The Citizens National Bank, Claremont, Calif.  
(Office address - City and State)

Harry T. Belcher, Vice President  
(Name of Officer - Title) 

June 14, 1939  
(Date)

( ) Check here if you would like to receive statement of consolidated figures

GENERAL OPERATIONS

Please give figures for items under #1 as of May 31, 1939, if at all convenient, otherwise use figures for latest date available and indicate the date.

1. a. Resources ........................................ 963,430.11 5/31/39

b. Total savings and time deposits ...................... 418,356.00 5/31/39

c. Gain or loss in lb above during past 12 months (check one)  
( ) gain  
( ) loss  

2. Interest paid: On savings deposits 2 1/2 % annually; On time deposits 1 1/2 % annually

3. 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>$10. Borrowee</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></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:

<table>
<thead>
<tr>
<th>MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE</th>
<th>INTEREST PERIOD</th>
<th>PRINCIPAL PAYMENT PER PERIOD</th>
<th>LOAN PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12.50 per $1000 of loan 10 years</td>
<td>90 days</td>
<td>3 or 5 yrs</td>
<td>3 to 5 yrs</td>
</tr>
</tbody>
</table>

b. If other than monthly payment plan:

5. Appraisals on new, home loans:

a. Maximum percentage of appraisal loaned .............. 80% - 3 to 5 years - 60% amor.

b. 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 owned

Annual interest rate ...................................

Monthly payment per $1000, including interest or Repayment required on balance .......... (quarterly, semi-annually, etc.)

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