

L.3.2
BANKS REPORTING WEEKLY 1/

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

May 11, 1977

ASSETS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
CASH BANK BALANCES, ITEMS IN PROCESS . . .	2,803,588	29,493,930	2,022,262	2,565,420	4,327,527	3,442,396	3,985,664
CURRENCY AND COIN	259,185	832,073	348,717	296,062	498,186	493,090	283,484
RESERVES WITH FEDERAL RESERVE BANKS . . .	503,185	3,584,533	601,705	395,915	870,374	837,904	837,728
DEMAND BALANCES WITH BANKS IN U.S. . . .	434,609	7,388,515	308,162	245,735	321,445	371,823	569,422
OTHER BALANCES WITH BANKS IN U.S. . . .	158,983	193,459	116,034	229,070	283,211	133,667	157,955
BALANCES WITH BANKS IN FRGN. COUNTRIES .	58,568	836,061	30,725	263,438	286,770	90,601	171,291
CASH ITEMS IN PROCESS OF COLLECTION . .	1,389,058	16,659,289	616,919	1,135,200	2,067,541	1,516,009	1,966,004
TOTAL SECURITIES HELD—BOOK VALUE . . .	4,564,362	21,348,551	4,912,002	5,310,580	10,107,045	5,840,675	4,801,211
U.S. TREASURY—TOTAL	2,316,305	11,822,576	1,826,989	2,397,021	4,124,071	1,869,247	2,166,194
OTHER U.S. GOV'T. AGENCIES—TOTAL . . .	433,451	1,354,632	800,966	660,905	1,188,341	664,026	360,914
STATES AND POLITICAL SUBDIV—TOTAL . .	1,624,106	7,750,644	2,162,464	1,914,624	4,682,880	3,145,835	2,185,557
ALL-OTHER SECURITIES	190,500	420,699	121,583	338,030	181,753	161,567	88,546
UNCLASSIFIED TOTAL	---	---	---	---	---	---	---
TRADING ACCOUNT SECURITIES	283,651	3,250,890	22,583	522,649	305,451	262,059	172,709
U.S. TREASURY	134,484	9,386,884	13,109	265,226	160,354	96,184	117,701
OTHER U.S. GOV'T. AGENCIES	26,402	258,671	---	121,606	15,118	120,221	9,885
STATES AND POLITICAL SUBDIVISIONS . .	91,808	479,074	9,474	36,349	103,624	45,629	37,673
ALL OTHER TRADING ACCT. SECURITIES . .	30,957	127,261	---	99,468	26,355	25	7,150
UNCLASSIFIED	---	---	---	---	---	---	---
BANK INVESTMENT PORTFOLIOS	4,280,711	18,097,661	4,889,419	4,787,931	9,801,594	5,578,616	4,628,502
U.S. TREASURY	2,181,821	9,346,692	1,813,880	2,131,795	3,963,717	1,773,063	2,048,493
OTHER U.S. GOV'T. AGENCIES	407,049	1,095,961	800,966	539,299	1,103,223	543,805	351,029
STATES AND POLITICAL SUBDIVISIONS . .	1,532,298	7,271,570	2,152,990	1,878,275	4,579,256	3,100,206	2,147,584
ALL OTHER PORTFOLIO SECURITIES . . .	159,543	293,438	121,583	238,562	155,398	161,542	81,396
FED RES STOCK & CORPORATE STOCK	63,550	280,842	31,270	35,167	63,231	41,521	82,826
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	472,380	1,992,748	791,771	1,123,764	1,965,229	1,657,791	2,149,808
COMMERCIAL BANKS	412,890	978,855	726,646	588,942	1,580,784	1,373,269	1,677,197
BROKERS AND DEALERS	39,890	610,239	65,055	286,317	363,970	233,004	436,269
OTHERS	19,600	403,654	---	248,505	20,475	51,518	36,342
OTHER LOANS; GROSS	9,958,027	75,467,524	9,073,421	11,769,602	17,914,647	15,446,359	12,694,395
LESS: UNEARNED INCOME ON LOANS	135,376	560,514	264,220	188,185	425,398	459,704	341,585
RESERVES FOR LOAN LOSSES	118,658	1,185,275	126,456	166,920	229,630	163,801	155,591
OTHER LOANS, NET	9,703,999	73,721,735	8,682,745	11,414,497	17,259,619	14,822,854	12,197,219
GROSS OTHER LOANS, BY CATEGORY:							
REAL ESTATE LOANS—TOTAL	2,276,855	9,419,229	2,810,206	2,932,713	4,316,984	4,191,191	2,842,904
CONSTRUCTION AND LAND DEVELOPMENT . .	218,090	2,800,986	208,466	54,719	506,412	852,332	936,673
