



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release,
September 1, 1976

		CHANGE SINCE					CHANGE SINCE		
		AUG. 25, ** 1976	AUG. 18, * 1976	AUG. 27, 1975			AUG. 25, ** 1976	AUG. 18, * 1976	AUG. 27, 1975
		(IN MILLIONS OF DOLLARS)					(IN MILLIONS OF DOLLARS)		
ASSETS									
TOTAL LOANS AND INVESTMENTS, (1)	390,148	- 1,499	+ 6,401		DEMAND DEPOSITS - TOTAL	159,381	- 2,515	+ 2,769	
FEDERAL FUNDS SOLD AND SECURITIES					INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	116,109	- 2,278	+ 357	
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	19,266	- 146	+ 3,116		STATES AND POLITICAL SUBDIVISIONS	5,369	- 201	+ 336	
COMMERCIAL BANKS	15,595	- 18	+ 1,812		U. S. GOVERNMENT	1,922	- 684	+ 537	
BROKERS AND DEALERS					DOMESTIC INTERBANK -- COMMERCIAL	23,085	+ 671	+ 1,120	
INVOLVING U. S. TREASURY SECURITIES	2,254	+ 56	+ 798		MUTUAL SAVINGS	734	- 44	+ 12	
INVOLVING OTHER SECURITIES	670	- 49	+ 218		FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,129	+ 101	+ 54	
OTHERS	747	- 135	+ 288		COMMERCIAL BANKS	5,150	- 115	+ 348	
OTHER LOANS (2)	276,488	- 1,277	- 2,783		CERTIFIED AND OFFICERS CHECKS	5,673	- 140	+ 576	
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	110,688	- 94	- 8,339		TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	221,749	+ 201	- 1,386	
AGRICULTURAL LOANS	4,171	- 2	+ 518		SAVINGS DEPOSITS (5)	80,640	+ 54	+14,890	
LOANS TO BROKERS AND DEALERS FOR PURCHASING					INDIVIDUALS AND NONPROFIT ORGANIZATIONS	76,195	+ 13	+20,445	
OR CARRYING--U. S. TREASURY SECURITIES	1,161	- 23	+ 286		PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	3,368	+ 53	NA	
OTHER SECURITIES	6,663	- 357	+ 3,260		DOMESTIC GOVERNMENTAL UNITS	978	+ 23	NA	
OTHER LOANS FOR PURCHASING OR CARRYING--					ALL OTHER (7)	79	- 5	NA	
U. S. TREASURY SECURITIES	82	- 1	- 17		TIME DEPOSITS--TOTAL (4) (5)	141,109	+ 117	-16,278	
OTHER SECURITIES	2,543	+ 4	+ 267		INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	105,425	+ 110	- 8,719	
LOANS TO NON-BANK FINANCIAL INSTITUTIONS					STATES AND POLITICAL SUBDIVISIONS (5)	20,180	+ 214	- 2,525	
SALES FINANCE, PERSONAL FINANCE, ETC.	6,874	- 285	- 1,937		DOMESTIC INTERBANK	6,016	- 276	- 1,565	
OTHER (3)	17,396	- 59	- 2,463		FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,903	- 21	- 3,746	
REAL ESTATE LOANS (2) (3)	61,894	- 66	+ 2,532		FEDERAL FUNDS PURCHASED AND SECURITIES SOLD				
LOANS TO DOMESTIC COMMERCIAL BANKS	1,879	- 137	- 402		UNDER AGREEMENTS TO REPURCHASE	59,056	- 1,347	+12,087	
LOANS TO FOREIGN COMMERCIAL BANKS	5,933	- 197	+ 353		BORROWINGS--FROM FEDERAL RESERVE BANKS	120	- 93	+ 86	
CONSUMER INSTALMENT LOANS	37,358	+ 150	+ 2,647		FROM OTHERS	3,807	- 134	+ 33	
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,801	+ 52	+ 240		OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO				
OTHER LOANS	18,025	- 262	+ 272		OWN FOREIGN BRANCHES) (8)	22,239	- 640	- 938	
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,636	+ 4	+ 2,895		TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	39,900	- 13	+ 4,270	
TOTAL OTHER LOANS, NET (1)	267,852	- 1,281	- 5,678						
U. S. TREASURY SECURITIES--TOTAL	43,376	- 170	+ 9,768						
TREASURY BILLS	11,447	+ 435	+ 2,839						
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--						
TREASURY NOTES AND U. S. BONDS MATURING--									
WITHIN 1 YEAR	6,157	- 83	+ 1,528						
1 YEAR TO 5 YEARS	21,590	- 410	+ 4,405						
AFTER 5 YEARS	4,182	- 112	+ 996						
OTHER SECURITIES--TOTAL	59,654	+ 98	- 805						
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--									
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,069	- 83	- 218						
ALL OTHER	40,227	+ 10	- 29						
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES									
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,499	+ 40	+ 127						
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,859	+ 131	- 685						
CASH ITEMS IN PROCESS OF COLLECTION	31,461	- 1,834	+ 1,122						
RESERVES WITH FEDERAL RESERVE BANKS	20,113	- 1,540	- 485						
CURRENCY AND COIN	5,383	+ 35	+ 238						
BALANCES WITH DOMESTIC BANKS	12,133	+ 521	+ 907						
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,135	- 20	+ 394						
OTHER ASSETS	44,879	- 254	+ 8,342						
TOTAL ASSETS/LIABILITIES (1)	506,252	- 4,591	+16,919						
					LIABILITIES				
					MEMORANDA				
					TOTAL LOANS, GROSS ADJUSTED (9)	278,280	- 1,268	- 1,077	
					TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	381,310	- 1,340	+ 7,886	
					DEMAND DEPOSITS ADJUSTED (10)	102,903	- 863	- 10	
					TIME DEPOSITS ISSUED IN DENOMINATIONS				
					OF \$100,000 OR MORE--TOTAL	94,178	+ 228	-20,606	
					NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	66,038	+ 81	-15,288	
					TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	43,872	+ 101	-10,714	
					TO OTHERS	22,166	- 20	-4,574	
					ALL OTHER TIME DEPOSITS	28,144	+ 147	-5,318	
					TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,440	+ 43	-2,677	
					TO OTHERS	12,700	+ 104	-2,641	
					GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	4,730	- 1,033	+ 2,113	
					(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.				

