



# FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release, May 5, 1976

H.4.2	CHANGE SINCE			APRIL 28, ** 1976	CHANGE SINCE		
	APRIL 28, ** 1976	APRIL 21, * 1976	APRIL 30, 1975		APRIL 28, ** 1976	APRIL 21, * 1976	APRIL 30, 1975
ASSETS				LIABILITIES			
(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (1)	385,758	- 2,564	- 514	DEMAND DEPOSITS - TOTAL	162,903	- 3,089	- 1,943
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	118,226	- 3,488	+ 2,054
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	18,207	+ 579	+ 1,317	STATES AND POLITICAL SUBDIVISIONS	5,983	- 2	- 779
COMMERCIAL BANKS	15,493	+ 1,182	+ 1,860	U. S. GOVERNMENT	2,514	- 985	- 2,408
BROKERS AND DEALERS				DOMESTIC INTERBANK -- COMMERCIAL	22,039	+ 234	- 1,294
INVOLVING U. S. TREASURY SECURITIES	1,232	- 547	- 306	MUTUAL SAVINGS	746	- 20	- 64
INVOLVING OTHER SECURITIES	586	- 47	- 407	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,277	+ 345	- 90
OTHERS	896	- 9	+ 170	COMMERCIAL BANKS	5,155	- 4	+ 58
OTHER LOANS (2)	274,606	- 846	-11,181	CERTIFIED AND OFFICERS CHECKS	6,963	+ 864	+ 580
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	113,308	- 265	-12,176	TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	221,601	- 606	- 2,912
AGRICULTURAL LOANS	3,802	+ 26	+ 348	SAVINGS DEPOSITS (5)	79,350	+ 181	+16,476
LOANS TO BROKERS AND DEALERS FOR PURCHASING				INDIVIDUALS AND NONPROFIT ORGANIZATIONS	75,406	+ 130	+12,532
OR CARRYING--U. S. TREASURY SECURITIES	777	- 127	+ 181	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	2,769	+ 75	NA
OTHER SECURITIES	5,466	- 211	+ 2,853	DOMESTIC GOVERNMENTAL UNITS	1,062	- 29	NA
OTHER LOANS FOR PURCHASING OR CARRYING--				ALL OTHER (7)	113	+ 5	NA
U. S. TREASURY SECURITIES	71	- 2	- 6	TIME DEPOSITS--TOTAL (4) (5)	142,251	- 787	-19,388
OTHER SECURITIES	2,365	+ 9	+ 35	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	104,196	- 323	- 9,810
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				STATES AND POLITICAL SUBDIVISIONS (5)	21,636	+ 56	- 3,626
SALES FINANCE, PERSONAL FINANCE, ETC.	7,813	- 64	- 1,466	DOMESTIC INTERBANK	7,301	- 88	- 1,178
OTHER (3)	17,944	+ 45	- 2,265	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,556	- 348	- 4,461
REAL ESTATE LOANS (2) (3)	60,717	+ 9	+ 980	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
LOANS TO DOMESTIC COMMERCIAL BANKS	1,999	- 99	- 575	UNDER AGREEMENTS TO REPURCHASE	54,702	+ 23	+ 7,410
LOANS TO FOREIGN COMMERCIAL BANKS	4,877	83	- 359	BORROWINGS--FROM FEDERAL RESERVE BANKS	206	+ 64	- 1,178
CONSUMER INSTALLMENT LOANS	35,746	+ 168	+ 1,568	FROM OTHERS	3,493	+ 112	- 132
LOANS TO FOR. GOVTS., OFFICIAL INST., ETC.	1,885	+ 56	+ 566	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO			
OTHER LOANS	17,836	- 79	- 865	OWN FOREIGN BRANCHES) (8)	20,481	- 125	- 3,463
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,304	+ 33	+ 2,614	TO OTHERS	38,685	+ 117	+ 3,562
TOTAL OTHER LOANS, NET (1)	266,302	- 879	-13,795	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)			
U. S. TREASURY SECURITIES--TOTAL	41,561	- 2,033	+12,871				
TREASURY BILLS	12,168	- 1,972	+ 7,136				
TREASURY CERTIFICATES OF INDEBTEDNESS							
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	6,161	- 106	+ 2,157				
1 YEAR TO 5 YEARS	20,759	+ 87	+ 4,656				
AFTER 5 YEARS	2,473	- 42	- 1,078				
OTHER SECURITIES--TOTAL	59,688	- 231	- 907				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	5,981	- 386	- 156				
ALL OTHER	39,813	- 26	+ 55				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,364	+ 107	- 40				
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,530	+ 74	- 764				
CASH ITEMS IN PROCESS OF COLLECTION	33,856	+ 164	+ 106				
RESERVES WITH FEDERAL RESERVE BANKS	21,487	- 886	- 3,943				
CURRENCY AND COIN	5,522	+ 119	+ 779				
BALANCES WITH DOMESTIC BANKS	11,560	+ 179	+ 1,223				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,106	- 6	+ 378				
OTHER ASSETS	41,982	+ 126	+ 5,761				
TOTAL ASSETS/LIABILITIES (1)	502,071	- 3,504	+ 1,344				

