



# FEDERAL RESERVE

## statistical release

L.3-2  
BANKS REPORTING WEEKLY 1/

ASSET ITEMS  
SUMMARY REPORT OF CONDITION, JUNE 30 1976  
(AMOUNTS IN THOUSANDS OF DOLLARS)

For immediate release,  
February 15, 1977

ASSETS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
CASH BANK BALANCES, ITEMS IN PROCESS . . .	2,858,724	26,913,948	3,484,728	2,683,491	3,757,078	3,449,735	3,934,881
CURRENCY AND COIN . . . . .	274,276	685,818	481,067	298,870	473,330	477,031	274,976
RESERVES WITH FEDERAL RESERVE BANKS . . .	532,328	4,955,732	769,282	502,748	889,690	764,178	472,364
DEMAND BALANCES WITH BANKS IN U.S. . . .	420,748	6,562,320	396,665	281,142	398,903	375,810	552,351
OTHER BALANCES WITH BANKS IN U.S. . . .	131,018	92,985	107,631	260,817	211,455	50,432	222,782
BALANCES WITH BANKS IN FRGN. COUNTRIES	72,854	327,487	24,908	201,842	172,823	49,431	220,781
CASH ITEMS IN PROCESS OF COLLECTION . .	1,427,500	14,289,606	1,705,175	1,138,072	1,610,877	1,732,853	1,991,627
<b>TOTAL SECURITIES HELD—BOOK VALUE . . .</b>	<b>3,775,357</b>	<b>18,348,857</b>	<b>6,055,659</b>	<b>4,303,928</b>	<b>9,057,588</b>	<b>5,493,296</b>	<b>4,589,849</b>
U.S. TREASURY—TOTAL . . . . .	1,491,869	9,209,199	2,108,851	1,761,350	3,550,822	1,729,460	1,839,709
OTHER U.S. GOVT. AGENCIES—TOTAL . . . .	362,214	996,002	997,370	396,846	878,868	561,499	442,088
STATES AND POLITICAL SUBDIV—TOTAL . . .	1,768,284	7,719,310	2,819,902	1,882,615	4,447,296	3,113,394	2,241,951
ALL-OTHER SECURITIES . . . . .	152,990	425,346	129,536	303,117	180,602	88,943	66,101
UNCLASSIFIED TOTAL . . . . .	—	—	—	—	—	—	—
TRADING ACCOUNT SECURITIES . . . . .	196,294	2,611,327	33,734	322,896	213,915	181,602	125,356
U.S. TREASURY . . . . .	74,601	1,949,612	109	126,163	136,964	64,557	64,557
OTHER U.S. GOVT. AGENCIES . . . . .	24,191	243,799	4,237	31,436	12,158	91,478	8,177
STATES AND POLITICAL SUBDIVISIONS . . .	92,486	315,614	29,388	38,491	49,899	66,946	49,705
ALL OTHER TRADING ACCT. SECURITIES . . .	5,016	102,502	—	126,806	14,934	2,290	2,917
UNCLASSIFIED . . . . .	—	—	—	—	—	—	—
BANK INVESTMENT PORTFOLIOS . . . . .	3,579,063	15,737,330	6,021,925	3,981,032	8,843,673	5,311,694	4,464,493
U.S. TREASURY . . . . .	1,417,268	7,259,587	2,108,742	1,635,187	3,413,858	1,708,572	1,775,152
OTHER U.S. GOVT. AGENCIES . . . . .	338,023	752,203	993,133	325,410	866,710	470,021	353,911
STATES AND POLITICAL SUBDIVISIONS . . .	1,675,798	7,402,696	2,790,514	1,844,124	4,397,437	3,046,448	2,192,246
ALL OTHER PORTFOLIO SECURITIES . . . .	147,974	322,844	129,536	176,311	165,668	86,653	63,184
<b>FED RES STOCK &amp; CORPORATE STOCK . . . .</b>	<b>58,340</b>	<b>247,527</b>	<b>43,410</b>	<b>33,288</b>	<b>59,008</b>	<b>41,138</b>	<b>81,101</b>
<b>FED FUNDS SOLD AND SECUR RESALE AGRMT . .</b>	<b>506,727</b>	<b>1,929,076</b>	<b>560,515</b>	<b>937,091</b>	<b>1,456,689</b>	<b>981,247</b>	<b>1,243,278</b>
COMMERCIAL BANKS . . . . .	471,727	1,093,786	522,787	649,685	1,253,149	862,995	1,084,517
BROKERS AND DEALERS . . . . .	30,000	180,397	26,833	210,842	168,843	118,002	115,590
OTHERS . . . . .	5,000	654,893	10,895	76,564	34,697	250	43,171
<b>OTHER LOANS; GROSS . . . . .</b>	<b>9,921,086</b>	<b>67,105,087</b>	<b>13,451,759</b>	<b>11,708,456</b>	<b>17,195,546</b>	<b>14,636,777</b>	<b>12,246,750</b>
LESS: UNEARNED INCOME ON LOANS . . . .	139,702	471,314	340,575	183,132	397,716	454,271	335,878
RESERVES FOR LOAN LOSSES . . . . .	115,685	1,112,250	212,855	164,373	235,988	173,040	171,733
OTHER LOANS, NET . . . . .	9,665,699	65,521,523	12,898,329	11,360,951	16,561,842	14,009,466	11,739,139
<b>GROSS OTHER LOANS, BY CATEGORY:</b>							
REAL ESTATE LOANS—TOTAL . . . . .	2,241,242	8,693,410	3,815,829	2,925,876	4,167,367	4,043,028	2,777,625
CONSTRUCTION AND LAND DEVELOPMENT . .	237,052	3,119,375	395,420	611,124	557,283	862,931	979,676
SECURED BY FARMLAND . . . . .	2,484	1,826	36,730	9,104	15,472	42,007	47,572
