

COMBINED REPORT OF CONDITION

1.

BANK OF AMERICA N. T. & S. A.AT SAN FRANCISCOas of the close of business on the 30th day of December, 1939

<u>RESOURCES</u>	<u>Trust</u>				
	<u>Commercial</u>	<u>Savings</u>	<u>Court Trust</u>	<u>Private Trust</u>	<u>Combined</u>
1. Loans and discounts	317,713,413.90				317,713,413.90
2. Loans secured by real estate		392,770,540.22			392,770,540.22
3. Overdrafts	564,001.00				564,001.00
4. United States securities	134,000,000.00	289,761,202.65	500,000.00	100,000.00	424,361,202.65
5. All other bonds, warrants, and other securities	88,916,404.16	90,997,263.11			179,913,667.27
6. Bank premises, furniture and fixtures and safe deposit vaults	10,000,000.00	21,477,548.75			31,477,548.75
7. Other real estate owned		7,182,032.53			7,182,032.53
8. Cash on hand and due from banks	138,381,389.10	67,100,000.00			205,481,389.10
9. Exchanges for clearing house	5,949,046.06				5,949,046.06
10. Checks and other cash items	3,656,875.59				3,656,875.59
11. Items with Federal Reserve Bank and other banks in process of collection	6,942,806.52				6,942,806.52
12. Customers liability account of acceptances	18,281,457.98				18,281,457.98
13. Acceptances of other banks and bills of exchange or drafts sold with our endorsement					
14. Items in transit between head office and branches - net	8,621,993.67	17,433,831.15			26,055,824.82
15. Advances to trusts					
16. Other resources	8,236,471.38				8,236,471.38
Total	741,263,859.36	886,722,418.41	500,000.00	100,000.00	1,628,586,277.77

(forward)

<u>LIABILITIES</u>	<u>Trust</u>				<u>Combined</u>
	<u>Commercial</u>	<u>Savings</u>	<u>Court Trust</u>	<u>Private Trust</u>	
21. Capital paid in:					
a. Class A preferred stock					
.....shares					
Par \$.....					
b. Class B preferred stock					
.....shares					
Par \$.....					
c. Common stock,					
4,000,000 shares					
Par \$50,000,000	28,000,000.00	27,400,000.00	500,000.00	100,000.00	56,000,000.00
22. Surplus	19,000,000.00	19,000,000.00			38,000,000.00
24. Undivided profits - net	22,845,841.75				22,845,841.75
25a. Reserve for contingencies	2,007,523.83				2,007,523.83
25b. Reserves for interest, taxes, etc., accrued and unpaid	116,423.54	275,276.88			391,700.42
25c. Preferred stock retirement fund					
26. Fund for advances to court and private trusts					
27. Bills payable and rediscounts with Federal Reserve bank					
28. Bills payable and rediscounts other than with Federal Reserve bank					
29. Deposits due to banks	57,140,090.05	4,275,393.89			61,415,483.94
30. a. Dividends unpaid					
b. Individual deposits - demand	399,463,915.74				399,463,915.74
c. Individual deposits - time					
d. Savings deposits		686,945,246.60			686,945,246.60
e. Demand certificates of deposit	219,604.69				219,604.69
f. Time certificates of deposit		10,890,246.62			10,890,246.62
g. Cashiers checks	19,031,498.74				19,031,498.74
h. Certified checks	1,975,835.86				1,975,835.86
(carried forward)	549,800,734.20	748,786,163.99	500,000.00	100,000.00	1,299,186,898.19

