

ASSET ITEMS
SUMMARY REPORT OF CONDITION, SEPTEMBER 30, 1977
(AMOUNTS IN THOUSANDS OF DOLLARS)

February 24, 1978

ASSETS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
CASH BANK BALANCES, ITEMS IN PROCESS . . .	3,794,839	37,234,478	2,215,914	2,981,288	4,291,190	4,208,143	4,341,812
CURRENCY AND COIN	249,476	787,580	315,826	265,864	433,124	440,210	253,522
RESERVES WITH FEDERAL RESERVE BANKS . . .	525,501	2,660,980	487,555	543,914	959,036	1,061,488	870,114
DEMAND BALANCES WITH BANKS IN U.S. . . .	417,682	9,955,671	305,562	274,948	373,717	459,047	515,816
OTHER BALANCES WITH BANKS IN U.S. . . .	129,840	50,054	165,148	343,011	94,684	90,110	78,403
BALANCES WITH BANKS IN FRGM. COUNTRIES	65,520	346,205	46,785	266,106	174,969	66,621	324,834
CASH ITEMS IN PROCESS OF COLLECTION . .	2,406,820	23,433,988	895,038	1,267,445	2,255,660	2,090,667	2,299,123
TOTAL SECURITIES HELD--BOOK VALUE	4,963,542	22,416,266	5,230,236	5,704,688	10,125,228	5,418,002	5,148,159
U.S. TREASURY--TOTAL	2,479,546	11,324,164	1,935,358	2,628,874	3,718,750	1,757,481	2,290,399
OTHER U.S. GOV'T. AGENCIES--TOTAL	472,483	1,435,164	787,829	845,346	1,208,138	438,599	471,040
STATES AND POLITICAL SUBDIV--TOTAL . . .	1,811,273	9,287,876	2,373,054	1,797,501	5,013,762	3,158,793	2,284,443
ALL-OTHER SECURITIES	200,240	369,062	133,995	432,967	184,578	63,129	101,992
UNCLASSIFIED TOTAL	--	--	--	--	--	--	285
TRADING ACCOUNT SECURITIES	262,497	2,911,840	21,100	740,935	221,701	125,659	134,447
U.S. TREASURY	100,994	2,018,824	1,940	473,591	103,669	35,392	63,793
OTHER U.S. GOV'T. AGENCIES	21,631	228,270	--	23,937	5,951	52,477	12,242
STATES AND POLITICAL SUBDIVISIONS . . .	109,192	535,915	19,160	118,571	64,374	36,697	39,573
ALL OTHER TRADING ACCT. SECURITIES . . .	30,680	128,831	--	124,836	47,707	1,093	18,554
UNCLASSIFIED	--	--	--	--	--	--	285
BANK INVESTMENT PORTFOLIOS	4,701,045	19,504,426	5,209,136	4,963,753	9,903,527	5,292,343	5,013,712
U.S. TREASURY	2,378,552	9,305,340	1,933,418	2,155,283	3,615,081	1,757,089	2,226,606
OTHER U.S. GOV'T. AGENCIES	450,852	1,206,894	787,829	821,409	1,202,187	386,122	458,798
STATES AND POLITICAL SUBDIVISIONS . . .	1,702,081	8,751,961	2,353,894	1,678,930	4,949,388	3,122,096	2,244,870
ALL OTHER PORTFOLIO SECURITIES	169,550	240,231	133,995	308,131	136,871	62,036	83,438
FED RES STOCK & CORPORATE STOCK	55,767	295,986	29,192	35,783	64,857	38,834	82,867
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	744,658	3,449,921	761,415	2,000,187	1,459,095	1,587,478	1,624,299
COMMERCIAL BANKS	730,164	1,460,695	708,793	1,121,795	1,378,863	1,018,974	1,235,250
BROKERS AND DEALERS	5,231	1,337,011	52,322	629,195	65,232	518,466	291,959
OTHERS	9,263	652,215	300	49,197	15,000	50,038	97,090
OTHER LOANS: GROSS	10,698,482	72,981,337	9,547,836	12,221,873	19,278,300	17,085,869	13,883,447
LESS: UNEARNED INCOME ON LOANS	144,795	599,791	303,705	199,270	523,700	496,448	384,048
RESERVES FOR LOAN LOSSES	137,686	1,226,441	132,521	156,537	253,837	182,344	183,223
OTHER LOANS, NET	10,416,001	71,155,105	9,111,610	11,866,066	18,500,763	16,407,077	13,316,176
GROSS OTHER LOANS, BY CATEGORY:							
REAL ESTATE LOANS--TOTAL	2,556,408	9,256,717	3,067,956	3,106,743	4,775,875	4,623,199	3,305,036
