



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release, July 21, 1976

H.4.2	JULY 14, ** 1976	CHANGE SINCE		JULY 16, * 1975		JULY 14, ** 1976	CHANGE SINCE		JULY 16, * 1975
		JULY 7, * 1976	JULY 16, * 1975				JULY 7, * 1976	JULY 16, * 1975	
A S S E T S					L I A B I L I T I E S				
(IN MILLIONS OF DOLLARS)					(IN MILLIONS OF DOLLARS)				
TOTAL LOANS AND INVESTMENTS, (1)	388,907	-	814	+ 1,258		168,585	-	7,019	+ 4,266
FEDERAL FUNDS SOLD AND SECURITIES						124,308	-	1,353	+ 4,629
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL						5,785	-	377	- 242
COMMERCIAL BANKS	18,554	-	868	+ 1,461		1,224	-	581	- 283
BROKERS AND DEALERS	14,550	-	1,386	+ 356		23,399	-	4,079	- 397
INVOLVING U. S. TREASURY SECURITIES	2,478	+	538	+ 724		841	-	120	+ 67
INVOLVING OTHER SECURITIES	764	-	22	+ 299		1,173	+	8	+ 41
OTHERS	762	+	2	+ 82		5,629	-	321	+ 707
OTHER LOANS (2)	277,603	-	1,007	- 5,547		6,226	-	196	- 256
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	112,108	-	312	- 9,610		224,365	+	362	+ 695
AGRICULTURAL LOANS	3,972	-	7	+ 332		80,133	+	73	+13,993
LOANS TO BROKERS AND DEALERS FOR PURCHASING						76,008	-	36	+ 9,868
OR CARRYING--U. S. TREASURY SECURITIES	1,135	+	13	+ 197		3,094	+	10	NA
OTHER SECURITIES	6,109	-	242	+ 2,596		842	-	9	NA
OTHER LOANS FOR PURCHASING OR CARRYING--						189	+	108	NA
U. S. TREASURY SECURITIES	84	+	1	- 18		144,232	+	289	-13,298
OTHER SECURITIES	2,526	-	8	+ 191		107,088	+	76	- 5,930
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						19,847	-	38	- 3,154
SALES FINANCE, PERSONAL FINANCE, ETC.	7,167	-	358	- 2,185		6,655	+	132	- 1,022
OTHER (3)	18,090	-	91	- 2,185		8,810	+	10	- 3,581
REAL ESTATE LOANS (2) (3)	61,595	+	82	+ 2,131					
LOANS TO DOMESTIC COMMERCIAL BANKS	2,233	-	105	- 125					
LOANS TO FOREIGN COMMERCIAL BANKS	5,662	-	66	+ 26					
CONSUMER INSTALLMENT LOANS	36,800	+	23	+ 2,489					
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,794	-	2	+ 439					
OTHER LOANS	18,328	+	65	- 60					
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,452	+	35	- 2,760					
TOTAL OTHER LOANS, NET (1)	269,151	-	1,042	- 8,307		20,729	-	1,983	- 1,798
U. S. TREASURY SECURITIES--TOTAL	41,689	+	495	+ 9,432		39,715	+	10	+ 4,293
TREASURY BILLS	12,076	-	416	+ 5,049					
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--					
TREASURY NOTES AND U. S. BONDS MATURING--									
WITHIN 1 YEAR	6,268	+	126	+ 1,188					
1 YEAR TO 5 YEARS	20,104	-	53	+ 3,035					
AFTER 5 YEARS	3,241	+	838	+ 160					
OTHER SECURITIES--TOTAL	59,513	+	601	- 1,328					
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--									
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,598	+	813	+ 190					
ALL OTHER	39,744	-	329	+ 402					
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES									
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,409	-	9	- 51					
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,762	+	126	- 1,065					
CASH ITEMS IN PROCESS OF COLLECTION	37,062	-	4,398	+ 3,000					
RESERVES WITH FEDERAL RESERVE BANKS	21,854	+	386	- 3,182					
CURRENCY AND COIN	5,436	+	446	+ 568					
BALANCES WITH DOMESTIC BANKS	12,018	-	1,809	- 665					
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,136	-	38	+ 386					
OTHER ASSETS	45,144	-	2,373	+ 8,421					
TOTAL ASSETS/LIABILITIES (1)	512,557	-	8,600	+ 9,786					

