



# FEDERAL RESERVE

## statistical release

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For immediate release  
January 28, 1970

### WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$2,474 million in the week ended January 21. This reflected a decrease of \$1,679 million in loans (adjusted), a decrease of \$534 million in U.S. Treasury security holdings and a decrease of \$261 million in holdings of "other" securities. Demand deposits adjusted decreased \$1,460 million while U.S. Government demand deposits increased \$1,954 million. Total time and savings deposits decreased \$428 million. Gross liabilities of banks to their foreign branches decreased \$509 million.

Commercial and industrial loans decreased a net of \$332 million; during the comparable week a year ago these loans increased \$315 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$476 million, and their loans for purchasing or carrying "other" securities decreased \$110 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$368 million and those involving "other" securities increased \$8 million. Loans to sales and personal finance institutions decreased \$78 million as compared with a decrease of \$221 million during the corresponding week in 1969. Real estate loans decreased \$23 million, and consumer instalment loans decreased \$72 million.

Total U.S. Treasury securities held decreased \$534 million. Holdings of Treasury bills decreased \$487 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$97 million. Longer term Treasury note and bond holdings decreased \$144 million.

Savings deposits declined \$171 million and "other" time deposits declined \$257 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, declined \$90 million.

NOTE: Because of the June 25, 1969 revision in the "Weekly Condition Report of Large Commercial Banks," regrouping of balance sheet items together with the usual adjustments for consolidation of domestic subsidiaries and for bank mergers and withdrawals, is necessary to establish comparability between certain items on the revised statement and the data collected prior to the revisions. These adjustments have been taken into account in computing the statistics on "net change" from the comparable date a year earlier shown on all condition statements since the revision. The items for which such regroupings are made, and the specific regroupings used in computing net changes between current and pre-revision data are as follows:

Item	Computation of Net Change
a. Loans and investments, (gross)	Current "Loans and investments (gross)" plus "Investments in subsidiaries not consolidated" minus pre-revision "Total loans and investments" plus "Reserves for loans."
b. Other loans--total	Current "Other loans--total" plus "Federal funds sold and securities purchased under agreements to resell--total" minus pre-revision "Loans (net of valuation reserves)" plus "Reserves for loans."
c. Commercial and industrial loans	Current "Commercial and industrial loans" plus "Federal funds sold and securities purchased under agreements to resell--other" minus pre-revision "Commercial and industrial loans."
d. Loans to brokers and dealers for purchasing or carrying-- U. S. Treasury securities	Current "Loans to brokers and dealers for purchasing or carrying--U. S. Treasury securities" plus "Federal funds sold and securities purchased under agreements to resell--brokers and dealers--involving U. S. Treasury securities" minus pre-revision "Loans to brokers and dealers for purchasing or carrying--U.S. Government securities."
e. Loans to brokers and dealers for purchasing or carrying-- other securities	Current "Loans to brokers and dealers for purchasing or carrying--other securities" plus "Federal funds sold and securities purchased under agreements to resell--brokers and dealers--involving other securities" minus pre-revision "Loans to brokers and dealers for purchasing or carrying--other securities."
f. Loans to domestic commercial banks	Current "Loans to domestic commercial banks" plus "Federal funds sold and securities purchased under agreements to resell--commercial banks" minus pre-revision "Loans to domestic commercial banks."
g. Other securities--total	Current "Other securities--total" plus "Investments in subsidiaries not consolidated" minus pre-revision "Obligations of States and political subdivisions" and "Other bonds, corporate stocks, and securities."
h. Other securities--other bonds, corporate stocks, and securities-- all other (including corporate stocks)	Current "Other securities--Other bonds, corporate stocks and securities--all other (including corporate stocks)" plus "Investments in subsidiaries not consolidated" minus pre-revision "Other bonds, corporate stocks, and securities--all other (including corporate stocks)".
i. Borrowings--from others	Current "Borrowings--from others" plus "Federal funds purchased and securities sold under agreements to repurchase" minus pre-revision "Borrowings--from others".
j. Total loans and investments, gross adjusted	Current "Total loans and investments, gross adjusted" plus "Investments in subsidiaries not consolidated" minus pre-revision "Total loans net adjusted and investments" plus "Reserves for loans."

