



BANKS REPORTING WEEKLY 1/

FEDERAL RESERVE BANK OF RICHMOND

ASSET ITEMS  
ANNUAL REPORT OF CONDITION, DECEMBER 31, 1977  
(AMOUNTS IN THOUSANDS OF DOLLARS)

June 7, 1978

ASSETS	NEW YORK							ATLANTA
	BOSTON	CITY	OUTSIDE	PHILADELPHIA	CLEVELAND	RICHMOND		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	3,584,430	39,323,682	2,750,234	3,233,978	4,981,465	4,762,102	4,943,506	
CURRENCY AND COIN . . . . .	347,483	1,005,812	394,672	355,673	522,925	531,152	324,899	
RESERVES WITH FEDERAL RESERVE BANKS . . .	514,084	5,075,631	574,077	441,198	1,246,059	1,169,980	1,014,512	
DEMAND BALANCES WITH BANKS IN U.S. . . .	582,453	8,925,925	569,629	352,181	414,082	497,151	543,754	
OTHER BALANCES WITH BANKS IN U.S. . . .	120,647	406,623	108,907	303,223	140,930	157,056	98,716	
BALANCES WITH BANKS IN FRGN. COUNTRIES	91,536	786,348	190,668	341,767	193,686	139,838	302,403	
CASH ITEMS IN PROCESS OF COLLECTION . . .	1,928,227	23,123,543	911,261	1,439,916	2,463,787	2,286,926	2,659,221	
TOTAL SECURITIES HELD--BOOK VALUE . . . .	4,662,850	21,803,930	5,277,834	6,020,229	9,589,372	5,646,155	5,236,170	
U.S. TREASURY--TOTAL . . . . .	2,223,514	10,966,120	2,144,848	2,533,542	3,274,429	1,629,084	2,369,561	
OTHER U.S. GOV'T. AGENCIES--TOTAL . . . .	405,733	1,638,506	694,253	1,233,339	1,330,414	523,103	481,770	
STATES AND POLITICAL SUBDIV--TOTAL . . . .	1,775,762	8,846,778	2,321,908	1,701,009	4,847,437	3,230,318	2,287,331	
ALL-OTHER SECURITIES . . . . .	257,841	360,525	116,825	552,339	137,092	63,651	97,735	
UNCLASSIFIED TOTAL . . . . .	--	1	--	--	--	-1	133	
TRADING ACCOUNT SECURITIES . . . . .	289,568	2,937,616	26,737	655,522	118,347	179,215	85,536	
U.S. TREASURY . . . . .	90,144	2,004,116	1,742	376,337	41,001	25,299	39,359	
OTHER U.S. GOV'T. AGENCIES . . . . .	24,498	220,204	--	45,320	7,060	118,657	12,474	
STATES AND POLITICAL SUBDIVISIONS . . . .	102,033	392,254	24,995	70,552	63,705	34,660	22,787	
ALL OTHER TRADING ACCT. SECURITIES . . . .	72,893	121,641	--	163,313	6,581	400	10,763	
UNCLASSIFIED . . . . .	--	1	--	--	--	-1	133	
BANK INVESTMENT PORTFOLIOS . . . . .	4,373,282	18,866,314	5,251,097	5,364,707	9,471,025	5,466,940	5,150,634	
U.S. TREASURY . . . . .	2,133,370	8,760,004	2,143,106	2,157,205	3,233,428	1,803,785	2,330,254	
OTHER U.S. GOV'T. AGENCIES . . . . .	381,235	1,418,302	694,253	1,188,019	1,323,354	404,446	469,296	
STATES AND POLITICAL SUBDIVISIONS . . . .	1,673,729	6,446,524	2,296,913	1,630,457	4,763,732	3,195,458	2,264,544	
ALL OTHER PORTFOLIO SECURITIES . . . . .	184,948	239,484	116,825	369,026	130,511	63,251	86,592	
FED RES STOCK & CORPORATE STOCK . . . . .	53,383	304,595	29,222	36,150	65,041	39,119	79,521	
FED FUNDS SOLD AND SECUR RESALE AGRMT. . .	1,072,687	3,359,305	731,594	1,258,682	2,036,583	1,687,640	2,108,563	
COMMERCIAL BANKS . . . . .	664,744	1,315,171	688,625	635,453	1,944,011	1,181,655	1,637,868	
BROKERS AND DEALERS . . . . .	173,377	1,185,550	39,969	561,683	83,552	453,272	368,600	
OTHERS . . . . .	34,566	858,584	3,000	61,546	9,040	52,713	102,095	
OTHER LOANS; GROSS . . . . .	11,006,005	78,113,160	10,033,381	12,520,877	20,011,467	17,809,228	14,512,236	
LESS: UNEARNED INCOME ON LOANS . . . . .	148,231	601,623	308,775	199,881	534,961	501,966	2,330,254	
RESERVES FOR LOAN LOSSES . . . . .	135,603	1,197,628	129,410	157,866	256,893	187,963	183,863	
OTHER LOANS, NET . . . . .	10,722,171	76,313,909	9,595,196	12,162,130	19,219,613	17,119,300	13,937,753	
GROSS OTHER LOANS, BY CATEGORY:								
REAL ESTATE LOANS--TOTAL . . . . .	2,609,536	9,765,792	3,138,275	3,165,252	4,961,081	4,785,587	3,388,092	
CONSTRUCTION AND LAND DEVELOPMENT . . . .	248,186	2,206,179	225,688	507,873	518,736	997,486	1,025,417	
SECURED BY FARMLAND . . . . .	2,415	19,355	28,798	7,839	16,465	70,342	42,875	
