BANKS AND TRUST COMPANIES
(Do not include Trust Department figures)

August 31, 1938

American Trust Company
1011 - 10th Street, Sacramento, Calif.

J. Higgins
Assistant Vice President (Teller)

GENERAL OPERATIONS in Sacramento County

1. Growth in deposits during last year, $3,000,000.00
2. Amount of borrowed money
3. Interest rate paid: a. On Savings 2 1/2%; b. On Time Deposits 1 1/2 to 2%
   b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes; approx. Am. available $2,000,000
6. Lending terms for loans other than F.H.A.
   a. Maximum percentage of appraised value loaned .................. 60 %
   b. Interest rate or rates charged ........................................... $ %
   c. Legal loan period ......................................................... 10 years
   d. Total monthly payment per $1,000 of loan ....................... $11.11
   e. If equal loan is other than a monthly payment amortizing loan, state principal reduction required ... $ ann. $ ann.
   f. Are direct reduction loans made? ........................................ Yes
   g. Loan cost: 1. Commission or service fees charged ................. $ 120
      2. Exclusive of "a" and "b" is any other loan
         to borrower on a $5,000 loan? ...... $ 56.70 $ 56.70

   b. Maximum amount of appraisal $60,000

MORTGAGE ACCOUNT - Include Title II:

8. Total all mortgages owned by institution ................................ $1065
   b. Total residential mortgages on properties located in this city and
      suburbs ................................................................. $3,926,965.56
   c. If any residential mortgages are owned elsewhere, please indicate approximate number and amount .... $ ..

MORTGAGES MADE - Include Title II:

9. Total all mortgages made during ..............................................
   a. 1937 ................................................................. 140
      1938 ................................................................. 361
   b. Total residential mortgages made in this city and suburbs during ...
      1938 ................................................................. 342
      1938 (1-12 months) .................................................. 342
      1939 ................................................................. 489
      1939 (1-12 months) .................................................. 489
   c. If any residential mortgages were made elsewhere during 1935, 1936, 1937, please indicate number and amount .... $ ..
      1935 ................................................................. $ ..
      1936 ................................................................. $ ..
      1937 ................................................................. $ ..