

L.3.2

LIBRARY
SEP 5 1978

ASSET ITEMS
SUMMARY REPORT OF CONDITION, MARCH 31, 1978
(AMOUNTS IN THOUSANDS OF DOLLARS)

August 24, 1978

ASSETS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
CASH BANK BALANCES, ITEMS IN PROCESS OF COLLECTION	3,294,210	40,296,736	2,319,532	3,092,213	4,730,060	4,129,340	4,744,381
CURRENCY AND COIN	248,944	921,688	325,380	268,993	431,435	448,139	261,642
RESERVES WITH FEDERAL RESERVE BANKS	558,970	5,020,553	592,512	456,824	1,024,233	908,264	1,030,403
DEMAND BALANCES WITH BANKS IN U.S.	438,884	10,600,858	228,973	322,662	347,606	404,090	512,892
OTHER BALANCES WITH BANKS IN U.S.	115,323	584,146	118,611	257,551	83,829	44,357	91,213
BALANCES WITH BANKS IN FRGN. COUNTRIES	94,169	561,934	136,022	385,325	213,876	177,333	309,767
CASH ITEMS IN PROCESS OF COLLECTION	1,853,920	22,587,557	918,034	1,400,858	2,629,081	2,147,156	2,552,464
TOTAL SECURITIES HELD--BOOK VALUE	4,830,629	20,043,832	5,062,428	6,006,805	9,514,931	5,831,860	5,284,762
U.S. TREASURY--TOTAL	2,288,845	9,873,736	2,152,713	2,578,030	3,335,361	1,884,061	2,403,502
OTHER U.S. GOVT. AGENCIES--TOTAL	397,040	1,766,897	687,913	1,298,956	1,389,917	758,538	471,054
STATES AND POLITICAL SUBDIV--TOTAL	1,913,542	8,026,795	2,116,084	1,638,186	4,640,363	3,155,561	2,296,788
ALL-OTHER SECURITIES	233,202	376,404	105,718	491,633	149,290	33,700	113,418
UNCLASSIFIED TOTAL	--	--	--	--	--	--	--
TRADING ACCOUNT SECURITIES	193,097	2,143,175	23,784	713,288	137,960	315,795	111,831
U.S. TREASURY	42,231	1,361,210	3,546	519,758	43,184	45,420	65,333
OTHER U.S. GOVT. AGENCIES	13,497	364,754	50	67,178	24,077	236,479	2,807
STATES AND POLITICAL SUBDIVISIONS	118,201	285,050	20,188	34,376	40,838	32,891	29,122
ALL OTHER TRADING ACCT. SECURITIES	19,168	132,161	19,976	91,976	29,861	1,005	14,569
UNCLASSIFIED	--	--	--	--	--	--	--
BANK INVESTMENT PORTFOLIOS	4,637,532	17,900,657	5,038,644	5,293,517	9,376,971	5,516,065	5,172,931
U.S. TREASURY	2,244,614	8,512,526	2,149,167	2,058,272	3,292,177	1,838,641	2,338,169
OTHER U.S. GOVT. AGENCIES	383,543	1,402,143	687,863	1,231,778	1,365,840	522,059	468,247
STATES AND POLITICAL SUBDIVISIONS	1,795,341	7,741,745	2,095,896	1,603,810	4,599,525	3,122,670	2,296,666
ALL OTHER PORTFOLIO SECURITIES	214,034	244,243	105,718	399,657	119,429	32,695	98,849
FED RES STOCK & CORPORATE STOCK	54,193	306,725	29,495	35,092	66,716	41,736	65,505
FED FUNDS SOLD AND SECUR RESALE AGRMT.	714,853	3,622,311	611,051	1,273,323	1,150,699	1,561,540	1,989,380
COMMERCIAL BANKS	537,867	2,138,877	543,843	890,012	1,062,826	1,303,679	1,628,661
BROKERS AND DEALERS	171,986	1,151,494	67,208	192,708	49,681	225,455	301,443
OTHERS	5,000	331,940	--	190,603	38,192	32,406	59,276
OTHER LOANS; GROSS	11,165,644	72,630,477	10,216,443	12,376,047	20,532,256	17,944,778	14,622,699
LESS: UNEARNED INCOME ON LOANS	152,785	586,030	322,941	198,502	542,183	508,025	400,920
RESERVES FOR LOAN LOSSES	147,561	1,233,221	134,388	150,320	269,477	190,334	191,849
OTHER LOANS, NET	10,865,298	70,811,226	9,759,114	12,027,225	19,720,596	17,246,720	14,031,930
GROSS OTHER LOANS, BY CATEGORY:							
REAL ESTATE LOANS--TOTAL	2,666,975	9,472,423	3,192,493	3,273,400	5,041,262	4,843,674	3,540,215
