



FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release, July 8, 1976

H.4-2	CHANGE SINCE			JUNE 30, ** 1976	CHANGE SINCE			JUNE 30, ** 1976	CHANGE SINCE		
	JUNE 23, * 1976	JULY 2, 1975	JUNE 23, * 1976		JUNE 23, * 1976	JULY 2, 1975	JUNE 23, * 1976		JULY 2, 1975		
ASSETS											
(IN MILLIONS OF DOLLARS)											
TOTAL LOANS AND INVESTMENTS, (1)	390,851	+ 3,947	+ 263								
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	19,309	+ 1,941	+ 466								
COMMERCIAL BANKS	15,826	+ 2,111	+ 187								
BROKERS AND DEALERS											
INVOLVING U. S. TREASURY SECURITIES	1,940	- 102	+ 227								
INVOLVING OTHER SECURITIES	794	+ 18	+ 75								
OTHERS	749	- 86	- 23								
OTHER LOANS (2)	278,665	+ 1,183	- 6,161								
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	112,786	+ 315	- 9,458								
AGRICULTURAL LOANS	3,959	+ 32	+ 335								
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,002	- 210	+ 22								
OTHER SECURITIES	6,238	+ 402	+ 2,294								
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	85	--	- 16								
OTHER SECURITIES	2,518	+ 18	+ 176								
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.											
OTHER (3)	7,718	+ 203	- 1,638								
REAL ESTATE LOANS (2) (3)	18,256	+ 82	- 2,267								
LOANS TO DOMESTIC COMMERCIAL BANKS	61,368	+ 10	+ 1,807								
LOANS TO FOREIGN COMMERCIAL BANKS	2,257	- 108	- 55								
CONSUMER INSTALMENT LOANS	5,682	+ 87	+ 403								
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	36,681	+ 65	+ 2,359								
OTHER LOANS	1,771	+ 15	+ 185								
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	18,344	+ 272	- 308								
TOTAL OTHER LOANS, NET (1)	8,455	- 109	+ 2,745								
U. S. TREASURY SECURITIES--TOTAL	270,210	+ 1,292	- 8,906								
TREASURY BILLS	42,110	+ 779	+ 9,890								
TREASURY CERTIFICATES OF INDEBTEDNESS	12,814	+ 356	+ 5,697								
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	--	--	--								
1 YEAR TO 5 YEARS	6,131	+ 2	+ 1,061								
AFTER 5 YEARS	20,670	+ 538	+ 3,817								
OTHER SECURITIES--TOTAL	2,495	- 117	- 685								
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	59,222	- 65	- 1,187								
ALL OTHER	5,798	- 77	- 498								
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	40,228	- 78	+ 543								
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS											
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,407	- 25	+ 27								
CASH ITEMS IN PROCESS OF COLLECTION	10,789	+ 115	- 1,259								
RESERVES WITH FEDERAL RESERVE BANKS	39,239	+ 3,276	+ 3,242								
CURRENCY AND COIN	20,279	+ 2,640	- 356								
BALANCES WITH DOMESTIC BANKS	5,452	- 63	+ 846								
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	14,082	+ 1,327	+ 1,611								
OTHER ASSETS	2,167	+ 32	+ 412								
TOTAL ASSETS/LIABILITIES (1)	47,807	+ 4,466	+ 8,731								
	519,877	+15,625	+14,749								

LIABILITIES

(IN MILLIONS OF DOLLARS)