	JAN. 21, 1970 <u>p/</u>	CHANGE SINCE	
		JAN. 14, 1970 *	JAN. 22, 1969
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	232,776	-2,292	+ 936 <u>a/</u>
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	5,789	- 169	NA
COMMERCIAL BANKS	5,477	+ 210	NA
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	114	- 368	NA
INVOLVING OTHER SECURITIES	137	+ 8	+ NA
OTHERS	61	- 19	NA
OTHER LOANS--TOTAL	169,105	-1,328	+ 9,161 <u>b/</u>
COMMERCIAL AND INDUSTRIAL LOANS	78,821	- 332	+ 5,244 <u>c/</u>
AGRICULTURAL LOANS	2,027	- 1	- 2
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	628	- 476	- 147 <u>d/</u>
OTHER SECURITIES	2,959	- 110	- 760 <u>e/</u>
OTHER LOANS FOR PURCHASING OR CARRYING--			
U.S. TREASURY SECURITIES	98	- 6	- 6
OTHER SECURITIES	2,460	- 15	- 267
LOANS TO NONBANK FINANCIAL INSTITUTIONS--			
SALES FINANCE, PERSONAL FINANCE, ETC.	5,750	- 78	+ 377
OTHER	5,819	+ 1	+ 758
REAL ESTATE LOANS	33,484	- 23	+ 1,153
LOANS TO DOMESTIC COMMERCIAL BANKS	457	- 28	+ 1,594 <u>f/</u>
LOANS TO FOREIGN COMMERCIAL BANKS	1,447	- 60	- 77
CONSUMER INSTALMENT LOANS	20,223	- 72	+ 1,440
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	964	- 20	- 84
OTHER LOANS	13,968	- 108	- 62
U. S. TREASURY SECURITIES--TOTAL	22,617	- 534	- 5,561
TREASURY BILLS	2,982	- 487	- 1,309
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,678	+ 97	- 1,609
1 YEAR TO 5 YEARS	13,084	- 137	+ 941
AFTER 5 YEARS	2,873	- 7	- 3,584
OTHER SECURITIES--TOTAL	35,265	- 261	- 2,664 <u>g/</u>
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	3,292	- 99	- 1,585
ALL OTHER	28,382	- 128	- 848
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,048	- 9	- 369
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,543	- 25	+ 138 <u>h/</u>
CASH ITEMS IN PROCESS OF COLLECTION	32,568	-1,594	+ 5,190
RESERVES WITH FEDERAL RESERVE BANKS	18,671	+1,892	+ 1,117
CURRENCY AND COIN	3,258	- 155	+ 185
BALANCES WITH DOMESTIC BANKS	4,879	+ 215	+ 327
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	599	+ 5	NA
OTHER ASSETS	12,980	- 152	+ 1,836
TOTAL ASSETS/LIABILITIES	305,731	-2,081	+ 9,591
L I A B I L I T I E S			
DEMAND DEPOSITS--TOTAL	136,221	-1,426	+ 7,324
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	94,300	-3,635	+ 1,647
STATES AND POLITICAL SUBDIVISIONS	6,227	+ 48	+ 317
U. S. GOVERNMENT	3,513	+1,954	- 1,380
DOMESTIC INTERBANK -- COMMERCIAL	17,695	- 326	+ 2,917
MUTUAL SAVINGS	683	- 104	+ 8
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	718	- 14	- 29
COMMERCIAL BANKS	2,277	+ 24	+ 437
CERTIFIED AND OFFICERS CHECKS	10,808	+ 627	+ 3,407
TIME AND SAVINGS DEPOSITS--TOTAL (1)	95,279	- 428	-15,256
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	45,985	- 171	- 2,599
OTHER TIME DEPOSITS	35,783	- 201	- 8,837
STATES AND POLITICAL SUBDIVISIONS	6,605	- 41	- 4,985
DOMESTIC INTERBANK	284	+ 6	- 319
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6,329	- 18	+ 1,735
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	16,706	- 513	NA
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,825	+ 924	+ 1,098
FROM OTHERS	2,720	- 107	+ 8,856 <u>i/</u>
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	25,592	- 479	+ 5,828
RESERVES FOR LOANS	4,024	- 6	+ 515
RESERVES FOR SECURITIES	85	- 12	- 40
TOTAL CAPITAL ACCOUNTS	23,279	- 34	+ 1,266
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (2)	168,960	-1,679	+ 7,567
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (2)	226,842	-2,474	- 658 <u>1/</u>
DEMAND DEPOSITS ADJUSTED (3)	82,445	-1,460	+ 597
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	10,430	- 90	-10,912
TO INDIVIDUALS, PARTNERSHIPS, CORPS.	5,016	- 117	- 8,486
TO OTHERS	5,414	+ 27	- 2,426
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	13,858	- 509	+ 5,322