SECURED BY RESIDENTIAL . . . . .	1,490,660	4,668,178	1,956,049	1,577,428	3,020,835	2,332,980	1,145,322	
ONE TO FOUR FAMILY RESIDENCES . . . . .	1,376,126	4,132,674	1,861,575	1,454,857	2,905,492	2,191,324	1,064,082	
FHA INSURED . . . . .	86,798	563,967	331,738	147,543	180,398	239,046	108,616	
CONVENTIONAL . . . . .	1,289,328	3,568,707	1,529,837	1,307,314	2,725,094	1,952,278	955,466	
MULTI-FAMILY RESIDENCES . . . . .	114,534	538,504	94,474	122,571	115,343	141,656	81,240	
FHA INSURED . . . . .	24,675	128,892	11,565	25,913	4,744	10,843	8,111	
CONVENTIONAL . . . . .	89,859	406,612	82,909	96,658	110,599	130,813	73,129	
SECURED BY OTHER PROPERTIES . . . . .	808,275	2,588,080	914,740	1,057,112	1,397,045	1,351,779	1,147,478	
LOANS TO FINANCIAL INSTITUTIONS . . . . .	918,477	12,339,131	595,513	1,489,406	1,825,454	1,006,439	838,003	
LOANS TO REAL ESTATE INVEST TRUSTS . . . .	316,031	2,546,896	140,682	331,482	313,760	336,679	226,441	
LOANS TO DOMESTIC COMMERCIAL BANKS . . . .	44,690	837,936	123,412	59,289	130,275	167,103	56,944	
LOANS TO BANKS IN FOREIGN COUNTRIES . . . .	117,967	3,254,453	61,886	276,579	639,653	105,487	117,782	
LOANS TO OTHER DEPOSITORY INST. . . . .	33,396	224,463	51,453	57,440	43,173	137,992	156,625	
LOANS TO OTHER FINANCIAL INST. . . . .	406,993	5,471,383	218,080	764,616	698,593	259,178	280,211	
LOANS TO SEC. BROKERS AND DEALERS . . . . .	51,817	7,760,187	71,657	238,910	320,555	141,354	86,951	
OTHER LOANS TO PURCH/CARRY SECURITIES . . . .	45,016	440,337	20,502	53,703	83,038	56,865	194,017	
LOANS TO FARMERS--EXCEPT REAL ESTATE . . . .	20,095	169,324	41,259	31,144	13,139	169,764	113,056	
COMMERCIAL AND INDUSTRIAL LOANS . . . . .	4,854,590	38,463,003	3,361,743	4,863,972	7,178,743	5,466,928	5,302,835	
LOANS TO INDIVIDUALS--TOTAL . . . . .	2,205,543	6,487,001	2,549,878	2,239,730	5,068,683	5,697,404	4,246,186	
INSTALMENT LOANS . . . . .	1,537,911	4,811,659	2,092,884	1,830,104	4,053,661	4,742,107	2,906,981	
PASSENGER AUTOMOBILES . . . . .	372,009	892,769	790,854	533,029	1,681,019	1,981,968	1,102,791	
RESIDENTIAL--REPAIR/MODERNIZE . . . . .	100,501	295,587	194,905	111,377	439,885	218,642	151,739	
CREDIT CARDS AND RELATED PLANS . . . . .	580,697	2,119,419	453,469	541,936	867,620	1,072,306	772,780	
CHARGE ACCT CREDIT CARDS . . . . .	438,494	1,419,002	288,465	355,079	727,340	904,445	718,692	
CHECK & REVOLVING CREDIT PLANS . . . . .	142,203	700,417	165,004	186,857	140,280	167,861	54,088	
OTHER RETAIL CONSUMER GOODS--TOTAL . . . . .	91,806	366,596	162,894	156,628	471,288	677,262	412,438	
MOBILE HOMES . . . . .	19,781	175,758	71,979	96,955	230,520	431,538	261,416	
OTHER . . . . .	72,025	190,838	90,915	59,673	240,768	245,724	151,022	
OTHER INSTALMENT LOANS . . . . .	336,898	1,129,288	481,762	472,134	584,849	773,929	413,233	
SINGLE PAYMENT LOANS TO INDIVIDUALS . . . . .	667,632	1,675,342	456,994	409,626	1,015,022	955,297	1,339,205	
ALL OTHER LOANS . . . . .	260,931	2,667,385	259,554	438,760	560,777	484,888	343,007	
TOTAL LOANS AND SECURITIES, NET . . . . .	16,511,091	101,781,739	15,633,846	19,477,191	30,910,609	24,492,214	21,362,097	
DIRECT LEASE FINANCING . . . . .	200,382	1,001,791	117,557	123,456	328,916	145,711	131,168	
FIXED ASSETS--BLDGNS,FURN,REAL EST. . . . .	401,890	2,307,763	382,050	369,428	632,570	656,951	814,383	
INVEST. IN UNCONSOLIDATED SUBSIDIARIES . . . .	95,209	1,396,519	6,563	67,670	54,595	22,119	138,010	
CUSTOMER ACCEPTANCES OUTSTANDING . . . . .	369,193	5,140,587	25,901	303,854	541,024	271,029	159,734	
OTHER ASSETS . . . . .	1,513,617	13,171,942	489,338	770,555	1,633,807	778,142	522,257	
TOTAL ASSETS . . . . .	22,675,812	164,123,223	19,406,469	24,346,132	39,082,986	31,149,269	28,070,063	
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.  
2/ Figures for one national bank have been estimated.

