

ASSETS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
CASH BANK BALANCES, ITEMS IN PROCESS	3,193,354	40,354,118	2,495,232	3,162,058	5,491,516	4,582,412	4,926,894
CURRENCY AND COIN	264,287	795,261	324,273	304,809	438,842	471,113	270,970
RESERVES WITH FEDERAL RESERVE BANKS	567,880	4,103,936	580,804	509,180	1,148,433	1,151,374	930,414
DEMAND BALANCES WITH BANKS IN U.S.	426,430	10,382,388	335,082	308,302	442,007	475,302	587,426
OTHER BALANCES WITH BANKS IN U.S.	107,701	519,847	95,730	217,434	150,040	47,574	76,723
BALANCES WITH BANKS IN FRGN. COUNTRIES	51,275	439,382	104,289	284,260	275,667	150,911	138,813
CASH ITEMS IN PROCESS OF COLLECTION	1,775,781	24,113,304	1,055,054	1,542,073	3,036,450	2,286,136	2,922,548
TOTAL SECURITIES HELD--BOOK VALUE	4,647,726	20,608,608	5,371,340	6,089,035	9,687,519	5,855,619	5,452,868
U.S. TREASURY--TOTAL	2,254,170	9,622,598	2,241,664	2,676,733	3,195,192	1,784,493	2,293,562
OTHER U.S. GOVT. AGENCIES--TOTAL	363,470	1,800,340	708,719	1,276,010	1,390,971	757,305	580,192
STATES AND POLITICAL SUBDIV--TOTAL	1,877,935	8,880,822	2,315,031	1,669,000	4,764,887	3,282,142	2,477,147
ALL-OTHER SECURITIES	152,151	304,848	105,926	467,230	136,469	31,679	97,967
UNCLASSIFIED TOTAL	---	---	---	---	---	---	---
TRADING ACCOUNT SECURITIES	150,959	3,025,737	11,767	726,366	261,754	259,918	155,414
U.S. TREASURY	39,344	1,906,550	3,759	585,776	93,235	41,523	54,114
OTHER U.S. GOVT. AGENCIES	1,651	427,581	---	25,116	8,851	145,538	45,483
STATES AND POLITICAL SUBDIVISIONS	94,656	609,539	6,008	42,528	145,826	72,857	50,289
ALL OTHER TRADING ACCT. SECURITIES	15,308	82,067	---	72,946	13,842	---	5,528
UNCLASSIFIED	---	---	---	---	---	---	---
BANK INVESTMENT PORTFOLIOS	4,496,767	17,582,871	5,359,573	5,362,669	9,425,765	5,595,701	5,297,454
U.S. TREASURY	2,214,826	7,716,048	2,237,905	2,090,957	3,101,957	1,742,970	2,263,448
OTHER U.S. GOVT. AGENCIES	361,819	1,372,759	708,719	1,250,894	1,382,120	611,767	534,709
STATES AND POLITICAL SUBDIVISIONS	1,783,279	8,271,283	2,307,023	1,626,534	4,819,061	3,209,285	2,426,858
ALL OTHER PORTFOLIO SECURITIES	136,843	222,781	105,926	394,284	122,627	31,679	92,439
FED RES STOCK & CORPORATE STOCK	53,903	309,167	29,494	34,873	66,674	42,250	66,572
FED FUNDS SOLD AND SECUR RESALE AGRMT	828,321	4,308,624	463,436	1,243,136	1,046,567	1,601,971	1,746,525
COMMERCIAL BANKS	735,889	2,321,070	440,098	746,743	687,602	1,306,824	1,270,269
BROKERS AND DEALERS	89,962	1,513,882	19,425	475,301	148,630	243,979	354,711
OTHERS	2,450	473,672	3,913	21,092	10,335	53,168	121,545
OTHER LOANS; GROSS	11,795,327	76,422,713	10,625,015	12,790,968	21,616,297	18,976,675	15,217,707
LESS: UNEARNED INCOME ON LOANS	169,785	619,682	350,111	216,567	273,580	537,595	436,595
RESERVES FOR LOAN LOSSES	156,606	1,297,161	136,995	160,252	673,348	195,363	191,974
OTHER LOANS, NET	11,468,935	74,505,870	10,137,909	12,414,149	20,740,369	18,243,718	14,589,138
GROSS OTHER LOANS, BY CATEGORY:							
REAL ESTATE LOANS--TOTAL	2,828,221	9,628,980	3,305,835	3,412,696	5,269,435	5,052,341	3,699,881
CONSTRUCTION AND LAND DEVELOPMENT	297,900	2,390,693	283,855	539,831	467,219	1,082,687	1,109,019
SECURED BY FARMLAND	3,330	23,175	29,098	10,525	17,898	71,788	49,284
SECURED BY RESIDENTIAL	1,582,264	4,891,453	2,040,258	1,727,222	3,298,972	2,481,359	1,304,638