### MEMORANDA

- (1) TOTAL LOANS, GROSS ADJUSTED (9) 275,321 - 1,350 -11,149
- (1) TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9) 376,570 - 3,614 + 815
- (1) DEMAND DEPOSITS ADJUSTED (10) 104,694 - 2,502 + 1,653
- (1) TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL 96,101 - 1,040 -24,444
- (1) NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS. 67,200 - 764 -11,078
- (1) TO OTHERS 23,002 - 249 - 5,610
- (1) ALL OTHER TIME DEPOSITS 28,901 - 276 - 7,366
- (1) TO INDIVIDUALS, PARTNERSHIPS, AND CORPS. 14,758 - 61 - 4,062
- (1) TO OTHERS 14,143 - 215 - 3,304
- (1) GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES 3,621 + 607 + 949
- (4) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.
- (5) 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.
- (6) OTHER THAN COMMERCIAL BANKS.
- (7) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.
- (8) INCLUDES PORTIONS OF RESERVES FOR LOANS AND SECURITIES WHICH HAD BEEN REPORTED SEPARATELY THROUGH MARCH 24, 1976.
- (9) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.
- (10) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.

(1) LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS HAD BEEN REPORTED AS LIABILITY ITEMS THROUGH MARCH 24, 1976. SINCE THEN THE ITEM IS NETTED AGAINST TOTAL LOANS, AND THEREFORE AGAINST TOTAL ASSETS ALSO. AS A PROXY FOR THIS ITEM PRIOR TO MARCH 31, 1976, RESERVES FOR LOANS HAS BEEN USED TO CALCULATE YEAR-AGO CHANGES.

(2) 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 \$ 3,929 MILLION, OF WHICH \$ 2,320 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 193 MILLION WAS REAL ESTATE LOANS; AND \$ 1,417 MILLION WAS OTHER LOANS.

(3) EFFECTIVE MARCH 24, 1976 RE-CLASSIFICATION OF LOANS IN CHICAGO CITY RESULTED IN THE FOLLOWING MAJOR REVISIONS: COMMERCIAL AND INDUSTRIAL, -8675 MILLIONS; OTHER NON-BANK FINANCIAL INSTITUTIONS, +8185 MILLION; REAL ESTATE, +8580 MILLION. THESE RE-CLASSIFICATIONS ARE NOT REFLECTED IN DATA PRIOR TO MARCH 24, 1976.

\*\* PRELIMINARY. (SAN FRANCISCO DISTRICT.)