SECURED BY FARMLAND	1,987	16,230	25,252	8,060	17,479	61,242	44,556
SECURED BY RESIDENTIAL	1,280,195	4,432,692	1,755,081	1,334,480	2,583,921	2,031,659	903,986
ONE TO FOUR FAMILY RESIDENCES	1,209,609	3,991,507	1,662,069	1,215,681	2,401,625	1,916,491	946,707
FHA INSURED	94,785	610,602	376,931	150,740	185,812	210,935	113,785
CONVENTIONAL	1,114,824	3,380,905	1,335,138	1,064,941	2,215,813	1,705,556	732,922
MULTI-FAMILY RESIDENCES	70,586	441,185	93,012	118,799	182,296	115,168	57,279
FHA INSURED	10,955	121,536	13,020	21,102	8,694	5,430	3,582
CONVENTIONAL	59,631	319,649	79,992	97,697	173,602	109,739	53,697
SECURED BY OTHER PROPERTIES	776,586	2,169,411	821,419	1,042,984	1,209,172	1,245,980	957,689
LOANS TO FINANCIAL INSTITUTIONS	949,605	12,048,487	554,307	1,460,094	1,757,670	1,001,721	866,040
LOANS TO REAL ESTATE INVEST TRUSTS . .	353,437	3,495,892	155,790	442,695	309,449	321,720	243,198
LOANS TO DOMESTIC COMMERCIAL BANKS . .	80,919	605,863	58,048	110,120	150,669	150,006	58,803
LOANS TO BANKS IN FOREIGN COUNTRIES . .	71,776	3,022,205	86,664	239,735	590,929	122,540	90,357
LOANS TO OTHER DEPOSITORY INST.	6,320	163,098	34,382	67,504	52,979	90,999	145,110
LOANS TO OTHER FINANCIAL INST.	437,153	4,761,429	219,423	600,040	653,596	316,456	328,572
LOANS TO SEC. BROKERS AND DEALERS . . .	71,404	6,899,571	62,129	247,838	223,194	98,189	77,562
OTHER LOANS TO PURCH/CARRY SECURITIES .	32,565	336,033	18,222	52,330	94,090	66,189	173,277
LOANS TO FARMERS—EXCEPT REAL ESTATE .	13,429	127,694	38,464	21,078	11,907	151,448	79,765
COMMERCIAL AND INDUSTRIAL LOANS	4,416,409	37,892,372	3,048,023	4,647,185	6,718,012	4,786,498	4,630,843
LOANS TO INDIVIDUALS—TOTAL	1,980,916	6,003,244	2,301,395	2,010,328	4,230,000	4,612,642	2,656,805
INSTALLMENT LOANS	1,349,916	4,428,037	1,894,285	1,590,129	3,335,643	3,829,945	2,378,945
PASSENGER AUTOMOBILES	319,524	790,092	649,625	445,429	1,277,262	1,516,860	828,664
RESIDENTIAL—REPAIR/MODERNIZE	87,801	323,539	209,827	98,978	376,619	195,227	138,574
CREDIT CARDS AND RELATED PLANS	512,240	1,649,181	402,438	459,107	717,810	838,292	644,452
CHARGE ACCT CREDIT CARDS	377,723	1,185,966	248,213	278,689	596,050	699,074	601,040
CHECK & REVOLVING CREDIT PLANS	134,517	463,215	154,225	180,418	121,760	139,218	45,412
OTHER RETAIL CONSUMER GOODS—TOTAL . .	79,204	326,986	190,581	170,515	428,481	642,130	389,348
MOBILE HOMES	23,626	172,731	96,514	106,335	238,978	430,459	262,952
OTHER	55,578	154,255	84,067	62,180	189,503	211,671	126,396
OTHER INSTALLMENT LOANS	351,150	1,338,331	451,825	416,099	535,471	637,457	375,907
SINGLE PAYMENT LOANS TO INDIVIDUALS . .	631,000	1,575,207	407,110	420,200	894,357	782,697	1,277,860
ALL OTHER LOANS	216,844	2,740,894	240,675	398,037	562,790	538,481	367,199
TOTAL LOANS AND SECURITIES, NET	14,804,291	97,343,876	14,417,719	17,884,008	29,395,124	22,362,841	19,231,064
DIRECT LEASE FINANCING	165,400	1,088,292	110,567	188,603	293,832	124,977	116,941
FIXED ASSETS—BLDGNS,FURN,REAL EST. . .	388,563	1,949,350	347,331	328,186	603,040	608,148	783,628
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	79,402	1,000,334	5,207	65,713	51,188	10,636	121,524
CUSTOMER ACCEPTANCES OUTSTANDING . . .	190,465	4,124,778	35,133	209,818	558,350	170,579	134,150
OTHER ASSETS	1,550,678	9,321,487	390,655	505,701	1,493,611	947,738	475,406