ONE TO FOUR FAMILY RESIDENCES	1,454,543	4,208,870	1,938,151	1,608,655	3,189,529	2,346,628	1,209,468
FHA INSURED	67,768	518,924	349,525	136,863	168,669	201,320	131,319
CONVENTIONAL	1,386,775	3,689,944	1,588,626	1,471,792	3,020,860	2,145,308	1,078,149
MULTI-FAMILY RESIDENCES	127,721	682,585	102,167	118,567	109,443	134,731	95,170
FHA INSURED	29,756	119,954	12,336	16,054	4,454	6,269	6,397
CONVENTIONAL	97,965	562,629	89,771	102,513	104,989	128,462	68,773
SECURED BY OTHER PROPERTIES	891,727	2,323,659	952,624	1,135,118	1,465,346	1,412,507	1,222,940
LOANS TO FINANCIAL INSTITUTIONS	918,933	11,482,574	617,752	1,324,183	2,013,572	1,001,132	654,735
LOANS TO REAL ESTATE INVEST TRUSTS	284,349	2,114,103	132,013	252,141	267,064	345,303	191,144
LOANS TO DOMESTIC COMMERCIAL BANKS	37,181	702,188	159,306	67,020	282,538	89,210	77,408
LOANS TO BANKS IN FOREIGN COUNTRIES	135,044	2,931,136	68,795	196,906	572,219	167,385	86,549
LOANS TO OTHER DEPOSITORY INST.	30,333	239,607	37,128	60,149	54,947	120,228	47,093
LOANS TO OTHER FINANCIAL INST.	432,026	5,495,540	220,510	747,967	836,804	279,006	252,541
LOANS TO SEC. BROKERS AND DEALERS	80,357	6,566,664	56,554	158,609	393,940	158,674	62,681
OTHER LOANS TO PURCH/CARRY SECURITIES	40,500	403,367	15,885	55,902	93,373	56,002	202,894
LOANS TO FARMERS--EXCEPT REAL ESTATE	25,432	160,747	42,588	41,587	15,530	199,833	108,520
COMMERCIAL AND INDUSTRIAL LOANS	5,310,941	38,587,624	3,643,862	5,152,249	7,876,124	6,020,382	5,579,822
LOANS TO INDIVIDUALS--TOTAL	2,253,444	6,686,468	2,684,736	2,326,594	5,329,608	5,954,172	4,544,158
INSTALLMENT LOANS	1,656,250	5,040,928	2,216,962	1,903,377	4,303,209	4,986,556	3,173,895
PASSENGER AUTOMOBILES	422,790	993,817	881,788	595,673	1,045,833	2,196,748	1,299,376
RESIDENTIAL-REPAIR/MODERNIZE	103,920	305,241	202,340	113,045	464,450	239,084	160,742
CREDIT CARDS AND RELATED PLANS	594,140	2,214,235	460,920	388,882	699,119	928,822	741,993
CHARGE ACCT CREDIT CARDS	450,520	1,423,507	289,973	566,308	852,938	1,105,377	802,783
CHECK & REVOLVING CREDIT PLANS	143,620	790,728	170,947	388,882	699,119	928,822	741,993
OTHER RETAIL CONSUMER GOODS--TOTAL	115,530	395,466	174,071	177,426	153,819	176,555	60,790
MOBILE HOMES	18,703	170,893	66,245	167,004	503,109	762,483	431,939
OTHER	96,827	224,573	107,826	93,884	228,523	421,028	268,848
OTHER INSTALLMENT LOANS	353,870	1,132,169	497,843	73,120	274,586	341,455	163,091
SINGLE PAYMENT LOANS TO INDIVIDUALS	597,194	1,643,540	467,774	461,347	636,879	680,864	446,055
ALL OTHER LOANS	337,499	2,906,289	257,803	319,148	1,026,399	967,616	1,370,263
TOTAL LOANS AND SECURITIES, NET	16,998,885	99,732,269	16,002,179	19,781,193	31,541,129	25,743,558	21,855,103
DIRECT LEASE FINANCING	229,463	1,106,460	122,167	136,297	346,671	162,361	138,792
FIXED ASSETS--BLNGS,FURN,REAL EST.	433,703	2,389,592	414,528	293,369	652,443	692,495	824,705
INVEST. IN UNCONSOLIDATED SUBSIDIARIES	98,846	1,545,933	6,524	67,903	55,769	21,690	141,662
CUSTOMER ACCEPTANCES OUTSTANDING	402,260	7,399,068	51,799	309,747	554,320	306,721	126,889
OTHER ASSETS	1,511,576	12,779,390	344,311	883,360	1,762,816	589,206	775,880
TOTAL ASSETS	22,868,007	165,306,830	19,436,740	24,733,927	40,404,864	32,098,445	28,789,924
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, JUNE 30, 1978
