

L.3.2

BANKS REPORTING WEEKLY 1/

ASSET ITEMS  
SUMMARY REPORT OF CONDITION, MARCH 31 1976  
(AMOUNTS IN THOUSANDS OF DOLLARS)

For immediate release,  
October 7, 1976

ASSETS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
CASH BANK BALANCES, ITEMS IN PROCESS . . .	2,666,152	26,339,894	3,391,440	2,526,548	4,265,851	3,383,868	3,754,770
CURRENCY AND COIN. . . . .	264,924	714,071	459,775	296,167	449,888	433,988	256,594
RESERVES WITH FEDERAL RESERVE BANKS . . .	502,388	4,702,392	766,814	509,376	1,653,620	929,760	826,402
DEMAND BALANCES WITH BANKS IN U.S. . . .	414,479	6,703,856	292,291	242,624	333,431	309,921	525,131
OTHER BALANCES WITH BANKS IN U.S. . . .	159,785	40,266	136,548	323,176	245,917	78,792	231,393
BALANCES WITH BANKS IN FRGM. COUNTRIES .	72,056	168,824	18,397	151,655	81,587	41,344	162,347
CASH ITEMS IN PROCESS OF COLLECTION . .	1,252,520	14,010,485	1,717,607	1,003,550	1,501,408	1,590,063	1,752,903
<b>TOTAL SECURITIES HELD--BOOK VALUE . . .</b>	<b>3,958,572</b>	<b>17,581,467</b>	<b>5,867,491</b>	<b>4,207,260</b>	<b>9,077,546</b>	<b>5,454,561</b>	<b>4,647,796</b>
U.S. TREASURY--TOTAL . . . . .	26	---	---	---	---	---	---
OTHER U.S. GOVT. AGENCIES--TOTAL . . . .	24	---	---	---	---	---	---
STATES AND POLITICAL SUBDIV--TOTAL . . .	24	---	---	---	---	---	---
ALL-OTHER SECURITIES . . . . .	26	---	---	---	---	---	---
UNCLASSIFIED TOTAL . . . . .	26	---	---	---	---	---	---
TRADING ACCOUNT SECURITIES . . . . .	165,547	2,363,964	41,341	456,954	135,362	142,184	165,466
U.S. TREASURY . . . . .	26	---	---	---	---	---	---
OTHER U.S. GOVT. AGENCIES . . . . .	24	---	---	---	---	---	---
STATES AND POLITICAL SUBDIVISIONS . . .	24	---	---	---	---	---	---
ALL OTHER TRADING ACCT. SECURITIES . . .	24	---	---	---	---	---	---
UNCLASSIFIED . . . . .	24	---	---	---	---	---	---
<b>BANK INVESTMENT PORTFOLIOS . . . . .</b>	<b>3,793,025</b>	<b>15,217,503</b>	<b>5,826,150</b>	<b>3,750,306</b>	<b>8,942,184</b>	<b>5,312,377</b>	<b>4,482,330</b>
U.S. TREASURY . . . . .	1,511,562	7,315,138	1,962,547	1,350,029	3,522,830	1,718,747	1,786,617
OTHER U.S. GOVT. AGENCIES . . . . .	402,001	873,035	1,048,643	266,024	789,217	531,207	463,726
STATES AND POLITICAL SUBDIVISIONS . . .	1,734,512	6,666,135	2,678,651	1,915,743	4,460,767	2,984,477	2,169,990
ALL OTHER PORTFOLIO SECURITIES . . . .	144,950	363,195	136,309	218,510	169,370	77,946	61,997
<b>FED RES STOCK &amp; CORPORATE STOCK . . . .</b>	<b>58,209</b>	<b>242,520</b>	<b>41,594</b>	<b>31,554</b>	<b>58,940</b>	<b>40,955</b>	<b>80,327</b>
<b>FED FUNDS SOLD AND SECUR RESALE AGRMT. .</b>	<b>439,940</b>	<b>1,684,049</b>	<b>609,921</b>	<b>1,129,670</b>	<b>1,301,918</b>	<b>1,298,977</b>	<b>1,708,179</b>
COMMERCIAL BANKS . . . . .	429,940	978,750	500,465	646,965	1,062,614	1,048,475	1,516,170
BROKERS AND DEALERS . . . . .	10,000	351,799	14,475	308,015	203,790	207,880	162,076
OTHERS . . . . .	---	353,500	94,981	174,690	35,514	42,622	29,933
<b>OTHER LOANS; GROSS . . . . .</b>	<b>9,976,743</b>	<b>68,331,756</b>	<b>13,294,920</b>	<b>11,621,465</b>	<b>16,843,986</b>	<b>14,207,022</b>	<b>12,119,176</b>
LESS: UNEARNED INCOME ON LOANS . . . . .	138,393	406,774	323,789	180,377	372,489	438,111	325,358
RESERVES FOR LOAN LOSSES . . . . .	120,313	1,080,715	206,699	178,899	236,397	163,538	171,805
<b>OTHER LOANS, NET . . . . .</b>	<b>9,718,037</b>	<b>66,844,267</b>	<b>12,764,432</b>	<b>11,262,187</b>	<b>16,235,100</b>	<b>13,605,373</b>	<b>11,622,013</b>
<b>GROSS OTHER LOANS, BY CATEGORY:</b>							
<b>REAL ESTATE LOANS--TOTAL . . . . .</b>	<b>2,254,427</b>	<b>8,778,092</b>	<b>3,724,704</b>	<b>2,898,776</b>	<b>4,122,895</b>	<b>3,952,351</b>	<b>2,745,473</b>
CONSTRUCTION AND LAND DEVELOPMENT . .	223,905	3,203,268	364,363	555,194	492,716	857,260	964,482
SECURED BY FARMLAND . . . . .	8,707	6,453	36,946	10,206	17,350	61,840	49,297