DEMAND DEPOSITS -- TOTAL	168,585	-	7,019	+ 4,266
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	124,308	-	1,353	+ 4,629
STATES AND POLITICAL SUBDIVISIONS	5,785	-	377	- 242
U. S. GOVERNMENT	1,224	-	581	- 283
DOMESTIC INTERBANK -- COMMERCIAL	23,399	-	4,079	- 397
MUTUAL SAVINGS	841	-	120	+ 67
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,173	+	8	+ 41
COMMERCIAL BANKS	5,629	-	321	+ 707
CERTIFIED AND OFFICERS CHECKS	6,226	-	196	- 256
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	224,365	+	362	+ 695
SAVINGS DEPOSITS (5)	80,133	+	73	+13,993
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	76,008	-	36	+ 9,868
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	3,094	+	10	NA
DOMESTIC GOVERNMENTAL UNITS	842	-	9	NA
ALL OTHER (7)	189	+	108	NA
TIME DEPOSITS--TOTAL (4) (5)	144,232	+	289	-13,298
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	107,088	+	76	- 5,930
STATES AND POLITICAL SUBDIVISIONS (5)	19,847	-	38	- 3,154
DOMESTIC INTERBANK	6,655	+	132	- 1,022
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,810	+	10	- 3,581
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD				
UNDER AGREEMENTS TO REPURCHASE	54,447	-	1,012	+ 2,321
BORROWING--FROM FEDERAL RESERVE BANKS	970	+	955	- 85
FROM OTHERS	3,746	+	87	+ 94
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	20,729	-	1,983	- 1,798
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	39,715	+	10	+ 4,293

MEMORANDA

TOTAL LOANS, GROSS ADJUSTED (9)	279,374	-	384	- 4,317
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	380,576	+	712	+ 3,787
DEMAND DEPOSITS ADJUSTED (10)	106,900	+	2,039	+ 1,946
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	97,269	+	312	-17,875
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	69,232	+	298	-11,770
TO OTHERS	45,835	+	100	- 8,079
ALL OTHER TIME DEPOSITS TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	23,397	+	198	- 3,691
TO OTHERS	28,037	+	14	- 6,105
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,095	+	31	- 2,867
TO OTHERS	12,942	-	17	- 3,238
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,138	-	10	+ 8