CONSTRUCTION AND LAND DEVELOPMENT . .	256,395	2,326,935	218,139	574,660	511,028	997,185	1,020,726
SECURED BY FARMLAND	2,317	19,631	28,803	7,350	17,060	67,985	42,925
SECURED BY RESIDENTIAL	1,441,154	4,516,384	1,911,660	1,508,046	2,886,867	2,236,753	1,078,785
ONE TO FOUR FAMILY RESIDENCES	1,332,762	4,037,611	1,817,896	1,374,634	2,770,960	2,091,361	1,003,161
FHA INSURED	92,855	568,079	336,454	146,337	180,495	222,125	129,208
CONVENTIONAL	1,239,907	3,469,532	1,481,442	1,228,297	2,590,471	1,869,236	873,953
MULTI-FAMILY RESIDENCES	108,392	478,773	93,764	133,412	115,841	145,392	75,624
FHA INSURED	28,567	106,232	11,807	26,011	4,829	7,950	9,335
CONVENTIONAL	79,825	372,541	81,957	107,401	111,012	137,442	66,289
SECURED BY OTHER PROPERTIES	796,542	2,363,767	896,354	1,016,487	1,352,980	1,311,276	1,135,600
LOANS TO FINANCIAL INSTITUTIONS	894,938	11,365,409	467,317	1,402,066	1,740,487	1,012,017	786,366
LOANS TO REAL ESTATE INVEST TRUSTS . . .	313,729	2,812,925	145,441	344,912	304,196	341,364	218,975
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	56,472	678,968	30,348	42,323	148,981	186,440	67,162
LOANS TO BANKS IN FOREIGN COUNTRIES . .	70,037	3,007,917	57,048	286,997	530,371	108,653	93,514
LOANS TO OTHER DEPOSITORY INST.	26,185	97,717	34,820	49,956	59,353	121,398	112,772
LOANS TO OTHER FINANCIAL INST.	428,515	4,767,882	199,660	677,878	697,586	253,962	293,943
LOANS TO SEC. BROKERS AND DEALERS	89,477	6,507,721	54,714	207,048	286,415	130,654	55,677
OTHER LOANS TO PURCH/CARRY SECURITIES .	26,343	417,590	14,318	74,936	83,203	54,749	199,752
LOANS TO FARMERS--EXCEPT REAL ESTATE	10,455	154,255	41,841	26,539	16,255	190,212	107,584
COMMERCIAL AND INDUSTRIAL LOANS	4,784,805	36,451,845	3,209,456	4,655,180	7,000,021	5,161,534	5,038,427
LOANS TO INDIVIDUALS--TOTAL	2,095,390	6,244,601	2,464,077	2,130,651	4,848,902	5,407,633	4,074,402
INSTALMENT LOANS	1,455,419	4,624,010	2,028,769	1,727,666	3,860,651	4,502,150	2,768,504
PASSENGER AUTOMOBILES	359,689	887,254	764,397	503,263	1,610,941	1,898,688	1,046,766
RESIDENTIAL-REPAIR/MODERNIZE	100,879	296,913	189,893	106,550	419,485	224,035	151,857
CREDIT CARDS AND RELATED PLANS	529,973	1,928,872	422,723	490,942	782,463	940,512	686,041
CHARGE ACCT CREDIT CARDS	391,193	1,281,106	261,891	304,712	645,385	783,398	635,295
CHECK & REVOLVING CREDIT PLANS	138,780	647,766	160,832	186,230	137,078	157,114	50,746
OTHER RETAIL CONSUMER GOODS--TOTAL . . .	87,384	364,564	164,992	156,254	464,836	673,883	408,019
MOBILE HOMES	20,473	182,997	75,653	98,994	226,223	433,798	263,763
OTHER	66,911	181,567	89,339	57,260	238,613	240,085	144,256
OTHER INSTALMENT LOANS	321,494	1,138,407	477,764	470,657	573,926	758,032	421,821
SINGLE PAYMENT LOANS TO INDIVIDUALS . .	639,971	1,620,591	435,308	402,985	988,251	905,483	1,305,898
ALL OTHER LOANS	240,666	2,583,199	228,157	418,710	527,142	505,871	316,203
TOTAL LOANS AND SECURITIES, NET	16,179,968	97,317,278	15,132,453	19,606,724	30,149,943	23,451,391	20,171,501
DIRECT LEASE FINANCING	206,762	963,522	112,850	106,745	322,457	137,828	125,615
FIXED ASSETS--BLDNGS,FURN,REAL EST. . . .	391,897	2,190,846	384,694	345,370	614,339	621,735	785,422