SECURED BY RESIDENTIAL . . . . .	1,306,600	3,953,855	2,217,658	1,320,943	2,352,551	1,857,611	880,064
ONE TO FOUR FAMILY RESIDENCES . . . .	1,230,285	3,509,264	2,095,373	1,183,203	2,243,919	1,735,252	780,200
FHA INSURED . . . . .	101,505	560,342	404,443	139,826	191,860	188,122	79,337
CONVENTIONAL . . . . .	1,128,780	2,948,922	1,690,930	1,043,377	2,052,059	1,547,130	700,863
MULTI-FAMILY RESIDENCES . . . . .	76,315	444,591	122,285	137,740	108,632	122,359	99,864
FHA INSURED . . . . .	11,977	126,403	39,702	16,800	14,763	6,566	16,613
CONVENTIONAL . . . . .	64,338	318,188	82,583	120,940	93,869	115,793	83,251
SECURED BY OTHER PROPERTIES . . . . .	715,215	1,614,522	1,105,737	1,012,433	1,260,278	1,175,648	851,630
LOANS TO FINANCIAL INSTITUTIONS . . . .	1,076,799	13,064,655	1,181,570	1,448,514	1,561,004	949,858	923,417
LOANS TO REAL ESTATE INVEST TRUSTS . . .	412,731	3,877,240	396,116	498,406	357,325	278,754	259,438
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	46,624	799,389	71,338	56,546	175,488	117,751	52,001
LOANS TO BANKS IN FOREIGN COUNTRIES . .	67,016	2,525,725	195,676	243,754	322,429	142,127	70,619
LOANS TO OTHER DEPOSITORY INST. . . . .	118,578	600,545	279,931	60,078	66,166	74,055	259,794
LOANS TO OTHER FINANCIAL INST. . . . .	431,850	5,261,756	238,509	589,730	639,596	337,171	281,565
LOANS TO SEC. BROKERS AND DEALERS . . . .	36,184	4,085,264	143,136	117,244	107,977	34,697	24,506
OTHER LOANS TO PURCH/CARRY SECURITIES .	21,371	404,576	23,317	52,243	93,375	54,817	134,343
LOANS TO FARMERS--EXCEPT REAL ESTATE .	10,512	77,548	46,886	18,333	13,131	151,332	70,999
COMMERCIAL AND INDUSTRIAL LOANS . . . .	4,524,736	34,725,391	4,673,539	4,717,411	6,600,715	4,505,848	4,423,954
LOANS TO INDIVIDUALS--TOTAL . . . . .	1,821,123	4,845,871	3,078,156	1,841,954	3,850,069	4,139,884	3,534,581
INSTALMENT LOANS . . . . .	1,252,340	3,290,600	2,535,165	1,426,297	2,951,840	3,374,296	2,314,742
PASSENGER AUTOMOBILES . . . . .	303,954	488,890	795,436	388,230	1,108,914	1,284,957	742,105
RESIDENTIAL-REPAIR/MODERNIZE . . . . .	82,051	260,741	239,128	78,046	342,502	189,900	131,358
CREDIT CARDS AND RELATED PLANS . . . . .	455,973	1,079,688	672,441	353,577	589,119	666,625	601,266
CHARGE ACCT CREDIT CARDS . . . . .	323,630	771,754	413,212	167,410	482,961	544,797	540,450
CHECK & REVOLVING CREDIT PLANS . . . . .	132,343	307,934	259,229	186,167	106,158	121,828	60,816
OTHER RETAIL CONSUMER GOODS--TOTAL . . .	74,939	183,001	281,447	190,427	443,909	622,504	460,212
MOBILE HOMES . . . . .	27,292	106,544	163,125	116,981	246,769	434,537	285,923
OTHER . . . . .	47,647	76,457	118,322	73,446	197,140	187,967	174,289
OTHER INSTALMENT LOANS . . . . .	335,423	1,278,283	546,713	416,017	467,396	610,323	379,801
SINGLE PAYMENT LOANS TO INDIVIDUALS . . .	568,783	1,555,271	542,991	415,657	898,229	765,588	1,219,839
ALL OTHER LOANS . . . . .	231,591	2,350,359	423,612	526,990	494,820	418,235	261,903
<b>TOTAL LOANS AND SECURITIES, NET . . . .</b>	<b>14,174,758</b>	<b>86,352,303</b>	<b>19,283,438</b>	<b>16,630,673</b>	<b>26,673,504</b>	<b>20,399,866</b>	<b>18,058,315</b>
<b>DIRECT LEASE FINANCING . . . . .</b>	<b>117,546</b>	<b>636,086</b>	<b>161,662</b>	<b>192,209</b>	<b>171,262</b>	<b>110,858</b>	<b>115,585</b>
FIXED ASSETS--BLDNGS,FURN,REAL EST. . . .	370,478	1,454,232	405,573	294,359	572,112	600,155	704,911
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	77,392	810,088	31,635	66,032	51,328	11,084	115,345
CUSTOMER ACCEPTANCES OUTSTANDING . . . .	228,529	4,814,066	223,540	239,377	553,549	182,742	126,813
OTHER ASSETS . . . . .	1,239,360	7,940,421	532,138	584,245	1,040,412	701,155	399,868
<b>TOTAL ASSETS . . . . .</b>	<b>18,874,215</b>	<b>128,347,090</b>	<b>24,029,426</b>	<b>20,533,443</b>	<b>33,328,018</b>	<b>25,389,727</b>	<b>23,275,607</b>
<b>NUMBER OF BANKS . . . . .</b>	<b>19</b>	<b>11</b>	<b>28</b>	<b>13</b>	<b>31</b>	<b>24</b>	<b>32</b>