- (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.
- (6) 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.
- (7) OTHER THAN COMMERCIAL BANKS.
- (8) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.
- (9) INCLUDES PORTIONS OF RESERVES FOR LOANS AND SECURITIES WHICH HAD BEEN REPORTED SEPARATELY THROUGH MARCH 24, 1976.
- (10) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.
- (11) 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 \$4,519 MILLION, OF WHICH \$2,840 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$199 MILLION WAS REAL ESTATE LOANS; AND \$1,480 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
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (1)	13,961	103,873	15,747	27,275	20,744	17,943
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	513	2,118	672	1,684	1,317	1,526
COMMERCIAL BANKS	468	1,287	523	1,402	1,182	1,239
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	40	592	113	268	110	242
INVOLVING OTHER SECURITIES	5	—	36	2	23	23
OTHERS	—	239	—	12	2	22
OTHER LOANS (2)	9,935	79,938	11,549	17,210	14,582	12,223
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,517	37,550	4,862	6,629	4,706	4,395
AGRICULTURAL LOANS	10	123	17	16	157	70
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	1,017	—	3	—	5
OTHER SECURITIES	29	3,844	204	123	40	22
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	13	9	4	16	6
OTHER SECURITIES	23	411	38	84	50	143
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	223	2,761	541	294	209	235
OTHER (3)	623	7,004	619	698	483	512
REAL ESTATE LOANS (2) (3)	2,243	12,454	2,758	4,147	3,939	2,546
LOANS TO DOMESTIC COMMERCIAL BANKS	29	828	39	192	124	23
LOANS TO FOREIGN COMMERCIAL BANKS	92	2,657	208	545	143	71
CONSUMER INSTALMENT LOANS	1,307	6,057	1,503	3,147	3,517	2,322
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	10	589	41	68	36	6
OTHER LOANS	817	4,630	710	1,260	1,162	1,867
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	255	2,121	346	646	613	519
TOTAL OTHER LOANS, NET (1)	9,482	77,817	11,203	16,564	13,969	11,704
U. S. TREASURY SECURITIES--TOTAL	1,422	10,764	1,478	3,354	1,717	1,878
TREASURY BILLS	117	3,136	384	515	305	288
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	347	1,279	209	392	481	391
1 YEAR TO 5 YEARS	816	5,264	793	2,182	875	981
AFTER 5 YEARS	142	1,085	92	265	56	218
OTHER SECURITIES--TOTAL	2,344	13,174	2,394	5,673	3,741	2,835
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	374	2,338	133	469	302	242
ALL OTHER	1,417	8,128	1,726	3,998	2,825	1,958
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	26	636	88	344	184	131
ALL OTHER (INCLUDING CORPORATE STOCKS)	527	2,072	447	862	430	504
CASH ITEMS IN PROCESS OF COLLECTION	1,228	14,099	1,085	1,594	1,640	1,933
RESERVES WITH FEDERAL RESERVE BANKS	547	7,304	655	1,030	829	842
CURRENCY AND COIN	276	1,158	299	465	479	281
BALANCES WITH DOMESTIC BANKS	520	5,381	667	587	429	513
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	84	940	101	59	11	150
OTHER ASSETS	2,093	17,344	1,379	2,790	1,696	1,426
TOTAL ASSETS/LIABILITIES (1)	18,709	150,099	19,933	33,800	25,828	23,088
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,711	56,199	5,570	9,715	9,630	8,391
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,019	33,916	4,446	8,337	7,997	6,395
STATES AND POLITICAL SUBDIVISIONS	445	1,395	160	434	432	448
U. S. GOVERNMENT	53	222	70	57	232	47
DOMESTIC INTERBANK -- COMMERCIAL	715	11,866	649	578	592	1,327
MUTUAL SAVINGS	213	531	49	12	7	—
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	896	14	4	122	2
COMMERCIAL BANKS	115	4,467	78	73	68	59
CERTIFIED AND OFFICERS CHECKS	147	2,906	104	220	180	113
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	7,819	53,033	9,125	16,174	11,372	9,582
SAVINGS DEPOSITS (5)	3,223	14,154	3,159	7,719	5,552	2,960
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,021	13,202	2,931	7,520	5,308	2,806
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	153	469	191	194	196	135
DOMESTIC GOVERNMENTAL UNITS	49	317	37	5	43	4
ALL OTHER (7)	—	166	—	—	5	15
TIME DEPOSITS--TOTAL (4) (5)	4,596	38,879	5,966	8,455	5,820	6,622
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,557	27,332	4,978	6,504	4,833	4,877
STATES AND POLITICAL SUBDIVISIONS (5)	668	2,040	512	1,653	906	1,316
DOMESTIC INTERBANK	175	2,947	296	200	20	420
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	183	5,501	155	59	38	7
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,036	15,645	2,599	3,712	2,228	2,552
BORROWINGS--FROM FEDERAL RESERVE BANKS	—	548	—	—	2	—
FROM OTHERS	78	1,951	283	157	40	284
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	562	9,540	793	1,112	530	502
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	1,503	13,183	1,563	2,930	2,026	1,777
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	9,951	79,941	11,659	17,300	14,593	12,487
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	13,717	103,879	15,531	26,327	20,051	17,200
DEMAND DEPOSITS ADJUSTED (10)	4,715	30,012	3,766	7,486	7,166	5,084
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	3,269	32,371	3,343	4,846	2,514	4,082
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,889	25,807	2,797	3,422	1,916	2,722
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,928	16,378	1,932	2,229	1,150	1,495
TO OTHERS	961	9,429	865	1,193	766	1,227
ALL OTHER TIME DEPOSITS	380	6,564	546	1,424	598	1,360
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	317	4,528	445	745	406	979
TO OTHERS	63	2,036	101	679	192	381