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	90,698	1,290,015	8,901	65,928	54,297	21,428	133,875
CUSTOMER ACCEPTANCES OUTSTANDING . . .	332,059	5,459,476	31,767	207,608	606,577	240,484	143,327
OTHER ASSETS	1,186,145	8,365,266	369,219	545,004	1,482,962	784,294	536,864
TOTAL ASSETS	22,182,368	152,820,881	18,255,798	23,858,667	37,521,765	29,465,303	26,238,416
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, SEPTEMBER 30, 1977
(AMOUNTS IN THOUSANDS OF DOLLARS)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
DEMAND DEPOSITS	7,419,339	60,813,892	6,244,549	6,261,127	10,740,990	10,871,879	9,608,743
MUTUAL SAVINGS BANKS	208,922	597,654	96,657	58,425	21,964	13,689	--
OTHER INDIV., PARTNERSHIPS AND CORP.	5,300,738	31,068,565	4,921,546	4,747,338	8,937,276	8,965,189	7,129,529
U.S. GOVERNMENT	178,425	356,545	193,903	152,514	220,573	232,750	189,095
STATES AND POLITICAL SUBDIVISIONS	442,061	775,248	591,905	162,014	534,868	596,717	707,314
FOREIGN GOVTS, CENTRAL BANKS, ETC.	292	1,192,387	1,368	11,049	3,266	136,359	6,367
COMMERCIAL BANKS IN U.S.	1,014,787	16,823,368	208,306	893,529	656,006	658,861	1,380,637
BANKS IN FOREIGN COUNTRIES	106,635	5,202,677	17,842	101,482	66,378	46,080	57,875
CERTIFIED AND OFFICERS CHECKS ETC.	167,479	4,797,448	213,022	134,776	300,659	222,234	137,926
TIME DEPOSITS	4,732,249	32,657,398	4,229,399	6,199,992	9,553,444	6,476,730	7,171,460
ACCUMULATED FOR PMT. OF PERS. LOANS	--	--	--	773	--	9,956	308
MUTUAL SAVINGS BANKS	70,800	122,084	5,082	3,200	--	--	--
OTHER INDIV., PARTNERSHIPS AND CORP.	3,659,212	24,660,059	3,235,785	4,965,530	7,095,112	5,387,223	5,385,388
U.S. GOVERNMENT	10,088	49,912	20,058	5,398	15,758	24,504	7,043
STATES AND POLITICAL SUBDIVISIONS	826,176	1,523,164	958,727	838,833	2,145,721	970,973	1,472,490
FOREIGN GOVTS, CENTRAL BANKS, ETC.	135,098	3,998,555	596	98,208	127,200	47,751	17,363
COMMERCIAL BANKS IN U.S.	30,250	1,516,645	9,151	247,795	164,653	35,723	281,868
BANKS IN FOREIGN COUNTRIES	625	786,979	--	40,255	5,000	600	7,000
SAVINGS DEPOSITS	4,011,929	11,539,401	4,605,536	3,529,253	8,515,451	6,441,949	3,683,718
MUTUAL SAVINGS BANKS	--	424	11	--	--	--	--
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	3,666,056	10,557,716	4,083,580	3,133,789	8,182,620	6,025,515	3,410,625
U. S. GOVERNMENT	258,397	596,736	264,336	266,434	318,425	310,186	247,874
STATE AND POLITICAL SUBDIVISIONS	3,100	3,903	--	--	847	1,156	1,474
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC COMMERCIAL BANKS IN UNITED STATES	84,376	361,292	257,609	109,030	13,559	99,042	23,744
BANKS IN FOREIGN COUNTRIES	--	19,275	--	--	--	6,030	--
	--	54	--	--	--	20	1
	--	1	--	--	--	--	--
TOTAL DEPOSITS	16,163,517	105,010,691	15,079,484	15,990,372	28,809,885	23,790,558	20,463,921
FED FUNDS PUR AND SECUR REPURCH AGRMT.	3,472,769	19,248,294	1,424,361	4,376,056	3,914,368	2,602,709	2,965,536
COMMERCIAL BANKS	1,228,472	7,239,230	432,677	2,109,333	2,000,697	1,244,065	2,076,029
BROKERS AND DEALERS	672,813	1,872,341	253,598	738,415	822,478	99,021	160,759
OTHERS	1,547,484	10,134,723	738,086	1,528,308	1,091,193	1,258,623	725,748
OTHER LIABILITIES FOR BORROWED MONEY	112,974	2,308,254	35,849	332,244	367,974	178,764	173,101
MORTGAGE INDEBTEDNESS	4,293	75,301	20,860	6,110	3,441	44,297	47,941