1/ Items that do not correspond between the H.4.2 and L.3.2 have not been adjusted.

2/ Not Available.

LIABILITIES AND CAPITAL ACCOUNTS  
SUMMARY REPORT OF CONDITION, MARCH 31 1976  
(AMOUNTS IN THOUSANDS OF DOLLARS)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
DEMAND DEPOSITS . . . . .	6,783,742	52,202,476	8,509,543	5,658,867	9,653,352	9,233,655	8,382,830
MUTUAL SAVINGS BANKS . . . . .	153,950	432,334	87,921	60,986	10,282	7,414	--
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	5,057,924	29,201,632	6,258,277	4,458,538	5,156,504	7,691,272	6,182,285
U.S. GOVERNMENT . . . . .	52,131	121,188	73,840	40,229	67,787	149,439	62,114
STATES AND POLITICAL SUBDIVISIONS . . . . .	471,491	501,751	919,388	176,726	512,612	461,385	600,261
FOREIGN GOVTS., CENTRAL BANKS, ETC . . . . .	3,103	1,167,706	5,935	4,518	1,742	100,880	6,638
COMMERCIAL BANKS IN U.S. . . . .	803,940	13,166,890	800,497	696,977	617,399	569,423	1,361,884
BANKS IN FOREIGN COUNTRIES . . . . .	84,638	4,088,895	51,734	73,128	82,423	76,905	53,408
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	156,565	3,522,080	311,751	147,765	204,803	176,937	116,240
TIME DEPOSITS . . . . .	4,887,955	33,200,131	6,419,549	6,066,967	8,662,738	6,184,611	6,708,040
ACCUMULATED FOR PMT. OF PERS. LOANS . . . . .	--	--	--	379	--	8,987	1,205
MUTUAL SAVINGS BANKS . . . . .	179,270	297,077	8,189	6,600	2,000	2,842	--
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	3,720,546	22,954,166	4,616,529	5,090,076	6,430,128	4,966,361	4,898,536
U.S. GOVERNMENT . . . . .	1,081	90,920	15,468	4,647	1,898	34,089	1,690
STATES AND POLITICAL SUBDIVISIONS . . . . .	663,169	1,032,136	1,293,956	481,454	1,830,612	1,080,656	1,300,138
FOREIGN GOVTS., CENTRAL BANKS, ETC . . . . .	228,155	5,122,001	155,651	150,308	123,218	30,473	11,492
COMMERCIAL BANKS IN U.S. . . . .	95,142	3,000,560	51,656	326,403	268,133	57,582	494,979
BANKS IN FOREIGN COUNTRIES . . . . .	592	703,271	278,100	7,100	6,749	3,621	--
SAVINGS DEPOSITS . . . . .	3,079,793	8,650,436	5,356,606	3,113,140	7,607,222	5,419,963	2,923,694
MUTUAL SAVINGS BANKS . . . . .	150	636	--	--	--	--	--
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	2,893,470	8,246,540	5,014,007	2,912,776	7,445,900	5,144,867	2,817,265
U.S. GOVERNMENT . . . . .	147,217	192,405	163,826	171,477	156,550	208,095	103,943
STATE AND POLITICAL SUBDIVISIONS . . . . .	1,016	269	--	--	25	346	1,858
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC COMMERCIAL BANKS IN UNITED STATES . . . . .	37,940	161,088	178,773	28,887	5,147	61,001	628
BANKS IN FOREIGN COUNTRIES . . . . .	--	49,498	--	--	--	5,654	--
TOTAL DEPOSITS . . . . .	14,751,490	94,053,043	20,285,698	14,838,974	25,923,312	20,838,229	18,014,564
FED FUNDS PUR AND SECUR REPURCH AGRMT. . . . .	1,854,892	11,732,974	1,273,180	2,760,310	3,281,606	1,893,061	2,554,207
COMMERCIAL BANKS . . . . .	679,844	6,625,286	347,661	1,388,667	1,858,550	1,222,678	2,207,422
BROKERS AND DEALERS . . . . .	271,392	750,614	116,832	735,440	666,032	49,683	41,530
OTHERS . . . . .	903,656	4,357,074	808,717	636,203	757,024	620,700	305,255
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	116,651	1,912,759	34,930	381,097	106,752	46,127	358,140
MORTGAGE INDEBTEDNESS . . . . .	6,018	52,560	20,756	8,619	3,682	51,958	42,164
BANK ACCEPTANCES OUTSTANDING . . . . .	239,799	5,430,672	230,305	239,464	556,255	182,750	128,421
OTHER LIABILITIES . . . . .	399,034	4,265,624	303,044	739,083	575,033	379,539	402,625