(AMOUNTS IN THOUSANDS OF DOLLARS)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON	NEW YORK		PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
		CITY	OUTSIDE				
DEMAND DEPOSITS	7,820,706	65,157,615	6,535,911	6,747,065	11,650,561	11,413,535	10,633,196
MUTUAL SAVINGS BANKS	202,244	588,110	104,515	75,967	27,030	15,614	—
OTHER INDIV., PARTNERSHIPS AND CORP.	5,643,780	33,291,663	5,019,082	5,032,311	9,736,924	9,440,610	7,795,633
U.S. GOVERNMENT	207,055	563,742	180,525	158,277	271,437	281,400	167,558
STATES AND POLITICAL SUBDIVISIONS	465,176	829,875	755,208	150,792	527,912	522,297	805,675
FOREIGN GOVTS., CENTRAL BANKS, ETC.	532	1,084,153	678	6,419	3,307	98,713	3,388
COMMERCIAL BANKS IN U.S.	946,927	18,729,633	223,196	1,066,238	643,823	727,679	1,625,937
BANKS IN FOREIGN COUNTRIES	130,080	6,007,009	25,797	100,799	73,893	63,352	67,302
CERTIFIED AND OFFICERS CHECKS ETC.	204,910	4,083,360	226,910	156,261	366,235	263,868	167,704
TIME DEPOSITS	5,089,138	37,649,672	4,684,355	6,552,565	10,631,992	7,451,312	7,890,097
ACCUMULATED FOR PMT. OF PERS. LOANS	—	—	982	982	—	—	127
MUTUAL SAVINGS BANKS	85,533	115,431	5,607	5,205	—	—	—
OTHER INDIV., PARTNERSHIPS AND CORP.	4,193,220	29,149,003	3,560,438	5,453,620	8,082,126	6,043,198	5,830,983
U.S. GOVERNMENT	11,720	81,696	23,005	3,888	7,990	38,100	9,044
STATES AND POLITICAL SUBDIVISIONS	661,906	1,672,162	1,068,400	717,040	2,079,366	1,243,312	1,717,705
FOREIGN GOVTS., CENTRAL BANKS, ETC.	106,026	4,183,964	—	56,027	80,100	62,143	17,881
COMMERCIAL BANKS IN U.S.	25,396	1,916,917	21,185	311,245	377,916	63,905	313,241
BANKS IN FOREIGN COUNTRIES	5,337	730,499	5,520	4,556	5,000	655	1,116
SAVINGS DEPOSITS	4,102,415	10,944,674	4,579,334	3,641,613	8,709,527	6,695,817	3,746,167
MUTUAL SAVINGS BANKS	—	394	—	—	—	—	—
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORP. & OTHER PROFIT ORGANIZATIONS	3,762,325	10,149,709	4,109,150	3,310,583	8,399,783	6,283,300	3,478,084
U.S. GOVERNMENT	243,435	504,228	254,700	259,281	501,393	331,311	226,393
STATE AND POLITICAL SUBDIVISIONS	2,461	1,302	2	—	660	773	1,887
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC COMMERCIAL BANKS IN UNITED STATES	94,194	273,229	215,482	71,749	7,691	73,705	39,803
BANKS IN FOREIGN COUNTRIES	—	862	—	—	—	6,728	—
SAVINGS DEPOSITS	—	140	—	—	—	—	—
TOTAL DEPOSITS	17,012,259	113,991,961	15,799,600	16,941,243	30,992,080	25,560,664	22,269,461
FED FUNDS PUR AND SECUR REPURCH AGRMT.	3,233,952	20,103,470	1,656,223	3,966,325	4,021,884	3,054,124	3,530,961
COMMERCIAL BANKS	1,080,952	7,772,575	435,810	1,263,119	2,404,191	1,309,459	2,264,600
BROKERS AND DEALERS	781,952	3,199,279	232,062	1,499,504	594,335	196,219	100,535
OTHERS	1,350,048	9,131,616	968,350	1,203,702	1,023,358	1,548,446	1,165,826
OTHER LIABILITIES FOR BORROWED MONEY	102,173	3,398,229	158,984	529,655	526,579	299,299	200,564
MORTGAGE INDEBTEDNESS	54,846	232,563	75,043	43,085	37,464	129,820	77,310
BANK ACCEPTANCES OUTSTANDING	403,114	8,014,466	52,718	310,398	557,343	306,721	129,541
OTHER LIABILITIES	383,970	5,910,646	238,341	1,199,599	940,105	423,450	559,733
TOTAL LIABILITIES	21,190,314	151,651,335	17,980,909	22,990,305	37,075,455	29,774,078	26,767,570
SUBORDINATED NOTES AND DEBENTURES	86,359	1,003,715	72,694	319,307	66,020	186,932	153,822
EQUITY CAPITAL	1,589,414	12,651,780	1,383,137	1,424,315	3,263,389	2,137,435	1,863,532
PREFERRED STOCK	—	—	—	—	565	323	1,500
