	used the sus
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which sion? In 1925	ultimately cau	ased the sus
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which sion? In 1925 The there any assessments, voluntary or otherwise, on the directors or stock	ultimately cau	ased the sus

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING



BANK SUSPENSIONS SINCE JANUARY 1, 1921

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 IEXAS
1. Name of bank Aubrey State Bank,	Town or City Aubrey, County Denton,
2. Date organized Aprl. 19, 1928 Date suspended	Feby.3,1930 Population of town or city* /000
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent be	ankNone
Outside city of par	rent bank**None
5. Was this bank a member of a chain or group? If so	give the name of the chain or groupNo.

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

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

6. Condition figures, as of (date*) February 1,1930	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 71 538 90
Real estate acquired in satisfaction of debts	
Investments	5 250 00
All other resources	39 160 08
Total resources	118 941 78
Capital	25 000 00
Surplus and undivided profits	7 879 07
Deposits:	
Due to banks**\$	
Demand deposits, including U. S. Govt. deposits 73 035 89	
Time deposits, including postal savings 8 150 00	
Total deposits	\$ 81 185 89
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	4 876 82
Total liabilities	118 941 78
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.

Name of bank	k by which taken	over			
Date taken ov	ver				
Loss to depos	itors on:		Amoun	t of loss	r cent of loss to claims
Secure	d claims		\$	_	
Preferr	ed claims			_	
Genera	l claims		• • • •		
To	ota1		· · · · · · - · · · · · · ·		
O. Is this bank still in	n process of liqui	dation? Yes I	f so give paymen	ts 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		. <	10 30 × 11 × 11		
General claims	72 585 91	18 146 47		18 146 47	25%
Total claims	72 585 91				
0. Has this bank bee Date liquidate Collections: From 1 From a	ion was complete iquidation of assuments on shassessments on shadolections (explantal collections	ed? If so ed ets	give:		
0. Has this bank bee Date liquidate Collections: From 1 From a Other of	ion was complete iquidation of ass assessments on sh collections (expla btal collections ms (loans paid, e depositors:	ed? If so ed its	give:		Per cent of payments
0. Has this bank bee Date liquidate Collections: From 1 From a Other of	ion was complete iquidation of assuments on shassessments on shadolections (explantal collections	ed? If so ed ets	give:		
O. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to clai Payments to of Secured claims Preferred claims	ion was complete iquidation of ass assessments on sh collections (expla otal collections ms (loans paid, edepositors:	ed? If so od ets	give: dollars) Payments from guaranty fund	\$	Per cent of payment

	Primary cause	Contributin 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) Texas National Bank,	V	
Failure of large debtor (Name)		
Other causes, (specify)		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture?	one particular	type of indust
or agriculture?	one particular	type of indus
	one particular	type of indus
or agriculture?	one particular	type of indus
or agriculture?		
or agriculture?		
or agriculture? If so, state what industry or type of agriculture		
or agriculture?	ultimately cau	used the susp
or agriculture?	altimately cau	used the susp
or agriculture?	altimately cau	used the susp
or agriculture?	altimately cau	used the susp
or agriculture?	altimately cau	used the susp



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 140
 Name of bank Security State Bank, Date organized Oct.14, 1927 Date suspendent 	Town or City Avery County Red River ed Dec. 22,1928 Population of town or city* 800
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent Outside city of p	Vana
5. Was this bank a member of a chain or group? If s	so give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) <u>December 21,1928</u>	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 37 864 13
Real estate acquired in satisfaction of debts	
Investments	
All other resources	10 826 19
Total resources	48 690 32
Capital	17 500 00
Surplus and undivided profits	
Deposits: Due to banks**	
Demand deposits, including U. S. Govt. deposits 6 240 50	
Time deposits, including postal savings	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	
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.

Name of bank	by which taken	over			
Loss to deposi	itors on:		Amount	e of loss	cent of loss to claims
Secure	1 claims				
Preferr	ed claims				
Genera	1 claims				
To	otal				
9. Is this bank still in		dation? Yes		es to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims				1	
General claims	23 396 59	467 93		467 93	2.% 20%
Total claims	23 396 59				
Collections: From 1: From a Other o	iquidation of assonssessments on shoollections (explaotal collections	ed? If so d its			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims Preferred claims General claims					
Total claims					

11	C	- C	
11.	Lanses	OT	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		V
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections lack of enterprise, etc	V	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		1.0
Other course (specific)		
Other causes, (specify). Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes		r type of industr
Did the slow, doubtful or worthless paper held by the bank represent large	y one particula	
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes	y one particula	used the susper
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Principally com What was the approximate date of the beginning of the difficulty which sion? This bank was the successor of two former reorge	y one particula ton farming ultimately ca	used the susper
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Principally common was the approximate date of the beginning of the difficulty which sion? This bank was the successor of two former reorge began back in 1921-1922.	ton farming ultimately ca	used the susper
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Principally common was the approximate date of the beginning of the difficulty which sion? This bank was the successor of two former reorged began back in 1921-1922. Vere there any assessments, voluntary or otherwise, on the directors or stock	ultimately ca	used the susper and the tro



_				
		Type of bank reported—check appropriate one of the following National bank State bank Trust company	Name of Sta	118
		Stock savings bank		
		Mutual savings bank		TEXAS
		Private bank		,,
1.	Name	e of bank Bartlett State Bank,	Town or City	Bartlett County Bell
2.	Date	organized June 15,1909 Date susp	ended Jany . 9,1926 Por	oulation of town or city*
3.	Feder	ral reserve district 11	Member or nonm	ember of F. R. System Non Member
4.	Num	ber of branches operated: In city of par	ent bank	None
		Outside city	of parent bank**	None
5.	Wast	this bank a member of a chain or group?	If so give the name of the ch	ain 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. Conditi	on figures, as of (date*) January 8,1926	_	
Lo	ans and discounts:		
	On real estate	\$	
	Other		
	Total loans and discounts		\$ 211 400 80
Re	eal estate acquired in satisfaction of debts		20 440 00
In	vestments	213.	1 860 00
A1	l other resources		46 061 99
	Total resources		279 762 79
Ca	pital		50 000 00
Su	rplus and undivided profits		12 725 98
De	eposits:		
2.	Due to banks**	\$ 4 343 03	
	Demand deposits, including U. S. Govt. deposits	155 739 78	
	Time deposits, including postal savings	28 154 00	
	Total deposits		\$ 188 236 81
Во	orrowings from F. R. bank		
Во	orrowings from other banks		28 800 00
A1	1 other liabilities		_
	Total liabilities		279 762 79
7. Has th	is bank been reopened? If so give:		
D	ate of reopening		
N	ame under which reopened		
Lo	oss to depositors on:	Amount of loss	Per cent of loss to claims
	Secured claims	3	
	Preferred claims		
	General claims		
	Total		

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

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

8. Has this bank bee					
		over			
Date taken ov	ver				
Loss to deposit	itors on:		Amount	of loss Per	cent of loss to claims
Secureo	d claims		\$		
Preferr	ed claims				
Genera	1 claims				
To	otal				
9. Is this bank still in	n process of liqui	dation? Yes I	If so give payment	s to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims		200			
Preferred claims			141 832 00	141 832 00	100%
General claims		16 935 83		16 935 83	47%
Total claims				158767.83	89.3
Collections: From a Other o	iquidation of assuments on shaped collections (explaint total collections	ed? If so d in so d			
		Dividends paid from	Payments from		Don court of account
***	Claims allowed	collections	guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims		,		5	
Preferred claims					
General claims					
Total claims					

	Primary cause	Contributing cause
Decline in real estate values		V
Losses due to unforeseen agricultural or industrial 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)		1.7
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 or agriculture? Yes	one particula	r type of industr
or agriculture? Yes		
or agriculture? Yes	sotton far	ming.
or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive What was the approximate date of the beginning of the difficulty which	cotton far	ning.
or agriculture? If so, state what industry or type of agriculture. Almost exclusive. What was the approximate date of the beginning of the difficulty which sion? 1920	altimately can	ning. used the suspe
or agriculture? If so, state what industry or type of agriculture Almost exclusive What was the approximate date of the beginning of the difficulty which sion? 1920 ere there any assessments, voluntary or otherwise, on the directors or stockholder.	all assessmen	ning. used the suspendence or after the



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 TEXAS
1. Name of bank First State Bank,	Town or City_BellevueCountyClay
2. Date organized Dec.6,1924 Date suspended	Aug.19,1927 Population of town or city*800
3. Federal reserve district 11	Member or nonmember of F. R. System_Non_Member
4. Number of branches operated: In city of parent ba	nkNône
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so g	rive the name of the chain or group No.

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

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

6. Condition figures, as of (date*) August 19,1927	
Loans and discounts:	
On real estate\$ 2 000 00)
Other)
Total loans and discounts	33 478 60
Real estate acquired in satisfaction of debts	14 970 00
Investments. 33	
All other resources.	21 237 57
Total resources	69 686 17
Capital	30 000 00
Surplus and undivided profits	2 053 92
Deposits:	
Due to banks**\$ 3 668 89	
Demand deposits, including U. S. Govt. deposits 21 727 21	
Time deposits, including postal savings	
Total deposits	25 396 10
Borrowings from F. R. bank	
Borrowings from other banks	12 236 15
All other liabilities	<u> </u>
Total liabilities	69 686 17
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 bee	n taken over by	another bank?	If so give:		
Name of bank	k by which taken	over			
Date taken or	ver				
Loss to depos	itors on:		Amoun		r cent of loss to claims
Secure	d claims				
Preferr	ed claims				
Genera	l claims				
То	otal				
9. Is this bank still in	n process of liqui	dation? Yes	If so give paymen	ts 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	75"1				
General claims	The state of the s	29 341 84	Wa.	29 341 84	40%
Total claims	73 354 61				
Date liquidat Collections: From 1 From a Other o	ion was complete iquidation of ass assessments on sh collections (expla- otal collections	ets			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims Preferred claims General claims					
Total Gaillis					

Decline in real estate values	cause	Contributing cause
Losses due to unforeseen agricultural or industrial 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)	ineo:	
Other causes, (specify)		
or agriculture? Yes		
If so, state what industry or type of agriculture Farming		
If so, state what industry or type of agriculture Farming This bank succeeded to the business of another bank and back in about 1925	the trou	ble began
This bank succeeded to the business of another bank and		
This bank succeeded to the business of another bank and back in about 1925 What was the approximate date of the beginning of the difficulty which ultimate the succeeded to the beginning of the difficulty which ultimate the succeeded to the business of another bank and back in about 1925		
This bank succeeded to the business of another bank and back in about 1925		
This bank succeeded to the business of another bank and back in about 1925 What was the approximate date of the beginning of the difficulty which ultimates about 1925.	mately cau	sed the suspen-
This bank succeeded to the business of another bank and back in about 1925 What was the approximate date of the beginning of the difficulty which ultimates and the sion? In about 1925. The about 1925. The about 1925.	mately cau	efore or after the
This bank succeeded to the business of another bank and back in about 1925 What was the approximate date of the beginning of the difficulty which ultimates about 1925.	mately cau	efore or after the
This bank succeeded to the business of another bank and back in about 1925 What was the approximate date of the beginning of the difficulty which ultimates and the sion? In about 1925. The about 1925. The about 1925.	mately cau	efore or after the



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 TEXAS
1. Name of bank First State Bank,	Town or City_Belton,CountyBell
2. Date organized Peby 2, 1910 Date suspended	July . 8, 1927 Population of town or city* 6000
3. Federal reserve district 11	Member or nonmember of F. R. SystemNon_Member
4. Number of branches operated: In city of parent bar	nkNone
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so gi	ive the name of the chain or groupNo

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

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

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

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

Name of ban	k by which taken	over			
Date taken o	ver				
Loss to depos	sitors on:		Amount	Per t of loss t	cent of loss o claims
Secure	ed claims				
Prefer	red claims				
Genera	al claims				
Т	ota1				
). Is this bank still i	in process of liqui	dation? Yes I	f so give payment	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	98 820 70	18 424 15	6 917 94	21 742 09	22%
Conomal alaima					
General claims	16 711 91	2 506 73		2 506 73	15%
Total claims	115 532 61		•	2 506 73 24,248.82	15%
Total claims D. Has this bank been Date liquidated Collections: From From Other	en finally liquidate tion was complete liquidation of assessments on stronglections (explant total collections		give:	24,248.82	21.
Total claims D. Has this bank been Date liquidated Collections: From From Other Offisets to classes	en finally liquidate tion was complete liquidation of assessments on stronglections (explant total collections	ed? If so dets	give:	24,248.82	21.

		Primary cause	Contributing cause
	Decline in real estate values		V
	Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	3.7	/
	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 or agriculture? Yes	one particula	r type of industry
	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive	vely farm	paper.
	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	vely farm	paper.
12. W	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive What was the approximate date of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the beginning of the difficulty which uses the state of the state of the beginning of the difficulty which uses the state of t	vely farm	paper.
12. W	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive What was the approximate date of the beginning of the difficulty which usion? 1920	vely farm ltimately cau	paper. used the suspen-
12. W	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive What was the approximate date of the beginning of the difficulty which usion? 1920 ere there any assessments, voluntary or otherwise, on the directors or stockholder.	rely farm Itimately cau Iders either b	paper. used the suspen-
12. W	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive What was the approximate date of the beginning of the difficulty which usion? 1920 ere there any assessments, voluntary or otherwise, on the directors or stockholoubank suspended? Yes If so, give dates and amounts of 100% levied within about thirty days after the bank cleans.	Itimately can	paper. used the suspen- efore or after the

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING

Schedule not received in time to include in summary Descended from good

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

	Type of bank reported—appropriate one of the fo					192
	National bank			Name of State	Texas	
\boxtimes	State bank			Name of State	Texas	
	Trust company					
	Stock savings bank					
	Mutual savings bank		3.1			
	Private bank					
	e of bank First St	Date suspended_			Franklin oun	* 500
3. Fede	ral reserve district	llth	Mex	betxor nonmembe	er of F. R. System	Non-Member
4. Num	ber of branches operated:	In city of parent ba	nk	None	<u> </u>	* *
		Outside city of pare	ent bank	** None		
					W. E.	

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

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

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

6. Condition figures, as of (date*) 12-23-30		
Loans and discounts:		
On real estate	. \$	1.00
Other	30,339.86	
Total loans and discounts		30,339.86
Real estate acquired in satisfaction of debts		8,916.37
Investments		
All other resources		18,836.31
Total resources		58,092.54
Capital		15,000.00
Surplus and undivided profits		6,171.68
Deposits:		
Due to banks**	198.53	227
Demand deposits, including U. S. Govt. deposits	34,222.33	
	0 500 00	
Total deposits		36,920.86
Borrowings from F. R. bank		·
Borrowings from other banks		
All other liabilities		
Total liabilities		58,092.54
7. Has this bank been reopened? If so give:		
Date of reopening		
Name under which reopened		
Loss to depositors on: Am	nount of loss	Per cent of loss to claims
Secured claims\$		
Preferred claims		
General claims		
Total		

12-23-30

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

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

Name of bank	k by which taken	over			
Loss to depos				Per	cent of loss
			Amount	t of loss	to claims
). Is this bank still is	n process of liquid	dation? I		es to date:	
-		(Amounts in			
*	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	1	0		4 1 1	
Preferred claims	49.68	49.68			
				1	The same of the sa
General claims	30,844.78	+	Service of the		35%
Total claims	¥	70			35%
Total claims D. Has this bank bee Date liquidate Collections: From 1 From a Other of Total	en finally liquidate ion was completed iquidation of asset assessments on she collections (explain that collections		give:	\$	
Total claims D. Has this bank bee Date liquidate Collections: From 1 From a Other of Confesses to claim	en finally liquidate ion was completed iquidation of asset assessments on she collections (explain that collections	ed? No If so d ets	give:	\$	
Total claims D. Has this bank bee Date liquidate Collections: From 1 From a Other of Confesses to claim	en finally liquidate ion was completed iquidation of asset assessments on she collections (explain that collections ms (loans paid, et depositors:	ed? No If so d ets	give: dollars) Payments from	\$	Per cent of payments
Total claims D. Has this bank bee Date liquidate Collections: From 1 From a Other of Total Conference of Total Claims Secured claims	en finally liquidate ion was completed iquidation of asset assessments on she collections (explain that collections ms (loans paid, et depositors:	ed? No If so d ets	dollars) Payments from guaranty fund	\$	Per cent of payments
Total claims D. Has this bank bee Date liquidate Collections: From 1 From a Other of Total Conference of Total Claims Secured claims	en finally liquidate ion was completed iquidation of asset assessments on she collections (explain that collections ms (loans paid, et depositors:	ed? No If so d ets	dollars) Payments from guaranty fund	\$	Per cent of payments

4 4		C		
11	1 211000	Ot	CIICHANCION	
11.	Causes	OI	suspension	

	Primary cause	Contributing cause
Decline in real estate values	'4	1.0
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		y
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		V
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name) . First National Bank, Ladonia,	Tex.	
Failure of large debtor (Name)		
Other causes, (specify)	37,864.	
or agriculture? 188	ina	
If so, state what industry or type of agricultureCotton farm	ing	
Cotton form	ing	
If so, state what industry or type of agricultureCotton farm		
If so, state what industry or type of agriculture Cotton farm What was the approximate date of the beginning of the difficulty which		used the suspe
If so, state what industry or type of agricultureCotton farm		used the susp
If so, state what industry or type of agriculture	ultimately cau	
If so, state what industry or type of agricultureCotton farm What was the approximate date of the beginning of the difficulty which	ultimately cau	
If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which sion? December 20, 1930 there any assessments, voluntary or otherwise, on the directors or stockholder.	ultimately cau	efore or after
If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which sion? December 20, 1930 there any assessments, voluntary or otherwise, on the directors or stockholm bank suspended? Yes If so, give dates and amounts of	ultimately cau	efore or after
If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which sion? December 20, 1930 there any assessments, voluntary or otherwise, on the directors or stockholder.	ultimately cau	efore or after
If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which sion? December 20, 1930 there any assessments, voluntary or otherwise, on the directors or stockholm bank suspended? Yes If so, give dates and amounts of	ultimately cau	efore or after t

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING Duflicate - discorded from group & cliain

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Type of bank reported—check appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank Private bank	Name of State 192
1. Name of bank Airst State Bank 19- 2. Date organized /9// Date suspended /	Town or City Ben Franciscounty 2-23-30 Population of town or city* 519
, ,	Member or nonmember of F. R. System Nonwewber
4. Number of branches operated: In city of parent bank Outside city of parent	
5. Was this bank a member of a chain or group? If so g	rive the name of the chain or group. Group Group

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

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

6. Cond	lition figures, as of (date*) July 1930 Directory	
	Loans and discounts:	
	On real estate\$	
	Other	
	Total loans and discounts	\$ 60,000
	Real estate acquired in satisfaction of debts	
	Investments	
	All other resources	15,000
	Total resources	75,000
	Capital	15,000
	Surplus and undivided profits	10,000
	Deposits:	
	Due to banks**\$	
	Demand deposits, including U. S. Govt. deposits	
	Time deposits, including postal savings	
	Total deposits	\$ 50,000
	Borrowings from F. R. bank	
	Borrowings from other banks	
	All other liabilities	
	Total liabilities	75,000
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 bee	en taken over by	another bank?	If so give:		
Name of bank	k by which taker	n over			
Date taken or	ver				
Loss to depos	sitors on:		Amount of	loss	er cent of loss to claims
Secured of	claims		. \$	-	
Preferred	l claims				
General o	claims				
Tota 9. Is this bank still i		idation? (Amounts in	If so give paymen		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
		no du	tw		
10. Has this bank bee Date liquidat Collections:		ted? If so			
		s			_
		reholders			
)			
		• • • • • • • • • • • • • • • • • • • •			
Offsets to clai		(Amounts in			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

44	a	- C		
11.	Causes	OI	suspension	:

		Primary cause	Contributi
Decline in real estate values			
Losses due to unforeseen agricultura drought, boll weevil, etc	d or industrial disasters such as floods,		
Insufficient diversification			
	credit judgment, laxity in collections,		
Defalcation			
Heavy withdrawals of deposits	······································		
Failure of affiliated institution (Nar	me)		
		X	
Failure of large debtor (Name)			
Other causes, (specify)			
or agriculture?			
or agriculture?			
If so, state what industry or type of		ultimately car	used the sus
If so, state what industry or type of What was the approximate date of sion? ere there any assessments, voluntary of	f agriculture f the beginning of the difficulty which or otherwise, on the directors or stockhol	ders either be	fore or after
If so, state what industry or type of What was the approximate date of sion? ere there any assessments, voluntary of	f agriculturef the beginning of the difficulty which	ders either be	fore or after
If so, state what industry or type of What was the approximate date of sion? ere there any assessments, voluntary of bank suspended? Matter date	f agriculture f the beginning of the difficulty which or otherwise, on the directors or stockhol	lders either be	fore or after

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING

70

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Type of bank reported—check appropriate one of the following		
☐ National bank State bank	Name of State	45
☐ Trust company		F 57 'A C
☐ Stock savings bank		
☐ Mutual savings bank		
☐ Private bank		
1. Name of bank First State Bank,	Town or City_Bloc	omington, County Victoria
2. Date organized March 5,1913 Date susp	ended Feby 20,1930 Popula	ation of town or city*_600
3. Federal reserve district 11	Member or nonmem	nber of F. R. System Non Member
4. Number of branches operated: In city of pa	rent 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 chair	n or groupNo

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

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

6. Condition figures, as of (date*) February 20,1930.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 26 680 47
Real estate acquired in satisfaction of debts	
Investments. 2.	
All other resources	10 608 80
Total resources	37 289 27
Capital	20 000 00
Surplus and undivided profits	
Deposits:	
Due to banks** \$	*
Demand deposits, including U. S. Govt. deposits 16 388 82	
Time deposits, including postal savings 900 45	
Total deposits	\$ 17 289 27
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	37 289 27
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.

Name of bank	k by which taken	over Victoria Na	tional Bank,	Victoria, T	exas.
Date taken ov	ver				
Loss to depos	itors on:		Amount	e of loss	er cent of loss to claims
Secure	d claims		\$ Non	е	None
Preferr	ed claims				n
Genera	al claims				11
To	ota1				tt .
9. Is this bank still in	n process of liqui	dation? I	f so give payment	ts to date:	
		(Amounts in			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					
Date liquidate Collections: From 1 From a Other of	en finally liquidation was completed liquidation of assuments on shocollections (explantation) collections	ed? If so ed ets	give:		
Date liquidate Collections: From a Other of Offsets to claim	en finally liquidation was completed liquidation of assuments on shocollections (explantal collections	ed? If so ed ets	give: dollars) Payments from	\$	Per cent of payments
Date liquidate Collections: From a Other of Offsets to claid	en finally liquidation was completed liquidation of assuments on shocollections (explantation) collections	ed? If so ed ets	give:		
Date liquidate Collections: From 1 From 2 Other of Offsets to claid Payments to 6	en finally liquidation was completed liquidation of assumption assumption of assumption of assumption (explaint to the collections (explaint to the collections) and the collections. Claims allowed	ed? If so ed ets	give: dollars) Payments from	\$	Per cent of payments
Date liquidate Collections: From a Other of Offsets to claid	en finally liquidation was completed liquidation of assumption assumption of assumption of assumption (explantation) (explanta	ed? If so ed ets	give: dollars) Payments from	\$	Per cent of payments
Date liquidate Collections: From a Other of Offsets to clair Payments to of Secured claims Preferred claims	en finally liquidation was completed liquidation of assumption assumption of assumption (explantation) and collections (explantation) (explantation) (loans paid, explantation) (loans paid, explantation) (Claims allowed)	ets	give: dollars) Payments from guaranty fund	\$	Per cent of payments

11	0	- C	
11.	Causes	OI	suspension:

	Primary cause	Contributin cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as flood drouth, boll weevil, etc		/
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collection lack of enterprise, etc.	ns,	
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 lar or agriculture? Yes		r type of indust
Did the slow, doubtful or worthless paper held by the bank represent lar	gely one particula	
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes	gely one particula	ng of rice.
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes If so, state what industry or type of agriculture Farming, income with the state of the beginning of the difficulty which is the state of the	gely one particula	ng of rice.
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes If so, state what industry or type of agriculture. Farming, inc. What was the approximate date of the beginning of the difficulty whis sion? In 1925	gely one particular duding growing ch ultimately can	used the suspendence or after
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty whi sion? In 1925 There there any assessments, voluntary or otherwise, on the directors or sto	gely one particular shading growing ch ultimately can ckholders either best of all assessment	used the suspendence or after



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 94
1. Name of bank Bluffdale State Bank,	Town or City Bluffdale, County Erath
2. Date organized Dec.30,1905 Date suspended	May 16,1925 Population of town or city* 650
3. Federal reserve district 11	Member or nonmember of F. R. SystemNon_Member
4. Number of branches operated: In city of parent bank	kNone
Outside city of paren	t bank**None
5. Was this bank a member of a chain or group? If so giv	re the name of the chain or groupNo

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

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

Loans and discounts: On real estate\$	
On real estate\$	
Other	
Total loans and discounts	
Real estate acquired in satisfaction of debts	
Investments	
All other resources	
Total resources	
Capital	
Surplus and undivided profits	
Deposits:	
Due to banks**\$ 268 67	
Demand deposits, including U. S. Govt. deposits 56 280 62	
Time deposits, including postal savings	
Total deposits\$ 56 549 29	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	
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.

N	. h.,	OXXON.			
		over			
Date taken ov	ver				
Loss to deposi	itors on:		Amoun	t of loss	r cent of loss to claims
Secured	1 claims		\$		
Preferr	ed claims				4
Genera	l claims				
То	otal				
9. Is this bank still in	n process of liquid	lation? Yes I	f so give paymen	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	50 724 30			50 724 30	100%
				1	
General claims	3 676 70	2 389 85		2 389 85	65%
General claims	3 676 70 54 40 \$ 00	2 389 85		2 389 85	65% 97.6
Total claims 10. Has this bank been Date liquidations: Collections: From 1: From a Other of	n finally liquidate ion was completed iquidation of assessments on she collections (explain that collections			\$	97.6
Total claims 10. Has this bank been Date liquidation Collections: From 1 From a Other of Confects to claim	n finally liquidate ion was completed iquidation of assessments on she collections (explain that collections ms (loans paid, edepositors:	ed? If so d its	dollars)	\$	Per cent of payment
Total claims 10. Has this bank been Date liquidation Collections: From 1 From a Other of Confects to claim	n finally liquidate ion was completed iquidation of assessments on she collections (explain that collections	ed? If so d	dollars)	\$	97.6
Total claims 10. Has this bank been Date liquidation Collections: From 1: From a Other of Total Confers to claim Payments to confers	n finally liquidate ion was completed iquidation of assessments on she collections (explain that collections	ed? If so d its	dollars)	\$	Per cent of payment
Total claims 10. Has this bank been Date liquidation Collections: From 1 From a Other of Confects to claim	n finally liquidate ion was completed iquidation of assessments on she collections (explain otal collections	ed? If so d	dollars)	\$	Per cent of payment
Total claims 10. Has this bank been Date liquidation Collections: From 1: From a Other of Total Offsets to claim Payments to offsets	n finally liquidate for was completed iquidation of assessments on she collections (explain that collections	ed? If so d	dollars)	\$	Per cent of payment

	_	-		
11	Causes	of	suspension	•
	Cuttoos	01	Derop Cracker	•

	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		V
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 or agriculture? Yes	one particular	r type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Farming	one particular	r type of indust
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which	ultimately cau	ised the suspe
or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which sion? 1920	ultimately can	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which sion? 1920 re there any assessments, voluntary or otherwise, on the directors or stockh	ultimately can	used the suspe

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING Schedule not received in time to include in summary

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Type of bank reported—check appropriate one of the following	190
☐ National bank	Name of State
☑ State bank	Texas
☐ Trust company	
☐ Stock savings bank	
☐ Mutual savings bank	
☐ Private bank	
 Name of bank Farmers State Bank Date organized Date suspended 1 	Town or City Blum County Hill 0-29-30 Population of town or city* 600
3. Federal reserve district 11th	Member or nonmember of F. R. SystemNon-Member
4. Number of branches operated: In city of parent ban	k_None
Outside city of paren	at bank**None
5. Was this bank a member of a chain or group? If so giv	ve the name of the chain or group None

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

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

Condition figures, as of (date*)	_	
Loans and discounts:		
On real estate.	\$ None	
Other	64,121.	. 34
Total loans and discounts		\$ 64,121.34
Real estate acquired in satisfaction of debts		10,000.00
Investments		950.00
All other resources		20,725.69
Total resources		95,797.03
Capital		17,500.00
Surplus and undivided profits		
Deposits:	3,550	.89
Due to banks**	04 707	
Demand deposits, including U. S. Govt. deposits	1,100,	
Time deposits, including postal savings	1,100,	.00
Total deposits		\$ 85,864.00
Borrowings from F. R. bank		
Borrowings from other banks		
All other liabilities		427.80
Total liabilities		107,301.79
Has this bank been reopened? If so give:		
Date of reopening		
Name under which reopened		D
Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims\$		
Preferred claims		14 <u>14 - 14</u> 1
General claims		

6.

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

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

Name of bank	by which taken	over			
Loss to depos				Per	cent of loss
				t of loss	to claims
**					
O. Is this bank still in	n process of liqui	dation? Yes I		ts to date:	
		(Amounts in			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims		E17 F6			100%
Preferred claims		517.56			100%
General claims		None			
Total claims					
O Hog this book hos	n finally liquidat	ed? No If so	oi		
		dn so			
Collections:					
From 1	iquidation of ass	ets		\$	
From a	assessments on sh	nareholders			
Other	collections (expla	in)			
То	otal collections		***************************************		
Offsets to clai	ms (loans paid, e	etc.)		\$	
Payments to	depositors:	(Amounts in	dollars)		
					D
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
		,		,	
Secured claims					
Preferred claims					
General claims					
Total claims					

	~		
11.	Causes	ot	suspension:

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 large debtor (Name). Other causes, (specify). Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of incomparity or agriculture? Yes If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the state of the second of the difficulty which ultimately caused the second of the second		Primary cause	Contributing cause
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 large debtor (Name) Other causes, (specify) Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of incompetent or agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the station? 1928 Gere there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the station of the station of the difficulty which ultimately caused the station? 1928	Decline in real estate values		
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). Other causes, (specify). Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of incorragriculture? If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the state of the signal of the difficulty which ultimately caused the signal of the difficulty in the signal of the difficulty in t			
lack of enterprise, etc. Defalcation. Heavy withdrawals of deposits. Failure of affiliated institution (Name). Failure of correspondent (Name). Other causes, (specify). Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of incorrespondent or agriculture? If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal of the difficulty which ultimately caused the statement of the signal	Insufficient diversification		
Heavy withdrawals of deposits. Failure of affiliated institution (Name). Failure of correspondent (Name). Other causes, (specify). Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of incorragriculture? If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the susion? 1928 Gere there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the susy assessments.			
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 incorragriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the susion? 1928 ere there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the susy of the susy of the susy of the difficulty which ultimately caused the susion?	Defalcation	V	
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 incor agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the susion? 1928 ere there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the stockholders.	Heavy withdrawals of deposits		
Other causes, (specify) Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of incoragriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the susion? 1928 ere there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the susy assessments.	Failure of affiliated institution (Name)		
Other causes, (specify) Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of income or agriculture? Yes If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the statement of the second	Failure of correspondent (Name)		
Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of incomparity or agriculture? Yes If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the susion? 1928 ere there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the stockholders.	Failure of large debtor (Name)		
or agriculture? Yes If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which ultimately caused the state sion? 1928 ere there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the state of the second side.	Other causes, (specify)		
What was the approximate date of the beginning of the difficulty which ultimately caused the si sion? 1928 There are there any assessments, voluntary or otherwise, on the directors or stockholders either before or after the side of the side of the side of the difficulty which ultimately caused the side of the side of the difficulty which ultimately caused the side of the side of the difficulty which ultimately caused the side of the difficulty which ultimately caused the side of the side of the difficulty which ultimately caused the side of the difficulty whi	of agriculture:	rming	
sion?	What was the approximate date of the beginning of the difficulty which u	ltimately cau	used the susp
ere there any assessments, voluntary or otherwise, on the directors or stockholders either before or aft	1000		
Vog	SIOII:		
bank suspended? Yes If so, give dates and amounts of all assessments.	re there any assessments, voluntary or otherwise, on the directors or stockhol	lders either b	efore or after
		all assessment	ts
100 per cent assessment in process of collection.	Vog	dir dibbobbilion	

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 Lexas	1.90
1. Name of bank Farmers State Bank. 2. Date organized 1909 Date suspended/0	Fown or City Blum 1-29-30 Population of t	
3. Federal reserve district //	Member or nonmember of F. I	R. System Wonnembe
4. Number of branches operated: In city of parent bank_	0	
Outside city of parent h	oank**	
5. Was this bank a member of a chain or group? If so gi	ve the name of the chain or gr	roup_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 1930 DN	uctory	
Loans and discounts:		
On real estate	\$	
Other		
Total loans and discounts	\$	71,000
Real estate acquired in satisfaction of debts		
Investments		
All other resources		17,000
Total resources		88,000
Capital		17,500
Surplus and undivided profits		500
Deposits:		
Due to banks**	\$	
Demand deposits, including U.S. Govt. deposits		
Time deposits, including postal savings		
Total deposits	\$.	70,000
Borrowings from F. R. bank		
Borrowings from other banks	•••••	
All other liabilities		
Total liabilities		88000
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.

Name of bank	k by which taker	over			
Date taken ov	ver				
Loss to depos	itors on:		Amount of		r cent of loss to claims
Secured of	claims		. \$		
Preferred	l claims				
General o	claims				
Tota	ıl				
9. Is this bank still i	n process of liqu	idation? Just		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims	2				
Preferred claims		· Mod	otu		
General claims		,			
Total claims					
Collections: From liq From ass Other col	uidation of asset sessments on sha llections (explain al collections	reholders tc.)	\$		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					

11.	Causes	of	suspension:
	Cuttoos	-	occoponion.

	Primary cause	Contributi
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	X	
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 or agriculture?	one particular	type of indu
	one particular	type of indu
or agriculture?		
or agriculture? If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which	ultimately ca	used the sus
or agriculture? If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which sion?	ultimately ca	used the sus
or agriculture? If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which sion? re there any assessments, voluntary or otherwise, on the directors or stockholders.	ultimately ca	used the sus
or agriculture? If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which sion? re there any assessments, voluntary or otherwise, on the directors or stockholders.	ultimately ca	used the sus



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 TEXAS
1. Name of bank Breckenridge State Bank,	Town or City Breckenridge County Stephens
2. Date organized Jany . 29, 1920 Date suspended I	Nov. 12,1921 Population of town or city* 15 000
3. Federal reserve district 11	Member or nonmember of F. R. System_Non_Member
4. Number of branches operated: In city of parent bar	nkNone
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so gi	ive the name of the chain or groupNo

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

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

Condition figures, as of (date*) November 12,1921.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	. \$ 1 180 455 63
Real estate acquired in satisfaction of debts	100 847 35
Investments	. 6 250 00
All other resources	227 170 67
Total resources	1 514 723 65
Capital	200 000 00
Surplus and undivided profits	
Deposits:	•
Deposits. Due to banks**	13
Demand deposits, including U. S. Govt. deposits 929 026	30
Time deposits, including postal savings 2 745	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	
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	

7.