TOTAL ASSETS	19,982,388	144,322,047	17,328,873	21,747,449	36,722,672	27,667,315	24,848,597
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 not been adjusted

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

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
DEMAND DEPOSITS	7,433,243	60,200,738	6,231,735	6,291,159	11,208,822	10,228,518	9,395,002
MUTUAL SAVINGS BANKS	186,441	624,093	99,414	73,453	34,451	8,455	—
OTHER INDIV., PARTNERSHIPS AND CORP.	5,484,742	32,600,278	4,903,262	4,958,909	9,330,830	8,585,898	6,809,456
U.S. GOVERNMENT	68,136	133,947	80,079	49,166	85,051	103,301	75,163
STATES AND POLITICAL SUBDIVISIONS	512,997	645,300	668,534	179,923	533,086	478,557	549,750
FOREIGN GOVTS, CENTRAL BANKS, ETC.	5,846	1,364,749	2,374	9,182	8,588	138,334	4,307
COMMERCIAL BANKS IN U.S.	911,211	16,411,517	217,834	734,541	893,937	652,237	1,729,852
BANKS IN FOREIGN COUNTRIES	93,269	5,344,604	16,111	118,081	68,738	55,190	55,723
CERTIFIED AND OFFICERS CHECKS ETC.	170,601	3,076,250	244,127	167,900	254,141	206,546	170,751
TIME DEPOSITS	4,076,370	33,842,334	3,726,592	5,942,803	8,956,760	6,175,321	6,685,412
ACCUMULATED FOR PMT. OF PERS. LOANS	—	—	—	576	228	9,581	399
MUTUAL SAVINGS BANKS	62,100	144,976	5,753	11,600	1,000	500	—
OTHER INDIV., PARTNERSHIPS AND CORP.	3,140,966	25,005,351	2,949,587	4,950,308	6,756,425	5,095,910	5,002,473
U.S. GOVERNMENT	2,311	65,607	33,249	8,441	44,897	27,452	8,848
STATES AND POLITICAL SUBDIVISIONS	695,454	1,202,479	719,250	558,316	1,787,926	953,619	1,237,494
FOREIGN GOVTS, CENTRAL BANKS, ETC.	134,600	4,573,546	—	141,304	228,079	46,087	29,021
COMMERCIAL BANKS IN U.S.	37,047	2,147,917	18,753	267,455	135,705	42,072	40,077
BANKS IN FOREIGN COUNTRIES	3,892	702,458	—	4,803	2,500	100	100
SAVINGS DEPOSITS	3,723,915	11,156,728	4,487,519	3,492,305	8,138,734	6,081,680	3,347,866
MUTUAL SAVINGS BANKS	—	368	—	—	—	—	—
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	3,441,624	10,209,210	3,979,154	3,109,265	7,852,325	5,667,305	3,133,682
U. S. GOVERNMENT	215,569	480,487	227,292	256,861	276,459	287,825	183,934
STATE AND POLITICAL SUBDIVISIONS	1,568	921	—	—	152	1,752	2,506
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC.	65,154	38,823	280,755	126,179	9,798	117,772	27,743
COMMERCIAL BANKS IN UNITED STATES	—	78,840	318	—	—	6,845	—
BANKS IN FOREIGN COUNTRIES	—	78	—	—	—	181	1
TOTAL DEPOSITS	15,233,528	105,199,800	14,445,846	15,726,263	28,304,316	22,485,519	19,428,280
FED FUNDS PUR AND SECUR REPURCH AGRMT.	2,497,132	14,999,950	1,187,435	3,320,650	4,013,631	2,397,210	2,815,706
COMMERCIAL BANKS	891,475	6,522,551	475,834	1,784,095	2,057,155	1,170,661	2,208,165
BROKERS AND DEALERS	248,731	94,870	147,675	311,911	1,056,876	466,884	101,595
OTHERS	1,336,928	7,528,733	563,956	1,224,644	899,600	759,665	505,946
OTHER LIABILITIES FOR BORROWED MONEY	134,909	2,500,290	47,965	336,060	169,058	58,247	145,436
MORTGAGE INDEBTEDNESS	5,367	65,569	15,528	8,095	3,565	50,839	40,948
BANK ACCEPTANCES OUTSTANDING	193,470	4,714,357	35,255	209,941	561,377	170,578	136,677
OTHER LIABILITIES	368,500	4,539,414	218,099	528,821	635,555	406,773	438,225
TOTAL LIABILITIES	18,432,906	132,019,380	15,950,128	20,129,830	33,687,502	25,569,166	23,005,272
SUBORDINATED NOTES AND DEBENTURES	85,184	1,123,530	76,545	298,903	72,545	192,875	141,706
EQUITY CAPITAL	1,464,298	11,179,137	1,302,200	1,318,716	2,962,625	1,905,274	1,701,615