COMMON STOCK	261,196	2,644,778	285,645	322,688	557,513	394,943	371,922
SURPLUS	658,921	4,541,253	528,546	613,046	1,448,931	740,107	613,872
UNDIVIDED PROFITS	623,235	5,333,641	545,533	442,261	1,207,664	971,906	585,253
OTHER CAPITAL RESERVES	26,062	132,108	23,413	46,320	48,716	29,156	77,985
TOTAL LIABILITIES AND EQUITY CAPITAL	22,868,087	165,306,830	19,436,740	24,733,927	40,404,864	32,098,445	28,784,924
DEMAND DEPOSITS ADJUSTED	4,890,943	21,770,886	5,077,136	3,980,477	7,698,851	8,118,320	5,917,153
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	3,290,562	35,451,610	2,266,404	2,928,443	5,204,981	4,183,904	4,521,052
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	1,024,831	5,530,195	634,552	1,291,306	1,258,035	1,565,026	1,724,811
AVG TOTAL LOANS	11,303,925	74,084,801	10,147,873	12,586,272	21,030,738	18,028,726	14,624,660
AVG TIME DEPOSITS OF \$100,000 OR MORE	3,581,318	31,579,107	2,216,325	3,714,443	6,494,972	3,474,717	4,805,442
AVG TOTAL DEPOSITS	16,670,043	106,594,052	15,632,401	16,458,639	30,432,581	24,454,912	21,540,887
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	3,700,621	21,858,635	1,706,022	4,392,506	4,325,909	2,798,823	3,568,319
AVG OTHER LIAB FOR BORROWED MONEY	94,440	3,432,739	96,067	435,819	494,732	237,555	188,073
STAND BY LETTERS OF CREDIT OUTSTANDING	287,157	9,405,977	109,865	263,022	439,946	287,189	204,819
TIME DEPOSITS OF \$100,000 OR MORE	3,442,449	32,476,347	2,201,046	3,807,001	6,508,487	3,532,498	4,820,102
CERTIFICATES OF DEPOSIT	3,120,485	28,199,713	2,106,094	3,586,346	6,036,312	3,333,391	4,627,289
OTHER TIME DEPOSITS	321,964	4,276,634	94,952	220,655	472,175	199,107	192,813
SELECTED RATIOS: PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	13.89	24.41	12.84	12.78	13.59	14.27	17.03
TOTAL SECURITIES HELD	20.32	12.47	27.63	24.62	23.98	18.24	18.94
TRADING ACCOUNT SECURITIES . . . . .	.66	1.83	.06	2.94	.65	.81	.94
U.S. TREASURY . . . . .	.17	1.15	.02	2.37	.23	.13	.19
STATES AND POLITICAL SUBDIV. . . . .	.41	.37	.04	.17	.36	.23	.17
ALL OTHER TRADING ACCT. SECUR. . . . .	.07	.05	.29	.03	.03	.02	.02
BANK INVESTMENT PORTFOLIO	19.66	10.64	27.57	21.68	23.33	17.43	18.40
U.S. TREASURY	9.69	4.67	11.51	8.45	7.68	5.43	7.79
STATES AND POLITICAL SUBDIVISIONS	7.80	5.00	11.87	6.56	11.93	10.00	8.43
ALL OTHER PORTFOLIO SECURITIES . . . . .	.60	.13	.54	1.59	.30	.16	.32
OTHER LOANS AND FEDERAL FUNDS SOLD	53.77	47.68	54.54	55.22	53.92	61.83	56.73
ALL OTHER ASSETS	11.94	15.44	4.96	7.38	8.51	5.65	7.21
TOTAL LOANS AND SECURITIES	74.33	60.33	82.33	79.98	78.06	80.20	75.91
EQUITY CAPITAL - TOTAL	6.95	7.65	7.12	5.76	8.08	6.66	6.47
EQUITY CAPITAL AND SUBORDINATED NOTES	7.34	8.26	7.49	7.05	8.24	7.24	7.01
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					KANSAS CITY	DALLAS	SAN FRANCISCO	TOTAL, ALL DISTRICTS
	CITY	OUTSIDE	ST. LOUIS	MINNEAPOLIS					
CASH BANK BALANCES, ITEMS IN PROCESS . . .	5,594,368	5,799,808	2,172,441	1,140,023	2,660,987	4,426,096	21,339,902	107,339,209	
CURRENCY AND COIN	189,823	537,505	127,607	36,806	89,807	125,081	1,314,124	5,290,308	
RESERVES WITH FEDERAL RESERVE BANKS . . .	1,536,719	1,099,050	255,211	276,402	514,878	1,238,387	6,603,942	20,512,610	
DEMAND BALANCES WITH BANKS IN U.S. . . .	248,416	955,122	242,013	63,728	294,051	543,660	1,259,679	16,563,686	
OTHER BALANCES WITH BANKS IN U.S. . . .	5,126	89,692	16,621	44,536	5,039	26,569	352,437	1,755,071	
