



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release December 17, 1975

H-4-2	CHANGE SINCE			DEC. 10, 1975	CHANGE SINCE		
	DEC. 10, 1975	DEC. * 3, 1975	DEC. 11, 1974		DEC. 10, 1975	DEC. * 3, 1975	DEC. 11, 1974
ASSETS				(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (GROSS)	398,163	+ 1,060	- 6,304				
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	18,832	+ 441	- 46				
COMMERCIAL BANKS	14,855	+ 427	- 503				
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	2,280	- 7	+ 761				
OTHERS INVOLVING OTHER SECURITIES	820	- 102	- 349				
OTHERS	877	+ 123	+ 45				
OTHER LOANS--TOTAL (1)	280,175	- 268	-19,336				
COMMERCIAL AND INDUSTRIAL LOANS (1)	119,511	+ 200	-10,599				
AGRICULTURAL LOANS	3,546	+ 1	- 98				
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,184	- 37	+ 121				
OTHER SECURITIES	4,461	- 158	+ 203				
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	70	- 6	- 14				
OTHER SECURITIES	2,319	+ 29	- 224				
LOANS TO NON-BANK FINANCIAL INSTITUTIONS							
SALES FINANCE, PERSONAL FINANCE, ETC.	8,610	+ 50	- 1,986				
OTHER	18,643	- 107	- 2,992				
REAL ESTATE LOANS	59,526	+ 44	- 414				
LOANS TO DOMESTIC COMMERCIAL BANKS	2,162	- 140	- 1,063				
LOANS TO FOREIGN COMMERCIAL BANKS	5,941	+ 110	- 270				
CONSUMER INSTALLMENT LOANS	34,786	+ 77	- 268				
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,562	+ 74	- 49				
OTHER LOANS	17,854	- 405	- 1,683				
U. S. TREASURY SECURITIES--TOTAL	38,378	+ 519	+14,643				
TREASURY BILLS	12,005	+ 726	+ 7,416				
TREASURY CERTIFICATES OF INDEBTEDNESS							
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	6,601	- 62	+ 3,083				
1 YEAR TO 5 YEARS	16,782	- 189	+ 4,936				
AFTER 5 YEARS	2,990	+ 44	- 792				
OTHER SECURITIES--TOTAL	60,778	+ 368	- 1,565				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,044	+ 238	+ 116				
ALL OTHER	39,770	+ 237	- 1,062				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,318	- 22	- 108				
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,646	- 85	- 511				
CASH ITEMS IN PROCESS OF COLLECTION	32,011	- 4,096	- 1,750				
RESERVES WITH FEDERAL RESERVE BANKS	20,856	- 215	- 3,188				
CURRENCY AND COIN	5,354	+ 286	+ 377				
BALANCES WITH DOMESTIC BANKS	13,518	+ 1,110	+ 2,337				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,827	- 26	+ 212				
OTHER ASSETS	39,206	+ 1,491	+ 6,489				
TOTAL ASSETS/LIABILITIES	510,935	- 390	- 1,827				
LIABILITIES				(IN MILLIONS OF DOLLARS)			
DEMAND DEPOSITS - TOTAL	164,745	- 2,270	+ 1,505				
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	120,982	- 335	+ 2,692				
STATES AND POLITICAL SUBDIVISIONS	5,896	+ 36	- 331				
U. S. GOVERNMENT	1,440	- 985	- 89				
DOMESTIC INTERBANK -- COMMERCIAL	23,762	- 401	+ 1,654				
MUTUAL SAVINGS	680	- 48	- 57				
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,151	- 57	- 164				
COMMERCIAL BANKS	5,025	+ 124	- 496				
CERTIFIED AND OFFICERS CHECKS	5,809	- 604	- 1,704				
TIME AND SAVINGS DEPOSITS--TOTAL (2) (3)	226,120	+ 243	+ 4,329				
SAVINGS DEPOSITS (3)	67,781	+ 229	+ 9,935				
TIME DEPOSITS--TOTAL (2) (3)	158,339	+ 14	- 5,606				
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	116,173	+ 111	- 3,140				
STATES AND POLITICAL SUBDIVISIONS (3)	21,558	+ 71	- 2,420				
DOMESTIC INTERBANK	8,117	- 29	+ 414				
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	11,260	- 140	+ 390				
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	49,313	+ 846	- 7,095				
BORROWINGS--FROM FEDERAL RESERVE BANKS	1	- 25	- 925				
FROM OTHERS	4,353	+ 150	- 568				
OTHER LIABILITIES AND MINORITY INTEREST							
IN CONSOLIDATED SUBSIDIARIES	24,011	+ 595	- 2,028				
RESERVES FOR LOANS	5,878	+ 58	+ 687				
RESERVES ON SECURITIES	71	-	+ 9				
TOTAL CAPITAL ACCOUNTS	36,443	+ 13	+ 2,279				
M E M O R A N D A							
TOTAL LOANS, GROSS ADJUSTED (4)	281,990	- 114	-17,816				
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (4)	381,146	+ 773	- 4,738				
DEMAND DEPOSITS ADJUSTED (5)	107,532	+ 3,212	+ 1,690				
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	115,531	- 601	N.A.				
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	83,129	- 468	- 6,714				
TO OTHERS	56,338	- 277	- 5,734				
ALL OTHER TIME DEPOSITS TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	26,791	- 191	- 980				
TO OTHERS	32,402	- 133	N.A.				
SAVINGS OWNERSHIP CATEGORIES	18,270	- 59	N.A.				
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	14,132	- 74	N.A.				
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	66,758	+ 70	+ 8,912				
DOMESTIC GOVERNMENTAL UNITS	663	+ 115	N.A.				
ALL OTHER (7)	281	+ 38	N.A.				
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	79	+ 6	N.A.				
	3,301	+ 390	+ 56				