6.

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

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

Name of bank	k by which taken	over		26g (A)	
Date taken o	ver				
Loss to depos	sitors on:			Per	cent of loss
Secure	d claims				to claims
Prefer	red claims				
Genera	al claims				
		dation? <u>Yes</u> I (Amounts in	f so give paymen		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims			970 454 28	970 454 28	100%
General claims	24 972 28	9 239 74		9 239 74	37%
General claims Total claims			•		37% 98.4
Total claims 10. Has this bank been Date liquidate Collections: From a Other of Total claims	995 426 56 en finally liquidate ion was complete liquidation of assessments on shocollections (explained to the collections).		give:	97969H	98.4
Total claims 10. Has this bank been Date liquidate Collections: From a Other of Coffsets to claims	995 426 56 en finally liquidate ion was complete liquidation of assessments on shocollections (explained to the collections).	ed? If so detsareholders	give:	97969H	98.4

	~	-		
11.	Causes	of	suspension	:

	Primary cause	Contribution cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as flood drouth, boll weevil, etc	/	
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collection lack of enterprise, etc	as,	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) Too much concentration, Oil Field		
Did the slow, doubtful or worthless paper held by the bank represent larger agriculture? Yes	gely one particula	r type of indus
	gely one particula	r type of indus
Did the slow, doubtful or worthless paper held by the bank represent large		
Did the slow, doubtful or worthless paper held by the bank represent larger or agriculture? Yes		
Did the slow, doubtful or worthless paper held by the bank represent larger or agriculture? Yes If so, state what industry or type of agriculture. Almost exclusion.	lvely oil fie	ld promoti
Did the slow, doubtful or worthless paper held by the bank represent larger or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive paper. What was the approximate date of the beginning of the difficulty which	en ultimately car	ld promoti
Did the slow, doubtful or worthless paper held by the bank represent larger or agriculture? If so, state what industry or type of agriculture Almost exclusive paper. What was the approximate date of the beginning of the difficulty which sion? Immediately after opening in 1920.	ch ultimately car	ld promoti
Did the slow, doubtful or worthless paper held by the bank represent larger or agriculture? Yes If so, state what industry or type of agriculture. Almost exclusion paper. What was the approximate date of the beginning of the difficulty which sion? Immediately after opening in 1920. Were there any assessments, voluntary or otherwise, on the directors or stock.	ch ultimately car	ld promoti

10

BANK SUSPENSIONS SINCE JANUARY 1, 1921

	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 A0	
1.	Name of bank Guaranty State Bank,	Town or City Breckenridge County Stephens	3_
2.	Date organized July 12,1918 Date suspended	March 26,1921Population of town or city* 15 000	_
3.	Federal reserve district 11	Member or nonmember of F. R. System_Non_Member	er
4.	Number of branches operated: In city of parent b		
	Outside city of par	rent bank**None	
5.	Was this bank a member of a chain or group? If so	give the name of the chain or groupNo	_

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

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

Condition figures, as of (date*) March 26,1921	L.	
Loans and discounts:		
On real estate	\$	
Other		
Total loans and discounts		<u>\$ 1 753 738 16</u>
Real estate acquired in satisfaction of debts		
Investments		79 174 11
All other resources		395 418 33
Total resources		2 288 330 60
Capital		300 000 00
Surplus and undivided profits		12 500 00
Deposits:		
Due to banks**	\$ 85 892	92
Demand deposits, including U. S. Govt. de	eposits <u>1 635 802</u>	57
Time deposits, including postal savings		
Total deposits		
Borrowings from F. R. bank		
Borrowings from other banks		
All other liabilities		
Total liabilities		
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.

Name of bank	k by which taker	over Breckenrid	ge State Bank	, Breckenn	idge. Texas.
		1921.			
Loss to deposi			Amount	Pe	r cent of loss to claims
Secureo	d claims		\$ Non	е	None
Preferr	ed claims				II .
					11
To	ota1		п		n
		idation?		ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					
Date liquidati Collections: From li From a Other o	ion was completed iquidation of assuments on slacollections (explantal collections	ets			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims Preferred claims General claims		47			
Total claims				*	×

11. Causes of suspension:

	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	V	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify). Too much concentration Oil Field paper.		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture?Yes	one particula	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field paper.		r type of indus
or agriculture? Yes		r type of indus
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture. Oil Field paper. What was the approximate date of the beginning of the difficulty which	ultimately ca	ised the susp
or agriculture? Yes If so, state what industry or type of agriculture Oil Field paper. What was the approximate date of the beginning of the difficulty which sion? 1919	ultimately can	used the susp
or agriculture? Yes If so, state what industry or type of agriculture. Oil Field paper. What was the approximate date of the beginning of the difficulty which sion? 1919 Were there any assessments, voluntary or otherwise, on the directors or stockholder.	ultimately can	used the susp



Type of bank reported—check appropriate one of the following	6
National bank State bank	Name of State
 □ Trust company □ Stock savings bank □ Mutual savings bank □ Private bank 	TEXAS
1. Name of bank First State Bank,	Town or CityBronte,CountyCoke
2. Date organized Feby.12,1906 Date suspended	Jany.11,1922 Population of town or city* 1 000
3. Federal reserve district_11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent ba	ank None
Outside city of par	ent bank**_None
5. Was this bank a member of a chain or group? If so g	rive 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.

andition figures, as of (date*) January 11,	1922. Rxaminer's Report.		
Loans and discounts:			
On real estate	\$		
Other			
Total loans and discounts	§ 180	477	08
Real estate acquired in satisfaction of debts.	4	280	00
Investments		750	00
All other resources		499	32
Total resources	226	006	40
Capital	32	000	00
Surplus and undivided profits		312	30
Deposits:			
Due to banks**	\$		
Demand deposits, including U.S. Govt	t, deposits		
Time deposits, including postal savings	5		
Total deposits	<u>\$180</u>	694	10
Borrowings from F. R. bank			
Borrowings from other banks	10	000	00
All other liabilities			
Total liabilities	226	006	40
	* · ·		
as this bank been reopened? <u>Yes</u> If so g	give:		
Date of reopening January 28,1922			
Name under which reopened Guaranty St	ate Bank.		
Loss to depositors on:	Per cen	t of lo aims	ss
Secured claims	that all assets were sold to and paid in full by L.T.Youngblood.	all	-
General claims			-
Total	None No	ne	

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

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

Name of bank	k by which taken	over			
Date taken ov	ver				
Loss to depos	itors on:		Amoun		cent of loss to claims
Secure	d claims				io ciaims
Preferr	red claims				
Genera	ıl claims				
9. Is this bank still in					
y. 15 onto panie som a	p	(Amounts in		is to dive.	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
General claims					
Total claims					
10. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim	n finally liquidate ion was complete iquidation of assessments on she collections (explaint the collections).		give:	\$	
10. Has this bank bee Date liquidate Collections: From 1 From a Other o	n finally liquidate ion was complete iquidation of assessments on she collections (explaint the collections).	ed? If so dets	give:	\$	
10. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim	n finally liquidate ion was complete iquidation of assessments on she collections (explaint the collections).	ed? If so d	give:	\$	
10. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to of	n finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	ed? If so d its	give: dollars) Payments from	\$	Per cent of payment:
10. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to of	n finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	ed? If so d its	give: dollars) Payments from	\$	Per cent of payment:
10. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to of Secured claims	n finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	ed? If so d	give: dollars) Payments from	\$	Per cent of payment:

	~			
11.	Causes	ot	suspension	•

	Primary cause	Contributi cause
Decline in real estate values.		
Losses due to unforeseen agricultural or industrial disasters such as flood drouth, boll weevil, etc		A
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collection lack of enterprise, etc	s, X	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		E-1
If so, state what industry or type of agriculture		
If so, state what industry or type of agriculture		
If so, state what industry or type of agriculture	h ultimately ca	used the sus
What was the approximate date of the beginning of the difficulty which		
What was the approximate date of the beginning of the difficulty whice sion? 1921	kholders either b	pefore or after
What was the approximate date of the beginning of the difficulty whice sion? 1921 e there any assessments, voluntary or otherwise, on the directors or stock	kholders either b	pefore or after
What was the approximate date of the beginning of the difficulty which sion? 1921 The there any assessments, voluntary or otherwise, on the directors or stock bank suspended? If so, give dates and amounts	kholders either b	pefore or after



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 IEMAS
	Town or City Brownwood, County Brown June 26,1930 Population of town or city* 15 000
	Member or nonmember of F. R. SystemNon_Member
4. Number of branches operated: In city of parent be Outside city of parent	ent bank**None
5. Was this bank a member of a chain or group? If so g	give the name of the chain or groupNO

^{*} Latest census figures or estimate as shown in 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 25,1930.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 180 519 66
Real estate acquired in satisfaction of debts	2 533 00
Investments	
All other resources	31 715 82
Total resources	214 768 48
Capital	50 000 00
Surplus and undivided profits	15 299 77
Deposits:	
Due to banks**\$ 673 21	
Demand deposits, including U. S. Govt. deposits 94 305 15	
Time deposits, including postal savings 2 662 00	
Total deposits	\$ 97 640 36
Borrowings from F. R. bank	
Borrowings from other banks	51 828 35
All other liabilities	
Total liabilities	214 768 48
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	Day saut of loss
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.

Name of bank	k by which taker	over			
Date taken ov	ver				
Loss to depos	itors on:		Amoun		r cent of loss to claims
Secure	d claims		\$	_	
Preferr	red claims				
Genera	al claims				
То	otal				
9. Is this bank still is	n process of liqui	(Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims		of claims not ye			
Ochorar Ciamino	Doctocincino	or craims not he	to TITEU.		
Total claims	* .				
Total claims 0. Has this bank bee Date liquidate Collections: From 1 From a	en finally liquidation was complete iquidation of assessments on sleecollections (explain	ted? If so ed ets	give:		
Total claims 0. Has this bank bee Date liquidate Collections: From 1 From a	en finally liquidation was complete iquidation of assumptions on slocollections (explantation) and collections	ted? If so ed ets	give:		
Total claims 0. Has this bank bee Date liquidate Collections: From 1 From a	en finally liquidation was completed iquidation of assuments on slacollections (explantation) (e	ted? If so ed ets	give:		
Total claims O. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim	en finally liquidation was completed iquidation of assuments on slacollections (explantation) (e	ted? If so ed sets	give:		
O. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to of	en finally liquidation was completed iquidation of assuments on slacollections (explantal collections ms (loans paid, edepositors: Claims allowed	ted? If so ed tets	dollars)	\$	Per cent of payments
Total claims O. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim	en finally liquidation was completed iquidation of assumption assumption of assumption	ted? If so ed	dollars)	\$	Per cent of payments
O. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to clair Payments to of	en finally liquidation was completed iquidation of assuments on should be collections (explantal collections ms (loans paid, explantal collections). Claims allowed	ted? If so ed	dollars)	\$	Per cent of payments

11. Causes of suspension:

		Primary cause	Contribut
D	ecline in real estate values		
Lo	osses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		/
In	sufficient diversification		/
In	accompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	~	
D	efalcation		
Н	eavy withdrawals of deposits		
F	ailure of affiliated institution (Name)		
F	ailure of correspondent (Name)		
F	ailure of large debtor (Name)		
O	ther causes, (specify)		
	If so, state what industry or type of agriculture Farming and stock	raising.	
W	That was the approximate date of the beginning of the difficulty which usion? Trouble began in 1921.		used the su
re 1	bank suspended? If so, give dates and amounts of		

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING



BANK SUSPENSIONS SINCE JANUARY 1, 1921

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
	Town or City Buffalo County Leon Nov.3,1924 Population of town or city* 650 Member or nonmember of F. R. System Non Member
 4. Number of branches operated: In city of parent b Outside city of par 5. Was this bank a member of a chain or group? If so g 	rent bank** None

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

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

6. Condition figures, as of (date*) November 3,1924.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	134 583 61
Real estate acquired in satisfaction of debts	
Investments	894 76
All other resources	39 621 06
Total resources	175 099 43
Capital	35 000 00
Surplus and undivided profits	10 000 00
Deposits:	
Due to banks**\$ 1 123 11	
Demand deposits, including U. S. Govt. deposits 128 976 32	
Time deposits, including postal savings	
Total deposits	130 099 43
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	175 099 43
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.

Name of banl	k by which taken	over			
Loss to depos					cent of loss
				t of loss t	to claims
Prefer	red claims		• • • • • • • • • • • • • • • • • • • •		
Genera	al claims				
To	otal				
9. Is this bank still is	n process of liquid	dation? <u>Yes</u> I (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims			109 362 70	109 362 70	100%
General claims	2 245 72	460 21		100 07	
General Claims	201000	±00 %1		460 21	222%
Total claims	111 408 09			109823 -	98.6
Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections		give:	109823 -	98.6
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of Conference Confer	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d its	dollars)	109823 -	98.6
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of Confesses to claim	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections	ed? If so d its	give:	109823 -	98.6
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of Confessed to claim Payments to constant to cons	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections ms (loans paid, et depositors:	ed? If so d its	dollars)	109823 -	Per cent of payments
Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a Other of Total Payments to claim Payments to constant to the Constant Payments to constant Payments Total Payments	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d its	dollars)	109823 -	Per cent of payments
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of Confessed to claim Payments to constitute to the constitute of th	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d its	dollars)	109823 -	Per cent of payments

11. Causes of suspension:

	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	V	
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	y one particular	type of industr
or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive. What was the approximate date of the beginning of the difficulty which	ly farming	
or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive	ly farming	
or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive. What was the approximate date of the beginning of the difficulty which	ly farming	ised the susper
or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive What was the approximate date of the beginning of the difficulty which sion? in 1920.	ly farming ultimately cau	ased the susper
or agriculture? Yes If so, state what industry or type of agriculture Almost exclusive What was the approximate date of the beginning of the difficulty which sion? in 1920. ere there any assessments, voluntary or otherwise, on the directors or stockh	ly farming ultimately cau	efore or after the

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 TEXAS
 Name of bank Guaranty State Bank, Date organized Jany 27, 1919 Date suspended E Federal reserve district 11 	
4. Number of branches operated: In city of parent bandoutside city of parent5. Was this bank a member of a chain or group? If so give	t bank**None

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

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

6. Condition	on figures, as of (date*) <u>December 9,1922.</u>			
Loa	ans and discounts:			
	On real estate	\$ 4 451 99		
	Other	54 840 63		
	Total loans and discounts		59 292	62
Re	eal estate acquired in satisfaction of debts		3 930	00
Inv	vestments			
A11	other resources		56 840	63
	Total resources		120 063	25
Ca	pital		20 000	00
Sur	rplus and undivided profits		3 769	30
De	eposits:			
	Due to banks**	\$ 131 14		
	Demand deposits, including U. S. Govt. deposits	76 162 81		
	Time deposits, including postal savings			
	Total deposits	\$	76 293	95
Box	rrowings from F. R. bank	4		
Box	rrowings from other banks		20 000	00
A11	other liabilities			
	Total liabilities		120 063	25
7. Has thi	is bank been reopened? If so give:			
Da	ate of reopening			
Na	me under which reopened			
Los	ss to depositors on:	Amount of loss	Per cent of l	loss
	Secured claims	3		
	Preferred claims			
	General claims			
	Total		*	_

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

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

Name of ban	k by which taker	n over			
Date taken o	ver				
Loss to depos	sitors on:		Amoun		r cent of loss to claims
Secure	d claims			•	
Prefer	red claims				
Genera	al claims				
Т	otal				
9. Is this bank still i	in process of liqui	idation? l		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims			, , , ,		
				-	
Total claims					
Date liquidat Collections: From 1 From a Other	liquidation of ass assessments on sl collections (expla- otal collections	ets	1 rents	11 500 10 000 1 310 59 850	00 00 21 63
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims	70 831 68	A	70 831 68	70 831 68	100%
General claims	2 537 99	1 243 61		1 243 61	49%
Total claims	73 369 67			72.075.29	98.2

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11.	Causes	ot	suspension	•

	Primary cause	Contribu
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		V
Defalcation	V	
Heavy withdrawals of deposits	4	
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 or agriculture? Yes	one particular	type of ind
		type of ind
or agriculture? Yes		type of ind
or agriculture? Yes	cming.	
or agriculture? Yes If so, state what industry or type of agriculture Principally far What was the approximate date of the beginning of the difficulty which a	cming.	used the su
or agriculture? Yes If so, state what industry or type of agriculture. Principally far What was the approximate date of the beginning of the difficulty which to sion? 1920	altimately cau	ased the su
or agriculture? Yes If so, state what industry or type of agriculture Principally far What was the approximate date of the beginning of the difficulty which a sion? 1920 The there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	efore or after

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 The Alas Alas
1. Name of bank Citizens State Bank,	Town or City Bullard, County Smith
2. Date organized Jany . 17, 1908 Date suspended S	ept.6,1921 Population of town or city* 500
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bank	None
4. Number of branches operated. In city of parent bank	
Outside city of paren	t bank**None
5. Was this bank a member of a chain or group? If so giv	re the name of the chain or group No.
9	0.01

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

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

Loans and discounts:				
On real estate	\$			
Other				
Total loans and discounts		\$ 90	531	31
Real estate acquired in satisfaction of debts		4	620	00
Investments	93.	2	136	78
All other resources		22	391	89
Total resources		119	679	98
Capital		20	000	00
Surplus and undivided profits		3	550	00
Deposits:				
Due to banks**	\$ 4 829 30			
Demand deposits, including U.S. Govt. deposit	s 19 300 68			
Time deposits, including postal savings	57 000 00			
Total deposits		\$ 81	129	98
Borrowings from F. R. bank				
Borrowings from other banks		15	000	00
All other liabilities		-		
Total liabilities		119	679	98
s this bank been reopened? If so give:				
Date of reopening				
Name under which reopened		Per cen	at of le	220
Loss to depositors on:	Amount of loss		laims	755
Secured claims	. \$			-
Preferred claims				-
General claims		-		-
Total	•			=

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

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

Name of bank	by which taken	over			
Date taken ov	/er	• *			
Loss to deposi	itors on:		4	Per	cent of loss
Secure	d claims			-	to claims
Preferr	ed claims				
Genera	ıl claims				
To	otal			_	
9. Is this bank still in	n process of liqui	dation? Yes	If so give paymen	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	57 791 62		57 791 62	57 791 62	100%
General claims	18 537 37	3 336 73		3 336 73	18.9 16%
Total claims	76 328 99			61 129	80.1
Collections: From 1: From a Other o	iquidation of associated assessments on she collections (explaint the collections).	ed? If so ded in state of the set set set set set set set set set se			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims Preferred claims General claims					
Total claims					

	~		
11. (auses	ot	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as flood drouth, boll weevil, etc		
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collection lack of enterprise, etc	as,	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
011		depth was
Other causes, (specify)		ur type of industr
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes If so, state what industry or type of agriculture Principally	gely one particula	
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes	gely one particula	
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes If so, state what industry or type of agriculture Principally	gely one particular	siderable ca
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes If so, state what industry or type of agriculture Principally paper. What was the approximate date of the beginning of the difficulty which	gely one particular farming, cons	siderable ca
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes If so, state what industry or type of agriculture Principally paper. What was the approximate date of the beginning of the difficulty which sion? About 1920	gely one particular farming, cons	used the suspen
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? Yes If so, state what industry or type of agriculture. Principally paper. What was the approximate date of the beginning of the difficulty which sion? About 1920 Were there any assessments, voluntary or otherwise, on the directors or stockers.	gely one particular farming, constant the ultimately can skholders either the sof all assessments	used the susper

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING



BANK SUSPENSIONS SINCE JANUARY 1, 1921

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. Name of bank Guaranty State Bank,	Town or City Burkeville, County Newton
2. Date organized June 2,1921 Date suspende	June 29,1925 Population of town or city*800
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent	17
Outside city of p	arent bank**
5. Was this bank a member of a chain or group? If so	o give the name of the chain or groupNo

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

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

fondition figures, as of (date*) June 27, 1925	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 51 259 18
Real estate acquired in satisfaction of debts	
Investments	13 708 03
All other resources	16 636 70
Total resources	81 603 91
Capital	10 000 00
Surplus and undivided profits	3 623 36
Deposits:	
Due to banks**\$ 5 107 54	4
Demand deposits, including U. S. Govt. deposits 57 815 83	2
Time deposits, including postal savings 5 044 0	
Total deposits	\$ 67 967 37
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	13 18
Total liabilities	81 603 91
as this bank been reopened? <u>Yes</u> If so give:	
Date of reopening 8-10-25	
Name under which reopened The Guaranty State Bank,	
Loss to depositors on: Amount of loss	Per cent of loss to claims
Secured claims\$ None	None
Preferred claims	"
General claims	
Total	H

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

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

	by which taken	over	y		
Date taken ov	/er				
Loss to deposi	itors on:			Pe	r cent of loss
Secure	1 claims			t of loss	to claims
9. Is this bank still in	1 process of fiquid	(Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims				- MA	
General claims					
10. Has this bank been	n finally liquidate ion was complete		C .		
Collections: From li From a Other c	iquidation of assessments on she collections (explaintal collections	etsareholders			
Collections: From li From a Other c To Offsets to clair	iquidation of assessments on she collections (explaintal collections ms (loans paid, explaints)	areholders	dollars)	\$	Per cent of payments
Collections: From li From a Other c To Offsets to clain	iquidation of assessments on she collections (explaintal collections	areholders	dollars)		
Collections: From li From a Other c To Offsets to clain	iquidation of assessments on she collections (explaintal collections ms (loans paid, explaints) Claims allowed	areholders	dollars)	\$	Per cent of payments
Collections: From li From a Other c To Offsets to clain Payments to c	iquidation of assessments on she collections (explaintal collections ms (loans paid, explaints) Claims allowed	areholders (an)	dollars)	\$	Per cent of payments
Collections: From li From a Other of To Offsets to claim Payments to of Secured claims	iquidation of assessments on she collections (explaintal collections ms (loans paid, explaints) depositors:	areholders (an)	dollars) Payments from guaranty fund	\$	Per cent of payments

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11.	Causes	ot	suspension:	

	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	V	V
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 particulai	type of industry
or agriculture?	one particular	type of industry
	one particulai	type of industry
or agriculture?	one particulai	type of industry
or agriculture?		
or agriculture?	ltimately cau	ised the suspen
or agriculture?	ltimately cau	used the suspen
or agriculture? If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which usion? Were there any assessments, voluntary or otherwise, on the directors or stockholder.	ltimately cau	used the suspen
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? Were there any assessments, voluntary or otherwise, on the directors or stockholder bank suspended? If so, give dates and amounts of a stockholder bank suspended?	ltimately cau	used the suspen
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? Were there any assessments, voluntary or otherwise, on the directors or stockholder bank suspended? If so, give dates and amounts of a stockholder bank suspended?	ltimately cau	ised the sus





	Type of bank reported—check appropriate one of the following	68
	□ National bank	Name of State
	State bank	Name of State
	☐ Trust company	PER EN EN A CO
	☐ Stock savings bank	I EXAS
	☐ Mutual savings bank	
	☐ Private bank	
1.	Name of bank Caddo Guaranty State Bar	nk, Town or City Caddo, County Stephens
2.	Date organized Sept.29,1921 Date suspende	Feby.1,1922 Population of town or city* 750
3.	Federal reserve district 11	Member or nonmember of F. R. System_Non Member
4.	Number of branches operated: In city of parent	bankNone
	Outside city of pa	arent bank**None
5.	Was this bank a member of a chain or group? If so	give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) February 1,1922.		
Loans and discounts:		
On real estate\$		
Other		
Total loans and discounts	75 918	44
Real estate acquired in satisfaction of debts	9 500	00
Investments.		
All other resources.	63 647	51
Total resources	249 066	05
Capital	25 000	00
Surplus and undivided profits		
Deposits:		
Due to banks**\$ 10 495 01		
Demand deposits, including U. S. Govt. deposits 212 771 04		
Time deposits, including postal savings 800 00		
Total deposits\$_2	224 066	05
Borrowings from F. R. bank		
Borrowings from other banks		
All other liabilities		
Total liabilities	249 066	05
7. Has this bank been reopened? If so give:		
Date of reopening		
Name under which reopened	an acut of 1	
Loss to depositors on: Amount of loss	er cent of l to claims	oss
Secured claims\$		
Preferred claims		-
General claims		
Total		_

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

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

Name of bank	k by which taken	over			
Date taken o	ver				
Loss to depos	sitors on:		Amoun		cent of loss to claims
Secure	d claims				
Prefer	red claims				
Genera	al claims				
T	ota1				
O. Is this bank still i	n process of liqui	dation? Yes (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims			192 496 32	192 496 32	100%
General claims	4 453 90	1 068 94		1 068 94	24%
Total claims	***			193565	98.3
Total claims 0. Has this bank been Date liquidate Collections: From From a Other	en finally liquidation was completed liquidation of assuments on shocollections (explantation) collections	ed? If so ed in If so ed in	o give:	\$	
Total claims 0. Has this bank been Date liquidate Collections: From a Other Coffsets to claim	en finally liquidation was completed liquidation of assuments on shocollections (explantation) collections	ed? If so	o give:	\$	
Total claims 0. Has this bank beed Date liquidate Collections: From a Other Offsets to claim Payments to a Secured claims	en finally liquidation was completed liquidation of assuments on shocollections (explaint total collections ms (loans paid, edepositors:	ed? If so dets	dollars)	\$	Per cent of payment:

11.	Causes	of	suspension:
	Cuubos	01	busperiorer.

	Primary cause	Contributing
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) Concentration of loans to oil field operators and promoters.		X
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indust
	one particular	type of indust
	one particular	type of indus
or agriculture? Yes If so, state what industry or type of agriculture Oil field loans		
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Oil field loans		
or agriculture? Yes If so, state what industry or type of agriculture Oil field loans What was the approximate date of the beginning of the difficulty which usion? Immediately after opening in 1921	ıltimately cau	ised the suspe
or agriculture? Yes If so, state what industry or type of agriculture Oil field loans What was the approximate date of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the state of the beginning of the difficulty which the state of the s	ıltimately cau	ised the susp
or agriculture? Yes If so, state what industry or type of agriculture Oil field loans What was the approximate date of the beginning of the difficulty which usion? Immediately after opening in 1921	lltimately cau	sed the suspe
or agriculture? Yes If so, state what industry or type of agriculture Oil field loans What was the approximate date of the beginning of the difficulty which usion? Immediately after opening in 1921 ethere any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	sed the suspector or after
If so, state what industry or type of agriculture_Oil field loans What was the approximate date of the beginning of the difficulty which usion? Immediately after opening in 1921 there any assessments, voluntary or otherwise, on the directors or stockholoank suspended? Yes If so, give dates and amounts of	lltimately cau lders either be all assessment 7 953 84 co	sed the suspe

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 TEXAS
1. Name of bank Cain City State Bank,	Town or City Cain City County Gillespie
2. Date organized June 28,1917 Date suspended	Jany.11,1927 Population of town or city*75
3. Federal reserve district_11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar	nkNone
Outside city of pare	nt bank**None
5. Was this bank a member of a chain or group? If so gi	ve the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) January 11,1927.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 22 247 27
Real estate acquired in satisfaction of debts	1 200 00
Investments	
All other resources	8 323 38
Total resources	31 770 65
Capital	10 000 00
Surplus and undivided profits	600 38
Deposits:	
Due to banks**\$ 129 05	5
Demand deposits, including U. S. Govt. deposits 17 989 22	
Time deposits, including postal savings 1 052 00	
Total deposits	\$ 19 170 27
Borrowings from F. R. bank	
Borrowings from other banks	2 000 00
All other liabilities.	
Total liabilities	31 770 65
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	Par cout of loss
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.

Name of bank	by which taken	over	A		
Date taken ov	er				
Loss to deposit	tors on:		Amouni	Pe t of loss	r cent of loss to claims
Secured	claims		\$		
Preferre	ed claims				
General	claims				
Tot	tal				
9. Is this bank still in	process of liquid	lation?]	If so give payment	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
0 11:					
General claims					
Total claims	n finally liquidate	ed? <u>Yes</u> If so	give:		
O. Has this bank been Date liquidation Collections: From lie From as Other co	Assets sold quidation of assessments on shall collections	ed? Yes If so March 19,1927 to R.G.Streigle ets	give:	all deposite	ors paid in fu
O. Has this bank been Date liquidation Collections: From lie From as Other co	Assets sold quidation of assessments on shall collections (explaintal collections	ed? Yes If so March 19,1927 to R.G.Streigle ets	give:	all deposite	ors paid in fu
O. Has this bank been Date liquidation Collections: From lie From as Other co	Assets sold quidation of assessments on shall collections (explaintal collections	ed? Yes If so March 19,1927 to R.G.Streigle ets	give:	all deposite	ors paid in fu
O. Has this bank been Date liquidation Collections: From lie From as Other co	Assets sold quidation of assessments on shall collections (explaintal collections	to R.G.Streigle ets	give:	all deposite	ors paid in fu
O. Has this bank been Date liquidation Collections: From lie From as Other control Offsets to claim Payments to design the control of the co	Assets sold quidation of assessments on shadelections (explaintal collections In (loans paid, explaintal collections) Claims allowed	to R.G.Streigle ts	give: for cash and dollars) Payments from	all deposite	ors paid in fu
O. Has this bank been Date liquidation Collections: From lie From as Other control Offsets to claim Payments to describe Secured claims	Assets sold quidation of assets sold quidation of assets sessments on should collections (explaintal collections In a collection collections Claims allowed	ed? Yes If so March 19,1927 to R.G.Streigle ets	give: for cash and dollars) Payments from	all deposite	ors paid in fu
O. Has this bank been Date liquidation Collections: From lie From as Other control Offsets to claim Payments to design the control of the co	Assets sold quidation of assets sold quidation of assets sessments on should collections (explaintal collections In a collection collections Claims allowed	ed? Yes If so March 19,1927 to R.G.Streigle ets	give: for cash and dollars) Payments from	all deposite	ors paid in fu

	~			
11:	Causes	of	suspension	:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		· vx
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). Business not sufficient.	VX	
or agriculture? Yes		
If so, state what industry or type of agriculture Production of shee	p,goats,wo	ool and mo
What was the approximate date of the beginning of the difficulty which ul	timately caus	sed the susp
What was the approximate date of the beginning of the difficulty which ulsion? Volume of business lacking from the beginning. Trin 1925.		- 11.
sion? Volume of business lacking from the beginning. Tr	ouble with	loans be
sion? Volume of business lacking from the beginning. Tr in 1925.	couble with	loans be
sion? Volume of business lacking from the beginning. Trin 1925. e there any assessments, voluntary or otherwise, on the directors or stockhole	couble with	loans be

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 A S Name of State
1. Name of bank Union State Bank,	Town or City CalvertCounty Robertson
2. Date organized Jany.5,1911 Date suspended	Jany .20, 1927 Population of town or city* 2 500
3. Federal reserve district 11	Member or nonmember of F. R. SystemNon_Member
4. Number of branches operated: In city of parent ba	nk None .
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so g	ive the name of the chain or groupNo

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

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

Loans and discounts:		
On real estate		
Other		
Total loans and discounts		372 01
Real estate acquired in satisfaction of debts		903 15
Investments. \5.3		
All other resources	40	792 81
Total resources	195	067 97
Capital	. 65	000 00
Surplus and undivided profits	. 28	031 81
Deposits:		
Due to banks**\$		
Demand deposits, including U. S. Govt. deposits 97 992 42		
Time deposits, including postal savings		_
Total deposits	. \$_97	992 42
Borrowings from F. R. bank		
Borrowings from other banks	4	043 74
All other liabilities		
Total liabilities	195	067 97
Has this bank been reopened? Yes If so give:		
Date of reopening February 10,1927.		
Name under which reopened The Citizens State Bank,		
Loss to depositors on: Amount of loss		ent of loss
Secured claims	10	claims None
Preferred claims.		11
General claims		ú
COLUMN CHARLES TO THE TENED TO	-	

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

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

Name of bank	k by which taken	over			
Date taken or	ver				
Loss to depos	itors on:		Amoun	Per t of loss	r cent of loss to claims
Secure	d claims				
Preferr	ed claims				
Genera	ıl claims				
То	otal				
9. Is this bank still is	n process of liqui	dation? I	If so give paymen	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims			7		
Preferred claims					
General claims					
Total claims					
Date liquidat Collections: From 1	ion was complete	ed? If so edets		=	
	ms (loans paid, e	tc.)(Amounts in			
Offsets to clai	ms (loans paid, e	tc.)			
Offsets to clair Payments to construct the secured claims	ms (loans paid, e depositors:	(Amounts in o	dollars) Payments from guaranty fund	\$Total payments	Per cent of payment:
Offsets to clair Payments to offsets to clair	ms (loans paid, e depositors:	(Amounts in o	dollars) Payments from guaranty fund	\$Total payments	Per cent of payment:
Offsets to clair Payments to compare the compare the compare to compare the co	ms (loans paid, e depositors:	(Amounts in Collections	dollars) Payments from guaranty fund	\$Total payments	Per cent of payment:

11. Causes of suspension:

	Primary cause	Contrib
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		~
Insufficient diversification		V
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		
Defalcation		
Heavy withdrawals of deposits		V
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
		1
Did the slow, doubtful or worthless paper held by the bank represent large	y one particular	type of in
Did the slow, doubtful or worthless paper held by the bank represent larger or agriculture? Yes	y one particular	r type of in
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Principally cott	on farming.	
or agriculture? Yes	on farming.	
or agriculture? Yes If so, state what industry or type of agriculture Principally cott	on farming.	
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which	on farming.	
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which	on farming.	used the s
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which sion? Trouble began in 1921	on farming. ultimately cau	ased the s
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which sion? Trouble began in 1921 e there any assessments, voluntary or otherwise, on the directors or stockless.	on farming. ultimately cau	ased the s



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 Texas
1. Name of bank First State Bank	Town or City Carbon County Eastland
2. Date organized 1910 Date suspended	9-16-30 Population of town or city* 800
3. Federal reserve district 11th	Member or nonmember of F. R. System Non-Member
4. Number of branches operated: In city of parent ban	k None
Outside city of paren	nt bank**_None
5. Was this bank a member of a chain or group? If so give	ve the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) 9-16-30		
Loans and discounts:		
On real estate	\$	
Other	131,482.00	
Total loans and discounts	§ 131,482	.00
Real estate acquired in satisfaction of debts	8,586	.72
Investments	Non	е
All other resources	23,676	.77
Total resources	167,095	.49
Capital	25,000	.00
Surplus and undivided profits		.66
Deposits:		
Due to banks**	\$None	
Demand deposits, including U. S. Govt.	deposits 92,354.29	
Time deposits, including postal savings.	5,838.78	
Total deposits	\$ 98,193	.08
Borrowings from F. R. bank	NonNon_	е
Borrowings from other banks	30,000	•00
All other liabilities	3,385	.76
Total liabilities	167,095	.49
7. Has this bank been reopened? If so give	re:	
Date of reopening		
Name under which reopened		
Loss to depositors on:	Amount of loss Per cent of to claim	loss s
Secured claims	\$	_
Preferred claims		
General claims		
Total		

9-16-30

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

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

	k by which taken	over	1000		
Loss to depos			Amount	Per	cent of loss to claims
Secure	d claims			•	
Preferr	ed claims				
Genera	al claims				x
To	otal				
		dation? Yes I	If so give payment		
¥	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
		5			
	4 4 4				
Date liquidate Collections: From 1	ion was completed	ed?No If so d ets			
То	ms (loans paid, et	tc.)			
To Offsets to claim	ms (loans paid, et	(Amounts in a			
To Offsets to clai	ms (loans paid, et	tc.)			
Offsets to clair Payments to compare the c	ms (loans paid, et depositors:	(Amounts in o	dollars)	\$	Per cent of payment:

	~			
11.	Causes	ot	suspension	on:

	Primary cause	Contribu
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	/	5
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 or agriculture? Yes	one particular	r type of in
Did the slow, doubtful or worthless paper held by the bank represent largely		r type of inc
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton for	arming	
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	arming	
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton for the difficulty which	erming ultimately can	used the s



Type of bank reported—check appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank	Name of State A S
☐ Private bank	
 Name of bank Celeste State Bank, Date organized Aug. 25, 1905 Date suspended December 1905 	Town or City_ CelesteCounty_ Hunt ec.16,1926 Population of town or city* 1 300
3. Federal reserve district 11	Member or nonmember of F. R. System_Non_Member_
4. Number of branches operated: In city of parent bank	None
Outside city of parent	t bank**None
5. Was this bank a member of a chain or group? If so give	e the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) December 15,1926	
Loans and discounts:	
On real estate \$	
Other	
Total loans and discounts	\$ 148 958 32
Real estate acquired in satisfaction of debts	
Investments	
All other resources	38 022 02
Total resources	186 980 34
Capital	30 000 00
Surplus and undivided profits	25 858 28
Deposits: Due to banks**\$\frac{1}{016}\frac{47}{47}	•
Demand deposits, including U. S. Govt. deposits 97 105 59	
Time deposits, including postal savings 500 00	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	Per cent of loss
Loss to depositors on: Amount 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.