BALANCES WITH BANKS IN FRGN. COUNTRIES .	383,702	311,640	219,735	5,561	6,055	74,108	274,041	2,719,636	
CASH ITEMS IN PROCESS OF COLLECTION . . .	3,230,580	2,806,599	1,311,254	712,990	1,751,157	2,418,291	11,535,678	60,497,895	
TOTAL SECURITIES HELD—BOOK VALUE	7,979,440	9,607,431	2,434,156	1,695,216	2,524,030	6,479,868	22,782,492	111,215,348	
U.S. TREASURY—TOTAL	2,954,752	3,699,247	865,836	387,676	981,685	2,381,234	8,969,530	44,312,372	
OTHER U.S. GOVT. AGENCIES—TOTAL	1,353,013	1,154,119	291,417	362,551	163,380	354,324	3,003,523	13,559,334	
STATES AND POLITICAL SUBDIV—TOTAL	3,480,237	4,297,656	1,252,408	901,977	1,365,107	3,711,406	10,566,662	51,042,479	
ALL-OTHER SECURITIES	191,438	453,409	23,835	34,977	13,858	29,818	242,404	2,286,009	
UNCLASSIFIED TOTAL	--	--	660	8,035	--	3,086	373	12,154	
TRADING ACCOUNT SECURITIES	977,857	98,588	62,885	295,010	120,878	81,611	692,416	6,921,160	
U.S. TREASURY	712,975	55,820	14,045	60,127	91,920	40,482	333,043	4,032,713	
OTHER U.S. GOVT. AGENCIES	80,063	8,621	6,651	114,205	2,161	1,294	97,823	965,238	
STATES AND POLITICAL SUBDIVISIONS	132,851	24,653	30,509	112,469	26,747	36,749	256,556	1,644,237	
ALL OTHER TRADING ACCT. SECURITIES	51,968	9,294	11,020	174	50	--	4,621	266,818	
UNCLASSIFIED	--	--	660	8,035	--	3,086	373	12,154	
BANK INVESTMENT PORTFOLIOS	7,001,583	9,508,843	2,371,271	1,400,206	2,403,152	6,398,257	22,090,076	104,294,188	
U.S. TREASURY	2,441,777	3,646,427	851,791	327,549	889,765	2,340,752	8,636,487	40,282,659	
OTHER U.S. GOVT. AGENCIES	1,272,950	1,145,298	284,766	248,346	161,219	353,030	2,905,700	12,954,096	
STATES AND POLITICAL SUBDIVISIONS	3,347,386	4,273,003	1,221,899	789,508	1,338,360	3,674,657	10,310,106	49,398,242	
ALL OTHER PORTFOLIO SECURITIES	139,470	444,115	12,815	34,803	13,808	29,618	237,783	2,019,191	
FED RES STOCK & CORPORATE STOCK	105,283	55,821	22,847	9,430	20,805	38,114	182,249	1,037,482	
FED FUNDS SOLD AND SECUR RESALE AGRMT. . .	1,615,571	2,344,270	1,258,659	290,545	1,040,539	1,595,581	7,734,415	27,118,160	
COMMERCIAL BANKS	1,300,371	2,126,770	873,863	211,058	789,437	1,080,569	6,516,264	20,606,827	
BROKERS AND DEALERS	235,452	102,824	319,718	57,884	236,477	353,149	324,556	4,473,770	
OTHERS	79,748	114,676	65,078	21,803	14,625	161,863	893,595	2,037,563	
OTHER LOANS; GROSS	25,478,918	23,680,916	7,289,370	3,920,175	8,123,196	16,258,715	90,995,859	343,191,851	
LESS: UNEARNED INCOME ON LOANS	104,470	483,373	157,760	32,150	109,744	186,866	1,925,258	5,934,336	
RESERVES FOR LOAN LOSSES	325,368	262,658	86,891	42,151	94,399	182,531	981,786	4,387,685	
OTHER LOANS, NET	25,049,080	22,934,885	7,044,719	3,845,874	7,919,053	15,887,316	88,088,813	332,869,828	
GROSS OTHER LOANS, BY CATEGORY:									
REAL ESTATE LOANS—TOTAL	2,678,212	8,156,849	1,689,614	799,111	1,284,189	2,506,432	30,484,036	80,795,832	
CONSTRUCTION AND LAND DEVELOPMENT	630,381	591,026	454,422	153,426	338,604	1,216,509	4,113,746	13,689,118	
SECURED BY FARMLAND	7,510	52,927	13,514	3,061	8,796	59,988	306,026	656,920	
SECURED BY RESIDENTIAL	1,426,144	5,675,452	714,497	478,265	509,566	573,479	19,792,928	46,496,497	
ONE TO FOUR FAMILY RESIDENCES	1,330,910	5,391,887	658,249	434,331	481,002	514,802	19,008,480	43,775,505	
FHA INSURED	42,310	765,674	85,214	56,948	74,412	58,397	2,554,935	5,212,280	