(1) THE PRELIMINARY REPORTED FIGURE ON THE OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT (I.E., EXCLUDING REPURCHASE AGREEMENTS), TO BANKS OWN FOREIGN BRANCHES, BANKS OWN NONBANK HOLDING COMPANIES, NON-CONSOLIDATED NONBANK SUBSIDIARIES OF HOLDING COMPANIES, AND OTHER NONCONSOLIDATED NONBANK AFFILIATES OF BANKS WAS \$4,438 MILLION, OF WHICH \$2,596 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$205 MILLION WAS REAL ESTATE LOANS; AND \$1,637 MILLION WAS OTHER LOANS.

* REVISED.
** PRELIMINARY.

(2) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.
(3) DOMESTIC GOVERNMENTAL UNITS WERE FIRST PERMITTED TO HOLD SAVINGS ACCOUNTS ON NOVEMBER 27, 1974. SAVINGS DEPOSITS OF SUCH ENTITIES WERE INCLUDED IN TIME DEPOSITS THROUGH NOVEMBER 5, 1975, AFTER WHICH TIME THEY WERE INCLUDED IN SAVINGS DEPOSITS. PROFIT-MAKING ORGANIZATIONS WERE FIRST PERMITTED TO HOLD SAVINGS ACCOUNTS ON NOVEMBER 10, 1975, AND SUCH DEPOSITS ARE INCLUDED IN SAVINGS DEPOSITS SINCE NOVEMBER 12, 1975.
(4) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.
(5) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.
(6) OTHER THAN COMMERCIAL BANKS.
(7) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICHMOND	ATLANTA**
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,719	110,252	16,393	27,073	21,105	18,341
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	600	2,021	603	1,403	1,506	1,621
COMMERCIAL BANKS	599	1,624	706	803	1,434	1,487
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	155	70	326	51	77
INVOLVING OTHER SECURITIES	--	--	27	155	19	3
OTHERS	1	242	--	119	2	54
OTHER LOANS--TOTAL (1)	10,187	84,439	11,742	17,070	14,202	12,158
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,560	42,371	4,884	6,809	4,838	4,214
AGRICULTURAL LOANS	11	128	18	14	107	70
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	6	1,114	--	1	--	2
OTHER SECURITIES	17	2,809	131	94	29	26
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	2	16	9	4	7	3
OTHER SECURITIES	16	416	48	90	45	123
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	231	3,328	662	434	251	264
OTHER	775	7,544	617	625	418	585
REAL ESTATES LOANS	2,302	12,352	2,748	4,069	3,692	2,458
LOANS TO DOMESTIC COMMERCIAL BANKS	47	853	41	152	23	114
LOANS TO FOREIGN COMMERCIAL BANKS	161	2,635	248	488	233	97
CONSUMER INSTALMENT LOANS	1,280	5,673	1,451	2,980	3,398	2,343
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	607	70	49	46	7
OTHER LOANS	767	4,593	815	1,261	1,115	1,852
U. S. TREASURY SECURITIES--TOTAL	1,307	10,330	1,274	2,937	1,593	1,488
TREASURY BILLS	147	2,930	299	843	322	153
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	389	1,372	236	435	377	352
1 YEAR TO 5 YEARS	606	5,035	680	1,444	840	809
AFTER 5 YEARS	165	993	59	215	54	174
OTHER SECURITIES--TOTAL	2,625	13,462	2,574	5,663	3,804	3,074
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	511	2,414	97	586	344	263
ALL OTHER	1,409	7,878	1,908	4,045	2,763	2,176
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	37	613	156	223	138	84