SECURED BY RESIDENTIAL . . . . .	1,258,233	3,976,211	2,262,036	1,353,991	2,349,702	1,917,513	842,701
ONE TO FOUR FAMILY RESIDENCES . . . .	1,185,970	3,562,754	2,145,446	1,250,698	2,237,558	1,793,206	771,616
FHA INSURED . . . . .	93,534	532,801	423,777	206,372	191,924	200,560	94,468
CONVENTIONAL . . . . .	1,092,436	3,029,953	1,721,669	1,044,326	2,045,634	1,592,646	677,148
MULTI-FAMILY RESIDENCES . . . . .	72,263	413,457	116,590	103,293	112,144	124,307	71,085
FHA INSURED . . . . .	9,232	120,574	20,708	19,367	8,233	6,098	19,159
CONVENTIONAL . . . . .	63,031	292,883	95,882	83,926	103,911	118,209	51,926
SECURED BY OTHER PROPERTIES . . . . .	743,473	1,596,032	1,121,645	951,657	1,244,910	1,200,585	907,676
LOANS TO FINANCIAL INSTITUTIONS . . . .	1,025,784	12,206,220	1,025,784	1,457,795	1,664,333	967,909	802,366
LOANS TO REAL ESTATE INVEST TRUSTS . . .	409,851	3,753,344	401,818	475,592	356,043	344,017	248,427
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	51,261	806,246	50,333	68,505	197,024	111,851	34,439
LOANS TO BANKS IN FOREIGN COUNTRIES . .	81,211	2,296,622	212,507	244,395	455,299	153,141	66,288
LOANS TO OTHER DEPOSITORY INST. . . . .	60,806	185,035	42,384	48,431	106,934	66,730	167,902
LOANS TO OTHER FINANCIAL INST. . . . .	422,655	5,164,974	318,742	620,872	549,033	292,170	285,310
LOANS TO SEC. BROKERS AND DEALERS . . . .	38,051	4,534,717	288,597	229,237	145,813	43,426	23,888
OTHER LOANS TO PURCH/CARRY SECURITIES . .	29,254	428,066	24,593	47,703	90,778	64,417	158,950
LOANS TO FARMERS—EXCEPT REAL ESTATE .	8,623	76,604	47,432	17,725	14,643	178,365	67,931
COMMERCIAL AND INDUSTRIAL LOANS . . . .	4,454,514	33,896,318	4,644,134	4,821,011	6,589,377	4,545,053	4,523,106
LOANS TO INDIVIDUALS—TOTAL . . . . .	1,869,297	4,680,411	3,117,643	1,872,793	3,991,924	4,310,532	3,519,622
INSTALLMENT LOANS . . . . .	1,287,251	3,322,297	2,610,405	1,482,482	3,103,494	3,520,706	2,311,630
PASSENGER AUTOMOBILES . . . . .	311,137	510,045	856,325	418,002	1,188,129	1,379,337	780,944
RESIDENTIAL-REPAIR/MODERNIZE . . . . .	85,473	262,684	243,997	82,365	357,114	182,948	137,865
CREDIT CARDS AND RELATED PLANS . . . . .	464,143	1,127,017	681,527	376,937	608,822	695,516	553,404
CHARGE ACCT CREDIT CARDS . . . . .	331,456	817,043	438,934	190,759	496,431	571,444	511,012
CHECK & REVOLVING CREDIT PLANS . . . .	132,687	309,974	242,593	186,178	112,392	124,072	42,392
OTHER RETAIL CONSUMER GOODS—TOTAL . . .	79,068	203,249	282,059	179,135	410,938	639,860	455,413
MOBILE HOMES . . . . .	25,534	112,160	155,386	114,001	244,660	436,740	273,836
OTHER . . . . .	53,534	91,089	126,673	65,134	166,278	203,120	181,577
OTHER INSTALLMENT LOANS . . . . .	347,430	1,219,320	546,499	426,043	538,490	623,058	384,002
SINGLE PAYMENT LOANS TO INDIVIDUALS . . .	582,046	1,358,114	507,238	390,311	888,430	789,846	1,207,992
ALL OTHER LOANS . . . . .	254,321	2,589,341	487,747	336,316	531,311	484,027	373,262
<b>TOTAL LOANS AND SECURITIES, NET . . . .</b>	<b>14,006,123</b>	<b>86,046,983</b>	<b>19,557,913</b>	<b>16,635,258</b>	<b>27,135,127</b>	<b>20,525,147</b>	<b>17,653,367</b>
<b>DIRECT LEASE FINANCING . . . . .</b>	<b>118,188</b>	<b>982,745</b>	<b>164,308</b>	<b>188,937</b>	<b>182,217</b>	<b>120,060</b>	<b>116,250</b>
FIXED ASSETS—BLDGNS, FURN, REAL EST. . . .	377,200	1,625,837	429,036	311,519	577,972	628,362	725,683
INVEST. IN UNCONSOLIDATED SUBSIDIARIES . .	75,333	827,479	31,046	66,556	54,872	11,707	117,837
CUSTOMER ACCEPTANCES OUTSTANDING . . . .	242,812	5,278,424	214,542	268,765	568,707	183,211	124,970
OTHER ASSETS . . . . .	1,337,738	9,080,622	540,254	547,766	1,382,562	789,072	451,920
<b>TOTAL ASSETS . . . . .</b>	<b>19,016,118</b>	<b>130,756,038</b>	<b>24,421,827</b>	<b>20,702,292</b>	<b>33,658,535</b>	<b>25,707,293</b>	<b>23,124,908</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.

