**BANKS AND TRUST COMPANIES**

(Do not include Trust Department figures)

August 26, 1938

<table>
<thead>
<tr>
<th>Capital National Bank</th>
<th>Sacramento, California</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. B. Johns</td>
<td>Assistant Cashier</td>
</tr>
<tr>
<td>(Officer)</td>
<td>(Title)</td>
</tr>
</tbody>
</table>

**GENERAL operations**

1. Growth in deposits during last year... $140,129, Loan $500,000.

2. Amount of borrowed money... $None


**MORTGAGE Activity**

5. Is institution actively lending on real estate? Yes, Approx. Amount available $2,000,000

6. Lending terms for loans other than F.H.A.
   
   a. Maximum percentage of appraisal loaned 60% - 50%
   
   b. Interest rate or rates charged 5 to 7% - 6 to 7%
   
   c. Usual loan period 5 to 10 years - 5 to 8 years
   
   d. Total monthly payment per $1,000 of loan $Varies
   
   e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required 2% Annually, 3% Annually
   
   f. Are direct reduction loans made? Yes
   
   g. Loan costs: 1. Commission or service fee... Governed by clearing house rules.
   
5. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? $Varies

7. Are F.H.A. Title II loans being made? Yes
   
   a. For what maximum period? 20 years
   
   b. Maximum % of appraisal 60% - 50%
   
   c. Title II loans made to date No. $100,179.36

8. MORTGAGE ACCOUNT - Include Title II
   
   a. Total all mortgages owned by institution $2,391,000
   
   b. Total residential mortgages on properties located in this city and suburbs $761,054.72
   
   c. If any residential mortgages are owned elsewhere, please indicate approximate number and amount $-

9. MORTGAGES MADE - Include Title II
   
   a. Total all mortgages made during (1936 $-
   
   b. Total residential mortgages made in this city and suburbs during (1936 $328,690.75
   
   c. If any residential mortgages were made elsewhere during 1935, 1936, 1937, please indicate number and amount (1936 $-
   
   (Continued on reverse side)