



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release, June 30, 1976

H.4.2	JUNE 23, ** 1976	CHANGE SINCE		H.4.2	JUNE 23, ** 1976	CHANGE SINCE	
		JUNE 16, * 1976	JUNE 25, 1975			JUNE 16, * 1976	JUNE 25, 1975
ASSETS (IN MILLIONS OF DOLLARS)				LIABILITIES (IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (1)	387,137	- 3,787	+ 1,703	DEMAND DEPOSITS - TOTAL	164,877	- 9,802	+ 3,833
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	119,581	- 4,583	+ 3,953
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	17,538	- 1,025	+ 1,705	STATES AND POLITICAL SUBDIVISIONS	6,315	+ 172	- 817
COMMERCIAL BANKS	13,857	- 731	+ 1,146	U. S. GOVERNMENT	23,254	- 4,169	- 375
BROKERS AND DEALERS				DOMESTIC INTERBANK --	657	- 117	+ 916
INVOLVING U. S. TREASURY SECURITIES	2,072	- 335	+ 201	MUTUAL SAVINGS	1,191	+ 51	- 105
INVOLVING OTHER SECURITIES	773	- 15	+ 136	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4,887	- 478	+ 296
OTHERS	836	+ 56	+ 222	COMMERCIAL BANKS	7,294	+ 361	- 36
OTHER LOANS (2)	277,471	- 1,160	- 5,242	CERTIFIED AND OFFICERS CHECKS	224,064	+ 1,145	- 588
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	112,395	- 132	- 9,426	SAVINGS DEPOSITS (5)	79,500	- 141	+14,042
AGRICULTURAL LOANS	3,922	+ 17	+ 327	INDIVIDUALS AND NONPROFIT ORGANIZATIONS	75,302	- 153	+ 9,844
LOANS TO BROKERS AND DEALERS FOR PURCHASING				PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	3,044	+ 38	NA
OR CARRYING--U. S. TREASURY SECURITIES	1,212	+ 64	+ 608	DOMESTIC GOVERNMENTAL UNITS	1,061	- 30	NA
OTHER SECURITIES	5,817	- 301	+ 2,112	ALL OTHER (7)	93	+ 4	NA
OTHER LOANS FOR PURCHASING OR CARRYING--				TIME DEPOSITS--TOTAL (4) (5)	144,564	+ 1,286	-14,630
U. S. TREASURY SECURITIES	85	- 1	- 29	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	107,210	+ 1,384	- 6,060
OTHER SECURITIES	2,493	+ 33	+ 159	STATES AND POLITICAL SUBDIVISIONS (5)	20,262	- 62	- 3,628
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				DOMESTIC INTERBANK	6,949	- 13	- 921
SALES FINANCE, PERSONAL FINANCE, ETC.	7,560	- 627	- 1,849	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,452	- 19	- 4,256
OTHER (3)	18,222	+ 61	- 2,186	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
REAL ESTATE LOANS (2) (3)	61,356	- 124	+ 1,771	UNDER AGREEMENTS TO REPURCHASE	50,133	- 2,316	- 29
LOANS TO DOMESTIC COMMERCIAL BANKS	2,357	- 73	+ 428	BORROWINGS--FROM FEDERAL RESERVE BANKS	764	+ 742	- 208
LOANS TO FOREIGN COMMERCIAL BANKS	5,589	- 73	+ 428	FROM OTHERS	3,790	- 60	+ 583
CONSUMER INSTALLMENT LOANS	36,610	+ 98	+ 2,377	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO			
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,790	+ 21	+ 391	OWN FOREIGN BRANCHES) (8)	21,616	+ 65	- 1,074
OTHER LOANS	18,063	- 176	- 27	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	39,458	+ 60	+ 4,247
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,564	- 6	+ 2,849				
TOTAL OTHER LOANS, NET (1)	268,907	- 1,154	- 8,091				
U. S. TREASURY SECURITIES--TOTAL	41,400	- 1,024	+ 9,651				
TREASURY BILLS	12,526	- 260	+ 5,312				
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--				
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	6,129	- 108	+ 1,320				
1 YEAR TO 5 YEARS	20,130	- 603	+ 3,683				
AFTER 5 YEARS	2,615	- 53	- 664				
OTHER SECURITIES--TOTAL	59,292	- 584	- 1,562				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	5,875	- 379	- 782				
ALL OTHER	40,311	- 56	+ 515				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,431	+ 10	+ 45				
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,675	- 159	- 1,340				
CASH ITEMS IN PROCESS OF COLLECTION	36,060	- 2,173	+ 3,127				
RESERVES WITH FEDERAL RESERVE BANKS	17,697	- 3,755	- 6,583				
CURRENCY AND COIN	5,484	+ 180	+ 495				
BALANCES WITH DOMESTIC BANKS	12,849	+ 286	+ 1,030				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,135	+ 1	+ 374				
OTHER ASSETS	43,340	- 918	+ 6,618				
TOTAL ASSETS/LIABILITIES (1)	504,702	-10,166	+ 6,764				