LIABILITIES AND CAPITAL ACCOUNTS  
SUMMARY REPORT OF CONDITION, JUNE 30 1976  
(AMOUNTS IN THOUSANDS OF DOLLARS)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
DEMAND DEPOSITS . . . . .	6,973,300	54,109,876	9,135,205	5,804,988	9,906,670	9,646,307	8,693,354
MUTUAL SAVINGS BANKS . . . . .	171,153	491,231	86,992	54,482	11,976	7,246	—
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	5,024,846	29,740,028	6,413,168	4,901,303	8,368,125	7,967,471	6,229,009
U.S. GOVERNMENT . . . . .	173,582	474,260	203,675	123,730	193,367	223,002	139,925
STATES AND POLITICAL SUBDIVISIONS . . . . .	591,031	620,465	1,085,935	194,107	458,759	440,551	693,255
FOREIGN GOVTS, CENTRAL BANKS, ETC. . . . .	4,880	980,954	6,013	11,310	2,943	140,484	6,490
COMMERCIAL BANKS IN U.S. . . . .	749,649	13,524,013	912,712	762,360	586,377	526,182	1,424,562
BANKS IN FOREIGN COUNTRIES . . . . .	103,600	4,240,445	126,143	79,693	57,297	137,233	52,868
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	154,559	4,038,460	300,567	117,995	227,826	204,138	147,245
TIME DEPOSITS . . . . .	4,633,265	32,482,604	6,242,972	6,046,159	8,340,792	5,913,754	6,636,231
ACCUMULATED FOR PNT. OF PERS. LOANS . . . . .	—	—	—	463	260	12,304	579
MUTUAL SAVINGS BANKS . . . . .	119,860	266,255	5,754	10,300	2,000	900	—
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	3,615,526	22,766,185	4,569,311	4,992,294	6,404,834	4,878,762	4,823,882
U.S. GOVERNMENT . . . . .	5,398	77,030	24,136	9,376	30,352	30,260	2,047
STATES AND POLITICAL SUBDIVISIONS . . . . .	639,798	802,611	1,150,347	522,381	1,601,457	912,210	1,332,118
FOREIGN GOVTS, CENTRAL BANKS, ETC. . . . .	182,973	5,255,232	125,916	168,624	87,600	35,065	20,974
COMMERCIAL BANKS IN U.S. . . . .	68,918	2,613,321	85,358	329,692	208,462	41,949	456,531
BANKS IN FOREIGN COUNTRIES . . . . .	792	701,970	282,150	13,029	5,827	2,304	100
SAVINGS DEPOSITS . . . . .	3,205,301	8,752,298	5,337,564	3,144,270	7,743,569	5,551,898	2,961,750
MUTUAL SAVINGS BANKS . . . . .	31	—	—	—	—	—	—
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	2,958,986	8,331,703	5,009,239	2,929,314	7,545,467	5,302,631	2,820,766
U. S. GOVERNMENT . . . . .	179,342	262,161	202,761	176,851	192,579	195,694	133,218
STATE AND POLITICAL SUBDIVISIONS . . . . .	1,617	12,435	—	—	25	189	1,840
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC COMMERCIAL BANKS IN UNITED STATES . . . . .	65,325	117,643	125,564	38,105	5,498	45,560	5,922
BANKS IN FOREIGN COUNTRIES . . . . .	—	28,356	—	—	—	7,822	12
TOTAL DEPOSITS . . . . .	14,811,866	95,344,778	20,715,761	14,995,417	25,991,031	21,111,959	18,291,343
FED FUNDS PUR AND SECUR REPURCH AGRMT . . . . .	1,966,253	11,224,378	1,210,737	2,766,575	3,342,490	1,916,141	2,189,413
COMMERCIAL BANKS . . . . .	637,751	6,445,125	267,815	1,582,368	1,617,295	1,070,946	1,673,849
BROKERS AND DEALERS . . . . .	213,495	734,583	154,444	559,448	808,310	147,430	127,419
OTHERS . . . . .	1,115,007	4,044,670	788,508	624,759	916,885	697,765	388,145
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	101,576	2,242,669	36,795	374,551	161,979	67,833	262,777
MORTGAGE INDEBTEDNESS . . . . .	5,814	53,153	20,169	8,372	3,644	51,248	42,684
BANK ACCEPTANCES OUTSTANDING . . . . .	247,206	5,854,338	218,154	268,873	571,893	183,211	125,344
OTHER LIABILITIES . . . . .	366,338	4,736,128	323,232	717,148	662,596	355,051	423,926
