BANKS AND TRUST COMPANIES AND SAVINGS BANKS

Covina National Bank

(Same of Institution)

105 No. Citrus Ave., Covina, Calif.

(Office address - City and State)

B. B. Jenks, Vice President-Cashier

(Same of Officer - Title)

July 22, 1939

(Check here if you would like to receive statement of consolidated figures)

GENERAL OPERATIONS

Please give figures for items under #1 as of June 30, 1939, at all convenient, otherwise use figures for latest date available and indicate the date.

1. a. Resources $886,295.81  6/30/39
   b. Total savings and time deposits $451,123.71
   c. Gain or loss in 1b above during past 12 months (check one) $66,869.33

2. Interest paid: On savings deposits 2% annually; On time deposits 2% annually

3. Loan charges on new, home loans: (See Explanation and Definition Sheet)

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>COMMISSION OR SERVICE FEE</th>
<th>APPROX. TOTAL OF OTHERS INCLUDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>6%</td>
<td>6%</td>
<td>none</td>
<td>$30 to $35. Appraisal Fee</td>
</tr>
</tbody>
</table>

   *If costs are different in case of construction loans, please explain:

4. Prevailing repayment plan for new, home loans: (Answer only appropriate one)
   a. If monthly payment plan: Straight loan on all home loans
      b. If other than monthly payment plan: Straight loan on some farm loans

      | MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE | Varies according to the time involved | PRINCIPAL PAYMENT PER PERIOD |
      |------------------------------------------------------|--------------------------------------|-----------------------------|
      | INTEREST PERIOD | PRINCIPAL PERIOD | LOAN PERIOD |
      | Monthly on monthly loans, Quarterly on others |
      | up to 10 yrs |

5. Appraisals on new, home loans:
   a. Maximum percentage of appraisal loaned 50 per cent on straight loans, 60 per cent on others
   b. What proportion of loans made past 12 months were within 10% of maximum 75 %

6. Prevailing terms offered on sales of home properties owned:
   This is the prevailing practice in this community.
   Down payment 10 %
   Annual interest rate 6 %
   Monthly payment per $1000, including interest or Repayment required on balance Varies greatly (quarterly, semi-annually, etc.)

Please refer to attached form where space is provided for a tabulation of your mortgage and real estate operations.