- (1) INCLUDES TIME DEPOSITS OF U.S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.  
 (2) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.  
 (3) ALL DEMAND DEPOSITS EXCEPT U.S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS,  
 LESS CASH ITEMS IN PROCESS OF COLLECTION.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,  
JANUARY 21, 1970

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICH-MOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	9,709	71,471	9,045	17,340	11,429	9,548
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	167	2,050	212	304	256	434
COMMERCIAL BANKS	130	1,906	211	298	256	425
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	20	--	3	--	--
INVOLVING OTHER SECURITIES	--	101	1	3	--	8
OTHERS	37	23	--	--	--	1
OTHER LOANS--TOTAL	7,164	53,499	6,801	11,518	8,013	6,672
COMMERCIAL AND INDUSTRIAL LOANS	3,345	29,832	3,101	5,202	2,746	2,814
AGRICULTURAL LOANS	7	59	9	9	67	67
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	458	29	5	23	--
OTHER SECURITIES	21	1,971	42	81	70	65
OTHER LOANS FOR PURCHASING OR CARRYING--U.S. TREASURY SECURITIES	1	10	4	9	16	3
OTHER SECURITIES	24	804	67	133	60	76
LOANS TO NONBANK FINANCIAL INSTITUTIONS--SALES FINANCE, PERSONAL FINANCE, ETC.						
OTHER	156	2,164	340	395	204	201
REAL ESTATE LOANS	217	2,069	251	227	285	262
LOANS TO DOMESTIC COMMERCIAL BANKS	1,565	6,683	1,197	2,604	1,762	916
LOANS TO FOREIGN COMMERCIAL BANKS	10	298	8	3	6	15
LOANS TO FOREIGN COMMERCIAL BANKS	21	860	61	58	6	5
CONSUMER INSTALMENT LOANS	937	3,741	909	1,618	1,954	1,150
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	18	622	65	11	7	--
OTHER LOANS	835	3,928	718	1,163	807	1,098
U. S. TREASURY SECURITIES--TOTAL	874	6,317	759	2,002	1,391	1,054
TREASURY BILLS	161	1,349	18	220	100	79
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	133	961	120	281	369	289
1 YEAR TO 5 YEARS	244	3,352	522	1,288	811	599
AFTER 5 YEARS	336	655	99	213	111	87
OTHER SECURITIES--TOTAL	1,504	9,605	1,273	3,516	1,769	1,388
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	135	1,672	31	445	85	47
ALL OTHER	1,247	7,016	1,152	2,886	1,483	1,182
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	13	207	22	47	57	37
ALL OTHER (INCLUDING CORPORATE STOCKS)	109	710	68	138	144	122
CASH ITEMS IN PROCESS OF COLLECTION	1,237	17,535	759	1,144	960	1,330