ASSETS	CHICAGO		ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO	TOTAL, ALL DISTRICTS
	CITY	OUTSIDE						
CASH BANK BALANCES, ITEMS IN PROCESS . . .	5,663,644	6,029,714	2,555,192	1,302,791	2,822,192	4,817,152	20,014,457	106,804,939
CURRENCY AND COIN . . . . .	231,368	672,869	159,565	49,619	104,556	156,991	1,681,548	6,539,132
RESERVES WITH FEDERAL RESERVE BANKS . . .	1,476,010	1,071,250	345,463	191,353	406,678	1,113,915	5,889,077	20,529,288
DEMAND BALANCES WITH BANKS IN U.S. . . .	386,608	994,512	269,090	118,456	371,654	600,536	1,038,277	15,664,308
OTHER BALANCES WITH BANKS IN U.S. . . .	13,677	102,135	58,815	56,544	1,829	91,161	473,743	2,094,206
BALANCES WITH BANKS IN FRGN. COUNTRIES .	169,338	552,705	162,516	104,689	5,926	163,530	534,722	3,739,716
CASH ITEMS IN PROCESS OF COLLECTION . .	3,386,642	2,636,240	1,559,742	782,130	1,931,549	2,731,019	10,357,089	58,237,292
TOTAL SECURITIES HELD--BOOK VALUE . . .	8,486,685	9,700,751	2,309,129	1,509,310	2,489,642	6,464,172	23,646,720	112,642,949
U.S. TREASURY--TOTAL . . . . .	3,457,652	3,870,547	815,961	385,934	976,514	2,644,796	9,415,445	46,905,947
OTHER U.S. GOVT. AGENCIES--TOTAL . . .	927,749	1,055,445	266,360	233,185	166,983	325,797	2,702,140	12,006,777
STATES AND POLITICAL SUBDIV--TOTAL . .	3,810,857	4,313,349	1,181,505	631,198	1,332,150	3,443,995	11,271,617	51,889,214
ALL-OTHER SECURITIES . . . . .	290,427	461,411	22,101	47,107	13,995	49,584	256,108	2,726,381
UNCLASSIFIED TOTAL . . . . .	--	-1	1,202	11,886	--	--	1,410	14,630
TRADING ACCOUNT SECURITIES . . . . .	838,467	67,010	63,401	254,030	127,810	71,151	447,814	6,202,224
U.S. TREASURY . . . . .	486,947	61,894	64,060	89,298	96,554	26,444	269,626	3,858,821
OTHER U.S. GOVT. AGENCIES . . . . .	72,015	2,925	12,699	63,671	2,755	2,629	36,800	623,715
STATES AND POLITICAL SUBDIVISIONS . .	150,926	10,614	13,229	89,119	26,451	40,078	131,857	1,179,460
ALL OTHER TRADING ACCT. SECURITIES . .	128,579	5,578	10,211	56	50	--	6,113	525,598
UNCLASSIFIED . . . . .	--	-1	1,202	11,886	--	--	1,410	14,630
BANK INVESTMENT PORTFOLIOS . . . . .	7,648,218	9,613,741	2,225,724	1,255,280	2,361,832	6,393,021	23,198,906	106,640,725
U.S. TREASURY . . . . .	2,970,705	3,808,653	769,901	296,636	877,960	2,614,352	9,145,819	43,047,126
OTHER U.S. GOVT. AGENCIES . . . . .	655,734	1,052,520	275,661	169,514	164,228	323,168	2,663,332	11,883,062
STATES AND POLITICAL SUBDIVISIONS . .	3,659,931	4,296,735	1,188,276	742,079	1,305,699	3,403,917	11,139,760	50,009,754
ALL OTHER PORTFOLIO SECURITIES . . .	116,848	459,633	11,690	47,091	13,945	49,584	249,995	2,200,783
FED RES STOCK & CORPORATE STOCK . . . .	103,315	54,425	20,031	9,608	22,127	37,224	184,716	1,038,477
FED FUNDS SOLD AND SECUR RESALE AGRMT .	1,354,257	2,368,876	1,611,237	255,716	1,821,579	2,205,644	7,180,206	29,052,569
COMMERCIAL BANKS . . . . .	1,180,454	2,160,332	1,161,905	126,357	1,483,385	1,509,017	5,560,278	21,449,255
BROKERS AND DEALERS . . . . .	121,566	102,885	414,557	106,720	312,754	145,368	676,152	4,745,985
OTHERS . . . . .	52,237	105,659	34,775	22,639	25,440	551,259	943,776	2,857,329
OTHER LOANS; GROSS . . . . .	23,869,315	22,447,876	6,772,886	3,506,490	7,692,275	14,253,600	82,765,354	325,315,152
LESS: UNEARNED INCOME ON LOANS . . . .	97,232	445,355	135,687	32,895	104,050	159,017	1,741,920	5,402,214
RESERVES FOR LOAN LOSSES . . . . .	311,518	246,855	77,550	34,136	86,391	161,387	879,305	4,046,368
OTHER LOANS, NET . . . . .	23,460,565	21,755,668	6,559,649	3,439,459	7,501,834	13,933,196	80,144,130	315,666,573
GROSS OTHER LOANS, BY CATEGORY:								
REAL ESTATE LOANS--TOTAL . . . . .	2,359,831	7,794,199	1,574,995	750,893	1,199,975	2,192,926	27,220,909	74,907,343
CONSTRUCTION AND LAND DEVELOPMENT .	492,122	552,804	400,664	146,451	301,884	1,002,111	3,502,420	12,128,021
SECURED BY FARMLAND . . . . .	7,880	39,138	15,918	3,538	12,493	40,739	256,308	564,103
SECURED BY RESIDENTIAL . . . . .	1,263,342	5,422,167	667,932	433,064	460,523	452,345	17,964,351	42,855,176