CONSTRUCTION AND LAND DEVELOPMENT	265,608	2,252,788	244,611	533,154	475,769	987,098	1,034,440
SECURED BY FARMLAND	3,270	21,236	28,097	8,860	16,993	72,992	49,577
SECURED BY RESIDENTIAL	1,500,267	4,768,657	1,992,791	1,647,306	3,124,446	2,395,618	1,229,055
ONE TO FOUR FAMILY RESIDENCES	1,387,684	4,202,518	1,894,470	1,524,945	3,008,185	2,258,109	1,135,236
FHA INSURED	73,674	547,336	334,589	163,491	178,337	218,812	132,615
CONVENTIONAL	1,314,010	3,655,182	1,559,881	1,361,454	2,829,848	2,039,297	1,002,621
MULTI-FAMILY RESIDENCES	112,583	566,139	98,321	116,261	116,261	137,509	93,819
FHA INSURED	25,746	129,203	11,786	16,141	4,969	5,880	7,326
CONVENTIONAL	86,837	436,936	86,535	106,220	111,292	131,629	86,493
SECURED BY OTHER PROPERTIES	844,830	2,429,742	926,994	1,084,080	1,424,054	1,387,966	1,217,143
LOANS TO FINANCIAL INSTITUTIONS	855,735	11,201,778	620,478	1,362,188	1,834,173	845,052	643,876
LOANS TO REAL ESTATE INVEST TRUSTS	265,818	2,266,553	123,387	280,393	291,489	320,795	200,454
LOANS TO DOMESTIC COMMERCIAL BANKS	37,811	742,955	180,733	57,418	142,570	87,115	55,219
LOANS TO BANKS IN FOREIGN COUNTRIES	114,134	2,785,841	72,102	260,209	646,908	118,103	89,072
LOANS TO OTHER DEPOSITORY INST.	29,727	210,521	44,387	62,353	49,335	104,799	61,611
LOANS TO OTHER FINANCIAL INST.	408,245	5,195,908	199,869	701,815	714,071	214,240	237,520
LOANS TO SEC. BROKERS AND DEALERS	73,055	5,596,861	57,629	154,499	346,641	143,822	68,751
OTHER LOANS TO PURCH/CARRY SECURITIES	32,089	375,943	16,045	49,924	82,446	56,123	196,458
LOANS TO FARMERS--EXCEPT REAL ESTATE	26,498	164,947	41,231	37,608	12,328	175,954	110,142
COMMERCIAL AND INDUSTRIAL LOANS	5,035,017	37,198,602	3,486,557	4,962,526	7,556,158	5,740,117	5,468,169
LOANS TO INDIVIDUALS--TOTAL	2,177,001	6,335,964	2,549,932	2,186,585	5,013,884	5,670,361	4,253,207
INSTALLMENT LOANS	1,563,924	4,731,546	2,090,724	1,791,126	4,046,671	4,728,970	2,945,299
PASSENGER AUTOMOBILES	381,513	889,409	809,713	547,458	1,707,166	2,053,586	1,172,805
RESIDENTIAL--REPAIR/MODERNIZE	98,559	285,633	190,108	102,233	434,040	221,911	152,618
CREDIT CARDS AND RELATED PLANS	571,599	2,084,777	448,217	539,561	838,479	1,071,861	770,345
CHARGE ACCT CREDIT CARDS	429,147	1,350,792	281,735	363,335	695,452	896,500	714,528
CHECK & REVOLVING CREDIT PLANS	142,452	733,985	166,482	176,226	143,027	175,361	55,817
OTHER RETAIL CONSUMER GOODS--TOTAL	100,414	367,674	166,714	153,902	462,320	728,852	410,177
MOBILE HOMES	18,820	169,111	68,593	93,863	225,342	425,522	257,543
OTHER	81,594	198,563	98,121	60,039	236,978	303,330	152,634
OTHER INSTALLMENT LOANS	345,839	1,104,053	475,972	447,972	604,666	652,760	424,354
SINGLE PAYMENT LOANS TO INDIVIDUALS	613,077	1,604,418	459,208	395,459	967,213	941,391	1,307,908
ALL OTHER LOANS	299,274	2,283,959	252,078	349,317	645,364	469,674	341,881
TOTAL LOANS AND SECURITIES, NET	16,464,973	94,784,094	15,462,088	19,342,445	30,452,942	24,681,856	21,371,577
DIRECT LEASE FINANCING	225,192	1,040,697	119,738	127,616	332,522	149,000	134,168
FIXED ASSETS--BLDGNS, FURN, REAL EST.	437,502	2,380,062	418,261	393,931	659,774	699,963	822,130
INVEST. IN UNCONSOLIDATED SUBSIDIARIES	97,662	1,497,841	6,579	68,537	55,324	19,780	137,548
