§ 405. Annual report to shareholders; delivery and publication. Every savings and loan association shall (1) prepare a complete statement of its financial condition, including a summary of income and expense since its last previous statement, and publish the same annually, such publication to be made in the form and manner determined by the superintendent and in accordance with the requirements of this section, (2) mail a copy of such financial statement to each shareholder or depositor on application therefor, and (3) make copies of such financial statement available to depositors, shareholders and other persons in a convenient and conspicuous location on the premises of each of its authorized places of business.