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? When needed

19. Extent of borrowings or advances: $None

20. Attitude toward Federal program:
   Highly cooperative and friendly but not always in agreement.

21. Discuss collection methods including percentage of loans delinquent and define such delinquency:
   Approximately 2.38% of residential mortgage loans held in 35 Alameda County branches were delinquent for a period of ninety days or more.

22. Growth in deposits during the last 12 months: $13,386,000
   Annual interest rate paid on savings and time deposits: 2%

23. General history of operations since 1929:
   Deposits as at the close of business on the following dates for 35 branches in Alameda County:
   December 31, 1930 - $103,376,000
   December 31, 1931 - $85,100,000
   December 31, 1932 - $72,030,000
   December 31, 1933 - $74,070,000
   December 31, 1934 - $88,558,000
   December 31, 1935 - $99,303,000
   December 31, 1936 - $111,089,000

24. Summarize interview with officer contacted: (See separate instructions)
   For Agent's Note and Interview, see Appendix Pages 66, 57, 58, 69 and 60 San Francisco Report.

(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.)