BANK ACCEPTANCES OUTSTANDING	333,361	6,063,026	31,818	207,640	612,217	240,484	143,722
OTHER LIABILITIES	455,776	6,979,636	238,014	1,243,626	637,693	400,509	500,900
TOTAL LIABILITIES	20,542,690	139,685,202	16,830,386	22,156,048	34,345,578	27,257,321	24,295,121
SUBORDINATED NOTES AND DEBENTURES	98,642	1,116,225	77,922	321,848	72,082	194,762	138,203
EQUITY CAPITAL	1,541,036	12,019,454	1,347,490	1,380,771	3,104,105	2,013,220	1,805,092
PREFERRED STOCK	--	--	--	--	743	358	1,650
COMMON STOCK	259,669	2,534,343	285,645	319,385	550,795	391,144	370,827
SURPLUS	655,443	4,549,719	527,520	598,627	1,432,651	714,761	779,624
UNDIVIDED PROFITS	565,327	4,891,141	508,316	425,331	1,067,443	867,800	544,970
OTHER CAPITAL RESERVES	30,597	39,251	24,009	37,428	51,473	32,157	91,021
TOTAL LIABILITIES AND EQUITY CAPITAL	22,182,368	152,820,881	18,255,798	23,858,667	37,521,765	29,465,303	26,238,416
DEMAND DEPOSITS ADJUSTED	3,819,307	20,199,991	4,947,302	3,927,639	7,608,751	7,889,601	5,739,888
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	3,148,615	32,164,106	2,093,066	2,821,674	4,308,838	3,916,214	4,192,025
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	890,361	4,307,709	586,618	2,160,939	1,479,892	1,769,201	1,574,605
AVG TOTAL LOANS	10,348,762	71,435,450	9,175,673	11,991,714	18,531,047	16,295,194	13,329,493
AVG TIME DEPOSITS OF \$100,000 OR MORE	3,107,982	26,334,421	1,836,972	3,421,956	5,424,170	2,743,502	4,204,865
AVG TOTAL DEPOSITS	15,725,250	96,770,252	14,786,672	15,592,615	28,330,693	23,421,346	19,931,079
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	3,401,973	23,101,481	1,435,496	4,674,118	4,414,199	2,692,234	3,079,676
AVG OTHER LIAB FOR BORROWED MONEY	134,595	2,124,578	44,107	336,485	319,302	114,602	88,869
STAND BY LETTERS OF CREDIT OUTSTANDING	302,095	6,743,854	89,641	248,025	389,544	215,477	145,678
TIME DEPOSITS OF \$100,000 OR MORE	3,151,002	26,423,934	1,833,623	3,501,102	5,622,050	2,700,320	4,201,964
CERTIFICATES OF DEPOSIT	2,793,719	22,541,976	1,712,123	3,258,002	5,111,539	2,507,132	3,988,925
OTHER TIME DEPOSITS	357,283	3,881,958	121,500	243,100	510,511	193,188	213,039
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	17.17	24.37	12.14	12.50	11.44	14.29	16.62
TOTAL SECURITIES HELD	22.37	14.66	28.68	23.91	26.99	18.37	19.46
TRADING ACCOUNT SECURITIES	1.20	1.91	.12	3.11	.59	.43	.52
U. S. TREASURY . . . . .	.46	1.32	.01	1.98	.28	.12	.25
STATES AND POLITICAL SUBDIV. . . . .	.50	.35	.11	1.98	.17	.12	.15
ALL OTHER TRADING ACCT. SECUR. . . . .	.14	.08	--	.50	.13	--	.07
BANK INVESTMENT PORTFOLIO	21.17	12.76	28.56	20.80	26.40	17.94	18.94
U. S. TREASURY	10.83	6.09	10.59	5.48	9.63	5.84	8.36
STATES AND POLITICAL SUBDIVISIONS	7.54	5.72	12.93	9.03	13.20	10.60	8.54
ALL OTHER PORTFOLIO SECURITIES . . . . .	.73	.16	.71	7.04	.37	.18	.28
OTHER LOANS AND FEDERAL FUNDS SOLD	50.18	48.81	54.06	58.12	53.18	61.09	57.04
ALL OTHER ASSETS	10.29	12.15	5.12	5.48	8.39	6.26	6.88
TOTAL LOANS AND SECURITIES	72.80	63.67	82.90	82.18	80.34	79.59	76.82
EQUITY CAPITAL - TOTAL	6.93	7.87	7.39	5.79	8.28	6.82	6.88
EQUITY CAPITAL AND SUBORDINATED NOTES	7.38	8.60	7.82	7.14	8.47	7.49	7.41
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.

