

ASSETS	CHICAGO		ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO	TOTAL, ALL DISTRICTS
	CITY	OUTSIDE						
CASH BANK BALANCES, ITEMS IN PROCESS . . .	4,026,255	4,820,121	1,763,936	825,974	2,147,542	3,909,029	15,388,776	79,783,688
CURRENCY AND COIN	150,988	506,009	117,944	34,133	87,451	122,526	1,333,550	5,214,351
RESERVES WITH FEDERAL RESERVE BANKS . . .	1,769,670	1,026,793	392,137	219,514	558,313	1,266,986	4,667,115	18,719,300
DEMAND BALANCES WITH BANKS IN U.S. . . .	186,451	908,767	232,446	74,740	214,871	457,778	965,656	11,385,399
OTHER BALANCES WITH BANKS IN U.S. . . .	24,529	78,950	86,968	6,604	2,164	71,097	332,028	1,569,911
BALANCES WITH BANKS IN FRGM. COUNTRIES .	27,591	432,129	92,732	7,180	5,487	253,636	656,656	2,685,805
CASH ITEMS IN PROCESS OF COLLECTION . . .	1,867,026	1,867,473	841,709	483,803	1,279,256	1,737,006	7,433,771	40,208,922
TOTAL SECURITIES HELD—BOOK VALUE	7,953,167	8,945,057	2,189,492	1,275,751	2,338,740	5,929,045	21,428,894	104,005,822
U.S. TREASURY—TOTAL	3,930,193	3,323,449	779,524	455,975	829,183	2,492,044	9,074,137	44,548,076
OTHER U.S. GOVT. AGENCIES—TOTAL	359,808	1,063,640	247,645	197,189	196,081	263,477	3,105,720	10,290,079
STATES AND POLITICAL SUBDIV—TOTAL . . .	3,434,582	4,237,892	1,125,750	576,819	1,297,100	3,146,354	8,910,333	46,733,496
ALL-OTHER SECURITIES	228,584	318,846	34,158	28,779	13,831	27,077	337,278	2,389,426
UNCLASSIFIED TOTAL	—	1,230	2,415	16,989	2,545	93	1,473	24,745
TRADING ACCOUNT SECURITIES	673,391	149,260	76,944	321,172	137,350	91,004	851,764	6,906,563
U.S. TREASURY	444,406	84,582	35,130	114,732	107,406	51,337	495,040	4,428,404
OTHER U.S. GOVT. AGENCIES	49,670	9,526	7,293	120,819	2,064	4,351	98,800	656,293
STATES AND POLITICAL SUBDIVISIONS . . .	112,774	26,557	20,880	68,585	25,285	35,223	203,325	1,372,858
ALL OTHER TRADING ACCT. SECURITIES . . .	66,541	27,365	11,226	47	50	—	53,128	424,263
UNCLASSIFIED	—	1,230	2,415	16,989	2,545	93	1,473	24,745
BANK INVESTMENT PORTFOLIOS	7,279,776	8,795,797	2,112,548	954,579	2,201,390	5,838,041	20,577,175	97,099,359
U.S. TREASURY	3,485,787	3,238,867	744,394	341,243	721,777	2,440,707	8,579,097	40,119,672
OTHER U.S. GOVT. AGENCIES	310,138	1,054,114	240,352	76,370	194,017	259,126	3,006,920	9,633,786
STATES AND POLITICAL SUBDIVISIONS . . .	3,321,808	4,211,335	1,104,870	508,234	1,271,815	3,111,131	8,707,008	45,380,638
ALL OTHER PORTFOLIO SECURITIES	162,043	291,481	22,932	28,732	13,781	27,077	284,150	1,965,163
FED RES STOCK & CORPORATE STOCK	78,297	57,176	21,376	10,875	19,564	35,692	149,401	951,743
FED FUNDS SOLD AND SECUR RESALE AGRMT . .	1,087,496	2,269,238	1,000,867	248,479	1,090,897	1,570,080	5,995,945	20,679,483
COMMERCIAL BANKS	925,337	1,954,447	748,973	157,352	886,815	1,168,709	5,126,605	17,175,994
BROKERS AND DEALERS	120,255	110,533	149,568	71,654	200,790	177,928	415,523	2,240,252
OTHERS	41,904	204,258	102,326	19,473	3,292	223,443	453,817	1,263,237
OTHER LOANS: GROSS	21,157,253	19,392,747	5,677,859	3,000,622	6,182,278	11,436,146	68,053,820	279,997,564
LESS: UNEARNED INCOME ON LOANS	84,149	420,291	107,988	34,106	98,337	136,211	1,481,970	4,752,214
RESERVES FOR LOAN LOSSES	315,549	238,841	69,303	31,766	73,290	141,388	744,406	3,805,951
OTHER LOANS, NET	20,757,555	18,733,615	5,500,568	2,936,750	6,010,651	11,158,547	65,827,446	271,439,399
GROSS OTHER LOANS, BY CATEGORY:								
REAL ESTATE LOANS—TOTAL	1,981,100	7,109,998	1,347,693	640,343	1,038,022	1,633,776	20,931,335	63,364,209
CONSTRUCTION AND LAND DEVELOPMENT . .	521,365	579,814	406,170	133,601	204,193	625,612	2,255,903	11,173,613
SECURED BY FARMLAND	14,037	35,175	10,892	6,197	9,750	29,499	200,884	480,496
SECURED BY RESIDENTIAL	944,052	4,869,123	538,691	364,569	428,799	377,506	14,032,517	35,704,107
