



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
May 13, 1970

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$454 million in the week ended May 6. This reflected an increase of \$640 million in loans (adjusted), a decrease of \$408 million in U. S. Treasury security holdings and an increase of \$222 million in holdings of "other" securities. Demand deposits adjusted decreased \$2,897 million while U.S. Government demand deposits increased \$139 million. Total time and savings deposits decreased \$72 million. Gross liabilities of banks to their foreign branches decreased \$4 million.

Commercial and industrial loans increased a net of \$473 million; during the comparable week a year ago these loans decreased \$78 million. Loans to brokers and dealers for purchasing or carrying U. S. Treasury securities decreased \$180 million, and their loans for purchasing or carrying "other" securities decreased \$63 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U. S. Treasury securities decreased \$60 million and those involving "other" securities increased \$69 million. Loans to sales and personal finance institutions increased \$257 million as compared with a decrease of \$109 million during the corresponding week in 1969. Real estate loans decreased \$35 million, and consumer instalment loans increased \$11 million.

Total U. S. Treasury securities held decreased \$408 million. Holdings of Treasury bills decreased \$354 million and holdings of "other" U. S. Treasury securities maturing within 1 year decreased \$24 million. Longer term Treasury note and bond holdings decreased \$30 million.

Savings deposits increased \$76 million and "all other" time deposits increased \$4 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, declined \$58 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 securi- ties--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."

	MAY 6, 1970	CHANGE SINCE	
		APRIL 29, 1970	MAY 7, 1969
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	236,536	+ 920	+ 3,376 <u>a/</u>
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	6,699	+ 502	NA
COMMERCIAL BANKS	6,238	+ 447	NA
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	270	- 60	NA
INVOLVING OTHER SECURITIES	82	+ 69	NA
OTHERS	109	+ 46	NA
OTHER LOANS--TOTAL (1)	169,156	+ 604	+ 4,860 <u>b/</u>
COMMERCIAL AND INDUSTRIAL LOANS (1)	79,398	+ 473	+ 2,806 <u>c/</u>
AGRICULTURAL LOANS	2,024	- 1	+ 2
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	609	- 180	- 87 <u>d/</u>
OTHER SECURITIES	3,215	- 63	- 292 <u>e/</u>
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	100	+ 1	- 6
OTHER SECURITIES	2,329	- 2	- 393
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	5,813	+ 257	- 197
OTHER	5,504	- 55	+ 331
REAL ESTATES LOANS	33,332	- 35	+ 378