CONVENTIONAL	1,288,600	4,626,213	573,035	377,383	406,590	456,405	16,453,545	38,563,225	
MULTI-FAMILY RESIDENCES	95,234	283,565	56,248	43,934	28,564	58,677	784,448	2,720,992	
FHA INSURED	25,023	8,846	326	532	2,663	14,154	26,545	273,309	
CONVENTIONAL	70,211	274,719	55,922	43,402	25,901	44,523	757,903	2,447,683	
SECURED BY OTHER PROPERTIES	614,177	1,789,444	507,181	164,559	427,223	656,456	6,221,336	19,784,297	
LOANS TO FINANCIAL INSTITUTIONS	4,014,602	1,528,417	527,717	307,977	561,807	1,296,311	6,068,761	32,318,473	
LOANS TO REAL ESTATE INVEST TRUSTS	811,695	390,760	130,483	126,339	208,081	691,459	1,745,570	7,690,504	
LOANS TO DOMESTIC COMMERCIAL BANKS	123,491	68,981	55,121	22,839	31,892	66,961	697,221	2,481,357	
LOANS TO BANKS IN FOREIGN COUNTRIES	272,088	259,192	59,093	51,455	11,600	69,583	1,190,995	6,072,040	
LOANS TO OTHER DEPOSITORY INST.	52,764	32,144	42,085	5,282	13,986	82,998	393,295	1,212,039	
LOANS TO OTHER FINANCIAL INST.	2,754,564	777,340	240,935	102,062	296,248	385,310	2,041,680	14,862,533	
LOANS TO SEC. BROKERS AND DEALERS	1,457,363	312,702	101,843	67,735	34,114	73,669	1,410,687	10,935,612	
OTHER LOANS TO PURCH/CARRY SECURITIES	293,985	204,927	146,426	235,309	361,007	529,590	175,280	2,814,447	
LOANS TO FARMERS—EXCEPT REAL ESTATE	178,359	148,497	78,088	46,818	513,611	341,849	3,222,537	5,123,996	
COMMERCIAL AND INDUSTRIAL LOANS	13,149,238	7,158,444	2,967,331	1,830,313	3,099,135	8,220,640	27,738,142	136,334,247	
LOANS TO INDIVIDUALS—TOTAL	2,333,870	5,319,659	1,621,168	414,879	1,994,310	2,362,756	19,529,835	63,355,657	
INSTALLMENT LOANS	1,505,288	4,591,941	1,240,646	286,559	1,511,802	1,731,190	17,261,025	51,409,628	
PASSENGER AUTOMOBILES	178,525	1,920,616	451,733	104,686	344,965	645,156	5,873,797	17,761,503	
RESIDENTIAL—REPAIR/MODERNIZE	77,440	360,976	120,202	14,601	73,919	147,921	855,681	3,239,562	
CREDIT CARDS AND RELATED PLANS	1,027,068	1,208,145	389,346	75,371	769,240	548,083	4,244,598	14,899,111	
CHARGE ACCT CREDIT CARDS	40,559	1,064,912	362,868	45,863	745,228	529,938	3,418,689	12,117,382	
CHECK & REVOLVING CREDIT PLANS	53,548	143,233	26,478	29,508	24,012	18,145	825,909	2,781,729	
OTHER RETAIL CONSUMER GOODS—TOTAL	18,612	263,260	73,887	12,876	158,373	109,256	3,254,056	7,022,408	
MOBILE HOMES	34,936	293,000	79,259	35,643	57,636	82,012	1,649,295	3,468,725	
OTHER	128,148	515,944	126,219	43,382	107,669	198,762	1,604,761	8,315,044	
SINGLE PAYMENT LOANS TO INDIVIDUALS	828,582	727,718	380,522	128,320	482,508	631,566	2,268,810	11,946,029	
ALL OTHER LOANS	1,373,269	851,421	157,183	218,033	275,023	927,468	2,366,583	11,513,590	
TOTAL LOANS AND SECURITIES, NET	34,749,374	34,942,407	10,760,381	5,841,065	11,504,427	24,000,879	118,787,969	472,240,818	
DIRECT LEASE FINANCING	98,423	218,641	160,897	145,435	88,239	148,277	2,406,127	5,506,250	
FIXED ASSETS—BLDGNS,FURN,REAL EST.	793,365	853,822	304,570	109,069	305,328	561,564	2,891,954	11,620,707	
INVEST. IN UNCONSOLIDATED SUBSIDIARIES	182,144	79,902	13,817	17,343	3,371	43,458	714,718	2,993,080	
CUSTOMER ACCEPTANCES OUTSTANDING	1,089,043	269,254	56,288	139,175	38,378	637,343	3,308,702	14,688,987	
OTHER ASSETS	1,240,928	1,350,977	311,108	116,161	186,551	426,011	6,171,688	28,449,963	
TOTAL ASSETS	43,747,646	43,514,812	13,779,503	7,508,271	14,787,281	30,243,627	155,621,060	642,841,017	