TOTAL LIABILITIES . . . . .	17,367,884	117,447,632	22,147,913	18,967,547	30,446,640	23,391,664	21,500,121
SUBORDINATED NOTES AND DEBENTURES . . . . .	85,989	916,164	80,773	277,830	71,884	188,174	133,392
EQUITY CAPITAL . . . . .	1,420,342	9,983,294	1,800,740	1,288,066	2,809,494	1,809,889	1,642,094
PREFERRED STOCK . . . . .	--	--	--	--	987	435	1,800
COMMON STOCK . . . . .	250,169	2,258,512	447,627	298,187	540,978	386,080	359,301
SURPLUS . . . . .	647,937	3,905,571	699,738	584,267	1,318,907	691,822	737,568
UNDIVIDED PROFITS . . . . .	509,144	3,744,681	626,846	379,572	857,450	495,026	452,536
OTHER CAPITAL RESERVES . . . . .	13,092	74,532	26,549	26,040	91,172	36,530	90,889
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	18,874,215	128,347,090	24,029,426	20,533,443	33,328,018	25,389,727	23,275,607
DEMAND DEPOSITS ADJUSTED . . . . .	4,675,151	24,903,853	5,917,599	3,918,111	7,466,758	6,924,730	5,205,929
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS . . . . .	2,859,997	26,918,479	3,584,757	2,586,811	3,991,253	3,409,515	3,842,308
AVG FED FUNDS SOLD & SECUR RESALE AGRMT . . . . .	333,104	1,767,253	647,637	1,231,984	1,685,778	1,256,843	1,370,361
AVG TOTAL LOANS . . . . .	9,837,388	68,027,122	13,143,826	11,369,963	16,361,160	13,663,859	11,942,889
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	3,652,202	30,151,707	3,278,585	3,597,410	5,208,053	2,918,728	4,295,117
AVG TOTAL DEPOSITS . . . . .	14,637,643	91,522,136	20,447,496	14,660,379	25,723,019	20,744,869	17,872,566
AVG FED FUNDS PUR & SECUR REPURCH AGRMT . . . . .	2,070,782	14,503,429	1,382,060	2,841,369	3,358,218	1,933,819	2,630,886
AVG OTHER LIAB FOR BORROWED MONEY . . . . .	98,353	1,665,573	37,793	352,000	106,769	36,241	359,450
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	307,143	4,800,069	177,112	219,884	280,972	175,894	162,447
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	3,437,381	26,371,533	3,161,988	3,614,556	4,787,308	2,802,491	4,495,756
CERTIFICATES OF DEPOSIT . . . . .	3,339,028	24,705,960	3,124,195	3,262,556	4,680,539	2,766,250	4,136,306
OTHER TIME DEPOSITS . . . . .	312,103	5,253,315	141,141	370,727	486,679	90,411	167,068
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS . . . . .	14.1	20.5	14.1	12.3	12.8	13.3	16.1
TOTAL SECURITIES HELD . . . . .	21.0	13.7	24.4	20.5	27.2	21.5	20.0
TRADING ACCOUNT SECURITIES . . . . .	.9	1.8	.2	2.2	.4	.6	.7
U.S. TREASURY . . . . .							
STATES AND POLITICAL SUBDIV. . . . .							
ALL OTHER TRADING ACCT. SECUR. . . . .							
BANK INVESTMENT PORTFOLIO . . . . .	20.1	11.9	24.2	18.3	26.8	20.9	19.3
U.S. TREASURY . . . . .	8.0	5.7	8.2	6.6	10.6	6.8	7.7
STATES AND POLITICAL SUBDIVISIONS . . . . .	9.2	5.2	11.1	9.3	13.4	11.8	9.3
ALL OTHER PORTFOLIO SECURITIES . . . . .	.8	.3	.6	1.1	.5	.3	.3
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	53.8	53.4	55.7	60.3	52.6	58.7	57.3
ALL OTHER ASSETS . . . . .	11.1	12.4	5.8	6.9	7.3	6.5	6.6
TOTAL LOANS AND SECURITIES . . . . .	75.1	67.3	80.2	81.0	80.0	80.3	77.6
EQUITY CAPITAL - TOTAL . . . . .	7.5	7.8	7.5	6.3	8.4	7.1	7.1
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .	8.0	8.5	7.8	7.6	8.6	7.9	7.6
NUMBER OF BANKS . . . . .	19	11	28	13	31	24	32

Note: Condition report tabulations shown above have been adjusted for current "adjustment bank" totals and hypotecated deposits. Details may not add to totals because of rounding.

1/ Items that do not correspond between the H.4.2 and L.3.2 have not been adjusted.