ONE TO FOUR FAMILY RESIDENCES	831,790	4,626,390	490,122	341,667	395,528	329,540	13,425,056	33,662,337
FHA INSURED	50,314	793,574	74,770	51,333	75,897	71,344	2,956,468	5,823,272
CONVENTIONAL	781,476	3,832,816	415,352	290,134	319,631	258,196	10,468,588	27,839,065
MULTI-FAMILY RESIDENCES	112,262	242,733	48,569	23,102	33,271	47,966	607,461	2,041,770
FHA INSURED	24,887	13,401	3,038	949	156	7,721	27,618	250,577
CONVENTIONAL	87,375	229,332	45,531	22,153	33,115	40,245	579,843	1,791,192
SECURED BY OTHER PROPERTIES	501,644	1,625,886	391,940	135,976	395,280	601,159	4,442,102	16,006,154
LOANS TO FINANCIAL INSTITUTIONS	4,220,695	1,286,709	465,595	340,193	434,797	939,137	5,545,057	31,224,996
LOANS TO REAL ESTATE INVEST TRUSTS . . .	1,410,968	311,992	147,426	186,572	187,586	498,383	1,226,541	9,624,856
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	128,103	38,839	28,654	7,731	31,632	46,017	415,983	1,850,014
LOANS TO BANKS IN FOREIGN COUNTRIES . .	324,571	266,790	43,364	43,061	12,365	65,881	1,350,153	5,828,150
LOANS TO OTHER DEPOSITORY INST.	21,452	20,575	30,647	32,532	34,361	62,478	227,594	925,528
LOANS TO OTHER FINANCIAL INST.	2,335,601	648,513	215,504	70,297	168,853	266,378	2,324,786	12,996,448
LOANS TO SEC. BROKERS AND DEALERS	1,176,371	213,193	134,705	59,196	52,244	154,077	896,333	8,214,091
OTHER LOANS TO PURCH/CARRY SECURITIES . .	311,555	230,022	138,174	204,584	267,507	439,774	207,092	2,655,230
LOANS TO FARMERS—EXCEPT REAL ESTATE .	135,022	111,072	63,266	24,901	414,721	279,625	2,770,482	4,209,450
COMMERCIAL AND INDUSTRIAL LOANS	10,822,842	5,541,714	2,230,262	1,263,445	2,287,556	5,614,431	22,262,397	112,945,311
LOANS TO INDIVIDUALS—TOTAL	1,711,931	4,225,747	1,191,955	328,019	1,500,414	1,733,199	13,232,381	48,050,327
INSTALLMENT LOANS	967,080	3,499,314	875,537	210,161	1,132,577	1,185,642	11,779,141	38,000,082
PASSENGER AUTOMOBILES	142,960	1,301,584	269,223	68,196	221,303	401,483	4,128,646	12,283,470
RESIDENTIAL—REPAIR/MODERNIZE	46,561	324,670	87,924	14,952	58,421	104,632	849,777	2,891,896
CREDIT CARDS AND RELATED PLANS	592,062	860,070	277,186	42,824	533,652	358,290	2,851,181	10,330,053
CHARGE ACCT CREDIT CARDS	560,844	739,037	253,336	16,164	515,081	341,716	2,285,270	8,318,392
CHECK & REVOLVING CREDIT PLANS	31,218	121,033	23,850	26,660	18,571	16,574	565,911	2,011,661
OTHER RETAIL CONSUMER GOODS—TOTAL . . .	77,993	592,080	141,081	46,707	230,077	200,491	2,276,429	5,782,640
MOBILE HOMES	30,602	306,991	80,174	18,992	176,267	121,286	1,269,193	3,352,869
OTHER	47,391	285,089	60,907	27,715	53,810	79,205	1,007,236	2,429,771
OTHER INSTALLMENT LOANS	107,504	420,910	100,123	37,482	89,124	120,746	1,673,164	6,712,173
SINGLE PAYMENT LOANS TO INDIVIDUALS . . .	744,851	726,433	316,418	117,858	367,837	547,557	1,453,240	10,050,245
ALL OTHER LOANS	797,737	674,292	106,209	139,941	187,017	641,327	2,207,166	9,333,450
TOTAL LOANS AND SECURITIES, NET	29,876,515	30,005,086	8,712,303	4,469,855	9,459,852	18,693,364	93,401,733	397,076,447
DIRECT LEASE FINANCING	129,910	177,284	121,033	61,836	78,565	83,460	1,762,332	4,316,873
FIXED ASSETS—BLDGNS,FURN,REAL EST. . . .	622,350	754,829	266,591	115,208	277,982	551,637	2,501,852	10,089,671
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	162,437	68,834	10,767	3,868	3,057	27,444	605,574	2,125,897
CUSTOMER ACCEPTANCES OUTSTANDING	350,704	180,922	36,663	66,324	20,190	201,635	2,175,440	9,434,521
OTHER ASSETS	1,600,571	1,036,356	370,596	124,735	160,739	428,167	4,362,197	25,185,636
TOTAL ASSETS	36,768,742	37,043,432	11,281,889	5,667,800	12,147,927	23,894,736	120,197,904	528,012,733
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.