CUSTOMER ACCEPTANCES OUTSTANDING	418,177	6,540,389	42,965	324,795	574,065	293,335	134,144
OTHER ASSETS	1,679,642	14,262,640	445,878	681,082	1,696,028	612,728	645,567
TOTAL ASSETS	22,633,358	160,802,459	18,815,042	24,030,619	38,500,715	30,586,003	28,001,515
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	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
DEMAND DEPOSITS	7,118,866	61,164,697	6,059,839	6,257,199	10,863,754	10,689,149	9,935,418
MUTUAL SAVINGS BANKS	190,475	510,706	86,195	61,767	21,181	12,150	--
OTHER INDIV., PARTNERSHIPS AND CORP.	5,312,172	31,755,788	4,774,956	4,797,998	9,273,461	9,006,627	7,423,070
U.S. GOVERNMENT	70,942	146,281	83,750	55,354	75,473	124,439	67,005
STATES AND POLITICAL SUBDIVISIONS	410,861	662,935	706,236	202,839	503,279	482,467	725,091
FOREIGN GOVTS, CENTRAL BANKS, ETC	536	1,083,351	4,296	6,610	2,207	111,388	3,791
COMMERCIAL BANKS IN U.S.	864,141	17,748,121	196,707	918,914	650,122	674,144	1,507,316
BANKS IN FOREIGN COUNTRIES	117,751	5,306,334	25,519	96,127	64,872	55,637	64,698
CERTIFIED AND OFFICERS CHECKS ETC.	151,988	3,951,181	182,180	117,590	273,159	222,296	144,448
TIME DEPOSITS	5,100,827	36,645,881	4,676,659	6,344,962	10,074,812	7,034,503	7,708,923
ACCUMULATED FOR PMT. OF PERS. LOANS	--	--	--	904	--	--	203
MUTUAL SAVINGS BANKS	79,358	171,405	5,915	14,547	--	--	--
OTHER INDIV., PARTNERSHIPS AND CORP.	4,073,091	27,650,787	3,479,209	5,241,464	7,436,583	5,666,450	5,692,077
U.S. GOVERNMENT	7,887	44,505	27,573	5,414	8,200	27,099	12,283
STATES AND POLITICAL SUBDIVISIONS	805,064	1,819,589	1,131,999	722,020	2,147,874	1,244,755	1,665,384
FOREIGN GOVTS, CENTRAL BANKS, ETC	103,829	4,872,269	390	78,028	158,600	51,643	17,690
COMMERCIAL BANKS IN U.S.	24,921	1,379,759	26,391	274,626	318,555	44,056	320,286
BANKS IN FOREIGN COUNTRIES	6,677	707,567	5,182	7,959	5,000	500	1,000
SAVINGS DEPOSITS	4,144,800	11,085,666	4,596,856	3,692,933	8,730,429	6,665,288	3,811,256
MUTUAL SAVINGS BANKS	--	401	--	--	--	--	--
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	3,795,110	10,324,118	4,112,588	3,359,559	8,418,860	6,256,406	3,527,357
U. S. GOVERNMENT	255,347	509,162	256,974	263,050	303,562	316,850	227,418
STATE AND POLITICAL SUBDIVISIONS	2,708	3,619	30	--	673	960	2,703
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC	91,635	231,127	227,264	70,324	7,334	85,294	53,778
COMMERCIAL BANKS IN UNITED STATES	--	16,314	--	--	--	5,778	--
BANKS IN FOREIGN COUNTRIES	--	867	--	--	--	--	--
OTHER LIABILITIES	--	58	--	--	--	--	--
TOTAL DEPOSITS	16,365,493	108,896,244	15,333,354	16,295,094	29,668,995	24,388,940	21,455,598
FED FUNDS PUR AND SECUR REPURCH AGRMT	3,662,165	21,755,024	1,659,536	4,115,794	3,777,915	2,878,101	3,700,755
COMMERCIAL BANKS	1,356,804	8,459,092	422,097	1,570,243	1,908,694	1,315,460	2,659,518
BROKERS AND DEALERS	777,133	2,115,165	209,118	1,051,315	535,899	123,703	137,493
OTHERS	1,507,228	11,180,767	1,028,321	1,494,236	1,333,322	1,438,938	903,744
OTHER LIABILITIES FOR BORROWED MONEY	88,943	2,583,408	35,684	493,863	279,607	117,359	143,210
MORTGAGE INDEBTEDNESS	56,863	228,897	72,713	43,685	38,056	127,474	82,138