ONE TO FOUR FAMILY RESIDENCES . . .	1,159,295	5,162,316	610,315	384,920	434,068	385,072	17,236,171	40,358,287
FHA INSURED . . . . .	50,956	765,669	99,405	53,667	72,773	56,872	2,607,467	5,384,915
CONVENTIONAL . . . . .	1,108,339	4,376,647	510,910	331,253	361,295	328,200	14,628,704	34,973,372
MULTI-FAMILY RESIDENCES . . . . .	104,647	259,851	57,617	48,144	26,455	67,273	728,180	2,496,889
FHA INSURED . . . . .	22,758	8,893	4,251	1,990	3,071	11,733	25,812	293,251
CONVENTIONAL . . . . .	81,289	250,958	53,366	46,154	23,384	55,540	702,368	2,203,638
SECURED BY OTHER PROPERTIES . . . . .	596,487	1,780,090	490,481	167,840	425,075	697,731	5,475,830	18,898,043
LOANS TO FINANCIAL INSTITUTIONS . . . .	4,242,041	1,429,458	512,353	335,252	538,103	1,246,043	6,132,693	33,444,366
LOANS TO REAL ESTATE INVEST TRUSTS . .	923,252	414,558	151,966	150,040	219,569	665,389	1,690,210	8,432,955
LOANS TO DOMESTIC COMMERCIAL BANKS . .	110,959	64,043	32,127	28,860	49,788	73,153	762,333	2,540,312
LOANS TO BANKS IN FOREIGN COUNTRIES .	348,128	312,670	40,725	48,287	11,527	49,518	1,280,104	6,660,766
LOANS TO OTHER DEPOSITORY INST. . . . .	31,035	20,006	34,753	3,482	16,662	116,736	530,818	1,458,034
LOANS TO OTHER FINANCIAL INST. . . . .	2,828,667	618,181	252,782	104,583	240,557	345,247	1,663,228	14,352,299
LOANS TO SEC. BROKERS AND DEALERS . . .	1,791,281	299,939	177,885	51,974	131,322	124,207	1,038,469	12,326,508
OTHER LOANS TO PURCH/CARRY SECURITIES .	349,361	221,298	136,996	221,805	316,390	511,435	177,241	2,830,004
LOANS TO FARMERS--EXCEPT REAL ESTATE .	148,620	154,134	82,646	31,518	543,061	285,382	2,985,690	4,788,854
COMMERCIAL AND INDUSTRIAL LOANS . . .	11,612,842	6,747,319	2,612,030	1,563,881	2,812,606	6,887,908	25,699,534	127,427,994
LOANS TO INDIVIDUALS--TOTAL . . . . .	2,158,536	5,002,569	1,521,391	362,394	1,891,941	2,082,376	17,114,508	58,628,142
INSTALLMENT LOANS . . . . .	1,380,438	4,279,836	1,133,178	263,736	1,442,767	1,502,856	15,078,955	47,057,073
PASSENGER AUTOMOBILES . . . . .	156,231	1,715,489	389,142	90,155	305,847	531,796	5,095,452	15,638,551
RESIDENTIAL-REPAIR/MODERNIZE . . . .	67,406	360,656	106,503	14,440	67,024	135,929	714,355	2,978,949
CREDIT CARDS AND RELATED PLANS . . . .	975,008	1,158,752	374,270	67,745	749,885	488,689	4,187,323	14,409,899
CHECK ACCT CREDIT CARDS . . . . .	934,598	1,021,922	348,181	36,528	726,789	473,498	3,302,053	11,697,086
CHECK & REVOLVING CREDIT PLANS . . . .	40,410	136,830	26,089	29,217	23,096	15,191	885,270	2,712,813
OTHER RETAIL CONSUMER GOODS--TOTAL . .	55,004	592,408	149,801	48,409	221,452	184,257	2,826,900	6,417,243
MOBILE HOMES . . . . .	22,075	270,292	76,514	13,528	162,418	115,974	1,488,918	3,437,666
OTHER . . . . .	32,929	322,416	73,287	34,881	59,034	68,283	1,337,982	2,979,577
OTHER INSTALLMENT LOANS . . . . .	126,769	452,431	113,462	42,967	98,559	162,185	2,224,925	7,413,431
SINGLE PAYMENT LOANS TO INDIVIDUALS . .	776,100	722,733	388,213	98,658	449,174	579,520	2,035,553	11,571,069
ALL OTHER LOANS . . . . .	1,206,806	798,462	154,588	188,773	256,797	923,322	2,396,310	10,961,944
TOTAL LOANS AND SECURITIES, NET . . . .	33,404,822	33,679,720	10,500,046	5,214,093	11,835,182	22,640,236	111,155,772	458,800,566
DIRECT LEASE FINANCING . . . . .	139,402	216,738	144,325	133,520	84,997	132,174	2,185,556	5,085,693
FIXED ASSETS--BLDGNS,FURN,REAL EST. . .	761,819	851,916	303,116	111,719	286,179	564,580	2,676,795	11,121,159
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	245,030	77,353	11,844	17,253	3,355	35,735	677,164	2,848,451
CUSTOMER ACCEPTANCES OUTSTANDING . . .	750,173	143,800	29,671	101,664	31,551	347,786	2,757,316	10,973,286
OTHER ASSETS . . . . .	1,020,582	1,274,000	379,797	174,393	200,707	782,365	6,484,705	29,196,207
TOTAL ASSETS . . . . .	41,985,672	42,473,246	13,923,991	7,055,463	15,264,163	29,320,026	145,952,764	624,829,299
NUMBER OF BANKS . . . . .	9	46	16	5	21	27	34	316