Name of bank	k by which taken	over			
Loss to depos	itors on:			Per	cent of loss
Secure	d claims		Amouni		to claims
		dation? Yes			
9. Is this bank still i	n process or nqui	(Amounts in		is to date:	
	Claims allowed	Dividends paid from collections	Payments from manager fund B O N D	Total payments	Per cent of payment to claims allowed
Secured claims			1		
Preferred claims		*			
					1
General claims	120 418 30	15 654 37	12 932 92	28 587 29	23.74%
Total claims	120 418 30			28 587 29	23.74%
Total claims 0. Has this bank been Date liquidate Collections: From 1 From a Other of	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so edets	give:	\$	
Total claims 0. Has this bank bee Date liquidat Collections: From 1 From a Other Coffsets to claim	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so d its	give:	\$	
Total claims 0. Has this bank bee Date liquidat Collections: From 1 From a Other Coffsets to claim	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so edets	give:	\$	
Total claims 0. Has this bank beed Date liquidate Collections: From a Other of Conference of C	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections ims (loans paid, edepositors:	ed? If so d its	dollars)	\$	
Total claims 0. Has this bank beed Date liquidate Collections: From a Other of Conference of Co	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections ims (loans paid, edepositors:	ed? If so d its	dollars)	\$	
Total claims 0. Has this bank been Date liquidate Collections: From a Other of Conference of C	en finally liquidate ion was complete liquidation of assessments on she collections (explained to the collections) and collections. The collections is collections.	ed? If so d lets	dollars)	\$	

11.	Causes	of	suspension:
	Cuubcb	OI	buspettstott.

	Primary cause	Contributin
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	х	
Defalcation		X
Heavy withdrawals of deposits	•	X
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes	y one particula	r type of indust
or agriculture? Yes	ton farming	•
or agriculture? Yes If so, state what industry or type of agriculture Principally cot What was the approximate date of the beginning of the difficulty which	ton farming	• used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Principally cot What was the approximate date of the beginning of the difficulty which sion? 1921	ultimately can	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Principally cot What was the approximate date of the beginning of the difficulty which sion? 1921 e there any assessments, voluntary or otherwise, on the directors or stockly	ultimately can	efore or after t



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 TEXAS
1. Name of bank First State Bank,	Town or City_Cherokee,County_ San Saba
2. Date organized July 6,1915 Date suspended N	Population of town or city* 250
3. Federal reserve district 11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent bar	ıkNone
Outside city of parer	nt bank**None
5. Was this bank a member of a chain or group? If so give	ve the name of the chain or groupNo
· · · · · · · · · · · · · · · · · · ·	

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

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

Condition figures, as of (date*) NOVEMBER 21,1324				
Loans and discounts:				
On real estate	\$			
Other				
Total loans and discounts		\$ 44	285	04
Real estate acquired in satisfaction of debts	,)		855	36
Investments	46	1	715	00
All other resources		42	910	28
Total resources		109	755	68
Capital		15	000	00
Surplus and undivided profits				
Deposits:				
Due to banks**	\$			
Demand deposits, including U. S. Govt. deposits				
Time deposits, including postal savings				
Total deposits		\$ 68	705	78
Borrowings from F. R. bank				
Borrowings from other banks		15	000	00
All other liabilities		9	999	90
Total liabilities		109	755	68
Has this bank been reopened? If so give:				
Date of reopening				
Name under which reopened				
Loss to depositors on:	Amount of loss	Per cent to cla	of los ims	S
Secured claims		-		
Preferred claims				
General claims				
Total				

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

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

Name of bank	by which taken	over			
Date taken ov	ver	1		_	
Loss to deposi	tors on:		Amount	Per of loss	cent of loss to claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	l claims			_	
To	tal				
9. Is this bank still in	n process of liqui	dation? Yes	If so give payment	s to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	76 018 54		76 018 54	76 018 54	100%
General claims	12 050 89	2 169 16		2 169 16	18%
Total claims	88 069 43			78188	88.8
Collections: From 1 From a Other o	on was completed iquidation of assessments on she collections (explain tal collections	ets			
		(Amounts in	dollarş)		ı
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
becured claims					
Preferred claims				,	
Preferred claims				* /	

11.	Causes	of	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	· ·	X
Insufficient diversification		
ncompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	х	
Defalcation		
Heavy withdrawals of deposits		
ailure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Did the slow, doubtful or worthless paper held by the bank represent largely	one particular	r type of industr
73	one particular	r type of industr
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Farming		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Farming What was the approximate date of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of	altimately cau	used the suspen

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

Typ appr	pe of bank reported—check ropriate one of the following			400
□ Nati	ional bank			L Ave D
Stat	e bank	Name of S	State	
☐ Trus	st company			W 14 60
☐ Stoc	ek savings bank			
	tual savings bank			AZAN .
	rate bank			
	3			
				**
1. Name of b	ank Commercial State Bank,	Town or City_	Cisco	County_Eastland
2 D-4-	: Inly 14 1992 D	1 Nov 1 1926 D	1	. * 10 000
2. Date organ	nizedJuly 14,1922 Date suspend	ed NOV.1,1320 P	opulation of t	town or city*_10 000
3. Federal res	serve district_11	Member or non	member of F	. R. System Non Member
		Non		
4. Number of	f branches operated: In city of parent	t bank None	е	
	Outside city of p	parent bank**	None	
F 337 - 41 15 1	- 1			No
o. was this ba	ank a member of a chain or group? If s	so give the name of the	cnain or group)_110
	X	it.		
-	/	il cen		
				

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

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

6. Condition figures, as of (date*) November 1,1926		
Loans and discounts:		
On real estate	\$ 5 444 17	
Other	94 966 76	
Total loans and discounts		100 410 93
Real estate acquired in satisfaction of debts		32 916 29
Investments		
All other resources		102 530 95
Total resources		235 858 17
Capital		65 000 00
Surplus and undivided profits		18 587 36
Denocites		
Deposits: Due to banks**	\$ 451 99	
Demand deposits, including U. S. Govt. deposits		
Time deposits, including postal savings		
Total deposits		152 270 81
Borrowings from F. R. bank		
Borrowings from other banks		
All other liabilities		
Total liabilities		235 858 17
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.

		another bank?			
		n over			
Loss to depos	sitors on:		Amount		cent of loss to claims
Secure	ed claims		\$		
Prefer	red claims				A TOTAL AND A
Genera	al claims				
T	otal				
9. Is this bank still i	in process of liqui	idation? Yes I	f so give payment	es 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	133 266 69		133 266 69	133 266 69	100%
General claims	5 167 58	1 291 89		1 291 89	25%
Total claims	138 434 57		7-1	134,558,58	97.2
Date liquidate Collections: From a Other	liquidation of ass assessments on sh collections (expla otal collections	ted? If so ed ets	······································		
			1		D
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					,
Preferred claims					
General claims					
Total claims				,	

11	Carraga	-c		
11.	Causes	OI	suspension	

Decline in real estate values. Losses due to unforeseen agricultural or industrial disasters such as floor drouth, boll weevil, etc	ds,	
drouth, boll weevil, etc Insufficient diversification Incompetent management, i.e., poor credit judgment, laxity in collection		
Incompetent management, i.e., poor credit judgment, laxity in collection		
Incompetent management, i.e., poor credit judgment, laxity in collection lack of enterprise, etc.		
Passer, 500	ns, X	
Defalcation		X
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify). Concentration. of .oil field loans		X
If so, state what industry or type of agriculture Principally oil	l field worker	s and pron
What was the approximate date of the beginning of the difficulty whi sion? 1923	ich ultimately cau	used the susp
sion? 1923 .	ockholders either be	efore or after
sion? 1923 . e there any assessments, voluntary or otherwise, on the directors or sto	ockholders either be ts of all assessment	efore or after



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
 Name of bank Guaranty State Bank, Date organized April 14,1922 Date suspended April 14,1922 Date suspended 	
3. Federal reserve district 11	Member or nonmember of F. R. System_Non_Member
4. Number of branches operated: In city of parent ban Outside city of paren	
5. Was this bank a member of a chain or group? If so giv	ve 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.

. Condition figures, as of (date*) April 4,1923			
Loans and discounts:			_
On real estate	\$		
Other			
Total loans and discounts	\$	553	724 11
Real estate acquired in satisfaction of debts		3	305 00
Investments	.70.1	146	653 12
All other resources		227	086 21
Total resources		930	768 44
Capital		100	000 00
Surplus and undivided profits			
Deposits:			
Due to banks**	\$ 27 000 53		
Demand deposits, including U. S. Govt. deposits	665 951 26		
Time deposits, including postal savings			
Total deposits		755	768 44
Borrowings from F. R. bank			
Borrowings from other banks			000 00
All other liabilities			
Total liabilities		930	768 44
Has this bank been reopened? If so give:			
Date of reopening			
Name under which reopened			
Loss to depositors on: Amor	unt of loss	Per cer	it of loss laims
Secured claims\$			
Preferred claims			
General claims			
Total			

6.

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

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

Name of han	k by which taker	over			
Loss to depos	itors on:		Amoun	rt of loss	r cent of loss to claims
Secure	d claims		\$		
Prefer	red claims			_	
Genera	al claims				
To	ota1				
9. Is this bank still i	n process of liqui			its to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	432 615 59		432 615 59	432 615 59	100%
General claims	76 671 28	31 435 22		31 435 22	41%
Total claims	509 286 87			464051	91.1
Collections: From 1 From a Other	ion was completed iquidation of assumes assessments on shocollections (explaint total collections	ets			
	G1	Dividends paid from	Payments from	1	Per cent of payments
	Claims allowed	collections	guaranty fund	Total payments	to claims allowed
Preferred claims					

	~			
11.	Causes	ot	suspension	:

	Primary cause	Contributing
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		X
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indust
or agriculture? Yes	ton farming	5
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which to	ton farming	sed the susp
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which to sion? Trouble began immediately after bank opened.	altimately can	ased the suspendence or after
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which a sion? Trouble began immediately after bank opened. The there any assessments, voluntary or otherwise, on the directors or stockholder.	all assessment	ased the suspendence or after

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 TEXAS
1. Name of bank Cleveland State Bank,	Town or CityClevelandCountyLiberty
2. Date organized Feby.15,1909 Date suspended	Nov.,24,1925 Population of town or city* 1 000
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar	nkNone
Outside city of pare	nt bank**None
5. Was this bank a member of a chain or group? If so gi	ve the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) November 23,1925.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 207 455 71
Real estate acquired in satisfaction of debts	18 709 03
Investments	4 037 34
All other resources	86 585 15
Total resources	316 787 23
Capital	60 000 00
Surplus and undivided profits	21 390 14
Deposits:	
Due to banks**\$ 1 348 10	
Demand deposits, including U. S. Govt. deposits 203 927 65	
Time deposits, including postal savings 5 121 34	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	
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 be					
Name of ban	ik by which taken	over			
Date taken o	over				
Loss to depo	sitors on:		Amoun		cent of loss to claims
Secure	ed claims		\$		
Prefer	red claims				
Gener	al claims				
Т	`ota1				
9. Is this bank still	in process of liqui	dation? Yes	If so give paymen	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims		1			
Preferred claims	209 235 71		209 235 71	209 235 71	100%
General claims	44 228 94	17 691 57		17 691 57	40%
General claims Total claims		17 691 57		17 691 57 226, 927, 28	40% 89,53
Total claims 10. Has this bank be Date liquidat Collections: From From Other	en finally liquidate tion was complete liquidation of assessments on shocollections (explant otal collections	ed? If so d in)		226,927.28	89,53
Total claims 10. Has this bank be Date liquidate Collections: From From Other T	en finally liquidate tion was complete liquidation of assessments on shocollections (explant total collections). ims (loans paid, edepositors:	ed? If so ed in If so ed in Dividends paid from	dollars)	226,927.28	Per cent of payments
Total claims 10. Has this bank be Date liquidate Collections: From From Other T	en finally liquidate tion was complete liquidation of assessments on shocollections (explant otal collections	ed? If so d ets	dollars)	226,927.28	89,53

	~		
11.	Causes	ot	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		X
Defalcation	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 or agriculture? Yes	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely		type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	n farming	
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Principally cotto What was the approximate date of the beginning of the difficulty which to	n farming	used the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Principally cotto What was the approximate date of the beginning of the difficulty which a sion? 1920	n farming	used the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Principally cotto What was the approximate date of the beginning of the difficulty which usion? 1920 there any assessments, voluntary or otherwise, on the directors or stockholders.	n farming	used the suspe

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING Schedule not received in time to include in summary

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Type of bank reported—check appropriate one of the following	195
 □ National bank ☑ State bank □ Trust company □ Stock savings bank □ Mutual savings bank 	Name of State Texas
Private bank	
_20.0	
1. Name of bank F & M State Bank	Town or City Conroe County Montgomery
2. Date organized 6-1-20 Date suspended	10-17-30 Population of town or city*_4000
3. Federal reserve district 11th	Member or nonmember of F. R. System Non-Member
4. Number of branches operated: In city of parent ba	nkNone
Outside city of pare	ent bank**
ounded dry or part	
Was this bank a member of a chain or group? If so g	rive the name of the chain or groupNone
	To Rea

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

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

6. Condition figures, as of (date*) 10-17-30			
Loans and discounts:			
On real estate	\$		
Other	146,844.	27	
Total loans and discounts		\$ 146,844.27	
Real estate acquired in satisfaction of debts		4,331.50	
Investments		92,346.18	
All other resources		52,514.07	
Total resources		296,036.02	
Capital		31,351.77	
Surplus and undivided profits		*	
Deposits: Due to banks**	s 5,166.	13	
Demand deposits, including U. S. Govt. deposits.	016 304	13	
Time deposits, including postal savings	7 277		
		\$ 224,684.25	
Total deposits		_	_
Borrowings from F. R. bank		40,000,00	_
Borrowings from other banks		40,000.00	
All other liabilities			
Total liabilities		296,036.02	
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 bee	en taken over by	another bank?	NO If so give:		
Name of bank	k by which taken	over		*	
Date taken o	ver				
Loss to depos	itors on:		Amoun	Per t of loss	r cent of loss to claims
Secure	d claims				
Prefer	red claims				
Genera	al claims				
To	otal				
9. Is this bank still i	n process of liquid	dation? Yes I	f so give payment	ts to date:	
		(Amounts in	dollars)		
•	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	1539.54	1084.35			
General claims	207,390.53	1			20%
Total claims					
Collections: From 1 From 2 Other	ion was complete liquidation of assessments on she collections (explain that collections	ed? No If so d lets			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims Preferred claims General claims					
Total claims					
					1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

	~		
11.	Causes	ot	suspension:

	Primary cause	Contributi
Decline in real estate values		*
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc.	V 2	
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		
Defalcation	V.	
Heavy withdrawals of deposits	# /	*
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)	7 - 7	
Other causes, (specify)	-04	
on amigulture? Yes		
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Cotton far	ming	
	ming	
	ming	
		sed the sus
If so, state what industry or type of agriculture Cotton far What was the approximate date of the beginning of the difficulty which uses the determinable.		sed the sus
If so, state what industry or type of agriculture Cotton far What was the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the approximate date		ised the sus
If so, state what industry or type of agriculture. Cotton far What was the approximate date of the beginning of the difficulty which usion? Not determinable	ltimately cau	
If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? Not determinable re there any assessments, voluntary or otherwise, on the directors or stockhood.	ltimately cau	efore or after
If so, state what industry or type of agriculture. Cotton far What was the approximate date of the beginning of the difficulty which usion? Not determinable	ltimately cau	efore or after
If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? Not determinable re there any assessments, voluntary or otherwise, on the directors or stockhood.	ltimately cau	efore or after
If so, state what industry or type of agricultureCotton far What was the approximate date of the beginning of the difficulty which usion?Not determinable re there any assessments, voluntary or otherwise, on the directors or stockhool bank suspended?YesIf so, give dates and amounts of the state of the beginning of the difficulty which use there are any assessments.	ltimately cau	efore or after

Type of bank reported—check appropriate one of the following	
☐ National bank	195
State bank	Name of State
Trust company	
☐ Stock savings bank	
☐ Mutual savings bank	Zexas
☐ Private bank	
100	Town or City Conrol County Mentgomery 10-17-30 Population of town or city* 2475 Member or nonmember of F. R. System Normember
4. Number of branches operated: In city of parent ba	nkO
Outside city of pare	ent bank**
5. Was this bank a member of a chain or group? If so	o give the name of the chain or group

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

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

6. Condition figures, as of (date*) July 193	30 Directory	
Loans and discounts:	d	
On real estate	\$	
Other	······	
Total loans and discounts		. \$ 177,000
Real estate acquired in satisfaction of debts		
Investments		106,000
All other resources		46,000
Total resources		329,000
Capital		32,500
Surplus and undivided profits		8,000
Deposits:		
Due to banks**	\$	
Demand deposits, including U. S. Govt. of	leposits	
Time deposits, including postal savings		
Total deposits		. \$ 275,000
Borrowings from F. R. bank		
Borrowings from other banks		
All other liabilities		113,500
Total liabilities		329,000
7. Has this bank been reopened? If so gi	ive:	
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.

			If so give:		1
Name of bank	k by which taker	over			
Date taken ov	ver				
Loss to depos	itors on:		Amount of	Pe	r cent of loss
Secured of	elaims		Amount of . \$		to claims
		1.			
9. Is this bank still is	n process of liqu	(Amounts in		ts to date:	
		Dividends paid from	Payments from		Per cent of payment
	Claims allowed	collections	guaranty fund	Total payments	Per cent of payment to claims allowed
0 11:					
Secured claims		no dat	T T		
		, , , , ,			
General claims					
Total claims					
Date liquidat Collections: From liquidat Control From ass	n finally liquidation was complete uidation of asset sessments on shallections (explain	red? If so	o give:		
Date liquidat Collections: From liquidat Control Total	n finally liquidation was complete uidation of asset sessments on shallections (explainal collections	sed? If so	o give:		
Date liquidat Collections: From liq From ass Other co. Tota	n finally liquidate ion was complete uidation of asset sessments on shallections (explain al collections	red? If so	o give:		
Date liquidat Collections: From liquidat Control Total	n finally liquidate ion was complete uidation of asset sessments on shallections (explain al collections	sed? If so	s		
Date liquidat Collections: From liq From ass Other co. Tota	n finally liquidate ion was complete uidation of asset sessments on shallections (explain al collections	sed? If so	s		
O. Has this bank bee Date liquidat Collections: From liq From ass Other co. Tota Offsets to clai Payments to	n finally liquidation was completed uidation of asset sessments on shallections (explain al collections im (loans paid, edepositors:	red? If so ded s	o give: \$		Per cent of payment
O. Has this bank bee Date liquidat Collections: From liq From ass Other co. Tota Offsets to clai Payments to	n finally liquidation was completed uidation of asset sessments on shallections (explain al collections im (loans paid, edepositors:	red? If so ded s	o give: \$		Per cent of payment
Date liquidat Collections: From liq From ass Other co. Tota Offsets to clai Payments to Secured claims Preferred claims	n finally liquidation was completed uidation of asset sessments on shallections (explain al collections im (loans paid, edepositors:	red? If so ded s	o give: \$		Per cent of payment

11	C	- c	
11.	Causes	OI	suspension:

	Primary cause	Contribut 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). Slow, doubtful & paper	X	
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture?	one particular	type of indu
Did the slow, doubtful or worthless paper held by the bank represent largely	one particular	type of inde
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion?	ultimately ca	used the sus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which	ultimately ca	used the sus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion?	ultimately ca	used the sus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion? The there any assessments, voluntary or otherwise, on the directors or stockholder.	ultimately ca	used the sus



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. Name of bank State Bank of Cookville,	Town or City Cookville, County Titus
2. Date organized Sept. 27, 1909 Date suspended	Oct.29,1924 Population of town or city* 400
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent ba	ankNone
Outside city of par	ent bank**None
5. Was this bank a member of a chain or group? If so g	give the name of the chain or groupNo

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

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

Loans and discounts:		
On real estate\$		
Other		05
Total loans and discounts	\$ 98	317 25
Real estate acquired in satisfaction of debts		
Investments		- 3
All other resources.	39	177 47
Total resources	144	667 39
Capital	25	000 00
Surplus and undivided profits	7	967 47
Deposits:		
Due to banks**\$ 11 419 08		
Demand deposits, including U. S. Govt. deposits 99 583 39		
Time deposits, including postal savings		
Total deposits	\$ 111	002 47
Borrowings from F. R. bank		
Borrowings from other banks		
All other liabilities		701 45
Total liabilities	144	667 39
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
Secured claims\$,,	
Preferred claims.		
General claims.		

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

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

	k by which taken	over			
Date taken ov	ver				
Loss to deposi	itors on:		Amoun		cent of loss to claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	ıl claims	.,			
To	otal				
9. Is this bank still in	n process of liqui	dation? Yes (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from		Per cent of payment
		Conections	guaranty fund	Total payments	to claims allowed
Secured claims					
Preferred claims	92 272 28	100	92 272 28	92 272 28	100%
General claims	352 44	66 96	4	66 96	19%
Total claims	92 624 72			92229-	99.7
10				10031	
10. Has this bank bee Date liquidate Collections: From 1 From a Other o	ion was complete iquidation of ass assessments on sh collections (expla- otal collections	ed? If so d in			
10. Has this bank bee Date liquidate Collections: From 1 From a Other of	ion was complete iquidation of assessments on shapeollections (explantal collections ms (loans paid, edlepositors:	dets areholders in) tc.) (Amounts in	dollars)	\$	Per cent of payment
10. Has this bank bee Date liquidate Collections: From 1 From a Other of	ion was complete iquidation of ass assessments on sh collections (expla- otal collections	ets	dollars)		
10. Has this bank bee Date liquidate Collections: From 1 From a Other of	ion was complete iquidation of assessments on shacellections (explaintal collections ms (loans paid, edlepositors:	dets areholders in) tc.) (Amounts in	dollars)	\$	Per cent of payment
10. Has this bank bee Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to of	ion was complete iquidation of assessments on shacelections (explaintal collections ms (loans paid, edlepositors:	dets areholders in) ttc.) (Amounts in Dividends paid from collections	dollars)	\$	Per cent of payment
O. Has this bank been Date liquidations: Collections: From 1 From a Other of Tother	ion was complete iquidation of assessments on shacelections (explaintal collections ms (loans paid, edlepositors:	dets areholders in) ttc.) (Amounts in Dividends paid from collections	dollars) Payments from guaranty fund	\$	Per cent of payment

11. Causes of suspension:

	Primary cause	Contributin cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	¥.3.	х
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc.	х	
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 or agriculture? Yes	one particular	type of indus
or agriculture? Yes		
or agriculture? Yes	on farming	
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which to sion? Trouble began in 1921	on ferming	ised the susp
or agriculture? Yes If so, state what industry or type of agriculture. Principally cott What was the approximate date of the beginning of the difficulty which to sion? Trouble began in 1921 The there any assessments, voluntary or otherwise, on the directors or stockholder.	on farming	sed the susp
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which to sion? Trouble began in 1921	on farming	sed the susp
or agriculture? Yes If so, state what industry or type of agriculture. Principally cott What was the approximate date of the beginning of the difficulty which to sion? Trouble began in 1921 The there any assessments, voluntary or otherwise, on the directors or stockholder.	on farming	ased the susp efore or after

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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. Name of bank Cooper State Bank,	Town or City Cooper County Delta
2. Date organized Oct.17,1925 Date suspended	Jany . 19, 1927 Population of town or city*3000
3. Federal reserve district 11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent ba	ankNone
Outside city of par	ent 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.

Loans and discounts:				
On real estate	\$			
Other				
Total loans and discounts		\$ 96	579	38
Real estate acquired in satisfaction of debts		8	183	13
Investments	98	1	280	00
All other resources		39	457	03
Total resources		145	499	54
Capital		40	000	00
Surplus and undivided profits			790	30
Deposits:				
Deposits: Due to banks**	\$ 1 798 24			
Demand deposits, including U. S. Govt. deposits				
Time deposits, including postal savings				
Total deposits		\$_72	826	76
Borrowings from F. R. bank				
Borrowings from other banks		27	370	60
All other liabilities		4	511	88
Total liabilities		145	499	54
s this bank been reopened? Yes If so give:				
Date of reopening April 19,1927.				
Name under which reopened The Cooper State Ban	ık,			
Loss to depositors on:	Amount of loss	Per cer	nt of l	oss
Secured claims	None None	_ No	one	
Preferred claims	- H		11	
General claims	**		11	
Total	11		11	

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

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

Name of banl	k by which taken	over	:		
Date taken o	ver				
Loss to depos	itors on:		4	Pe	r cent of loss
Secure	d claims		Amount		to claims
•					
		dation? I			
9. Is this bank still I	if process of fiquit	(Amounts in		is to date.	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
0. Has this bank bee Date liquidat Collections:	en finally liquidate		give:		
0. Has this bank bee Date liquidat Collections: . From 1	en finally liquidate ion was completed liquidation of asset	ed? If so	give:	\$	
0. Has this bank been Date liquidate Collections: . From 1	en finally liquidate ion was completed liquidation of assessments on sh	ed? If so d	give:	\$	
0. Has this bank been Date liquidate Collections: From 1 From 2	en finally liquidate ion was completed liquidation of assessments on shape collections (explain	ed? If so dets	give:	\$	
0. Has this bank been Date liquidate Collections: From a Other of	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so detsareholders	give:	\$	
0. Has this bank been Date liquidate Collections: . From 1 From a Other of Conference	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so dets	give:	\$	
0. Has this bank been Date liquidat Collections: From a Other of Conference of Confere	en finally liquidate ion was complete liquidation of asset assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d	give: dollars) Payments from	\$	Per cent of payments
O. Has this bank beed Date liquidate Collections: . From 1 From a Other of Conference of Conferenc	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d	give: dollars) Payments from guaranty fund	Total payments	Per cent of payments
O. Has this bank beed Date liquidate Collections: From a Other of Conference of Confe	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections ms (loans paid, explain depositors:	ed? If so d	give: dollars) Payments from guaranty fund	Total payments	Per cent of payments

	~		
11.	Causes	ct	suspension:

	Primary cause	Contributing
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		×
Insufficient diversification		. Х
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 or agriculture? Yes	one particular	type of indust
	on farming	
or agriculture? Yes If so, state what industry or type of agriculture Principally cott	on farming	
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which to	on farming	sed the suspe
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which a sion? 1926.	on farming	sed the suspe
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which to sion? 1926. Were there any assessments, voluntary or otherwise, on the directors or stockholder.	on farming	efore or after t
or agriculture? Yes If so, state what industry or type of agriculture Principally cott What was the approximate date of the beginning of the difficulty which a sion? 1926. Were there any assessments, voluntary or otherwise, on the directors or stockholomorphisms and amounts of Name and the last of the	on farming	sed the suspe



	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	43
1.	Name of bank The Cooper State Bank,	Town or CityCooperCountyDe	lta
2.	Date organized Apil 29,1927 Date suspended.	Oct.30,1928 Population of town or city* 3 0	00
3.	Federal reserve district_11	Member or nonmember of F. R. System Non M	ember
4.	Number of branches operated: In city of parent ba	ank None	
	Outside city of par	ent bank**None	
5.	Was this bank a member of a chain or group? If so g	give the name of the chain or groupNo	

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

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

Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	. \$ 33 749 19
Real estate acquired in satisfaction of debts	6 760 00
Investments. 34	126 00
All other resources	37 456 99
Total resources	78 092 18
Capital	. 25 000 00
Surplus and undivided profits	852 26
Deposits:	
Due to banks**	
Demand deposits, including U. S. Govt. deposits 33 143 80	
Time deposits, including postal savings 500 00	
Total deposits	. \$ 36 402 95
Borrowings from F. R. bank	
Borrowings from other banks	. 11 500 00
All other liabilities	4 336 97
Total liabilities	. 78 092 18
this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	Day and of loss
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.

Name of ban	k by which taken	over			
Date taken o	ver		V (1)		
Loss to depos	itors on:		Amoun	Per t of loss	r cent of loss to claims
Secure	d claims				
Prefer	red claims				
Genera	al claims				
T	otal				
9. Is this bank still i	n process of liquio	dation? Yes I	f so give payment	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims	32 211 58	6 442 31		6 442 31	20%
Total claims	32 211 58				20%
Total claims 0. Has this bank beed Date liquidate Collections: From 1 From a Other	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections		give:	\$	
Total claims 0. Has this bank bee Date liquidate Collections: From a Other Control of Control	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so ed in)	give:	\$	

	~	^		
11.	Causes	ot	suspension	:

		Primary cause	Contributin cause
Decline in real estate values			
Losses due to unforeseen agricultural or industrial disasters such a drouth, boll weevil, etc			X
Insufficient diversification			X
Incompetent management, i.e., poor credit judgment, laxity in col 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 represe		particular	type of indust
Did the slow, doubtful or worthless paper held by the bank repress or agriculture? Yes	ent largely one	particular	
Did the slow, doubtful or worthless paper held by the bank represe	ent largely one	particular	
Did the slow, doubtful or worthless paper held by the bank represe or agriculture? Yes If so, state what industry or type of agriculture Farming, or	ent largely one	particular	•
Did the slow, doubtful or worthless paper held by the bank represe or agriculture? Yes If so, state what industry or type of agriculture Farming, or	ent largely one	particular	sed the susp
Did the slow, doubtful or worthless paper held by the bank repress or agriculture? Yes If so, state what industry or type of agriculture Farming, of What was the approximate date of the beginning of the difficult sion? This bank succeeded to the business of the	ent largely one cotton prin y which ultin	e particular ncipally nately cau	sed the susp
Did the slow, doubtful or worthless paper held by the bank representation or agriculture? Yes If so, state what industry or type of agriculture Farming, of the difficult sion? This bank succeeded to the business of the trouble started in the old bank.	ent largely one cotton prin y which ultin ne Cooper S	particular ncipally nately caustate Ba	used the susp nk, and th
Did the slow, doubtful or worthless paper held by the bank repress or agriculture? Yes If so, state what industry or type of agriculture Farming, of What was the approximate date of the beginning of the difficult sion? This bank succeeded to the business of the trouble started in the old bank. e there any assessments, voluntary or otherwise, on the directors	ent largely one cotton prin y which ultim ne Cooper S or stockholder mounts of all a	e particular ncipally nately cau State Ba	ased the susp ank, and the

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
 Name of bank Citizens State Bank, Date organized Sept.24,1907 Date suspended F Federal reserve district 11 	
4. Number of branches operated: In city of parent bank. Outside city of paren	k None t bank** None
5. Was this bank a member of a chain or group? If so giv	re 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.