LOANS TO DOMESTIC COMMERCIAL BANKS	466	+ 19	+ 2,120 <u>f/</u>
LOANS TO FOREIGN COMMERCIAL BANKS	1,354	+ 43	- 383
CONSUMER INSTALMENT LOANS	20,300	+ 11	+ 1,037
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	996	- 16	+ 20
OTHER LOANS	13,716	+ 152	- 476
U. S. TREASURY SECURITIES--TOTAL	22,470	- 408	- 1,892
TREASURY BILLS	3,069	- 354	+ 1,198
TREASURY CERTIFICATES OF INDEBTEDNESS			
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,383	- 24	- 2,057
1 YEAR TO 5 YEARS	13,616	- 18	+ 2,032
AFTER 5 YEARS	2,402	- 12	- 3,065
OTHER SECURITIES--TOTAL	38,211	+ 222	+ 416 <u>g/</u>
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	4,901	+ 39	+ 15
ALL OTHER	29,118	+ 212	- 186
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,039	- 20	- 292
ALL OTHER (INCLUDING CORPORATE STOCKS)	3,153	- 9	+ 879 <u>h/</u>
CASH ITEMS IN PROCESS OF COLLECTION	33,039	+ 2,489	+ 4,142
RESERVES WITH FEDERAL RESERVE BANKS	17,746	+ 959	+ 1,384
CURRENCY AND COIN	2,984	- 239	+ 212
BALANCES WITH DOMESTIC BANKS	4,870	+ 579	+ 564
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	688	- 3	NA
OTHER ASSETS	13,996	+ 216	+ 2,175
TOTAL ASSETS/LIABILITIES	309,859	+ 4,921	+ 11,853
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	134,095	+ 2,311	+ 5,265
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	90,010	- 1,693	+ 2,417
STATES AND POLITICAL SUBDIVISIONS	6,969	+ 522	+ 541
U. S. GOVERNMENT	4,420	+ 139	- 3,252
DOMESTIC INTERBANK -- COMMERCIAL	18,987	+ 2,580	+ 2,959
MUTUAL SAVINGS	622	+ 35	- 94
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	817	+ 61	+ 156
COMMERCIAL BANKS	2,153	- 99	+ 221
CERTIFIED AND OFFICERS CHECKS	10,117	+ 766	+ 2,317
TIME AND SAVINGS DEPOSITS--TOTAL (2)	99,210	- 72	- 7,818
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	45,968	+ 76	- 1,904
OTHER TIME DEPOSITS	36,743	- 19	- 6,143
STATES AND POLITICAL SUBDIVISIONS	8,967	+ 49	- 1,802
DOMESTIC INTERBANK	338	+ 21	- 151
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6,904	- 200	+ 2,381
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	20,404	+ 2,361	NA <u>i/</u>
BORROWINGS--FROM FEDERAL RESERVE BANKS	434	- 246	- 214
FROM OTHERS	2,547	+ 71	+ 9,278
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	25,254	+ 347	+ 3,690
RESERVES FOR LOANS	4,036	- 1	+ 492
RESERVES ON SECURITIES	79	--	- 46
TOTAL CAPITAL ACCOUNTS	23,800	+ 150	+ 1,206
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	169,151	+ 640	+ 2,740
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	229,832	+ 454	+ 1,264 <u>j/</u>
DEMAND DEPOSITS ADJUSTED (4)	77,649	- 2,897	+ 1,416
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	12,988	- 58	- 4,484
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,948	+ 1	- 4,791
TO OTHERS	7,040	- 59	+ 307
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	12,479	- 4	+ 2,502