ALL OTHER (INCLUDING CORPORATE STOCKS)	668	2,557	413	809	559	551
CASH ITEMS IN PROCESS OF COLLECTION	1,135	10,968	872	1,271	1,485	1,673
RESERVES WITH FEDERAL RESERVE BANKS	618	6,821	528	1,379	808	866
CURRENCY AND COIN	273	1,196	314	465	454	266
BALANCES WITH DOMESTIC BANKS	523	6,485	543	863	407	620
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	109	833	95	52	11	57
OTHER ASSETS	1,812	13,857	1,097	2,283	1,428	1,406
TOTAL ASSETS/LIABILITIES	19,189	150,412	19,842	33,386	25,698	23,229
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,934	54,232	5,578	9,521	9,347	8,103
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,189	33,137	4,437	8,086	7,803	6,051
STATES AND POLITICAL SUBDIVISIONS	518	1,325	186	485	463	498
U. S. GOVERNMENT	62	332	63	104	105	56
DOMESTIC INTERBANK - COMMERCIAL	742	11,538	627	591	603	1,306
MUTUAL SAVINGS	174	432	42	6	6	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	968	9	3	102	2
COMMERCIAL BANKS	100	3,734	95	62	93	43
CERTIFIED AND OFFICERS CHECKS	146	2,766	119	184	172	147
TIME AND SAVINGS DEPOSITS--TOTAL (2) (3)	7,714	56,541	9,174	15,878	11,247	9,509
SAVINGS DEPOSITS (3)	2,644	11,939	2,783	6,992	4,800	2,447
TIME DEPOSITS--TOTAL (2) (3)	5,070	44,602	6,391	8,886	6,447	7,062
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,765	30,324	5,126	6,598	5,235	5,132
STATES AND POLITICAL SUBDIVISIONS (3)	805	2,746	715	1,892	1,062	1,318
DOMESTIC INTERBANK	273	3,178	348	205	53	604
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	217	7,528	176	183	40	7
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,893	13,449	2,151	3,087	1,897	2,589
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	115	2,565	281	211	40	378
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	890	9,551	933	1,575	1,000	782
RESERVES FOR LOANS	200	2,016	210	334	255	195
RESERVES ON SECURITIES	1	1	--	24	2	8
TOTAL CAPITAL ACCOUNTS	1,442	12,057	1,515	2,756	1,910	1,665
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (4)	10,141	83,983	11,798	17,518	14,251	12,178
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (4)	14,073	107,775	15,646	26,118	19,648	16,740
DEMAND DEPOSITS ADJUSTED (5)	4,995	31,394	4,016	7,555	7,154	5,068
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,917	39,245	4,086	5,660	3,381	4,787
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	3,499	31,308	3,432	4,067	2,236	3,079
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,314	20,012	2,366	2,590	1,534	1,792
TO OTHERS	1,185	11,296	1,066	1,477	702	1,287
ALL OTHER TIME DEPOSITS	418	7,937	654	1,593	1,145	1,708
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	307	5,154	471	832	667	1,196
TO OTHERS	111	2,783	183	761	458	512
SAVINGS OWNERSHIP CATEGORIES						
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	2,595	11,669	2,726	6,935	4,754	2,420
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	41	57	50	40	32	23
DOMESTIC GOVERNMENTAL UNITS	8	150	7	3	14	2
ALL OTHER (7)	--	63	--	14	--	2

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.