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, JUNE 30, 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	10,932,214	12,172,090	4,616,927	2,159,886	5,499,094	9,747,041	44,542,286	209,668,177
MUTUAL SAVINGS BANK	960	1,582	89	6,698	---	---	38,769	1,061,578
OTHER INDIV., PARTNERSHIPS AND CORP.	7,802,372	9,053,872	3,127,485	1,514,950	3,661,587	7,251,001	37,430,462	146,001,732
U.S. GOVERNMENT	166,952	311,206	95,088	46,354	118,834	152,087	822,536	3,583,101
STATES AND POLITICAL SUBDIVISIONS	184,323	706,590	129,927	59,345	204,641	425,917	1,180,971	6,968,651
FOREIGN GOVTS, CENTRAL BANKS, ETC	25,250	1,135	146	111	---	3,020	54,251	1,281,105
COMMERCIAL BANKS IN U.S.	2,146,686	1,263,108	1,165,912	461,301	1,199,846	1,675,165	2,334,969	34,210,420
BANKS IN FOREIGN COUNTRIES	224,790	65,277	15,593	22,852	9,526	93,091	655,325	7,554,686
CERTIFIED AND OFFICERS CHECKS ETC	360,881	769,321	82,664	48,275	104,660	146,810	2,025,002	9,006,901
TIME DEPOSITS	15,694,763	12,128,346	3,578,486	1,893,503	4,244,665	10,404,509	46,996,648	175,090,051
ACCUMULATED FOR PMT. OF PERS. LOANS	---	---	---	---	---	---	---	1,109
MUTUAL SAVINGS BANKS	37,000	---	---	400	---	1,800	398	251,574
OTHER INDIV., PARTNERSHIPS AND CORP.	12,118,037	9,426,670	2,834,307	1,626,087	3,085,484	6,684,058	37,073,090	135,160,321
U.S. GOVERNMENT	39,452	1,639	20,940	405	15,506	38,166	294,916	586,467
STATES AND POLITICAL SUBDIVISIONS	1,260,806	2,594,044	591,130	212,634	993,691	3,299,471	6,664,611	24,776,298
FOREIGN GOVTS, CENTRAL BANKS, ETC	1,201,173	10,470	---	---	19,900	3,808	1,343,125	7,084,617
COMMERCIAL BANKS IN U.S.	910,581	95,523	132,109	53,977	130,084	377,206	1,451,644	6,180,403
BANKS IN FOREIGN COUNTRIES	127,714	---	---	---	---	---	168,664	1,049,263
SAVINGS DEPOSITS	2,757,604	10,226,091	1,768,459	581,856	1,699,368	2,164,631	32,102,303	93,719,859
MUTUAL SAVINGS BANKS	---	---	---	---	---	---	---	394
INDIVIDUALS AND NON-PROFIT ORGANIZATION CORPS. & OTHER PROFIT ORGANIZATIONS	2,611,581	9,521,866	1,670,794	531,946	1,519,522	1,989,448	30,102,868	87,440,961
U. S. GOVERNMENT	136,761	478,467	94,129	49,679	152,529	170,213	1,764,215	4,966,734
STATE AND POLITICAL SUBDIVISIONS	---	---	---	---	58	1,047	11,935	20,725
FOREIGN GOVERNMENTS, CENTRAL BANKS, ETC	9,260	225,674	3,475	229	27,257	1,797	223,285	1,266,830
COMMERCIAL BANKS IN UNITED STATES	2	64	61	---	---	2	166	1,177
BANKS IN FOREIGN COUNTRIES	---	---	---	---	---	---	---	140
TOTAL DEPOSITS	29,384,581	34,526,526	9,963,871	4,635,245	11,443,127	22,316,231	123,641,235	478,478,084
FED FUNDS PUR AND SECUR REPURCH AGRMT	8,968,572	4,803,700	2,261,767	1,769,100	1,947,381	4,126,744	13,187,093	76,671,296
COMMERCIAL BANKS	5,902,644	1,925,920	1,488,173	1,239,921	1,628,024	3,394,917	5,687,395	37,798,700
BROKERS AND DEALERS	1,897,346	1,280,959	37,667	134,834	31,637	29,367	2,092,570	12,108,466
OTHERS	1,168,582	1,593,821	755,927	394,345	287,520	702,460	5,407,128	26,740,129
OTHER LIABILITIES FOR BORROWED MONEY	179,201	84,407	202,517	177,733	62,107	244,016	1,967,519	8,132,983
MORTGAGE INDEBTEDNESS	28,417	41,354	62,953	4,434	36,475	96,445	290,458	1,210,467
BANK ACCEPTANCES OUTSTANDING	1,095,284	269,361	56,268	139,375	38,378	637,478	3,309,195	15,319,678
OTHER LIABILITIES	1,106,326	732,941	297,703	236,219	184,941	605,941	3,557,121	16,377,036