MEMORANDA

TOTAL LOANS, GROSS ADJUSTED (9)	278,795	- 1,434	- 4,785
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	379,487	- 3,042	+ 3,304
DEMAND DEPOSITS ADJUSTED (10)	103,865	- 2,421	+ 165
TIME DEPOSITS ISSUED IN DENOMINATIONS			
OF \$100,000 OR MORE--TOTAL	97,347	+ 719	-19,133
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	69,362	+ 626	-12,684
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	46,418	+ 1,195	- 7,712
TO OTHERS	22,944	- 569	- 4,972
ALL OTHER TIME DEPOSITS	27,985	+ 93	- 6,449
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	14,878	+ 95	- 3,157
TO OTHERS	13,107	- 2	- 3,292
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,118	- 898	+ 1,236

- (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 \$4,431 MILLION, OF WHICH \$2,809 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$207 MILLION WAS REAL ESTATE LOANS; AND \$1,415 MILLION WAS OTHER LOANS.
- (3) EFFECTIVE MARCH 24, 1976 IN CHICAGO CITY AND MARCH 31, 1976 IN THE SAN FRANCISCO DISTRICT RE-CLASSIFICATION OF LOANS RESULTED IN THE FOLLOWING MAJOR REVISIONS: COMMERCIAL AND INDUSTRIAL, -\$1,168 MILLION; OTHER NON-BANK FINANCIAL INSTITUTIONS, +\$185 MILLION; REAL ESTATE, +\$783 MILLION; OTHER LOANS, +\$200 MILLION. THESE RE-CLASSIFICATIONS ARE NOT REFLECTED FOR EARLIER DATES.

* REVISED. ** PRELIMINARY (Philadelphia and San Francisco Districts.)