	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)	59,548	8,709	4,486	9,373	16,034	90,130
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,967	990	410	1,330	1,623	3,358
COMMERCIAL BANKS	1,945	906	310	1,121	1,636	2,284
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	873	56	75	209	61	327
INVOLVING OTHER SECURITIES	138	28	14	--	78	358
OTHERS	11	--	11	--	48	389
OTHER LOANS--TOTAL (1)	40,774	5,418	2,866	5,698	10,815	64,806
COMMERCIAL AND INDUSTRIAL LOANS (1)	17,510	2,257	1,242	2,144	5,351	23,331
AGRICULTURAL LOANS	231	50	15	348	217	2,337
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	21	--	--	4	--	36
OTHER SECURITIES	728	84	7	31	72	433
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	14	2	--	--	1	12
OTHER SECURITIES	507	112	176	230	378	178
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,812	162	63	135	154	1,114
OTHER	3,765	285	336	256	595	2,842
REAL ESTATES LOANS	8,275	1,103	565	903	1,428	19,631
LOANS TO DOMESTIC COMMERCIAL BANKS	232	20	6	10	78	586
LOANS TO FOREIGN COMMERCIAL BANKS	756	56	29	17	75	1,144
CONSUMER INSTALMENT LOANS	4,201	849	228	1,130	1,147	10,106
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	304	8	4	--	5	450
OTHER LOANS	2,416	430	195	490	1,314	2,606
U. S. TREASURY SECURITIES--TOTAL	6,386	751	331	805	1,792	9,384
TREASURY BILLS	2,593	142	157	253	417	3,749
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	933	156	43	162	289	1,857
1 YEAR TO 5 YEARS	2,518	402	72	345	897	3,134
AFTER 5 YEARS	342	51	59	45	189	644
OTHER SECURITIES--TOTAL	9,421	1,550	879	1,540	3,604	12,582
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	950	1	34	45	274	1,525
ALL OTHER	6,483	1,186	569	1,257	2,995	7,101
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	365	34	97	57	14	500
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,623	329	179	181	321	3,456
CASH ITEMS IN PROCESS OF COLLECTION	3,297	803	473	1,073	1,487	7,474
RESERVES WITH FEDERAL RESERVE BANKS	3,090	517	176	431	950	4,672
CURRENCY AND COIN	706	119	34	93	146	1,288
BALANCES WITH DOMESTIC BANKS	1,140	267	87	249	511	1,823
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	209	18	1	3	32	407
OTHER ASSETS	4,125	795	262	515	1,480	10,146
TOTAL ASSETS/LIABILITIES	72,115	11,228	5,519	11,737	22,640	115,940
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,909	3,926	1,735	4,352	7,681	34,427
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,442	2,687	1,157	3,097	5,630	29,266
STATES AND POLITICAL SUBDIVISIONS	630	130	44	163	438	1,016
U. S. GOVERNMENT	199	53	14	46	73	333
DOMESTIC INTERBANK -- COMMERCIAL	2,601	989	479	970	1,362	1,954
MUTUAL SAVINGS	3	--	2	--	--	15
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	11	--	--	--	4	49
COMMERCIAL BANKS	211	16	14	8	72	577
CERTIFIED AND OFFICERS CHECKS	812	51	25	68	102	1,217
TIME AND SAVINGS DEPOSITS--TOTAL (2) (3)	34,490	4,339	1,912	4,408	9,050	61,858
SAVINGS DEPOSITS (3)	10,009	1,335	415	1,164	1,418	21,835
TIME DEPOSITS--TOTAL (2) (3)	24,481	3,004	1,497	3,244	7,632	40,023
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	18,635	2,403	1,185	2,396	5,013	30,341
STATES AND POLITICAL SUBDIVISIONS (3)	3,569	373	200	656	2,129	6,093
DOMESTIC INTERBANK	1,057	192	112	134	428	1,533
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,165	2	--	--	20	1,922
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,430	1,780	977	1,664	3,356	6,040
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	1	--
FROM OTHERS	219	20	182	45	20	277
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,287	241	213	253	733	5,553
RESERVES FOR LOANS	912	108	54	101	208	1,285
RESERVES ON SECURITIES	2	8	--	--	24	1
TOTAL CAPITAL ACCOUNTS	4,866	806	446	914	1,567	6,499
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (4)	41,564	5,482	2,460	5,897	10,924	65,294
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (4)	57,371	7,783	4,170	8,242	16,320	87,260
DEMAND DEPOSITS ADJUSTED (5)	12,812	2,081	769	2,263	4,759	24,666
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	16,153	1,830	1,079	2,273	6,312	26,808
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	11,657	1,010	619	1,612	4,664	15,946
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	7,773	699	446	1,062	3,418	12,332
TO OTHERS	3,884	311	173	550	1,246	3,614
ALL OTHER TIME DEPOSITS	4,496	820	460	661	1,646	10,862
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,756	588	321	371	405	5,182
TO OTHERS	1,740	232	139	290	1,243	5,680
SAVINGS OWNERSHIP CATEGORIES						
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	9,832	1,321	402	1,136	1,398	21,570
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	114	14	13	27	20	232
DOMESTIC GOVERNMENTAL UNITS	63	--	--	1	--	33
ALL OTHER (7)	--	--	--	--	--	--

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.