ASSETS	CHICAGO		ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO	TOTAL, ALL DISTRICTS
	CITY	OUTSIDE						
CASH BANK BALANCES, ITEMS IN PROCESS . . .	4,185,480	5,010,115	1,749,899	853,393	2,034,161	3,735,627	15,901,655	79,798,853
CURRENCY AND COIN . . . . .	157,808	490,222	117,069	30,949	86,076	129,971	1,247,787	5,135,289
RESERVES WITH FEDERAL RESERVE BANKS . . .	2,065,304	1,402,726	381,954	215,158	484,904	1,108,077	5,634,101	21,182,976
DEMAND BALANCES WITH BANKS IN U.S. . . .	102,064	826,022	204,915	59,602	224,091	561,041	1,070,735	11,870,231
OTHER BALANCES WITH BANKS IN U.S. . . .	15,884	197,948	85,733	79,113	16,145	86,136	643,483	2,340,319
BALANCES WITH BANKS IN FRGN. COUNTRIES .	40,966	403,339	111,157	5,649	6,376	219,659	471,909	1,955,265
CASH ITEMS IN PROCESS OF COLLECTION . .	1,803,454	1,689,858	849,071	462,922	1,216,569	1,630,763	6,833,620	37,314,773
TOTAL SECURITIES HELD--BOOK VALUE . . . 2/	7,459,012	8,896,536	2,213,753	1,119,203	2,287,237	5,645,758	22,228,296	100,644,488
U.S. TREASURY--TOTAL . . . . .	---	---	---	---	---	---	---	---
OTHER U.S. GOV'T. AGENCIES--TOTAL . . . 2/	---	---	---	---	---	---	---	---
STATES AND POLITICAL SUBDIV--TOTAL . . . 2/	---	---	---	---	---	---	---	---
ALL-OTHER SECURITIES . . . . .	---	---	---	---	---	---	---	---
UNCLASSIFIED TOTAL . . . . .	---	---	---	---	---	---	---	---
TRADING ACCOUNT SECURITIES . . . . .	771,631	97,559	103,689	249,847	94,767	94,965	645,596	5,528,872
U.S. TREASURY . . . . .	---	---	---	---	---	---	---	---
OTHER U.S. GOV'T. AGENCIES . . . . .	---	---	---	---	---	---	---	---
STATES AND POLITICAL SUBDIVISIONS . . . 2/	---	---	---	---	---	---	---	---
ALL OTHER TRADING ACCT. SECURITIES . . . 2/	---	---	---	---	---	---	---	---
UNCLASSIFIED . . . . .	---	---	---	---	---	---	---	---
BANK INVESTMENT PORTFOLIOS . . . . .	6,687,381	8,798,977	2,110,064	869,356	2,192,470	5,550,793	21,582,700	95,115,616
U.S. TREASURY . . . . .	3,137,365	3,382,425	670,125	310,884	744,621	2,064,901	9,396,289	38,874,078
OTHER U.S. GOV'T. AGENCIES . . . . .	323,611	919,560	267,475	80,130	201,454	232,450	3,481,730	9,080,263
STATES AND POLITICAL SUBDIVISIONS . . .	3,083,296	4,225,811	1,154,412	467,889	1,230,140	3,210,530	8,381,809	44,364,162
ALL OTHER PORTFOLIO SECURITIES . . . . .	143,109	271,183	18,052	10,453	16,255	42,912	322,872	1,997,113
FED RES STOCK & CORPORATE STOCK . . . . .	81,770	56,158	21,019	10,166	19,731	36,031	133,452	912,426
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	1,483,994	1,274,589	970,595	201,187	1,034,749	1,981,996	3,769,737	18,889,501
COMMERCIAL BANKS . . . . .	1,109,533	1,084,283	842,085	137,567	840,825	1,583,465	2,962,462	14,743,599
BROKERS AND DEALERS . . . . .	344,403	94,161	123,625	51,974	191,759	236,253	608,461	2,908,671
OTHERS . . . . .	30,058	96,145	4,885	11,646	2,165	162,278	198,814	1,237,231
OTHER LOANS; GROSS . . . . .	20,615,081	19,305,523	5,555,942	2,844,821	5,880,660	10,746,028	64,653,110	276,196,233
LESS: UNEARNED INCOME ON LOANS . . . . .	82,615	395,662	98,152	35,908	100,914	127,127	1,380,791	4,406,460
RESERVES FOR LOAN LOSSES . . . . .	331,375	235,242	67,604	33,446	69,770	135,131	698,954	3,729,888
OTHER LOANS, NET . . . . .	20,401,091	18,674,619	5,390,186	2,775,467	5,709,976	10,483,770	62,573,365	268,059,885
GROSS OTHER LOANS, BY CATEGORY:								
REAL ESTATE LOANS--TOTAL . . . . .	2,006,811	7,045,130	1,307,146	596,767	1,000,172	1,475,059	19,882,440	61,790,243
CONSTRUCTION AND LAND DEVELOPMENT . .	502,227	537,969	361,424	123,747	180,148	586,750	2,249,927	11,203,380
SECURED BY FARMLAND . . . . .	14,738	31,963	9,790	4,309	9,715	26,738	189,429	477,481
SECURED BY RESIDENTIAL . . . . .	923,287	4,937,912	519,690	352,554	434,284	308,866	13,234,667	34,600,542
ONE TO FOUR FAMILY RESIDENCES . . . . .	827,053	4,600,285	465,024	327,574	395,339	275,182	12,660,198	32,328,151