	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, (1)	13,861	104,695	15,950	26,735	20,339	17,523
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	328	3,500	684	1,343	964	956
COMMERCIAL BANKS	318	2,717	502	1,109	824	886
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	429	143	214	86	26
INVOLVING OTHER SECURITIES	10	--	39	7	54	26
OTHERS	--	354	--	13	--	18
OTHER LOANS (2)	9,952	79,925	11,628	17,108	14,524	12,267
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,489	37,859	4,876	6,531	4,683	4,424
AGRICULTURAL LOANS	10	123	17	15	158	71
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	6	1,075	--	3	--	4
OTHER SECURITIES	40	3,651	188	141	38	20
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	6	13	9	5	15	7
OTHER SECURITIES	22	410	41	83	52	138
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	239	2,822	563	324	208	242
OTHER (3)	612	7,165	606	699	446	494
REAL ESTATE LOANS (2) (3)	2,255	12,494	2,785	4,143	3,949	2,527
LOANS TO DOMESTIC COMMERCIAL BANKS	50	921	37	197	105	21
LOANS TO FOREIGN COMMERCIAL BANKS	90	2,500	211	565	158	87
CONSUMER INSTALMENT LOANS	1,299	6,028	1,498	3,114	3,490	2,365
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	14	614	59	68	36	6
OTHER LOANS	820	4,250	738	1,220	1,186	1,861
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	269	2,175	350	643	623	511
TOTAL OTHER LOANS, NET (1)	9,683	77,750	11,278	16,465	13,901	11,756
U. S. TREASURY SECURITIES--TOTAL	1,502	10,186	1,583	3,299	1,741	1,908
TREASURY BILLS	187	2,775	432	572	334	328
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	383	1,222	167	353	456	400
1 YEAR TO 5 YEARS	794	5,376	916	2,133	898	992
AFTER 5 YEARS	138	813	68	241	53	188
OTHER SECURITIES--TOTAL	2,348	13,259	2,405	5,628	3,733	2,903
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	317	2,420	120	465	302	243
ALL OTHER	1,440	8,193	1,767	3,965	2,818	1,991
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	28	641	76	349	172	126
ALL OTHER (INCLUDING CORPORATE STOCKS)	563	2,005	442	849	441	543
CASH ITEMS IN PROCESS OF COLLECTION	1,253	14,993	973	1,429	1,415	1,742
RESERVES WITH FEDERAL RESERVE BANKS	607	4,460	543	1,055	815	695
CURRENCY AND COIN	280	1,169	312	485	468	284
BALANCES WITH DOMESTIC BANKS	491	6,525	745	528	380	563
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	82	941	101	59	11	149
OTHER ASSETS	2,191	15,477	1,460	2,755	1,711	1,505
TOTAL ASSETS/LIABILITIES (1)	18,765	148,260	20,084	33,046	25,139	22,461
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,548	57,278	5,636	9,392	9,081	7,956
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,856	33,473	4,470	8,010	7,529	6,099
STATES AND POLITICAL SUBDIVISIONS	420	1,762	183	503	485	428
U. S. GOVERNMENT	97	309	98	63	166	89
DOMESTIC INTERBANK -- COMMERCIAL	752	12,288	619	549	532	1,177
MUTUAL SAVINGS	177	384	51	8	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	945	15	3	125	5
COMMERCIAL BANKS	95	3,779	88	62	73	53
CERTIFIED AND OFFICERS CHECKS	147	4,338	112	194	162	105
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	7,835	52,707	9,081	15,958	11,385	9,538
SAVINGS DEPOSITS (5)	3,175	14,259	3,146	7,675	5,501	2,939
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	2,976	13,189	2,926	7,478	5,253	2,800
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	154	469	177	191	197	135
DOMESTIC GOVERNMENTAL UNITS	45	519	43	6	45	3
ALL OTHER (7)	--	82	--	--	6	1
TIME DEPOSITS--TOTAL (4) (5)	4,660	38,448	5,935	8,283	5,884	6,599
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,604	27,004	4,890	6,277	4,867	4,808
STATES AND POLITICAL SUBDIVISIONS (5)	654	2,008	532	1,658	927	1,327
DOMESTIC INTERBANK	190	3,027	315	233	27	455
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	198	5,304	173	85	34	7
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	2,072	12,987	2,717	3,544	2,008	2,299
BORROWINGS--FROM FEDERAL RESERVE BANKS	63	435	20	--	--	--
FROM OTHERS	110	2,036	246	113	39	288
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (8)	638	9,710	830	1,132	621	593
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	1,499	13,107	1,554	2,907	2,005	1,787
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	9,912	79,787	11,773	17,145	14,559	12,316
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	13,762	103,232	15,761	26,072	20,033	17,127
DEMAND DEPOSITS ADJUSTED (10)	4,446	29,688	3,946	7,351	6,968	4,948
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,359	31,954	3,424	4,703	2,584	4,072
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,965	25,439	2,857	3,299	2,000	2,707
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,987	16,219	1,943	2,036	1,192	1,453
TO OTHERS	978	9,220	914	1,263	808	1,254
ALL OTHER TIME DEPOSITS	394	6,515	567	1,404	584	1,365
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	327	4,368	458	740	401	963
TO OTHERS	67	2,147	109	664	183	402

SEE FOOTNOTES ON FIRST TABLE.