DEMAND DEPOSITS - TOTAL	176,691	+12,102	+ 7,097
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	125,895	+ 6,507	+ 3,938
STATES AND POLITICAL SUBDIVISIONS	6,737	+ 433	+ 265
U. S. GOVERNMENT	2,540	+ 993	+ 1,197
DOMESTIC INTERBANK -- COMMERCIAL	27,042	+ 3,715	+ 2,346
MUTUAL SAVINGS	854	+ 197	- 71
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,231	+ 47	- 231
COMMERCIAL BANKS	5,103	+ 215	+ 382
CERTIFIED AND OFFICERS CHECKS	7,289	- 5	- 729
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	225,701	+ 1,589	+ 1,493
SAVINGS DEPOSITS (5)	79,642	+ 152	+13,664
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	75,663	+ 370	+ 9,685
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	3,039	- 4	NA
DOMESTIC GOVERNMENTAL UNITS	863	- 198	NA
ALL OTHER (7)	77	- 16	NA
TIME DEPOSITS--TOTAL (4) (5)	146,059	+ 1,437	-12,171
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	109,020	+ 1,742	- 4,267
STATES AND POLITICAL SUBDIVISIONS (5)	20,038	- 217	- 2,933
DOMESTIC INTERBANK	6,857	- 92	- 1,071
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,489	+ 37	- 4,403
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	51,340	+ 1,408	+ 1,663
BORROWINGS--FROM FEDERAL RESERVE BANKS	227	- 537	+ 51
FROM OTHERS	3,793	- 2	+ 242
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	22,495	+ 894	+ 98
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	39,630	+ 171	+ 4,105

MEMORANDA

TOTAL LOANS, GROSS ADJUSTED (9)	279,891	+ 1,121	- 5,827
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	381,223	+ 1,835	+ 2,876
DEMAND DEPOSITS ADJUSTED (10)	107,870	+ 4,118	+ 312
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	99,003	+ 1,592	-16,412
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	70,683	+ 1,267	-10,731
TO OTHERS	47,541	+ 1,066	- 6,507
ALL OTHER TIME DEPOSITS TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	23,142	+ 201	- 4,224
TO OTHERS	28,320	+ 325	- 5,681
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	15,327	+ 431	- 2,551
	12,993	- 106	- 3,130
	3,673	- 111	+ 2,244

- (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 \$4,481 MILLION, OF WHICH \$2,834 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$205 MILLION WAS REAL ESTATE LOANS; AND \$1,442 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, CLEVELAND, RICHMOND, ATLANTA, ST. LOUIS, KANSAS CITY, DALLAS AND SAN FRANCISCO.)