TOTAL LIABILITIES . . . . .	17,499,053	119,455,444	22,524,828	19,130,936	30,733,633	23,685,443	21,335,487
SUBORDINATED NOTES AND DEBENTURES . . . . .	86,000	1,099,166	79,387	275,903	72,545	185,419	128,699
EQUITY CAPITAL . . . . .	1,431,065	10,201,428	1,817,612	1,295,453	2,852,357	1,836,431	1,660,722
PREFERRED STOCK . . . . .	—	—	—	—	947	430	1,800
COMMON STOCK . . . . .	250,170	2,263,561	453,492	298,600	541,694	386,803	362,318
SURPLUS . . . . .	649,902	3,969,515	705,938	584,629	1,332,094	702,872	735,872
UNDIVIDED PROFITS . . . . .	497,741	3,858,001	627,347	382,907	886,652	709,770	469,219
OTHER CAPITAL RESERVES . . . . .	33,252	114,362	30,856	29,317	90,970	36,561	91,513
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	19,016,118	130,756,038	24,421,827	20,702,292	33,658,535	25,707,293	23,124,908
DEMAND DEPOSITS ADJUSTED . . . . .	4,622,569	25,821,997	6,313,643	3,780,826	7,516,049	7,164,270	5,137,240
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS . . . . .	2,891,547	26,313,519	3,389,986	2,722,400	4,190,439	3,678,418	3,961,352
AVG FED FUNDS SOLD & SECUR RESALE AGRMT . . . . .	458,913	2,253,171	499,779	1,005,216	1,634,547	1,050,224	1,020,773
AVG TOTAL LOANS . . . . .	9,821,131	66,362,531	13,084,320	11,579,713	16,758,194	14,048,330	11,937,176
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	3,390,876	29,257,848	2,872,818	3,456,858	4,784,082	2,570,702	4,043,384
AVG TOTAL DEPOSITS . . . . .	14,666,354	89,887,938	20,234,659	14,831,038	25,904,278	20,865,217	17,840,103
AVG FED FUNDS PUR & SECUR REPURCH AGRMT . . . . .	2,103,671	14,334,165	1,541,905	3,158,756	3,814,336	1,965,436	2,530,179
AVG OTHER LIAB FOR BORROWED MONEY . . . . .	105,950	2,063,730	40,188	373,449	126,421	55,392	320,382
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	319,090	5,288,540	215,821	226,701	327,245	165,215	160,338
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	3,341,652	28,910,480	3,193,622	3,536,764	4,770,717	2,535,096	4,139,100
CERTIFICATES OF DEPOSIT . . . . .	3,037,560	24,503,258	2,746,222	3,177,405	4,377,135	2,437,262	3,985,296
OTHER TIME DEPOSITS . . . . .	304,092	4,407,222	447,400	359,359	393,582	97,834	153,804
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS . . . . .	15.0	20.6	14.3	13.0	11.2	13.4	17.0
TOTAL SECURITIES HELD . . . . .	19.9	14.0	24.8	20.8	26.9	21.4	19.8
TRADING ACCOUNT SECURITIES . . . . .	1.0	2.0	.1	1.6	.6	.7	.5
U. S. TREASURY . . . . .	.4	1.5	.6	.6	.4	.1	.3
STATES AND POLITICAL SUBDIV. . . . .	.5	.2	.1	.2	.1	.3	.2
ALL OTHER TRADING ACCT. SECUR. . . . .	—	.1	—	.6	—	—	—
BANK INVESTMENT PORTFOLIO . . . . .	18.8	12.0	24.7	19.2	26.3	20.7	19.3
U. S. TREASURY . . . . .	7.5	5.6	8.6	7.9	10.1	6.6	7.7
STATES AND POLITICAL SUBDIVISIONS . . . . .	8.8	5.7	11.4	8.9	13.1	11.9	9.5
ALL OTHER PORTFOLIO SECURITIES . . . . .	.8	.2	.5	.9	.5	.3	.3
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	53.5	51.6	55.1	59.4	53.5	58.3	56.1
ALL OTHER ASSETS . . . . .	11.6	13.8	5.8	6.8	8.4	6.9	7.0
TOTAL LOANS AND SECURITIES . . . . .	73.7	65.8	80.1	80.4	80.6	79.8	76.3
EQUITY CAPITAL - TOTAL . . . . .	7.5	7.8	7.4	6.3	8.5	7.1	7.2
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .	8.0	8.6	7.8	7.6	8.7	7.9	7.7
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 hypothecated deposits.

Details may not add to totals because of rounding.