LIABILITIES AND CAPITAL ACCOUNTS
SUMMARY REPORT OF CONDITION, SEPTEMBER 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	10,033,870	10,347,639	3,994,238	1,790,607	4,653,702	8,483,214	35,706,621	180,325,733
MUTUAL SAVINGS BANKS	1,610	2,315	37	5,373	—	—	30,951	865,986
OTHER INDIV., PARTNERSHIPS AND CORP.	7,343,888	7,794,328	2,774,704	1,223,058	3,242,247	6,145,876	30,035,736	124,580,738
U.S. GOVERNMENT	169,160	245,345	79,596	35,397	91,740	120,676	588,434	2,844,963
STATES AND POLITICAL SUBDIVISIONS	191,442	451,066	114,525	52,785	161,075	549,074	1,208,897	6,471,854
FOREIGN GOVTS, CENTRAL BANKS, ETC.	21,061	997	43	327	—	4,575	68,162	1,228,828
COMMERCIAL BANKS IN U.S.	1,900,809	1,084,108	944,388	426,217	1,069,558	1,480,958	1,691,683	29,964,315
BANKS IN FOREIGN COUNTRIES	141,242	55,156	17,762	17,690	7,589	69,256	644,088	5,838,295
CERTIFIED AND OFFICERS CHECKS ETC.	264,658	714,324	63,183	29,760	81,493	112,799	1,438,670	8,530,754
TIME DEPOSITS	12,327,432	10,529,802	2,900,914	1,248,080	3,402,988	7,657,285	34,748,737	141,459,214
ACCUMULATED FOR PMT. OF PERS. LOANS	—	1,953	—	—	237	—	—	12,843
MUTUAL SAVINGS BANKS	5,800	—	—	—	—	—	23,445	347,457
OTHER INDIV., PARTNERSHIPS AND CORP.	8,872,737	8,259,456	2,386,321	1,071,522	2,464,109	5,115,152	27,087,969	106,399,801
U.S. GOVERNMENT	33,305	1,002	14,979	15	11,702	45,895	79,201	401,424
STATES AND POLITICAL SUBDIVISIONS	1,203,397	2,133,150	379,219	126,887	790,877	2,156,778	5,284,070	19,600,599
FOREIGN GOVTS, CENTRAL BANKS, ETC.	1,176,970	53,818	1,071	—	—	5,121	1,404,431	8,012,126
COMMERCIAL BANKS IN U.S.	942,034	69,272	119,215	49,656	136,063	333,339	691,405	5,531,402
BANKS IN FOREIGN COUNTRIES	93,189	11,151	109	—	—	1,000	178,216	1,153,562
SAVINGS DEPOSITS	2,751,497	9,212,921	1,556,072	543,255	1,517,380	1,902,137	27,708,325	82,712,206
MUTUAL SAVINGS BANKS	—	—	—	—	—	—	—	1,496
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	2,635,533	8,532,167	1,477,814	492,874	1,377,075	1,772,934	26,297,276	77,919,636
U.S. GOVERNMENT	109,525	346,104	71,828	50,261	121,762	125,672	1,206,116	3,580,072
STATE AND POLITICAL SUBDIVISIONS	5,867	13	—	120	65	258	11,675	34,963
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC.	572	334,573	6,430	—	18,478	279	191,547	1,135,496
COMMERCIAL BANKS IN UNITED STATES	—	64	—	—	—	2,994	—	38,735
BANKS IN FOREIGN COUNTRIES	—	—	—	—	—	—	1,561	1,658
TOTAL DEPOSITS	25,112,799	30,090,362	8,451,224	3,581,942	9,574,070	18,042,636	98,163,583	404,497,153
FED FUNDS PUR AND SECUR REPURCH AGRMT.	7,898,351	3,338,573	1,667,389	1,144,358	1,390,360	3,239,246	9,342,007	56,537,525
COMMERCIAL BANKS	5,634,529	1,874,911	1,223,322	774,950	1,186,600	2,861,443	4,741,262	32,576,184
BROKERS AND DEALERS	821,381	501,376	103,443	20,400	1,365	1,580	1,428,657	5,618,154
OTHERS	1,442,441	962,286	340,624	349,008	202,395	376,223	3,172,088	18,343,222
OTHER LIABILITIES FOR BORROWED MONEY	53,133	46,069	31,562	216,557	31,715	82,134	454,347	4,164,680
MORTGAGE INDEBTEDNESS	15,549	21,443	8,872	16,381	12,774	93,769	107,181	460,159
BANK ACCEPTANCES OUTSTANDING	350,902	184,240	36,663	66,567	20,190	201,799	2,177,546	10,036,423
OTHER LIABILITIES	798,055	605,214	223,399	154,209	162,220	407,816	2,215,069	11,759,636