BANK ACCEPTANCES OUTSTANDING	420,099	7,118,564	43,305	324,426	574,424	293,335	136,927
OTHER LIABILITIES	389,398	6,654,760	228,937	1,029,587	882,131	500,285	516,518
TOTAL LIABILITIES	20,982,961	147,236,897	17,373,528	22,302,449	35,221,128	28,305,495	26,035,146
SUBORDINATED NOTES AND DEBENTURES	86,870	1,109,065	74,071	319,367	71,020	189,617	144,959
EQUITY CAPITAL	1,563,527	12,456,497	1,367,443	1,408,803	3,208,567	2,090,891	1,821,410
PREFERRED STOCK	--	--	--	--	629	335	1,650
COMMON STOCK	259,669	2,644,783	285,645	319,395	556,710	394,185	371,377
SURPLUS	654,483	4,541,925	528,304	604,155	1,445,799	725,532	806,828
UNDIVIDED PROFITS	604,144	5,137,489	529,260	438,945	1,156,746	945,853	559,905
OTHER CAPITAL RESERVES	25,230	132,300	24,234	46,308	48,683	24,986	73,650
TOTAL LIABILITIES AND EQUITY CAPITAL	22,633,358	160,802,459	18,815,042	24,030,619	38,500,715	30,586,003	28,001,515
DEMAND DEPOSITS ADJUSTED	4,329,863	20,682,738	4,861,348	3,882,073	7,509,078	7,743,410	5,808,633
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	3,181,510	32,111,195	2,052,567	2,876,148	4,597,695	3,960,058	4,431,878
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	747,942	4,327,667	553,615	1,321,777	1,201,874	1,451,364	1,988,699
AVG TOTAL LOANS	10,798,938	71,995,738	9,794,325	12,242,072	19,822,655	17,219,390	14,064,848
AVG TIME DEPOSITS OF \$100,000 OR MORE	3,509,829	30,866,464	2,258,456	3,592,486	6,090,302	3,223,937	4,705,287
AVG TOTAL DEPOSITS	16,024,200	101,606,643	15,170,387	15,971,710	29,101,360	23,975,955	20,879,523
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	3,709,406	23,675,583	1,589,146	4,519,761	4,178,043	2,685,684	3,787,950
AVG OTHER LIAB FOR BORROWED MONEY	78,089	2,701,730	41,985	492,172	229,500	59,422	136,116
STAND BY LETTERS OF CREDIT OUTSTANDING	259,202	8,771,662	107,973	244,180	446,431	234,158	201,666
TIME DEPOSITS OF \$100,000 OR MORE	3,507,444	31,242,749	2,272,376	3,624,744	6,091,840	3,213,751	4,760,630
CERTIFICATES OF DEPOSIT	3,174,206	27,026,632	2,177,716	3,405,617	5,610,131	3,034,718	4,557,365
OTHER TIME DEPOSITS	333,238	4,216,117	94,660	219,127	481,709	179,033	203,265
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	14.55	25.06	12.33	12.87	12.29	13.50	16.94
TOTAL SECURITIES HELD	21.34	12.46	26.91	25.00	24.71	19.07	18.87
TRADING ACCOUNT SECURITIES . . . . .	.85	1.33	.13	2.97	.36	1.03	.40
U. S. TREASURY . . . . .	.19	.85	.02	2.16	.11	.15	.23
STATES AND POLITICAL SUBDIV. . . . .	.52	.18	.11	.14	.11	.11	.10
ALL OTHER TRADING ACCT. SECUR. . . . .	.08	.08	.38	.08	.08	.08	.05
BANK INVESTMENT PORTFOLIO	20.49	11.13	26.78	22.03	24.36	18.03	18.47
U. S. TREASURY	9.92	5.29	11.42	8.57	8.55	6.01	8.35
STATES AND POLITICAL SUBDIVISIONS	7.93	4.81	11.14	6.67	11.95	10.21	8.10
ALL OTHER PORTFOLIO SECURITIES . . . . .	.95	.15	.56	1.66	.31	.11	.35
OTHER LOANS AND FEDERAL FUNDS SOLD	51.16	46.29	55.12	55.35	54.21	61.49	57.22
ALL OTHER ASSETS	12.87	16.19	5.65	6.79	6.79	5.94	6.92
TOTAL LOANS AND SECURITIES	72.75	58.94	82.10	80.49	79.10	80.70	76.32
EQUITY CAPITAL - TOTAL	6.91	7.75	7.27	5.86	8.33	6.84	6.50
EQUITY CAPITAL AND SUBORDINATED NOTES	7.29	8.44	7.66	7.19	8.52	7.46	7.02
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.