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)	59,139	8,519	4,232	9,306	18,398	89,770
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,336	770	246	1,006	1,742	3,624
COMMERCIAL BANKS	2,937	609	133	803	1,437	2,530
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	342	58	2	188	175	348
INVOLVING OTHER SECURITIES	17	103	107	6	119	323
OTHERS	40	—	4	9	11	423
OTHER LOANS (2)	40,017	5,636	2,900	6,138	11,070	66,405
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	15,911	2,259	1,222	2,304	5,584	22,169
AGRICULTURAL LOANS	236	50	29	397	252	2,615
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	53	2	—	8	5	36
OTHER SECURITIES	1,059	107	32	41	96	512
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	10	2	—	—	8	10
OTHER SECURITIES	530	136	205	249	440	217
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,477	136	75	102	152	962
OTHER (3)	3,664	294	232	305	647	3,009
REAL ESTATE LOANS (2) (3)	9,021	1,298	635	1,016	1,393	20,145
LOANS TO DOMESTIC COMMERCIAL BANKS	271	27	6	40	42	612
LOANS TO FOREIGN COMMERCIAL BANKS	505	52	36	13	72	1,268
CONSUMER INSTALMENT LOANS	4,419	855	212	1,110	1,136	11,215
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	295	11	4	2	7	725
OTHER LOANS	2,566	407	212	551	1,236	2,910
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,077	170	71	170	271	2,195
TOTAL OTHER LOANS, NET (1)	38,940	5,466	2,829	5,968	10,799	64,210
U. S. TREASURY SECURITIES--TOTAL	7,322	803	381	809	2,106	9,655
TREASURY BILLS	2,415	90	218	279	404	3,925
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	956	157	56	147	253	1,600
1 YEAR TO 5 YEARS	3,290	428	95	348	1,259	3,773
AFTER 5 YEARS	661	128	12	35	190	357
OTHER SECURITIES--TOTAL	9,541	1,480	776	1,523	3,751	12,281
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,152	6	—	24	160	1,398
ALL OTHER	6,358	1,156	578	1,257	3,167	7,176
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	405	4	55	51	9	476
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,626	314	143	191	415	3,231
CASH ITEMS IN PROCESS OF COLLECTION	3,947	921	532	1,251	1,706	7,126
RESERVES WITH FEDERAL RESERVE BANKS	3,011	332	224	415	915	5,750
CURRENCY AND COIN	700	124	35	98	144	1,377
BALANCES WITH DOMESTIC BANKS	1,305	271	107	221	461	1,556
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	229	36	3	3	43	477
OTHER ASSETS	4,692	837	357	531	1,496	10,503
TOTAL ASSETS/LIABILITIES (1)	73,023	11,040	5,490	11,825	23,163	116,559
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,561	3,940	1,724	4,440	8,053	34,651
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,906	2,838	1,216	3,154	5,903	30,181
STATES AND POLITICAL SUBDIVISIONS	695	79	49	170	564	914
U. S. GOVERNMENT	121	31	9	38	54	290
DOMESTIC INTERBANK -- COMMERCIAL	2,573	924	409	994	1,362	1,410
MUTUAL SAVINGS	5	—	3	—	—	21
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	27	—	—	—	6	98
COMMERCIAL BANKS	189	15	16	11	60	478
CERTIFIED AND OFFICERS CHECKS	1,045	53	22	73	104	1,259
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	34,536	4,379	1,713	4,737	9,356	62,539
SAVINGS DEPOSITS (5)	11,720	1,524	539	1,449	1,783	26,351
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,080	1,458	495	1,324	1,671	25,192
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	389	62	44	105	109	1,047
DOMESTIC GOVERNMENTAL UNITS	250	4	—	20	1	112
ALL OTHER (7)	1	—	—	—	2	—
TIME DEPOSITS--TOTAL (4) (5)	22,816	2,855	1,174	3,288	7,573	36,188
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	17,086	2,276	985	2,338	4,920	27,402
STATES AND POLITICAL SUBDIVISIONS (5)	3,207	419	128	808	2,221	5,969
DOMESTIC INTERBANK	1,063	128	61	131	384	830
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,321	1	—	—	7	1,538
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	11,063	1,675	1,155	1,496	3,333	6,953
BORROWINGS--FROM FEDERAL RESERVE BANKS	400	—	—	—	—	20
FROM OTHERS	197	35	172	39	77	433
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	2,060	158	242	163	619	4,448
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	5,206	853	484	950	1,725	7,515
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	40,145	5,770	3,007	6,301	11,333	66,887
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	57,008	8,053	4,164	8,633	17,190	88,823
DEMAND DEPOSITS ADJUSTED (10)	12,920	2,064	774	2,157	4,931	25,825
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	14,188	1,539	727	2,257	6,129	22,004
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	10,236	906	413	1,565	4,260	12,299
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,211	582	330	952	3,135	9,513
TO OTHERS	4,025	324	83	613	1,125	2,786
ALL OTHER TIME DEPOSITS	3,952	633	314	692	1,869	9,705
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,338	383	209	359	496	3,890
TO OTHERS	1,614	250	105	333	1,373	5,815

SEE FOOTNOTES ON FIRST TABLE.