<u>LIABILITIES</u> (brought forward)	<u>Commercial</u>	<u>Savings</u>	<u>Court Trust</u>	<u>Private Trust</u>	<u>Combined</u>
	549,800,734.20	748,786,163.99	500,000.00	100,000.00	1,299,186,898.19
31. State, county and municipal deposits	85,920,586.35	136,204,899.88			222,125,486.23
32. United States and Postal Savings deposits	77,081,460.99	1,731,354.54			78,812,815.53
33. Letters of credit and travelers checks sold for cash and outstanding	77,981.62				77,981.62
34. Acceptances executed for customers) or for dollar exchange)18,815,871.91				18,815,871.91
35. Acceptances of other banks and bills of exchange or drafts sold with endorsement of this bank)				
36. Other liabilities	<u>9,567,224.29</u>				<u>9,567,224.29</u>
Total	<u>741,263,859.36</u>	<u>886,722,418.41</u>	<u>500,000.00</u>	<u>100,000.00</u>	<u>1,628,586,277.77</u>

SCHEDULE D—CASH, BALANCES WITH OTHER BANKS, INCLUDING RESERVE BALANCE, AND CASH ITEMS IN PROCESS OF COLLECTION

	DOLLARS				CTS.
1. Cash items in process of collection, including exchanges for clearing house.....	45	769	398	58	1
2. Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	45	090	437	05	2
3. TOTAL of items 1 and 2.....	\$ 88,859,839.43				3
4. Other balances with banks in the United States (including private banks and American branches of foreign banks).....			None		4
5. Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches).....		706	201	90	5
6. Currency and coin.....	16	725	311	76	6
7. Reserve with Federal Reserve bank.....	142	961	438	39	7
8. TOTAL of items 1 and 2 and 4 to 7 (must agree with item 6 of "Assets").....	249	250	781	48	8

SCHEDULE E—DEMAND DEPOSITS

1. Deposits of individuals, partnerships, and corporations (must agree with item 13 of "Liabilities").....	397	988	457	99	1
2. Deposits of United States Government.....	77	081	460	99	2
3. Deposits of States and political subdivisions.....	55	895	337	45	3
4. Deposits of banks in the United States (including private banks and American branches of foreign banks).....	51	490	056	44	4
5. Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....	5	650	055	61	5
6. Certified and cashier's checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account) (must agree with item 18 of "Liabilities").....	21	085	316	22	6
7. TOTAL DEMAND DEPOSITS.....	639	190	662	70	7

SCHEDULE F—TIME DEPOSITS

1. Deposits of individuals, partnerships, and corporations:						
(a) Savings deposits..... (Number of accounts 1,541,678)	668	685	119	20	(a)	
(b) Certificates of deposit.....	10	890	246	62	(b)	
(c) Deposits accumulated for payment of personal loans.....			None		(c)	
(d) Christmas savings and similar accounts.....	3	296	714	48	(d)	
(e) Open accounts (not included in (c) or (d)).....	14	956	808	74	(e)	
(f) TOTAL (must agree with item 14 of "Liabilities").....	\$ 697,828,889.04				(f)	
2. Postal savings deposits.....	1	731	554	54	2	
3. Deposits of States and political subdivisions.....	136	804	899	88	3	
4. Deposits of banks in the United States (including private banks and American branches of foreign banks).....	3	925	393	89	4	
5. Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....		550	000	00	5	
6. TOTAL TIME DEPOSITS.....	840	040	537	35	6	

SCHEDULE G—RESERVES

1. Reserve for dividends payable in common stock.....			None		1
2. Reserves for other undeclared dividends.....			None		2
3. Retirement account for preferred stock.....			None		3
4. Reserves for contingencies, etc.....	2	007	523	83	4
5. TOTAL (must agree with item 28 of "Capital Accounts").....	2	007	523	83	5

SCHEDULE H—OTHER ASSETS

1. Securities borrowed.....			None		1
2. Interest, commissions, rent, and other income earned or accrued but not collected.....	5	322	812	42	2
3. Insurance and other expenses prepaid.....		62	837	26	3
4. Cash items not in process of collection.....		167	781	46	4
5. All other (itemize):					5
Adjustments Pending.....	1	056	068	99	
Auto Equipment.....		74	482	32	
Stationery and Office Supplies.....		451	184	00	
Personal Property.....			4	00	
6. TOTAL (must agree with item 11 of "Assets").....	7	117	104	36	6