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ASSET ITEMS  
SUMMARY REPORT OF CONDITION, JUNE 30 1976  
(AMOUNTS IN THOUSANDS OF DOLLARS)

For immediate release,  
February 15, 1977

ASSETS	CHICAGO		ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO	TOTAL, ALL DISTRICTS
	CITY	OUTSIDE						
CASH BANK BALANCES, ITEMS IN PROCESS . . .	4,698,583	5,475,983	1,781,915	851,077	2,117,271	4,006,434	17,006,887	83,020,735
CURRENCY AND COIN . . . . .	183,549	520,175	118,509	34,298	94,228	129,815	1,381,801	5,427,743
RESERVES WITH FEDERAL RESERVE BANKS . . .	2,173,681	1,659,071	300,908	206,544	449,806	959,047	5,939,207	20,774,586
DEMAND BALANCES WITH BANKS IN U.S. . . .	285,810	853,037	181,243	64,698	231,106	663,799	1,023,189	12,290,821
OTHER BALANCES WITH BANKS IN U.S. . . .	6,779	85,626	88,305	44,123	3,069	151,427	604,100	2,060,549
BALANCES WITH BANKS IN FRGN. COUNTRIES .	32,931	446,678	123,069	8,711	5,821	233,416	523,019	2,443,771
CASH ITEMS IN PROCESS OF COLLECTION . . .	2,015,833	1,911,396	969,881	492,703	1,333,241	1,868,930	7,535,571	40,023,265
<b>TOTAL SECURITIES HELD—BOOK VALUE . . . .</b>	<b>7,552,758</b>	<b>9,044,054</b>	<b>2,250,494</b>	<b>1,273,187</b>	<b>2,346,765</b>	<b>5,643,778</b>	<b>21,601,262</b>	<b>101,336,832</b>
U.S. TREASURY—TOTAL . . . . .	3,765,811	3,515,285	782,363	461,188	835,095	2,102,383	9,682,929	42,836,314
OTHER U.S. GOVT. AGENCIES—TOTAL . . . .	347,927	988,694	270,984	201,229	203,817	250,811	3,261,227	10,115,576
STATES AND POLITICAL SUBDIV—TOTAL . . . .	3,224,653	4,244,485	1,169,468	577,520	1,289,026	3,256,945	8,307,453	46,061,302
ALL-OTHER SECURITIES . . . . .	214,367	294,227	20,389	19,629	16,444	33,604	348,991	2,294,286
UNCLASSIFIED TOTAL . . . . .	—	1,363	7,290	13,621	2,383	35	662	25,354
TRADING ACCOUNT SECURITIES . . . . .	678,048	102,130	60,762	300,095	131,506	67,188	559,153	5,584,206
U.S. TREASURY . . . . .	494,250	36,575	27,514	62,666	101,878	33,484	369,469	3,498,730
OTHER U.S. GOVT. AGENCIES . . . . .	44,375	16,072	10,116	122,221	1,664	3,032	50,033	662,989
STATES AND POLITICAL SUBDIVISIONS . . . .	79,649	24,858	15,842	89,491	24,536	30,637	111,736	1,019,238
ALL OTHER TRADING ACCT. SECURITIES . . . .	59,774	23,262	—	12,096	1,045	—	27,253	377,895
UNCLASSIFIED . . . . .	—	1,363	7,290	13,621	2,383	35	662	25,354
BANK INVESTMENT PORTFOLIOS . . . . .	6,874,710	8,941,924	2,189,732	973,092	2,215,259	5,576,590	21,042,109	95,752,626
U.S. TREASURY . . . . .	3,271,561	3,478,710	754,849	398,522	733,217	2,068,899	9,313,460	39,337,984
OTHER U.S. GOVT. AGENCIES . . . . .	303,552	972,622	260,868	79,008	202,153	247,779	3,211,194	9,456,587
STATES AND POLITICAL SUBDIVISIONS . . . .	3,149,004	4,219,627	1,153,626	488,029	1,264,490	3,226,308	8,195,977	45,042,064
ALL OTHER PORTFOLIO SECURITIES . . . . .	154,593	270,965	20,389	7,533	15,399	33,604	321,738	1,916,391
<b>FED RES STOCK &amp; CORPORATE STOCK . . . .</b>	<b>78,195</b>	<b>58,513</b>	<b>20,980</b>	<b>9,915</b>	<b>19,694</b>	<b>33,866</b>	<b>144,874</b>	<b>929,849</b>
<b>FED FUNDS SOLD AND SECUR RESALE AGRMT . .</b>	<b>1,149,746</b>	<b>1,668,520</b>	<b>952,154</b>	<b>217,003</b>	<b>1,023,577</b>	<b>1,548,293</b>	<b>5,604,763</b>	<b>19,778,679</b>
COMMERCIAL BANKS . . . . .	1,015,887	1,396,640	708,915	116,379	831,991	1,326,399	4,085,114	15,419,971
BROKERS AND DEALERS . . . . .	107,904	102,286	189,373	94,624	188,802	131,801	491,609	2,156,906
OTHERS . . . . .	25,955	169,594	53,866	6,000	2,784	90,093	1,028,040	2,201,802
<b>OTHER LOANS; GROSS . . . . .</b>	<b>20,802,123</b>	<b>19,267,054</b>	<b>5,608,333</b>	<b>2,897,416</b>	<b>6,135,080</b>	<b>11,228,928</b>	<b>67,122,952</b>	<b>279,327,347</b>
LESS: UNEARNED INCOME ON LOANS . . . . .	80,718	417,675	103,576	35,704	99,436	133,345	1,421,261	4,614,303
RESERVES FOR LOAN LOSSES . . . . .	331,207	239,206	65,056	35,321	69,698	136,076	730,143	3,792,631
<b>OTHER LOANS, NET . . . . .</b>	<b>20,390,198</b>	<b>18,610,173</b>	<b>5,439,701</b>	<b>2,826,391</b>	<b>5,965,946</b>	<b>10,959,507</b>	<b>64,971,548</b>	<b>270,920,413</b>