Condition figures, as of (date*) February 13,1929		
Loans and discounts:		
On real estate	\$	
Other		
Total loans and discounts		\$ 21 640 00
Real estate acquired in satisfaction of debts		1 920 72
Investments	22	82 40
All other resources		28 124 71
Total resources		51 768 83
Capital		10 000 00
Surplus and undivided profits		878 56
Deposits:		
Due to banks**	\$ 16 00	
Demand deposits, including U. S. Govt. deposits	20 874 27	*
Time deposits, including postal savings	20 000 00	
Total deposits		\$ 40 890 27
Borrowings from F. R. bank		
Borrowings from other banks		
All other liabilities.		
Total liabilities		51 768 83
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	3	
Preferred claims		
General claims		
Total		

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

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

Name of bank	k by which taken	over			
Date taken o	ver				
Loss to depos	itors on:		Amoun		cent of loss to claims
Secure	d claims				
Preferr	ed claims				
Genera	al claims				
To	otal				
9. Is this bank still is	n process of liqui	dation? Yes I	f so give payment	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims			- 4		
Preferred claims					
General claims	40 300 00	28 210 00		28 210 00	70%
General claims	40 000 00	20 210 00		20 210 00	10/0
Total claims	40 300 00	20 210 00		20 210 00	10,0
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of	an finally liquidation was complete iquidation of assessments on shocollections (explantation) described the collections.			\$	
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of Coffsets to claim	an finally liquidation was complete iquidation of assessments on shocollections (explantal collections ms (loans paid, edepositors:	ed? If so d its	dollars)	\$	Per cent of payments
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of Coffsets to claim	an finally liquidation was complete iquidation of assessments on shocollections (explantation) described the collections.	ed? If so d its	dollars)	\$	
Total claims 10. Has this bank been Date liquidate. Collections: From a Other of Conference o	an finally liquidation was complete iquidation of assessments on she collections (explantal collections ms (loans paid, edepositors:	ed? If so d its	dollars)	\$	Per cent of payments
Total claims 10. Has this bank bee Date liquidat. Collections: From a Other of Confests to claim Payments to of Confests	an finally liquidation was complete iquidation of assessments on she collections (explantal collections ms (loans paid, edepositors:	ed? If so d	dollars)	\$	Per cent of payments
Total claims 10. Has this bank been Date liquidate. Collections: From a Other of Conference o	an finally liquidation was complete iquidation of assessments on shootal collections (explantal collections ms (loans paid, edepositors:	ed? If so d	dollars)	\$	Per cent of payments

11.	Causes	of	suspension:
11.	Causes	OI	suspension.

	Primary cause	Contributin
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification	*	Х
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 or agriculture? Yes	one particular	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton farming		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which	ultimately cau	ised the susp
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which sion? 1925 ere there any assessments, voluntary or otherwise, on the directors or stockholder.	ultimately cau	used the susp
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which sion? 1925	ultimately cau	used the susp
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Cotton farming What was the approximate date of the beginning of the difficulty which sion? 1925 ere there any assessments, voluntary or otherwise, on the directors or stockholder.	ultimately cau	used the susperiore or after

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

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
	Town or City Crystal Falls County Stephen ct.11,1921 Population of town or city* 150 Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bank Outside city of parent 5. Was this bank a member of a chain or group? If so give	k None t bank** None

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

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

6. Condition figures, as of (date*) October 11,1921.		
Loans and discounts:		
On real estate	\$	
Other		
Total loans and discounts		\$ 73 090 17
Real estate acquired in satisfaction of debts		
Investments	73	
All other resources		20 632 28
Total resources		93 722 45
Capital		25 000 00
Surplus and undivided profits		
Deposits:		
Due to banks**	\$ 1 953 61	
Demand deposits, including U. S. Govt. deposits	63 702 21	
Time deposits, including postal savings	466 63	
Total deposits		\$ 66 122 45
Borrowings from F. R. bank		
Borrowings from other banks		2 600 00
All other liabilities		
Total liabilities		93 722 45
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.

		another bank?			
Name of bank	k by which taker	ı over			
Date taken or	ver			_	
Loss to depos	itors on:		Amoun		cent of loss o claims
Secure	d claims				
Preferr	ed claims				
Genera	al claims				
To	ota1				
9. Is this bank still in	n process of liqui	idation? Yes [Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	51 707 44		51 707 44	51 707 44	100%
General claims	1 917 31	498 50		498 50	26%
Total claims	53 624 75			52206	97.4
Date liquidate Collections: From 1 From a Other o	ion was completed iquidation of assuments on slacollections (explactal collections	sets			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
General claims					
Total claims		••		***************************************	

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11.	Causes	of	suspension	:

	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	х	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify). Concentration of credit to oil field workers and promoters.		x
Did the slow, doubtful or worthless paper held by the bank represent largely	one particular	type of industr
	one particular	type of industr
Did the slow, doubtful or worthless paper held by the bank represent largely		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Principally oil to the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which the difficulty which the difficulty which the a	field prom	oters
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Principally oil to	field prom	oters
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Principally oil to the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which the difficulty which the difficulty which the a	field prom	oters
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Principally oil to the beginning of the difficulty which usion? Immediately after bank opened	cield prome	efore or after the
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Principally oil to the difficulty which use sion? Immediately after bank opened there any assessments, voluntary or otherwise, on the directors or stockholds.	Pield prome	ased the susper



	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.	Name of bank First State Bank,	Town or City De Leon County Comanche
2.	Date organized April 22,1919 Date suspended	Nov.17,1921 Population of town or city* 3 000
3.	Federal reserve district 11	Member or nonmember of F. R. SystemNon_Member
4.	Number of branches operated: In city of parent b	ankNone
	Outside city of par	rent bank**None
5.	Was this bank a member of a chain or group? If so	give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) November 16,1921	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 207 035 91
Real estate acquired in satisfaction of debts	712 90
Investments	3 607 67
All other resources	40 758 89
Total resources	252 115 37
Capital	70 000 00
Surplus and undivided profits	1 000 00
Deposits:	
Due to banks**	
Demand deposits, including U. S. Govt. deposits 129 221 07	
Time deposits, including postal savings	
Total deposits	\$ 136 505 46
Borrowings from F. R. bank	
Borrowings from other banks	39 709 91
All other liabilities	4 900 00
Total liabilities	252 115 37
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	

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

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

	k by which taken	over			
Date taken o	ver				
Loss to depos	itors on:		Amouni	Per et of loss	r cent of loss to claims
Secure	d claims	. ;	\$		
Preferr	ed claims				
Genera	al claims				
То	ota1				
9. Is this bank still i	n process of liquio	dation? I (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	114 642 89		114 642 89	114 642 89	100%
General claims	23 474 49	2 254 61		2 254 61	9.6 15%
Total claims	138 117 38			116898	84.6
Collections:	ion was completed	dnso		•	
From a Other o	assessments on she collections (explain the collections the collections	areholders			
From a Other o To Offsets to clai	assessments on she collections (explain the collections the collections	areholders	dollars)		
From a Other o To Offsets to clai	assessments on she collections (explain the collections the collections	areholders			
From a Other o To Offsets to clai	assessments on shacollections (explain tal collections ms (loans paid, et depositors:	(Amounts in o	dollars)	\$	Per cent of payments
Other of Other of Offsets to clair Payments to of Secured claims	assessments on shacollections (explain tal collections ms (loans paid, et depositors:	(Amounts in o	dollars) Payments from guaranty fund	\$	Per cent of payments
Other of Other of Offsets to clair Payments to of Secured claims	assessments on shacollections (explaint total collections) ms (loans paid, endepositors:	(Amounts in collections	dollars) Payments from guaranty fund	\$	Per cent of payments

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11.	Causes	ot	SUS	pension:

	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) .Concentration .oil field .loans		X
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indust
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Oil field operator	rs and pro	moters
or agriculture? Yes If so, state what industry or type of agriculture Oil field operator What was the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning the approximate date of the beginning the approximate date of the approximate date of the beginning the approximate date of the approximate date	rs and pro	moters
or agriculture? Yes If so, state what industry or type of agriculture Oil field operator	rs and pro	moters
or agriculture? Yes If so, state what industry or type of agriculture Oil field operator What was the approximate date of the beginning of the difficulty which usion? Immediately after opening in 1919	rs and pro	moters
or agriculture? Yes If so, state what industry or type of agriculture Oil field operator What was the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning the approximate date of the beginning the approximate date of the approximate date of the beginning the approximate date of the approximate date	rs and pro	moters
or agriculture? Yes If so, state what industry or type of agriculture Oil field operator What was the approximate date of the beginning of the difficulty which usion? Immediately after opening in 1919	rs and pro	moters used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Oil field operator What was the approximate date of the beginning of the difficulty which usion? Immediately after opening in 1919 e there any assessments, voluntary or otherwise, on the directors or stockholder.	rs and pro	moters used the suspendence or after the



	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 Jera	125
1	Name of bank Security State Bank,	T	own or City_ Denison	C. Gravson
	Date organized Feby. 24, 1920 Date suspended			County Grayson own or city* 20 000
3.	Federal reserve district 11	M	ember or nonmember of F.	R. System Non Member
4.	Number of branches operated: In city of parent ba	ank	None	
	Outside city of par	ent ba	nk**None	
5.	Was this bank a member of a chain or group? If so g	give the	e 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.

On real estate	\$	
Other		
Total loans and discounts		\$ 189 137 91
Real estate acquired in satisfaction of debts Investments		
All other resources		
Total resources		288 921 00
Capital		50 000 00
Surplus and undivided profits		37 461 07
Deposits:		
Due to banks**	\$ 180 74	1
Demand deposits, including U. S. Govt. deposits.		
Time deposits, including postal savings		
r		
Total deposits		0
Total deposits		
Total deposits Borrowings from F. R. bank Borrowings from other banks		
Borrowings from F. R. bank		33 938 62
Borrowings from F. R. bank Borrowings from other banks		33 938 62
Borrowings from F. R. bank Borrowings from other banks All other liabilities		33 938 62
Borrowings from F. R. bank Borrowings from other banks All other liabilities Total liabilities		33 938 62
Borrowings from F. R. bank Borrowings from other banks All other liabilities Total liabilities this bank been reopened? If so give:		33 938 62
Borrowings from F. R. bank Borrowings from other banks All other liabilities Total liabilities this bank been reopened? If so give: Date of reopening		33 938 62 288 921 00
Borrowings from F. R. bank Borrowings from other banks All other liabilities Total liabilities this bank been reopened? If so give: Date of reopening Name under which reopened	Amount of loss	33 938 62 288 921 00 Per cent of loss to claims
Borrowings from F. R. bank Borrowings from other banks All other liabilities Total liabilities this bank been reopened? If so give: Date of reopening Name under which reopened. Loss to depositors on:	Amount of loss	33 938 62 288 921 00 Per cent of loss to claims
Borrowings from F. R. bank Borrowings from other banks All other liabilities Total liabilities this bank been reopened? If so give: Date of reopening Name under which reopened. Loss to depositors on: Secured claims	Amount of loss	288 921 00 Per cent of loss to claims

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

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

Name of banl	k by which taken	over			
Loss to depos					cent of loss
			Amoun	t of loss	to claims
9. Is this bank still i	n process of liqui	dation? Yes [Amounts in		ts to date:	
		Dividends paid from	Payments from		Per cent of payment
	Claims allowed	collections	guaranty fund	Total payments	to claims allowed
Secured claims					
Preferred claims	.,				
Savings Dep'rs General claims	55 586 81 159 702 21	45 114 25 34 767 17		45 114 25 34 767 17	81.12%
Total claims	215 289 02	24)/000		79,881.42	37.10
Date liquidat Collections: From 1 From 2 Other of	tion was completed liquidation of assessments on shacellections (explaint the collections	ets			
					D
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
General claims					
Total claims				,	2

4.4	0		
11.	Causes	Oİ	suspension:

	Primary cause	Contribut
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods,		
drouth, boll weevil, etc	-	X
Insufficient diversification		X
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	x	
Defalcation		
Heavy withdrawals of deposits		×
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indu
or agriculture? Yes		
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Principally cot	ton farmin	ng
or agriculture? Yes If so, state what industry or type of agriculture Principally cot What was the approximate date of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the state of t	ton farmin	ng
or agriculture? Yes If so, state what industry or type of agriculture Principally cot	ton farmin	ng
or agriculture? Yes If so, state what industry or type of agriculture Principally cot What was the approximate date of the beginning of the difficulty which usion? 1923	ton farmin	ng used the sus
or agriculture? Yes If so, state what industry or type of agriculture Principally cot What was the approximate date of the beginning of the difficulty which usion? 1923 ethere any assessments, voluntary or otherwise, on the directors or stockhole.	ton farmin	ng used the sus
or agriculture? Yes If so, state what industry or type of agriculture Principally cot What was the approximate date of the beginning of the difficulty which usion? 1923	altimately can	ng used the sus
or agriculture? Yes If so, state what industry or type of agriculture Principally cot What was the approximate date of the beginning of the difficulty which usion? 1923 there any assessments, voluntary or otherwise, on the directors or stockhood.	all assessment	ng used the sus





Type of bank reported—check appropriate one of the following	24
National bank State bank	Name of State
 □ Trust company □ Stock savings bank □ Mutual savings bank □ Private bank 	TEXAS
1. Name of bank First State Bank,	Town or CityDeportCountyLamar
2. Date organized March 12,1909 Date suspended Ja	any.3,1927 Population of town or city* 900
3. Federal reserve district 11	_Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent bank	None
Outside city of parent	t bank**None
5. Was this bank a member of a chain or group? If so give	e 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*) <u>December 31,1926</u>	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 271 098 16
Real estate acquired in satisfaction of debts	8 780 00
Investments	
All other resources	118 667 85
Total resources	398 546 01
Capital	100 000 00
Surplus and undivided profits	20 292 93
Deposits:	
Due to banks**\$ 5 397 13	
Demand deposits, including U. S. Govt. deposits 125 924 98	
Time deposits, including postal savings 38 930 97	
Total deposits	\$ 170 253 08
Borrowings from F. R. bank	
Borrowings from other banks	68 000 00
All other liabilities	40 000 00
Total liabilities	398 546 01
7. Has this bank been reopened? Yes If so give:	
Date of reopening April 27,1927	
Name under which reopened Deport State Bank, Deport, Texas.	
Loss to depositors on: Amount of loss	Per cent of loss to claims
Secured claims\$ None	None
Preferred claims	11
General claims	**
Total	

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

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

	k by which taker	over	*		
Date taken ov	ver				
Loss to deposi	itors on:			Per	r cent of loss
Secure	1 claims		Amoun	77	to claims
		dation? I			
9. Is this bank still in	i process or fiqui	(Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
				* * * * * * * * * * * * * * * * * * * *	
•					
O Has this hand has	n finally liquidat				
Date liquidati Collections: From li From a Other o	iquidation of ass assessments on sh collections (expla- atal collections	ed? If so ed in so ed in so ed in so ed ets in so ed in so ed in so ed ets in so ed			
Date liquidations: Collections: From 1: From a Other of Offsets to claim	iquidation of ass assessments on sh collections (expla- atal collections ms (loans paid, ex- depositors:	ets	dollars)	\$	Per cent of payments
Date liquidations: Collections: From 1: From a Other of Offsets to claim	iquidation of ass assessments on sh collections (expla- atal collections	ets	dollars)		
Date liquidations: Collections: From 1: From a Other of Offsets to claim	iquidation of assussessments on shoollections (explantal collectionsms (loans paid, edepositors:	ets	dollars)	\$	Per cent of payments
Date liquidations: Collections: From 1 From a Other of Offsets to claim Payments to of Secured claims	iquidation of assussessments on shoollections (explantal collectionsms (loans paid, edepositors:	ets	dollars)	\$	Per cent of payments to claims allowed
Date liquidations: Collections: From 1: From a Other of the color o	iquidation of ass assessments on sh collections (explaintal collections ms (loans paid, explaints) Claims allowed	ets	dollars)	\$	Per cent of payments to claims allowed

11.	Causes	of	suspension	:
11.	Causes	OI	Suspension	

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 large debtor (Name). Other causes, (specify).	X	X X
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) Cher causes, (specify)		X
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. Defalcation Heavy withdrawals of deposits. Failure of affiliated institution (Name). Failure of correspondent (Name). Cailure of large debtor (Name). Other causes, (specify).		
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).		X
Heavy withdrawals of deposits. Failure of affiliated institution (Name) Failure of correspondent (Name) Failure of large debtor (Name) Other causes, (specify)		X
Failure of affiliated institution (Name) Failure of correspondent (Name) Failure of large debtor (Name) Other causes, (specify)		X
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
Did the slow, doubtful or worthless paper held by the bank represent largely or		
If so, state what industry or type of agriculture Almost exclusively		
What was the approximate date of the beginning of the difficulty which ult sion?1924	timately cat	used the s
there any assessments, voluntary or otherwise, on the directors or stockhold bank suspended? Yes If so, give dates and amounts of all 100% assessment levied within about thirty days after is determine if there were any assessments before suspension a new capital for the new bank.	ll assessment	ts



Type of bank reported—check appropriate one of the following	59
National bank	
State bank	Name of State
☐ Trust company	
☐ Stock savings bank	7 7 12 4 0
☐ Mutual savings bank	TEXAS
☐ Private bank	
 Name of bank Desdemona State Bank & Tr. Date organized Sept.16,1919 Date suspended 	Co. Town or City Desdemona County Eastland July 20,1921 Population of town or city* 3 000
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar	nkNone
Outside city of parer	nt bank**None
5. Was this bank a member of a chain or group? If so give	ve 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.

ondition figures, as of (date*) July 20,1921		
Loans and discounts:		
On real estate	\$	
Other		
Total loans and discounts		\$ 348 866 64
Real estate acquired in satisfaction of debts		
Investments	367	17 538 00
All other resources		91 533 19
Total resources		503 969 97
Capital		150 000 00
Surplus and undivided profits		7 885 76
Deposits:		
Due to banks**	\$ 13 931 22	
Demand deposits, including U. S. Govt. depos	sits <u>297 627 99</u>	
Time deposits, including postal savings	25 000 00	
Total deposits		
Borrowings from F. R. bank		
Borrowings from other banks		9 525 00
All other liabilities		
Total liabilities		503 969 97
as 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 bee	en taken over by	another bank?	If so give:		
Name of banl	k by which taker	over			
Date taken o	ver				
Loss to depos	sitors on:		Amoun		r cent of loss to claims
Secure	d claims				
Prefer	red claims				
Genera	al claims				
To	otal				
9. Is this bank still i	n process of liqui	dation? Yes	If so give paymen	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	296 747 86.		295 747 86	295 747 86	100%
General claims	21 856 71	10 108 72		10 108 72	461%
Total claims	317 604 57			306857	9606
Collections: From 1 From 2 Other 6	tion was completed liquidation of assuments on shacellections (explain total collections	ets			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total sayments	Per cent of payments
	——————————————————————————————————————	Concetions	guaranty fund	Total payments	to claims allowed
Secured claims					
Preferred claims				*	
General claims					
Total claims					

	11.	Causes	of	suspension	:
--	-----	--------	----	------------	---

	Primary cause	Contributing
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) Concentration of credit to Oil Field workers and promoters.		X
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particula	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	promoters	•
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Wildcat oil field What was the approximate date of the beginning of the difficulty which to the state of the state of the difficulty which to the state of the state of the difficulty which to the state of	promoters	•
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Wildcat oil field	promoters	•
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Wildcat oil field What was the approximate date of the beginning of the difficulty which usion? Shortly after opening, early part of 1920.	promoters	sed the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Wildcat oil field What was the approximate date of the beginning of the difficulty which usion? Shortly after opening, early part of 1920.	promoters Itimately can	efore or after t
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Wildcat oil field What was the approximate date of the beginning of the difficulty which usion? Shortly after opening, early part of 1920.	promoters Itimately can	ased the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Wildcat oil field What was the approximate date of the beginning of the difficulty which usion? Shortly after opening, early part of 1920.	promoters Itimately can Iders either b	efore or after t



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 TEXAS
	Town or City Desdemona, County Eastland July 20,1921 Population of town or city* 3 000
3. Federal reserve district 114. Number of branches operated: In city of parent ba	Member or nonmember of F. R. SystemNon_Member
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so g	ive the name of the chain or groupNo

^{*} Latest census figures or estimate as shown in 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 20,1921.			
Loans and discounts:			
On real estate\$			
Other			
Total loans and discounts	161	072	17
Real estate acquired in satisfaction of debts			
Investments		653	65
All other resources	21	832	55
Total resources	183	558	37
Capital	25	000 (00
Surplus and undivided profits	2	500 (
Deposits:			
Due to banks**			
Demand deposits, including U. S. Govt. deposits 111 665 06			
Time deposits, including postal savings			
Total deposits	150	583 3	3 7
Borrowings from F. R. bank			
Borrowings from other banks	5	475 (00
All other liabilities			
Total liabilities	183	558 3	37
7. Has this bank been reopened? If so give:			
Date of reopening			
Name under which reopened			
Loss to depositors on: Amount of loss	Per cen to cl	t of los aims	S
Secured claims\$			
Preferred claims			
General claims			
Total			

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

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

Titalic of Dalli	by which taken	over			
		0.00			
Loss to depos					
			Amount	of loss	cent of loss to claims
9. Is this bank still is	n process of liquid		9 1 1	s to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	103 646 95		103 646 95	103 646 95	100%
General claims	40 206 44	16 484 64		16 484 64	41%
Total claims	143 853 39	1700	*	120132	83.5
10. Has this bank bee	n finally liquidate	- 13			
Date liquidate Collections: From 1 From 2 Other 6	ion was complete iquidation of asso assessments on sh collections (explaintal collections ms (loans paid, e	ets			
Date liquidate Collections: From a Other of Offsets to claim	ion was complete iquidation of assents on shaped the collections (explained the collections). In the collections is the collections of the collections and the collections in the collections.	dets	dollars)	\$	Per cent of payments
Date liquidate Collections: From a Other of Offsets to claim	ion was complete iquidation of asso assessments on sh collections (explaintal collections ms (loans paid, e	dets areholders in) tc.) (Amounts in e	dollars)		
Date liquidate Collections: From a Other of Offsets to claim	ion was complete iquidation of assessments on sh collections (explaintal collections ms (loans paid, edepositors:	dets	dollars)	\$	Per cent of payments
Date liquidate Collections: From 1 From 2 Other of Offsets to clair Payments to of	ion was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	dets	dollars)	\$	Per cent of payments
Date liquidate Collections: From 1 From 2 Other of Offsets to clair Payments to of Secured claims	ion was complete iquidation of assessments on shacelections (explaintal collections ms (loans paid, edepositors:	dets	dollars)	\$	Per cent of payments

	~				
11.	Causes	ct	susp	ension	:

Decline in real estate values. Losses due to unforescen agricultural or industrial 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 large debtor (Name). Other causes, (specify) Excess. of loans to oil field workers. X Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of indus or agriculture? Yes If so, state what industry or type of agriculture. Oil Field What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Immediately after opening. Latter part of 1919 or first par		Primary cause	Contributing cause
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) Excess, of loans to oil field workers. If so, state what industry or type of agriculture. Oil Field What was the approximate date of the beginning of the difficulty which ultimately caused the suspension? Immediately affer opening. Latter part of 1919 or first part of 1919 or first part of 1919 or shown the directors or stockholders either before or after bank suspended? Yes If so, give dates and amounts of all assessments. 100% assessment levied within about thirty days after bank closed. \$11 50 of it collected.	Decline in real estate values		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. Defalcation	Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		×
lack of enterprise, etc. Defalcation Heavy withdrawals of deposits Failure of affiliated institution (Name) Failure of correspondent (Name) Pailure of large debtor (Name) Other causes, (specify) Excess of loans to oil field workers. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of indus or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which ultimately caused the susp sion? Immediately after opening. Latter part of 1919 or first part of 19 and 19 are there any assessments, voluntary or otherwise, on the directors or stockholders either before or after bank suspended? Yes If so, give dates and amounts of all assessments 100% assessment levied within about thirty days after bank closed. \$11 50 of it collected.	Insufficient diversification		
Heavy withdrawals of deposits. Failure of affiliated institution (Name). Failure of correspondent (Name). Other causes, (specify) Excess. of loans to oil field workers. and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of indus or agriculture? Yes If so, state what industry or type of agriculture. Oil Field What was the approximate date of the beginning of the difficulty which ultimately caused the susp sion? Immediately after opening. Latter part of 1919 or first part of 19 bank suspended? Yes If so, give dates and amounts of all assessments. 100% assessment levied within about thirty days after bank closed. \$11 50 of it collected.	Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	Х	
Failure of affiliated institution (Name)	Defalcation		
Failure of correspondent (Name)	Heavy withdrawals of deposits		
Other causes, (specify) Excess. of loans to oil field workers. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of indus or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which ultimately caused the susp sion? Immediately after opening. Latter part of 1919 or first par	Failure of affiliated institution (Name)		
Other causes, (specify) Excess. of loans to oil field workers. Note that and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which ultimately caused the suspainer. Immediately after opening. Latter part of 1919 or first part of 1919 or fi	Failure of correspondent (Name)		
Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of indus or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which ultimately caused the suspsion? Immediately after opening. Latter part of 1919 or first pa	Failure of large debtor (Name)		Later Breeze
Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of indus or agriculture? Yes If so, state what industry or type of agriculture. Oil Field What was the approximate date of the beginning of the difficulty which ultimately caused the suspsion? Immediately after opening. Latter part of 1919 or first p	Other causes, (specify) Excess. of loans to oil field workers		X
What was the approximate date of the beginning of the difficulty which ultimately caused the suspainer. Immediately after opening. Latter part of 1919 or first part of 1919. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after bank suspended? Yes If so, give dates and amounts of all assessments. 100% assessment levied within about thirty days after bank closed. \$11 500 of it collected.	Did the slow, doubtful or worthless paper held by the bank represent largely	one particular	r type of industr
Sion? Immediately after opening. Latter part of 1919 or first part of 1920. Were there any assessments, voluntary or otherwise, on the directors or stockholders either before or after bank suspended? Yes If so, give dates and amounts of all assessments. 100% assessment levied within about thirty days after bank closed. \$11 500 of it collected.	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indust
Vere there any assessments, voluntary or otherwise, on the directors or stockholders either before or after bank suspended? Yes If so, give dates and amounts of all assessments 100% assessment levied within about thirty days after bank closed. \$11 50 of it collected.	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field		
bank suspended? Yes If so, give dates and amounts of all assessments 100% assessment levied within about thirty days after bank closed. \$11 500 of it collected.	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the state of the s	ultimately cau	used the suspe
100% assessment levied within about thirty days after bank closed. \$11 50 of it collected.	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the state	ultimately cau	used the suspe
or it collected.	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which usion? Immediately after opening. Latter part of 1919	ultimately cau	used the suspe part of 192
Cannot determine if there were any accomments before	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which usion? Immediately after opening. Latter part of 1919 ere there any assessments, voluntary or otherwise, on the directors or stockholder.	or first	used the suspe part of 192 efore or after t
Cannot determine if there were any assessments before suspension.	Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field What was the approximate date of the beginning of the difficulty which usion? Immediately after opening. Latter part of 1919 ere there any assessments, voluntary or otherwise, on the directors or stockholound bank suspended? Yes If so, give dates and amounts of 100% assessment levied within about thirty days after	or first	nsed the suspe part of 192 efore or after t

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

	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	43 A S
	of bank Detroit State Bank, organized May 13,1907 Date suspended	Town or CityDetroit Jany.30,1924 Population of town of	_County_Red_River or city*_ 1 000
	pal reserve district 11 ber of branches operated: In city of parent ban	Member or nonmember of F. R. S	ystem Non Member
	Outside city of parer	nt bank**None	
5. Was t	his bank a member of a chain or group? If so give	ve 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.

Loans and discounts:			
On real estate	\$		4
Other			
Total loans and discounts		\$ 116	049 75
Real estate acquired in satisfaction of debts		14	801 10
Investments	121	4	500 00
All other resources		18	378 63
Total resources		153	729 48
Capital		50	000 00
Surplus and undivided profits		1	290 62
Deposits:			
Due to banks**	\$ 642 19		
Demand deposits, including U. S. Govt. deposits	84 279 61		
Time deposits, including postal savings	6 017 06		
Total deposits			938 86
Borrowings from F. R. bank			
Borrowings from other banks		_11	500 00
All other liabilities			
Total liabilities		153	729 48
as this bank been reopened? If so give:			
Date of reopening			
Name under which reopened		Por co	ent of loss
Loss to depositors on:	Amount of loss		nt of loss 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.

	by which taken	over Guaranty S	State Bank, De	etroit, Texas	•
Date taken ov	er March 15,	1924			
Loss to deposi	tors on:		Amount	Pe	er cent of loss to claims
Secured	l claims		\$ None	е	None
Preferr	ed claims				"
Genera	l claims				**
To	ta1				11
9. Is this bank still in	n process of liqui	dation? I	f so give payment	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims	4 /				
Total Claims					
Date liquidati		ed? If so	0		
From a Other c	ssessments on shollections (explatal collections	etsareholdersin)ttc.)			
From li From a Other c To Offsets to clair	ssessments on shollections (explatal collections ms (loans paid, elepositors:	tc.) (Amounts in o	dollars)	\$	Per cent of payments
From li From a Other c To Offsets to clair	ssessments on shollections (explatal collections	in)tc.)(Amounts in a	dollars)		
From li From a Other c To Offsets to clair Payments to d	ssessments on shollections (explaint tal collections ms (loans paid, elepositors: Claims allowed	tc.) (Amounts in collections	dollars)	\$	Per cent of payment:
From li From a Other c To Offsets to clair Payments to d	ssessments on shollections (explantal collections ms (loans paid, elepositors: Claims allowed	tc.) (Amounts in o	dollars)	\$	Per cent of payments
From li From a Other c To Offsets to clair Payments to d	ssessments on shollections (explaint tal collections). Ins (loans paid, elepositors: Claims allowed	tc.) (Amounts in o	dollars)	\$	Per cent of payments

11.	Causes	of	suspension:

	Primary cause	Contributi
Decline in real estate values.		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		Х.
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	х	
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 or agriculture? Yes	one particular	type of indu
or agriculture? Yes	most exclu	sively
or agriculture? Yes If so, state what industry or type of agriculture Cotton farming al What was the approximate date of the beginning of the difficulty which usion? 1920. The there any assessments, voluntary or otherwise, on the directors or stockhold.	ltimately cau	sively used the sus
or agriculture? Yes If so, state what industry or type of agriculture Cotton farming al What was the approximate date of the beginning of the difficulty which usion? 1920.	ltimately cau	sively used the sus
or agriculture? Yes If so, state what industry or type of agriculture Cotton farming al What was the approximate date of the beginning of the difficulty which usion? 1920. The there any assessments, voluntary or otherwise, on the directors or stockhold.	ltimately cau	efore or aft

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

Type of bank reported—check appropriate one of the following	106
National bank State bank	Name of State
 □ Trust company □ Stock savings bank □ Mutual savings bank □ Private bank 	TEXAS
1. Name of bank First State Bank,	Town or City Dobbin County Montgomery
2. Date organized May 18,1920 Date suspended	Fehy.2,1926 Population of town or city* 200
3. Federal reserve district 11	Member or nonmember of F. R. SystemNon_Member
4. Number of branches operated: In city of parent be	ankNone
Outside city of par	rent bank**None
5. Was this bank a member of a chain or group? If so g	give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) January 26,1926			
Loans and discounts:			
On real estate\$			
Other			
Total loans and discounts	\$ 76	529	23
Real estate acquired in satisfaction of debts			
Investments	1	593	76
All other resources	23	293	96
Total resources	101	416	95
Capital	15	000	00
Surplus and undivided profits	2	821	54
Danasitas			
Deposits: Due to banks**			
Demand deposits, including U. S. Govt. deposits 59 753 16			
Time deposits, including postal savings 503 06			
Total deposits		228	40
Borrowings from F. R. bank			
Borrowings from other banks	14	557	46
All other liabilities	4	809	55
Total liabilities	101	416	95
7. Has this bank been reopened? If so give:			
Date of reopening			
Name under which reopened			
Loss to depositors on: Amount of loss	Per cen to ci	it of lo laims	oss
Secured claims\$			
Preferred claims			
General claims			
Total		*	

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

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

Name of hant	k by which taken	over			
Loss to depos	itors on:		Amount	t of loss Per	cent of loss to claims
Secure	d claims		\$		
Preferr	red claims			_	
Genera	al claims				
To	ota1				0.
9. Is this bank still in	n process of liqui	dation? Yes I		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	63 154 19		63 154 19	63 154 19	100%
General claims	14 589 25	8 024 08		8 024 08	55%
Total claims	77 743 44			8 024 08	55 <u>%</u> 91.6
Total claims 10. Has this bank bee Date liquidat. Collections: From 1 From a Other of	on finally liquidation was complete iquidation of assessments on she collections (explantal collections	ed? If so d in)		1,178,27	91.6
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of Confesses to claim	on finally liquidation was complete iquidation of assessments on she collections (explantal collections	ed? If so d its		1,178,27	91.6
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of Confesses to claim	on finally liquidation was complete iquidation of assessments on she collections (explantal collections	ed? If so dets	dollars)	1,178,27	91.6
Total claims 10. Has this bank been Date liquidate. Collections: From a Other of Total Offsets to claim. Payments to of the control o	en finally liquidation was complete iquidation of assemble assessments on she collections (explaint total collections). In the collections of the collections (explaint total collections). Claims allowed	ed? If so d	dollars)	- 74,178,27 \$	Per cent of payments
Total claims 10. Has this bank bee Date liquidat: Collections: From 1 From a Other of Offsets to claim Payments to of Secured claims	en finally liquidation was complete iquidation of assessments on she collections (explain tal collections ms (loans paid, edepositors:	ed? If so d	dollars)	- 74,178,27 \$	Per cent of payments
Total claims 10. Has this bank been Date liquidate. Collections: From a Other of Total Offsets to claim. Payments to of the control o	en finally liquidation was complete iquidation of assessments on she collections (explantal collections ms (loans paid, edepositors:	ed? If so d	dollars)	- 74,178,27 \$	Per cent of payments

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11.	Causes	ot	suspension:

	Primary cause	Contributin cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	1	х
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		X
Defalcation	Х	
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 or agriculture? No	one particular	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely	one particular	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the stat	ltimately cau	used the susp
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1922	lltimately cau	used the susp
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which the sion? 1922 The there any assessments, voluntary or otherwise, on the directors or stockhood.	lltimately cau	used the susp efore or after





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 TEXAS
2. Date organized Aug. 23, 1916 Date suspended	Town or City <u>Dodge</u> <u>County Walker</u> Jany 6,1922 Population of town or city* 500
4. Number of branches operated: In city of parent b	erent bank**None

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

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

Loans and discounts:		
On real estate	\$	
Other	• • • • • • • • • • • • • • • • • • • •	
Total loans and discounts		\$ 40 129 72
Real estate acquired in satisfaction of debts		
Investments	40	280 00
All other resources		7 843 94
Total resources		48 253 66
Capital		10 000 00
Surplus and undivided profits		
Deposits:		
Due to banks**	\$ 177 10	
Demand deposits, including U. S. Govt. deposits.	30 712 96	
Time deposits, including postal savings		
Total deposits		\$ 30 890 06
Borrowings from F. R. bank		
Borrowings from other banks	•	5 963 60
All other liabilities		1 400 00
Total liabilities		48 253 66
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		

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

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

Date taken over Loss to depositors on: Secured 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 guaranty fund Total payments Claims allowed Claims. Preferred claims. 27 050 65 27 050 65 27 050 65 27 050 65 27 050 65 100% General claims. 28 929 60 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 from Payments from Per cent of payments from payments from Payments from Per cent of payments from Payments from Per cent of payments from Payments from Per cent of payments from Payments from Payments from Per cent of payments from Payments from Payments from Payments from Per cent of payments from Payments from Payments from Per cent of payments from Payments from Payments from Per cent of payments from Pay	Date taken ov		OVEI			
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 guaranty fund Total payments Per cent of payment collections. Preferred claims. 27 050 65 27 050 65 100% General claims. 1 878 95 676 42 676 42 36% Total claims. 28 929 60 27 727 95 8 10. Has this bank been finally liquidated? If so give: Date liquidation was completed Collections: From liquidation of assets. From assessments on shareholders. Other collections (explain). Total collections. Offsets to claims (loans paid, etc.) Payments to depositors: (Amounts in dollars)	Loss to deposi	er				
Secured claims. General claims. Total. 9. Is this bank still in process of liquidation? Claims allowed Anounts in dollars For diquidation was completed Collections: From liquidation of assets. From assessments on shareholders. Other collections (explain). Total collections. Offsets to claims (loans paid, etc.). Payments from Dividends paid from Payments from Payments from Per cent of payments CAmounts in dollars)		tors on:		Amount	Per of loss t	
General claims Total 9. Is this bank still in process of liquidation? Yes If so give payments to date: (Amounts in dollars) Claims allowed Claims allowed Dividends paid from guaranty fund Secured claims Preferred claims 1 878 95 676 42 676 42 36% Total claims 28 929 60 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 from Payments from Percent of payments from Payments from Percent of payments payments payments payments payments from Percent of payments payments payments payments from Percent of payments payments payments payments payments from Payments from Percent of payments	Secured	l claims				
Total 9. Is this bank still in process of liquidation? Yes If so give payments to date: (Amounts in dollars) Claims allowed Claims allowed Claims allowed Dividends paid from guaranty fund Payments from guaranty fund Total payments Per cent of payment to claims allowed Secured claims Preferred claims 1 878 95 676 42 676 42 36% Total claims 28 929 60 27 797 95.8 10. Has this bank been finally liquidated? If so give: Date liquidation was completed Collections: From liquidation of assets From assessments on shareholders. Other collections (explain) Total collections. Offsets to claims (loans paid, etc.) Payments from Payments from Per cent of payments	Preferre	ed claims				
9. Is this bank still in process of liquidation? Yes If so give payments to date: (Amounts in dollars) Claims allowed Dividends paid from guaranty fund Total payments T	Genera	1 claims				
(Amounts in dollars) Claims allowed Dividends paid from collections Payments from guaranty fund Total payments Per cent of payment to claims allowed	То	ta1				
Secured claims Preferred claims 27 050 65 27 050 65 27 050 65 27 050 65 36% Total claims 28 929 60 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) Dividends paid from Payments from Per cent of payments			dation? Yes I	f so give payment		
Preferred claims		Claims allowed	Dividends paid from	Payments from	Total payments	Per cent of payment to claims allowed
Preferred claims	Soured alaims			-9		
General claims		27 050 65		27 050 65	27 050 65	100%
Total claims 28 929 60 27 727 95.8 10. Has this bank been finally liquidated? If so give: Date liquidation was completed Collections: From liquidation of assets \$ From assessments on shareholders Other collections (explain) Total collections Offsets to claims (loans paid, etc.). \$ Payments to depositors: (Amounts in dollars) Dividends paid from Payments from Per cent of payments		1 878 95	676 42			
10. Has this bank been finally liquidated? If so give: Date liquidation was completed Collections: From liquidation of assets		28 929 60				
	Date liquidati Collections: From li From a Other c To	on was complete equidation of assessments on shollections (explaintal collections	detsareholders			
	Date liquidati Collections: From li From a Other c To	on was complete equidation of assessments on shollections (explaintal collections	dets	dollars)		

11. Causes	s of	Susi	pension	:
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	Primary cause	Contributi
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as flood drouth, boll weevil, etc	ls, 	X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collection lack of enterprise, etc	ns, X	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		Cara III
Other causes, (specify)	gely one particula	r type of indus
Did the slow, doubtful or worthless paper held by the bank represent lar	gely one particula	
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? No		r type of indus
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? No If so, state what industry or type of agriculture		r type of indu
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which	ch ultimately car	r type of indus
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? No If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which sion? 1920	ch ultimately car	r type of indus
Did the slow, doubtful or worthless paper held by the bank represent lar or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion? 1920 there any assessments, voluntary or otherwise, on the directors or stock the state of the slow.	ch ultimately can	r type of industrial states and the suspection of after ts.



