

Please Read Carefully "Instructions for the preparation of reports of condition" - Every blank space and schedule must be filled in. Where there are no figures to report, the word "none" must be written or stamped. Printed items on this blank must not be amended in any manner. Any amounts which cannot properly be included in the printed items must be entered under "Other Assets" or "Other Liabilities."

Report of Condition of "STATE SAVINGS BANK"

of Fontanelle, Adair, Iowa, at the close of business on June 30, 1941.
(City) (County) (State)

Reserve District No. 7

ASSETS		DOLLARS	CTS.	
1. Loans and discounts (including \$ 45.85 overdrafts) (Schedule A, item 10)		225,108.	43	1
2. United States Government obligations, direct and guaranteed (Schedule B, item 1 (c))		117,700.	00	2
3. Obligations of States and political subdivisions (Schedule B, item 2 (e))	none			3
4. Other bonds, notes, and debentures (Schedule B, item 3 (e))		5,680.	00	4
5. Corporate stocks (including \$ 1,800.00 stock of Federal Reserve bank) (Schedule B, item 4 (f))		1,800.	00	5
6. Cash, balances with other banks, including reserve balance, and cash items in process of collection (Schedule D, item 8)		327,201.	04	6
7. Bank premises owned \$ 3,000.00, furniture and fixtures \$ 800.00 (Schedule C, item 1 (c))		3,800.	00	7
(Bank premises owned are subject to \$ no liens not assumed by bank)				
8. Real estate owned other than bank premises (Schedule C, item 2 (d))		218.	46	8
9. Investments and other assets indirectly representing bank premises or other real estate (Schedule C, item 3 (c))	none			9
10. Customers' liability to this bank on acceptances outstanding	none			10
11. Other assets (total of Schedule H)		16.	79	11
12. TOTAL ASSETS		681,524.	72	12
LIABILITIES				
13. Demand deposits of individuals, partnerships, and corporations (Schedule E, item 1)		366,932.	44	13
14. Time deposits of individuals, partnerships, and corporations (Schedule F, item 1 (f))		141,087.	46	14
15. Deposits of United States Government (including postal savings) (Schedule E, item 2, and Schedule F, item 2)	none			15
16. Deposits of States and political subdivisions (Schedule E, item 3, and Schedule F, item 3)		91,722.	39	16
17. Deposits of banks (Schedule E, items 4 and 5, and Schedule F, items 4 and 5)	none			17
18. Other deposits (certified and officers' checks, etc.) (Schedule E, item 6)		4,488.	16	18
19. TOTAL DEPOSITS (items 13 to 18, inclusive)	\$ 604,230.45	(Am't. not to be extended)		19
20. Bills payable, rediscounts, and other liabilities for borrowed money	none			20
21. Mortgages or other liens, \$ none on bank premises and \$ none on other real estate	none			21
22. Acceptances executed by or for account of this bank and outstanding	none			22
23. Other liabilities (total of Schedule I)	none			23
24. TOTAL LIABILITIES (not including subordinated obligations shown below)		604,230.	45	24
CAPITAL ACCOUNTS				
25. Capital*		40,000.	00	25
26. Surplus		20,000.	00	26
27. Undivided profits		17,294.	27	27
28. Reserves (and retirement account for preferred capital) (Schedule G, item 5)	none			28
29. TOTAL CAPITAL ACCOUNTS		77,294.	27	29
30. TOTAL LIABILITIES AND CAPITAL ACCOUNTS		681,524.	72	30

* This bank's capital consists of \$ none of capital notes and debentures; first preferred stock with total par value of \$ none, total retirable value \$ none; second preferred stock with total par value of \$ none, total retirable value \$ none; and common stock with total par value of \$ 40,000.00.