<b>GROSS OTHER LOANS, BY CATEGORY:</b>								
REAL ESTATE LOANS—TOTAL . . . . .	1,988,457	7,043,004	1,336,243	632,690	1,012,206	1,507,765	20,271,816	62,456,558
CONSTRUCTION AND LAND DEVELOPMENT . . .	531,656	547,686	381,145	141,863	185,717	594,424	2,275,431	11,420,783
SECURED BY FARMLAND . . . . .	14,060	34,140	10,398	2,502	7,817	27,092	195,421	466,625
SECURED BY RESIDENTIAL . . . . .	921,850	4,852,492	543,590	356,474	426,556	308,559	13,511,267	34,881,175
ONE TO FOUR FAMILY RESIDENCES . . . . .	820,757	4,594,074	484,678	333,822	389,387	272,101	12,922,975	32,765,042
FHA INSURED . . . . .	52,000	808,658	77,410	51,288	78,422	61,967	2,993,566	5,866,747
CONVENTIONAL . . . . .	768,757	3,785,416	407,268	282,534	310,965	210,134	9,929,409	26,898,295
MULTI-FAMILY RESIDENCES . . . . .	101,093	258,418	58,912	22,652	37,169	36,458	588,292	2,116,133
FHA INSURED . . . . .	24,898	12,019	3,048	950	207	5,464	25,946	275,903
CONVENTIONAL . . . . .	76,195	246,399	55,864	21,702	36,962	30,994	562,346	1,840,230
SECURED BY OTHER PROPERTIES . . . . .	520,891	1,608,686	401,110	131,851	392,116	577,690	4,289,728	15,688,050
LOANS TO FINANCIAL INSTITUTIONS . . . . .	4,548,498	1,401,897	479,565	355,781	462,610	1,009,532	6,164,428	33,572,502
LOANS TO REAL ESTATE INVEST TRUSTS . . . .	1,456,814	344,622	159,827	194,728	174,577	477,429	1,135,920	9,933,079
LOANS TO DOMESTIC COMMERCIAL BANKS . . . .	137,577	103,987	40,046	6,249	34,617	43,511	678,421	2,364,066
LOANS TO BANKS IN FOREIGN COUNTRIES . . . .	324,347	252,229	47,126	40,519	13,645	79,151	1,499,829	5,766,309
LOANS TO OTHER DEPOSITORY INST. . . . .	24,821	18,693	30,691	24,544	38,624	85,680	448,750	1,350,025
LOANS TO OTHER FINANCIAL INST. . . . .	2,604,939	682,296	201,875	89,741	201,147	323,761	2,461,508	14,159,023
LOANS TO SEC. BROKERS AND DEALERS . . . . .	987,315	189,097	112,527	26,698	60,752	94,350	582,329	7,356,797
OTHER LOANS TO PURCH/CARRY SECURITIES . . . .	314,364	222,156	131,508	205,037	247,417	444,843	204,813	2,613,899
LOANS TO FARMERS—EXCEPT REAL ESTATE . . . .	135,309	100,723	50,246	29,190	401,599	254,965	2,804,895	4,188,250
COMMERCIAL AND INDUSTRIAL LOANS . . . . .	10,434,898	5,564,499	2,249,907	1,240,007	2,208,284	5,618,388	22,403,784	113,293,280
LOANS TO INDIVIDUALS—TOTAL . . . . .	1,627,081	4,068,831	1,121,408	317,042	1,449,756	1,636,637	12,533,941	46,116,938
INSTALMENT LOANS . . . . .	915,894	3,360,102	828,040	200,539	1,089,665	1,133,687	11,155,653	36,321,845
PASSENGER AUTOMOBILES . . . . .	150,061	1,258,136	254,014	64,408	213,040	389,329	4,026,734	11,799,643
RESIDENTIAL-REPAIR/MODERNIZE . . . . .	36,913	310,717	83,618	14,868	55,481	100,610	805,776	2,760,427
CREDIT CARDS AND RELATED PLANS . . . . .	534,159	816,069	261,403	39,085	503,141	325,464	2,593,692	9,580,380
CHARGE ACCT CREDIT CARDS . . . . .	503,760	700,965	238,410	13,328	484,900	309,718	2,125,945	7,734,105
CHECK & REVOLVING CREDIT PLANS . . . . .	30,399	115,104	22,993	25,757	18,241	15,746	467,747	1,846,275
OTHER RETAIL CONSUMER GOODS—TOTAL . . . . .	85,605	562,629	140,909	44,154	231,219	200,782	2,150,591	5,665,611
MOBILE HOMES . . . . .	33,473	318,943	82,253	16,037	177,881	121,505	1,253,130	3,367,539
OTHER . . . . .	52,132	243,686	58,656	26,117	53,338	79,277	897,461	2,298,072
OTHER INSTALMENT LOANS . . . . .	109,156	412,551	88,098	38,024	86,784	117,502	1,578,897	6,515,854
SINGLE PAYMENT LOANS TO INDIVIDUALS . . . . .	711,187	708,729	293,368	116,503	360,091	502,950	1,378,288	9,795,093
ALL OTHER LOANS . . . . .	766,201	676,847	126,929	90,971	192,456	662,448	2,156,946	9,729,123
<b>TOTAL LOANS AND SECURITIES, NET . . . . .</b>	<b>29,170,897</b>	<b>29,381,260</b>	<b>8,663,329</b>	<b>4,326,496</b>	<b>9,355,982</b>	<b>18,185,444</b>	<b>92,322,447</b>	<b>392,965,773</b>
DIRECT LEASE FINANCING . . . . .	128,085	174,380	106,937	59,038	78,522	83,757	1,699,006	4,202,430