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

2/ Figures for one national bank have been estimated.

LIABILITIES AND CAPITAL ACCOUNTS  
SUMMARY REPORT OF CONDITION, DECEMBER 31, 1977  
(AMOUNTS IN THOUSANDS OF DOLLARS)

June 7, 1978

LIABILITIES AND CAPITAL ACCOUNTS	REGION	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
DEMAND DEPOSITS . . . . .	8,560,424	66,217,951	7,174,397	7,046,464	12,514,071	11,728,802	10,725,364
MUTUAL SAVINGS BANKS . . . . .	234,946	565,914	109,787	59,261	25,777	7,767	--
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	6,172,245	34,788,964	5,461,595	5,410,710	10,432,646	9,729,447	8,022,596
U.S. GOVERNMENT . . . . .	216,791	600,952	267,275	153,220	289,117	385,687	186,861
STATES AND POLITICAL SUBDIVISIONS . . . . .	494,043	704,234	683,403	161,117	520,380	467,994	620,681
FOREIGN GOVTS, CENTRAL BANKS, ETC. . . . .	401	1,375,144	4,661	10,593	3,564	130,662	4,605
COMMERCIAL BANKS IN U.S. . . . .	1,175,423	19,760,106	236,726	958,314	893,763	888,857	1,619,093
BANKS IN FOREIGN COUNTRIES . . . . .	121,155	6,300,341	19,213	120,564	61,995	56,552	67,896
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	163,420	4,111,696	251,617	154,656	286,609	241,815	203,429
TIME DEPOSITS . . . . .	4,859,600	35,782,799	4,440,441	6,399,070	9,854,588	6,999,602	7,569,098
ACCUMULATED FOR PMT. OF PERS. LOANS . . . . .	--	--	848	--	--	--	261
MUTUAL SAVINGS BANKS . . . . .	52,425	119,944	7,846	19,465	--	--	--
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	3,895,091	20,932,954	3,303,218	5,141,256	7,329,962	5,617,819	5,575,649
U.S. GOVERNMENT . . . . .	6,195	36,744	24,569	5,428	8,535	24,522	6,789
STATES AND POLITICAL SUBDIVISIONS . . . . .	766,272	1,664,668	1,068,234	611,058	2,096,903	1,265,107	1,604,416
FOREIGN GOVTS, CENTRAL BANKS, ETC. . . . .	145,236	4,665,900	515	87,278	134,600	53,385	17,616
COMMERCIAL BANKS IN U.S. . . . .	34,016	1,580,190	21,636	318,796	279,568	38,269	364,365
BANKS IN FOREIGN COUNTRIES . . . . .	365	762,394	14,401	14,941	5,000	500	--
SAVINGS DEPOSITS . . . . .	4,054,487	11,093,708	4,540,623	3,710,648	6,631,773	6,574,449	3,686,924
MUTUAL SAVINGS BANKS . . . . .	--	530	--	104	--	--	--
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	3,705,933	10,242,727	4,072,922	3,349,936	8,293,272	6,156,519	3,433,349
U.S. GOVERNMENT . . . . .	253,903	542,743	258,352	270,964	329,920	513,298	230,587
STATE AND POLITICAL SUBDIVISIONS . . . . .	2,648	9,501	1	--	1,173	1,476	1,476
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC COMMERCIAL BANKS IN UNITED STATES . . . . .	95,003	234,423	209,348	89,642	7,408	96,852	21,511
BANKS IN FOREIGN COUNTRIES . . . . .	--	13,682	--	--	--	6,542	--
	--	100	--	--	--	20	1
	--	2	--	--	--	--	--
TOTAL DEPOSITS . . . . .	17,539,511	115,094,058	16,155,461	17,158,182	31,000,432	25,302,852	21,981,387
FED FUNDS PUR AND SECUR REPURCH AGRMT. . . . .	2,557,493	21,221,072	1,415,586	3,666,603	3,472,711	2,772,721	3,253,047
COMMERCIAL BANKS . . . . .	861,826	8,836,998	432,457	1,942,213	2,010,878	1,486,046	2,274,306
BROKERS AND DEALERS . . . . .	466,392	1,364,090	192,397	988,937	513,051	142,849	82,175
OTHERS . . . . .	1,205,275	11,017,984	790,732	732,453	948,782	1,140,626	896,566
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	113,651	2,600,028	100,819	420,899	263,872	75,132	156,338
MORTGAGE INDEBTEDNESS . . . . .	4,221	203,091	16,564	6,604	20,232	61,065	48,236
BANK ACCEPTANCES OUTSTANDING . . . . .	373,740	5,715,709	26,109	303,812	541,181	271,029	163,721
