FEDERAL AFFILIATIONS

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

18. Is the institution making use of credit facilities available through Federal affiliations? [Yes] [No]

19. Extent of borrowings or advances: $>

20. Attitude toward Federal program:

   Not in full accord but no evidence of hostility.

GENERAL OPERATIONS

21. Discuss collection methods including percentage of loans delinquent and define such delinquency:

   Mail and telephone notices. The delinquencies on residential loans are not large - probably 5 to 10% with respect to interest and 26 to 30% slow in meeting installments on principal. Loans considered delinquent when one day past due.

22. Growth in deposits during the last 12 months:

   Annual interest rate paid on savings and time deposits: Savings 2% to 5/2% Time - 5/2% to 5/2%

23. General history of operations since 1929:

   Deposits as at the close of business on the dates indicated:

   November 31, 1929 $128,660,667.19
   December 31, 1929 $130,824,611.17
   December 31, 1931 $180,247,408.65
   December 31, 1932 $180,421,340.77
   December 31, 1934 $224,250,526.41
   December 31, 1936 $250,707,014.74

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

   (See interview on following page)

   Agent's Note: This bank does not seek real estate loans and confines such loans largely to its own depositors.

   The figures set forth on the foregoing page apply only to San Francisco County and comprise only about 70% of their total, 18% being in the Oakland, Berkeley East Bay Area (see that report), 8% in San Jose and Santa Clara (see that report) and the other 10% being scattered over the state, principally, however, in San Mateo and Santa Clara Counties.

   Special attention is directed to the growth of this institution's deposits, which have practically doubled since December 31, 1929. This is a natural increase, as no mergers or amalgamations have taken place.

   A list of real estate mortgages and releases filed by this bank in San Francisco County for the past eight years is as follows:

   Number of Mortgages Amount $3,807,600
   Number of Releases Amount $3,085,100
   Number of Mortgages Amount $4,000,500
   Number of Releases Amount $3,000,500
   Number of Mortgages Amount $4,000,500
   Number of Releases Amount $3,000,500
   Number of Mortgages Amount $4,000,500
   Number of Releases Amount $3,000,500
   Number of Mortgages Amount $4,000,500
   Number of Releases Amount $3,000,500
   Number of Mortgages Amount $4,000,500
   Number of Releases Amount $3,000,500

   Differences between foregoing figures and those shown under No. 10 above are accounted for by loans made in suburban communities in San Mateo County.

   (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.)