MEMORANDA

31. Pledged assets (and securities loaned) (book value):				31
(a) U.S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	NONE	NONE		(a)
(b) Other assets pledged to secure deposits and other liabilities (including notes and bills rediscounted and securities sold under repurchase agreement)	NONE			(b)
(c) Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	NONE			(c)
(d) Securities loaned	NONE			(d)
(e) TOTAL	NONE			(e)
32. Secured and preferred liabilities:				32
(a) Deposits secured by pledged assets pursuant to requirements of law	NONE			(a)
(b) Borrowings (included in item 20) secured by pledged assets (including rediscounts and repurchase agreements)	NONE			(b)
(c) Other liabilities (included in items 21 and 23) secured by pledged assets	NONE			(c)
(d) Deposits preferred under provisions of law but not secured by pledge of assets	NONE			(d)
(e) TOTAL	NONE			(e)
33. Subordinated obligations:				33
(a) Unpaid dividends on preferred stock and unpaid interest on capital notes and debentures, accrued to end of last dividend or interest period, not included in liabilities or reserves above	NONE			(a)
(b) Other obligations, not included in liabilities, which are subordinated to claims of depositors and other creditors	NONE			(b)

I, H. J. Hubbs, of the above-named bank, hereby certify that the above statement is true, and that the SCHEDULES attached hereto and those on the back of this report fully and correctly represent the true state of the several matters therein contained and set forth, to the best of my knowledge and belief.

NOTE - This report must be signed by the President, Vice President, Cashier or other duly authorized officer, attested by not less than three directors other than the officer signing the report, and forwarded to the Federal Reserve Bank with the least possible delay (in no case later than 10 days from receipt of call).

Correct - Attest:

Ernest Miller
Albert Bandler
Directors.

The original and one copy of this report should be sent to the FEDERAL RESERVE BANK

SCHEDULE D—CASH, BALANCES WITH OTHER BANKS, INCLUDING RESERVE BALANCE, AND CASH ITEMS IN PROCESS OF COLLECTION		DOLLARS	CTS.	
1. Cash items in process of collection, including exchanges for clearing house		5,722.62		1
2. Demand balances with banks in the United States (except private banks and American branches of foreign banks)		196,139.64		2
3. TOTAL of items 1 and 2	\$ 201,862.26	(Am't not to be extended)		3
4. Other balances with banks in the United States (including private banks and American branches of foreign banks)	none			4
5. Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches)	none			5
6. Currency and coin		9,532.98		6
7. Reserve with Federal Reserve bank		115,781.00		7
8. TOTAL of items 1 and 2 and 4 to 7 (must agree with item 6 of "Assets")		327,201.04		8

SCHEDULE E—DEMAND DEPOSITS		DOLLARS	CTS.	
1. Deposits of individuals, partnerships, and corporations (must agree with item 13 of "Liabilities")		366,932.44		1
2. Deposits of United States Government	none			2
3. Deposits of States and political subdivisions		91,722.39		3
4. Deposits of banks in the United States (including private banks and American branches of foreign banks)	none			4
5. Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches)	none			5
6. Certified and officers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account) (must agree with item 18 of "Liabilities")		4,488.16		6
7. TOTAL DEMAND DEPOSITS		463,142.99		7

SCHEDULE F—TIME DEPOSITS		DOLLARS	CTS.	
1. Deposits of individuals, partnerships, and corporations:				
(a) Savings deposits (Number of accounts 414)		78,048.14		(a) 1
(b) Certificates of deposit		63,039.32		(b) 2
(c) Deposits accumulated for payment of personal loans	none			(c) 3
(d) Christmas savings and similar accounts	none			(d) 4
(e) Open accounts (not included in (c) or (d))	none			(e) 5
(f) TOTAL (must agree with item 14 of "Liabilities")	\$ 141,087.46	(Am't not to be extended)		(f) 6
2. Postal savings deposits	none			2
3. Deposits of States and political subdivisions	none			3
4. Deposits of banks in the United States (including private banks and American branches of foreign banks)	none			4
5. Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches)	none			5
6. TOTAL TIME DEPOSITS		141,087.46		6

SCHEDULE G—RESERVES		DOLLARS	CTS.	
1. Reserve for dividends payable in common stock	none			1
2. Reserves for other undeclared dividends and for accrued interest on capital notes and debentures	none			2
3. Retirement account (preferred stock or capital notes and debentures)	none			3
4. Reserve for contingencies	none			4
5. TOTAL (must agree with item 28 of "Capital Accounts")	none			5