SCHEDULE I—OTHER LIABILITIES

1. Securities borrowed.....			None		1
2. Dividends declared but not yet payable.....			None		2
3. Interest, discount, rent, and other income collected but not earned.....	7	733	706	57	3
4. Interest, taxes, and other expenses accrued and unpaid.....		391	601	62	4
5. All other (itemize):					5
Adjustments Pending.....	1	833	559	87	
Due to London Branch.....		788	960	75	
6. TOTAL (must agree with item 23 of "Liabilities").....	10	747	826	81	6

U.S. GOVERNMENT PRINTING OFFICE: 1939
 TREASURY DEPARTMENT
 OFFICE OF THE COMPTROLLER OF THE CURRENCY
 STATISTICAL—Revised Oct. 1939

Every blank space and schedule must be filled in. Where there are no figures to report, the word "None" must be written or stamped. Printed items on this blank must not be amended in any manner. Any amounts which cannot be properly included in the printed items must be entered under "Other Assets" or "Other Liabilities."

Reserve District No. 12
 Charter No. 13044

REPORT OF CONDITION OF THE BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION
 (Name of bank)
 of **SAN FRANCISCO**, in the State of **CALIFORNIA**, at the close of business on **December 30, 1939**
 (City or town)

	DOLLARS				CTS.
ASSETS					
1. Loans and discounts (including \$ 564,001.00 overdrafts) (Schedule A, item 10).....	708	766	554	43	1
2. United States Government obligations, direct and guaranteed (Schedule B, item 1 (c)).....	424	361	798	01	2
3. Obligations of States and political subdivisions (Schedule B, item 2 (e)).....	130	574	568	59	3
4. Other bonds, notes, and debentures (Schedule B, item 3 (e)).....	25	303	523	49	4
5. Corporate stocks, including stock of Federal Reserve bank (Schedule B, item 4 (f)).....	4	906	399	01	5
6. Cash, balances with other banks, including reserve balance, and cash items in process of collection (Schedule D, item 8).....	249	250	781	48	6
7. Bank premises owned \$ 7,728,900.43, furniture and fixtures \$ 1,115,000.00 (Schedule C, item 1 (c)) (Bank premises owned are subject to \$ 1,115,000.00 liens not assumed by bank)	31	530	785	10	7
8. Real estate owned other than bank premises (Schedule C, item 2 (d)).....	7	182	032	53	8
9. Investments and other assets indirectly representing bank premises or other real estate (Schedule C, item 3 (c)).....	20	256	429	67	9
10. Customers' liability to this bank on acceptances outstanding.....	1	352	740	73	10
11. Other assets (total of Schedule H).....	7	117	104	36	11
12. TOTAL ASSETS.....	1,610	602	697	40	12
LIABILITIES					
13. Demand deposits of individuals, partnerships, and corporations (Schedule E, item 1).....	397	988	457	99	13
14. Time deposits of individuals, partnerships, and corporations (Schedule F, item 1 (f)).....	697	828	889	04	14
15. Deposits of United States Government (including postal savings) (Schedule E, item 2, and Schedule F, item 2).....	78	812	615	53	15
16. Deposits of States and political subdivisions (Schedule E, item 3, and Schedule F, item 3).....	222	100	237	53	16
17. Deposits of banks (Schedule E, items 4 and 5, and Schedule F, items 4 and 5).....	61	415	483	94	17
18. Other deposits (certified and cashier's checks, etc.) (Schedule E, item 6).....	21	085	316	22	18
19. TOTAL DEPOSITS (items 13 to 18, inclusive).....	\$ 1,479,231,200.05				19
20. Bills payable, rediscounts, and other liabilities for borrowed money.....			None		20
21. Mortgages or other liens, \$ 1,115,000.00 on bank premises and \$ 1,115,000.00 on other real estate.....			None		21
22. Acceptances executed by or for account of this bank and outstanding.....	1	770	302	96	22
23. Other liabilities (total of Schedule I).....	10	747	826	81	23
24. TOTAL LIABILITIES.....	1,610	602	697	40	24
CAPITAL ACCOUNTS					
25. Capital stock:					
(a) Class A preferred, total par \$ None, retirable value \$ None (Rate of dividends on retirable value is %)					
(b) Class B preferred, total par \$ None, retirable value \$ None (Rate of dividends on retirable value is %)	50	000	000	00	25
(c) Common stock, total par \$ 50,000,000.00.....	44	000	000	00	26
26. Surplus.....	22	845	841	75	27
27. Undivided profits.....	2	007	523	83	28
28. Reserves (and retirement account for preferred stock) (Schedule G, item 5).....	118	855	365	68	29
29. TOTAL CAPITAL ACCOUNTS.....	1,610	602	697	40	30
30. TOTAL LIABILITIES AND CAPITAL ACCOUNTS.....	1,610	602	697	40	30
MEMORANDA					
31. Pledged assets (and securities loaned) (book value):					
(a) U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	275	394	914	88	(a)
(b) Other assets pledged to secure deposits and other liabilities (including notes and bills rediscounted and securities sold under repurchase agreement).....	105	081	044	98	(b)
(c) Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....		618	475	82	(c)
(d) Securities loaned.....			None		(d)
(e) TOTAL.....	380	094	435	69	(e)
32. Secured liabilities:					
(a) Deposits secured by pledged assets pursuant to requirements of law.....	37	672	162	24	(a)
(b) Borrowings secured by pledged assets (including rediscounts and repurchase agreements).....			None		(b)
(c) Other liabilities secured by pledged assets.....			None		(c)
(d) TOTAL.....	37	672	162	24	(d)