	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 TEXAS
1.	Name of bank First State Bank,	Town or City Donna County Hidalgo
2.	Date organized Aug. 7, 1909 Date suspended	March 14,1921 Population of town or city* 2 000
3.	Federal reserve district 11	Member or nonmember of F. R. System Non Member
4.	Number of branches operated: In city of parent be	ankNone
	Outside city of par	rent bank**None
5.	Was this bank a member of a chain or group? If so	give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) March 14,1921.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 283 559 47
Real estate acquired in satisfaction of debts	2 134 00
Investments	14 999 89
All other resources.	37 837 09
Total resources	338 530 45
Capital	40 000 00
Surplus and undivided profits	14 428 25
Deposits: Due to banks**	
222 000 40	
2 change of the control appearance of the co	
Time deposits, including postal savings	- 169 764 99
Total deposits	\$ 102 704 99
Borrowings from F. R. bank	
Borrowings from other banks	121 337 21
All other liabilities	
Total liabilities	338 530 45
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.

Name of ban	k by which taker	over			
Date taken o	ver				
Loss to depos			Amount	Per	cent of loss to claims
Secure	ed claims				
Prefer	red claims				
Genera	al claims				
Т	otal				
9. Is this bank still i	in process of liqui	dation? Yes (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims			94 746 05	94 746 05	100%
General claims					
Total claims	94 746 05				100
Total claims 10. Has this bank been Date liquidated Collections: From From Cother	94 746 05 en finally liquidation was completed liquidation of ass assessments on sh collections (explaint to the collections) (explaint to the collections).	ed? If so ed its			
Total claims 10. Has this bank been Date liquidate Collections: From a Other Offsets to claims	94 746 05 en finally liquidation was completed liquidation of ass assessments on sh collections (explaint to the collections) (explaint to the collections).	ets			

11	Courses	of	augnonaion.	
11.	Causes	OI	suspension:	

	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). Unusually large amount of second and	x	
third lien real octate notes Tand		
third lien real estate notes. Land agents' promotion paper. Did the slow, doubtful or worthless paper held by the bank represent largely	one particular	type of indust
third lien real estate notes. Land agents' promotion paper.	one particular	type of indust
third lien real estate notes. Land agents' promotion paper. Did the slow, doubtful or worthless paper held by the bank represent largely		
third lien real estate notes. Land agents' promotion paper. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	tion schem	nes.
third lien real estate notes. Land agents' promotion paper. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Real estate promotion. What was the approximate date of the beginning of the difficulty which a sion? 1917	tion schem	nes.
third lien real estate notes. Land agents' promotion paper. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Real estate promotion. What was the approximate date of the beginning of the difficulty which usion? 1917 There there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	ased the suspendence or after t
third lien real estate notes. Land agents' promotion paper. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Real estate promotion. What was the approximate date of the beginning of the difficulty which a sion? 1917	altimately cau	ased the suspe
third lien real estate notes. Land agents' promotion paper. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Real estate promotion. What was the approximate date of the beginning of the difficulty which usion? 1917 There there any assessments, voluntary or otherwise, on the directors or stockholder.	all assessment	used the suspe

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 179
 Name of bank First State Bank, Date organized April 24,1918 Date suspended J 	Town or City Douglasville, County Cass Sany 22,1925 Population of town or city* 250
4. Number of branches operated: In city of parent ban	Member or nonmember of F. R. SystemNon_Member None None None
5. Was this bank a member of a chain or group? If so give	ve 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*) January 20,1925.	
Loans and discounts:	
On real estate \$	
Other	
Total loans and discounts	\$ 4 485 16
Real estate acquired in satisfaction of debts	30 225 08
Investments	1 835 05
All other resources	12 231 08
Total resources	48 776 37
Capital	15 000 00
Surplus and undivided profits	
Describe	
Deposits: Due to banks**	
Demand deposits, including U. S. Govt. deposits 19 167 39	
Time deposits, including postal savings	1.2.21202
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	7 400 00
All other liabilities	3 998 89
Total liabilities	48 776 37
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.

Name or pam	k by which taken	over			
Loss to depos				P	er cent of loss
Secure	ed claims		Amount		to claims
Prefer	red claims				
Genera	al claims				
То	ota1				
9. Is this bank still is	n process of liqui	dation? I		s to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of paymen to claims allowed
Secured claims			u u		
General claims	- for				
Total claims					
O. Has this bank been Date liquidate. Collections: From 1 From a Other of	en finally liquidate ion was complete liquidation of assemble assessments on shocollections (explain that collections	ed? Yes If so d ets	give:	\$ 6 096 7 293 311 13 701	98 27 34 59
O. Has this bank bee Date liquidate Collections: From a Other of Offsets to claim	en finally liquidate ion was complete liquidation of assemble assessments on shocollections (explain that collections	ed? Yes If so d ets	give:	\$ 6 096 7 293 311 13 701	98 27 34 59
O. Has this bank bee Date liquidate Collections: From a Other of Offsets to claim	en finally liquidate ion was complete liquidation of assessments on shocollections (explain that collections ms (loans paid, edepositors:	ed? Yes If so d	give: rents dollars) Payments from	\$ 6 096 7 293 311 13 701	98 27 34 59
O. Has this bank been Date liquidate. Collections: From 1 From a Other of Offsets to claim Payments to of	en finally liquidate ion was complete liquidation of assessments on shocollections (explain that collections ms (loans paid, edepositors:	ed? Yes If so d	give: rents dollars) Payments from	\$ 6 096 7 293 311 13 701	98 27 34 59
O. Has this bank been Date liquidated Collections: From 1 From 2 Other of Collections Offsets to claim Payments to offsets to cl	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections ms (loans paid, edepositors:	ed? Yes If so d	give: rents dollars) Payments from guaranty fund	\$ 6 096 7 293 311 13 701 \$	98 27 34 59 Per cent of payment to claims allowed

11	Carran	_1	
11.	Canses	OT	suspension:

	Primary cause	Contributing cause
Decline in real estate values		X
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	х	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
If so, state what industry or type of agriculture Assets consisted taken for debt.	chiefly of	real estate
What was the approximate date of the beginning of the difficulty which usion?	ultimately cau	sed the suspen-
12. Were there any assessments, voluntary or otherwise, on the directors or stockholomorphisms bank suspended? Yes If so, give dates and amounts of		
100% aggoggment lowing within about think a	bank clos	ed.
100% assessment levied within about thirty days after		
Cannot determine if there were any assessments before	suspensio	n.



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. Name of bank Security State Bank & Tr.Co	Town or City Eastland County Eastland
2. Date organized Nov.23,1920 Date suspended	Aug.3,1921 Population of town or city* 9 400
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar	nk None
Outside city of pare	nt bank**
5. Was this bank a member of a chain or group? If so gi	ve the name of the chain or groupNo

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

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

Loan	as and discounts:		
	On real estate	\$	
	Other		
	Total loans and discounts		\$ 1 168 276 10
Real	estate acquired in satisfaction of debts		12 910 00
Inve	stments	1237	69 085 17
A11 o	other resources		339 442 24
	Total resources		1 589 693 51
Capi	tal		150 000 00
	lus and undivided profits		
Depo	Due to banks** Demand deposits, including U. S. Govt. deposits.		
	Time deposits, including postal savings	42	32
	Total deposits		\$1 314 678 51
Borr	owings from F. R. bank		-
Borr	owings from other banks		115 015 00
All o	ther liabilities		
	Total liabilities		1 589 693 51
Has this	bank been reopened? If so give:		
Date	e of reopening		
Nam	ne 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.

Name of ban	k by which taken	over	2.1		
Date taken o	ver				
Loss to depos	sitors on:		A	Per	cent of loss
Secure	d claims				to claims
Prefer	red claims				
Genera	al claims				
T	otal				
		dation? Yes (Amounts in	If so give paymen		-
`*	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	11	156 438 86	588 414 01	588 414 01	100%
General claims		130 430 00		156 438 86	24 2%
Total alaima & 1	226 939 98			7111012	167
Total claims \$.1	226 939 98			744833	60.7
10. Has this bank been Date liquidate Collections: From a Other Colfsets to claim	en finally liquidate ion was complete liquidation of assessments on she collections (explained to the collections).	ed? If so		\$	
10. Has this bank been Date liquidate Collections: From a Other	en finally liquidate ion was complete liquidation of assessments on she collections (explained to the collections).	detsareholders		\$	
Date liquidat Collections: From a Other	en finally liquidate ion was complete liquidation of assessments on she collections (explained to the collections).	detsareholders		\$	
Date liquidat Collections: From a Other	en finally liquidate ion was complete liquidation of assessments on she collections (explained to tal collections ims (loans paid, explained depositors:	dets areholders in) tc.) (Amounts in Dividends paid from collections	dollars)	\$	Per cent of payments
O. Has this bank beed Date liquidate Collections: From a Other of Conference of Confer	en finally liquidate ion was complete liquidation of assessments on she collections (explaint total collections ims (loans paid, explaint total collections).	dets	dollars)	\$	Per cent of payments
Date liquidat Collections: From From Other A Offsets to clai Payments to Secured claims	en finally liquidate ion was complete liquidation of assessments on she collections (explained to the collections) and collections. The collections is collections. The collections is collections. The collections is collections. The collections is collections and collections. The collections is collections in the collections is collections.	dets areholders in) tc.) (Amounts in Dividends paid from collections	dollars)	\$	Per cent of payments

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11.	Causes	ot	suspension	:

	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) Concentration of oil field loans Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely		type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker	s and promo	type of industration
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which	s and promo	type of industration
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker	s and promo	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which sion? Immediately after opening.	s and promo	type of industrates
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which	s and promo	type of industrates
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which sion? Immediately after opening.	s and promo	type of industration of the suspensed the su
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which sion? Immediately after opening.	s and promo	oters.

Type of bank reported—check appropriate one of the following

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

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 □ National bank □ State bank □ Trust company □ Stock savings bank □ Mutual savings bank □ Private bank 	Name of State TEXAS
1. Name of bank Citizens State Bank, Dec. 2. Date organized July 14,1911 Date suspended January 14,1911	Town or City El Campo County Wharton e.31,1920 ny.3,1921. Population of town or city* 6 000
3. Federal reserve district_11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bank. Outside city of parent	

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

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

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

6. Condition figures, as of (date*) December 31,1920			
Loans and discounts:			
On real estate\$			
Other			
Total loans and discounts\$	798	678	24
Real estate acquired in satisfaction of debts	8	909	14
Investments	8	000	00
All other resources	19	665	75
Total resources	835	253	13
Capital	100	000	00
Surplus and undivided profits	52	026	44
Deposits:			
Due to banks** \$ 94 691 46			
Demand deposits, including U. S. Govt. deposits 275 610 49			
Time deposits, including postal savings 34 091 80			
Total deposits\$		393	75
Borrowings from F. R. bank			
Borrowings from other banks	228	402	19
All other liabilities.	50	430	75
Total liabilities	835	253	13
7. Has this bank been reopened? If so give:			
Date of reopening			
Name under which reopened			
Loss to depositors on: Amount of loss	Per cen to cl	t of lo	oss
Secured claims \$			
Preferred claims			
General claims			
Total			

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

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

8. Has this bank bee	en taken over by	another bank?	If so give:		
Name of bank	k by which taken	over			
Date taken o	ver				
Loss to depos	sitors on:				cent of loss
Secure	ed claims	·	Amount		to claims
Prefer	red claims				
Genera	al claims				
To	otal				
9. Is this bank still i	n process of liqui	dation? I (Amounts in		s to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
		,			
Collections: From From a	tion was complete	etsaareholders	927	38 201 8	54
Other	collections (explain	in)Not stated			
To	otal collections			310 433 8	38
		tc.)		\$ 8 431 6	34
Payments to	depositors:	(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims	317 933 80		317 933 80	317 933 80	100%
General claims	126 125 57	32 162 02		32 162 02	251/2%
Total claims	440 059 37			350,095.82	78.8

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11.	Causes	ot	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
	one particular	type of industr
Other causes, (specify) Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Rice farming	one particular	type of industr
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of industr
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Rice farming What was the approximate date of the beginning of the difficulty which to sion? 1920 there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	ased the suspen
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Rice farming What was the approximate date of the beginning of the difficulty which to sion? 1920 there any assessments, voluntary or otherwise, on the directors or stockholds.	altimately cau	used the suspen

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BANK SUSPENSIONS SINCE JANUARY 1, 1921

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. Name of bank Merchants & Farmers State	Bankown or City Elgin, County Bastrop
2. Date organized Jany.1,1910 Date suspended	Dec.3,1926 Population of town or city* 2 000
3. Federal reserve district 11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent ban	kNone
Outside city of parer	nt bank**None
5. Was this bank a member of a chain or group? If so give	ve 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*) <u>December 2,1926</u>	
Loans and discounts:	
On real estate)
Other 189 177 14	1
Total loans and discounts	\$ 195 997 14
Real estate acquired in satisfaction of debts	29 142 23
Investments	15 596 92
All other resources	90 606 46
Total resources	331 342 75
Capital	50 000 00
Surplus and undivided profits	64 822 87
Deposits:	
Due to banks**\$ 8 698 90)
Demand deposits, including U. S. Govt. deposits 169 994 53	3
Time deposits, including postal savings 26 446 45	5
Total deposits	\$ 205 139 88
Borrowings from F. R. bank	
Borrowings from other banks	10 500 00
All other liabilities	880 00
Total liabilities	331 342 75
7. Has this bank been reopened? If so give: Date of reopening	
Name under which reopened	
	Per cent of loss
Loss to depositors on: Amount of loss	Per cent of loss to claims
Loss to depositors on: Secured claims Amount of loss	Per cent of loss to claims
Loss to depositors on: Amount of loss	Per cent of loss to claims

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

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

ranic of Dan	k by which taker	over Elgin Stat	te Bank. Eleji	n. Tevas.	
		1927		102601	
Loss to depos			Amouni	Pe t of loss	r cent of loss to claims
Secure	ed claims		\$ None	9	None
Prefer	red claims				11
Gener	al claims				<u> </u>
Т	otal				"
9. Is this bank still	in process of liqui	idation?] (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
m . 1 . 1 .					
Total claims		,			
10. Has this bank be Date liquidat Collections: From	en finally liquidation was completed	ets	give:		
10. Has this bank be Date liquidat Collections: From From	en finally liquidation was completed liquidation of assuments on should collections (explain	ets	give:		
10. Has this bank be Date liquidat Collections: From From Other	en finally liquidate tion was complete liquidation of ass assessments on should collections (explantation) (exp	ets	give:		
10. Has this bank been Date liquidate Collections: From From Other T	en finally liquidate tion was complete liquidation of ass assessments on should collections (explantation) (exp	ets	give:		
10. Has this bank been Date liquidate Collections: From From Other T Offsets to cla Payments to	en finally liquidate tion was completed liquidation of assessments on she collections (explant total collections ims (loans paid, edepositors:	ets	dollars)	\$	Per cent of payments
Date liquidate Collections: From From Other T Offsets to cla Payments to	en finally liquidation was completed liquidation of assessments on she collections (explant total collections ims (loans paid, edepositors:	ets	dollars) Payments from guaranty fund	\$	Per cent of payments
Date liquidate Collections: From From Other T Offsets to cla Payments to Secured claims Preferred claims	en finally liquidate tion was completed liquidation of assuments on shocollections (explant total collections). The collections important collections and depositors:	ets	dollars) Payments from guaranty fund	Total payments	Per cent of payments

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11.	Causes	ot	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		X
Defalcation	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 or agriculture? Yes	one particular	type of indust
	one particular	type of indust
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which was sion? 1924 et there any assessments, voluntary or otherwise, on the directors or stockhole.	lltimately cau	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1924	ltimately cau	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1924 there any assessments, voluntary or otherwise, on the directors or stockhood.	lltimately cau	efore or after

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 160
 Name of bank First Guaranty State Bank Date organized Jany.12,1917 Date suspended 	town or City Elmo County Kaufman d Oct.27,1921 Population of town or city* 400
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent l	bankNone
Outside city of pa	arent bank**None
5. Was this bank a member of a chain or group? If so	give the name of the chain or group No

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

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

6. Condition figures, as of (date*) October 27,1921	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 47 129 29
Real estate acquired in satisfaction of debts	1 000 00
Investments	1 750 00
All other resources	15 298 67
Total resources	65 177 96
Capital	_10 000 00
Surplus and undivided profits	
Deposits:	
Due to banks**\$ 1 607 28	
Demand deposits, including U. S. Govt. deposits 35 692 74	
Time deposits, including postal savings 5 217 00	
Total deposits	\$ 42 517 02
Borrowings from F. R. bank	
Borrowings from other banks	8 146 08
All other liabilities	1 750 00
Total liabilities	65 177 96
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 bee	en taken over by	another bank?	If so give:		
Name of ban	k by which taken	n over			
Date taken o	over				
Loss to depos	sitors on:			Per	cent of loss
Secure	ed claims		Amount	•	o claims
Prefer	red claims				
Genera	al claims				
Т	otal				
9. Is this bank still i	in process of liqui	idation? I		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
RA-					
10. Has this book has	on finally liquidat	ed? Yes If so	civo:		
		ed August 5,192'	O		
Collections:					
	liquidation of asse	ets		\$ 17 781 9	0
From	assessments on sh	nareholders		5 479 3	5
Other	collections (expla	in). Interest and	rents	1 872 0	4
To	otal collections			25 133 2	9
Offsets to clai	ims (loans paid, e	etc.)		\$ 1 953 8	4
Payments to		(Amounts in		*	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims	15 290 12		15 290 12	15 290 12	100%
General claims	17 523 52	7 535 11		7 535 11	43%
Total claims	32 813 64			22 825.23	19.56

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11.	Causes	ot	suspension:

	Primary cause	Contribu
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		x
Insufficient diversification		х
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	x	
Defalcation	/ 1	
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 ind
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of ind
		type of inc
or agriculture? Yes		type of ind
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming		
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming		
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which a sion? 1920	ultimately cau	used the su
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which to	ultimately cau	used the su
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which a sion? 1920	altimately cau	used the su
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which a sion? 1920 e there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	ased the su

FEDERAL RESERVE COMMITTEE ON BRANCH, GROUP AND CHAIN BANKING



BANK SUSPENSIONS SINCE JANUARY 1, 1921

Type of bank reported—check appropriate one of the following	89
 □ National bank □ State bank □ Trust company □ Stock savings bank □ Mutual savings bank □ Private bank 	Name of State
1. Name of bank First Guaranty State Bank	Town or City Era County Cooke
2. Date organized Feby.13,1918 Date suspended	
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent b	pankNone
Outside city of par	rent bank**None
5. Was this bank a member of a chain or group? If so	give the name of the chain or group No

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

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

6. Condition figures, as of (date*) December 24,1925	
Loans and discounts:	
On real estate \$	
Other	
Total loans and discounts	\$ 31 279 52
Real estate acquired in satisfaction of debts	
Investments. 3	
All other resources	19 766 83
Total resources	51 046 35
Capital	10 000 00
Surplus and undivided profits	
Deposits: Due to banks**\$	
Demand deposits, including U. S. Govt. deposits 38 389 08	
Time deposits, including postal savings	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	
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.

Name of banl	k by which taken	over			
Date taken o	ver				
Loss to depos	itors on:			Per	cent of loss
Secure	d claims		Amount		o claims
Prefer	red claims				
Genera	al claims				
To	ota1				
		dation? <u>Yes</u> I (Amounts in	f so give payment		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	33 626 89		33 626 89	33 626 89	100%
General claims	6 647 66	2 825 24		2 825 24	42½%
General claims	40 274 55				42½% 90.5
General claims Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a	an finally liquidation was completed iquidation of assuments on shocollections (explantation) and collections.	2 825 24 ed? If so ed ets		2 825 24 36 452.13	90.5
General claims Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a Other of	an finally liquidation was completed iquidation of assuments on shocollections (explantal collections ms (loans paid, edepositors:	ets		2 825 24 36 452.13	90.5
General claims Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a Other of	an finally liquidation was completed iquidation of assuments on shocollections (explantation) and collections.	ed? If so ed ets	dollars)	2 825 24 36 452.13	90.5
General claims Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a Other of Offsets to claim Payments to of	an finally liquidation was completed iquidation of assumption assumption of assumption (explain a collections). The collections (explain a collection and collections) (explain a collection and collect	ets	dollars)	2 825 24	Per cent of payments
General claims Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a Other of	an finally liquidation was completed iquidation of assumplements on shape collections (explain the collections) and collections. The collections is collections and collections.	ets	dollars)	2 825 24	Per cent of payments
General claims Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a Other of Offsets to claim Payments to of Secured claims	en finally liquidation was complete iquidation of assessments on she collections (explantal collections ms (loans paid, edepositors:	ets	dollars)	2 825 24	Per cent of payments

	~			
11.	Canses	ot	suspension:	
	Cutto	-	our portor.	

Loss		cause	Contributin
Loss	ne in real estate values		
	es due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		Х
Insu	ficient diversification		X
Inco	mpetent management, i.e., poor credit judgment, laxity in collections, ack of enterprise, etc	x	
Defa	lcation		
	ry withdrawals of deposits		
Fail	re of affiliated institution (Name)		
	re of correspondent (Name)		
Fail	re of large debtor (Name)		
Othe	r causes, (specify)		
If	so, state what industry or type of agriculture Principally cotto	n farming	
	t was the approximate date of the beginning of the difficulty which un? 1921	ultimately cau	used the sus
ere the	re any assessments, voluntary or otherwise, on the directors or stockhook suspended? Yes If so, give dates and amounts of		
	alreaden and add the second and the second add the	all assessment	
10	If so, give dates and amounts of assessment levied within about thirty days after it collected.		

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 AS
1. Name of bank Texas State Bank,	Town or City Farwell County Parmer
2. Date organized Nov. 7,1910 Date suspended	May 14,1921Population of town or city* 1 000
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
A Number of broader and 1. I. it of any the	ank None
4. Number of branches operated: In city of parent ba	ink None
Outside city of par	ent bank** None
Outside city of part	one bank
5. Was this bank a member of a chain or group? If so g	rive 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.

addition figures, as of (date*)	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	. \$ 316 430 37
Real estate acquired in satisfaction of debts	
Investments	914 09
All other resources.	26 347 58
Total resources	352 692 04
Capital	35 000 00
Surplus and undivided profits	678 67
Deposits:	
Due to banks**	32
Demand deposits, including U. S. Govt. deposits 186 436 2	29
Time deposits, including postal savings 6 989 5	
Total deposits	. \$ 224 726 19
Borrowings from F. R. bank	
Borrowings from other banks	. 92 287 18
All other liabilities	
Total liabilities	352 692 04
s 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.

Name of hant	k by which taken	over			
Loss to depos	itors on:		Amoun	t of loss Per	cent of loss to claims
Secure	d claims		\$		
Preferr	red claims				
Genera	al claims			_	
To	ota1				
9. Is this bank still i	n process of liqui	dation? Yes I	f so give paymen	ts to date:	
	4	(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					-
Preferred claims	131 216 60		131 216 60	131 216 60	100%
General claims	9 446 86	944 68		944 68	10%
Total claims	140 663 46			944 68	94.0
Total claims 10. Has this bank been Date liquidate Collections: From 1 From a Other of Total	en finally liquidation was completed assessments on shootal collections (explantation) and collections.	944 68 ed? If so ed ets		132162	94.0
Total claims 10. Has this bank been Date liquidate Collections: From 1 From 2 Other of Colfsets to claims	en finally liquidation was completed assessments on short collections (explain that collections consider that collections are collections as a collections (explain that collections consider that collections are collections and collections are collections.	ed? If so ed in		132162	94.0
Total claims 10. Has this bank been Date liquidate Collections: From 1 From 2 Other of Colfsets to claims	en finally liquidation was completed assessments on shootal collections (explantation) and collections.	ed? If so ed in)	dollars)	132162	94.0
Total claims 10. Has this bank been Date liquidat Collections: From 1 From a Other of Offsets to claim Payments to of	en finally liquidation was completed iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	ed? If so ed	dollars) Payments from	\$	Per cent of payments
Total claims 10. Has this bank been Date liquidat Collections: From 1 From a Other of Confesses to claim Payments to	en finally liquidation was complete liquidation of assessments on she collections (explantal collections ms (loans paid, edepositors:	ed? If so ed	dollars) Payments from	\$	Per cent of payments
Total claims 10. Has this bank been Date liquidat Collections: From a Other of Conference of C	en finally liquidation was complete iquidation of assessments on she collections (explantal collections ms (loans paid, edepositors:	ed? If so ed	dollars) Payments from	\$	Per cent of payments

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11.	Causes	of	suspension	:

	Primary cause	Contribut cause
Decline in real estate values.		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		х
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	х	
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 or agriculture? Yes	one particular	type of indu
or agriculture? Yes	and feedin	g•
or agriculture? Yes If so, state what industry or type of agriculture Cattle raising What was the approximate date of the beginning of the difficulty which to	and feeding	g.
or agriculture? Yes If so, state what industry or type of agriculture Cattle raising What was the approximate date of the beginning of the difficulty which the sion? 1916	and feeding	ased the sus
or agriculture? Yes If so, state what industry or type of agriculture Cattle raising What was the approximate date of the beginning of the difficulty which a sion? 1916 are there any assessments, voluntary or otherwise, on the directors or stockholder.	and feeding	ased the sus



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. Name of bank Peoples State Bank	Town or City Floys County Hunt
2. Date organized Aug.4,1910 Date suspended	Oct.20,1926 Population of town or city*300
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent ba	nk None
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so g	rive the name of the chain or group No

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

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

6. Condition figures, as of (date*) October 19,1926	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 61 065 32
Real estate acquired in satisfaction of debts	2 410 99
Investments	15 544 90
All other resources	21 517 54
Total resources	100 538 75
Capital	15 000 00
Surplus and undivided profits	9 748 20
Deposits:	
Due to banks**\$	
Demand deposits, including U. S. Govt. deposits	
Time deposits, including postal savings 1 800 00	
Total deposits	\$ 38 690 52
Borrowings from F. R. bank	
Borrowings from other banks	37 100 03
All other liabilities	
Total liabilities	100 538 75
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
Loss to depositors on: Secured claims Amount of loss	Per cent of loss to claims
	Per cent of loss to claims
Secured claims\$	Per cent of loss to claims

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

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

N (1)	1.1.1				
		over			
Loss to depos	itors on:		Amoun		r cent of loss to claims
Secure	d claims		\$	-	
Prefer	red claims				
Genera	al claims				
To	ota1				
9. Is this bank still i	n process of liquid	dation? Yes	If so give paymen	ts to date:	
		(Amounts in			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims	37 496 39	14 998 55		14 998 55	40%
Ochciai Ciamis					
Total claims	37 496 39				
Total claims 10. Has this bank been Date liquidate Collections: From 1	an finally liquidate ion was complete	ed? If so dets		\$	
Total claims 10. Has this bank been Date liquidat Collections: From 1	en finally liquidate ion was complete liquidation of assessments on sh	ed? If so dets		\$	
Total claims 10. Has this bank been Date liquidate Collections: From 1 From 2	an finally liquidate ion was complete liquidation of assessments on she collections (explain	ed? If so detsareholders		\$	
Total claims 10. Has this bank been Date liquidate Collections: From 1 From a Other of	an finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so dets		\$	
Total claims 10. Has this bank been Date liquidate Collections: From 1 From 2 Other of Offsets to claims	an finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so detsareholdersin)		\$	
Total claims 10. Has this bank been Date liquidat Collections: From a Other of Conference of C	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections ms (loans paid, explain depositors:	ed? If so d its	dollars)	\$	Per cent of payments
Total claims 10. Has this bank been Date liquidate Collections: From a Other of Conference of	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections ms (loans paid, edepositors:	ed? If so d its	dollars) Payments from guaranty fund	\$	Per cent of payments
Total claims 10. Has this bank been Date liquidate Collections: From a Other of Conference of	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections ms (loans paid, edepositors:	ed? If so d its	dollars) Payments from guaranty fund	\$	Per cent of payments

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11.	Causes	ot	suspension:

	Primary cause	Contributin cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		x
Insufficient diversification		X
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	x	
Defalcation		
Heavy withdrawals of deposits		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 or agriculture? Yes	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely		type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	ing	
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Cotton farm What was the approximate date of the beginning of the difficulty which a	ing	used the susp
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton farm What was the approximate date of the beginning of the difficulty which usion? 1921	ing dtimately cau	used the susp
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Cotton farm What was the approximate date of the beginning of the difficulty which a sion? 1921 there any assessments, voluntary or otherwise, on the directors or stockholds.	ing ditimately cau	sed the susp

	appropriate one of the following ☐ National bank ☐ State bank ☐ Trust company ☐ Stock savings bank ☐ Mutual savings bank ☐ Private bank	Name of State	104°
1. N	Name of bank Guaranty State Bank,	Town or City Fort Worth	CountyTarrant
2. I	Date organized Nov.16,1908 Date suspended	March 16,1925 opulation of town	n or city* <u>161000</u>
3. F	Pederal reserve district 11	Member or nonmember of F. R.	System_Non Member
4. N	Number of branches operated: In city of parent ba	nkNone	
	Outside city of pare	ent bank**None	
5. V	Vas this bank a member of a chain or group? If so gi	ive 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.

Condition figures, as of (date*) March 16,1925		
Loans and discounts:		
On real estate\$		
Other		
Total loans and discounts	\$ 622 183	3 82
Real estate acquired in satisfaction of debts	55 000	00 00
Investments	7 000	0 00
All other resources		6 47
Total resources	860 800	0 29
Capital	100 000	0 00
Surplus and undivided profits	19 529	9 78
Deposits:		
Due to banks**\$ 3	9 087 56	
Demand deposits, including U. S. Govt. deposits 64	3 413 16	
Time deposits, including postal savings	8 409 98	
Total deposits	\$ 690 910	0 70
Borrowings from F. R. bank		
Borrowings from other banks	44 250	0 00
All other liabilities	6 109	9 81
Total liabilities	860 800	0 29
Has this bank been reopened? If so give:		
Date of reopening		
Name under which reopened		
Loss to depositors on: Amount of	Per cent of to claim	loss
Secured claims\$		
Preferred claims		
General claims		
Total		

7.

6.

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

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

0 II 41-1-1-1-1-1	4-1 1		70		
8. Has this bank bee		over			
		over			,
Loss to depos				of loss t	cent of loss o claims
Secure	d claims		\$		
Prefera	red claims		••••	_	
Genera	al claims				
To	ota1				
9. Is this bank still i	n process of liqui	dation? Yes (Amounts in		es to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of paymen to claims allowed
Secured claims	4/2				
Preferred claims	550 875 33		550 875 33	550 875 33	100%
General claims	115 023 13	85 117 11		85 117 11	74%
Total claims	665 898 46			635,992,44	95.5
Collections: From 1 From 2 Other	ion was complete iquidation of assessments on shocollections (explaint total collections	ed? If so d sts			
		Dividends paid from	Payments from		Per cent of payment
	Claims allowed	collections	guaranty fund	Total payments	to claims allowed
Secured claims Preferred claims					•
		y :			
Total Callis					*

	~		
11.	Causes	ot	suspension:

	Primary cause	Contributin 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) Concentration of credit in Automobile		x
	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Automobiles	one particular	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Automobiles What was the approximate date of the beginning of the difficulty which usion? 1920	ltimately cau	used the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Automobiles What was the approximate date of the beginning of the difficulty which usion? 1920 there any assessments, voluntary or otherwise, on the directors or stockhoods.	ltimately cau	ased the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Automobiles What was the approximate date of the beginning of the difficulty which usion? 1920 there any assessments, voluntary or otherwise, on the directors or stockholoubank suspended? Yes If so, give dates and amounts of stockholoubank suspended?	ltimately cau	used the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Automobiles What was the approximate date of the beginning of the difficulty which usion? 1920 there any assessments, voluntary or otherwise, on the directors or stockhoods.	ltimately cau	used the suspe



	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.	Name of bank Security State Bank,	Town or City Fort WorthCountyTarrant
2.	Date organized Jany .6,1920 Date suspended	Nov., 9, 1922 Population of town or city*_/6/006
3.	Federal reserve district 11	Member or nonmember of F. R. System Non Member
4.	Number of branches operated: In city of parent ba	nnkNone
	Outside city of par	ent bank**None
5.	Was this bank a member of a chain or group? If so g	rive the name of the chain or group No

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

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

6. Condition figures, as of (date*) November 9,1922.	
Loans and discounts:	
On real estate \$ 3 000 00)
Other)
Total loans and discounts	\$ 872 551 30
Real estate acquired in satisfaction of debts	6 734 95
Investments8.79	6 350 00
All other resources	136 073 63
Total resources	1 021 709 88
Capital	100 000 00
Surplus and undivided profits	5 000 00
Deposits:	
Due to banks**	
Demand deposits, including U. S. Govt. deposits 590 319 06	
Time deposits, including postal savings 19 630 00	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	96 71
Total liabilities	1 021 709 88
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.

	by which taken	over			
Date taken or					
Loss to deposit					cent of loss
				t of loss	to claims
9. Is this bank still in	n process of liquid		0 1 1	ts to date:	
		(Amounts in			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims	753 CCC 05		753 000 05	ME3 CCC 05	2004
Preferred claims	751 666 85	24 129 36	751 666 85	751 666 85	100%
General claims	83 204 70 834 873 55			24 129 36	29%
Total claims	834 873 33			775 796	72./
			0		
Date liquidati		ed? If so	0		
Date liquidate	ion was complete			\$	
Date liquidate Collections: From 1	ion was complete	d			
Date liquidate Collections: From 1 From a	ion was complete	dets			
Date liquidate Collections: From 1 From a Other of	ion was completed iquidation of assessments on shaped	detsareholders			
Date liquidate Collections: From l From a Other o	ion was completed iquidation of assessments on shocollections (explain that collections	detsareholders			
Collections: From 1 From a Other o	ion was completed iquidation of assessments on she collections (explain that collections	detsareholders			
Date liquidate Collections: From 1 From a Other of Offsets to claim	ion was completed iquidation of assessments on she collections (explain that collections	detsareholders			
Date liquidate Collections: From 1 From a Other of Offsets to claim	ion was completed iquidation of assessments on she collections (explain that collections	detsareholders			
Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to of	ion was completed iquidation of assets assessments on shocollections (explain that collections ms (loans paid, explain the collections)	dets	dollars)	\$	
Date liquidate Collections: From 1 From a Other of Offsets to claim	ion was completed iquidation of assessments on shacellections (explain that collections ms (loans paid, explain depositors:	dets	dollars)	\$	
Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to of Secured claims	ion was completed iquidation of assessments on she collections (explained at a collections ms (loans paid, explained at a collections). Claims allowed	dets	dollars)	\$	

44	~			
11.	Causes	ot	suspension	:

	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 or agriculture?	one particulai	type of industr
or agriculture?	one particular	type of indust
	one particular	type of indust
or agriculture?		
or agriculture?		
or agriculture?	ltimately cau	used the suspe
or agriculture?	ltimately cau	used the suspe
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1920 Were there any assessments, voluntary or otherwise, on the directors or stockho	ltimately cau	used the suspe efore or after t
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1920 Were there any assessments, voluntary or otherwise, on the directors or stockhobank suspended? Yes If so, give dates and amounts of 100% assessment levied within about thirty days after	ltimately cau	efore or after to s.