ASSETS	CHICAGO		ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO	TOTAL, ALL DISTRICTS
	CITY	OUTSIDE						
CASH BANK BALANCES, ITEMS IN PROCESS . . .	4,853,083	5,161,731	1,875,282	1,043,830	2,531,196	4,292,487	19,194,433	101,558,514
CURRENCY AND COIN	182,986	499,005	128,333	34,409	93,372	130,141	1,266,698	5,241,165
RESERVES WITH FEDERAL RESERVE BANKS . . .	1,338,404	1,079,980	236,795	206,329	634,198	1,409,973	8,243,322	20,740,760
DEMAND BALANCES WITH BANKS IN U.S. . . .	95,427	955,718	186,199	51,493	253,971	452,939	863,268	15,692,980
OTHER BALANCES WITH BANKS IN U.S. . . .	5,213	65,881	38,837	59,039	5,281	44,693	263,792	1,777,766
BALANCES WITH BANKS IN FRGN. COUNTRIES .	326,934	285,441	181,078	49,574	5,563	171,534	418,459	3,337,009
CASH ITEMS IN PROCESS OF COLLECTION . .	2,904,119	2,295,706	1,108,046	642,986	1,538,811	2,083,207	10,144,895	54,804,834
TOTAL SECURITIES HELD--BOOK VALUE	8,012,141	9,642,465	2,355,140	1,673,348	2,481,339	6,489,323	22,943,348	110,172,351
U.S. TREASURY--TOTAL	3,223,064	3,817,886	876,594	382,773	978,775	2,551,903	8,694,607	45,039,650
OTHER U.S. GOVT. AGENCIES--TOTAL	976,327	1,083,840	278,150	355,596	155,535	345,304	2,660,777	12,625,844
STATES AND POLITICAL SUBDIV--TOTAL . . .	3,615,822	4,281,793	1,173,689	895,739	1,333,134	3,509,684	11,339,928	49,937,108
ALL-OTHER SECURITIES	196,928	459,146	26,215	33,468	13,892	80,429	247,776	2,561,219
UNCLASSIFIED TOTAL	---	---	492	5,772	3	---	---	8,530
TRADING ACCOUNT SECURITIES	867,399	120,587	88,369	286,651	142,985	2,003	260	5,656,494
U.S. TREASURY	659,334	61,371	49,914	109,317	109,357	49,863	461,710	3,329,045
OTHER U.S. GOVT. AGENCIES	65,345	14,260	17,111	112,558	3,497	29,918	274,152	971,932
STATES AND POLITICAL SUBDIVISIONS . . .	95,711	25,307	12,054	98,754	30,078	189	50,130	969,900
ALL OTHER TRADING ACCT. SECURITIES . . .	47,009	19,649	13,798	250	50	17,753	129,577	377,087
UNCLASSIFIED	---	---	492	5,772	3	---	---	8,530
BANK INVESTMENT PORTFOLIOS	7,144,742	9,521,878	2,266,771	1,386,697	2,338,354	2,003	260	104,515,857
U.S. TREASURY	2,563,730	3,756,315	313,680	313,456	869,418	6,439,460	22,481,638	41,710,605
OTHER U.S. GOVT. AGENCIES	910,982	1,069,580	261,039	243,038	152,038	2,521,985	8,420,455	11,653,912
STATES AND POLITICAL SUBDIVISIONS . . .	3,520,111	4,256,486	1,161,635	796,985	1,303,056	345,115	2,610,647	48,967,208
ALL OTHER PORTFOLIO SECURITIES	149,919	439,497	12,417	33,218	13,842	3,491,931	11,210,351	24,184,132
FED RES STOCK & CORPORATE STOCK	106,664	54,767	22,887	9,430	20,770	37,471	180,754	1,032,205
FED FUNDS SOLD AND SECUR RESALE AGRMT .	1,931,185	2,504,843	1,062,680	301,525	1,219,237	2,153,768	6,210,123	26,306,518
COMMERCIAL BANKS	1,587,424	2,219,821	779,159	99,192	929,608	1,447,887	4,870,564	20,039,420
BROKERS AND DEALERS	268,830	62,164	245,747	77,601	261,992	329,109	402,908	3,808,326
OTHERS	74,931	222,858	37,774	124,732	27,637	376,772	936,651	2,458,772
OTHER LOANS; GROSS	24,554,791	22,603,926	6,904,764	3,691,557	7,721,981	15,015,599	85,033,373	325,014,335
LESS: UNEARNED INCOME ON LOANS	96,844	443,268	139,026	32,147	105,842	170,532	1,791,267	5,489,952
RESERVES FOR LOAN LOSSES	321,374	253,592	81,226	38,391	90,989	172,793	922,572	4,197,786
OTHER LOANS, NET	24,136,933	21,907,066	6,684,513	3,621,019	7,525,150	14,672,274	82,319,534	315,328,598
GROSS OTHER LOANS, BY CATEGORY:								
REAL ESTATE LOANS--TOTAL	2,463,197	7,848,052	1,599,255	775,752	1,226,188	2,267,514	28,593,607	76,604,007