	BOSTON	FEDERAL RESERVE NEW YORK (IN MILLIONS OF DOLLARS)	PHILA- DELPHIA	DISTRICT CLEVE- LAND	RICH MOND	ATLANTA
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	14,220	103,650	15,792	27,033	20,285	17,578
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL COMMERCIAL BANKS	403	2,250	628	1,422	1,148	1,005
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES INVOLVING OTHER SECURITIES	403	1,593	486	1,342	1,029	964
OTHERS	--	157	142	14	57	21
OTHER LOANS (2)	--	--	--	53	57	2
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	9,998	79,888	11,529	16,836	14,184	12,171
AGRICULTURAL LOANS	4,488	38,525	4,780	6,542	4,681	4,464
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES OTHER SECURITIES	11	112	18	14	141	75
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES OTHER SECURITIES	7	657	--	1	--	1
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC. OTHER (3)	31	3,612	140	109	30	24
REAL ESTATE LOANS (2) (3)	3	13	9	5	9	7
LOANS TO DOMESTIC COMMERCIAL BANKS	19	404	43	89	50	116
LOANS TO FOREIGN COMMERCIAL BANKS	242	2,977	592	342	234	234
CONSUMER INSTALMENT LOANS	702	7,239	608	686	440	480
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC. OTHER LOANS	2,246	12,488	2,769	4,121	3,794	2,520
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	30	607	35	156	102	20
TOTAL OTHER LOANS, NET (1)	76	2,155	219	445	159	72
U. S. TREASURY SECURITIES--TOTAL	1,289	5,882	1,460	3,030	3,451	2,330
TREASURY BILLS	18	676	44	62	37	7
TREASURY CERTIFICATES OF INDEBTEDNESS	834	4,541	812	1,234	1,056	1,821
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	257	2,070	357	628	605	504
1 YEAR TO 5 YEARS	9,741	77,818	11,172	16,208	13,579	11,667
AFTER 5 YEARS	1,598	10,479	1,547	3,702	1,768	1,909
OTHER SECURITIES--TOTAL	273	2,890	544	921	269	350
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS ALL OTHER	253	1,161	182	399	381	412
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	940	5,636	761	2,125	1,072	975
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS ALL OTHER (INCLUDING CORPORATE STOCKS)	132	792	60	257	46	172
CASH ITEMS IN PROCESS OF COLLECTION	2,478	13,103	2,445	5,701	3,790	2,997
RESERVES WITH FEDERAL RESERVE BANKS	433	2,192	129	566	309	258
CURRENCY AND COIN	1,409	8,025	1,802	3,978	2,807	2,006
BALANCES WITH DOMESTIC BANKS	28	689	65	338	150	124
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	608	2,197	449	819	524	609
OTHER ASSETS	1,266	12,863	1,002	1,470	1,451	1,669
TOTAL ASSETS/LIABILITIES (1)	778	7,446	578	1,126	868	973
	289	1,243	323	485	477	282
	496	5,177	680	492	372	524
	83	878	100	52	11	149
	1,945	15,325	1,346	2,439	1,676	1,533
	19,077	146,582	19,821	33,097	25,140	22,708
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,696	55,119	5,622	9,441	9,012	7,983
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,894	32,915	4,429	8,019	7,360	6,023
STATES AND POLITICAL SUBDIVISIONS	457	1,252	148	457	523	533
U. S. GOVERNMENT	197	576	146	144	156	97
DOMESTIC INTERBANK -- COMMERCIAL MUTUAL SAVINGS	712	10,981	630	553	540	1,174
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC. COMMERCIAL BANKS	178	468	49	13	6	--
CERTIFIED AND OFFICERS CHECKS	4	1,048	11	5	112	2
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	102	3,920	91	57	164	53
SAVINGS DEPOSITS (5)	152	3,959	118	193	151	101
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	7,675	51,931	8,994	16,071	11,433	9,601
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	3,157	14,203	3,121	7,626	5,429	2,937
DOMESTIC GOVERNMENTAL UNITS	2,963	13,257	2,910	7,445	5,182	2,811
ALL OTHER (7)	144	413	175	176	183	119
TIME DEPOSITS--TOTAL (4) (5)	50	433	36	5	59	5
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	--	100	--	--	5	2
STATES AND POLITICAL SUBDIVISIONS (5)	4,518	37,728	5,873	8,445	6,004	6,664
DOMESTIC INTERBANK	3,485	26,517	4,940	6,299	4,841	4,826
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	617	2,302	463	1,778	1,053	1,348
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	245	3,063	297	276	46	484
BORROWINGS--FROM FEDERAL RESERVE BANKS	161	4,834	159	89	34	4
FROM OTHERS	2,455	14,960	2,688	3,488	2,071	2,442
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	6	19	5	--	--	60
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	115	2,016	212	90	55	278
	631	9,764	745	1,045	576	551
	1,499	12,773	1,555	2,962	1,993	1,793
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	9,968	79,938	11,636	16,760	14,201	12,192
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	14,044	103,520	15,628	26,163	19,759	17,098
DEMAND DEPOSITS ADJUSTED (10)	4,521	30,699	3,844	7,274	6,865	5,043
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	3,265	31,426	3,412	4,919	2,767	4,203
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,873	24,967	2,820	3,369	1,872	2,705
TO OTHERS	1,920	16,029	2,030	2,038	1,135	1,496
ALL OTHER TIME DEPOSITS	953	8,938	790	1,331	737	1,209
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	392	6,459	592	1,550	895	1,498
TO OTHERS	323	4,290	470	809	501	989
	69	2,169	122	741	394	509

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.