SCHEDULE H—OTHER ASSETS		DOLLARS	CTS.	
1. Securities borrowed	none			1
2. Interest, commissions, rent, and other income earned or accrued but not collected	none			2
3. Insurance and other expenses prepaid	none			3
4. Cash items not in process of collection		16.79		4
5. All other (itemize):	none			5
6. TOTAL (must agree with item 11 of "Assets")		16.79		6

SCHEDULE I—OTHER LIABILITIES		DOLLARS	CTS.	
1. Securities borrowed	none			1
2. Dividends declared but not yet payable	none			2
3. Interest, discount, rent, and other income collected but not earned	none			3
4. Interest, taxes, and other expenses accrued and unpaid	none			4
5. Mortgage bonds and participation certificates outstanding	none			5
6. All other (itemize):	none			6
7. TOTAL (must agree with item 23 of "Liabilities")	none			7

SCHEDULE AA—NAMES OF OFFICERS AND DIRECTORS; LIABILITIES, IF ANY, AND PAR VALUE OF CAPITAL OWNED
(Enter the names of all officers and directors whether or not they are indebted to bank)

Names of officers and directors	Title of officer	Place a "D" opposite name of each director	Liability as payer (individual or firm), including overdrafts, cash items, etc.	Liability as endorser or guarantor (individual or firm)	Par value of capital of this bank owned:	
					Common	Preferred
H.J. Stuhlmiller	President	D	\$ none	\$ none	\$ 11,200	\$ none
Ernest Miller	Vice Pres.	D	none	none	3,600	none
R.H. Bower	Cashier	D	none	none	1,000	none
Claude Sivadge	Asst. Cash	-	none	none	none	none
Leo W Brown	Asst. Cash.	-	none	none	none	none
Ernest Baudler		Dir.	850	none	500	none
Albert Baudler		Dir.	none	none	none	none
TOTAL			850.00		16,300.00	
Less duplications						
NET			850.00	/	16,300.00	/

†If any officer or director owns capital notes or debentures issued by the bank, the amount owned should be shown in the last column and prefixed by an asterisk.

**SCHEDULE BB—LOANS OR BALANCES EXCEEDING THE
LIMIT PRESCRIBED BY STATE LAW****SCHEDULE CC—CONTINGENT LIABILITIES**[illegible]

SCHEDULE DD—BRANCHES AND BRANCH OFFICES

(Do not count, as a branch, the head office of the bank or a department or subdivision of the head office)

	NUMBER IN OPERATION
1. Within corporate limits of head office city.....	none
2. Outside corporate limits of head office city, but in same county.....	none
3. In same State, in counties contiguous to county in which head office is located.....	none
4. Elsewhere in same State.....	none
5. In other States.....	none
6. In foreign countries.....	none
7. TOTAL.....	none

SCHEDULE EE—CAPITAL

SCHEDULE EE—CAPITAL		PAR OR FACE VALUE			RETIRABLE VALUE*		
1. Capital notes and debentures sold to Reconstruction Finance Corporation	none	\$			\$		
2. Capital notes and debentures sold to public	none						
3. First preferred stock sold to Reconstruction Finance Corporation	none						
4. First preferred stock sold to public	none						
5. Second preferred stock sold to public	none						
6. Common stock			40,000		✓	40,000	✓
7. TOTAL			40,000		✓	40,000	✓

* Repeat in this column the par or face value of capital notes and debentures and of common stock, also repeat the par value of preferred stock if it is identical with retirable value.