TOTAL LIABILITIES	34,228,789	34,285,901	10,419,109	5,180,014	11,191,329	22,067,400	112,459,832	487,455,626
SUBORDINATED NOTES AND DEBENTURES	82,825	159,928	45,383	76,625	93,015	122,964	896,929	3,422,844
EQUITY CAPITAL	2,457,128	2,597,603	817,397	411,161	863,583	1,704,372	6,841,143	37,134,263
PREFERRED STOCK	—	7,612	8	—	—	—	6,025	16,791
COMMON STOCK	570,237	503,006	184,649	146,750	218,337	439,022	1,425,290	8,048,349
SURPLUS	1,155,276	1,143,882	324,568	129,750	294,243	546,285	2,828,346	15,203,212
UNDIVIDED PROFITS	660,220	906,928	285,075	125,264	336,374	649,724	2,494,616	13,154,749
OTHER CAPITAL RESERVES	71,395	36,175	23,097	9,397	14,629	69,341	86,880	711,228
TOTAL LIABILITIES AND EQUITY CAPITAL	36,768,742	37,043,432	11,281,889	5,667,800	12,147,927	23,894,736	120,197,904	528,012,733
DEMAND DEPOSITS ADJUSTED	6,096,875	7,150,713	2,128,545	845,190	2,213,148	5,144,574	25,992,733	107,307,533
AVERAGE FOR LAST 15 OR 30 DAYS:								
AVG CASH AND DUE FROM BANKS	4,295,754	4,850,429	1,791,186	772,185	2,097,728	3,543,102	15,378,009	81,348,587
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	1,353,354	1,995,948	922,906	220,307	1,110,915	1,705,304	5,994,233	21,512,846
AVG TOTAL LOANS	20,941,496	19,062,347	5,589,018	2,902,044	6,038,856	11,163,529	65,811,639	274,613,504
AVG TIME DEPOSITS OF \$100,000 OR MORE	9,879,533	3,949,604	1,547,699	732,160	2,267,386	6,284,746	19,856,882	93,008,378
AVG TOTAL DEPOSITS	24,367,153	29,797,726	8,361,862	3,502,956	9,387,243	17,681,853	96,679,150	393,854,175
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	8,750,104	3,285,826	1,717,488	1,109,086	1,478,462	3,303,223	8,949,364	61,462,804
AVG OTHER LIAB FOR BORROWED MONEY	66,814	66,310	29,965	204,224	46,854	76,504	499,749	3,723,980
STAND BY LETTERS OF CREDIT OUTSTANDING	850,050	247,714	71,156	171,221	131,291	323,844	1,284,185	10,610,083
TIME DEPOSITS OF \$100,000 OR MORE	9,751,842	3,878,397	1,553,562	795,881	2,350,762	6,274,526	19,899,555	92,609,973
CERTIFICATES OF DEPOSIT	8,251,793	3,672,916	1,487,574	746,760	2,130,254	4,764,350	14,086,719	77,085,080
OTHER TIME DEPOSITS	1,500,049	205,481	65,988	49,121	220,508	1,510,176	5,812,836	15,524,893
SELECTED RATIOS:								
PERCENTAGE OF TOTAL ASSETS								
CASH AND BALANCES WITH OTHER BANKS	11.0	13.0	15.6	14.6	17.7	16.4	12.8	15.1
TOTAL SECURITIES HELD	21.6	24.1	19.4	22.5	19.3	24.8	17.6	15.7
TRADING ACCOUNT SECURITIES	1.8	.4	.7	5.7	1.1	.4	.7	1.3
U. S. TREASURY	1.2	.2	.3	2.0	.9	.2	.4	.8
STATES AND POLITICAL SUBDIV. . . . .	.3	.1	.2	1.2	.2	.1	.2	.3
ALL OTHER TRADING ACCT. SECUR. . . . .	.2	.1	.1	.1	.1	.1	.1	.1
BANK INVESTMENT PORTFOLIO	19.8	23.7	18.7	16.8	18.1	24.4	17.1	18.4
U. S. TREASURY	9.5	8.7	6.6	6.0	5.9	10.2	7.1	7.6
STATES AND POLITICAL SUBDIVISIONS	9.0	11.4	9.8	9.0	10.5	13.0	7.2	8.6
ALL OTHER PORTFOLIO SECURITIES . . . . .	.4	.8	.2	.5	.1	.1	.2	.4
OTHER LOANS AND FEDERAL FUNDS SOLD	59.4	56.7	57.6	56.2	58.5	53.3	59.8	55.3
ALL OTHER ASSETS	8.0	6.1	7.3	6.8	4.6	5.6	9.6	9.9
TOTAL LOANS AND SECURITIES	81.3	81.0	77.2	78.9	77.9	78.2	77.7	75.2
EQUITY CAPITAL - TOTAL	6.7	7.0	7.2	7.3	7.1	7.1	5.7	7.0
EQUITY CAPITAL AND SUBORDINATED NOTES	6.9	7.4	7.6	8.6	7.9	7.6	6.4	7.7
NUMBER OF BANKS	9	46	17	9	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.