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, 1977
(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	10,020,415	11,347,788	4,216,578	1,927,350	5,058,147	9,305,945	40,318,834	194,155,616	
MUTUAL SAVINGS BANK	1,478	1,931	91	6,674	--	--	30,022	1,037,507	
OTHER INDIV., PARTNERSHIPS AND CORP.	7,343,027	8,580,201	2,959,043	1,349,418	3,499,471	6,792,618	34,278,895	135,872,854	
U.S. GOVERNMENT	137,516	296,194	82,308	33,681	141,862	150,993	712,541	3,078,900	
STATES AND POLITICAL SUBDIVISIONS	264,316	454,165	96,796	71,327	179,842	581,201	1,058,194	6,515,970	
FOREIGN GOVTS., CENTRAL BANKS, ETC.	16,280	664	337	360	--	2,853	52,630	1,424,212	
COMMERCIAL BANKS IN U.S.	1,718,361	1,123,758	1,009,339	419,840	1,143,459	1,542,066	2,094,762	30,687,079	
BANKS IN FOREIGN COUNTRIES	198,610	54,606	13,626	11,600	9,461	83,513	509,133	6,479,518	
CERTIFIED AND OFFICERS CHECKS ETC.	340,825	836,269	55,038	34,490	84,052	152,701	1,582,657	9,059,576	
TIME DEPOSITS	13,458,332	10,861,736	3,001,671	1,468,332	3,615,048	8,216,924	37,300,583	148,963,298	
ACCUMULATED FOR PMT. OF PERS. LOANS	--	--	--	--	--	--	--	11,037	
MUTUAL SAVINGS BANKS	69,000	--	--	500	--	1,400	11,608	283,674	
OTHER INDIV., PARTNERSHIPS AND CORP.	10,036,687	8,576,364	2,472,120	1,259,563	2,594,157	5,310,454	29,701,918	114,339,572	
U.S. GOVERNMENT	46,304	4,081	6,976	546	14,422	41,627	231,865	478,582	
STATES AND POLITICAL SUBDIVISIONS	1,309,215	2,155,825	446,555	169,345	885,143	2,601,448	5,263,374	21,568,989	
FOREIGN GOVTS., CENTRAL BANKS, ETC.	1,308,220	43,470	1,129	3,600	--	--	1,063,161	6,844,361	
COMMERCIAL BANKS IN U.S.	606,640	51,229	72,891	58,378	121,326	258,395	837,676	4,292,660	
BANKS IN FOREIGN COUNTRIES	82,266	30,727	--	--	--	--	190,981	1,144,433	
SAVINGS DEPOSITS	3,026,790	10,163,689	1,718,682	614,309	1,807,441	2,492,602	31,982,055	94,133,005	
MUTUAL SAVINGS BANKS	--	--	--	--	--	--	--	435	
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	2,827,629	9,385,965	1,608,056	557,067	1,608,974	2,291,444	29,973,596	87,312,632	
U. S. GOVERNMENT	178,842	473,940	107,427	57,242	173,056	194,599	1,723,529	5,191,523	
STATE AND POLITICAL SUBDIVISIONS	20,306	303,442	2,699	--	25,049	1,590	273,560	22,939	
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC.	--	--	--	--	--	3,372	--	1,575,298	
COMMERCIAL BANKS IN UNITED STATES	13	342	--	--	237	838	--	28,677	
BANKS IN FOREIGN COUNTRIES	--	--	--	--	--	--	--	1,500	
TOTAL DEPOSITS	26,505,537	32,373,213	8,936,931	4,030,031	10,480,636	20,015,671	109,601,472	437,251,919	
FED FUNDS PUR AND SECUR REPURCH AGRMT.	8,846,534	4,205,387	1,902,139	1,301,028	1,504,237	4,121,174	11,158,307	71,042,899	
COMMERCIAL BANKS	5,917,597	1,883,321	1,264,418	803,915	1,229,261	3,352,508	5,149,027	35,930,550	
BROKERS AND DEALERS	1,551,370	1,029,611	117,019	18,192	32,761	181,990	2,293,760	9,681,128	
OTHERS	1,377,567	1,292,455	520,702	478,921	242,215	749,676	3,715,520	25,401,221	
OTHER LIABILITIES FOR BORROWED MONEY	134,236	148,309	43,662	197,512	45,405	164,988	1,720,360	5,963,634	
MORTGAGE INDEBTEDNESS	16,236	21,245	38,335	5,710	8,723	94,648	83,722	470,862	
BANK ACCEPTANCES OUTSTANDING	802,151	138,590	41,841	100,530	32,195	285,291	2,914,522	11,947,388	
OTHER LIABILITIES	980,058	743,199	256,671	191,527	179,717	461,418	2,943,651	16,212,395	
TOTAL LIABILITIES	37,284,754	37,629,943	11,219,579	5,826,338	12,250,913	25,143,190	128,422,034	542,889,097	
