Capital National Bank
Sacramento, California

J. S. Johns
Assistant Cashier

GENERAL OPERATIONS

1. Growth in deposits during last year... $140,129. Loss

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


b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

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

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

   b. Maximum % of appraisal 80 %; c. Title II loans made to-date No. $100,179.36

8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution $2,291,000.
   b. Total residential* mortgages on properties located in this city and suburbs $751,054.72
   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)
      (1937)
      (1938 (7 Months))
      $ -
      $ -
      $ -
   b. Total residential* mortgages made in this city and suburbs during (1936)
      (1937)
      (1938 (7 Months))
      102 $328,890.75
      88 $205,854.46
      58 $179,901.95
   c. If any residential* mortgages were made elsewhere during 1935,1936,1937, please indicate number and amount (1937 (7 Months))
      $ -
      $ -
      $ -

(Over)
27-a