TOTAL LIABILITIES	40,782,380	40,458,309	12,865,099	6,962,104	13,712,208	28,026,854	145,952,624	596,189,544
SUBORDINATED NOTES AND DEBENTURES	79,916	178,549	48,786	76,500	90,881	213,350	1,112,108	3,690,939
EQUITY CAPITAL	2,885,349	2,877,954	865,618	469,667	984,191	2,003,424	8,556,327	42,955,532
PREFERRED STOCK	---	---	7	---	---	---	6,000	8,395
COMMON STOCK	570,237	514,470	184,154	146,750	228,737	476,847	1,599,056	8,558,936
SURPLUS	1,403,576	1,195,071	318,073	150,477	323,968	558,842	3,342,766	16,637,449
UNDIVIDED PROFITS	859,327	1,124,115	346,294	163,910	423,329	890,423	3,515,203	17,032,094
OTHER CAPITAL RESERVES	52,209	30,298	17,090	8,530	8,157	77,311	79,302	656,657
TOTAL LIABILITIES AND EQUITY CAPITAL	43,747,646	43,514,812	13,779,503	7,506,271	14,787,281	30,243,627	155,621,060	642,836,017
DEMAND DEPOSITS ADJUSTED	5,367,996	7,791,177	2,044,673	939,241	2,429,257	5,501,548	29,849,103	111,376,761
AVERAGE FOR LAST 15 OR 30 DAYS:								
AVG CASH AND DUE FROM BANKS	5,618,735	5,439,695	2,051,375	973,503	2,691,889	4,194,854	18,218,470	97,035,477
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	1,900,828	2,247,217	1,034,023	180,809	1,161,492	1,569,207	6,209,102	27,331,434
AVG TIME LOANS	24,971,825	22,858,237	7,049,971	3,811,243	7,876,059	15,898,422	87,910,274	332,183,026
AVG TOTAL DEPOSITS OF \$100,000 OR MORE	12,833,087	4,953,536	1,959,261	1,493,568	2,964,755	8,461,767	29,823,187	118,655,485
AVG TOTAL DEPOSITS	28,441,157	33,586,885	9,597,498	4,429,028	11,313,284	21,449,511	120,309,057	461,309,935
AVG FED FUNDS PUR & SECUR REPURCH AGRMT	9,824,774	4,999,520	2,496,006	1,720,876	2,098,970	4,803,080	10,784,004	79,078,065
AVG OTHER LIAB FOR BORROWED MONEY	171,385	117,361	55,063	192,425	56,814	217,713	1,453,223	7,245,409
STAND BY LETTERS OF CREDIT OUTSTANDING	1,268,625	265,247	117,260	216,245	210,454	509,332	2,473,402	16,058,540
TIME DEPOSITS OF \$100,000 OR MORE	13,253,328	4,905,665	2,031,777	1,417,593	3,008,631	8,857,865	30,548,785	140,811,574
CERTIFICATES OF DEPOSIT	11,450,215	4,668,009	1,914,217	1,353,081	2,831,185	6,765,251	23,419,359	103,410,947
OTHER TIME DEPOSITS	1,803,113	237,656	117,560	64,514	177,446	2,092,014	7,129,426	17,400,627
SELECTED RATIOS:								
PERCENTAGE OF TOTAL ASSETS								
CASH AND BALANCES WITH OTHER BANKS	12.79	13.31	15.77	15.18	18.00	14.63	13.70	16.69
TOTAL SECURITIES HELD	18.24	22.07	17.67	22.58	17.07	21.43	14.64	17.30
TRADING ACCOUNT SECURITIES	2.24	.23	.46	3.93	.82	.27	.44	1.08
U. S. TREASURY	1.63	.13	.10	.80	.62	.13	.21	.63
STATES AND POLITICAL SUBDIV. . . . .	.30	.06	.22	1.50	.18	.12	.16	.26
ALL OTHER TRADING ACCT. SECUR. . . . .	.12	.02	.08	---	---	---	---	.04
BANK INVESTMENT PORTFOLIO	16.00	21.85	17.21	16.65	16.25	21.16	14.19	16.22
U. S. TREASURY	5.12	8.37	6.18	4.30	6.02	7.74	5.55	6.27
STATES AND POLITICAL SUBDIVISIONS	7.65	9.87	8.87	10.52	9.05	12.15	6.63	7.68
ALL OTHER PORTFOLIO SECURITIES . . . . .	.32	1.02	.09	.46	.09	.10	.15	.31
OTHER LOANS AND FEDERAL FUNDS SOLD	60.95	58.09	60.26	55.09	60.59	57.81	61.57	56.00
ALL OTHER ASSETS	8.02	6.50	6.31	7.15	4.35	6.13	10.07	10.00
TOTAL LOANS AND SECURITIES	79.43	80.29	78.09	77.80	77.80	79.36	76.33	73.46
EQUITY CAPITAL - TOTAL	6.60	6.61	6.28	6.26	6.66	6.62	5.50	6.68
EQUITY CAPITAL AND SUBORDINATED NOTES	6.78	7.02	6.64	7.27	7.27	7.33	6.21	7.26
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.