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

March 28, 1977

ASSETS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
CASH BANK BALANCES, ITEMS IN PROCESS . . .	2,876,376	28,518,850	2,032,809	2,408,979	3,693,408	3,507,408	3,864,224
CURRENCY AND COIN	249,110	781,985	336,879	289,784	468,274	466,076	269,644
RESERVES WITH FEDERAL RESERVE BANKS . . .	618,070	4,823,487	572,720	339,721	782,029	842,726	840,099
DEMAND BALANCES WITH BANKS IN U.S. . . .	366,766	6,032,884	321,666	307,180	384,974	440,584	490,636
OTHER BALANCES WITH BANKS IN U.S. . . .	143,744	116,300	75,565	249,317	180,533	43,256	162,856
BALANCES WITH BANKS IN FRGN. COUNTRIES .	57,294	296,381	25,553	228,346	296,114	60,313	248,393
CASH ITEMS IN PROCESS OF COLLECTION . .	1,441,393	16,467,893	700,426	1,000,631	1,581,484	1,654,455	1,852,596
TOTAL SECURITIES HELD—BOOK VALUE	4,196,286	20,452,867	4,844,726	4,662,690	9,588,291	5,451,810	4,748,959
U.S. TREASURY—TOTAL	1,810,833	10,624,580	1,649,861	1,779,849	4,018,487	1,717,732	2,062,229
OTHER U.S. GOVT. AGENCIES—TOTAL	352,873	1,201,114	816,634	610,508	927,676	495,787	451,927
STATES AND POLITICAL SUBDIV—TOTAL . . .	1,879,758	8,207,592	2,257,616	1,962,611	4,481,161	3,079,823	2,156,100
ALL-OTHER SECURITIES	152,822	419,576	120,615	309,722	160,967	158,468	78,703
UNCLASSIFIED TOTAL	—	—	—	—	—	—	—
TRADING ACCOUNT SECURITIES	310,140	3,153,599	7,130	420,700	380,509	159,215	174,423
U.S. TREASURY	170,612	2,310,958	1,409	1,779,849	300,528	54,773	113,262
OTHER U.S. GOVT. AGENCIES	7,106	221,847	—	75,987	5,770	48,582	4,478
STATES AND POLITICAL SUBDIVISIONS . . .	131,415	527,690	5,721	79,507	62,285	30,040	43,571
ALL OTHER TRADING ACCT. SECURITIES . . .	1,007	93,064	—	120,977	11,926	25,820	13,112
UNCLASSIFIED	—	—	—	—	—	—	—
BANK INVESTMENT PORTFOLIOS	3,886,166	17,299,308	4,837,596	4,241,990	9,207,782	5,292,695	4,574,536
U.S. TREASURY	1,640,221	8,313,622	1,648,452	1,635,620	3,717,959	1,662,659	1,948,967
OTHER U.S. GOVT. AGENCIES	345,767	979,267	816,634	534,521	921,906	447,205	447,449
STATES AND POLITICAL SUBDIVISIONS . . .	1,748,343	7,679,907	2,251,895	1,883,104	4,418,876	3,049,783	2,112,529
ALL OTHER PORTFOLIO SECURITIES	151,815	326,512	120,615	188,745	149,041	132,648	65,591
FED RES STOCK & CORPORATE STOCK	63,260	267,776	30,735	33,317	59,600	41,715	82,959
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	418,894	1,574,634	546,636	893,034	1,410,607	1,346,517	1,226,159
COMMERCIAL BANKS	395,769	1,007,592	537,098	742,548	1,254,622	1,199,541	1,070,586
BROKERS AND DEALERS	5,025	458,084	—	137,586	143,855	123,476	125,975
OTHERS	18,100	108,958	9,538	12,900	12,130	23,500	29,598
OTHER LOANS; GROSS	9,754,644	70,487,146	8,725,643	11,626,007	17,371,688	14,861,198	12,270,513
LESS: UNEARNED INCOME ON LOANS	138,491	574,195	260,805	189,867	418,604	465,386	341,814
RESERVES FOR LOAN LOSSES	124,074	1,191,922	130,352	165,194	241,608	169,051	169,209
OTHER LOANS, NET	9,492,079	68,721,029	8,334,486	11,270,946	16,711,476	14,226,761	11,759,490
GROSS OTHER LOANS, BY CATEGORY:							
REAL ESTATE LOANS—TOTAL	2,249,750	9,518,984	2,789,390	2,942,290	4,241,707	4,110,823	2,828,998
CONSTRUCTION AND LAND DEVELOPMENT . .	229,903	2,966,859	228,473	613,907	549,464	892,985	965,364