SCHEDULE FF—AFFILIATES

Number of banks and other organizations which are "affiliates" or "holding company affiliates" of this bank within the meaning of Section 2 of the Banking Act of 1933, as amended (include any such organizations in formal liquidation or receivership or inactive, also organizations which are "holding company affiliates" only for the purpose of Section 23A of the Federal Reserve Act)

~~none~~

SCHEDULE A—LOANS AND DISCOUNTS (including rediscounts and overdrafts) (less valuation allowances)		DOLLARS	Cts.	
1. Commercial and industrial loans (do not include open market paper and loans on real estate)		10,011.13		1
2. Agricultural loans (include loans on livestock but exclude loans on farm land)		111,754.24		2
3. Open market paper:		6,000.00		3
(a) Commercial paper bought in open market				(a)
(b) Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries, bought in open market	none			(b)
(c) Acceptances of other banks, payable in United States	none			(c)
(d) Acceptances of this bank purchased or discounted	none			(d)
4. Loans to brokers and dealers in securities				4
5. Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	none			5
6. Real estate loans:		80,017.59		6
(a) On farm land (including improvements)				(a)
(b) On residential properties (other than farm)		11,843.53		(b)
(c) On other properties		2,520.21		(c)
7. Loans to banks	none			7
8. All other loans		2,915.88		8
9. Overdrafts		45.85		9
10. TOTAL LOANS AND DISCOUNTS (must agree with item 1 of "Assets")		225,108.43		10

SCHEDULE B—BONDS, STOCKS, AND OTHER SECURITIES (including securities sold under repurchase agreement) (less valuation allowances)

1. United States Government obligations, direct and guaranteed:					1
(a) Direct obligations:					(a)
(1) Treasury bills	none				(1)
(2) Treasury notes		26,200.00			(2)
(3) Bonds maturing within 5 years from date of call report		24,450.00			(3)
(4) Bonds maturing after 5 but within 10 years from date of call report		31,600.00			(4)
(5) Bonds maturing after 10 but within 20 years from date of call report	none				(5)
(6) Bonds maturing after 20 years from date of call report	none				(6)
(7) TOTAL		\$ 82,250.00	(Am't not to be extended)		(7)
(b) Obligations guaranteed by United States Government:					(b)
(1) Reconstruction Finance Corporation		6,000.00			(1)
(2) Home Owners' Loan Corporation		750.00			(2)
(3) Federal Farm Mortgage Corporation		12,700.00			(3)
(4) Other Government corporations and agencies (guaranteed by United States)		16,000.00			(4)
(5) TOTAL		\$ 35,450.00	(Am't not to be extended)		(5)
(c) TOTAL of items 1 (a) (7) and 1 (b) (5) (must agree with item 2 of "Assets")		117,700.00			(c)
2. Obligations of States and political subdivisions (including notes and warrants):					2
(a) In default	none				(a)
(b) Without specific maturity	none				(b)
(c) Maturing within 5 years from date of call report	none				(c)
(d) Maturing after 5 years from date of call report	none				(d)
(e) TOTAL (must agree with item 3 of "Assets")	none				(e)
3. Other bonds, notes, and debentures:					3
(a) United States Government corporations and agencies, not guaranteed by United States:					(a)
(1) Federal Land Banks	none				(1)
(2) Federal Intermediate Credit banks	none				(2)
(3) Other Government corporations and agencies (not guaranteed by United States)	none				(3)
(4) TOTAL		\$ none	(Am't not to be extended)		(4)
(b) Other domestic corporations:					(b)
(1) Railroads		80.00			(1)
(2) Public utilities		3,500.00			(2)
(3) Industrials		2,100.00			(3)
(4) All other	none				(4)
(c) Foreign—public and private	none				(c)
(d) TOTAL of items 3 (b) (1) to 3 (c), inclusive		\$ 5680.00	(Am't not to be extended)		(d)
(e) TOTAL of items 3 (a) (4) and 3 (d) (must agree with item 4 of "Assets")		5,680.00			(e)
4. Corporate stocks (except investments indirectly representing bank premises or other real estate):					4
(a) Federal Reserve Bank		1,800.00			(a)
(b) Affiliates of reporting bank	none				(b)
(c) Other domestic banks	none				(c)
(d) Other domestic corporations	none				(d)
(e) Foreign corporations	none				(e)
(f) TOTAL (must agree with item 5 of "Assets")		1,800.00			(f)
5. TOTAL bonds, stocks, and other securities (total of items 1 (c), 2 (e), 3 (e), and 4 (f))		125,180.00			5
6. Obligations guaranteed by U. S. Government (included in item 1 (b)) maturing within 5 years from date of call report		22,000.00			6
7. Bonds, notes, and debentures of United States Government corporations and agencies not guaranteed by United States (included in item 3(a)) maturing within 5 years from date of call report	none				7
8. Bonds, notes, and debentures of other domestic corporations and foreign securities (included in items 3(b) and 3(c)):					8
(a) In default		80.00			(a)
(b) Maturing within 5 years from date of call report, not in default	none				(b)
9. TOTAL of items 6, 7, and 8		22,080.00			9