RESERVES WITH FEDERAL RESERVE BANKS	887	6,070	619	1,428	791	671
CURRENCY AND COIN	187	804	190	310	288	164
BALANCES WITH DOMESTIC BANKS	202	785	259	415	254	430
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	50	290	45	24	5	6
OTHER ASSETS	534	5,289	359	501	475	518
TOTAL ASSETS/LIABILITIES	12,806	102,244	11,276	21,162	14,202	12,667
L I A B I L I T I E S						
DEMAND DEPOSITS--TOTAL	6,368	50,738	5,134	8,282	6,932	6,412
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,699	29,124	3,952	6,664	5,603	4,423
STATES AND POLITICAL SUBDIVISIONS	389	1,673	203	481	439	530
U. S. GOVERNMENT	182	996	182	276	195	143
DOMESTIC INTERBANK -- COMMERCIAL	763	7,471	549	629	504	1,227
MUTUAL SAVINGS	131	488	38	5	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	534	9	--	57	3
COMMERCIAL BANKS	57	1,664	53	31	20	23
CERTIFIED AND OFFICERS CHECKS	142	8,788	148	196	107	63
TIME AND SAVINGS DEPOSITS--TOTAL (1)	2,982	21,556	3,724	8,048	4,927	3,733
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--SAVINGS DEPOSITS	1,687	9,266	1,660	4,752	2,661	1,725
OTHER TIME DEPOSITS	1,105	6,894	1,836	2,563	1,889	1,671
STATES AND POLITICAL SUBDIVISIONS	72	651	79	614	315	291
DOMESTIC INTERBANK	18	164	12	6	3	21
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	98	4,435	124	110	52	19
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	789	6,642	577	1,132	389	784
BORROWINGS--FROM FEDERAL RESERVE BANKS	191	408	16	--	36	--
FROM OTHERS	42	552	116	111	79	192
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,196	14,220	609	1,384	558	345
RESERVES FOR LOANS	165	1,500	168	248	168	139
RESERVES FOR SECURITIES	3	3	--	29	8	8
TOTAL CAPITAL ACCOUNTS	1,070	7,625	932	1,928	1,105	1,054
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (2)	7,191	53,345	6,794	11,521	8,007	6,666
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (2)	9,569	69,267	8,826	17,039	11,167	9,108
DEMAND DEPOSITS ADJUSTED (3)	4,186	24,736	3,644	6,233	5,273	3,712
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	326	3,242	229	771	389	412
TO INDIVIDUALS, PARTNERSHIPS, CORPS.	181	949	134	325	241	235
TO OTHERS	145	2,293	95	446	148	177

- (1) INCLUDES TIME DEPOSITS OF U.S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.  
 (2) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.  
 (3) ALL DEMAND DEPOSITS EXCEPT U.S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.