SUBORDINATED NOTES AND DEBENTURES	81,104	163,779	49,577	76,500	91,975	130,460	1,010,813	3,643,892	
EQUITY CAPITAL	2,739,560	2,754,119	667,611	442,297	924,931	1,867,723	7,832,893	40,640,302	
PREFERRED STOCK	--	--	7	--	--	--	6,000	8,758	
COMMON STOCK	570,237	513,647	185,149	146,750	228,737	457,714	1,488,262	8,302,304	
SURPLUS	1,325,381	1,173,649	336,568	140,477	323,968	556,143	3,205,618	16,318,149	
UNDIVIDED PROFITS	790,867	1,035,619	32,208	145,797	363,265	775,321	3,033,143	15,336,425	
OTHER CAPITAL RESERVES	53,075	31,204	25,802	9,273	8,961	78,545	89,870	602,666	
TOTAL LIABILITIES AND EQUITY CAPITAL	40,105,418	40,567,841	12,136,767	6,345,135	13,267,819	27,141,373	137,265,740	587,173,291	
DEMAND DEPOSITS ADJUSTED	5,599,077	7,599,203	2,086,729	889,186	2,350,761	5,611,322	27,891,905	106,160,662	
AVERAGE FOR LAST 15 OR 30 DAYS:									
AVG CASH AND DUE FROM BANKS	4,734,264	5,469,551	1,815,170	889,108	2,311,378	3,764,212	16,822,189	88,450,410	
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	1,466,620	1,994,659	1,162,000	357,446	1,209,322	1,753,861	5,888,755	26,601,988	
AVG TOTAL LOANS	22,100,115	21,030,107	6,272,704	3,220,931	6,999,557	13,139,826	75,493,830	299,364,403	
AVG TIME DEPOSITS OF \$100,000 OR MORE	10,410,338	3,770,759	1,412,573	975,787	2,341,590	6,800,913	20,148,477	92,734,305	
AVG TOTAL DEPOSITS	25,565,085	31,983,350	8,870,696	3,980,495	10,353,379	19,503,794	107,475,109	422,289,809	
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	10,133,565	4,106,712	1,989,543	1,314,552	1,762,582	4,280,114	10,042,433	76,428,678	
AVG OTHER LIAB FOR BORROWED MONEY	110,285	239,301	67,836	175,741	49,362	129,025	1,956,143	5,890,230	
STAND BY LETTERS OF CREDIT OUTSTANDING	1,036,402	248,239	102,073	176,272	169,793	387,714	1,520,539	11,775,346	
TIME DEPOSITS OF \$100,000 OR MORE	10,625,932	3,785,426	1,452,484	1,019,963	2,403,373	6,611,105	21,250,026	94,582,304	
CERTIFICATES OF DEPOSIT	9,269,856	3,517,564	1,372,508	959,769	2,081,561	4,931,379	15,559,431	79,605,484	
OTHER TIME DEPOSITS	1,356,076	267,862	79,976	60,194	321,812	1,679,726	5,690,595	14,976,820	
SELECTED RATIOS:									
PERCENTAGE OF TOTAL ASSETS									
CASH AND BALANCES WITH OTHER BANKS	11.84	13.50	14.40	13.77	16.39	14.28	13.34	16.40	
TOTAL SECURITIES HELD	21.24	23.13	19.04	20.56	18.31	23.86	16.93	19.18	
TRADING ACCOUNT SECURITIES	1.90	.22	.47	2.87	1.09	.22	.44	1.08	
U. S. TREASURY	1.14	.14	.14	.52	.83	.09	.23	.65	
STATES AND POLITICAL SUBDIV. . . . .	.24	.06	.11	1.68	.18	.12	.15	.24	
ALL OTHER TRADING ACCT. SECUR. . . . .	.20	.01	.06	--	--	--	.02	.08	
BANK INVESTMENT PORTFOLIO	19.34	22.90	18.57	17.68	17.21	23.64	16.49	18.10	
U. S. TREASURY	8.06	8.83	6.53	4.88	6.06	10.10	6.41	7.42	
STATES AND POLITICAL SUBDIVISIONS	9.61	10.45	9.56	9.42	9.83	12.26	8.01	8.56	
ALL OTHER PORTFOLIO SECURITIES . . . . .	.38	1.07	.07	.79	.09	.09	.20	.35	
OTHER LOANS AND FEDERAL FUNDS SOLD	58.85	57.53	59.65	58.18	60.79	55.71	59.62	55.40	
ALL OTHER ASSETS	8.07	5.84	6.91	7.49	4.51	6.15	10.11	9.02	
TOTAL LOANS AND SECURITIES	80.35	80.79	78.86	78.88	79.26	79.71	76.67	74.75	
EQUITY CAPITAL - TOTAL	6.83	6.79	7.15	6.97	6.97	6.88	5.71	6.92	
EQUITY CAPITAL AND SUBORDINATED NOTES	7.03	7.24	7.56	8.18	7.66	7.36	6.44	7.54	
NUMBER OF BANKS	9	46	17	5	21	27	34	317	

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.