OTHER LIABILITIES . . . . .	435,994	5,919,981	261,735	1,071,050	553,626	405,706	491,662
TOTAL LIABILITIES . . . . .	21,024,610	150,753,939	17,976,274	22,627,350	35,852,054	28,888,505	26,094,391
SUBORDINATED NOTES AND DEBENTURES . . . . .	93,727	1,110,097	76,861	320,849	71,783	188,610	145,294
EQUITY CAPITAL . . . . .	1,556,475	12,259,187	1,354,353	1,397,933	3,159,149	2,074,154	1,828,378
PREFERRED STOCK . . . . .	--	--	--	--	695	349	1,650
COMMON STOCK . . . . .	259,669	2,044,783	285,645	319,385	555,782	394,170	371,377
SURPLUS . . . . .	654,484	4,517,454	527,730	601,627	1,435,774	725,095	803,350
UNDIVIDED PROFITS . . . . .	587,131	4,959,479	514,813	430,506	1,115,742	909,326	547,210
OTHER CAPITAL RESERVES . . . . .	26,191	132,471	24,166	40,415	49,156	27,213	86,792
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	22,675,812	164,123,223	19,406,489	24,346,132	39,062,986	31,149,269	28,070,063
DEMAND DEPOSITS ADJUSTED . . . . .	5,257,983	24,732,950	5,759,035	4,497,014	8,667,404	8,367,332	6,260,187
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS . . . . .	3,355,949	33,742,724	2,288,420	3,063,209	4,639,663	4,146,296	4,584,466
AVG FED FUNDS SOLD & SECUR RESALE AGRMT . . . . .	881,138	4,307,591	612,718	1,450,922	1,847,329	1,836,801	2,198,365
AVG TOTAL LOANS . . . . .	10,642,980	75,204,081	9,531,176	12,107,715	19,418,098	17,039,305	13,791,666
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	3,240,826	30,220,392	1,998,832	3,585,030	6,098,880	3,057,677	4,476,244
AVG TOTAL DEPOSITS . . . . .	16,148,844	104,505,669	15,210,141	18,190,033	29,718,076	24,260,573	20,796,412
AVG FED FUNDS PUR & SECUR REPURCH AGRMT . . . . .	3,042,062	23,973,584	1,504,080	4,267,658	3,766,779	2,830,206	3,610,590
AVG OTHER LIAB FOR BORROWED MONEY . . . . .	108,771	2,885,165	42,071	392,884	246,072	118,274	164,240
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	300,195	8,758,934	105,465	254,518	460,726	257,118	182,320
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	3,334,138	30,343,968	2,076,099	3,685,946	5,946,428	3,179,500	4,617,306
CERTIFICATES OF DEPOSIT . . . . .	3,001,361	25,950,794	1,973,751	3,451,770	5,393,921	2,986,178	4,401,927
OTHER TIME DEPOSITS . . . . .	332,777	4,393,174	102,346	234,176	552,507	193,332	215,379
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS . . . . .	15.81	23.96	14.17	13.26	12.75	15.35	17.61
TOTAL SECURITIES HELD . . . . .	20.56	13.29	27.20	24.73	24.54	18.13	18.65
TRADING ACCOUNT SECURITIES . . . . .	1.28	1.79	.14	2.69	.30	.58	.30
U. S. TREASURY . . . . .	.40	1.34	.01	1.55	.10	.08	.14
STATES AND POLITICAL SUBDIV. . . . .	.45	.24	.13	.29	.16	.11	.08
ALL OTHER TRADING ACCT. SECUR. . . . .	.32	.07	--	.67	.02	--	.04
BANK INVESTMENT PORTFOLIO . . . . .	19.29	11.50	27.06	22.04	24.23	17.55	18.35
U. S. TREASURY . . . . .	9.41	5.34	11.04	8.86	8.27	5.79	6.30
STATES AND POLITICAL SUBDIVISIONS . . . . .	7.38	5.15	11.84	6.70	12.24	10.26	8.07
ALL OTHER PORTFOLIO SECURITIES . . . . .	.82	.15	.60	1.60	.33	.20	.31
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	52.02	48.54	53.21	55.13	54.39	60.38	57.17
ALL OTHER ASSETS . . . . .	11.61	14.21	5.41	6.86	6.33	6.14	6.57
TOTAL LOANS AND SECURITIES . . . . .	72.81	62.02	60.56	80.00	79.09	78.63	76.10
EQUITY CAPITAL - TOTAL . . . . .	6.86	7.47	6.98	5.74	8.08	6.66	6.51
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .	7.28	8.15	7.37	7.06	8.27	7.26	7.03
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.

