FEDERAL AFFILIATIONS

17. Does the institution have:
   a. Federal Reserve System membership? Yes
   b. Federal Home Loan Bank membership? No
   c. Deposit Insurance by FDIC? Yes

18. Is the institution making use of credit facilities available through Federal affiliations? No, but would if necessary

19. Extent of borrowings or advances: None

20. Attitude toward Federal programs: Favorable, particularly toward Federal Housing Administration which has given banks a needed outlet for real estate investment. Home Owners' Loan Corporation performed a very necessary function during its loaning periods.

GENERAL OPERATIONS

21. Discuss collection methods including percentage of loans delinquent and define such delinquency: Notices sent for payments of interest and principal when due, and if not paid, are followed up by letter and if still no results, then by a personal call. Total delinquency at this time, on residential loans, is 10 out of a total of 269 or 3.8% for Fresno Main Office, none for Fulton-Fresno Branch, making combined delinquency of 3.4%.

22. Growth in deposits during the last 12 months: $4,747,364
   Includes public deposits
   Annual interest rate paid on savings and time deposits: 

23. General history of operations since 1929:

   Deposits (not including public deposits):
   Fresno Branch
   1930 1933 1935 1936 (Main Office 1936/)
   Time $11,450,000 $9,029,000 $12,970,000 $12,931,000 $307,000
   Demand 4,133,000 3,662,000 6,051,000 6,914,000 404,000

24. Summarize interview with officer contacted: (See separate instructions)

   Agent's Note:

   These two offices furnished information for all offices in Fresno, the main office for itself, the West Fresno Agency and the Belmont-Blackstone, the Fulton-Fresno Branch for itself. This information for questions Nos. 1 through 21 is combined above in this questionnaire. For real estate owned and sales, figures were furnished by the Capital Company, holding company in Transamerica group.

   The Fulton-Fresno Branch was opened Jan. 6, 1936, in order to relieve the pressure of business on the Fresno Main Office. Its average deposits for September were, time - $307,000, demand - $404,000. During past twelve months (its entire life) deposits, including deposits of public money, have grown to $1,554,364.

(If there is not sufficient space on this form to adequately cover any particular point, continue your remarks on an additional page, immediately following and key the same to this form.)