CONSTRUCTION AND LAND DEVELOPMENT . .	504,775	563,752	409,907	155,748	309,619	1,079,707	3,812,701	12,629,677
SECURED BY FARMLAND	8,152	41,455	16,470	3,360	9,031	53,365	290,768	623,626
SECURED BY RESIDENTIAL	1,343,564	5,462,174	676,429	446,955	489,779	482,962	18,704,842	44,266,845
ONE TO FOUR FAMILY RESIDENCES	1,243,927	5,196,421	619,205	407,981	461,571	430,148	17,989,567	41,759,967
FHA INSURED	44,534	757,008	82,626	53,472	74,678	66,967	2,686,468	5,416,607
CONVENTIONAL	1,199,393	4,439,413	536,579	354,509	386,893	363,181	15,303,099	36,345,360
MULTI-FAMILY RESIDENCES	99,637	265,753	57,224	38,974	28,208	52,814	715,275	2,506,878
FHA INSURED	25,189	9,413	71	770	3,881	11,945	26,090	278,410
CONVENTIONAL	74,448	256,340	57,153	38,204	24,327	40,869	689,185	2,226,468
SECURED BY OTHER PROPERTIES	606,706	1,780,671	496,449	169,689	417,759	651,480	5,774,296	19,211,659
LOANS TO FINANCIAL INSTITUTIONS	4,135,417	1,533,427	491,626	307,261	509,487	1,222,826	5,629,510	31,191,834
LOANS TO REAL ESTATE INVEST TRUSTS . . .	868,623	380,378	126,471	126,092	182,836	45,272	632,408	7,848,100
LOANS TO DOMESTIC COMMERCIAL BANKS . .	137,856	57,195	44,219	24,207	45,272	51,193	549,741	2,213,504
LOANS TO BANKS IN FOREIGN COUNTRIES . .	264,446	367,524	41,355	60,799	10,209	81,021	1,124,860	6,036,583
LOANS TO OTHER DEPOSITORY INST.	40,037	16,537	22,645	5,671	17,921	88,227	475,472	1,219,043
LOANS TO OTHER FINANCIAL INST.	2,824,455	711,793	256,936	90,492	253,249	369,977	1,697,034	13,875,604
LOANS TO SEC. BROKERS AND DEALERS . . .	1,420,098	205,027	137,417	43,035	61,270	104,701	1,289,639	9,702,445
OTHER LOANS TO PURCH/CARRY SECURITIES .	302,234	201,287	144,971	228,757	336,142	511,923	170,392	2,715,399
LOANS TO FARMERS--EXCEPT REAL ESTATE .	157,380	155,166	83,042	34,054	51,923	311,570	2,890,872	4,712,715
COMMERCIAL AND INDUSTRIAL LOANS	12,601,961	6,850,229	2,790,232	1,717,955	2,961,558	7,526,603	26,262,329	130,158,013
LOANS TO INDIVIDUALS--TOTAL	2,195,145	4,965,377	1,506,089	382,583	1,858,986	2,168,461	17,848,257	59,111,832
INSTALLMENT LOANS	1,405,986	4,250,584	1,134,579	268,844	1,420,664	1,586,874	15,842,596	47,808,387
PASSENGER AUTOMOBILES	157,015	1,758,232	406,844	94,987	321,488	585,988	744,939	2,976,872
RESIDENTIAL--REPAIR/MODERNIZE	69,279	350,443	107,997	13,984	69,181	135,947	536,182	1,624,028
CREDIT CARDS AND RELATED PLANS	1,002,821	1,147,246	357,197	68,998	712,094	497,755	3,313,293	11,558,519
CHARGE ACCT CREDIT CARDS	963,987	1,008,821	331,127	40,421	404,571	480,595	4,248,009	14,358,959
CHECK & REVOLVING CREDIT PLANS	38,834	138,425	26,070	28,577	688,786	3,313,293	11,558,519	2,800,440
OTHER RETAIL CONSUMER GOODS--TOTAL . .	52,797	522,635	146,341	48,536	23,308	17,160	934,716	6,556,764
MOBILE HOMES	20,253	262,630	74,033	13,043	159,118	186,504	2,992,885	3,435,746
OTHER	32,544	260,005	72,308	35,493	57,895	109,123	1,538,754	3,121,016
OTHER INSTALLMENT LOANS	124,074	472,028	116,200	42,339	100,888	77,381	1,454,131	7,506,764
SINGLE PAYMENT LOANS TO INDIVIDUALS . .	789,159	714,793	371,510	113,739	438,322	581,587	2,005,661	11,303,445
ALL OTHER LOANS	1,279,359	845,361	152,132	202,160	256,427	891,335	2,348,768	10,617,089
TOTAL LOANS AND SECURITIES, NET	34,186,923	34,109,141	10,125,220	5,605,322	11,246,496	23,352,836	111,653,759	452,839,672
DIRECT LEASE FINANCING	139,737	207,013	151,094	142,122	84,667	---	---	5,245,953
FIXED ASSETS--BLDNGS, FURN, REAL EST. . .	760,135	845,404	309,137	115,635	295,227	134,158	2,851,317	11,559,623
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	242,284	78,747	12,689	17,394	3,314	42,742	682,610	2,964,051