Please note for December 31, 1977 reporting only, capitalized lease balances for national banks were reported under "Other Liabilities for Borrowed Money" while State member and nonmember banks have reported these balances under "Mortgage Indebtedness."

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

2/ Figures for one national bank have been estimated.

LIABILITIES AND CAPITAL ACCOUNTS  
SUMMARY REPORT OF CONDITION, DECEMBER 31, 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 . . . . .	11,625,174	12,795,331	5,263,576	2,416,222	6,130,946	10,646,366	43,711,417	219,000,163
MUTUAL SAVINGS BANK . . . . .	2,682	1,682	223	7,477	--	--	34,436	1,049,952
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	6,480,666	9,763,504	3,403,474	1,712,213	4,166,786	7,856,549	37,166,804	152,510,147
U.S. GOVERNMENT . . . . .	172,561	347,299	107,310	40,310	135,511	152,061	745,604	3,802,695
STATES AND POLITICAL SUBDIVISIONS . . . . .	246,642	648,366	190,425	77,252	214,915	581,116	1,410,281	7,266,049
FOREIGN GOVTS., CENTRAL BANKS, ETC. . . . .	34,111	1,195	235	327	--	7,198	81,117	1,057,873
COMMERCIAL BANKS IN U.S. . . . .	2,293,002	1,723,319	1,499,623	515,286	1,465,102	1,438,396	2,081,599	36,368,545
BANKS IN FOREIGN COUNTRIES . . . . .	219,352	52,200	14,303	16,190	6,849	83,225	478,330	7,628,291
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	376,216	737,659	67,963	45,233	114,828	227,834	1,733,209	8,716,606
TIME DEPOSITS . . . . .	13,921,804	11,436,627	3,228,657	1,740,299	3,945,246	8,969,810	42,055,627	161,243,916
ACCUMULATED FOR PMT. OF PERS. LOANS . . . . .	--	--	--	--	--	--	--	1,109
MUTUAL SAVINGS BANKS . . . . .	84,000	--	--	5,750	--	2,240	6,395	298,065
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	10,416,736	9,069,719	2,581,319	1,411,632	2,895,163	5,936,100	32,423,725	122,530,548
U.S. GOVERNMENT . . . . .	29,661	2,865	21,146	566	19,611	39,513	257,753	483,897
STATES AND POLITICAL SUBDIVISIONS . . . . .	1,037,787	2,236,452	506,623	252,679	649,564	2,659,560	6,592,039	23,431,364
FOREIGN GOVTS., CENTRAL BANKS, ETC. . . . .	1,455,632	30,470	1,147	--	--	3,600	1,297,770	7,893,149
COMMERCIAL BANKS IN U.S. . . . .	821,537	87,601	118,422	64,422	161,558	326,797	1,289,445	5,533,714
BANKS IN FOREIGN COUNTRIES . . . . .	76,450	9,520	--	--	--	--	186,500	1,072,071
SAVINGS DEPOSITS . . . . .	2,945,184	10,161,102	1,701,067	593,154	1,781,312	2,319,551	51,567,597	93,366,599
MUTUAL SAVINGS BANKS . . . . .	--	--	--	--	--	--	--	634
INDIVIDUALS AND NGN-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	2,767,775	9,370,667	1,559,925	539,002	1,575,244	2,139,432	29,535,248	86,831,953
U. S. GOVERNMENT . . . . .	168,116	473,893	99,016	54,152	159,197	176,280	1,751,831	5,084,252
STATE AND POLITICAL SUBDIVISIONS . . . . .	9,280	316,401	2,141	--	40,729	1,482	12,211	29,299
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC COMMERCIAL BANKS IN UNITED STATES . . . . .	13	141	5	--	--	1,050	268,306	1,398,526
BANKS IN FOREIGN COUNTRIES . . . . .	--	--	--	--	--	315	--	21,274
TOTAL DEPOSITS . . . . .	28,692,162	34,393,060	10,213,320	4,749,675	11,858,199	22,137,741	117,334,641	473,610,681
FED FUNDS PUR AND SECUR REPURCH AGRMT. . . . .	8,384,650	4,160,092	2,429,387	1,181,477	2,075,265	4,053,516	12,691,532	73,335,152
COMMERCIAL BANKS . . . . .	6,137,098	2,064,969	1,767,703	788,689	1,761,545	3,363,541	5,856,419	39,584,688
BROKERS AND DEALERS . . . . .	1,029,396	856,406	34,526	12,357	36,761	37,942	1,444,638	7,201,917
OTHERS . . . . .	1,216,156	1,238,717	627,158	380,431	278,959	652,033	5,390,475	26,516,547
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	111,143	91,425	48,084	250,467	80,210	151,569	1,195,298	5,658,935
MORTGAGE INDEBTEDNESS . . . . .	16,047	22,464	38,168	5,395	9,363	91,595	628,830	85,830
BANK ACCEPTANCES OUTSTANDING . . . . .	753,629	143,804	29,671	102,003	31,551	347,881	2,759,564	11,563,404
OTHER LIABILITIES . . . . .	1,147,730	707,165	230,970	241,224	172,617	461,378	2,799,016	14,839,854
TOTAL LIABILITIES . . . . .	39,105,361	39,518,012	12,989,600	6,530,241	14,227,204	27,223,680	136,825,636	579,636,857