PREFERRED STOCK	—	—	—	—	866	400	1,800
COMMON STOCK	250,170	2,452,675	275,543	298,600	546,131	387,118	362,321
SURPLUS	655,636	4,229,256	526,173	586,629	1,371,066	707,792	750,911
UNDIVIDED PROFITS	526,152	4,406,168	476,900	400,657	959,780	775,148	495,373
OTHER CAPITAL RESERVES	32,341	91,075	23,609	32,831	84,782	34,827	91,214
TOTAL LIABILITIES AND EQUITY CAPITAL	19,982,388	144,322,047	17,328,873	21,747,449	36,722,672	27,667,315	24,848,597
DEMAND DEPOSITS ADJUSTED	5,064,838	26,995,985	5,316,903	4,372,248	8,162,293	7,956,971	5,623,983
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	3,022,575	29,510,241	1,914,119	2,876,510	4,509,761	3,657,158	4,137,771
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	561,093	2,306,947	617,068	1,033,774	1,752,178	1,714,652	1,998,950
AVG TOTAL LOANS	9,726,516	73,976,033	8,687,846	11,666,962	17,312,019	14,721,033	12,194,608
AVG TIME DEPOSITS OF \$100,000 OR MORE	2,730,015	28,516,948	1,471,992	3,181,169	5,270,120	2,596,514	3,942,235
AVG TOTAL DEPOSITS	14,918,507	98,931,726	14,034,205	15,345,373	27,469,953	22,135,394	18,863,239
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	2,861,177	20,453,090	1,136,358	3,723,084	4,868,065	2,605,156	3,222,704
AVG OTHER LIAB FOR BORROWED MONEY	114,299	2,165,374	35,540	379,098	175,454	39,613	134,053
STAND BY LETTERS OF CREDIT OUTSTANDING	274,745	6,494,090	62,714	205,120	365,226	186,428	152,059
TIME DEPOSITS OF \$100,000 OR MORE	2,721,190	28,795,241	1,486,948	3,359,541	5,190,435	2,603,769	4,021,297
CERTIFICATES OF DEPOSIT	2,383,672	24,451,295	1,372,340	3,029,319	4,652,957	2,467,399	3,760,940
OTHER TIME DEPOSITS	337,918	4,343,946	114,608	330,222	537,478	136,370	230,357
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	14.03	20.44	11.67	11.80	11.78	12.44	16.04
TOTAL SECURITIES HELD	22.84	14.79	28.35	24.42	27.52	21.11	19.32
TRADING ACCOUNT SECURITIES	1.42	2.25	.13	2.40	.83	.95	.70
U. S. TREASURY	.67	1.65	.08	1.22	.44	.35	.47
STATES AND POLITICAL SUBDIV.	.46	.33	.05	.17	.28	.16	.15
ALL OTHER TRADING ACCT. SECUR.	.15	.09	—	.07	—	—	.03
BANK INVESTMENT PORTFOLIO	21.42	12.54	28.22	22.02	26.69	20.16	18.63
U. S. TREASURY	10.92	6.54	10.47	9.80	10.79	6.41	8.24
STATES AND POLITICAL SUBDIVISIONS	7.67	5.04	17.42	8.64	12.47	11.21	8.64
ALL OTHER PORTFOLIO SECURITIES	.80	.20	.70	1.10	.42	.58	.33
OTHER LOANS AND FEDERAL FUNDS SOLD	50.93	52.46	54.67	57.65	52.35	59.57	57.74
ALL OTHER ASSETS	12.20	12.31	5.21	6.13	8.34	6.88	6.90
TOTAL LOANS AND SECURITIES	74.09	67.45	83.20	82.23	80.05	80.83	77.39
EQUITY CAPITAL - TOTAL	7.33	7.75	7.51	6.06	8.07	6.89	6.85
EQUITY CAPITAL AND SUBORDINATED NOTES	7.75	8.52	7.96	7.44	8.27	7.58	7.42
NUMBER OF BANKS	19	12	27	13	31	24	32

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

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

May 11, 1977

ASSETS	CHICAGO		ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO	TOTAL, ALL DISTRICTS
	CITY	OUTSIDE						
CASH BANK BALANCES, ITEMS IN PROCESS . . .	3,934,323	5,032,134	2,219,678	954,160	2,472,869	4,495,330	16,574,992	84,324,493
CURRENCY AND COIN	220,266	609,235	130,175	40,350	89,743	134,239	1,390,698	5,622,503
RESERVES WITH FEDERAL RESERVE BANKS . . .	1,423,079	1,167,793	303,645	101,794	566,967	1,008,260	5,831,335	18,034,257
DEMAND BALANCES WITH BANKS IN U.S. . . .	195,807	825,697	238,677	90,793	316,359	713,671	975,198	12,995,915