- (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.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	** PHILA-DELPHIA	CLEVE-LAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	13,987	105,162	15,934	26,995	20,398	17,593
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	475	2,519	629	1,480	1,002	1,150
COMMERCIAL BANKS	445	2,042	447	1,019	903	1,035
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	30	176	143	431	70	51
INVOLVING OTHER SECURITIES	--	10	39	18	29	39
OTHERS	--	291	--	12	--	25
OTHER LOANS (2)	9,964	80,561	11,664	17,155	14,574	12,217
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,526	37,834	4,899	6,592	4,707	4,454
AGRICULTURAL LOANS	10	121	17	15	159	69
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	889	--	3	--	5
OTHER SECURITIES	34	3,948	215	144	39	18
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	13	9	4	15	6
OTHER SECURITIES	24	409	41	85	52	142
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	228	3,085	566	298	212	242
OTHER (3)	620	7,201	610	701	464	498
REAL ESTATE LOANS (2) (3)	2,244	12,407	2,771	4,144	3,929	2,521
LOANS TO DOMESTIC COMMERCIAL BANKS	43	818	40	188	101	20
LOANS TO FOREIGN COMMERCIAL BANKS	104	2,594	210	545	157	87
CONSUMER INSTALLMENT LOANS	1,304	6,042	1,502	3,135	3,507	2,315
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	10	632	59	68	36	6
OTHER LOANS	806	4,568	725	1,233	1,196	1,834
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	257	2,088	347	637	624	517
TOTAL OTHER LOANS, NET (1)	9,707	78,473	11,317	16,518	13,950	11,700
U. S. TREASURY SECURITIES--TOTAL	1,459	11,012	1,575	3,394	1,725	1,839
TREASURY BILLS	175	3,369	432	565	321	277
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	312	1,222	160	343	461	399
1 YEAR TO 5 YEARS	826	5,644	918	2,256	906	989
AFTER 5 YEARS	146	777	65	230	37	174
OTHER SECURITIES--TOTAL	2,346	13,158	2,413	5,603	3,721	2,904
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	350	2,348	120	451	297	244
ALL OTHER	1,420	8,133	1,772	3,976	2,824	1,997
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	28	632	79	346	167	126
ALL OTHER (INCLUDING CORPORATE STOCKS)	548	2,045	442	830	433	537
CASH ITEMS IN PROCESS OF COLLECTION	1,423	15,985	985	1,607	1,448	2,023
RESERVES WITH FEDERAL RESERVE BANKS	543	5,629	566	874	728	701
CURRENCY AND COIN	273	1,157	313	474	465	283
BALANCES WITH DOMESTIC BANKS	541	7,469	708	644	433	636
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	83	958	101	59	11	149
OTHER ASSETS	2,110	17,577	1,438	2,883	1,689	1,566
TOTAL ASSETS/LIABILITIES (1)	18,960	153,937	20,045	33,536	25,172	22,951
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,977	63,014	5,602	9,857	9,290	8,556
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,068	36,678	4,456	8,333	7,680	6,242
STATES AND POLITICAL SUBDIVISIONS	564	1,680	174	455	493	597
U. S. GOVERNMENT	163	660	91	184	170	129
DOMESTIC INTERBANK -- COMMERCIAL	735	14,440	618	579	505	1,387
MUTUAL SAVINGS	177	573	53	12	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	1,000	10	3	130	3
COMMERCIAL BANKS	107	3,878	89	57	131	57
CERTIFIED AND OFFICERS CHECKS	158	4,105	111	234	173	141
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	7,844	52,740	9,154	16,075	11,404	9,569
SAVINGS DEPOSITS (5)	3,197	14,102	3,145	7,732	5,512	2,945
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	2,976	13,265	2,928	7,535	5,267	2,807
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	154	466	179	191	196	134
DOMESTIC GOVERNMENTAL UNITS	67	305	38	6	43	3
ALL OTHER (7)	--	66	--	--	6	1
TIME DEPOSITS--TOTAL (4) (5)	4,647	38,638	6,009	8,343	5,892	6,624
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,614	27,339	4,957	6,381	4,882	4,830
STATES AND POLITICAL SUBDIVISIONS (5)	648	1,937	526	1,619	918	1,336
DOMESTIC INTERBANK	189	2,926	328	220	31	449
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	183	5,360	173	88	34	7
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,926	12,160	2,645	3,372	1,832	2,213
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	105	20	30	20	--
FROM OTHERS	98	1,976	250	159	39	275
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	615	10,781	812	1,120	583	549
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	1,500	13,161	1,562	2,923	2,004	1,789
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	9,951	80,220	11,806	17,428	14,572	12,312
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	13,756	104,390	15,794	26,425	20,018	17,055
DEMAND DEPOSITS ADJUSTED (10)	4,656	31,929	3,908	7,487	7,167	5,017
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,346	32,026	3,502	4,739	2,451	4,053
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,956	25,466	2,931	3,338	1,970	2,713
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,997	16,355	2,010	2,167	1,181	1,464
TO OTHERS	959	9,111	921	1,171	789	1,249
ALL OTHER TIME DEPOSITS	390	6,560	571	1,401	481	1,340
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	328	4,451	462	747	286	970
TO OTHERS	62	2,109	109	654	193	370