SUBORDINATED NOTES AND DEBENTURES . . . . .	60,791	180,911	46,964	76,500	91,975	208,025	1,054,470	3,748,857
EQUITY CAPITAL . . . . .	2,799,520	2,774,323	885,428	448,722	944,983	1,888,321	8,072,658	41,443,584
PREFERRED STOCK . . . . .	--	--	7	--	--	--	6,000	8,701
COMMON STOCK . . . . .	570,237	513,649	184,149	146,750	228,737	457,714	1,517,085	8,449,132
SURPLUS . . . . .	1,403,576	1,202,255	305,568	150,477	323,968	557,643	3,236,418	16,445,419
UNDIVIDED PROFITS . . . . .	773,198	1,027,685	328,522	142,965	382,863	796,830	3,214,743	15,731,213
OTHER CAPITAL RESERVES . . . . .	52,509	30,554	18,181	8,530	9,415	76,134	88,412	670,119
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	41,985,672	42,473,246	13,923,991	7,055,463	15,264,163	29,320,026	145,952,764	624,629,299
DEMAND DEPOSITS ADJUSTED . . . . .	5,972,969	8,588,473	2,116,901	1,078,562	2,578,628	6,026,904	30,487,089	120,591,631
AVERAGE FOR LAST 15 OR 30 DAYS:								
AVG CASH AND DUE FROM BANKS . . . . .	5,401,412	5,633,362	2,086,156	1,149,998	2,508,696	4,105,904	18,246,232	94,952,487
AVG FED FUNDS SOLD & SECUR RESALE AGRMT AVG TOTAL LOANS . . . . .	1,665,889	2,157,035	1,362,741	287,716	1,505,979	1,959,809	6,522,843	28,596,874
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	23,170,983	21,642,243	6,520,762	3,417,555	7,333,545	13,872,847	79,169,025	312,881,961
AVG TOTAL DEPOSITS OF \$100,000 OR MORE . . . . .	11,332,686	4,216,840	1,637,913	1,204,296	2,679,669	7,240,199	24,147,208	105,136,692
AVG TOTAL DEPOSITS . . . . .	26,933,782	33,106,496	9,387,811	4,323,709	10,993,848	20,552,089	113,000,962	445,130,445
AVG FED FUNDS PUR & SECUR REPURCH AGRMT AVG OTHER LIAB FOR BORROWED MONEY . . . . .	9,970,825	4,616,745	2,426,610	1,494,490	1,969,430	4,341,825	12,277,864	80,134,754
	149,969	90,357	46,135	261,113	77,797	229,313	1,258,720	6,070,881
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	1,130,091	254,085	110,810	195,103	184,263	470,003	1,935,734	14,599,365
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	11,666,197	4,323,057	1,664,427	1,273,612	2,770,390	7,421,969	26,263,662	108,526,699
CERTIFICATES OF DEPOSIT . . . . .	9,685,068	4,055,221	1,592,557	1,210,200	2,605,192	5,818,529	19,557,676	91,883,555
OTHER TIME DEPOSITS . . . . .	1,721,129	267,880	41,870	67,412	165,198	1,603,440	6,766,586	16,643,144
SELECTED RATIOS:								
PERCENTAGE OF TOTAL ASSETS								
CASH AND BALANCES WITH OTHER BANKS . . . . .	13.49	14.20	16.35	16.46	16.49	16.43	13.71	17.09
TOTAL SECURITIES HELD . . . . .	20.21	22.64	16.58	21.39	16.31	22.05	16.20	18.06
TRADING ACCOUNT SECURITIES . . . . .	2.00	.20	.60	3.60	.84	.24	.31	.99
U. S. TREASURY . . . . .	1.16	.15	.33	1.27	.65	.10	.18	.62
STATES AND POLITICAL SUBDIV. . . . .	.36	.04	.16	1.26	.17	.14	.09	.19
ALL OTHER TRADING ACCT. SECUR. . . . .	.31	.01	.07	--	--	--	--	.06
BANK INVESTMENT PORTFOLIO . . . . .	18.72	22.63	15.96	17.75	11.47	21.80	15.69	17.07
U. S. TREASURY . . . . .	7.08	8.97	5.53	4.26	5.75	8.92	6.27	6.89
STATES AND POLITICAL SUBDIVISIONS . . . . .	8.72	10.12	8.39	16.52	6.55	11.61	7.63	8.00
ALL OTHER PORTFOLIO SECURITIES . . . . .	.39	1.07	.09	.67	.09	.17	.17	.35
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	59.10	56.80	56.68	52.37	61.03	55.04	59.83	55.20
ALL OTHER ASSETS . . . . .	7.19	6.16	6.38	7.77	4.12	6.46	10.25	9.64
TOTAL LOANS AND SECURITIES . . . . .	79.56	79.77	75.41	73.90	77.54	77.22	76.16	73.43
EQUITY CAPITAL - TOTAL . . . . .	6.67	6.53	6.30	6.36	6.14	6.44	5.53	6.63
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .	6.86	6.66	6.71	7.44	6.79	7.15	6.25	7.23
NUMBER OF BANKS . . . . .	9	46	16	5	21	27	34	316

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.

Please note for December 31, 1977 reporting only, capitalized lease balances for national banks were reported under "Other Liabilities for Borrowed Money" while State member and nonmember banks have reported these balances under "Mortgage Indebtedness."

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

<sup>2/</sup> Figures for one national bank have been estimated.