26

BANK SUSPENSIONS SINCE JANUARY 1, 1921

	Type of bank reported—check appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank Private bank	Name of State	135 A S
1.	Name of bank First State Bank,	Town or City_Francitis	_County_Jackson
2.	Date organized May 31,1911Date suspended_	May 8,1928 Population of town	n or city*300
3.	Federal reserve district 11	Member or nonmember of F. R.	System Non Member.
4.	Number of branches operated: In city of parent ba	nkNone	
	Outside city of pare	ent bank**None	_
5.	Was this bank a member of a chain or group? If so g	ive 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.

Loans and discounts:	
On real estate	\$
Other	
Total loans and discounts	\$ 6 866 04
Real estate acquired in satisfaction of d	lebts
nvestments	······
all other resources	9 596 35
Total resources	29 853 58
Capital	10 000 00
	479 27
Deposits:	
•	\$ 51 27
	S. Govt. deposits 19 266 41
	savings 56 63
	\$ 19 374 31
	29 853 58
his bank been reopened?	
Date of reopening	
Name under which reopened	
loss to depositors on:	Per cent of loss Amount of loss to claims
Secured claims	\$
Preferred claims	
General claims	

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

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

8. Has this bank bee	en taken over by	another bank?	If so give:		
Name of bank	k by which taker	ı over			
Date taken ov	ver				
Loss to depos	itors on:		Amoun	Per t of loss	r cent of loss to claims
Secure	d claims				
Preferr	ed claims				
Genera	al claims				
То	ota1				
9. Is this bank still is	n process of liqui	idation? Yes (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					1
Preferred claims					
General claims	17 529 21	4 382 38		4 382 38	25%
Total claims	17 529 21				
Date liquidate Collections: From 1 From a Other of	ion was completed iquidation of assumes assessments on should collections (explain that collections	ets			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims Preferred claims General claims	•				

11. Causes of suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		x
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify). Business not sufficient to operate at a profit.		x
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture?	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? If so, state what industry or type of agriculture.	one particular	type of indust
or agriculture?		
or agriculture?		
or agriculture?	ltimately cau	used the suspe
or agriculture?	ltimately cau	used the suspe

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. Name of bank Frankston State Bank,	Town or City_FrankstonCounty_Anderson
2. Date organized Sept.16,1919 Date suspended N	ov.30,1921 Population of town or city* 1 000
3. Federal reserve district 11	_Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent bank	None
Outside city of paren	t bank**None
5. Was this bank a member of a chain or group? If so giv	e the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) November 30,1921.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 45 207 63
Real estate acquired in satisfaction of debts	
Investments	794 10
All other resources	13 392 37
Total resources	59 394 10
Capital	20 000 00
Surplus and undivided profits	228 92
Deposits:	
Due to banks**\$ 436 19	
Demand deposits, including U. S. Govt. deposits 30 848 47	
Time deposits, including postal savings	
Total deposits	\$ 31 284 66
Borrowings from F. R. bank	-
Borrowings from other banks	7 880 52
All other liabilities.	
Total liabilities	59 394 10
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.

Name of bank	by which taken	over			
Date taken ov	rer				
Loss to deposi	tors on:		Amoun	t of loss	r cent of loss to claims
Secure	1 claims		\$		
Preferr	ed claims				
Genera	l claims				
To	tal				
9. Is this bank still in	n process of liquid	dation? I (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims	×-				
Collections: From 1: From a Other o To Offsets to clair	iquidation of assonsessments on she collections (explaintal collections	ets	5	12 295 7	4
Payments to d	repositors.	(Amounts in o			
Payments to c	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims		Dividends paid from	Payments from	Total payments	Per cent of payments to claims allowed
		Dividends paid from	Payments from	Total payments	Per cent of payments to claims allowed
Secured claims	Claims allowed	Dividends paid from	Payments from guaranty fund		to claims allowed

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11.	Causes	ot	suspension	:

	Primary cause	Contributi
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	policy of the	X
Insufficient diversification		X
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	х	
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 or agriculture? Yes	one particular	type of indus
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which un		
or agriculture? Yes If so, state what industry or type of agriculture Cotton farming		
or agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which up	ltimately cau	ased the susperior or after
or agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which use sion? 1920 e there any assessments, voluntary or otherwise, on the directors or stockhole.	ders either be	ased the susperfore or after

R

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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 TRANS
 Name of bank Frisco State Bank, Date organized Sept.26,1910 Date suspended 	Town or City Frisco County Collin d Nov.25,1927 Population of town or city* 750
3. Federal reserve district_11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent of Dutside city of Dut	bankNone
5. Was this bank a member of a chain or group? If so	give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) November 25,1927		
Loans and discounts:		
On real estate	\$	
Other		
Total loans and discounts	\$_	278 335 89
Real estate acquired in satisfaction of debts		7 500 00
Investments	29.5	16 550 00
All other resources		59 469 42
Total resources	=	361 855 31
Capital		35 000 00
Surplus and undivided profits		27 792 85
Deposits:		
Due to banks**	\$ 5 420 12	
Demand deposits, including U. S. Govt. deposits	193 055 99	
Time deposits, including postal savings	32 428 72	
Total deposits	\$_	230 904 83
Borrowings from F. R. bank		
Borrowings from other banks		57 707 63
All other liabilities		10 450 00
Total liabilities	=	361 855 31
7. Has this bank been reopened?Yes If so give:		
Date of reopening February 22,1928		
Name under which reopened Planters State Bank,	Frisco, Texas.	
Loss to depositors on:		Per cent of loss to claims
Secured claims\$_	None	None
Preferred claims	11	11
General claims	"	H
Total	11	

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

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

Name of bank	k by which taken	over			
Loss to depos					er cent of loss to claims
Secure	d claims				
Preferr	ed claims				
Genera	al claims				
To	ota1				
9. Is this bank still in	n process of liqui	dation? I (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
General claims					
	100				
Total claims O. Has this bank been Date liquidated Collections: From 1: From a Other of Total	en finally liquidation was completed iquidation of assessments on shocollections (explaint total collections		give:	\$	
Total claims O. Has this bank bee Date liquidate Collections: From 1: From a Other of Coffsets to claim	en finally liquidation was completed iquidation of assessments on shocollections (explaint total collections ms (loans paid, edepositors:	ed? If so ed its	give: dollars) Payments from	\$	Per cent of payments
Total claims O. Has this bank bee Date liquidate Collections: From 1: From a Other of Coffsets to claim	en finally liquidation was completed iquidation of assessments on shocollections (explaint total collections	ed? If so ed its	give:	\$	
Total claims O. Has this bank bee Date liquidate Collections: From 1: From a Other of Coffsets to claim	en finally liquidation was completed iquidation of assessments on shocollections (explaint to the collections) of the collections and the collections. Claims allowed	ed? If so ed its	give: dollars) Payments from	\$	Per cent of payments
Total claims O. Has this bank bee Date liquidate Collections: From 1 From a Other of Total Payments to of the collections of the Collection	en finally liquidation was completed iquidation of assessments on shocollections (explaint total collections ms (loans paid, edepositors:	ed? If so ed its	give: dollars) Payments from	\$	Per cent of payments
Total claims O. Has this bank bee Date liquidate Collections: From 1 From a Other of Conference of Conference Confe	en finally liquidation was completed iquidation of assessments on shocollections (explaint total collections ms (loans paid, edepositors:	ets	give: dollars) Payments from	\$	Per cent of payments

4.4			
11.	Causes	ot	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification	64	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)		
	one particular	type of industr
Other causes, (specify) Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming	one particular	type of industr
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1921 there any assessments, voluntary or otherwise, on the directors or stockholds.	iltimately cau	sed the suspen
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1921	lltimately cau	sed the suspen
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1921 there any assessments, voluntary or otherwise, on the directors or stockholoubank suspended? Yes If so, give dates and amounts of 100% assessment levied about thirty days after bank columns.	lders either be	sed the suspen
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1921 e there any assessments, voluntary or otherwise, on the directors or stockholoubank suspended? Yes If so, give dates and amounts of	lders either be	sed the suspen

	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.	Name of bank Planters State Bank,	Town or CityFriscoCountyCollin
2.	Date organized Feby . 3, 1928 Date suspended	Nov.,13,1928 Population of town or city* 750
3.	Federal reserve district 11	Member or nonmember of F. R. System_Non_Member
4.	Number of branches operated: In city of parent ba	nkNone
	Outside city of pare	ent bank**None
5.	Was this bank a member of a chain or group? If so g	ive the name of the chain or groupNo

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

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

Condition figures, as of (date*) NO Vember 15, 1928.			
Loans and discounts:			
On real estate\$_		-	
Other			
Total loans and discounts	\$ 194	595	85
Real estate acquired in satisfaction of debts	7	500	00
Investments	203 7	550	00
All other resources	51	055	04
Total resources	260	700	89
Capital	35	000	00
Surplus and undivided profits	16	758	76
Deposits: Due to banks**\$	2 153 05		
Demand deposits, including U. S. Govt. deposits			
Time deposits, including postal savings			
Total deposits		161	74
Borrowings from F. R. bank			
Borrowings from other banks		350	39
All other liabilities.		430	
Total liabilities	260	700	
Total habitities			
. Has this bank been reopened? If so give:			
Date of reopening			
Name under which reopened			
Loss to depositors on: Amount	of loss Per cer	nt of le	oss
Secured claims\$			
Preferred claims			
General claims			
Total		•	

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

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

Name of ban	k by which taken	over			
Date taken o	ver				
Loss to depos	sitors on:		Amoun	Per t of loss t	cent of loss o claims
Secure	ed claims				————
Prefer	red claims				
Genera	al claims				
T	ota1				
		dation? Yes			
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims		53 282 19		53 282 19	30%
Total claims					
10. Has this bank bee Date liquidat Collections:	en finally liquidate ion was completed liquidation of asse	ed? If so d sts			
10. Has this bank bee Date liquidat Collections: From t	en finally liquidate ion was completed liquidation of assessments on shape	dets			
10. Has this bank bee Date liquidat Collections: From the Other	en finally liquidated tion was completed liquidation of asset assessments on shace collections (explain	detsareholders			
10. Has this bank bee Date liquidat Collections: From the From a	en finally liquidate cion was completed liquidation of assessments on shocollections (explain total collections	etsareholdersn)			
10. Has this bank beed Date liquidate Collections: From a Other of Offsets to claim	en finally liquidate cion was completed liquidation of assessments on shocollections (explain total collections	dets			

	~			
11.	Causes	ot	SUST	pension:

	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)Inheritence.from.predecessor.bank		x
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture?	one particular	r type of industry
		r type of industry
or agriculture?yes	g ultimately cau	used the suspen-
or agriculture?	g ultimately cau	used the suspen- ank on date
or agriculture?	gultimately causin this bulders either b	ased the suspen- ank on date
or agriculture?	altimately cau in this b	ased the suspen- ank on date efore or after the



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 Texas
1. Name of bank Guaranty State Bank,	Town or City_FulbrightCounty_Red River
2. Date organized March 31,1913 Date suspended	Dec.29,1926 Population of town or city* 500
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar	nkNone
Outside city of pare	nt bank**None
5. Was this bank a member of a chain or group? If so gi	ve the name of the chain or groupNo.

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

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

6. Condition figures, as of (date*) <u>December 29,1926</u>			
Loans and discounts:			
On real estate	\$		
Other			
Total loans and discounts	\$_	49 416	77
Real estate acquired in satisfaction of debts		13 616	52
Investments	49	325	00
All other resources		12 515	03
Total resources		75 873	32
Capital		30 000	00
Surplus and undivided profits		2 102	93
Deposits: Due to banks**			
Demand deposits, including U. S. Govt. deposits			
Time deposits, including postal savings			
Total deposits	····· \$_	33 527	61
Borrowings from F. R. bank			
Borrowings from other banks		9 742	78
All other liabilities.		500	00
Total liabilities		75 873	32
7. Has this bank been reopened? Yes If so give:			
Date of reopening March 14,1927			
Name under which reopened Fulbright State Bank,	Fulbright, Texas.		
Loss to depositors on:	Amount of loss	Per cent of l to claims	oss
Secured claims\$_	None	None	_
Preferred claims	11		_
General claims	11		
Total	**		_

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

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

		another bank?	II so give:		
Name of bank	k by which taken	over			<u>y</u>
Date taken or	ver				
Loss to depos	itors on:		4	Pe	r cent of loss
Secure	d claims		Amount		to claims
		dation? I			
	1	(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
General claims					
Total claims					
		ted? If so	G		
Date liquidat	ion was complete	ed			
Collections:	liquidation of one	ets			
		nareholders	4		
		in)			
		etc.)		\$	
Payments to (acpositors.	(Amounts in o	dollars)		
Payments to		(Timounio III			
Payments to	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
		Dividends paid from	Payments from	Total payments	Per cent of payments to claims allowed
Secured claims		Dividends paid from collections	Payments from	Total payments	Per cent of payments to claims allowed
Secured claims		Dividends paid from collections	Payments from	Total payments	Per cent of payments to claims allowed

11. C	auses	ot	SUSD	ension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		X
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	
Defalcation		
Heavy withdrawals of deposits		X
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indust
		type of indust
If so, state what industry or type of agricultureCotton Farming	g	
or agriculture? Yes	g	

Type of bank reported—check



BANK SUSPENSIONS SINCE JANUARY 1, 1921

National bank State bank Trust company Stock savings bank Mutual savings bank Private bank	Name of State TEXAS
1. Name of bank Guaranty State Bank,	Town or City Fulbright, County Red River
2. Date organized Sept. 2, 1913 Date suspended_	May 21,1921 Population of town or city* 500
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent ba	nk_None
Outside city of pare	ent bank** None
5. Was this bank a member of a chain or group? If so g	ive the name of the chain or groupNo

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

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

. Condition figures, as of (date*)	4,1921. Examiner	a Report		
Loans and discounts:				
Other				
Total loans and disco	unts		92 57	5 05
Real estate acquired in satisfaction	on of debts			
Investments				
All other resources			9 17	4 33
Total resources			102 74	9 88
Capital			30 00	00 00
Surplus and undivided profits			5 03	84 83
Deposits:				
Due to banks**		\$658 28		
Demand deposits, includir	g U. S. Govt. deposits	38 774 45		
Time deposits, including p	ostal savings			
Total deposits			39 43	32 73
Borrowings from F. R. bank				
Borrowings from other banks			28 28	81 82
All other liabilities				
Total liabilities			102	749 38
Has this bank been reopened? Yes	If so give:			
Date of reopening Not avai	lable. 7-26-21			
Name under which reopened	Same name.			
Loss to depositors on:		Amount of loss	Per cent of to claim	
Secured claims	····· \$	None	None)
Preferred claims	·····		-	
General claims	<u> </u>			
Total		None	None	

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

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

Name of bank	by which taken	over			
Loss to deposi	itors on:		4		er cent of loss
Secure	1 claims		Amoun		to claims
9. Is this bank still in					
9. Is this bank still in	r process or riqui	(Amounts in		is to date.	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
X.					
General claims					
1,1					
Date liquidati Collections: From li From a	n finally liquidate on was complete iquidation of assessments on sheatelections (explantal collections	ed? If so dets	give:	\$	
Date liquidati Collections: From li From a	n finally liquidate on was complete iquidation of assessments on she collections (explantal collections	ed? If so dets	give:	\$	
0. Has this bank been Date liquidati Collections: From li From a Other of	n finally liquidate on was complete iquidation of assessments on she collections (explantal collections	ed? If so dets	give:	\$	
0. Has this bank been Date liquidati Collections: From li From a Other of	n finally liquidate on was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	ed? If so d in in	dollars)	\$	Per cent of payments
0. Has this bank been Date liquidati Collections: From li From a Other of Offsets to clair Payments to d	n finally liquidate on was complete iquidation of assessments on she collections (explantal collections ms (loans paid, edepositors:	ed? If so d	dollars)	\$	Per cent of payment:
O. Has this bank been Date liquidations: Collections: From li From a Other of the collection of th	n finally liquidate on was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, elepositors:	ed? If so d	dollars)	\$	Per cent of payments

	~		
11.	Causes	ot	suspension:

	Primary cause	Contrib
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	x	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	r type of in
		r type of ir
or agriculture? Yes		r type of ir
or agriculture? Yes If so, state what industry or type of agriculture Cotton far	ming.	
or agriculture? Yes If so, state what industry or type of agriculture Cotton far What was the approximate date of the beginning of the difficulty which usion? 1920	ming.	ised the
or agriculture? Yes If so, state what industry or type of agriculture Cotton far What was the approximate date of the beginning of the difficulty which usion? 1920	ming.	used the s
or agriculture? Yes If so, state what industry or type of agriculture Cotton far What was the approximate date of the beginning of the difficulty which usion? 1920 e there any assessments, voluntary or otherwise, on the directors or stockholder.	ltimately cau	used the s
or agriculture? Yes If so, state what industry or type of agriculture. Cotton far What was the approximate date of the beginning of the difficulty which usion? 1920 there any assessments, voluntary or otherwise, on the directors or stockholous bank suspended? If so, give dates and amounts of the state of the state of the directors or stockholous bank suspended? If so, give dates and amounts of the state of the stat	ltimately cau	used the s
If so, state what industry or type of agricultureCotton far What was the approximate date of the beginning of the difficulty which usion? ie there any assessments, voluntary or otherwise, on the directors or stockholous bank suspended? If so, give dates and amounts of the state of the directors or stockholous bank suspended? If so, give dates and amounts of the state of the directors or stockholous bank suspended? If so, give dates and amounts of the state of the directors or stockholous bank suspended? If so, give dates and amounts of the state of the state of the beginning of the difficulty which use the state of the beginning of the difficulty which use the state of the beginning of the difficulty which use the state of the beginning of the difficulty which use the state of the beginning of the difficulty which use the state of the beginning of the difficulty which use the state of the beginning of the difficulty which use the state of the beginning of the difficulty which use the state of t	ltimately cau	used the s



Type of bank reported—check appropriate one of the following	65
National bank State bank	Name of State
☐ Trust company ☐ Stock savings bank ☐ Mutual savings bank ☐ Private bank	TEXAS
1. Name of bank First State Bank,	Town or City Garden City County Glasscock
2. Date organized Jany 1,1910 Date suspended	Aug.10,1922 Population of town or city* 200
3. Federal reserve district_11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent ba	nkNone
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so g	rive the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) August 10,1922.	
Loans and discounts:	
On real estate\$	
Other	,
Total loans and discounts	\$ 30 481 40
Real estate acquired in satisfaction of debts	9 700 00
Investments	180 00
All other resources.	14 567 37
Total resources	54 928 77
Capital	10 000 00
Surplus and undivided profits	
Description	
Deposits: Due to banks**\$	
Demand deposits, including U. S. Govt. deposits	
Time deposits, including postal savings	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities.	4 750 00
Total liabilities	
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.

Name of bank	k by which take	ı over			
Loss to deposit					e sout of loss
				t of loss	r cent of loss to claims
Preferr	ed claims				
9. Is this bank still in	n process of liqu	idation? Yes		ts to date:	
		(Amounts in			1
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
	*				
Secured claims	97 676 50		97 676 50	07 686 50	2004
Preferred claims	23 676 50 8 400 69	840 07	23 676 50	23 676 50 840 07	100%
General claims	32 077 19	040 01		245.17	76.4
Total Claims					707
		ted? If so ed			
Collections:					
	iquidation of ass	ets		\$	*
From a	assessments on sl	nareholders			
Other o	collections (expla	in)			
To	otal collections				
Offsets to claim	ms (loans paid, e	etc.)		\$	
Payments to o	depositors:	(Amounts in	dollara)		
344	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims					
General claims).	
Total claims					

	~	^		
11.	Causes	ot	suspension	1:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	2.12.2	x
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	x	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		,
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cattle		•
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		•
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cattle		•
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cattle What was the approximate date of the beginning of the difficulty which sion? 1920	ultimately cau	sed the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cattle What was the approximate date of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of the beginning of the difficulty which the state of	ultimately cau	sed the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cattle What was the approximate date of the beginning of the difficulty which sion? 1920	ultimately cau	efore or after t
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cattle What was the approximate date of the beginning of the difficulty which is sion? 1920 there any assessments, voluntary or otherwise, on the directors or stockholds.	ultimately cau	efore or after t

Type of bank reported—check appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank Private bank	Name of State	166 A.S
1 Name of bank First State Bank,	A-m-	D
1. Name of bank First State Bank,	Town or City Gary	County Panola
2. Date organized May 23,1911 Date suspended Feb	y.23,1922 Population of town or	city*_500
		m ²⁴ + 1 + 2 + 1
3. Federal reserve district 11	Manharana and D. D. C.	Non Wember
3. Federal reserve district 11	Member or nonmember of F. R. Sy	stem_Non Member
4. Number of branches operated: In city of parent bank_	None	
Outside city of parent h	pank**None	
5 Was this hault a member of a shain or array ? If as sive t	the name of the chain or group No	
5. Was this bank a member of a chain or group? If so give to	the name of the chain of group	

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

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

6. Condition figures, as of (date*) February 23,1922.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 39 622 96
Real estate acquired in satisfaction of debts	
Investments	713 02
All other resources	37 933 72
Total resources	78 269 70
Capital	10 000 00
Surplus and undivided profits	14 367 82
Deposits:	
Due to banks**\$ 4 217	44
Demand deposits, including U. S. Govt. deposits 41 638	65
Time deposits, including postal savings	
Total deposits	\$ 45.856 09
Borrowings from F. R. bank	
Borrowings from other banks	7 695 79
All other liabilities	350 00
Total liabilities	78 269 70
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	
	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 bee	en taken over by	another bank?	If so give:		
Name of ban	k by which taken	over			
Date taken o	ver				
Loss to depos	sitors on:		Amoun	Per t of loss	cent of loss to claims
Secure	ed claims			•	
Prefer	red claims				
Gener	al claims				
Т	otal				
9. Is this bank still	in process of liqui	dation? (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
General claims					
Total claims					
Collections: From From Sure Other	liquidation of asse assessments on sh ty Bonds, collections (expla otal collections	ed? Yes If so ded September 1, dets	rents	8 900 00 5 000 00 2 604 64 35 965 74)) <u>}</u>
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims	47 719 57		47 719 57	47 719 57	100%
General claims	2 529 77	834 82		834 82	33%
Total claims	40 239 44			48.554.39	96,63

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11.	Causes	ot	suspension:

	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)		y-
Failure of large debtor (Name)		
Other causes, (specify)		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture?	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture?	one particular	type of indus
	one particular	type of indus
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the approxima		
or agriculture?		
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the approxima	ltimately cau	used the suspe
or agriculture?	ltimately cau	ased the suspe
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? The there any assessments, voluntary or otherwise, on the directors or stockhood.	ltimately cau	ased the suspe



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 TEXAS
 Name of bank Golden State Bank, Date organized Feby.8,1909 Date suspended 	Town or City Golden County Jany 17, 1922 Population of town or city* 750
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent b Outside city of par	rent bank** None
5. Was this bank a member of a chain or group? If so	give the name of the chain or groupNo •

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

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

6. Condition figures, as of (date*) Jany.16,1922.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 49 319 73
Real estate acquired in satisfaction of debts	3 420 79
Investments	260 00
All other resources	6 102 81
Total resources	59 103 33
Capital	10 000 00
Surplus and undivided profits	5 000 00
Deposits: Due to banks**\$	
Demand deposits, including U. S. Govt. deposits	
Time deposits, including postal savings	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	586 74
Total liabilities	59 103 33
7. Has this bank been reopened? Yes If so give:	
Date of reopening March 15,1922	
Name under which reopened Guaranty State Bank,	
Loss to depositors on: Amount of loss	Per cent of loss to claims
Secured claims\$	
Preferred claims	
General claims	
TotalNone	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.

Name of bank	s by which taken	over			
Loss to deposi	itors on:		Amount	Per of loss	r cent of loss to claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	ıl claims				
To	ota1				
9. Is this bank still in	n process of liqui	dation? I		s to date:	
		(Amounts in			1
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims		to to			
General claims					
Ochiciai Ciamis					
Total claims					
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a	n finally liquidation was complete iquidation of assessments on shoollections (expla		give:	\$	
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of	n finally liquidation was complete iquidation of assessments on shecollections (explantal collections	ed? If so edets	give:	\$	
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of	n finally liquidation was complete iquidation of assessments on shecollections (explaotal collections	ed? If so edets	give:	\$	
Total claims 10. Has this bank bee Date liquidations: From 1 From a Other of Total Coffsets to claim	n finally liquidation was complete iquidation of assessments on shecollections (explaotal collections	ed? If so edets	give:	\$	
Total claims 10. Has this bank bee Date liquidations: From 1 From a Other of Total Coffsets to claim	n finally liquidation was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	ed? If so ed ets in archolders in (Amounts in of Dividends paid from collections	give: dollars) Payments from	\$	Per cent of payments
Total claims 10. Has this bank bee Date liquidations: From 1 From a Other of Total Conference of Tota	n finally liquidation was complete iquidation of assessments on she collections (explaint total collections). In finally liquidation of assessments on she collections (explaint total collections). Claims allowed	ed? If so edets	give: dollars) Payments from	\$	Per cent of payments
Total claims 10. Has this bank bee Date liquidations: From 1 From a Other of Total Conference of Tota	n finally liquidation was complete iquidation of assessments on she collections (explaint total collections). Claims allowed	ed? If so edets	dollars) Payments from guaranty fund	\$	Per cent of payments

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11.	Causes	of	suspension	:

	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	х	
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 large or agriculture?	y one particula	r type of industr
		r type of industr
or agriculture?		
or agriculture?	ultimately car	used the suspen
or agriculture?	ultimately can	used the suspen
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion? 1921 there any assessments, voluntary or otherwise, on the directors or stockless.	ultimately can	used the suspen
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion? 1921 there any assessments, voluntary or otherwise, on the directors or stocklebank suspended? If so, give dates and amounts of the directors or stocklebank suspended?	ultimately can	used the suspen



Type of bank reported—check appropriate one of the following	17
National bank	Name of State
State bank	Name of State
☐ Trust company ☐ Stock savings bank	8 87 87 A C
Mutual savings bank	LEXAS
☐ Private bank	
1. Name of bank State Guaranty Bank,	Town or City Goose Creek County Harris
2. Date organized April 14,1924 Date suspended	May 17,1926 Population of town or city* 17 000
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent b	pank None
Outside city of pa	rent bank**None
5. Was this bank a member of a chain or group? If so	give the name of the chain or groupNo

^{*} Latest census figures or estimate as shown in 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 15,1926		
Loans and discounts:		
On real estate	\$	
Other		
Total loans and discounts	\$	191 354 03
Real estate acquired in satisfaction of debts		19 256 65
Investments		
All other resources		67 958 21
Total resources		278 568 89
Capital		25 000 00
Surplus and undivided profits		11 503 25
Deposits:		
Due to banks**	\$ 9 913 96	
Demand deposits, including U. S. Govt. deposits		
Time deposits, including postal savings		
Total deposits		241 865 64
Borrowings from F. R. bank		
Borrowings from other banks		
All other liabilities		200 00
Total liabilities		278 568 89
7. Has this bank been reopened? Yes If so give:		
Date of reopening June 2,1926.		
Name under which reopened Security State Bank,	Goose Creek, Texas	s.
Loss to depositors on:	Amount of loss	Per cent of loss to claims
Secured claims\$_	None	None
Preferred claims		
General claims		
Total	None	None

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

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

8. Has this bank bee					
Name of bank	k by which taken	over			
Date taken o	ver				
Loss to depos	itors on:		Amoun	Pe t of loss	r cent of loss to claims
Secure	d claims				
Prefer	red claims				
Genera	al claims				
To	ota1				
9. Is this bank still i	n process of liquio	dation? I	f so give payment	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					
Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections		give:	\$	
Total claims 10. Has this bank bee Date liquidat Collections: From a Other of	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections	ed? If so dets	give:	\$	
Total claims 10. Has this bank been Date liquidat Collections: From a Other of Conference of	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d	give: dollars) Payments from	\$	Per cent of payments
Total claims 10. Has this bank bee Date liquidat Collections: From a Other of Conference of Co	en finally liquidate ion was complete liquidation of assessments on she collections (explained the collections) and collections. It is the collections and collections. The collections is collections and collections. The collections is collections and collections. The collections is collections and collections.	ed? If so d in	dollars) Payments from guaranty fund	\$	Per cent of payments
Total claims 10. Has this bank bee Date liquidat Collections: From a Other of Conference of Co	en finally liquidate ion was complete liquidation of assessments on she collections (explained assessments) and collections ms (loans paid, endepositors:	ed? If so d	dollars) Payments from guaranty fund	\$	Per cent of payments

	~			
11.	Causes	of	suspension	:

	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	1
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other course (specific) France emount oil field loons		X
Other causes, (specify). Excess amount oil field loans Did the slow, doubtful or worthless paper held by the bank represent largel or agriculture? Yes	y one particula	r type of indust
Did the slow, doubtful or worthless paper held by the bank represent largel		
Did the slow, doubtful or worthless paper held by the bank represent largel or agriculture? Yes	s and spect	ulators
Did the slow, doubtful or worthless paper held by the bank represent largel or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which	s and specu	ulators
Did the slow, doubtful or worthless paper held by the bank represent largel or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which sion? 1924	s and spectual ultimately can	used the suspe
Did the slow, doubtful or worthless paper held by the bank represent largel or agriculture? Yes If so, state what industry or type of agriculture. Oil field worker What was the approximate date of the beginning of the difficulty which sion? 1924 the there any assessments, voluntary or otherwise, on the directors or stockholder.	s and spectual ultimately can	used the suspe



Type of bank reported—check appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank Private bank	Name of State 70
1. Name of bank Farmers State Bank & Tr.Co. 2. Date organized Nov.18,1913 Date suspended Date S	Town or City Gorman, County Eastland Sany 26, 1922 Population of town or city* 2 500
3. Federal reserve district 11	Member or nonmember of F. R. SystemNon_Member
4. Number of branches operated: In city of parent ban	kNone
Outside city of parer	nt bank**None
5. Was this bank a member of a chain or group? If so giv	ve the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) January 25,1922.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	288 212 53
Real estate acquired in satisfaction of debts	932 52
Investments. 310	21 672 16
All other resources	52 485 15
Total resources	363 302 36
Capital	65 000 00
Surplus and undivided profits	12 980 35
Deposits:	
Due to banks**\$ 3 725 88	
Demand deposits, including U. S. Govt. deposits 274 640 29	
Time deposits, including postal savings 1 255 84	•
Total deposits	279 622 01
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	5 700 00
Total liabilities	363 302 36
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	
Loss to depositors on: Amount of loss	Per cent of loss to claims
Secured claims\$	-
Preferred claims	
General claims	
Total	

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

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

Name of bank	k by which taken	over			
Loss to depos				Per	cent of loss
Secure	d claims				to claims
		T.L			
		dation? Yes (Amounts in	If so give paymen		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims			223 739 50	223 739 50	100%
General claims	6 283 19	3 015 93		3 015 93	48%
	070 000 70	3 015 93		3 015 93	48% 9816
General claims Total claims 10. Has this bank been Date liquidat Collections: From 1 From a	en finally liquidation was completed iquidation of assessments on shootal collections (explantation) collections			226 736	9816
General claims Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a Other of Coffsets to claims	en finally liquidation was completed iquidation of assessments on she collections (explantation collections). ms (loans paid, edepositors:	ed? If so ed its	dollars) Payments from	226 736	Per cent of payments
General claims Total claims 10. Has this bank bee Date liquidat Collections: From 1 From a Other of Coffsets to claims	en finally liquidation was completed iquidation of assessments on shootal collections (explantation) collections	ed? If so ed its	dollars)	226 736	9816
General claims Total claims 10. Has this bank been Date liquidat Collections: From 1 From a Other of the Collection of the Col	en finally liquidation was completed iquidation of assessments on shaped collections (explaint total collections). In the collection of assessments on shaped collections (explaint total collections). Claims allowed	ed? If so ed its	dollars) Payments from	226 736	Per cent of payments
General claims Total claims 10. Has this bank been Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to a	en finally liquidation was completed iquidation of assessments on shaped collections (explaint to the collections). In the collection of assessments on shaped collections (explaint to the collections). Claims allowed	ed? If so ed lets	dollars) Payments from	226 736	Per cent of payments
General claims Total claims 10. Has this bank been Date liquidate Collections: From 1 From a Other of Offsets to claim Payments to a Secured claims	en finally liquidation was completed iquidation of assessments on she collections (explantal collections ms (loans paid, edepositors:	ets	dollars) Payments from	226 736	Per cent of payments

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11.	Causes	ot	suspension	:

	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) Excess amount "Oil Field Loans" Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of industr
Did the slow, doubtful or worthless paper held by the bank represent largely		r type of industr
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	and promo	type of industr
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Oil Field workers What was the approximate date of the beginning of the difficulty which	and promo	ters.
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field workers What was the approximate date of the beginning of the difficulty which sion? 1916	and promo	ters.
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil Field workers What was the approximate date of the beginning of the difficulty which sion? 1916 ere there any assessments, voluntary or otherwise, on the directors or stockhold.	and promo	ters.



