FEDERAL AFFILIATIONS

17. Does the institution have:
   - Federal Reserve System membership? Yes
   - Federal Home Loan Bank membership? No
   - Deposit Insurance by FDIC? Yes

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

19. Extent of borrowings or advances: $ None

20. Attitude toward Federal program: Not in full accord but apparently not hostile.

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 b to 10% with respect to interest and 2b to 30% slow in meeting installments on principal.

22. Growth in deposits during the last twelve months: $26,202,503.93

Annual interest rate paid on savings and time deposits:
   - Savings: 2.0%?
   - Other time deposits (short term only) - 2 6/8 to 5/8 %

23. General History of operations since 1929:

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

   For interview and information not appearing above, see Questionnaire in San Francisco Survey 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.)