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, (1)	58,790	8,674	4,253	9,360	18,266	91,439
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,884	953	196	1,029	1,550	5,442
COMMERCIAL BANKS	2,606	753	84	838	1,391	4,263
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	211	74	21	184	40	509
INVOLVING OTHER SECURITIES	31	126	84	5	111	302
OTHERS	36	—	7	2	8	368
OTHER LOANS (2)	40,253	5,621	2,890	6,133	11,137	66,496
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	15,977	2,239	1,241	2,281	5,622	22,414
AGRICULTURAL LOANS	228	50	29	403	251	2,607
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	50	2	—	8	4	36
OTHER SECURITIES	1,134	111	26	52	83	434
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	10	2	—	—	7	13
OTHER SECURITIES	527	131	202	247	433	225
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,533	137	79	104	171	1,063
OTHER (3)	3,700	293	231	305	684	2,949
REAL ESTATE LOANS (2) (3)	8,969	1,287	633	1,017	1,374	20,072
LOANS TO DOMESTIC COMMERCIAL BANKS	290	29	7	37	41	643
LOANS TO FOREIGN COMMERCIAL BANKS	540	51	42	13	80	1,259
CONSUMER INSTALMENT LOANS	4,383	856	210	1,111	1,146	11,170
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	286	10	4	2	7	651
OTHER LOANS	2,626	423	186	553	1,234	2,960
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,100	169	71	169	271	2,205
TOTAL OTHER LOANS, NET (1)	39,153	5,452	2,819	5,964	10,866	64,291
U. S. TREASURY SECURITIES--TOTAL	7,271	774	444	835	2,095	9,687
TREASURY BILLS	2,664	77	272	299	418	3,945
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	921	167	26	157	261	1,702
1 YEAR TO 5 YEARS	3,299	445	114	344	1,231	3,698
AFTER 5 YEARS	387	85	32	35	185	342
OTHER SECURITIES--TOTAL	9,482	1,495	794	1,532	3,755	12,019
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	693	6	—	25	160	1,104
ALL OTHER	6,770	1,167	589	1,259	3,108	7,213
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	402	4	84	53	10	476
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,617	318	121	195	477	3,226
CASH ITEMS IN PROCESS OF COLLECTION	3,795	968	477	1,341	1,864	7,323
RESERVES WITH FEDERAL RESERVE BANKS	3,713	300	236	410	959	5,620
CURRENCY AND COIN	729	120	35	95	130	1,378
BALANCES WITH DOMESTIC BANKS	1,191	264	102	228	720	1,146
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	232	44	9	3	43	475
OTHER ASSETS	4,901	845	292	531	1,500	12,475
TOTAL ASSETS/LIABILITIES (1)	73,351	11,215	5,404	11,968	23,482	119,856
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	20,009	4,188	1,677	4,642	8,740	34,139
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,035	2,786	1,147	3,185	6,167	29,118
STATES AND POLITICAL SUBDIVISIONS	729	111	46	183	608	1,097
U. S. GOVERNMENT	319	78	24	89	143	490
DOMESTIC INTERBANK -- COMMERCIAL	2,816	1,148	412	1,089	1,617	1,696
MUTUAL SAVINGS	4	—	2	—	—	25
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	23	—	—	—	5	52
COMMERCIAL BANKS	208	16	19	8	61	472
CERTIFIED AND OFFICERS CHECKS	875	49	27	88	139	1,189
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	35,320	4,351	1,805	4,717	9,284	63,438
SAVINGS DEPOSITS (5)	11,711	1,520	528	1,454	1,785	26,011
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,061	1,455	484	1,330	1,675	24,880
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	388	62	44	103	106	1,016
DOMESTIC GOVERNMENTAL UNITS	261	3	—	21	1	115
ALL OTHER (7)	1	—	—	—	3	—
TIME DEPOSITS--TOTAL (4) (5)	23,609	2,831	1,277	3,263	7,499	37,427
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	17,722	2,256	1,025	2,317	4,865	28,832
STATES AND POLITICAL SUBDIVISIONS (5)	3,190	418	188	811	2,221	6,226
DOMESTIC INTERBANK	1,234	138	64	123	393	762
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,326	1	—	—	12	1,305
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,384	1,609	1,100	1,450	3,104	9,545
BORROWINGS--FROM FEDERAL RESERVE BANKS	50	—	—	—	2	—
FROM OTHERS	186	33	148	33	79	517
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (8)	2,139	190	196	176	557	4,777
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	5,263	844	478	950	1,716	7,440
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	40,241	5,792	2,995	6,287	11,255	67,032
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	56,994	8,061	4,233	8,654	17,105	88,738
DEMAND DEPOSITS ADJUSTED (10)	13,079	1,994	764	2,123	5,116	24,630
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	14,973	1,518	832	2,213	6,032	23,318
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	10,938	897	499	1,543	4,197	13,235
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,824	564	358	928	3,059	10,634
TO OTHERS	4,114	333	141	615	1,138	2,601
ALL OTHER TIME DEPOSITS	4,035	621	333	670	1,835	10,083
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,356	385	223	344	482	4,291
TO OTHERS	1,679	236	110	326	1,353	5,792

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.