GENERAL OPERATIONS

Please give figures for items under #1 as of May 31, 1939, if at all convenient, otherwise use figures for latest date available and indicate the date.

   b. Total savings and time deposits $7,392,412. May 31, 1939
   c. Gain or loss in 1b above during past 12 months (check one) gain $737,753.

2. Interest paid: On savings deposits 3% annually; On time deposits 3/4% per annum 6 months.

3. Loan charges on new, home loans: (See Explanation and Definition Sheet)
   ANNUAL INTEREST RATES
   PREVAILING INTEREST RATE
   COMMISSION* OR SERVICE FEE
   APPROX. TOTAL OF OTHER* LOAN CLOSING COSTS
   USE $9000 LOAN FOR EXAMPLE

   *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:
   b. If other than monthly payment plan:

5. Appraisals on new, home loans:
   a. Maximum percentage of appraisal loaned
   b. What proportion of loans made past 12 months were within 10% of maximum

6. Prevailing terms offered on sales of home properties owned:
   Down payment
   Annual interest rate
   Monthly payment per $1000, including interest or
   Repayment required on balance

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