JANUARY 21, 1970

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	32,865	5,342	2,198	5,032	8,967	49,830
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	629	239	24	127	285	1,062
COMMERCIAL BANKS	616	234	24	127	277	973
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	10	--	--	--	8	73
INVOLVING OTHER SECURITIES	3	5	--	--	--	16
OTHERS	--	--	--	--	--	--
OTHER LOANS--TOTAL	23,545	3,639	1,617	3,547	6,071	37,019
COMMERCIAL AND INDUSTRIAL LOANS	10,384	1,674	799	1,413	3,065	14,446
AGRICULTURAL LOANS	107	30	11	213	111	1,337
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	62	3	--	5	1	35
OTHER SECURITIES	339	42	7	23	41	257
OTHER LOANS FOR PURCHASING OR CARRYING--U.S. TREASURY SECURITIES	31	2	--	3	1	18
OTHER SECURITIES	469	52	47	83	400	245
LOANS TO NONBANK FINANCIAL INSTITUTIONS--SALES FINANCE, PERSONAL FINANCE, ETC.	1,003	146	60	123	130	828
OTHER	878	166	85	163	336	880
REAL ESTATE LOANS	5,781	606	285	529	642	10,914
LOANS TO DOMESTIC COMMERCIAL BANKS	25	19	14	10	11	38
LOANS TO FOREIGN COMMERCIAL BANKS	214	--	9	--	11	202
CONSUMER INSTALMENT LOANS	2,480	491	205	534	726	5,478
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	135	--	1	--	1	104
OTHER LOANS	1,637	408	94	448	595	2,237
U. S. TREASURY SECURITIES--TOTAL	3,591	653	209	558	948	4,261
TREASURY BILLS	437	54	56	71	69	368
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	515	155	15	118	168	554
1 YEAR TO 5 YEARS	1,938	349	106	320	596	2,959
AFTER 5 YEARS	701	95	32	49	115	380
OTHER SECURITIES--TOTAL	5,100	811	348	800	1,663	7,488
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	356	19	1	16	31	454
ALL OTHER	4,189	712	317	639	1,514	6,045
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	195	11	17	19	51	372
ALL OTHER (INCLUDING CORPORATE STOCKS)	360	69	13	126	67	617
CASH ITEMS IN PROCESS OF COLLECTION	2,933	667	361	873	1,162	3,607
RESERVES WITH FEDERAL RESERVE BANKS	2,639	432	222	469	750	3,693
CURRENCY AND COIN	440	70	18	56	84	647
BALANCES WITH DOMESTIC BANKS	753	172	40	251	447	871
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	91	4	2	3	11	68
OTHER ASSETS	1,400	167	106	232	512	2,887
TOTAL ASSETS/LIABILITIES	41,121	6,854	2,947	6,916	11,933	61,603
L I A B I L I T I E S						
DEMAND DEPOSITS--TOTAL	15,747	3,454	1,478	3,752	5,762	22,162
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	11,643	2,143	926	2,509	4,045	18,569
STATES AND POLITICAL SUBDIVISIONS	789	226	84	240	259	914
U. S. GOVERNMENT	613	94	48	102	139	543
DOMESTIC INTERBANK -- COMMERCIAL	2,219	950	376	856	1,195	956
MUTUAL SAVINGS	1	--	2	--	--	11
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	23	--	--	--	12	75
COMMERCIAL BANKS	113	9	9	5	23	270
CERTIFIED AND OFFICERS' CHECKS	346	32	33	40	89	824
TIME AND SAVINGS DEPOSITS--TOTAL(1)	15,316	1,931	694	1,818	3,253	27,297
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	6,916	808	207	758	926	14,619
OTHER TIME DEPOSITS	6,855	954	479	909	1,611	9,017
STATES AND POLITICAL SUBDIVISIONS	1,025	160	6	137	686	2,569
DOMESTIC INTERBANK	17	1	--	1	19	22
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	459	7	2	--	8	1,015
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,168	589	353	440	1,073	2,770
BORROWINGS--FROM FEDERAL RESERVE BANKS	455	18	41	24	98	538
FROM OTHERS	716	13	20	45	290	544
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,992	170	94	134	337	3,553
RESERVES FOR LOANS	569	70	33	76	136	752
RESERVES FOR SECURITIES	8	9	--	--	13	4
TOTAL CAPITAL ACCOUNTS	3,150	600	234	627	971	3,983
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (2)	23,533	3,625	1,603	3,537	6,068	37,070
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (2)	32,224	5,089	2,160	4,895	8,679	48,819
DEMAND DEPOSITS ADJUSTED (3)	9,982	1,743	693	1,921	3,266	17,056
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	1,224	258	72	290	1,012	2,205
TO INDIVIDUALS, PARTNERSHIPS, CORPS.	555	126	64	183	728	1,295
TO OTHERS	669	132	8	107	284	910

(1) INCLUDES TIME DEPOSITS OF U.S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.

(2) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.

(3) ALL DEMAND DEPOSITS EXCEPT U.S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.