FIXED ASSETS—BLDGNS,FURN,REAL EST. . . . .	610,778	733,746	263,707	117,363	275,960	541,029	2,447,503	9,665,695
INVEST. IN UNCONSOLIDATED SUBSIDIARIES . . . .	159,991	76,699	10,098	3,476	3,020	27,419	540,259	2,005,792
CUSTOMER ACCEPTANCES OUTSTANDING . . . . .	516,915	179,273	39,876	56,416	23,290	140,657	2,091,098	9,928,956
OTHER ASSETS . . . . .	1,627,095	917,142	395,221	132,030	151,897	525,973	4,112,713	21,992,004
<b>TOTAL ASSETS . . . . .</b>	<b>36,912,344</b>	<b>36,938,483</b>	<b>11,261,083</b>	<b>5,545,896</b>	<b>12,005,942</b>	<b>23,510,713</b>	<b>120,219,913</b>	<b>523,781,385</b>
<b>NUMBER OF BANKS . . . . .</b>	<b>9</b>	<b>46</b>	<b>17</b>	<b>5</b>	<b>21</b>	<b>27</b>	<b>34</b>	<b>317</b>

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

LIABILITIES AND CAPITAL ACCOUNTS  
SUMMARY REPORT OF CONDITION, JUNE 30 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 . . . . .	9,807,423	10,561,809	4,192,347	1,771,868	4,690,687	8,743,006	34,993,779	179,030,619
MUTUAL SAVINGS BANK . . . . .	2,164	2,104	142	4,602	—	—	28,326	860,418
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	7,268,461	7,973,124	2,786,265	1,206,638	3,232,042	6,168,484	29,660,094	126,539,058
U.S. GOVERNMENT . . . . .	153,668	226,440	77,944	31,901	81,383	146,619	541,418	2,790,914
STATES AND POLITICAL SUBDIVISIONS . . . . .	155,439	608,041	112,029	59,938	184,793	606,804	1,105,997	6,877,144
FOREIGN GOVTS, CENTRAL BANKS, ETC . . . . .	21,489	1,063	26	413	—	6,049	51,686	1,233,808
COMMERCIAL BANKS IN U.S. . . . .	1,780,706	1,083,996	1,147,327	420,720	1,104,147	1,617,341	1,775,701	27,415,793
BANKS IN FOREIGN COUNTRIES . . . . .	147,943	55,171	15,502	16,970	8,084	59,894	547,854	5,648,699
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	277,553	611,870	53,112	30,686	80,238	137,815	1,282,701	7,664,785
TIME DEPOSITS . . . . .	13,164,680	10,435,738	2,829,689	1,271,040	3,270,624	7,491,964	36,956,101	145,715,613
ACCUMULATED FOR PMT. OF PERS. LOANS . . . . .	—	—	—	—	231	—	—	13,837
MUTUAL SAVINGS BANKS . . . . .	7,400	—	—	—	—	—	11,945	424,414
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	9,494,267	8,204,568	2,258,467	1,019,784	2,327,426	4,847,215	28,245,864	108,448,385
U.S. GOVERNMENT . . . . .	1,459	1,102	17,559	15	12,172	5,143	157,093	373,142
STATES AND POLITICAL SUBDIVISIONS . . . . .	1,105,586	2,085,322	418,668	187,597	807,789	2,221,313	6,180,916	19,968,113
FOREIGN GOVTS, CENTRAL BANKS, ETC. . . . .	1,294,548	57,752	1,040	—	—	12,070	1,503,611	8,745,405
COMMERCIAL BANKS IN U.S. . . . .	1,161,657	77,349	132,546	63,644	123,006	403,075	695,503	6,461,011
BANKS IN FOREIGN COUNTRIES . . . . .	99,763	9,645	1,409	—	—	3,148	161,169	1,281,306
SAVINGS DEPOSITS . . . . .	2,714,566	9,030,542	1,524,350	529,182	1,453,323	1,793,049	26,203,989	79,945,659
MUTUAL SAVINGS BANKS . . . . .	—	—	—	—	—	—	—	31
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	2,611,152	8,495,771	1,458,943	484,789	1,325,704	1,682,359	25,028,474	75,985,298
U. S. GOVERNMENT . . . . .	94,544	296,888	62,443	44,273	106,100	107,887	1,019,948	3,074,691
STATE AND POLITICAL SUBDIVISIONS . . . . .	8,203	13	—	120	169	388	11,583	36,582
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC . . . . .	667	237,294	2,964	—	21,350	345	143,489	809,726
COMMERCIAL BANKS IN UNITED STATES . . . . .	—	—	—	—	—	2,070	—	38,248
BANKS IN FOREIGN COUNTRIES . . . . .	—	576	—	—	—	—	495	1,083
TOTAL DEPOSITS . . . . .	25,686,669	30,028,089	8,546,386	3,572,090	9,414,634	18,028,019	98,153,869	404,691,891
FED FUNDS PUR AND SECUR REPURCH AGRMT. . . . .	7,215,209	3,274,411	1,605,934	1,099,878	1,438,157	3,103,791	9,425,265	51,778,632
COMMERCIAL BANKS . . . . .	4,883,107	1,619,228	1,077,004	689,641	1,254,586	2,735,333	4,685,006	30,239,054
BROKERS AND DEALERS . . . . .	1,073,098	758,379	90,125	85,036	425	25,100	2,650,215	7,427,507
OTHERS . . . . .	1,259,004	896,804	438,805	325,201	183,146	343,358	2,090,044	14,112,101
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	80,151	141,387	41,534	137,385	38,469	81,310	477,280	4,245,696