- (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 HAD 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 \$3,990 MILLION, OF WHICH \$2,508 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 213 MILLION WAS REAL ESTATE LOANS; AND \$1,269 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. (ATLANTA AND SAN FRANCISCO DISTRICTS).

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (9)	278,280	- 1,268	- 1,077
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	381,310	- 1,340	+ 7,886
DEMAND DEPOSITS ADJUSTED (10)	102,903	- 863	- 10
TIME DEPOSITS ISSUED IN DENOMINATIONS			
OF \$100,000 OR MORE--TOTAL	94,178	+ 228	-20,606
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	66,038	+ 81	-15,288
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	43,872	+ 101	-10,714
TO OTHERS	22,166	- 20	- 4,574
ALL OTHER TIME DEPOSITS	28,140	+ 147	- 5,318
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,440	+ 43	- 2,677
TO OTHERS	12,700	+ 104	- 2,641
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	4,730	- 1,033	+ 2,113

- (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	CLEVELAND	RICHMOND	ATLANTA**
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	14,017	104,138	15,670	27,513	20,604	17,792
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	498	3,033	598	1,456	1,164	1,266
COMMERCIAL BANKS	457	2,241	430	1,225	992	1,193
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	41	507	155	216	147	24
INVOLVING OTHER SECURITIES	--	68	5	3	24	16
OTHERS	--	217	8	12	1	33
OTHER LOANS (2)	9,829	78,691	11,485	17,298	14,553	12,276
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,444	36,746	4,871	6,597	4,644	4,455
AGRICULTURAL LOANS	10	118	17	13	161	65
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	6	1,042	--	3	7	2
OTHER SECURITIES	50	4,036	236	173	52	21
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	6	17	9	3	10	4
OTHER SECURITIES	23	411	38	84	54	140
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	199	2,612	527	276	184	228
OTHER (3)	590	6,831	575	674	486	504
REAL ESTATE LOANS (2) (3)	2,245	12,352	2,743	4,181	3,950	2,544
LOANS TO DOMESTIC COMMERCIAL BANKS	30	674	43	128	86	23
LOANS TO FOREIGN COMMERCIAL BANKS	91	2,692	150	593	129	83
CONSUMER INSTALLMENT LOANS	1,321	6,129	1,527	3,228	3,617	2,330
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	10	583	33	74	37	7
OTHER LOANS	800	4,448	676	1,271	1,136	1,870
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	250	2,182	349	665	631	523
TOTAL OTHER LOANS, NET (1)	9,579	76,509	11,136	16,633	13,922	11,753
U. S. TREASURY SECURITIES--TOTAL	1,560	11,628	1,446	3,715	1,738	1,924
TREASURY BILLS	97	2,922	243	740	306	323
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	249	1,288	221	342	435	380
1 YEAR TO 5 YEARS	985	6,051	762	2,291	912	1,028
AFTER 5 YEARS	229	1,367	220	342	85	193
OTHER SECURITIES--TOTAL	2,380	12,968	2,490	5,709	3,780	2,849
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	369	2,112	133	383	283	245
ALL OTHER	1,447	8,130	1,736	4,045	2,857	1,936
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	24	642	100	375	176	147
ALL OTHER (INCLUDING CORPORATE STOCKS)	540	2,084	521	906	464	521
CASH ITEMS IN PROCESS OF COLLECTION	1,039	11,814	926	1,281	1,461	1,640
RESERVES WITH FEDERAL RESERVE BANKS	600	5,963	689	1,056	898	765
CURRENCY AND COIN	288	1,123	296	490	482	282
BALANCES WITH DOMESTIC BANKS	558	5,607	648	588	388	507
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	81	960	102	59	11	142
OTHER ASSETS	2,048	16,510	1,345	2,881	1,721	1,493
TOTAL ASSETS/LIABILITIES (1)	18,631	146,115	19,676	33,868	25,565	22,621
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,314	52,383	5,389	9,251	9,128	7,934