SECURED BY FARMLAND	2,496	15,700	24,694	9,264	16,681	59,657	45,570
SECURED BY RESIDENTIAL	1,276,029	4,486,476	1,734,361	1,377,427	2,425,551	1,958,689	890,217
ONE TO FOUR FAMILY RESIDENCES	1,204,031	4,096,835	1,645,438	1,282,729	2,314,286	1,846,301	832,824
FHA INSURED	93,371	623,180	333,603	222,621	185,933	187,953	102,911
CONVENTIONAL	1,110,660	3,473,655	1,311,835	1,060,108	2,128,353	1,658,348	729,913
MULTI-FAMILY RESIDENCES	71,998	389,641	88,923	94,698	111,265	112,388	57,493
FHA INSURED	10,294	121,029	10,200	17,468	6,501	4,345	2,970
CONVENTIONAL	61,704	268,612	78,723	77,230	104,764	108,043	54,523
SECURED BY OTHER PROPERTIES	741,325	2,050,022	801,868	941,692	1,250,011	1,199,500	927,747
LOANS TO FINANCIAL INSTITUTIONS	891,200	11,887,634	474,549	1,322,993	1,653,833	968,362	794,242
LOANS TO REAL ESTATE INVEST TRUSTS . . .	359,663	3,750,870	143,955	460,909	340,413	365,460	234,118
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	26,664	800,154	14,079	39,799	129,036	103,142	40,181
LOANS TO BANKS IN FOREIGN COUNTRIES . .	74,707	2,622,177	81,389	206,730	538,969	123,248	74,745
LOANS TO OTHER DEPOSITORY INST.	44,697	79,121	22,013	37,574	52,232	101,200	159,052
LOANS TO OTHER FINANCIAL INST.	385,469	4,635,312	213,113	577,981	593,183	275,312	286,146
LOANS TO SEC. BROKERS AND DEALERS	62,419	4,935,661	19,079	219,425	202,385	57,155	31,048
OTHER LOANS TO PURCH/CARRY SECURITIES .	28,085	428,339	15,861	55,041	90,623	66,064	172,509
LOANS TO FARMERS—EXCEPT REAL ESTATE .	10,120	92,474	36,281	18,426	14,198	166,742	71,920
COMMERCIAL AND INDUSTRIAL LOANS	4,374,467	35,255,511	2,879,567	4,830,897	6,561,470	4,559,761	4,459,914
LOANS TO INDIVIDUALS—TOTAL	1,925,275	9,860,533	2,241,539	1,926,824	4,108,623	4,497,118	3,566,719
INSTALLMENT LOANS	1,323,277	4,374,470	1,858,890	1,546,731	3,236,473	3,700,828	2,309,961
PASSENGER AUTOMOBILES	318,851	805,809	648,003	436,557	1,253,801	1,468,941	818,113
RESIDENTIAL—REPAIR/MODERNIZE	88,214	316,073	203,330	95,944	373,307	189,404	138,687
CREDIT CARDS AND RELATED PLANS	477,877	1,543,892	378,518	429,313	654,504	755,278	579,406
CHARGE ACCT CREDIT CARDS	343,722	1,099,005	227,874	244,762	537,191	618,575	535,815
CHECK & REVOLVING CREDIT PLANS	134,155	444,887	150,644	180,551	117,313	136,703	43,591
OTHER RETAIL CONSUMER GOODS—TOTAL . . .	80,581	310,412	180,553	175,795	417,213	647,487	405,741
MOBILE HOMES	24,736	167,076	97,204	111,883	243,624	434,986	269,855
OTHER	55,845	143,336	83,349	63,912	173,589	212,501	135,886
OTHER INSTALLMENT LOANS	357,757	1,398,358	448,490	413,122	537,648	639,731	368,014
SINGLE PAYMENT LOANS TO INDIVIDUALS . . .	601,998	1,486,063	382,699	380,093	872,150	796,290	1,256,758
ALL OTHER LOANS	213,328	2,507,810	269,327	310,111	498,849	435,173	345,163
TOTAL LOANS AND SECURITIES, NET	14,170,519	91,016,306	13,756,583	16,859,987	27,769,974	21,066,803	17,817,567
DIRECT LEASE FINANCING	119,926	1,061,503	109,154	188,718	188,037	120,856	114,259
FIXED ASSETS—BLDNGS, FURN, REAL EST. . .	381,547	1,999,418	329,278	309,835	594,392	617,635	767,117
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	79,138	908,744	5,141	65,320	53,318	11,964	120,291
CUSTOMER ACCEPTANCES OUTSTANDING	242,894	5,026,552	37,918	209,810	552,799	191,658	140,912