FHA INSURED . . . . .	51,858	811,590	69,063	52,603	73,427	62,873	3,025,658	5,812,507
CONVENTIONAL . . . . .	775,195	3,788,695	395,961	274,971	321,912	212,309	9,634,540	26,515,644
MULTI-FAMILY RESIDENCES . . . . .	96,234	337,627	54,666	24,980	38,945	33,684	574,469	2,272,391
FHA INSURED . . . . .	29,085	11,215	2,773	868	161	4,293	35,796	313,015
CONVENTIONAL . . . . .	71,149	326,412	51,893	24,112	38,784	29,391	538,673	1,959,376
SECURED BY OTHER PROPERTIES . . . . .	566,559	1,537,286	416,242	116,157	376,025	552,705	4,208,440	15,508,877
LOANS TO FINANCIAL INSTITUTIONS . . . . .	4,772,538	1,557,162	464,411	390,256	447,415	952,274	5,666,023	34,455,896
LOANS TO REAL ESTATE INVEST TRUSTS . . .	1,536,476	318,127	142,238	200,933	161,969	423,056	979,035	9,841,844
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	110,698	179,122	20,468	4,643	30,216	44,087	541,048	2,249,419
LOANS TO BANKS IN FOREIGN COUNTRIES . .	327,188	225,068	49,080	31,864	13,778	60,766	1,102,280	5,377,370
LOANS TO OTHER DEPOSITORY INST. . . . .	15,168	161,697	37,523	23,350	47,861	71,663	392,142	2,208,551
LOANS TO OTHER FINANCIAL INST. . . . .	2,783,008	673,148	215,102	129,466	193,591	352,702	2,651,518	14,778,711
LOANS TO SEC. BROKERS AND DEALERS . . . .	627,469	199,892	75,485	20,787	36,133	78,803	385,150	5,972,727
OTHER LOANS TO PURCH/CARRY SECURITIES . .	314,578	237,065	123,060	191,902	227,944	425,361	205,826	2,509,778
LOANS TO FARMERS--EXCEPT REAL ESTATE .	170,456	94,579	51,514	21,242	372,976	225,618	2,420,576	3,745,702
COMMERCIAL AND INDUSTRIAL LOANS . . . .	10,641,622	5,605,975	2,266,918	1,199,733	2,186,432	5,291,910	21,793,282	113,157,466
LOANS TO INDIVIDUALS--TOTAL . . . . .	1,603,975	3,920,121	1,097,867	358,859	1,413,263	1,601,918	12,109,439	45,213,080
INSTALLMENT LOANS . . . . .	903,197	3,207,968	796,921	191,838	1,065,536	1,084,201	10,798,760	35,193,701
PASSENGER AUTOMOBILES . . . . .	156,925	1,161,266	239,358	59,492	201,352	367,025	3,849,012	11,146,916
RESIDENTIAL--REPAIR/MODERNIZE . . . . .	35,399	293,067	80,137	14,889	54,277	91,493	818,802	2,711,790
CREDIT CARDS AND RELATED PLANS . . . . .	510,713	789,247	249,501	37,331	485,453	312,401	2,574,091	9,377,426
CHARGE ACCT CREDIT CARDS . . . . .	480,576	678,501	226,760	12,278	467,249	304,301	2,058,861	7,472,740
CHECK & REVOLVING CREDIT PLANS . . . . .	30,137	110,746	22,741	25,053	18,204	8,180	515,230	1,904,686
OTHER RETAIL CONSUMER GOODS--TOTAL . . .	91,900	568,703	142,677	45,570	238,721	196,329	2,038,518	5,578,857
MOBILE HOMES . . . . .	36,287	331,442	86,986	19,172	174,865	123,379	1,204,778	3,358,080
OTHER . . . . .	55,613	237,261	55,691	26,398	63,856	72,950	833,740	2,220,777
OTHER INSTALLMENT LOANS . . . . .	108,260	395,685	85,248	34,556	85,733	116,933	1,518,361	6,378,752
SINGLE PAYMENT LOANS TO INDIVIDUALS . . .	700,778	712,153	300,946	167,021	347,727	517,717	1,306,679	10,019,379
ALL OTHER LOANS . . . . .	677,632	645,599	169,541	65,275	196,325	695,085	2,194,374	9,351,341
TOTAL LOANS AND SECURITIES, NET . . . . .	29,425,867	28,901,902	8,595,553	4,106,023	9,051,693	18,147,555	88,704,850	388,506,300
DIRECT LEASE FINANCING . . . . .	129,404	172,418	99,186	54,333	72,699	81,542	1,636,171	3,750,961
FIXED ASSETS--BDNGS,FURN,REAL EST. . . .	560,116	715,814	264,947	98,865	270,104	533,450	2,374,291	9,219,407
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	152,230	77,348	9,604	3,309	2,981	25,260	469,436	1,903,072
CUSTOMER ACCEPTANCES OUTSTANDING . . . .	350,117	146,938	15,342	66,668	18,723	173,700	2,222,644	9,362,748
OTHER ASSETS . . . . .	1,677,418	844,254	449,063	139,032	148,643	564,247	3,920,871	20,181,127
TOTAL ASSETS . . . . .	36,480,632	35,868,789	11,183,594	5,321,623	11,599,004	23,261,381	115,229,918	512,722,467
NUMBER OF BANKS . . . . .	9	46	17	5	21	27	34	317