I, **R. J. BARBIERI**, of the above-named bank, do solemnly swear that the above statement is true and that the SCHEDULES attached hereto and those on the back of this report fully and correctly represent the true state of the several matters therein contained and set forth, to the best of my knowledge and belief.

(Signed) **R. J. Barbieri**, Cashier.

NOTE.—This report must be sworn to by the President or Cashier, attested by not less than three Directors, other than signing officer, and forwarded to the Comptroller of the Currency within 5 days after receipt of request. (See sec. 5211, Rev. Stat.)

Correct.—Attest.
 * **L. M. Giannini**
 * **Sylvester Andriano**
 * **Dr. Celestine J. Sullivan**
 Directors.

State of **California** City and County of **San Francisco**, ss:
 Sworn to and subscribed before me this **12th** day of **January**, 19**40**
 and I hereby certify that I am not an officer or director of this bank.
 (Signed) **Sam B. Briggs**, Notary Public.
 My commission expires **April 22, 1942**

Place for official seal to be affixed by officer before whom acknowledged. Notary must not be an officer or director of the bank. (See act February 26, 1881.)

16-11076

16-11076

IMPORTANT.—Read carefully the instructions in letter of transmittal before filling in the spaces below

LOCATION, TITLE, AND NAMES OF PRESIDENT AND CASHIER OF BANK (Please print plainly)			ENTER FIGURES IN DOLLARS ONLY																									
State California (Omit words "The" and "Bank" from title)			ITEM 1	ITEM 2	TOTAL ITEMS 3 TO 6, INCL.	ITEM 6	TOTAL ITEMS 7 TO 11, INCL.	ITEM 12	ITEM 25	ITEM 26	TOTAL ITEMS 27 AND 28	ITEM 19	ITEM 20	TOTAL ITEMS 21 TO 23, INCL.														
CITY AND TITLE	PRESIDENT	CASHIER																										
San Francisco, of America	L. M. Giannini	R. J. Barbieri	708	766	554,424	361	798	130	491	249	250	781	48	439	073	160	602	697	50,000,000	44,000,000	22,855	346	792	51	200	None	12,518	131