OTHER ASSETS	1,465,703	11,918,967	365,064	526,586	1,594,482	766,270	465,203
TOTAL ASSETS	19,336,104	140,450,360	16,635,947	20,569,335	34,446,410	26,282,594	23,289,573
NUMBER OF BANKS	19	12	27	13	31	24	32

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

On the March and June L.3.2 Marine Midland Bank was classified as another large bank. It should have been classified as a large New York City bank. If you desire corrected copies contact Bill Schneider at the Federal Reserve Board (452-2795)

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

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
DEMAND DEPOSITS	7,064,253	58,243,986	5,931,665	5,594,604	10,074,595	9,902,038	8,504,901
MUTUAL SAVINGS BANKS	177,641	486,436	70,802	55,686	25,281	9,854	—
OTHER INDIV., PARTNERSHIPS AND CORP.	4,977,892	29,295,656	4,538,863	4,384,315	8,442,878	8,179,462	6,201,850
U.S. GOVERNMENT	164,508	459,342	156,169	143,731	213,565	242,605	134,695
STATES AND POLITICAL SUBDIVISIONS	501,309	641,195	812,669	190,693	480,444	487,266	629,414
FOREIGN GOVTS., CENTRAL BANKS, ETC.	3,999	989,324	148	6,225	2,568	124,399	7,000
COMMERCIAL BANKS IN U.S.	981,012	17,062,826	144,915	598,320	627,465	596,714	1,359,342
BANKS IN FOREIGN COUNTRIES	100,239	4,488,104	18,914	89,998	68,881	73,995	45,381
CERTIFIED AND OFFICERS CHECKS ETC.	157,653	4,821,103	188,985	125,636	213,513	187,758	131,219
TIME DEPOSITS	4,392,285	33,040,065	3,935,574	5,900,529	8,776,007	5,919,696	6,679,820
ACCUMULATED FOR PHT. OF PERS. LOANS	—	—	—	518	252	9,387	496
MUTUAL SAVINGS BANKS	107,188	193,880	6,124	8,320	2,000	700	—
OTHER INDIV., PARTNERSHIPS AND CORP.	3,346,607	23,370,143	3,063,632	4,794,883	6,610,432	4,895,460	5,061,378
U.S. GOVERNMENT	5,079	88,058	23,892	10,808	54,605	28,160	4,723
STATES AND POLITICAL SUBDIVISIONS	740,505	1,325,939	808,377	703,168	1,820,839	923,575	1,203,818
FOREIGN GOVTS., CENTRAL BANKS, ETC.	143,487	4,914,887	—	127,353	133,613	32,285	19,090
COMMERCIAL BANKS IN U.S.	45,487	2,291,294	33,549	247,687	153,266	28,920	390,215
BANKS IN FOREIGN COUNTRIES	3,932	855,864	—	7,792	1,000	1,209	100
SAVINGS DEPOSITS	3,381,527	10,187,111	4,166,094	3,218,737	7,814,651	5,705,375	3,047,124
MUTUAL SAVINGS BANKS	31	1,465	—	—	—	—	—
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	3,148,896	9,559,971	3,818,402	2,933,748	7,574,128	5,419,542	2,879,276
U. S. GOVERNMENT	182,399	359,682	180,490	209,325	234,201	229,777	152,930
STATE AND POLITICAL SUBDIVISIONS	1,741	12,840	—	—	152	389	1,843
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC COMMERCIAL BANKS IN UNITED STATES	48,460	222,758	167,202	75,664	6,170	50,289	13,074
BANKS IN FOREIGN COUNTRIES	—	30,395	—	—	—	5,346	—
TOTAL DEPOSITS	14,838,065	101,471,162	14,033,133	14,713,870	26,665,253	21,527,109	18,231,845
FED FUNDS PUR AND SECUR REPURCH AGRMT.	2,096,453	14,682,792	928,961	2,934,436	3,396,241	2,025,472	2,452,886
COMMERCIAL BANKS	691,419	7,199,505	201,441	1,562,823	1,575,048	1,298,782	1,750,149
BROKERS AND DEALERS	238,756	923,076	110,413	521,167	776,770	45,375	122,395
OTHERS	1,166,280	6,560,214	617,137	850,446	1,042,423	681,315	580,342
OTHER LIABILITIES FOR BORROWED MONEY	219,624	2,229,177	24,694	387,680	176,387	46,548	163,053