OTHER BALANCES WITH BANKS IN U.S. . . .	33,643	190,396	87,148	106,557	2,050	96,267	356,175	2,146,915
BALANCES WITH BANKS IN FRGN. COUNTRIES .	23,347	519,567	222,240	4,598	5,817	280,449	492,809	3,286,281
CASH ITEMS IN PROCESS OF COLLECTION . . .	2,038,181	1,719,446	1,237,793	610,068	1,491,933	2,262,444	7,528,737	42,238,622
TOTAL SECURITIES HELD—BOOK VALUE	8,157,151	9,394,654	2,282,442	1,599,347	2,475,245	6,130,617	24,064,290	110,988,172
U.S. TREASURY—TOTAL	4,072,273	3,601,368	834,803	657,724	951,314	2,792,444	11,334,331	50,766,660
OTHER U.S. GOVT. AGENCIES—TOTAL	500,001	1,051,804	300,190	282,431	195,272	280,930	3,037,768	11,041,631
STATES AND POLITICAL SUBDIV—TOTAL	3,348,569	4,296,271	1,125,820	587,191	1,312,362	3,026,061	9,392,538	46,554,922
ALL-OTHER SECURITIES	236,308	443,507	18,994	58,471	13,747	31,182	298,961	2,603,828
UNCLASSIFIED TOTAL	—	1,704	2,635	13,530	2,550	—	712	21,131
TRADING ACCOUNT SECURITIES	832,171	152,538	120,703	472,333	156,273	317,450	715,608	7,587,068
U.S. TREASURY	582,282	94,303	89,182	151,072	112,428	250,058	400,966	4,853,233
OTHER U.S. GOVT. AGENCIES	54,537	6,663	13,091	227,119	6,055	29,304	85,199	973,871
STATES AND POLITICAL SUBDIVISIONS	109,553	23,992	15,795	80,466	34,940	37,562	192,687	1,298,926
ALL OTHER TRADING ACCT. SECURITIES	85,799	25,876	—	146	300	526	36,044	439,907
UNCLASSIFIED	—	1,704	2,635	13,530	2,550	—	712	21,131
BANK INVESTMENT PORTFOLIOS	7,324,980	9,242,116	2,161,739	1,127,014	2,318,972	5,813,167	23,348,682	103,401,104
U.S. TREASURY	3,489,991	3,507,065	745,621	506,652	838,886	2,542,386	10,933,365	45,913,427
OTHER U.S. GOVT. AGENCIES	445,464	1,045,141	287,099	55,312	189,217	251,626	2,952,569	10,067,760
STATES AND POLITICAL SUBDIVISIONS	3,239,016	4,272,279	1,110,025	506,725	1,277,422	2,988,499	9,199,851	45,255,996
ALL OTHER PORTFOLIO SECURITIES	150,509	417,631	18,994	58,325	13,447	30,656	262,897	2,163,921
FED RES STOCK & CORPORATE STOCK	86,420	58,529	21,075	11,165	19,781	36,261	161,359	992,997
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	1,339,208	2,142,903	1,669,071	386,819	1,601,063	2,791,637	6,041,398	26,125,720
COMMERCIAL BANKS	1,034,580	1,589,813	1,285,151	271,624	1,195,200	2,244,051	3,998,626	18,957,628
BROKERS AND DEALERS	191,725	412,416	326,098	96,575	395,868	297,084	1,411,731	5,166,261
OTHERS	112,903	140,674	57,822	18,620	9,975	250,702	631,041	2,001,831
OTHER LOANS; GROSS	21,807,056	20,163,892	6,016,153	3,111,667	6,585,675	11,958,538	70,280,978	292,247,934
LESS: UNEARNED INCOME ON LOANS	81,594	420,145	110,237	34,000	97,661	134,044	1,525,026	4,777,683
RESERVES FOR LOAN LOSSES	299,553	243,137	72,629	32,690	72,141	142,541	740,987	3,750,009
OTHER LOANS, NET	21,425,909	19,500,610	5,833,287	3,044,977	6,415,873	11,681,953	68,014,965	283,720,243
GROSS OTHER LOANS, BY CATEGORY:								
REAL ESTATE LOANS—TOTAL	1,848,220	7,193,070	1,361,589	646,305	1,044,406	1,661,412	21,511,500	64,056,584
CONSTRUCTION AND LAND DEVELOPMENT . . .	381,755	562,657	389,394	101,566	192,505	690,789	2,276,984	10,665,800
SECURED BY FARMLAND	13,607	36,279	12,402	5,900	10,704	28,702	208,605	491,005
SECURED BY RESIDENTIAL	944,219	4,920,502	551,220	391,986	432,275	340,744	14,488,275	36,391,235
ONE TO FOUR FAMILY RESIDENCES	845,431	4,677,398	500,017	351,762	396,363	285,290	13,845,692	34,145,642