CUSTOMER ACCEPTANCES OUTSTANDING . . .	938,693	174,147	53,839	107,508	43,561	532,720	3,048,150	13,226,488
OTHER ASSETS	1,283,305	1,359,520	344,056	150,801	176,166	653,042	7,153,349	31,142,804
TOTAL ASSETS	42,404,160	41,935,703	12,871,317	7,182,612	14,380,627	29,579,130	146,848,846	618,572,106
NUMBER OF BANKS	9	45	16	5	21	27	34	315

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, MARCH 31, 1978
(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	10,354,210	10,987,094	4,215,761	2,010,449	5,192,970	9,440,140	41,624,825	195,914,371
MUTUAL SAVINGS BANK	1,940	1,674	70	5,383	--	--	37,137	928,678
OTHER INDIV. PARTNERSHIPS AND CORP.	7,025,339	8,479,300	2,989,256	1,429,598	3,662,506	6,954,737	35,896,281	138,781,089
U.S. GOVERNMENT	30,822	114,124	33,805	8,319	61,467	66,582	271,592	1,209,955
STATES AND POLITICAL SUBDIVISIONS	276,608	494,595	102,996	60,603	199,505	467,337	1,056,658	6,352,010
FOREIGN GOVTS, CENTRAL BANKS, ETC	15,138	750	326	283	--	4,223	73,937	1,306,836
COMMERCIAL BANKS IN U.S.	2,498,882	1,149,244	1,011,191	457,419	1,157,146	1,740,565	1,962,346	32,536,258
BANKS IN FOREIGN COUNTRIES	212,690	56,251	13,285	19,087	9,135	72,216	620,617	6,734,219
CERTIFIED AND OFFICERS CHECKS ETC.	292,791	691,157	64,831	29,757	103,210	134,479	1,706,257	8,065,324
TIME DEPOSITS	14,893,900	11,990,316	3,349,975	1,722,192	4,132,002	10,040,006	43,562,901	167,277,859
ACCUMULATED FOR PHT. OF PERS. LOANS	--	--	--	--	--	--	--	1,107
MUTUAL SAVINGS BANKS	45,000	--	--	5,750	--	1,240	16,496	339,711
OTHER INDIV. PARTNERSHIPS AND CORP.	10,974,855	9,159,355	2,636,372	1,435,795	3,052,494	6,396,889	34,334,478	127,229,899
U.S. GOVERNMENT	21,946	1,500	17,171	546	14,287	33,981	238,686	461,078
STATES AND POLITICAL SUBDIVISIONS	1,339,857	2,690,322	573,841	222,743	933,274	3,187,078	6,390,554	24,874,354
FOREIGN GOVTS, CENTRAL BANKS, ETC	1,442,063	40,470	--	--	--	3,600	1,355,434	8,124,016
COMMERCIAL BANKS IN U.S.	982,089	77,968	122,591	57,358	131,947	417,218	1,051,838	5,229,595
BANKS IN FOREIGN COUNTRIES	88,090	20,701	--	--	--	--	175,423	1,018,099
SAVINGS DEPOSITS	2,909,349	10,368,040	1,817,306	606,871	1,799,829	2,295,705	32,185,987	94,710,315
MUTUAL SAVINGS BANKS	--	--	--	--	--	--	--	401
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	2,757,636	9,566,216	1,710,359	552,673	1,604,567	2,109,838	30,200,408	88,295,695
U.S. GOVERNMENT	142,038	458,321	96,934	54,047	164,982	173,829	1,765,617	4,988,131
STATES AND POLITICAL SUBDIVISIONS	9,668	343,369	10,007	151	30,173	1,204	11,096	23,143
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC	--	--	--	--	--	1,570	208,866	1,370,560
COMMERCIAL BANKS IN UNITED STATES	7	134	6	--	57	8,894	270	30,986
BANKS IN FOREIGN COUNTRIES	--	--	--	--	--	--	--	1,341
TOTAL DEPOSITS	28,157,459	33,345,450	9,383,041	4,339,512	11,124,799	21,775,851	117,373,713	457,903,543
FED FUNDS PUR AND SECUR REPURCH AGRMT.	9,112,064	4,560,880	2,170,001	1,781,995	1,878,060	4,462,297	12,866,249	78,380,836
COMMERCIAL BANKS	6,188,483	2,107,808	1,524,960	1,206,709	1,532,350	3,622,946	6,027,671	39,902,835
BROKERS AND DEALERS	1,115,336	914,490	10,772	23,782	38,139	58,925	2,086,806	9,198,076
OTHERS	1,808,246	1,538,582	634,269	551,504	307,571	780,426	4,751,772	29,258,926
OTHER LIABILITIES FOR BORROWED MONEY	122,721	115,088	62,353	204,206	62,851	90,125	1,081,677	5,481,095
MORTGAGE INDEBTEDNESS	28,682	26,854	66,331	4,545	35,248	97,431	264,044	1,172,961
BANK ACCEPTANCES OUTSTANDING	941,908	174,148	53,839	107,834	43,561	532,734	3,049,968	13,815,072