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 TEXAS
1. Name of bank Cuaranty State Bank,	
2. Date organized Jany.13,1920 Date suspended	Jany •4 , 1924 Population of town or city* 4 000
3. Federal reserve district 11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent bath Outside city of parent bath of the city of pare	
5. Was this bank a member of a chain or group? If so g	ive 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.

Loans and discounts:			
On real estate\$			
Other			
Total loans and discounts	\$ 179	769	10
Real estate acquired in satisfaction of debts	9	470	31
Investments. 183	3	366	65
All other resources.	61	224	32
Total resources	253	830	38
Capital	25	000	00
Surplus and undivided profits			_
Deposits:			
Due to banks**\$ 4 148 9	2		
Demand deposits, including U. S. Govt. deposits 224 596 3	9		
Time deposits, including postal savings			
Total deposits	\$ 228	745	31
Borrowings from F. R. bank			
Borrowings from other banks			
All other liabilities		85	07
Total liabilities	253	830	38
Able book been seemed 2			
s this bank been reopened? If so give:			
Date of reopening			
Name under which reopened	Don con	t of la	
Loss to depositors on: Amount of loss	Per cen to cl	aims	55
Secured claims\$	-		
Preferred claims	-		
General claims			
Total			

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

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

	k by which taken	over			
Date taken or					
Loss to deposi				— Per	cent of loss
Constant	d alaima		Amount	of loss	to claims
		······································			
9. Is this bank still in	n process of liqui	dation? Yes I (Amounts in		s to date:	
		Dividends paid from	Payments from		D
	Claims allowed	collections	guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims	107 179 45		107 170 45	30M 3M0 45	2004
Preferred claims	2 535 24	1 039 44	187 172 45	187 172 45 1 039 44	100%
General claims	189 707 69			188211	99,2
Total Claims				100211	
10. Hag this hands had	n finally liquidat	od? If an			
			O		
Date liquidati		ed? If so	O		
Date liquidati	ion was complete			\$	
Date liquidati Collections: From 1	ion was complete	ed			
Date liquidati Collections: From 1:	ion was complete	ets			
Date liquidati Collections: From 1 From a	ion was complete iquidation of ass assessments on sh collections (expla	ets	· · · · · · · · · · · · · · · · · · ·		
Date liquidati Collections: From l From a Other o	ion was complete iquidation of assessments on sh collections (expla otal collections	etsaareholdersin)	· · · · · · · · · · · · · · · · · · ·		
Date liquidati Collections: From l From a Other o	ion was complete iquidation of assessments on shape collections (explantation) tall collections	ets			
Date liquidati Collections: From 1 From a Other of Offsets to claim	ion was complete iquidation of assessments on shape collections (explantation) tall collections	ets	dollars)		
Date liquidati Collections: From 1 From a Other of Offsets to claim	ion was complete iquidation of assessments on shape collections (explantation) tall collections	ets			
Date liquidati Collections: From 1 From a Other of Offsets to claim Payments to of	ion was complete iquidation of assessments on sh collections (expla otal collections ms (loans paid, edepositors:	ets	dollars)	\$	Per cent of payments
Collections: From 1 From a Other of Offsets to claim Payments to of Secured claims	ion was complete iquidation of assessments on sh collections (expla otal collections ms (loans paid, edepositors:	ets	dollars)	\$	Per cent of payments
Date liquidati Collections: From 1 From a Other of Offsets to claim Payments to of	ion was complete iquidation of assessments on shacelections (explaint to the collections ms (loans paid, edepositors:	ets	dollars)	\$	Per cent of payments

11. Causes of suspension:

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	X
drouth, boll weevil, etc Insufficient diversification Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc Defalcation	x	x
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	х	
lack of enterprise, etc	X	
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
If so, state what industry or type of agriculture Farming and Cat	tle	
What was the approximate date of the beginning of the difficulty which	ultimately car	ised the suspen
sion? 1921		



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. Name of bank Hunt County State Bank,	Town or CityGreenvilleCounty Hunt
 Date organized June 1,1922 Date suspended Federal reserve district 11 	Nov.18,1926 Population of town or city* 18 000 Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent ban Outside city of paren	None
5. Was this bank a member of a chain or group? If so giv	re the name of the chain or group_No

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

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

6. Condition figures, as of (date*) November 17,1926	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	<u>§ 140 690 78</u>
Real estate acquired in satisfaction of debts	
Investments.	k
All other resources	25 847 27
Total resources	198 034 30
Capital	50 000 00
Surplus and undivided profits	5 002 45
Deposits: Due to banks**\$	7 602 91
Demand deposits, including U. S. Govt. deposits	
Time deposits, including postal savings	
Total deposits	\$ 117 996 45
Borrowings from F. R. bank	
Borrowings from other banks	15 000 00
All other liabilities	10 035 40
Total liabilities	198 034 30
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	
Loss to depositors on: Amount of	f 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.

Name of bank	by which taken	over			
Date taken ov	ver				
Loss to deposi	itors on:		Amount	of loss t	cent of loss o claims
Secured	1 claims				
Preferre	ed claims				
General	1 claims				
То	tal				
9. Is this bank still in	n process of liqui	dation? Yes (Amounts in		s to date:	
	Claims allowed	Dividends paid from collections	Payments from gunanty fund B O N D	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	26 545 39		13 333 75	13 333 75	50.23%
General claims	105 449 71	31 634 91		31 634 91	30%
Total claims	131 995 10			31 634 91 44,968,66	30% 34,1
O. Has this bank been Date liquidati Collections: From li From a	n finally liquidated on was completed iquidation of assessments on shoollections (explaintal collections			- 144, 9 68.66 \$	34.1
O. Has this bank been Date liquidati Collections: From li From a Other c Offsets to claim	n finally liquidate on was complete iquidation of assessments on shealections (explaintal collections	ed? If so d its	dollars)	+++, 968.66 \$	Per cent of payments
O. Has this bank been Date liquidati Collections: From li From a Other c Offsets to claim	n finally liquidated on was completed iquidation of assessments on shoollections (explaintal collections	ed? If so d its	dollars)	- 144, 9 68.66 \$	34.1
O. Has this bank been Date liquidati Collections: From li From a Other c Offsets to claim	n finally liquidate on was complete iquidation of assessments on shealections (explaintal collections ms (loans paid, edepositors:	ed? If so d its	dollars)	+++, 968.66 \$	Per cent of payments
O. Has this bank been Date liquidation Collections: From li From according to the collection of the co	n finally liquidate on was complete iquidation of assessments on shealections (explaintal collections ms (loans paid, edepositors:	ed? If so d	dollars)	+++, 968.66 \$	Per cent of payments
O. Has this bank been Date liquidati Collections: From li From a Other c To Offsets to clair Payments to d Secured claims Preferred claims	n finally liquidate on was complete iquidation of assessments on shealections (explaintal collections In the collections of the collections (explaintal collections). Claims allowed	ed? If so d	dollars) Payments from guaranty fund	+++, 968.66 \$	Per cent of payments

4.4	0		
11.	Causes	ot	suspension:

	Primary cause	Contributing
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		X
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		Ha. This has
Failure of large debtor (Name)		
Other causes, (specify)		
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes		r type of indust
Did the slow, doubtful or worthless paper held by the bank represent large	ly one particula	r type of indus
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes	ly one particula	
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which	ly one particula:	used the suspe
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which sion? 1924	ly one particular	ased the suspe
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? Yes If so, state what industry or type of agriculture. Cotton Farming. What was the approximate date of the beginning of the difficulty which sion? 1924 The there any assessments, voluntary or otherwise, on the directors or stock	ultimately cau	used the suspendence or after



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 TEXAS
1. Name of bank Guaranty State Bank,	Town or City GunterCounty Grayson
2. Date organized March 28,1922 Date suspended	Dec.,14, 1926 opulation of town or city* 600
3. Federal reserve district 11	Member or nonmember of F. R. SystemNon_Member
4. Number of branches operated: In city of parent b	ankNone
Outside city of par	rent bank**None
5. Was this bank a member of a chain or group? If so	give the name of the chain or groupNo

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

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

6. Condition figures, as of (date*) <u>December 13,1926</u>	
Loans and discounts:	
On real estate	
Other <u>135 010 49</u>	
Total loans and discounts	\$ 138 289 82
Real estate acquired in satisfaction of debts	
Investments	-
All other resources	22 489 06
Total resources	160 778 88
Capital	20 000 00
Surplus and undivided profits	1 752 47
Deposits:	
Due to banks**	3
Demand deposits, including U. S. Govt. deposits 101 978 9	7
Time deposits, including postal savings 5 135 63	1
Total deposits	\$ 119 338 91
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	16 687 50
Total liabilities	160 778 88
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	
	Per cent of loss
Loss to depositors on: Amount 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.

Name of banl	k by which taken	over	V		
Date taken o	ver				
Loss to depos	itors on:		4	Per	cent of loss
Secure	d claims		Amount \$		to claims
Prefer	red claims				
Genera	al claims				
To	ota1				
9. Is this bank still i	n process of liqui	dation? Yes	If so give payment	s to date:	
		' (Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	96 431 23	24 107 81	9 643 12	33 750 93	35%
General claims	18 427 03	4 606 75		4 606 75	25%
Total claims	114 858 26			38,357,68	33.4
10. Has this bank bee Date liquidat Collections: From 1 From a	en finally liquidate ion was complete iquidation of assessments on she collections (explain that collections		give:		
10. Has this bank bee Date liquidat Collections: From 1 From 2 Other of	en finally liquidate ion was complete iquidation of assessments on she collections (explain that collections ms (loans paid, explain depositors:	ed? If so d its	dollars)	\$	Per cent of payment:
10. Has this bank bee Date liquidat Collections: From 1 From 2 Other of	en finally liquidate ion was complete iquidation of assessments on she collections (explain that collections	ed? If so d its	give:		
10. Has this bank bee Date liquidat Collections: From 1 From 2 Other of	en finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	ed? If so d	dollars)	\$	Per cent of payment:
Date liquidat Collections: From a Other of Offsets to clair	en finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, edepositors:	ed? If so d	dollars)	\$	Per cent of payment:
Date liquidat Collections: From a Other of Offsets to clai Payments to of Secured claims	en finally liquidate ion was complete iquidation of assessments on she collections (explaint tal collections ms (loans paid, edepositors:	ed? If so d	dollars)	\$	Per cent of payment:

	~		
11.	Causes	of	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		х
nsufficient diversification		Х
ncompetent 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)		2
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of indust
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Cotton Farmi		type of industr
or agriculture? Yes	ing	
If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1924 there any assessments, voluntary or otherwise, on the directors or stockholound bank suspended? Yes If so, give dates and amounts of 100% assessment was levied within about thirty days as	altimately cau	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farmi That was the approximate date of the beginning of the difficulty which to sion? 1924 there any assessments, voluntary or otherwise, on the directors or stockholound bank suspended? Yes If so, give dates and amounts of	altimately cau	used the susp



	appropriate one of the following		
	☐ National bank	Name of State Texas	185
	State bank	Name of State Texas	
	☐ Trust company		
	☐ Stock savings bank		
	☐ Mutual savings bank		
	Private bank		
			**
1. N	Name of bank Gunter State Bank	Town or CityCounty	Grayson
2. D	Date organized 10-11-19 Date suspended	2-27-22 Population of town or city*_	575
3. F	ederal reserve district llth	Member or nonmember of F. R. System	No
4. N	Number of branches operated: In city of parent ba	nkNone	
	Outside city of pare	ent bank**None	
5. W	Vas this bank a member of a chain or group? If so gi	ive the name of the chain or groupNo	× ×

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

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

6. Condition figures, as of (date*) 2-21-22		
Loans and discounts:		
On real estate	\$	
Other	73,0	007.27
Total loans and discounts		\$ 73,007.27
Real estate acquired in satisfaction of debts		
Investments		11,634.34
All other resources		10,871,69
Total resources		85,513.30
Capital		25,000.00
Surplus and undivided profits		1,735.29
Deposits:		
Due to banks**		
Demand deposits, including U. S. Govt. deposits	3	4,345.48
Time deposits, including postal savings		1,750.00
Total deposits		\$ 36,185.48
Borrowings from F. R. bank		
Borrowings from other banks		20,000.00
All other liabilities		2,592,53
Total liabilities		85,513.30
7. Has this bank been reopened? Yes If so give: Date of reopening 3-27-22 Name under which reopened Guaranty State Bank	2	
Name under which reopened Guaranty State Ball		Per cent of loss
Loss to depositors on:	Amount of loss	to claims
Secured claims\$	None	
Preferred claims	None	
General claims	None	
Total		

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

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

Name of bank	by which taken	over			
Loss to deposite	ors on:			Pe	er cent of loss
			Amount	t of loss	to claims
Total	al			-	
9. Is this bank still in	process of liquid			ts to date:	
9		(Amounts in	dollars)	T	
4	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
				X //s	
General claims					
Total claims					
Total claims O. Has this bank been Date liquidation Collections: From liq From ass Other co	finally liquidate on was complete quidation of assessments on shollections (explainal collections		give:	\$	
Total claims O. Has this bank been Date liquidation Collections: From liq From ass Other co Total	finally liquidate on was complete quidation of assessments on shollections (explainal collections	ed? If so dets	give: dollars) Payments from	\$	Per cent of payments
Total claims O. Has this bank been Date liquidation Collections: From liq From ass Other co Total	finally liquidate on was complete quidation of assessments on shollections (explainal collections	ed? If so dets	give:	\$	
O. Has this bank been Date liquidation Collections: From liq From ass Other co Tota Offsets to claim Payments to de	finally liquidate on was complete quidation of assessments on shollections (explainal collections as (loans paid, expositors:	ed? If so d	give: dollars) Payments from	\$	Per cent of payments
O. Has this bank been Date liquidation Collections: From liq From ass Other co Tota Offsets to claim Payments to de	finally liquidate on was complete quidation of assessments on shollections (explainal collections as (loans paid, expositors:	ed? If so d	give: dollars) Payments from	\$	Per cent of payments
O. Has this bank been Date liquidation Collections: From liq From ass Other co Tota Offsets to claim Payments to de	finally liquidate on was complete quidation of assessments on shollections (explainal collections as (loans paid, expositors:	ed? If so d	give: dollars) Payments from	\$	Per cent of payments

4 4	0	C	suspension	
11	1 211000	Ot	CIICHANCION	•
11.	Causes	OI	adaponaton	

	Primary cause	Contributi cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		3 -
Insufficient diversification		A
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	X
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify)		way be
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		type of indu
		type of indu
or agriculture? Yes If so, state what industry or type of agriculture. Cot ton Farming What was the approximate date of the beginning of the difficulty which the	5	
or agriculture? Yes If so, state what industry or type of agriculture Cot ton Farming	5	
or agriculture? Yes If so, state what industry or type of agriculture. Cot ton Farming What was the approximate date of the beginning of the difficulty which usion? 1921	s ultimately cau	used the sus
or agriculture? Yes If so, state what industry or type of agriculture. Out ton Farming What was the approximate date of the beginning of the difficulty which the sion? 1921 re there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	used the sus
or agriculture? Yes If so, state what industry or type of agriculture. Cot ton Farming What was the approximate date of the beginning of the difficulty which usion? 1921	altimately cau	used the sus
or agriculture? Yes If so, state what industry or type of agriculture. Out ton Farming What was the approximate date of the beginning of the difficulty which the sion? 1921 re there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	used the sus
or agriculture? Yes If so, state what industry or type of agriculture. Out ton Farming What was the approximate date of the beginning of the difficulty which the sion? 1921 re there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	ased the sus

Type of bank reported—check appropriate one of the following		1)
National bank State bank	Name of State	
Trust company Stock savings bank Mutual savings bank Private bank	TEXA	S

1. Name of bank Farmers & Merchants St. Bank,	_Town or City_ GustineCounty_ Comanche
2. Date organized Aprl.5,1907 Date suspended Apr	rl.24,1922 Population of town or city* 700
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
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 groupNo

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

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

). C	ondition figures, as of (date*) November 22,1922.			
	Loans and discounts:			
	On real estate\$			
	Other			
	Total loans and discounts	125	263	29
	Real estate acquired in satisfaction of debts	4	235	80
	Investments	-	261	00
	All other resources	19	736	37
	Total resources	149	496	46
	Capital	20	000	00
	Surplus and undivided profits	14	225	83
	Deposits:			
	Due to banks** \$ 1 094 43			
	Demand deposits, including U. S. Govt. deposits 58 176 20			
	Time deposits, including postal savings 1 000 00			
	Total deposits	60	270	63
	Borrowings from F. R. bank			
	Borrowings from other banks	55	000	00
	All other liabilities			
	Total liabilities	149	496	46
Н	Ias this bank been reopened? If so give:			
	Date of reopening			
	Name under which reopened			
		Per cer	it of lo	oss
	Loss to depositors on: Amount of loss	to c	laims	
	Secured claims\$	-		-
	Preferred claims	-		-
	General claims			-
	Total			_

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

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

8. Has this bank bee	en taken over by	another bank?	If so give:		
Name of ban	k by which taker	ı over			
Date taken o	ver				
Loss to depos	sitors on:		Amoun	Per of loss	r cent of loss to claims
Secure	ed claims				
Prefer	red claims				
Genera	al claims				
T	ota1				
9. Is this bank still i	in process of liqui	idation?	If so give paymen	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					
Date liquidat Collections: From a Other	liquidation of ass assessments on sh collections (expla	ed? Yes If so led July 15,1927 lets	ts Etc.	2 080 0 5 322 5 20 385 0	0 1 2
Payments to	depositors:	(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims	54 557 15		54 557 15	54 557 15	100%
General claims	50 680 49	2 534 02		2 534 02	5%
Total claims	105 237 64			57,091.17	54.2

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11.	Causes	ot	suspension	:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		
nsufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	. х	
Defalcation		
Heavy withdrawals of deposits		X
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
		_
Other causes, (specify). Oil Field loans. Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of industr
Did the slow, doubtful or worthless paper held by the bank represent largely	one particular	
Did the slow, doubtful or worthless paper held by the bank represent largely		type of industr
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		type of industr
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker	s and prom	type of industrotters.
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	s and prom	type of industrotters.
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which	s and prom	type of indus
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker	s and prom	type of industoters.
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which	es and prom	oters.
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which sion? 1919 there any assessments, voluntary or otherwise, on the directors or stockholders.	ultimately can	oters.
Oid the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Oil field worker What was the approximate date of the beginning of the difficulty which sion? 1919 there any assessments, voluntary or otherwise, on the directors or stockhold.	ultimately can	oters.

appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank Private bank	Name of State TEXAS
 Name of bank Hagerman State Bank, Date organized Sept.7,1912 Date suspended 	Town or City_ Hagerman
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar Outside city of paren	
5. Was this bank a member of a chain or group? If so gi	ve the name of the chain or groupNo.

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

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

6. Condition figures, as of (date*) January 8,1927			
Loans and discounts:			
On real estate	\$		
Other			
Total loans and discounts		\$ 18 095 21	
Real estate acquired in satisfaction of debts		6 379 00	
Investments			
All other resources		20 483 77	
Total resources		44 957 98	
Capital		12 500 00	
Surplus and undivided profits			
Deposito			
Deposits: Due to banks**	\$		
Demand deposits, including U. S. Govt. deposits			
Time deposits, including postal savings			
Total deposits			
Borrowings from F. R. bank			
Borrowings from other banks.			
All other liabilities		1 800 00	
Total liabilities.		44 957 98	
Total nabinties			
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\$_			٠
Preferred claims		The state	
General claims			
Total			

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

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

8. Has this bank bee	en taken over by	another bank?	If so give:		
Name of bank	k by which taken	over			
Date taken o	ver				
Loss to depos	sitors on:		4	Per	r cent of loss
Secure	d claims			•	to claims
Prefer	red claims				
Genera	al claims				
To	ota1				
9. Is this bank still i	n process of liqui	dation?(Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims		7.			
General claims					
Collections: From a Other of	liquidation of assessments on shacollections (explantation) tall collections.	ed?ies If s edJune 13,19; ets archolders Cannot determinate.) (Amounts in	ine from recor	ds a <u>vailable.</u>	
	Claims allowed	Dividends paid from collections	Payments from XXXXXXfund B o n d	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims		*1,1			,
General claims	29 429 23		29 429 23	29 429 23	100%
Total claims	29 429 23				

	~	•		
11.	Causes	ot	suspe	ension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	/	
Defalcation		
Heavy withdrawals of deposits	p#- 4	
Failure of affiliated institution.(Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) Lack of business		V
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particula	r type of industr
	one particula	r type of indust
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which	ultimately ca	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which sion? 1924	ultimately can	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which sion? 1924 . Were there any assessments, voluntary or otherwise, on the directors or stockhold.	ultimately can	used the suspen

Type of bank reported—check appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank Private bank
First State Pork
1. Name of bank First State Bank, Town or City Hallettsville County Lavaca
2. Date organized Aug. 25, 1916 Date suspended Aept. 8, 1928 Population of town or city* 2 000
2. Substitution of the first state of the st
3. Federal reserve district 11Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bank None
Outside city of parent bank**None
5. Was this bank a member of a chain or group? If so give the name of the chain or group Yes.
Welhausen-Driscoll chain of bank, principal bank being Yoakum State Bank, Yoaku Texas.

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

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

6. Condition figures, as of (date*) <u>September 8,1928</u>	
Loans and discounts:	
On real estate\$	
Other	•
Total loans and discounts	316 500 68
Real estate acquired in satisfaction of debts	
Investments	55 550 00
All other resources	261 320 47
Total resources	665 515 03
Capital	50 000 00
Surplus and undivided profits	11 685 83
Deposits:	
Due to banks**\$ 2 513 21	
Demand deposits, including U. S. Govt. deposits 402 213 73	
Time deposits, including postal savings 144 090 81	
Total deposits	
Borrowings from F. R. bank	
Borrowings from other banks	-
All other liabilities	55 011 45
Total liabilities	665 515 03
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	
Loss to depositors on: Amount of loss	Per cent of loss to claims
Secured claims\$	
Preferred claims	
General claims	1
Total	

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

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

Name of bank	k by which taken	over			
Date taken or	ver				
Loss to deposi	itors on:		Amoun	Per t of loss	r cent of loss to claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	al claims				
To	otal	,			
9. Is this bank still in	n process of liquio	dation? Yes (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims		ŧ.			
Preferred claims					
General claims		306 628 6 3		306 628 63	62%
Contrat Canada Tita	72		4		
Total claims	494 562 32	. ,	e e		-
0. Has this bank been Date liquidati Collections:	n finally liquidate	d			
0. Has this bank been Date liquidation. Collections: From 1	n finally liquidate ion was complete iquidation of asse	dets			
0. Has this bank been Date liquidations: From 1:	n finally liquidate ion was complete iquidation of assessments on sh	detsareholders			
0. Has this bank been Date liquidations: Collections: From 1: From a	n finally liquidate ion was complete iquidation of assessments on shoollections (explain	detsareholders			
0. Has this bank been Date liquidations: Collections: From 1: From a Other of	in finally liquidate ion was complete iquidation of assessments on shecollections (explain that collections.	etsareholdersin)			
0. Has this bank been Date liquidations: Collections: From 1: From a Other of	n finally liquidate ion was complete iquidation of assessments on she collections (explain that collections	detsareholders			
0. Has this bank been Date liquidations: Collections: From 1: From a Other of Offsets to claim	n finally liquidate ion was complete iquidation of assessments on she collections (explain that collections	dets			
0. Has this bank been Date liquidati Collections: From 1: From a Other of Offsets to claim Payments to of	in finally liquidate ion was complete iquidation of assessments on she collections (explain tal collections ms (loans paid, explain tal collections).	ets	dollars)	\$	Per cent of payment:
O. Has this bank been Date liquidations: Collections: From a Other of To Offsets to claim Payments to of Secured claims	in finally liquidate ion was complete iquidation of assessments on she collections (explain that collections ms (loans paid, explain that collections). Claims allowed	dets	dollars)	\$	Per cent of payment:
O. Has this bank been Date liquidations: Collections: From light From a Other of To Offsets to claim Payments to of Secured claims	in finally liquidate ion was complete iquidation of assessments on she collections (explain that collections. The collections is the collections of the collections of the collections of the collections. The collections is the collections of the collections of the collections of the collections of the collections. Claims allowed	dets	dollars) Payments from guaranty fund	\$	Per cent of payment:

11	0	- C		
11.	Causes	OI	suspension	:

	Primary cause	Contributin 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	s, ·	X
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)Yoakum State Bank,	. х	
Failure of correspondent (Name)	. х	
Failure of large debtor (Name)		
Other causes, (specify). Losses in loans place in this bank		X
by Welhausen & Deiscoll, the Yoakum State Bank, and by the interests of Welhausen & Driscoll. Did the slow, doubtful or worthless paper held by the bank represent larg or agriculture? No.	ely one particula	r type of indus
by the interests of Welhausen & Driscoll. Did the slow, doubtful or worthless paper held by the bank represent larg	ely one particula	r type of indus
by the interests of Welhausen & Driscoll. Did the slow, doubtful or worthless paper held by the bank represent larg or agriculture? No.	ely one particula	r type of indus
by the interests of Welhausen & Driscoll. Did the slow, doubtful or worthless paper held by the bank represent larg or agriculture? No.		
Did the slow, doubtful or worthless paper held by the bank represent larg or agriculture? No. If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which	ı ultimately ca	used the susp
Did the slow, doubtful or worthless paper held by the bank represent larg or agriculture? No. If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion? 1920	ultimately car	used the suspo
Did the slow, doubtful or worthless paper held by the bank represent large or agriculture? No. If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion? 1920 re there any assessments, voluntary or otherwise, on the directors or stock	n ultimately car	used the susposefore or after

Type of bank reported—check



BANK SUSPENSIONS SINCE JANUARY 1, 1921

	appropriate one of the following National bank State bank Trust company Stock savings bank	Name of State	Texas	187
	Mutual savings bank			
	Private bank		h	
4				
1. Name	e of bank Harlingen State Bank	Town or City_ Harling	enCounty_	Cameron
2. Date	organized 10-26-1909 Date suspended	3-3-21 Population o	f town or city*	1784
3. Feder	ral reserve districtllth	Member or nonmember of	F. R. System	No
4. Num	ber of branches operated: In city of parent bar Outside city of paren	nkNone nt bank**None	4	
5. Was t	this bank a member of a chain or group? If so gi		oupNone	

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

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

6. Condition figures, as of (date*) 12-31-20	
Loans and discounts:	
On real estate	15
Other	72
Total loans and discounts	\$ 293,715.87
Real estate acquired in satisfaction of debts	None
Investments	23,026.00
All other resources	53,947.37
Total resources	370,689.24
Capital	50,000.00
Surplus and undivided profits	750.00
Deposits:	
Due to banks**\$ 8,670.50)
Demand deposits, including U. S. Govt. deposits 217, 149.50)
Time deposits, including postal savings)
Total deposits	\$ 239,249.00
Borrowings from F. R. bank	
Borrowings from other banks	65,000.00
All other liabilities	15,690.24
Total liabilities	370,689.24
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	D
Loss to depositors on: Amount of loss	Per cent of loss to claims
Secured claims\$	
Preferred claims	
General claims	<u> </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.

Name of bank	k by which taken	overPlanters	State Bank,	Harlingen, Te	exas
Date taken o	ver	March 22, 192	21		
Loss to depos	itors on:		Amoun	Per Per	cent of loss to claims
Secure	d claims				o ciaims
Prefer	red claims				
Genera	al claims				
To	ota1				
		dation? I			
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims			5	2	
General claims					
Total claims 0. Has this bank been Date liquidate Collections: From 1	en finally liquidate ion was completed liquidation of asset	ed? If so d	give:	\$	
Total claims 0. Has this bank been Date liquidate Collections: From 1	en finally liquidate ion was completed liquidation of assessments on sh	ed? If so detsareholders	give:	\$	
Total claims 0. Has this bank been Date liquidate Collections: From 1 From 2	en finally liquidate ion was completed liquidation of assessments on shacollections (explain	ed? If so dets	give:	\$	
Total claims 0. Has this bank been Date liquidate Collections: From a Other of Total claims	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections	ed? If so detsareholders	give:	\$	
Total claims O. Has this bank beed Date liquidate Collections: From a Other of Conference of C	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections	ed? If so dets	give:	\$	
Total claims O. Has this bank beed Date liquidate Collections: From a Other of Conference of C	en finally liquidate ion was completed liquidation of assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d	give: dollars) Payments from	\$	
Total claims 0. Has this bank been Date liquidate Collections: From a Other of Conference of C	en finally liquidate ion was completed liquidation of asset assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d	give: dollars) Payments from	\$	
Total claims 0. Has this bank been Date liquidate Collections: From a Other of Conference of Co	en finally liquidate ion was completed liquidation of asset assessments on she collections (explain that collections ms (loans paid, endepositors:	ed? If so d	dollars) Payments from guaranty fund	\$	

11. Causes of suspension:

	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 or agriculture? Yes If so, state what industry or type of agriculture Citrus Fruit and		
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Citrus Fruit and What was the approximate date of the beginning of the difficulty which the	i Truck Cro	ops
or agriculture? Yes If so, state what industry or type of agriculture Citrus Fruit and	i Truck Cre	ops
or agriculture? Yes If so, state what industry or type of agriculture Citrus Fruit and What was the approximate date of the beginning of the difficulty which the	d Truck Cre	ops used the susp
or agriculture? Yes If so, state what industry or type of agriculture Citrus Fruit and What was the approximate date of the beginning of the difficulty which a sion? 1920	d Truck Creating	ops used the susp
or agriculture? Yes If so, state what industry or type of agriculture Citrus Fruit and What was the approximate date of the beginning of the difficulty which a sion? 1920 re there any assessments, voluntary or otherwise, on the directors or stockholder.	d Truck Creating	ops used the susp
or agriculture? Yes If so, state what industry or type of agriculture Citrus Fruit and What was the approximate date of the beginning of the difficulty which a sion? 1920 re there any assessments, voluntary or otherwise, on the directors or stockholder.	d Truck Creating	ops used the susp



BANK SUSPENSIONS SINCE JANUARY 1, 1921

appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank Private bank	Name of State TEXAS
1. Name of bank Planters State Bank,	Town or City Harlingen County Cameron
2. Date organized Aug.17,1912 Date suspended	Feby.23,1924 Population of town or city* 12 000
3. Federal reserve district 11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent ba	nkNone
Outside city of pare	nt bank**None
5. Was this bank a member of a chain or group? If so gi	ve the name of the chain or groupNo •

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

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

6. Condition figures, as of (date*) February 21,1924	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$414 058 07
Real estate acquired in satisfaction of debts	26 219 11
Investments. +19	5 339 88
All other resources.	117 111 99
Total resources	562 729 05
Capital	35 000 00
Surplus and undivided profits	6 982 00
Deposits:	
Due to banks**	
Demand deposits, including U. S. Govt. deposits 430 249 95	5
Time deposits, including postal savings 30 167 99)
Total deposits	\$ 472 6 59 45
Borrowings from F. R. bank	
Borrowings from other banks	25 000 00
All other liabilities.	23 687 60
Total liabilities	562 729 05
7. Has this bank been reopened? If so give: Date of reopening Name under which reopened	
	Per cent of loss
Loss to depositors on: Amount of loss	
	to claims
Secured claims\$	to claims
Preferred claims	to claims
	to claims

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

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

Name of hant	thy which taken	over			
Loss to depos	itors on:		Amoun		cent of loss to claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	al claims				
To	ota1				
9. Is this bank still is	n process of liqui	dation? Yes I	f so give paymen	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	154 775 41	,	154 775 41	154 775 41	100%
General claims		146 55		146 55	39%
General claims Total claims	375 79 155 151 20			146 55 134 9 2 2	39% 99.9
General claims Total claims 0. Has this bank bee Date liquidat Collections: From 1 From a	an finally liquidate ion was complete iquidation of assessments on she collections (explain that collections.			154922	99.9
General claims Total claims 0. Has this bank bee Date liquidat Collections: From a Other of	an finally liquidate ion was complete iquidation of assessments on she collections (explain that collections. In the collections is assessments on she collections (explain that collections. In the collections is assessments on she collections. In the collections is assessment to the collections in the collections is a collection of the collections.	ed? If so d its	dollars)	154922 \$	Per cent of payments
General claims Total claims 0. Has this bank bee Date liquidat Collections: From a Other of	an finally liquidate ion was complete iquidation of assessments on she collections (explain that collections.	ed? If so d sts	dollars)	154922	99.9
General claims Total claims 0. Has this bank bee Date liquidat Collections: From a Other of Total Confects to claim Payments to contain the contains	an finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections. In finally liquidate in the complete in the collections (explaintal collections. In finally liquidate in the complete in the collection	ed? If so d	dollars)	154922 \$	Per cent of payments
General claims Total claims 0. Has this bank bee Date liquidat Collections: From a Other of	an finally liquidate ion was complete iquidation of assessments on she collections (explain that collections ms (loans paid, edepositors:	ed? If so d	dollars)	154922 \$	Per cent of payments
General claims Total claims 0. Has this bank bee Date liquidat Collections: From a Other of Total Confests to claim Payments to confessed claims	an finally liquidate ion was complete iquidation of assessments on she collections (explain that collections. In the collections of the collections of the collections (explain that collections. In the collections of the collections of the collections of the collections. In the collections of the collections of the collections of the collections of the collections. In the collections of the	ed? If so d	dollars)	154922 \$	Per cent of payments

11.	Causes	of	suspension
11.	Causes	OI	suspension

	Primary cause	Contribut cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) Bank was loaded with second and sub-		X
sequent liens real estate notes arrising from speculations in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particulai	type of indu
tions in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely		
tions in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes		
tions in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	tion schem	es.
tions in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Real Estate promotion. What was the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the approximate date of the approximate date of the approximate date of the approximate date	tion schem	es.
tions in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Real Estate promo-	tion schem	es.
tions in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Real Estate promotion. What was the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the beginning of the difficulty which uses the approximate date of the approximate date of the approximate date of the approximate date of the approximate date	tion schem	sed the sus
tions in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture Real Estate promotions, state what industry or type of agriculture real Estate promotions? 1918	tion scheme	ues. used the sus
tions in Rio Grande Valley lands. Heavy losses developed in the notes. Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes If so, state what industry or type of agriculture. Real Estate promotions which use sion? 1918 e there any assessments, voluntary or otherwise, on the directors or stockholes.	tion scheme	used the sus



BANK SUSPENSIONS SINCE JANUARY 1, 1921

Type of bank reported—check appropriate one of the following	
☐ National bank	Name of State
State bank	Name of State
☐ Trust company	
Stock savings bank	TEXAS
☐ Mutual savings bank	A 2 4 4 2 2 2 2
☐ Private bank	
 Name of bank American State Bank, Date organized Sept.18,1917 Date suspended 	Town or City Harrisburg County Harris (Part of City of Houston) Feby. 21, 1925 population of town or city* 290 000
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar	nkNone
Outside city of pare	nt bank**None
5. Was this bank a member of a chain or group? If so gi	ve 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*) February 21,1925.	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	495 665 56
Real estate acquired in satisfaction of debts	
Investments	58 641 00
All other resources	115 429 44
Total resources	669 736 00
Capital	50 000 00
Surplus and undivided profits	32 478 71
Deposits:	
Due to banks**\$ 39 099 40	
Demand deposits, including U. S. Govt. deposits 512 275 21	
Time deposits, including postal savings 24 832 63	
Total deposits	576 207 24
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	11 050 05
Total liabilities	669 736 00
7. Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	Per cent of loss
Loss to depositors on: Amount 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.