1/ Items that do not correspond between the H.4.2 and L.3.2 have not been adjusted.

2/ Not Available.

LIABILITIES AND CAPITAL ACCOUNTS  
SUMMARY REPORT OF CONDITION, MARCH 31 1976  
(AMOUNTS IN THOUSANDS OF DOLLARS)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO		ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO	TOTAL & ALL DISTRICTS
	CITY	OUTSIDE						
DEMAND DEPOSITS . . . . .	8,996,814	9,825,918	3,920,752	1,765,275	4,522,052	8,231,651	33,451,125	171,138,752
MUTUAL SAVINGS BANKS . . . . .	2,415	1,868	3	7,404	--	--	21,534	786,111
OTHER INDIV. PARTNERSHIPS AND CORP. . . . .	6,577,479	7,479,509	2,725,218	1,210,979	3,180,797	5,916,526	28,699,896	122,796,836
U.S. GOVERNMENT . . . . .	25,142	93,270	27,853	7,729	50,496	60,760	227,983	1,059,961
STATES AND POLITICAL SUBDIVISIONS . . . . .	191,135	524,163	108,839	55,998	195,108	529,213	991,755	6,239,825
FOREIGN GOVTS, CENTRAL BANKS, ETC . . . . .	18,163	521	49	266	--	4,724	44,695	1,358,940
COMMERCIAL BANKS IN U.S. . . . .	1,755,695	1,057,641	991,391	442,036	1,006,518	1,520,417	1,745,281	26,535,989
BANKS IN FOREIGN COUNTRIES . . . . .	135,972	50,834	16,034	14,344	7,427	69,492	502,931	5,308,165
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	290,813	618,112	51,365	26,519	81,706	130,519	1,217,050	7,052,225
TIME DEPOSITS . . . . .	13,466,487	10,659,370	2,791,734	1,185,855	3,157,181	7,586,915	36,420,443	147,397,976
ACCUMULATED FOR PMT. OF PERS. LOANS . . . . .	--	--	--	1,525	223	--	1,069	13,388
MUTUAL SAVINGS BANKS . . . . .	2,150	--	--	200	--	--	6,565	504,893
OTHER INDIV. PARTNERSHIPS AND CORP. . . . .	9,460,199	8,106,697	2,240,531	950,091	2,224,964	4,785,614	27,685,900	108,130,338
U.S. GOVERNMENT . . . . .	741	277	24,220	15	78,048	11,111	116,602	330,807
STATES AND POLITICAL SUBDIVISIONS . . . . .	1,441,929	2,413,880	388,492	151,929	775,682	2,272,097	6,210,492	21,336,822
FOREIGN GOVTS, CENTRAL BANKS, ETC . . . . .	1,135,821	38,960	2,494	--	--	14,034	1,296,751	8,309,358
COMMERCIAL BANKS IN U.S. . . . .	1,339,576	93,276	134,591	82,095	128,264	501,838	922,060	7,496,155
BANKS IN FOREIGN COUNTRIES . . . . .	86,071	6,280	1,406	--	--	2,221	181,004	1,276,415
SAVINGS DEPOSITS . . . . .	2,705,551	8,963,655	1,527,824	527,400	1,428,406	1,727,401	25,600,196	78,631,287
MUTUAL SAVINGS BANKS . . . . .	--	--	--	--	--	--	--	786
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	2,615,837	8,309,374	1,465,955	488,071	1,310,165	1,636,822	24,686,479	74,987,128
U. S. GOVERNMENT . . . . .	66,396	256,434	53,375	39,209	94,573	88,933	847,139	2,589,572
STATE AND POLITICAL SUBDIVISIONS . . . . .	6,986	403	--	120	194	284	544	12,045
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC . . . . .	16,332	396,741	8,494	--	23,224	155	66,034	984,444
COMMERCIAL BANKS IN UNITED STATES . . . . .	--	--	--	--	--	1,207	--	56,359
BANKS IN FOREIGN COUNTRIES . . . . .	--	703	--	--	250	--	--	953
TOTAL DEPOSITS . . . . .	25,168,852	29,448,943	8,240,310	3,478,530	9,107,639	17,545,967	95,471,764	397,167,315
FED FUNDS PUR AND SECUR REPURCH AGRMT. . . . .	7,536,122	2,888,933	1,861,170	1,016,567	1,346,215	3,352,896	7,700,142	51,052,275
COMMERCIAL BANKS . . . . .	5,261,410	1,627,072	1,482,944	589,879	1,214,469	3,043,821	4,436,008	31,985,711
BROKERS AND DEALERS . . . . .	1,001,458	401,202	203,731	24,025	12,138	--	1,088,457	5,362,534
OTHERS . . . . .	1,273,254	860,659	174,495	402,663	119,608	309,075	2,175,677	13,704,060
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	58,291	125,183	48,215	144,678	48,030	63,515	500,143	3,944,511
MORTGAGE INDEBTEDNESS . . . . .	16,133	21,465	11,069	8,071	9,846	94,320	102,335	448,996
BANK ACCEPTANCES OUTSTANDING . . . . .	352,114	146,938	15,342	67,638	18,725	173,874	2,232,996	10,015,293
OTHER LIABILITIES . . . . .	896,930	562,624	165,965	140,441	128,483	372,006	1,991,701	11,322,132