FHA INSURED	48,758	800,231	64,066	53,002	79,545	58,683	2,813,553	5,611,428
CONVENTIONAL	796,673	3,877,167	435,951	298,760	316,818	226,607	11,032,139	28,534,214
MULTI-FAMILY RESIDENCES	98,788	243,104	51,203	40,224	35,912	55,454	642,583	2,245,593
FHA INSURED	24,644	10,770	2,121	866	313	6,269	46,369	275,651
CONVENTIONAL	74,144	232,334	49,082	39,378	35,599	49,185	59,624	1,969,942
SECURED BY OTHER PROPERTIES	508,639	1,673,632	408,573	146,853	408,922	601,177	4,537,707	16,508,744
LOANS TO FINANCIAL INSTITUTIONS	4,382,551	1,450,125	487,773	353,340	477,388	977,077	5,862,642	32,628,820
LOANS TO REAL ESTATE INVEST TRUSTS	1,301,061	412,923	174,816	196,446	212,469	483,842	1,207,832	9,284,618
LOANS TO DOMESTIC COMMERCIAL BANKS	127,092	91,019	30,748	11,513	42,399	43,170	595,097	2,155,466
LOANS TO BANKS IN FOREIGN COUNTRIES	290,226	257,359	39,219	56,288	10,900	55,632	1,313,562	6,247,392
LOANS TO OTHER DEPOSITORY INST.	23,526	17,492	11,485	5,349	27,646	75,316	354,852	1,076,058
LOANS TO OTHER FINANCIAL INST.	2,640,646	671,332	258,505	83,744	183,974	319,117	2,391,299	13,865,286
LOANS TO SEC. BROKERS AND DEALERS	1,417,037	259,902	179,108	46,338	103,525	124,198	904,009	10,714,006
OTHER LOANS TO PURCH/CARRY SECURITIES . . .	316,649	207,593	137,076	194,259	282,903	443,234	215,314	2,569,734
LOANS TO FARMERS—EXCEPT REAL ESTATE . . .	148,639	118,399	72,588	19,929	458,337	292,359	2,751,196	4,305,232
COMMERCIAL AND INDUSTRIAL LOANS	11,018,306	5,789,956	2,423,327	1,347,306	2,420,643	6,000,435	22,974,754	118,114,069
LOANS TO INDIVIDUALS—TOTAL	1,820,492	4,363,825	1,245,498	353,714	1,589,736	1,784,554	13,747,935	49,701,083
INSTALLMENT LOANS	1,039,776	3,631,308	924,012	218,749	1,210,504	1,225,729	12,216,224	39,273,200
PASSENGER AUTOMOBILES	136,144	1,337,607	280,085	69,010	231,626	412,965	4,175,372	12,470,265
RESIDENTIAL—REPAIR/MODERNIZE	55,387	325,319	89,918	15,253	59,389	108,276	862,495	2,966,602
CREDIT CARDS AND RELATED PLANS	669,243	958,215	317,238	48,224	603,246	389,191	3,128,099	11,338,976
CHARGE ACCT CREDIT CARDS	636,579	834,361	292,756	20,856	583,264	370,618	2,507,822	6,233,011
CHECK & REVOLVING CREDIT PLANS	32,664	123,854	24,482	27,368	19,982	18,573	820,277	2,105,965
OTHER RETAIL CONSUMER GOODS—TOTAL	72,514	580,785	140,771	48,588	225,610	195,326	2,315,815	5,796,654
MOBILE HOMES	28,282	295,047	79,979	18,033	171,926	119,468	1,293,887	3,340,217
OTHER	44,232	285,738	60,792	30,555	53,684	75,858	1,021,928	2,456,437
OTHER INSTALLMENT LOANS	106,488	429,382	96,000	37,674	90,633	119,971	1,734,499	6,720,887
SINGLE PAYMENT LOANS TO INDIVIDUALS	780,716	732,517	321,486	134,965	379,232	558,825	1,531,711	10,427,883
ALL OTHER LOANS	855,162	781,022	109,194	150,476	208,737	675,269	2,313,628	10,158,408
TOTAL LOANS AND SECURITIES, NET	31,008,688	31,096,696	9,805,875	5,042,308	10,511,962	20,640,668	98,282,012	421,827,132
DIRECT LEASE FINANCING	128,925	180,406	128,438	64,597	80,884	41,840	1,817,998	4,581,690
FIXED ASSETS—BLDG, FURN, REAL EST.	662,068	773,016	263,979	112,962	289,105	552,628	2,534,605	10,196,609
INVEST. IN UNCONSOLIDATED SUBSIDIARIES . . .	205,565	77,372	10,765	4,371	3,183	31,222	538,718	2,205,200
CUSTOMER ACCEPTANCES OUTSTANDING	176,622	132,880	27,254	61,411	23,040	195,173	2,651,285	8,690,938
OTHER ASSETS	1,650,899	1,135,435	385,975	143,906	167,637	489,135	5,314,266	23,972,729