(1) THE PRELIMINARY REPORTED FIGURE ON THE OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT (I.E., EXCLUDING REPURCHASE AGREEMENTS), TO BANKS OWN SUBSIDIARIES, FOREIGN BRANCHES, HOLDING COMPANIES, AND OTHER AFFILIATES WAS \$ 7,094 MILLION, OF WHICH \$ 5,564 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,569 MILLION, OF WHICH \$ 740 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS.

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

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

(4) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS

CASH ITEMS IN PROCESS OF COLLECTION.

FOR FOOTNOTES A-J SEE REVERSE SIDE.

* RICHMOND AND SAN FRANCISCO PRELIMINARY.

Federal Reserve Bank of St. Louis

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVELAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	10,216	72,284	9,091	17,526	11,513	9,788
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	249	1,789	197	409	299	542
COMMERCIAL BANKS	179	1,727	158	406	299	525
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	24	30	--	--	9
INVOLVING OTHER SECURITIES	--	--	9	3	--	7
OTHERS	70	38	--	--	--	1
OTHER LOANS--TOTAL (1)	7,431	53,693	6,864	11,589	8,031	6,747
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,577	29,866	3,155	5,306	2,811	2,891
AGRICULTURAL LOANS	7	58	9	8	68	61
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	9	456	--	4	22	--
OTHER SECURITIES	20	2,179	64	92	59	57
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1	13	4	8	16	4
OTHER SECURITIES	21	752	61	128	53	77
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	205	2,252	351	387	205	211
OTHER	243	1,972	239	207	257	261
REAL ESTATES LOANS	1,583	6,618	1,202	2,589	1,716	891
LOANS TO DOMESTIC COMMERCIAL BANKS	11	304	7	1	5	9
LOANS TO FOREIGN COMMERCIAL BANKS	20	834	45	60	8	5
CONSUMER INSTALMENT LOANS	949	3,797	898	1,650	1,970	1,202
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	22	641	73	10	7	--
OTHER LOANS	763	3,951	756	1,139	834	1,078
U. S. TREASURY SECURITIES--TOTAL	817	6,025	752	1,878	1,298	1,053
TREASURY BILLS	81	1,115	19	148	122	89
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	92	895	123	276	268	286
1 YEAR TO 5 YEARS	295	3,637	515	1,247	827	610
AFTER 5 YEARS	349	378	95	207	81	68
OTHER SECURITIES--TOTAL	1,719	10,777	1,278	3,650	1,885	1,446
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	303	2,308	32	493	115	86
ALL OTHER	1,270	7,221	1,163	2,968	1,554	1,167
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	10	188	17	67	66	50
ALL OTHER (INCLUDING CORPORATE STOCKS)	136	1,060	66	122	150	143
CASH ITEMS IN PROCESS OF COLLECTION	1,165	17,943	801	1,175	958	1,394
RESERVES WITH FEDERAL RESERVE BANKS	653	5,882	646	1,277	892	696
CURRENCY AND COIN	170	756	165	263	273	140
BALANCES WITH DOMESTIC BANKS	217	921	247	403	259	465
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	33	320	45	24	6	7
OTHER ASSETS	533	5,805	425	551	462	533
TOTAL ASSETS/LIABILITIES	12,987	103,911	11,420	21,219	14,363	13,023
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,105	50,649	5,046	8,058	6,870	6,483
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,536	27,919	3,828	6,232	5,426	4,314
STATES AND POLITICAL SUBDIVISIONS	452	2,017	222	525	491	581
U. S. GOVERNMENT	231	1,319	203	377	232	183
DOMESTIC INTERBANK -- COMMERCIAL	561	8,597	586	698	528	1,318
MUTUAL SAVINGS	131	421	42	5	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6	674	9	--	52	3
COMMERCIAL BANKS	62	1,567	59	30	20	23
CERTIFIED AND OFFICERS CHECKS	126	8,135	97	191	113	61
TIME AND SAVINGS DEPOSITS--TOTAL (2)	3,190	22,344	3,720	8,349	5,065	3,933
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	1,702	9,296	1,687	4,774	2,701	1,726
OTHER TIME DEPOSITS	1,108	7,045	1,787	2,603	1,958	1,756
STATES AND POLITICAL SUBDIVISIONS	188	1,230	94	819	346	404
DOMESTIC INTERBANK	27	205	11	8	4	25
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	157	4,454	137	144	49	19
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	912	6,871	812	1,212	420	801
BORROWINGS--FROM FEDERAL RESERVE BANKS	119	55	--	10	85	--
FROM OTHERS	149	521	110	100	78	197
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,242	14,199	609	1,241	545	364
RESERVES FOR LOANS	169	1,510	167	246	167	137
RESERVES ON SECURITIES	2	3	--	28	8	4
TOTAL CAPITAL ACCOUNTS	1,099	7,759	956	1,975	1,125	1,104
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	7,490	53,451	6,896	11,591	8,026	6,755
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	10,026	70,253	8,926	17,119	11,209	9,254
DEMAND DEPOSITS ADJUSTED (4)	4,148	22,790	3,456	5,808	5,152	3,588
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED	532	3,918	279	973	456	540
IN TIME AND SAVINGS DEPOSITS--TOTAL	218	1,272	155	339	287	279
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	314	2,646	124	634	169	261
TO OTHERS						

