FEDERAL AFFILIATIONS

17. Does the institution have:
   a. Federal Reserve System membership? No
   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

19. Extent of borrowings or advances:
   None

20. Attitude toward Federal program:
    Very friendly.

GENERAL OPERATIONS

21. Discuss collection methods including percentage of loans delinquent and define such delinquency:
   Borrowers are billed monthly on addressograph.
   Delinquents are followed by letters and telephone.
   Delinquent residential loans are negligible.

22. Growth in deposits during the last 12 months: $896,047

23. General history of operations since 1929:
   Deposits as at the close of business on the following dates:
   December 31, 1928 $120,138,386
   December 31, 1930 $134,302,811
   December 31, 1931 $147,060,611
   December 31, 1932 $151,114,626

   Annual interest rate paid on savings and time deposits: 2%

24. Summarize interview with officer contacted: (See separate instructions)
   Information given above furnished by M. T. Haddox, Auditor and Comptroller.
   See interview of Parker S. Maddux, President, on following page.
   Agent's Note: The above information covers approximately 90% of this bank's operations and holdings, and a large part of the other 10% is, or will be, reflected in the Survey Reports of Fresno, Sacramento, Stockton, San Jose, and the Oakland-Berkeley East Bay Area.
   A record of real estate mortgages and releases filed by this bank in San Francisco County for the past eight years is as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1929</td>
<td>$18,064,000</td>
</tr>
<tr>
<td>1930</td>
<td>$16,860,300</td>
</tr>
<tr>
<td>1931</td>
<td>$16,121,700</td>
</tr>
<tr>
<td>1932</td>
<td>$14,966,900</td>
</tr>
<tr>
<td>1933</td>
<td>$12,906,100</td>
</tr>
<tr>
<td>1934</td>
<td>$10,881,300</td>
</tr>
<tr>
<td>1935</td>
<td>$9,968,300</td>
</tr>
<tr>
<td>1936</td>
<td>$8,968,300</td>
</tr>
<tr>
<td>1937</td>
<td>$7,968,300</td>
</tr>
<tr>
<td>1938</td>
<td>$6,968,300</td>
</tr>
</tbody>
</table>

   This is one of the oldest savings institutions on the Pacific Coast, having been established in 1868.
   Mr. Parker S. Haddox, President of the institution, is a comparatively young man. He was formerly associated with the American Trust Co. and with (Agent's Note continued on next page)

(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.)