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

18. Is the institution making use of credit facilities available through Federal affiliations?

   [ ] Yes, when needed.

19. Extent of borrowings or advances:

   [ ] None

20. Attitude toward Federal program:

   Entirely sympathetic and cooperative.

GENERAL OPERATIONS

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

22. Growth in deposits during the last 12 months:

   Annual interest rate paid on savings and time deposits:

23. General history of operations since 1929:

<table>
<thead>
<tr>
<th>Date</th>
<th>Deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 31, 1929</td>
<td>$75,603,400</td>
</tr>
<tr>
<td>December 31, 1930</td>
<td>$80,704,600</td>
</tr>
<tr>
<td>December 31, 1931</td>
<td>$90,892,200</td>
</tr>
<tr>
<td>December 31, 1932</td>
<td>$190,349,300</td>
</tr>
<tr>
<td>December 31, 1933</td>
<td>$180,704,600</td>
</tr>
<tr>
<td>December 31, 1934</td>
<td>$190,892,200</td>
</tr>
<tr>
<td>December 31, 1935</td>
<td>$188,468,000</td>
</tr>
<tr>
<td>December 31, 1936</td>
<td>$188,468,000</td>
</tr>
</tbody>
</table>

   As the above record clearly indicates, the confidence in this old institution was never shaken. The conduct of its affairs was changed very little during the depression period. Its relation to the public, both as to loans and deposits, was as normal as circumstances would permit.

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

   (See interview on following pages.)

   Agent's Note: The atmosphere of this very old institution is one of quiet dignity. The banking room gives the impression of stability and usefulness without being in the least ornate. The executive office, which is occupied by the brothers R. W. and J. O. Tobin, President and Vice-President respectively, is a large, commodious room, with a fireplace at one end, which is plainly but handsomely furnished. The manner of Mr. J. O. Tobin was that of an Irish gentleman of the old school. A distinct brogue and touch of the "blarney stone" was noticeable. An apparently sincere respect and affection for the United States Government and its institutions was evidenced.

   As its name would indicate, the patrons of the institution are predominantly Irish but are by no means confined to that race. This is a mutual savings bank, but it is said that, "if the Tobins owned it outright, they could not control it any more completely than they do". Mr. J. J. Kelley, who participated in the interview, is evidently in training for high executive position.

   Attention, without comment, is directed to those parts of the interview concerning limitation of loans to value of real estate, the manner of handling delinquent borrowers, and the policy of five year maturities with long time amortization.

   Particular attention is called to the statement that only \( \frac{1}{2} \) of 1% of the institution's current loans are for new construction.

   Also notable is the fact that only approximately 30% of the loans made last year were residential. (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.)