	CHICAGO	FEDERAL ST. LOUIS	RESERVE MINNE- APOLIS	DISTRICT KANSAS CITY	DALLAS	SAN** FRANCISCO
		(IN MILLIONS OF DOLLARS)				
<b>A S S E T S</b>						
TOTAL LOANS AND INVESTMENTS, (1)	58,545	8,373	4,034	9,023	17,688	89,537
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,102	735	233	952	1,552	4,777
COMMERCIAL BANKS	2,733	556	138	742	1,418	4,089
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	307	44	40	205	--	245
INVOLVING OTHER SECURITIES	35	135	40	5	91	168
OTHERS	27	--	15	--	43	275
OTHER LOANS (2)	39,984	5,585	2,836	5,917	10,631	65,047
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,035	2,283	1,193	2,206	5,302	22,809
AGRICULTURAL LOANS	253	51	23	379	226	2,499
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	84	1	--	3	1	22
OTHER SECURITIES	848	90	15	38	77	452
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	10	2	--	--	3	10
OTHER SECURITIES	530	127	191	233	370	193
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,588	129	53	112	176	1,134
OTHER (3)	3,734	308	300	281	601	2,565
REAL ESTATE LOANS (2) (3)	8,995	1,267	595	990	1,334	19,598
LOANS TO DOMESTIC COMMERCIAL BANKS	264	21	8	29	43	684
LOANS TO FOREIGN COMMERCIAL BANKS	479	57	30	13	76	1,094
CONSUMER INSTALMENT LOANS	4,289	833	206	1,089	1,106	10,781
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	307	9	3	1	8	713
OTHER LOANS	2,568	407	219	543	1,308	2,493
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,083	167	70	171	268	2,124
TOTAL OTHER LOANS, NET (1)	38,901	5,418	2,766	5,746	10,363	62,923
U. S. TREASURY SECURITIES--TOTAL	7,159	715	268	834	2,172	9,410
TREASURY BILLS	2,445	93	125	310	496	3,452
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,003	160	34	122	236	1,818
1 YEAR TO 5 YEARS	3,346	406	104	370	1,229	3,795
AFTER 5 YEARS	365	56	5	32	211	345
OTHER SECURITIES--TOTAL	9,383	1,505	767	1,491	3,601	12,427
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	772	3	--	27	203	1,089
ALL OTHER	6,609	1,161	572	1,223	3,042	7,179
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	356	4	63	54	17	476
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,646	337	132	187	339	3,683
CASH ITEMS IN PROCESS OF COLLECTION	3,611	784	465	1,134	1,587	6,354
RESERVES WITH FEDERAL RESERVE BANKS	2,384	401	152	502	1,011	5,268
CURRENCY AND COIN	686	125	35	95	146	1,336
BALANCES WITH DOMESTIC BANKS	1,200	269	113	203	588	1,446
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	220	36	3	3	43	528
OTHER ASSETS	4,619	851	292	518	1,512	9,926
TOTAL ASSETS/LIABILITIES (1)	71,265	10,839	5,094	11,478	22,575	114,395
<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	19,539	3,767	1,626	4,233	7,878	31,987
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,023	2,639	1,123	3,022	5,697	27,082
STATES AND POLITICAL SUBDIVISIONS	731	101	60	178	515	1,028
U. S. GOVERNMENT	276	65	25	60	154	618
DOMESTIC INTERBANK -- COMMERCIAL	2,380	904	378	898	1,347	1,542
MUTUAL SAVINGS	5	--	3	--	--	24
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	21	--	--	--	3	71
COMMERCIAL BANKS	202	15	14	9	65	463
CERTIFIED AND OFFICERS CHECKS	901	43	23	66	97	1,159
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	34,536	4,375	1,618	4,753	9,315	61,299
SAVINGS DEPOSITS (5)	11,721	1,525	553	1,448	1,773	25,857
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	10,997	1,455	510	1,323	1,674	24,879
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	362	60	43	99	99	896
DOMESTIC GOVERNMENTAL UNITS	357	9	--	26	--	82
ALL OTHER (7)	5	1	--	--	--	--
TIME DEPOSITS--TOTAL (4) (5)	22,815	2,850	1,065	3,305	7,542	35,442
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,781	2,247	873	2,288	4,840	26,259
STATES AND POLITICAL SUBDIVISIONS (5)	3,588	435	133	857	2,206	6,856
DOMESTIC INTERBANK	1,207	139	59	140	469	876
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,117	2	--	--	14	1,142
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	9,906	1,651	1,095	1,342	3,087	9,517
BORROWINGS--FROM FEDERAL RESERVE BANKS	38	25	4	4	--	45
FROM OTHERS	150	46	135	51	56	289
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (8)	1,970	141	149	151	567	4,191
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	5,126	834	467	944	1,672	7,067
<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (9)	40,089	5,743	2,923	6,098	10,722	65,051
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	56,631	7,963	3,958	8,423	16,495	86,888
DEMAND DEPOSITS ADJUSTED (10)	13,272	2,014	758	2,141	4,790	23,473
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	14,304	1,518	623	2,273	6,117	21,274
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	10,062	888	345	1,563	4,403	11,333
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,034	563	246	925	3,086	8,696
TO OTHERS	4,028	325	99	638	1,317	2,637
ALL OTHER TIME DEPOSITS	4,242	630	278	710	1,714	9,941
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,348	355	186	342	468	3,677
TO OTHERS	1,894	275	92	368	1,246	6,264

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.