TOTAL ASSETS	37,767,090	38,427,939	12,841,964	6,383,705	13,549,880	26,495,996	127,713,876	555,708,791
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, DECEMBER 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	10,267,206	10,912,957	4,895,035	2,131,863	5,412,965	9,919,232	37,876,938	192,405,409
MUTUAL SAVINGS BANKS	1,888	3,336	333	4,942	—	—	26,972	1,063,778
OTHER INDIV., PARTNERSHIPS AND CORP.	7,552,079	8,464,991	3,140,277	1,423,125	3,626,697	7,126,146	32,164,750	136,171,440
U.S. GOVERNMENT	40,588	113,865	28,850	14,160	46,499	70,776	267,891	1,177,472
STATES AND POLITICAL SUBDIVISIONS	124,510	583,945	164,944	85,149	188,050	469,137	1,342,880	6,526,762
FOREIGN GOVTS., CENTRAL BANKS, ETC	34,967	901	—	331	—	8,351	212,482	1,760,412
COMMERCIAL BANKS IN U.S.	2,021,851	1,106,038	1,481,743	546,119	1,447,412	1,942,951	1,959,887	32,057,130
BANKS IN FOREIGN COUNTRIES	173,534	60,960	17,068	16,434	9,950	86,183	334,524	6,450,369
CERTIFIED AND OFFICERS CHECKS ETC.	317,789	578,921	61,820	41,603	94,357	215,688	1,567,552	7,168,046
TIME DEPOSITS	12,151,184	10,253,405	2,852,442	1,476,433	3,479,729	7,719,338	35,291,309	142,629,432
ACCUMULATED FOR PMT. OF PERS. LOANS	—	—	—	—	—	—	—	10,784
MUTUAL SAVINGS BANKS	5,800	—	—	—	—	—	50,445	282,174
OTHER INDIV., PARTNERSHIPS AND CORP.	8,744,937	8,307,190	2,402,545	1,205,120	2,616,868	5,022,924	26,916,498	108,117,102
U.S. GOVERNMENT	27,288	1,187	5,612	15	11,174	43,494	57,951	337,526
STATES AND POLITICAL SUBDIVISIONS	860,922	1,825,688	331,379	203,091	692,548	2,300,200	5,888,656	19,257,022
FOREIGN GOVTS., CENTRAL BANKS, ETC	1,407,724	51,869	1,087	—	—	4,121	1,560,760	8,178,198
COMMERCIAL BANKS IN U.S.	1,010,841	59,270	111,813	68,207	159,139	347,599	603,044	5,415,939
BANKS IN FOREIGN COUNTRIES	93,672	8,201	6	—	—	1,000	213,955	1,030,687
SAVINGS DEPOSITS	2,982,556	9,721,203	1,690,541	623,858	1,735,763	2,263,481	31,060,031	90,506,180
MUTUAL SAVINGS BANKS	—	—	—	—	—	—	—	368
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	2,781,502	8,822,505	1,574,994	562,048	1,536,842	2,107,509	28,087,277	82,865,242
U. S. GOVERNMENT	175,304	413,157	93,870	61,690	154,284	147,877	1,460,598	4,435,205
STATE AND POLITICAL SUBDIVISIONS	12,944	1,962	—	120	64	1,663	14,027	37,679
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC	12,505	483,279	21,677	—	44,023	550	1,496,115	3,072,373
COMMERCIAL BANKS IN UNITED STATES	301	300	—	—	550	5,882	—	91,885
BANKS IN FOREIGN COUNTRIES	—	—	—	—	—	—	2,015	3,426
TOTAL DEPOSITS	25,400,946	30,887,565	9,438,018	4,232,154	10,628,457	19,902,051	104,228,278	425,541,021
FED FUNDS PUR AND SECUR REPURCH AGRMT.	8,642,368	3,915,082	2,276,592	1,209,198	1,691,083	3,920,933	4,718,263	62,606,233
COMMERCIAL BANKS	7,240,665	2,262,728	1,723,274	715,807	1,370,984	3,440,471	4,712,234	36,576,099
BROKERS AND DEALERS	29,450	575,026	7,174	7,737	83,555	—	1,266,173	5,271,457
OTHERS	1,373,253	1,077,328	546,144	485,654	236,544	480,462	3,739,856	20,758,713
OTHER LIABILITIES FOR BORROWED MONEY	48,624	70,426	23,262	206,492	68,735	109,515	681,630	4,600,659
MORTGAGE IMPEDEDNESS	15,248	21,734	8,712	7,631	9,544	9,088	82,205	430,073
BANK ACCEPTANCES OUTSTANDING	177,362	134,975	27,254	61,570	23,040	195,184	2,657,347	9,298,387
OTHER LIABILITIES	905,403	610,367	187,326	173,934	154,699	418,891	2,231,141	11,717,148