SCHEDULE C—BANK PREMISES, FURNITURE AND FIXTURES, AND OTHER REAL ESTATE (less valuation allowances)

1. Bank premises owned, furniture and fixtures:					1
(a) Bank premises		3,000.00			(a)
(b) Furniture and fixtures		800.00			(b)
(c) TOTAL (must agree with item 7 of "Assets")		3,800.00			(c)
2. Real estate owned other than bank premises:					2
(a) Farm land (including improvements)		218.46			(a)
(b) Residential property (other than farm)	none				(b)
(c) Other properties	none				(c)
(d) TOTAL (must agree with item 8 of "Assets")		218.46			(d)
3. Investments and other assets indirectly representing bank premises or other real estate:					3
(a) Investments	none				(a)
(b) Other assets	none				(b)
(c) TOTAL (must agree with item 9 of "Assets")	none				(c)

SCHEDULE A.1 - PERSONAL AND RETAIL INSTALLMENT PAPER

Name of bank STATE SAVINGS BANK Date of call report June 30-1941
Location Fontanelle Adair Iowa
(City) (County) (State)

This schedule calls for the amounts of retail installment paper, F.H.A. Title I loans, and personal installment cash loans included in "Loans and Discounts" of the call report. However, for the purpose of this schedule, deduct "Deposits accumulated for payment of personal loans" as shown in Schedule F, item 1(c), of the call report, and report NET figures herein. This schedule must be prepared as of the same date as the call report, but it may be submitted after the call report if additional time is required to compile the information called for herein.

1. Retail Installment Paper--should represent the unpaid balances of all installment loans arising from the retail sale of and secured by automobiles, trucks, tractors, household appliances, furniture, clothing, jewelry, etc. Any such retail installment paper purchased from or rediscounted for dealers and finance companies should be reported in item 1(a) below; any paper representing loans made directly to the borrowers should be reported in item 1(b). DO NOT INCLUDE any loans made to dealers and finance companies on their own promissory notes even if secured by the pledge of installment paper.

2. F.H.A. Title I Loans--should represent the unpaid balances of property improvement loans (classes 1, 2, and 3), whether secured or unsecured, which are insured under Title I of the National Housing Act.

3. Personal Installment Cash Loans--should represent the unpaid balances of all secured and unsecured loans (not included in items 1 and 2) which are made to individuals, are by their terms repayable in installments, and are included in item 8 of Schedule A of the call report. The proceeds of such loans are ordinarily used for consolidation of debts, medical attention, and general personal expenditures.

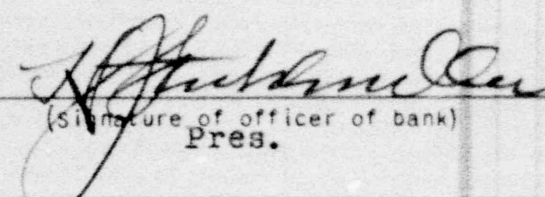
1. Retail installment paper:

(a) Paper purchased \$ 4,796.13
(b) Direct loans 1,174.20

2. F.H.A. Title I loans none

3. Personal installment cash loans 669.07

4. TOTAL 6,639.40


(Signature of officer of bank)
Pres.

(Title of officer)

The original and one copy of this report should be sent to the FEDERAL RESERVE BANK