Name of banl	k by which taken	over			,
Loss to depos			Amount	of loss t	cent of loss o claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	al claims				
To	ota1		<u>L</u>		
9. Is this bank still i	n process of liqui	dation? Yes	If so give payment	s to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of paymen to claims allowed
Secured claims					
Preferred claims	3 3 6 0 36 36		336 036 36	336 036 36	100%
General claims	248 384 65	62 096 16		62 096 16	25%
Total claims	584 421 01			398132,52	68.1
Date liquidate Collections: From 1 From a Other o	ion was complete iquidation of asso assessments on sh collections (expla- otal collections ms (loans paid, e	ed? If so ed ets in)			
		Dividends paid from	Payments from		Per cent of payment
122	Claims allowed	collections	guaranty fund	Total payments	to claims allowed
Secured claims					
Preferred claims					
General claims					
Low outilis					

	~			
11.	Causes	of	susp	ension:

	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	х	
Defalcation	X	
Heavy withdrawals of deposits		х
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify). Losses in loans		X
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No	one particular	· type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No	one particular	type of indust
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which the slow of t		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No If so, state what industry or type of agriculture.		
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1921 there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	used the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1921	altimately cau	used the suspe
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1921 there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	used the suspe

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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 TEXAS
1. Name of bank State Bank of Henderson	Town or City Henderson County Rusk
2. Date organized Feby 1,1921 Date suspended	Dec.28,1926 Population of town or city* 3 000
3. Federal reserve district 11	Member or nonmember of F. R. System_ Non Member
4. Number of branches operated: In city of parent ba	nkNone
Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so gi	ive the name of the chain or groupNo

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

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

Loans and discounts:		
On real estate	\$	
Other		
Total loans and discounts		\$ 89 937 50
Real estate acquired in satisfaction of debts		5 515 72
Investments	115	25 170 48
All other resources		21 913 92
Total resources		142 537 62
Capital		25 000 00
Surplus and undivided profits		8 921 17
Deposits:		
Due to banks**	\$ 122 91	
Demand deposits, including U. S. Govt. deposits		
Time deposits, including postal savings		
Total deposits		\$ 93 573 30
Borrowings from F. R. bank		
Borrowings from other banks		15 043 15
All other liabilities		
Total liabilities		142 537 62
as 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.

Name of bank	by which taken	over			
Date taken ov	/er				
Loss to deposi	itors on:		Amount	Per to f loss	cent of loss to claims
Secureo	d claims				
Preferr	ed claims				
Genera	l claims				
To	otal				
9. Is this bank still in	n process of liquid	dation? Yes	If so give payment	s to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections 6½%	Payments from xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Total payments	Per cent of payment to claims allowed
Secured claims			0	*	
Preferred claims				× 1	
General claims	94 655 67	6 152 61	25 798 47	31 861 08	33.66%
General Claims		0 204 02	20 100 21	01 001 00	00.0070
Total claims O. Has this bank been	94 655 67			01 001 00	35100/6
O. Has this bank been Date liquidati Collections: From 1: From a	94 655 67 In finally liquidate ion was complete iquidation of assessments on she collections (explain		give:	\$	
Total claims O. Has this bank been Date liquidation. Collections: From 1: From a Other of Tother of Offsets to claim	n finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections	ed? If so detsareholders	give:	\$	
Total claims 0. Has this bank been Date liquidations: Collections: From light of the control of the cont	n finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections	ed? If so d etsareholders	give:	\$	
O. Has this bank been Date liquidation. Collections: From 1: From a Other of Offsets to claim	n finally liquidate ion was complete iquidation of assessments on she collections (explaintal collections	ed? If so d etsareholders	give:	\$	
O. Has this bank been Date liquidati Collections: From li From a Other of	n finally liquidate for was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, explaintal collections).	ed? If so d its	dollars)	\$	Per cent of payments
Total claims O. Has this bank been Date liquidation. Collections: From 1: From a Other of Tother of Offsets to claim	n finally liquidate for was complete iquidation of assessments on she collections (explaintal collectionsms (loans paid, explaintal collections).	ed? If so d sts	dollars)	\$	Per cent of payments
O. Has this bank been Date liquidations: Collections: From life From a Other of To Offsets to claim Payments to of Secured claims	n finally liquidate for was complete iquidation of assessments on she collections (explaintal collectionsms (loans paid, explaintal collections).	ed? If so d its	dollars)	\$	Per cent of payments

11.	Causes	of	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	2	x
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	х	
Defalcation		
Heavy withdrawals of deposits		
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify). Losses in loans to officers, directors and their interests.		хх
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture?	one particular	type of indust
or agriculture?	one particular	type of indust
	one particular	type of indus
or agriculture?		
or agriculture?	timately cau	used the suspe
or agriculture?	timately cau	used the susp
or agriculture?	timately cau	ased the suspe
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1921 e there any assessments, voluntary or otherwise, on the directors or stockhole.	ders either b	efore or after t

BANK SUSPENSIONS SINCE JANUARY 1, 1921

appropriate one of the following National bank State bank Trust company Stock savings bank Mutual savings bank Private bank	Name of State TEXAS
 Name of bank Hitchcock State Bank, Date organized May 5,1921 Date suspended See 	Town or City Hitchcock County Galveston ept.27,1923 Population of town or city* 350
3. Federal reserve district 114. Number of branches operated: In city of parent bank	Member or nonmember of F. R. System_Non_Member_k
the second secon	t bank**None

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

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

Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	\$ 34 633 90
Real estate acquired in satisfaction of debts	
Investments	
All other resources	17 833 63
Total resources	52 467 53
Capital	15 000 00
Surplus and undivided profits	50 47
Deposits:	
Due to banks**	105 50
Demand deposits, including U. S. Govt. deposits 36	
Time deposits, including postal savings	
Total deposits	\$ 37 417 06
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
Total liabilities	52 467 53
Has this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	
Loss to depositors on: Amount of le	oss Per cent of loss to claims
Secured claims\$	
Preferred claims	<u> </u>
General claims	
Total	

7.

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

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

Name of bank	by which taken	over			
Date taken ov	/er				
Loss to deposi	tors on:		Amoun	t of loss	r cent of loss to claims
Secured	1 claims				***************************************
Preferre	ed claims				-
General	l claims				
То	tal	***************************************			
9. Is this bank still in	n process of liqui	dation? l (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
General claims					
Total claims					
Total claims O. Has this bank been Date liquidations: From li From as Other co	n finally liquidat on was complete iquidation of ass ssessments on shollections (expla- tal collections		give:	\$ 13 530 4 459 5 000 22 990	90 00 20
Total claims O. Has this bank beer Date liquidations: From li From as Other co	n finally liquidat on was complete iquidation of ass ssessments on shollections (expla- tal collections	ed? Yes If so dets	give:	\$ 13 530 4 459 5 000 22 990	90 00 20 47
Total claims O. Has this bank beer Date liquidations: From li From as Other co	n finally liquidat on was complete equidation of ass ssessments on shadlections (expla- tal collections ms (loans paid, ex-	ed? Yes If so dets	give: s dollars) Payments from	\$ 13 530 4 459 5 000 22 990 \$ 1 017	90 00 20 47 Per cent of payments
O. Has this bank beer Date liquidation Collections: From li From as Other co Tot Offsets to claim Payments to d	n finally liquidate on was completed iquidation of assessments on shollections (explaital collections ms (loans paid, explaital collections) Claims allowed	ed? Yes If so dets	give: s dollars) Payments from	\$ 13 530 4 459 5 000 22 990 \$ 1 017	90 00 20 47 Per cent of payments
Total claims O. Has this bank beer Date liquidations: From li From as Other co	n finally liquidat on was complete equidation of ass ssessments on shadlections (expla- tal collections ms (loans paid, ex-	ed? Yes If so dets	give: s dollars) Payments from	\$ 13 530 4 459 5 000 22 990 \$ 1 017	90 00 20 47 Per cent of payments

	~		
11.	Causes	ot	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc		x
Defalcation	X	
Heavy withdrawals of deposits	phila III.	
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) One Man Bank. Lack of business.		X
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? No.	one particular	type of industry
	one particular	type of industry
or agriculture? No. If so, state what industry or type of agriculture		
or agriculture? No. If so, state what industry or type of agriculture		
or agriculture? No. If so, state what industry or type of agriculture	ltimately cau	ised the suspen-
or agriculture? No. If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1921	ltimately cau	ased the suspen-
or agriculture? No. If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which usion? 1921 e there any assessments, voluntary or otherwise, on the directors or stockhood.	ltimately' cau	efore or after the



BANK SUSPENSIONS SINCE JANUARY 1, 1921

appropriate one of the following	LOU
National bank State bank	Name of State
☐ Trust company	CARAGERIALS SUCCESSION AND COM-
Stock savings bank	TEXAS
☐ Mutual savings bank ☐ Private bank	4 22 22 2 2 2
	A STATE OF THE STA
1. Name of bank Home State Bank,	Town or City Howe County Grayson
2. Date organized Aug. 13, 1915 Date suspended	Aug.22,1927 Population of town or city* 800
	two of the same state of the s
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
	the state of the s
4. Number of branches operated: In city of parent bar	nkNone
Outside city of paren	nt bank**None
5. Was this bank a member of a chain or group? If so give	ve the name of the chain or groupNo

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

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

condition figures, as of (date*) August 22,1927	
Loans and discounts:	
On real estate	\$
Other	· · · · · · · · · · · · · · · · · · ·
Total loans and discounts	\$ 85 828 00
Real estate acquired in satisfaction of debts	
Investments	
All other resources	2 6 900 98
Total resources	112 728 98
Capital	15 000 00
Surplus and undivided profits	
Deposits:	
Due to banks**	\$ 2 500 00
Demand deposits, including U. S. Govt. deposits	s 49 941 40
Time deposits, including postal savings	
	§ 59 512 59
Borrowings from F. R. bank	
Borrowings from other banks	
All other liabilities	
	112 728 98
Ias this bank been reopened? If so give:	
Date of reopening	
Name under which reopened	
Loss to depositors on:	Amount 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.

Name of ban	k by which taken	over			
Loss to depos					cent of loss
				t of loss	to claims
		• • • • • • • • • • • • • • • • • • • •			
		••••••			
9. Is this bank still i	n process of liqui	dation? Yes I		ts to date:	
		(Amounts in			1
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
			<i>i</i> ,		
Secured claims					
Preferred claims			-		
General claims	07 705 57			30 001 00	200
General Claims		16 664 05		16 664 05	19%
Total claims	87 705 53			16 664 05	19%
Total claims 0. Has this bank been Date liquidate Collections: From From Cother	en finally liquidate ion was complete diquidation of assessments on she collections (explain that collections	ed? If so d in)		\$	
Total claims 0. Has this bank been Date liquidate Collections: From From Cother	en finally liquidate ion was complete diquidation of assessments on she collections (explain that collections	ed? If so d in)		\$	
Total claims 0. Has this bank been Date liquidate Collections: From From Cother Offsets to claim Payments to	en finally liquidate ion was complete liquidation of assessments on she collections (explained to tal collections). ms (loans paid, edepositors: Claims allowed	ed? If so d its	dollars)	\$	
Total claims 0. Has this bank been Date liquidate Collections: From From Cother Offsets to claim Payments to Secured claims	en finally liquidate ion was complete liquidation of assessments on she collections (explained assessments) and collections. ms (loans paid, edepositors: Claims allowed	ed? If so d its	dollars)	\$	
Total claims 0. Has this bank been Date liquidate Collections: From From Cother Offsets to claim Payments to	en finally liquidate ion was complete liquidation of assessments on she collections (explain that collections is collections). In finally liquidate ion was complete liquidation of assessments on she collections (explain that collections). In finally liquidate ion was complete liquidation of assessments on she collections (explain that collections). In finally liquidate ion was complete liquidation of assessments on she collections (explain that collections). In finally liquidate ion was complete liquidate ion was complete liquidate ion was complete liquidate. In finally liquidate ion was complete liquidate ion was complete liquidation of assessments on she collections (explain that collections). In finally liquidate liquidate ion was complete liquidation of assessments on she collections (explain that collections). In finally liquidate liquidate liquidate liquidation of assessments on she collections. In finally liquidation of assessments on she collections.	ed? If so d its	dollars) Payments from guaranty fund	\$	

4.4	~	-		
11.	Causes	ot	suspension	:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		Х
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 or agriculture? Yes	one particular	type of industr
	one particular	type of indust
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1923 there any assessments, voluntary or otherwise, on the directors or stockhood.	ltimately cau	used the suspe
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1923	ltimately cau	ased the suspe
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1923 there any assessments, voluntary or otherwise, on the directors or stockhood Yes	ltimately cau	used the suspe

BANK SUSPENSIONS SINCE JANUARY 1, 1921

Type of bank reported—check appropriate one of the following	
National bank	Name of State
State bank	Name of State
☐ Trust company	DEPOSITIONS STREET, COMP. COMP.
☐ Stock savings bank	TEXAS
☐ Mutual savings bank	A LIZAD
☐ Private bank	
 Name of bank Guaranty State Bank, Date organized Feby. 9,1917 Date suspended 	Town or City Humble, County Harris Aug.6,1921 Population of town or city* 2 500
3. Federal reserve district 11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent b	pank None
Outside city of pa	rent bank**None
5. Was this bank a member of a chain or group? If so	give the name of the chain or groupNo

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

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

Loans and discounts:				
On real estate	\$		Li C	
Other				
Total loans and discounts			889	86
Real estate acquired in satisfaction of debts				
Investments.			300	00
All other resources		_18	003	47
Total resources		113	193	33
Capital	,,,,,,,,,,,	25	000	00
Surplus and undivided profits			-	
Deposits:				
Due to banks**	\$ 397 07		_	
Demand deposits, including U. S. Govt. deposits	58 564 26			
Time deposits, including postal savings	8 792 00			
Total deposits		\$ 67	753	33
Borrowings from F. R. bank		1		
Borrowings from other banks		_ 18	500	00
All other liabilities			940	00
Total liabilities		113	,193	33
Has this bank been reopened? If so give:				
Date of reopening				
Name under which reopened				
		Per ce	ent of i	loss
Loss to depositors on: Among	int of loss	to	claims	
Secured claims\$		-	-	-
Preferred claims		-		_
General claims	Contraction of the			_ 1
Total				

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

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

Name of bank	k by which taker	over			
Date taken ov	ver				
Loss to depos	itors on:		Amoun		cent of loss to claims
Secure	d claims			•	
Preferr	ed claims				
Genera	al claims				
То	ota1				
9. Is this bank still in	n process of liqui	dation? <u>Yes</u> (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims	46 437 44		46 437 44	46 437 44	100%
General claims	9 212 81	8 383 65		8 383 65	91%
Total claims	55 650 2 5			54821	98.5
Date liquidate Collections: From 1 From a Other o	ion was complete iquidation of ass assessments on sh collections (expla- otal collections ms (loans paid, e	ets			
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
General claims					
Total claims					

4.4	~		
11.	Causes	of	suspension:

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). Loans to oil field workers and promoters.	Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc												rimary cause	у	Contribut cause
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 large debtor (Name). Other causes, (specify). Loans to oil field workers and pro-	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 large debtor (Name). Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industrial or agriculture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately caused the suspendence of the	drouth, boll weevil, etc nsufficient diversification ncompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	in rea	al estate val	ues											
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). Loans to oil field workers and pro-	Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc. Defalcation. Heavy withdrawals of deposits. Pailure of affiliated institution (Name). Pailure of large debtor (Name). Pailure of large debtor (Name). Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particular or agriculture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately	due to	unforeseen	agricultur	al or in	dustria	al disa	sters	such	as flo	oods,				X
lack of enterprise, etc	lack of enterprise, etc. X Defalcation Heavy withdrawals of deposits. Failure of affiliated institution (Name). Failure of correspondent (Name). Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industrior agriculture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately caused the suspense.	lack of enterprise, etc. Defalcation. Heavy withdrawals of deposits. Pailure of affiliated institution (Name). Pailure of correspondent (Name). Pailure of large debtor (Name). Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particulture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately	ient di	iversification	n											
Defalcation Heavy withdrawals of deposits Failure of affiliated institution (Name). Failure of correspondent (Name). Failure of large debtor (Name). Other causes, (specify). Loans to oil field workers and pro-	Defalcation	Defalcation Heavy withdrawals of deposits Failure of affiliated institution (Name) Failure of correspondent (Name) Pailure of large debtor (Name) Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one partion or agriculture? If so, state what industry or type of agriculture Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately	etent k of e	managemer nterprise, et	nt, i.e., poo	or credit	t judgn	nent, 1	axity	in co	ollect	ions,		X		
Heavy withdrawals of deposits. Failure of affiliated institution (Name). Failure of correspondent (Name). Failure of large debtor (Name). Other causes, (specify). Loans to oil field workers and pro-	Heavy withdrawals of deposits. Failure of affiliated institution (Name). Failure of correspondent (Name). Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industrior agriculture? If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately caused the suspendence of the	Heavy withdrawals of deposits. Pailure of affiliated institution (Name). Pailure of correspondent (Name). Pailure of large debtor (Name). Other causes, (specify) Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one partion or agriculture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately														
Failure of correspondent (Name)	Failure of correspondent (Name)	Failure of correspondent (Name)														
Failure of correspondent (Name)	Failure of correspondent (Name)	Failure of correspondent (Name)	of affi	liated instit	ution (Na	me)										
Other causes, (specify) Loans to oil field workers and pro-	Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately caused the suspendent.	Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one partion or agriculture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately														2
Other causes, (specify) Loans to oil field workers and pro-	Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately caused the suspendent.	Other causes, (specify). Loans to oil field workers and promoters. Did the slow, doubtful or worthless paper held by the bank represent largely one partion or agriculture? Yes If so, state what industry or type of agriculture. Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately	of lar	ge debtor (I	Name)											
	Did the slow, doubtful or worthless paper held by the bank represent largely one particular type of industry or agriculture? Yes If so, state what industry or type of agriculture Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately caused the suspense.	Oid the slow, doubtful or worthless paper held by the bank represent largely one particulture? Yes If so, state what industry or type of agriculture Oil field operatives What was the approximate date of the beginning of the difficulty which ultimately		(specify).	Loans to											X
	What was the approximate date of the beginning of the difficulty which ultimately caused the suspe	What was the approximate date of the beginning of the difficulty which ultimately														
If so, state what industry or type of agriculture Oll field operatives	1990	1920	, state	what indus	try or type	of agri	icultur	e0:	II I	ielo	lop	erat	ives			
	1990	1920		- // -												
the difficulty which distinctly caused the su	sion?	sion?	100		vio divio oi	the be	Similia	8 01 0	ne di	meur	cy w	incii	шш	acery	caused	the sus
1920			134			v v										
sion? 1920		Voc		ssessments,	voluntary	or othe				00010	01 0	O CILII	JICIOIS	CIUITCI	Delore	or arcc.
sion? 1920 there any assessments, voluntary or otherwise, on the directors or stockholders either before or after	Voc	bank suspended? 1es If so, give dates and amounts of all assess	any as													
1920	Von	$\frac{100\%}{\text{of it collected.}}$	any as						ates a	and a	mou	nts of		ssessm	ents	
sion? 1920 there any assessments, voluntary or otherwise, on the directors or stockholders either before or after bank suspended? Yes If so, give dates and amounts of all assessments. 100% assessment levied within about thirty days after bank closed. \$9 176	bank suspended? Yes If so, give dates and amounts of all assessments		any as	essment 1	S		If so,	give d					all as			\$9 170

BANK SUSPENSIONS SINCE JANUARY 1, 1921

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

appropriate one of the following ☐ National bank ☐ State bank ☐ Trust company ☐ Stock savings bank ☐ Mutual savings bank ☐ Private bank	Name of State TEXAS
 Name of bank Citizens Guaranty State B Date organized Feby.28,1913 Date suspended 	May 4,1922 Population of town or city* 500
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar Outside city of paren	

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

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

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

. Condition figures, as of (date*) May 3,1922	
Loans and discounts:	
On real estate\$	
Other	
Total loans and discounts	. \$ 32 115 92
Real estate acquired in satisfaction of debts.	
Investments	• ; •
All other resources	14 974 66
Total resources	47 090 58
Capital	10 000 00
Surplus and undivided profits	
Deposits:	
Due to banks**\$	
Demand deposits, including U. S. Govt. deposits 29 090 58	3
Time deposits, including postal savings	
Total deposits	. \$ 29 090 58
Borrowings from F. R. bank	
Borrowings from other banks	8 000 00
All other liabilities	
Total liabilities	47 990 58
. 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	مستوجع والأ
Total	

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

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

Name of hon	1- 1high talear	ı over			
Date taken o	ver				
Loss to depos	sitors on:		Amoun	t of loss	cent of loss to claims
Secure	d claims		\$		
Prefer	red claims				<u> </u>
Genera	al claims				
T	otal				
9. Is this bank still i	n process of liqu	idation?	If so give paymen	ts to date:	
		(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims	· ·				
Preferred claims					
General claims			,		
Total claims					
Date liquidat Collections: From 1 From a	ion was completed iquidation of assuments on slacollections (explant	ets	ts etc.	1 655 00	1
		etc.)		\$ 465 20	5
Payments to	depositors:	(Amounts in	dollars)		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Preferred claims	28 788 39		28 788 39	28 788 39	100%
General claims	703 67	351 83		351 83	50%
Total claims	29 492 06			29 140.22	988

	~		
11.	Causes	of	suspension:

	Primary cause	Contributing cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	
Defalcation		
Heavy withdrawals of deposits		X
Failure of affiliated institution (Name)		
Failure of correspondent (Name)		
Failure of large debtor (Name)		
Other causes, (specify) Lack of volume of business,		X
Did the slow, doubtful or worthless paper held by the bank represent largely or agriculture? Yes	one particular	type of industry
	one particular	type of industry
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which the state of the state	ıltimately cau	ised the suspen
or agriculture? Yes If so, state what industry or type of agriculture Cotton Farming What was the approximate date of the beginning of the difficulty which usion? 1920	lltimately cau	sed the suspen-
If so, state what industry or type of agricultureCotton Farming What was the approximate date of the beginning of the difficulty which usion?1920 there any assessments, voluntary or otherwise, on the directors or stockholder.	altimately cau	sed the suspen
If so, state what industry or type of agricultureCotton Farming What was the approximate date of the beginning of the difficulty which usion?	lders either be all assessment	efore or after the

appropriate one of the following



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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.

National bank State bank	Name of State
☐ Trust company ☐ Stock savings bank ☐ Mutual savings bank ☐ Private bank	TEXAS
1. Name of bank German America	n State Bank, Town or City Indian Gap County Hamilton
2. Date organized Nov.9,1910	_Date suspended May 28,1930 Population of town or city*300
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In	city of parent bank None

None

No

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

Outside city of parent bank**__

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

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

Condition figures, as of (date*) May 28,1930	
Loans and discounts:	
On real estate\$	4
Other	
Total loans and discounts	\$ 36 446 16
Real estate acquired in satisfaction of debts	400 00
Investments	38 2 002 00
All other resources	9 384 48
Total resources	48 232 64
Capital	20 000 00
Surplus and undivided profits	
Deposits:	
Due to banks**\$_	
Demand deposits, including U. S. Govt. deposits	17 875 60
Time deposits, including postal savings	150 00
Total deposits	\$ 18 125 60
Borrowings from F. R. bank	
Borrowings from other banks	8 000 00
All other liabilities	
Total liabilities	48 232 64
Ias 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	

7.

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

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

Name of bank	k by which taker	n over			
Date taken o	ver				
Loss to depos	itors on:		Amoun	Pe t of loss	er cent of loss to claims
Secure	d claims		\$		
Prefer	red claims				
Genera	al claims				
To	ota1				
9. Is this bank still is	n process of liqui	idation? Yes (Amounts in		ts to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
Preferred claims					
		e not available			
Total claims					
4.1					
10. Has this bank bee	n finally liquidat	ted? If so	give:		
		ed			
Collections:					
From 1	liquidation of ass	sets		\$	
From a	assessments on sl	nareholders		• • • •	
Other o	collections (expla	in)			
To	otal collections				
Offsets to claim	ms (loans paid, e	etc.)		\$	
Payments to o		(Amounts in	*		
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payments to claims allowed
Secured claims					
Total Claims					

4.4	~		
11.	Causes	of	suspension:

		Primary cause	Contributing cause
D	Pecline in real estate values		
Lo	osses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		X
In	nsufficient diversification		
Ir	ack of enterprise, etc	. х	:
D	Defalcation		
Н	leavy withdrawals of deposits		х
Fa	ailure of affiliated institution (Name)		
F	ailure of correspondent (Name)		
Fa	ailure of large debtor (Name)		
	ther causes, (specify). Lack. of .profitable.volume		X
Of	the entire, (specify)		
		one particular	type of industr
	or agriculture?	one particular	type of industr
	id the slow, doubtful or worthless paper held by the bank represent largely o	one particular	type of industr
D	or agriculture?		
D W	or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which use the slow, doubtful or worthless paper held by the bank represent largely or agriculture.	ltimately cau	ised the suspe
D. Were to	or agriculture? If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which use sion? 1927	ltimately cau	ised the suspe
Were t	or agriculture? If so, state what industry or type of agriculture What was the approximate date of the beginning of the difficulty which use sion? 1927 there any assessments, voluntary or otherwise, on the directors or stockhole.	ders either be	sed the suspendence or after the



BANK SUSPENSIONS SINCE JANUARY 1, 1921

□ National bank □ State bank □ Trust company □ Stock savings bank □ Mutual savings bank □ Private bank	Name of State TEXAS
	Co. Town or City Jefferson County Marian March 16,1928 Population of town or city* 3 000
3. Federal reserve district 11	Member or nonmember of F. R. System Non Member
4. Number of branches operated: In city of parent bar Outside city of pare	ent bank**None
5. Was this bank a member of a chain or group? If so gi	ive the name of the chain or groupNo

^{*} Latest census figures or estimate as shown in 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 16,1928.				
Loans and discounts:				
On real estate	\$			
Other				
Total loans and discounts		289	826	38
Real estate acquired in satisfaction of debts		17	612	26
Investments		31	400	00
All other resources		106	141	66
Total resources		444	980	30
Capital		50	000	00
Surplus and undivided profits			002	
Deposits:				
Due to banks**	\$ 2 566 35			
Demand deposits, including U. S. Govt. deposits				
Time deposits, including postal savings	71 475 72			
Total deposits	\$.	353	127	94
Borrowings from F. R. bank				
Borrowings from other banks				
All other liabilities		30	850	00
Total liabilities		444	980	30
T. V. V.				
7. Has this bank been reopened? Yes If so give:				
Date of reopening April 28,1928.				
Name under which reopened Jefferson Bank & Trust	Co.,			
Loss to depositors on:	Amount of loss	Per cen to cl	t of los aims	ss
Secured claims\$_	None	Nor	ie.	
Preferred claims	11	"		
General claims	н			
Total	11			

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

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

Name of bank	by which taken	over			
Date taken ov	/er				
Loss to deposi	itors on:		Amount	t of loss	er cent of loss to claims
Secured	d claims		\$	•	
Preferre	ed claims				
Genera	1 claims				
То	otal				
9. Is this bank still in	n process of liquid	dation? I (Amounts in		ts to date:	
					L
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims					
General claims			<u> </u>		
Total claims					
Total claims 0. Has this bank been Date liquidati Collections: From li From a Other c	n finally liquidate on was complete iquidation of assessments on sheallections (explaintal collections	ed? If so d sts	give:	\$	
Total claims 0. Has this bank been Date liquidati Collections: From li From a Other c To	n finally liquidate on was complete iquidation of assessments on sheallections (explaintal collections	ed? If so dets	give:	\$	
Total claims 0. Has this bank been Date liquidati Collections: From li From a Other c To	n finally liquidate for was complete fiquidation of assessments on sheat collections (explaintal collections ms (loans paid, explaints) (loans paid	ed? If so d its	give: dollars)	\$	Per cent of payments
O. Has this bank been Date liquidati Collections: From li From a Other c To Offsets to clair Payments to d	n finally liquidate for was complete fiquidation of assessments on sheat collections (explaintal collections ms (loans paid, explaints) (loans paid	ed? If so d	give: dollars)	\$	Per cent of payments
O. Has this bank been Date liquidati Collections: From li From a Other c To Offsets to clair Payments to d Secured claims Preferred claims	n finally liquidate on was complete iquidation of assessments on she collections (explaintal collections ms (loans paid, elepositors:	ed? If so d	give: dollars) Payments from guaranty fund	Total payments	Per cent of payments to claims allowed

	~			
11.	Causes	of	suspension	:

	Primary cause	Contribut cause
Decline in real estate values.		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc		х
Insufficient diversification		
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	V	X
Defalcation	X	
Heavy withdrawals of deposits	Tariban a	
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 or agriculture?	one particula:	r type of indi
	one particula	r type of indu
or agriculture?		
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which	ultimately cau	used the su
or agriculture?	ultimately can	used the sus
or agriculture? If so, state what industry or type of agriculture. What was the approximate date of the beginning of the difficulty which sion? re there any assessments, voluntary or otherwise, on the directors or stockholder.	ultimately can	used the surefore or after



BANK SUSPENSIONS SINCE JANUARY 1, 1921

appropriate one of the following	93
National bank State bank	Name of State
☐ Trust company	
☐ Stock savings bank	TEVAC
☐ Mutual savings bank	TEXAS
☐ Private bank	
 Name of bank First State Bank, Date organized Oct.18,1910 Date suspended 	Town or City Juaquin County Shelby March 20,1925 population of town or city* 600
3. Federal reserve district 11	Member or nonmember of F. R. System_Non Member
4. Number of branches operated: In city of parent be	ankNone
Outside city of par	rent bank**None
5. Was this bank a member of a chain or group? If so g	give the name of the chain or groupNo

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

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

Condition figures, as of (date*) <u>March</u> 20,1925		
Loans and discounts:		
On real estate\$		*
Other		
Total loans and discounts		
Real estate acquired in satisfaction of debts	9	213 81
Investments	36	64 03
All other resources	25	264 29
Total resources	114	981 11
Capital	25	000 00
Surplus and undivided profits		181 42
Deposits:		
Due to banks**\$		
Demand deposits, including U. S. Govt. deposits 71	799 69	
Time deposits, including postal savings		
Total deposits	\$ 71	799 69
Borrowings from F. R. bank		
Borrowings from other banks	15	000 00
All other liabilities		
Total liabilities	114	981 11
Has this bank been reopened? If so give:		
Date of reopening		
Name under which reopened		
Loss to depositors on: Amount of its	loss to cl	it of loss laims
Secured claims\$		
Preferred claims		
General claims	<u> </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 bee	r hy which tal-	over			
Date taken ov	ver				
Loss to depos	itors on:		Amount		cent of loss claims
Secure	d claims		\$		
Preferr	ed claims				
Genera	al claims				
To	ota1				
9. Is this bank still in	n process of liqui	dation? Yes I		s to date:	
	Claims allowed	Dividends paid from collections	Payments from guaranty fund	Total payments	Per cent of payment to claims allowed
Secured claims	,				
Preferred claims	52 170 65		52 170 65	52 170 65	100%
General claims	14 003 65	2 800 73		2 800 73	20%
General claims Total claims	14 003 65 66 174 30	2 800 73		2 800 73 54,971.38	83.67
Total claims	66 174 30			2 800 73 54,971.38	
Total claims	66 174 30		0	2 800 73 54,971.38	
Total claims	66 174 30	ed? If so	0	2 800 73 54,971.38	
Total claims 10. Has this bank bee Date liquidati Collections:	n finally liquidation was complete	ed? If so		54,971.38	83.67
Total claims 10. Has this bank bee Date liquidate Collections: From 1	n finally liquidation was complete	ed? If so		54,971.38	83.67
Total claims 10. Has this bank bee Date liquidate Collections: From 1	n finally liquidation was complete iquidation of assussessments on shape of the complete iquidation of assuspensive iquidation of	ed? If so ed		54,971.38	83.67
Total claims 10. Has this bank been Date liquidated Collections: From 1 From a Other of	n finally liquidation was complete iquidation of assussessments on shoollections (expla	ets		54,971.38	83.67
Total claims 10. Has this bank bee Date liquidati Collections: From 1 From a Other o	n finally liquidation was completed iquidation of assussessments on shealections (explantal collections	ets		54,971.38	83.67
Total claims 10. Has this bank bee Date liquidati Collections: From 1 From a Other o	n finally liquidation was completed iquidation of assussessments on shoollections (explantal collections	ed? If so edets		54,971.38	83.67
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of To	n finally liquidation was completed iquidation of assussessments on shealections (explantal collections ms (loans paid, edepositors:	ed? If so ed in so ed	dollars)	54,971.38 s	Per cent of payments
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of To	n finally liquidation was completed iquidation of assussessments on shoollections (explantal collections	ets	dollars)	54,971.38	83.67
Total claims 10. Has this bank bee Date liquidati Collections: From 1 From a Other of To Offsets to claim Payments to of	n finally liquidation was completed iquidation of assussessments on sheat collections (explaint a collections). In the collections in the collections (explaint a collections). Claims allowed	ets	dollars)	54,971.38 s	Per cent of payments
Total claims 10. Has this bank bee Date liquidate Collections: From 1 From a Other of To	n finally liquidation was completed iquidation of assussessments on sheat collections (explaint a collections). In the collections of the collections (explaint a collections). Claims allowed	ets	dollars)	54,971.38 s	Per cent of payments
Total claims 10. Has this bank bee Date liquidations: From 1 From a Other of Tother of Tother to claim Payments to consequence of the payments to cons	n finally liquidation was completed iquidation of assussessments on sheat collections (explantal collections ms (loans paid, edepositors:	ets	dollars)	54,971.38 s	Per cent of payments

11.	Causes	of	suspension	:
11.	Causes	OI	suspension	l

	Primary cause	Contributin cause
Decline in real estate values		
Losses due to unforeseen agricultural or industrial disasters such as floods, drouth, boll weevil, etc	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	X
Insufficient diversification		Х
Incompetent management, i.e., poor credit judgment, laxity in collections, lack of enterprise, etc	X	2.7.
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 or agriculture? Yes	one particular	type of indust
or agriculture? Yes		type of indus
or agriculture? Yes		
or agriculture? Yes If so, state what industry or type of agriculture Cotton farming		
If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which usion? 1921 there any assessments, voluntary or otherwise, on the directors or stockholound bank suspended? Yes If so, give dates and amounts of	lltimately cau	sed the suspefore or after
or agriculture? Yes If so, state what industry or type of agriculture Cotton farming What was the approximate date of the beginning of the difficulty which usion? 1921 ethere any assessments, voluntary or otherwise, on the directors or stockholder.	lders either be	efore or after