OTHER LIABILITIES	1,158,496	713,441	235,695	209,086	180,627	465,362	2,926,205	16,090,528
TOTAL LIABILITIES	39,521,330	38,935,861	11,971,260	6,647,178	13,325,146	27,423,800	137,561,856	572,844,035
SUBORDINATED NOTES AND DEBENTURES	80,479	179,878	49,141	76,500	91,415	210,425	1,049,078	3,731,885
EQUITY CAPITAL	2,802,351	2,819,964	850,916	458,934	964,066	1,944,905	8,237,912	41,996,186
PREFERRED STOCK	--	--	7	--	--	--	6,000	8,621
COMMON STOCK	570,237	509,350	184,149	146,750	228,737	475,524	1,530,305	8,476,816
SURPLUS	1,403,576	1,200,529	305,568	150,477	323,968	557,643	3,276,974	16,525,761
UNDIVIDED PROFITS	776,329	1,079,319	343,012	153,177	402,427	635,422	3,339,268	16,301,296
OTHER CAPITAL RESERVES	52,209	30,766	18,180	8,530	8,934	76,316	79,365	649,691
TOTAL LIABILITIES AND EQUITY CAPITAL	42,404,160	41,935,703	12,871,317	7,182,612	14,380,627	29,579,130	146,848,846	618,572,106
DEMAND DEPOSITS ADJUSTED	4,920,387	7,428,020	2,064,725	901,725	2,435,546	5,549,786	20,245,992	107,363,324
AVERAGE FOR LAST 15 OR 30 DAYS:								
AVG CASH AND DUE FROM BANKS	5,085,745	5,041,126	1,909,820	1,065,479	2,434,333	3,990,770	17,098,404	89,836,728
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	1,997,096	2,201,751	1,029,388	282,074	1,373,971	2,028,801	5,689,806	26,196,825
AVG TOTAL LOANS	24,060,552	21,959,293	6,699,433	3,576,944	7,521,161	14,602,664	82,075,429	316,433,442
AVG TIME DEPOSITS OF \$100,000 OR MORE	11,959,720	4,708,810	1,793,433	1,190,782	2,931,634	8,368,125	26,477,663	111,676,728
AVG TOTAL DEPOSITS	26,568,053	32,778,421	9,272,748	4,181,112	10,966,057	21,044,809	113,867,169	441,408,147
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	9,750,875	4,724,921	2,212,832	1,819,642	1,957,430	4,475,088	11,189,515	80,275,876
AVG OTHER LIAB FOR BORROWED MONEY	117,201	111,948	57,046	212,596	140,943	1,033,158	5,476,906	
STAND BY LETTERS OF CREDIT OUTSTANDING	1,168,658	275,198	110,165	230,690	185,306	433,180	2,217,805	14,886,274
TIME DEPOSITS OF \$100,000 OR MORE	12,496,394	5,018,761	1,841,748	1,256,955	2,957,337	8,510,564	27,569,689	114,364,982
CERTIFICATES OF DEPOSIT	10,698,308	4,801,984	1,762,423	1,197,816	2,781,119	6,698,082	20,951,269	97,877,386
OTHER TIME DEPOSITS	1,798,086	216,777	79,325	59,139	176,218	1,812,482	6,618,420	16,487,596
SELECTED RATIOS:								
PERCENTAGE OF TOTAL ASSETS								
CASH AND BALANCES WITH OTHER BANKS	11.44	12.31	14.57	14.53	17.60	14.51	13.07	16.42
TOTAL SECURITIES HELD	18.89	22.99	18.30	23.30	17.25	21.94	15.62	17.81
TRADING ACCOUNT SECURITIES	2.05	.29	.69	3.99	.99	.17	.31	.91
U. S. TREASURY	1.55	.15	.35	.97	.76	.10	.19	.54
STATES AND POLITICAL SUBDIV. . . . .	.23	.06	.09	1.37	.21	.06	.09	.16
ALL OTHER TRADING ACCT. SECUR. . . . .	.11	.05	.11	--	--	--	.01	.06
BANK INVESTMENT PORTFOLIO	16.85	22.71	17.61	19.31	16.26	21.77	15.31	16.90
U. S. TREASURY	6.05	8.96	6.46	4.36	6.05	8.53	5.73	6.74
STATES AND POLITICAL SUBDIVISIONS	8.30	10.15	9.02	11.10	9.06	11.81	7.63	7.92
ALL OTHER PORTFOLIO SECURITIES . . . . .	.35	1.05	.10	.46	.10	.27	.16	.35
OTHER LOANS AND FEDERAL FUNDS SOLD	61.48	58.21	60.19	54.61	60.81	56.88	60.29	55.23
ALL OTHER ASSETS	8.19	6.49	6.94	7.56	4.34	6.66	11.01	10.54
TOTAL LOANS AND SECURITIES	80.62	81.34	78.66	78.04	78.21	78.95	76.03	73.21
EQUITY CAPITAL - TOTAL	6.61	6.72	6.61	6.39	6.70	6.58	5.61	6.79
EQUITY CAPITAL AND SUBORDINATED NOTES	6.80	7.15	6.99	7.45	7.34	7.29	6.32	7.39
NUMBER OF BANKS	9	45	16	5	21	27	34	315

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.