### Banks and Trust Companies and Savings Banks

**Citizens Bank of Monrovia**  
Monrovia, California  

**Robt. L. Smith, Vice President**  
Monrovia, California  

*June 14, 1939*

**GENERAL OPERATIONS**

Please give figures for items under *May 31, 1939*, if at all convenient, otherwise use figures for latest date available and indicate the date.

1. a. Resources: **$814,387**  
   
2. Interest paid:  
   - On savings deposits: **2%** annually  
   - On time deposits: **none** annually

#### Loan charges on new, home loans: (See Explanation and Definition Sheet)

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>COMMISSION OR SERVICE FEE</th>
<th>APPROX. TOTAL OF OTHER LOAN CLOSING COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 %</td>
<td>6 %</td>
<td>none</td>
<td>$50 (ex)</td>
</tr>
</tbody>
</table>

*If costs are different in case of construction loans, please explain.*

4. Prevailing repayment plan for new, home loans: (Answer only appropriate one)
   
   a. If monthly payment plan:  
      - Monthly payment including interest at prevailing rate: **$11.00** per $1000 of loan
   
   b. If other than monthly payment plan:  
      - Interest period: *Quarterly*  
      - Principal period: *1 yr*  
      - Principal payment per period: *40%*  
      - Loan period: *5 yrs*

5. Appraisals on new, home loans:  
   - Maximum percentage of appraisal loaned: **50%**
   - What proportion of loans made past 12 months were within 10% of maximum: **none**

6. Prevailing terms offered on sales of home properties owned:  
   - Down payment: **none**  
   - Annual interest rate: **none**  
   - Monthly payment per $1000, including interest or repayment required on balance: **none**

*Please refer to attached form where space is provided for a tabulation of your mortgage and real estate operations.*