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 . . .	4,746,012	5,477,325	1,747,218	873,597	2,174,702	3,876,125	18,308,209	96,272,852
CURRENCY AND COIN	165,736	550,651	115,018	37,113	79,205	121,238	1,245,837	5,060,400
RESERVES WITH FEDERAL RESERVE BANKS . . .	1,592,140	922,603	267,579	124,829	461,281	1,088,598	5,876,649	17,442,267
DEMAND BALANCES WITH BANKS IN U.S. . . .	242,434	978,622	178,577	70,951	205,679	460,408	930,167	15,369,281
OTHER BALANCES WITH BANKS IN U.S. . . .	7,959	148,214	40,298	50,547	950	45,836	326,386	1,571,440
BALANCES WITH BANKS IN FRGM. COUNTRIES .	174,282	548,602	107,544	5,474	5,522	158,481	309,544	2,600,489
CASH ITEMS IN PROCESS OF COLLECTION . . .	2,565,461	2,328,633	1,038,202	584,663	1,422,065	2,001,564	9,619,626	54,228,975
TOTAL SECURITIES HELD--BOOK VALUE	8,517,902	9,382,006	2,311,266	1,304,340	2,428,774	6,475,818	23,243,190	112,669,437
U.S. TREASURY--TOTAL	3,699,789	3,837,494	810,348	342,559	914,573	2,766,966	9,110,583	47,416,884
OTHER U.S. GOVT. AGENCIES--TOTAL	628,562	1,046,506	308,866	200,651	174,296	323,521	2,620,007	10,961,008
STATES AND POLITICAL SUBDIV--TOTAL	3,953,427	4,260,306	1,173,898	704,382	1,327,616	3,360,552	11,202,835	51,709,722
ALL OTHER SECURITIES	236,124	437,696	15,869	50,033	11,820	23,697	309,383	2,570,587
UNCLASSIFIED TOTAL	--	--	2,305	6,715	467	1,082	382	11,236
TRADING ACCOUNT SECURITIES	762,133	90,336	57,521	182,288	145,137	59,797	605,775	6,321,168
U.S. TREASURY	458,190	57,169	17,260	33,009	110,671	24,814	311,963	3,811,279
OTHER U.S. GOVT. AGENCIES	124,793	6,569	17,600	36,124	10,475	1,993	61,248	603,313
STATES AND POLITICAL SUBDIVISIONS	97,308	22,579	13,200	106,414	23,474	31,908	201,236	1,419,601
ALL OTHER TRADING ACCT. SECURITIES	81,842	4,021	7,153	26	50	--	30,946	475,379
UNCLASSIFIED	--	--	2,305	6,715	467	1,082	382	11,236
BANK INVESTMENT PORTFOLIOS	7,755,769	9,291,668	2,293,765	1,122,052	2,283,637	6,416,021	22,637,415	106,348,269
U.S. TREASURY	3,241,599	3,580,325	793,088	309,550	803,902	2,742,152	8,798,620	43,605,605
OTHER U.S. GOVT. AGENCIES	503,769	1,039,937	291,263	164,527	163,621	321,521	2,558,759	10,357,695
STATES AND POLITICAL SUBDIVISIONS	3,850,119	4,237,729	1,160,098	597,968	1,304,144	3,328,644	11,901,599	50,290,121
ALL OTHER PORTFOLIO SECURITIES	154,262	433,677	6,716	50,007	11,770	23,697	278,437	2,094,848
FED RES STOCK & CORPORATE STOCK	105,314	54,714	20,674	9,210	20,988	37,387	168,738	1,020,511
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	1,366,314	2,324,235	977,609	357,566	1,087,339	1,870,423	6,598,592	26,209,151
COMMERCIAL BANKS	1,180,249	2,085,410	735,290	136,319	613,604	1,397,158	5,483,280	19,487,844
BROKERS AND DEALERS	142,644	90,039	222,293	140,789	258,769	313,831	308,006	4,575,787
OTHERS	43,421	148,786	20,026	76,478	14,966	159,434	807,306	2,145,520
OTHER LOANS; GROSS	22,647,865	21,712,617	6,469,402	3,402,019	7,169,428	13,559,866	77,771,164	308,429,525
LESS: UNEARNED INCOME ON LOANS	65,248	446,777	131,050	33,352	102,948	150,877	1,695,864	5,297,875
RESERVES FOR LOAN LOSSES	325,750	250,019	76,771	34,585	87,788	156,564	831,021	4,037,097
OTHER LOANS, NET	22,236,867	21,015,819	6,261,571	3,334,082	6,976,692	13,250,445	75,244,279	299,094,553
GROSS OTHER LOANS, BY CATEGORY:								
REAL ESTATE LOANS--TOTAL	2,171,928	7,638,384	1,499,733	723,888	1,157,428	2,063,376	25,655,296	71,601,967
CONSTRUCTION AND LAND DEVELOPMENT . . .	429,131	565,627	411,599	148,646	274,396	899,659	3,067,147	11,721,473
SECURED BY FARMLAND	11,831	37,076	18,606	5,560	19,283	37,039	245,692	561,157
SECURED BY RESIDENTIAL	1,145,767	5,268,235	617,167	423,404	453,944	439,693	17,154,098	41,081,917