TOTAL LIABILITIES . . . . .	34,028,442	33,194,086	10,342,071	4,855,925	10,658,938	21,602,578	107,999,081	473,950,522
SUBORDINATED NOTES AND DEBENTURES . . . . .	83,868	156,618	45,753	76,750	93,415	71,745	844,949	3,127,304
EQUITY CAPITAL . . . . .	2,368,322	2,518,085	795,770	388,948	846,651	1,587,058	6,385,888	35,644,641
PREFERRED STOCK . . . . .	--	7,612	8	--	--	--	6,025	16,867
COMMON STOCK . . . . .	570,237	502,858	184,649	131,750	218,337	422,088	1,390,008	7,960,781
SURPLUS . . . . .	1,148,773	1,130,180	324,568	112,750	294,243	524,245	2,593,043	14,713,612
UNDIVIDED PROFITS . . . . .	599,569	839,041	261,810	135,051	322,590	569,997	2,307,397	12,300,710
OTHER CAPITAL RESERVES . . . . .	49,743	38,394	24,735	9,397	11,481	70,728	89,416	652,698
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	36,480,632	35,868,789	11,183,594	5,321,623	11,599,004	23,261,381	115,229,918	512,722,467
DEMAND DEPOSITS ADJUSTED . . . . .	5,412,523	6,985,149	2,052,437	852,588	2,248,469	5,019,731	24,644,241	106,227,329
AVERAGE FOR LAST 15 OR 30 DAYS:								
AVG CASH AND DUE FROM BANKS . . . . .	4,254,837	4,833,764	1,768,448	809,518	1,962,298	3,470,681	15,230,704	79,523,370
AVG FED FUNDS SOLD & SECUR RESALE AGRMT . . . . .	1,379,156	1,645,349	869,924	165,376	1,067,775	1,900,130	3,384,223	18,724,893
AVG TOTAL LOANS . . . . .	20,768,259	18,822,788	5,416,723	2,766,803	5,740,871	10,585,265	63,132,831	271,579,747
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	11,155,842	4,240,840	1,519,135	774,441	2,160,884	6,204,819	22,781,538	101,939,301
AVG TOTAL DEPOSITS . . . . .	25,125,285	29,382,354	8,204,183	3,392,827	8,994,051	17,106,364	94,127,573	391,940,745
AVG FED FUNDS PUR & SECUR REPURCH AGRMT . . . . .	7,311,718	3,016,430	1,740,990	968,997	1,429,535	3,447,130	6,394,634	53,029,997
AVG OTHER LIAB FOR BORROWED MONEY . . . . .	46,610	125,792	88,083	162,064	46,807	44,711	428,229	3,598,475
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	950,435	176,824	74,971	149,606	119,742	288,010	1,137,049	9,020,158
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	9,097,920	4,044,960	1,513,911	855,078	1,980,024	4,904,526	15,965,933	87,033,365
CERTIFICATES OF DEPOSIT . . . . .	9,051,310	3,919,168	1,425,828	693,014	1,933,217	4,859,815	15,537,704	83,434,890
OTHER TIME DEPOSITS . . . . .	2,159,013	289,889	85,700	50,957	247,776	1,387,971	6,838,209	17,880,959
SELECTED RATIOS:								
PERCENTAGE OF TOTAL ASSETS								
CASH AND BALANCES WITH OTHER BANKS . . . . .	11.5	14.0	15.6	16.0	17.5	16.1	13.8	15.6
TOTAL SECURITIES HELD . . . . .	20.4	24.8	19.8	21.0	19.7	24.3	19.3	19.6
TRADING ACCOUNT SECURITIES . . . . .	2.1	.3	.9	4.7	.8	.4	.6	1.1
U. S. TREASURY . . . . .								
STATES AND POLITICAL SUBDIV. . . . .								
ALL OTHER TRADING ACCT. SECUR. . . . .								
BANK INVESTMENT PORTFOLIO . . . . .	18.3	24.5	18.9	16.3	18.9	23.9	18.7	18.6
U. S. TREASURY . . . . .	8.6	9.4	6.0	5.8	6.4	8.9	8.2	7.6
STATES AND POLITICAL SUBDIVISIONS . . . . .	8.5	11.8	10.3	8.8	10.6	13.8	7.3	8.7
ALL OTHER PORTFOLIO SECURITIES . . . . .	.4	.8	.2	.2	.1	.2	.3	.4
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	60.0	55.6	56.9	55.9	58.1	53.6	57.6	56.0
ALL OTHER ASSETS . . . . .	8.1	5.6	7.7	7.0	4.6	6.1	9.3	8.8
TOTAL LOANS AND SECURITIES . . . . .	80.7	80.6	76.9	77.2	78.0	78.0	77.0	75.8
EQUITY CAPITAL - TOTAL . . . . .	6.5	7.0	7.1	7.3	7.3	6.8	5.5	7.0
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .	6.7	7.5	7.5	8.8	8.1	7.1	6.3	7.6
NUMBER OF BANKS . . . . .	9	46	17	5	21	27	34	317

Note: Condition report tabulations shown above have been adjusted for current "adjustment bank" totals and hypothecated deposits. Details may not add to totals because of rounding.

<sup>1/</sup> Items that do not correspond between the H.4.2 and L.3.2 have not been adjusted.