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO *
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	33,674	5,224	2,401	4,992	9,195	50,632
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	727	173	42	216	502	1,554
COMMERCIAL BANKS	714	168	22	206	497	1,337
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	10	--	--	10	5	182
INVOLVING OTHER SECURITIES	3	5	20	--	--	35
OTHERS	--	--	--	--	--	--
OTHER LOANS--TOTAL (1)	23,477	3,590	1,717	3,428	6,008	36,581
COMMERCIAL AND INDUSTRIAL LOANS (1)	10,522	1,693	807	1,385	2,945	14,440
AGRICULTURAL LOANS	98	26	13	204	108	1,364
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	27	7	--	--	1	83
OTHER SECURITIES	385	33	3	13	42	268
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	34	2	--	3	1	14
OTHER SECURITIES	459	48	50	77	395	208
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	933	115	49	105	141	859
OTHER	816	156	94	148	354	757
REAL ESTATES LOANS	5,723	593	280	514	592	11,031
LOANS TO DOMESTIC COMMERCIAL BANKS	25	18	19	13	11	43
LOANS TO FOREIGN COMMERCIAL BANKS	196	--	6	--	10	170
CONSUMER INSTALMENT LOANS	2,458	494	197	546	733	5,406
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	138	--	1	--	--	104
OTHER LOANS	1,663	405	198	420	675	1,834
U. S. TREASURY SECURITIES--TOTAL	3,900	635	201	552	910	4,449
TREASURY BILLS	585	49	48	101	62	650
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	551	169	14	108	166	435
1 YEAR TO 5 YEARS	2,077	346	114	302	605	3,041
AFTER 5 YEARS	687	71	25	41	77	323
OTHER SECURITIES--TOTAL	5,570	826	441	796	1,775	8,048
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	484	12	5	11	88	964
ALL OTHER	4,396	725	386	638	1,545	6,085
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	174	10	25	15	70	347
ALL OTHER (INCLUDING CORPORATE STOCKS)	516	79	25	132	72	652
CASH ITEMS IN PROCESS OF COLLECTION	2,936	632	363	786	1,066	3,820
RESERVES WITH FEDERAL RESERVE BANKS	2,474	384	190	471	684	3,497
CURRENCY AND COIN	402	65	15	51	78	606
BALANCES WITH DOMESTIC BANKS	732	182	48	239	414	743
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	91	4	2	3	9	144
OTHER ASSETS	1,551	189	117	233	518	3,079
TOTAL ASSETS/LIABILITIES	41,860	6,680	3,136	6,775	11,964	62,521
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	15,700	3,244	1,444	3,543	5,731	21,222
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	11,237	2,019	897	2,239	3,835	17,528
STATES AND POLITICAL SUBDIVISIONS	955	97	58	225	375	971
U. S. GOVERNMENT	676	120	70	146	172	691
DOMESTIC INTERBANK -- COMMERCIAL	2,325	965	379	888	1,248	894
MUTUAL SAVINGS	1	--	2	--	--	12
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	17	--	--	--	4	52
COMMERCIAL BANKS	100	6	13	5	22	246
CERTIFIED AND OFFICERS CHECKS	389	37	25	40	75	828
TIME AND SAVINGS DEPOSITS--TOTAL (2)	16,071	2,008	686	1,851	3,406	28,587
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	6,965	819	205	754	917	14,422
OTHER TIME DEPOSITS	6,975	960	476	907	1,678	9,490
STATES AND POLITICAL SUBDIVISIONS	1,428	219	4	185	767	3,283
DOMESTIC INTERBANK	18	2	--	1	23	14
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	625	6	1	--	13	1,299
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,247	553	528	446	1,028	3,574
BORROWINGS--FROM FEDERAL RESERVE BANKS	15	4	--	29	--	117
FROM OTHERS	653	8	82	53	227	369
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,361	175	123	144	435	3,816
RESERVES FOR LOANS	575	70	34	74	134	753
RESERVES ON SECURITIES	8	9	--	--	13	4
TOTAL CAPITAL ACCOUNTS	3,230	609	239	635	990	4,079
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	23,465	3,577	1,718	3,425	6,002	36,755
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	32,935	5,038	2,360	4,773	8,687	49,252
DEMAND DEPOSITS ADJUSTED (4)	9,763	1,527	632	1,723	3,245	15,817
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	1,665	324	76	311	1,129	2,785
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	656	137	71	188	798	1,548
TO OTHERS	1,009	187	5	123	331	1,237

SEE FOOTNOTES ON FIRST TABLE.