MORTGAGE INDEBTEDNESS . . . . .	15,842	21,501	8,912	16,558	13,079	94,384	107,810	463,170
BANK ACCEPTANCES OUTSTANDING . . . . .	524,621	179,547	39,876	57,140	23,290	140,875	2,093,004	10,527,372
OTHER LIABILITIES . . . . .	892,353	577,226	167,397	181,710	131,334	345,468	2,374,270	12,254,177
TOTAL LIABILITIES . . . . .	34,414,845	34,222,161	10,410,039	5,064,761	11,058,963	21,793,847	112,631,498	483,960,938
SUBORDINATED NOTES AND DEBENTURES . . . . .	83,381	156,144	45,383	76,750	93,015	85,047	894,101	3,360,940
EQUITY CAPITAL . . . . .	2,414,118	2,560,178	805,661	404,385	853,964	1,631,819	6,694,314	36,459,507
PREFERRED STOCK . . . . .	—	7,612	8	—	—	—	6,025	16,822
COMMON STOCK . . . . .	570,237	503,007	184,649	146,750	218,337	424,511	1,390,266	7,994,395
SURPLUS . . . . .	1,154,704	1,138,880	324,568	127,750	294,243	528,026	2,791,443	15,036,436
UNDIVIDED PROFITS . . . . .	645,365	871,457	273,307	120,488	326,107	609,874	2,419,050	12,697,285
OTHER CAPITAL RESERVES . . . . .	43,812	39,222	23,129	9,397	15,277	69,408	87,534	714,610
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	36,912,344	36,938,483	11,261,083	5,545,896	12,005,942	23,510,713	120,219,913	523,781,385
DEMAND DEPOSITS ADJUSTED . . . . .	5,857,216	7,339,977	1,997,195	826,544	2,171,916	5,110,116	25,141,089	108,800,647
AVERAGE FOR LAST 15 OR 30 DAYS:								
AVG CASH AND DUE FROM BANKS . . . . .	4,359,582	5,120,714	1,827,035	860,057	2,080,188	3,568,709	15,181,169	80,145,115
AVG FED FUNDS SOLD & SECUR RESALE AGRMT . . . . .	1,340,863	2,026,909	756,765	180,412	892,084	1,388,943	4,714,814	19,223,413
AVG TOTAL LOANS . . . . .	20,569,485	18,851,190	5,448,733	2,848,772	5,976,543	10,892,050	65,117,150	273,295,318
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	10,746,917	3,922,607	1,493,480	801,881	2,179,899	5,997,711	22,098,591	97,617,654
AVG TOTAL DEPOSITS . . . . .	25,003,405	29,877,614	8,298,342	3,487,276	9,169,031	17,232,832	96,369,584	393,687,671
AVG FED FUNDS PUR & SECUR REPURCH AGRMT . . . . .	7,183,799	3,381,308	1,729,676	1,013,677	1,420,541	3,128,863	7,521,432	54,827,744
AVG OTHER LIAB FOR BORROWED MONEY . . . . .	86,784	130,927	33,102	154,455	41,492	74,050	583,032	4,169,354
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	954,262	178,333	76,038	151,147	178,144	270,018	1,104,542	9,615,434
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	11,158,672	3,937,463	1,517,406	821,879	2,240,079	6,164,317	22,615,815	98,883,082
CERTIFICATES OF DEPOSIT . . . . .	8,937,458	3,715,883	1,428,760	770,147	1,998,013	4,653,131	15,905,406	81,672,936
OTHER TIME DEPOSITS . . . . .	2,221,214	221,600	88,646	51,732	242,066	1,511,186	6,710,409	17,210,146
SELECTED RATIOS:								
PERCENTAGE OF TOTAL ASSETS								
CASH AND BALANCES WITH OTHER BANKS . . . . .	12.7	14.8	15.8	15.3	17.6	17.0	14.1	15.9
TOTAL SECURITIES HELD . . . . .	20.5	24.5	20.0	23.0	19.5	24.0	18.0	19.3
TRADING ACCOUNT SECURITIES . . . . .	1.8	.3	.5	5.4	1.1	.3	.5	1.1
U. S. TREASURY . . . . .	1.3	.1	.2	1.1	.8	.1	.3	.7
STATES AND POLITICAL SUBDIV. . . . .	.2	.1	.1	1.6	.2	.1	.1	.2
ALL OTHER TRADING ACCT. SECUR. . . . .	.2	.1	.2	.2	.2	.2	.1	.1
BANK INVESTMENT PORTFOLIO . . . . .	18.6	24.2	19.4	17.5	18.5	23.7	17.5	18.3
U. S. TREASURY . . . . .	8.9	9.4	6.7	7.2	6.1	8.8	7.7	7.5
STATES AND POLITICAL SUBDIVISIONS . . . . .	8.5	11.4	10.2	8.8	10.5	13.7	6.8	8.6
ALL OTHER PORTFOLIO SECURITIES . . . . .	.4	.7	.2	.1	.1	.1	.3	.4
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	58.4	54.9	56.8	54.9	58.2	53.2	58.7	55.5
ALL OTHER ASSETS . . . . .	8.5	5.8	7.4	6.8	4.6	5.8	9.2	9.3
TOTAL LOANS AND SECURITIES . . . . .	79.0	79.5	76.9	78.0	77.9	77.3	76.8	75.0
EQUITY CAPITAL - TOTAL . . . . .	6.5	6.9	7.2	7.3	7.1	6.9	5.6	7.0
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .	6.8	7.4	7.6	8.7	7.4	7.3	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.

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