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

September 4, 1937

First National Bank of San Jose
(Title of Institution)

San Jose, California
(Address)

W. S. Gayle
(Officer)

Assistant Cashier

GENERAL OPERATIONS

1. Growth in deposits during last year, $829,016
2. Amount of borrowed money, None
3. Interest rate paid: a. On Savings 2%; b. On Time Deposits 12-1/2%

MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes; Approx.Amt. available $250,000
6. Lending terms for loans other than F.H.A.:
   a. Maximum percentage of appraisal loaned 50-60%
   b. Interest rate or rates charged 6-7%
   c. Usual loan period 3 years
   d. Total monthly payment per $1,000 of loan No definite amount.
   e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required No definite amount.
   f. Are direct reduction loans made? (yes-no)
   g. Loan costs: 1. Commission or service fee None
      2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? $12.60
7. Are F.H.A. Title II loans being made? No; a. For what maximum period?
   b. Maximum % of appraisal 16%;
8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution 170
      b. Total residential* mortgages on properties located in this city and suburbs 34
   c. If any residential* mortgages are owned elsewhere, please indicate approximate number and amount No
9. MORTGAGES MADE - Include Title II: 42
      b. Total residential* mortgages made in this city and suburbs during (1935, 1936, 1937) 18
      c. If any residential* mortgages were made elsewhere during 1935, 1936, 1937, please indicate number and amount (1937) None

(Over)