American Trust Company
(San Francisco, California)

W. E. Kennedy
(Officer)

September 10, 1937

Banks and Trust Companies
(Do not include Trust Department figures)

GENERAL OPERATIONS in Santa Clara County.

1. Growth in deposits during last year... $ Not available.
2. Amount of borrowed money... $ None
3. Interest rate paid: a. On Savings 2 ½; b. On Time Deposits Up to 2½
b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes; Approx. Amt. available $1,000,000
6. Lending terms for loans other than F.H.A.:
   a. Maximum percentage of appraisal loaned
   b. Interest rate or rates charged
   c. Usual loan period
   d. Total monthly payment per $1,000 of loan
   e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required
   f. Are direct reduction loans made? Yes
   g. Loan costs:
      1. Commission or service fee
      2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? $15

7. Are F.H.A. Title II loans being made? Yes; a. Maximum % of appraisal 80 %; b. Title II loans made to-date No. 60 $208,760
8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution
   b. Total residential* mortgages on properties located in this city and suburbs
   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 1935 Not available
   b. Total residential* mortgages made in this city and suburbs during 1936 $869,488
   c. If any residential* mortgages were made elsewhere during 1935,1936,1937, please indicate number and amount

(Over)