	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, (1)	58,670	8,377	4,193	9,135	17,939	89,720
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,927	712	193	857	1,407	3,667
COMMERCIAL BANKS	2,505	538	54	645	1,243	2,476
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	336	57	23	183	42	533
INVOLVING OTHER SECURITIES	19	117	69	25	114	293
OTHERS	67	--	7	4	8	365
OTHER LOANS (2)	40,068	5,573	2,873	6,103	11,006	66,444
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	15,976	2,230	1,170	2,282	5,559	22,316
AGRICULTURAL LOANS	211	48	29	400	240	2,600
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	74	2	--	8	4	36
OTHER SECURITIES	1,037	115	35	60	80	411
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	9	2	--	--	6	13
OTHER SECURITIES	531	130	190	246	431	219
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,558	143	62	105	193	1,101
OTHER (3)	3,672	289	293	299	658	2,989
REAL ESTATE LOANS (2) (3)	8,959	1,275	605	1,016	1,291	20,057
LOANS TO DOMESTIC COMMERCIAL BANKS	287	26	6	34	41	632
LOANS TO FOREIGN COMMERCIAL BANKS	547	49	42	13	77	1,250
CONSUMER INSTALMENT LOANS	4,368	848	209	1,104	1,128	11,159
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	286	10	3	2	7	685
OTHER LOANS	2,553	406	228	534	1,291	2,976
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,108	169	71	171	271	2,203
TOTAL OTHER LOANS, NET (1)	38,960	5,404	2,802	5,932	10,735	64,241
U. S. TREASURY SECURITIES--TOTAL	7,294	758	407	816	2,116	9,790
TREASURY BILLS	2,805	77	234	288	441	4,053
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	926	149	25	140	234	1,674
1 YEAR TO 5 YEARS	3,133	447	114	353	1,255	3,719
AFTER 5 YEARS	430	85	34	35	186	344
OTHER SECURITIES--TOTAL	9,489	1,503	791	1,530	3,681	12,022
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	699	6	--	25	159	1,119
ALL OTHER	6,787	1,179	591	1,257	3,111	7,212
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	416	4	80	53	10	476
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,587	314	120	195	401	3,215
CASH ITEMS IN PROCESS OF COLLECTION	3,545	830	486	1,231	1,531	6,632
RESERVES WITH FEDERAL RESERVE BANKS	2,427	327	286	434	949	5,099
CURRENCY AND COIN	739	125	35	99	143	1,345
BALANCES WITH DOMESTIC BANKS	1,160	281	121	224	465	1,366
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	226	36	9	3	43	475
OTHER ASSETS	4,761	866	294	527	1,486	10,307
TOTAL ASSETS/LIABILITIES (1)	71,528	10,842	5,424	11,653	22,556	114,944
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,890	3,788	1,602	4,398	7,836	32,472
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,531	2,705	1,104	3,077	5,844	27,883
STATES AND POLITICAL SUBDIVISIONS	685	80	50	195	447	1,077
U. S. GOVERNMENT	126	31	7	74	64	474
DOMESTIC INTERBANK -- COMMERCIAL	2,481	914	393	965	1,320	1,364
MUTUAL SAVINGS	4	--	2	--	--	22
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	29	--	--	--	6	59
COMMERCIAL BANKS	199	14	20	8	58	438
CERTIFIED AND OFFICERS CHECKS	835	44	26	79	97	1,155
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	35,053	4,338	1,802	4,690	9,267	62,410
SAVINGS DEPOSITS (5)	11,680	1,510	531	1,456	1,776	25,852
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,030	1,443	487	1,332	1,668	24,720
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	388	64	44	104	105	1,016
DOMESTIC GOVERNMENTAL UNITS	261	2	--	20	1	116
ALL OTHER (7)	1	1	--	--	2	--
TIME DEPOSITS--TOTAL (4) (5)	23,373	2,828	1,271	3,234	7,491	36,558
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	17,413	2,245	1,020	2,316	4,829	27,937
STATES AND POLITICAL SUBDIVISIONS (5)	3,284	423	186	784	2,237	6,242
DOMESTIC INTERBANK	1,211	135	65	120	404	767
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,331	1	--	--	12	1,307
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,067	1,663	1,179	1,395	3,035	7,167
BORROWINGS--FROM FEDERAL RESERVE BANKS	47	18	30	11	1	139
FROM OTHERS	135	34	150	44	85	510
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	2,163	162	185	169	619	4,794
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	5,173	839	476	946	1,713	7,452
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	40,203	5,721	2,966	6,281	11,129	67,003
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	56,986	7,982	4,164	8,627	16,926	88,815
DEMAND DEPOSITS ADJUSTED (10)	12,738	2,013	716	2,128	4,921	24,002
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	14,249	1,517	826	2,184	6,045	22,430
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	10,272	884	503	1,509	4,224	12,703
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,590	558	360	926	3,041	10,113
TO OTHERS	3,682	326	143	583	1,183	2,590
ALL OTHER TIME DEPOSITS	3,977	633	323	675	1,821	9,727
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,298	380	215	345	483	3,900
TO OTHERS	1,679	253	108	330	1,338	5,827

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.