MORTGAGE INDEBTEDNESS	5,726	56,974	15,752	8,149	3,604	51,050	42,935
BANK ACCEPTANCES OUTSTANDING	244,613	5,602,245	38,221	223,850	554,910	191,658	143,019
OTHER LIABILITIES	401,057	4,359,068	225,416	719,089	674,471	377,545	237,059
TOTAL LIABILITIES	17,805,538	128,401,418	15,266,177	18,987,074	31,472,866	24,219,382	21,470,797
SUBORDINATED NOTES AND DEBENTURES	85,792	1,098,145	77,532	278,903	72,545	193,395	138,863
EQUITY CAPITAL	1,444,774	10,950,777	1,292,238	1,303,358	2,900,999	1,869,817	1,679,913
PREFERRED STOCK	—	—	—	—	918	428	1,800
COMMON STOCK	250,170	2,443,561	273,492	298,600	546,108	386,806	362,321
SURPLUS	650,341	4,231,026	522,759	586,629	1,345,343	702,872	741,892
UNDIVIDED PROFITS	511,513	4,183,919	463,073	389,031	920,621	743,007	485,384
OTHER CAPITAL RESERVES	32,751	92,295	32,936	29,098	86,009	36,709	88,516
TOTAL LIABILITIES AND EQUITY CAPITAL	19,336,104	140,450,340	16,635,947	20,569,335	34,446,410	26,282,594	23,289,573
DEMAND DEPOSITS ADJUSTED	4,477,340	24,255,925	4,929,955	3,851,922	7,652,081	7,408,264	5,162,268
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	2,906,759	29,494,566	1,916,338	2,631,072	4,247,454	3,433,673	3,990,332
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	555,688	1,823,924	497,616	958,596	1,648,922	1,405,469	1,319,662
AVG TOTAL LOANS	9,588,431	70,356,588	8,480,889	11,567,103	16,900,080	14,240,697	11,970,787
AVG TIME DEPOSITS OF \$100,000 OR MORE	3,136,394	28,660,271	1,770,521	3,244,035	5,078,425	2,508,341	4,092,381
AVG TOTAL DEPOSITS	14,602,609	95,757,794	13,718,112	14,663,093	26,113,402	21,184,433	18,036,789
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	2,319,936	17,273,101	1,046,815	3,226,718	4,125,727	2,165,299	2,711,585
AVG OTHER LIAB FOR BORROWED MONEY	108,795	1,703,063	82,443	393,398	203,301	43,631	198,929
STAND BY LETTERS OF CREDIT OUTSTANDING	305,427	6,275,558	57,094	213,598	349,176	180,659	149,110
TIME DEPOSITS OF \$100,000 OR MORE	3,083,460	28,226,529	1,763,189	3,355,685	5,120,117	2,440,795	4,115,673
CERTIFICATES OF DEPOSIT	2,756,566	23,573,502	1,683,213	3,021,960	4,660,067	2,332,261	3,917,145
OTHER TIME DEPOSITS	326,894	4,653,027	79,976	333,725	460,050	108,534	198,528
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	14.9	20.3	12.2	11.7	10.7	13.3	16.6
TOTAL SECURITIES HELD	21.7	14.6	29.1	22.7	27.8	9.7	20.4
TRADING ACCOUNT SECURITIES	1.6	2.2	—	2.0	1.1	.6	.7
U. S. TREASURY . . . . .	.9	1.6	—	.7	.9	.2	.5
STATES AND POLITICAL SUBDIV. . . . .	.7	.4	—	.4	.2	.1	.2
ALL OTHER TRADING ACCT. SECUR.	—	.1	—	.6	—	.1	.1
BANK INVESTMENT PORTFOLIO	20.1	12.3	29.1	20.6	26.7	20.1	19.6
U. S. TREASURY	8.5	5.9	9.9	8.0	10.8	6.3	8.4
STATES AND POLITICAL SUBDIVISIONS	9.0	5.5	13.5	9.2	12.8	11.6	9.1
ALL OTHER PORTFOLIO SECURITIES . . . . .	.8	.2	.7	.9	.4	.5	.3
OTHER LOANS AND FEDERAL FUNDS SOLD	51.3	50.1	53.4	59.1	52.6	59.3	55.8
ALL OTHER ASSETS	12.2	15.1	5.3	6.5	8.8	6.7	7.3
TOTAL LOANS AND SECURITIES	73.3	64.8	82.7	82.0	80.6	80.2	76.5
EQUITY CAPITAL - TOTAL	7.5	7.8	7.8	6.3	8.4	7.1	7.2
EQUITY CAPITAL AND SUBORDINATED NOTES	7.9	8.6	8.2	7.7	8.6	7.9	7.8
NUMBER OF BANKS	19	12	27	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.

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