BANKS AND TRUST COMPANIES

(Do not include Trust Department figures)

Merchants National Bank
(Names of Institution)

August 26

1938

1016 7th Street, Sacramento, Calif.
(Address)

F. W. King, Jr.
(Officer)

Assistant Cashier
(Title)

GENERAL OPERATIONS

1. Growth in deposits during last year ... $ 493,275, 6-30-37 to 6-30-38

2. Amount of borrowed money .............. $ None

3. Interest rate paid: a. On Savings 2 1/2; b. On time deposits 1 1/2


b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes: Approx. Am't. available $ No definite amount

6. Lending terms for loans other than F.H.A.: PRESENT

a. Maximum percentage of appraisal loaned 60 1/2 60 1/2

b. Interest rate or rates charged 6 1/2 7 1/2

c. Usual loan period ............... 8 to 10 years 1 to 5 years

d. Total monthly payment per $1,000 of loan $ Various $ Various

e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required % ann. % ann.

f. Are direct reduction loans made? Yes Yes

(g) Loan costs: 1. Commission or service fee Various according to Closing House rules.

2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? Various according to nature of loan

7. Are F.H.A. Title II loans being made? No: a. For what maximum period?

b. Maximum % of appraisal - %; c. Title II loans made to-date No. $

8. MORTGAGE ACCOUNT - Include Title II:

<table>
<thead>
<tr>
<th>NUMBER</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>38</td>
<td>$ 350,000</td>
</tr>
</tbody>
</table>

a. Total all mortgages owned by institution

b. Total residential' mortgages on properties located in this city and suburbs

9. MORTGAGES MADE - Include Title II:

<table>
<thead>
<tr>
<th>NUMBER</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>$ 15,000</td>
</tr>
</tbody>
</table>

a. Total all mortgages made during 1935 1936 1937 (Months)

b. Total residential' mortgages made in this city and suburbs during 1935 1936 1937 (Months)

(Over)