TOTAL LIABILITIES	35,090,961	35,640,149	11,661,164	5,890,979	12,575,558	24,641,662	119,598,864	514,193,521
SUBORDINATED NOTES AND DEBENTURES	82,691	161,002	49,947	76,625	92,152	132,135	909,371	3,495,211
EQUITY CAPITAL	2,593,438	2,626,788	830,853	416,101	881,170	1,722,199	7,205,641	38,110,059
PREFERRED STOCK	—	—	8	—	—	—	6,025	9,099
COMMON STOCK	570,237	505,019	184,649	146,750	221,737	448,671	1,462,672	8,112,293
SURPLUS	1,243,381	1,161,234	329,568	129,750	309,468	548,393	3,027,043	15,576,300
UNDIVIDED PROFITS	728,165	927,345	293,335	129,038	338,186	647,745	2,621,193	13,725,185
OTHER CAPITAL RESERVES	51,655	33,190	23,293	10,563	11,779	77,390	88,723	687,272
TOTAL LIABILITIES AND EQUITY CAPITAL	37,767,090	38,427,939	12,841,964	6,383,705	13,548,880	26,495,996	127,713,876	555,798,791
DEMAND DEPOSITS ADJUSTED	6,166,586	7,973,608	2,146,649	961,516	2,427,121	5,643,061	28,120,423	116,432,185
AVERAGE FOR LAST 15 OR 30 DAYS:								
AVG CASH AND DUE FROM BANKS	4,372,373	5,020,645	1,982,396	939,654	2,226,084	3,906,173	15,763,536	83,838,996
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	1,424,985	1,726,167	1,409,588	335,510	1,562,503	2,474,582	5,622,659	24,540,656
AVG TOTAL LOANS	21,349,373	19,522,660	5,754,032	2,978,902	6,327,135	11,599,251	68,308,154	284,124,524
AVG TIME DEPOSITS OF \$100,000 OR MORE	9,681,916	3,522,338	1,454,527	956,105	2,271,377	6,185,572	18,866,250	90,649,078
AVG TOTAL DEPOSITS	24,868,729	30,611,855	8,814,021	3,917,953	10,025,507	18,565,773	101,200,139	409,702,374
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	9,139,645	3,439,453	2,315,347	1,284,276	1,819,977	3,898,746	9,204,730	70,171,306
AVG OTHER LIAB FOR BORROWED MONEY	53,341	64,917	22,386	210,860	62,642	106,176	597,909	4,161,682
STAND BY LETTERS OF CREDIT OUTSTANDING	921,330	217,393	78,771	175,257	150,565	338,530	1,331,718	10,953,646
TIME DEPOSITS OF \$100,000 OR MORE	9,582,155	3,410,037	1,443,038	1,020,602	2,349,967	6,216,912	19,870,944	92,071,476
CERTIFICATES OF DEPOSIT	8,276,360	3,206,236	1,368,720	967,216	2,158,436	4,637,588	14,047,543	76,304,021
OTHER TIME DEPOSITS	1,905,795	209,801	74,318	52,786	191,521	1,579,324	5,823,401	15,267,455
SELECTED RATIOS:								
PERCENTAGE OF TOTAL ASSETS								
CASH AND BALANCES WITH OTHER BANKS	10.42	13.09	17.28	14.95	18.25	16.97	12.96	15.17
TOTAL SECURITIES HELD	21.60	24.45	17.77	25.05	18.27	23.14	18.84	19.97
TRADING ACCOUNT SECURITIES	2.20	.40	.94	7.40	1.15	1.26	.56	1.37
U. S. TREASURY	1.54	.25	.69	2.37	.83	.94	.31	.87
STATES AND POLITICAL SUBDIV.	.29	.06	.12	1.26	.26	.14	.15	.23
ALL OTHER TRADING ACCT. SECUR.	.23	.07	—	—	—	—	.03	.06
BANK INVESTMENT PORTFOLIO	19.40	24.05	16.83	17.65	17.12	21.94	18.28	18.60
U. S. TREASURY	9.24	9.13	5.81	7.94	6.19	9.60	8.56	9.76
STATES AND POLITICAL SUBDIVISIONS	8.68	11.12	8.64	7.94	9.43	11.28	7.20	8.14
ALL OTHER PORTFOLIO SECURITIES	.40	1.09	.15	.91	.10	.12	.21	.40
OTHER LOANS AND FEDERAL FUNDS SOLD	60.28	56.32	58.42	53.76	59.17	54.63	57.99	55.75
ALL OTHER ASSETS	.71	6.14	6.52	6.24	4.31	5.27	10.19	9.11
TOTAL LOANS AND SECURITIES	92.11	80.92	76.36	78.99	77.59	77.96	76.95	75.90
EQUITY CAPITAL - TOTAL	6.87	6.84	6.47	6.52	6.50	6.50	5.64	6.56
EQUITY CAPITAL AND SUBORDINATED NOTES	7.09	7.25	6.86	7.72	7.18	7.00	6.35	7.49
NUMBER OF BANKS	6	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