ONE TO FOUR FAMILY RESIDENCES	1,040,904	5,027,234	76,849	47,774	436,208	378,546	16,452,137	38,690,841
FHA INSURED	60,183	797,086	76,849	47,774	87,003	76,243	2,612,737	5,435,428
CONVENTIONAL	960,721	4,230,148	62,735	325,215	349,205	300,303	13,839,400	33,255,413
MULTI-FAMILY RESIDENCES	104,885	241,001	505	50,415	17,736	61,147	701,961	2,391,076
FHA INSURED	21,622	6,968	772	259	5,725	32,159	264,741	1,002,682
CONVENTIONAL	83,261	232,033	62,230	49,643	17,477	55,422	669,802	2,126,335
SECURED BY OTHER PROPERTIES	589,179	1,747,446	452,361	146,278	409,605	686,985	5,166,359	18,067,419
LOANS TO FINANCIAL INSTITUTIONS	4,050,115	1,441,514	512,750	308,295	450,812	1,098,299	5,396,075	30,926,458
LOANS TO REAL ESTATE INVEST TRUSTS	1,009,475	408,701	153,544	155,037	177,728	589,681	1,469,455	8,445,363
LOANS TO DOMESTIC COMMERCIAL BANKS	112,923	71,573	48,955	16,745	49,282	46,357	452,013	2,008,542
LOANS TO BANKS IN FOREIGN COUNTRIES	265,674	249,654	18,450	52,918	10,290	92,182	1,210,443	6,102,975
LOANS TO OTHER DEPOSITORY INST.	46,680	16,222	18,450	3,604	18,058	70,905	326,062	1,002,682
LOANS TO OTHER FINANCIAL INST.	2,552,361	695,364	244,024	79,991	195,454	299,174	1,938,102	13,366,896
LOANS TO SEC. BROKERS AND DEALERS	1,092,819	273,930	139,336	58,969	116,604	133,942	1,413,866	11,161,372
OTHER LOANS TO PURCH/CARRY SECURITIES	342,363	200,644	136,531	218,005	315,534	501,472	181,845	2,767,285
LOANS TO FARMERS--EXCEPT REAL ESTATE	127,369	147,679	81,825	32,439	511,421	317,638	3,039,190	4,804,702
COMMERCIAL AND INDUSTRIAL LOANS	11,083,151	6,419,370	4,496,766	1,522,831	2,650,242	6,600,947	24,245,991	121,522,568
LOANS TO INDIVIDUALS--TOTAL	1,966,269	4,814,615	1,449,748	367,106	1,741,680	1,987,967	15,958,550	55,551,191
INSTALLMENT LOANS	1,209,684	4,060,430	1,063,540	290,765	1,331,025	1,427,868	14,131,971	44,442,452
PASSENGER AUTOMOBILES	148,574	1,648,151	569,062	65,685	291,240	497,465	4,902,454	15,013,829
RESIDENTIAL--REPAIR/MODERNIZE	61,064	352,212	102,128	14,720	64,807	126,775	685,641	2,896,959
CREDIT CARDS AND RELATED PLANS	814,807	1,023,766	304,430	59,603	659,713	442,713	3,792,844	12,905,175
CHARGE ACCT CREDIT CARDS	775,720	892,190	25,773	31,134	637,772	409,496	2,909,576	10,263,298
CHECK & REVOLVING CREDIT PLANS	39,087	131,576	148,007	28,469	21,941	33,217	883,268	2,641,877
OTHER RETAIL CONSUMER GOODS--TOTAL	60,112	587,570	148,007	47,914	221,132	202,565	2,700,492	6,287,724
MOBILE HOMES	24,133	277,152	77,609	14,022	163,351	116,060	1,418,970	3,393,198
OTHER	35,979	310,418	114,140	33,892	57,781	86,505	1,281,522	2,894,526
OTHER INSTALLMENT LOANS	125,127	448,731	114,140	42,643	94,133	156,350	2,020,540	7,165,765
SINGLE PAYMENT LOANS TO INDIVIDUALS	756,565	753,565	386,208	116,341	410,855	560,099	1,826,579	11,108,739
ALL OTHER LOANS	1,213,853	777,061	150,711	170,486	225,307	856,245	1,880,351	10,093,982
TOTAL LOANS AND SECURITIES, NET	32,226,397	32,776,774	9,571,340	5,005,218	10,515,793	21,634,073	105,254,799	438,993,652
DIRECT LEASE FINANCING	135,606	191,806	139,997	92,135	82,376	113,692	2,028,774	4,760,165
FIXED ASSETS--BLDGNS,FURN,REAL EST.	721,485	842,924	296,603	129,591	290,860	557,161	2,647,875	10,822,802
INVEST. IN UNCONSOLIDATED SUBSIDIARIES	234,108	87,818	11,563	15,932	3,354	34,606	655,599	2,708,122
CUSTOMER ACCEPTANCES OUTSTANDING	793,866	138,590	41,841	100,363	32,195	265,216	2,909,126	11,322,495
OTHER ASSETS	1,245,944	1,052,604	326,205	128,299	168,539	640,500	5,461,358	22,293,203
TOTAL ASSETS	40,105,418	40,567,841	12,136,767	6,345,135	13,267,819	27,141,373	137,265,740	587,173,291
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.