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,616	31,395	4,256	7,787	7,637	6,020
STATES AND POLITICAL SUBDIVISIONS	382	1,162	165	506	401	416
U. S. GOVERNMENT	85	424	77	118	174	84
DOMESTIC INTERBANK -- COMMERCIAL	831	11,243	640	564	561	1,253
MUTUAL SAVINGS	182	454	52	10	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	909	14	3	116	2
COMMERCIAL BANKS	90	3,980	78	57	69	53
CERTIFIED AND OFFICERS CHECKS	123	2,816	107	206	163	106
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	7,864	51,530	8,888	16,256	11,532	9,633
SAVINGS DEPOSITS (5)	3,287	14,012	3,174	7,719	5,590	3,001
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,053	13,088	2,927	7,498	5,318	2,843
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	172	521	199	216	221	153
DOMESTIC GOVERNMENTAL UNITS	62	332	48	5	45	5
ALL OTHER (7)	--	71	--	--	6	--
TIME DEPOSITS--TOTAL (4) (5)	4,577	37,518	5,714	8,537	5,942	6,632
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,433	26,804	4,750	6,592	4,909	4,934
STATES AND POLITICAL SUBDIVISIONS (5)	763	2,214	565	1,666	961	1,288
DOMESTIC INTERBANK	167	2,635	241	137	16	402
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	151	4,931	131	90	34	7
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	2,207	16,654	2,815	4,065	2,183	2,427
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	100	2,003	266	202	39	294
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (8)	673	10,277	762	1,144	646	523
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	1,473	13,268	1,556	2,950	2,037	1,810
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	9,840	78,809	11,610	17,401	14,639	12,326
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	13,780	103,405	15,546	26,825	20,157	17,099
DEMAND DEPOSITS ADJUSTED (10)	4,359	28,902	3,746	7,288	6,932	4,957
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,232	30,963	3,194	4,918	2,582	4,119
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,813	24,561	2,651	3,414	1,958	2,671
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,818	15,818	1,803	2,264	1,147	1,482
TO OTHERS	995	8,743	848	1,150	811	1,189
ALL OTHER TIME DEPOSITS	419	6,402	543	1,504	624	1,448
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	328	4,507	449	769	426	1,053
TO OTHERS	91	1,895	94	735	198	395

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)	59,307	8,474	4,265	9,219	18,321	90,828
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,121	785	207	910	1,608	4,620
COMMERCIAL BANKS	2,695	593	160	733	1,413	3,463
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	343	64	27	175	45	510
INVOLVING OTHER SECURITIES	39	128	17	--	136	234
OTHERS	44	--	3	2	14	413
OTHER LOANS (2)	40,159	5,621	2,893	6,148	11,135	66,400
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,171	2,209	1,215	2,281	5,626	21,429
AGRICULTURAL LOANS	230	53	24	396	268	2,816
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	64	2	--	4	1	50
OTHER SECURITIES	1,114	129	40	49	148	615
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	10	3	1	--	9	10
OTHER SECURITIES	527	138	205	272	450	201
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,473	119	76	104	145	931
OTHER (3)	3,467	283	219	305	584	2,878
REAL ESTATE LOANS (2) (3)	8,965	1,311	640	1,022	1,468	20,469
LOANS TO DOMESTIC COMMERCIAL BANKS	228	31	8	32	42	554
LOANS TO FOREIGN COMMERCIAL BANKS	556	41	35	11	71	1,441
CONSUMER INSTALMENT LOANS	4,501	880	216	1,139	1,166	11,304
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	287	10	4	1	7	748
OTHER LOANS	2,566	412	210	532	1,150	2,954
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,094	173	71	171	276	2,251
TOTAL OTHER LOANS, NET (1)	39,065	5,448	2,822	5,977	10,859	64,149
U. S. TREASURY SECURITIES--TOTAL	7,439	776	448	818	2,238	9,646
TREASURY BILLS	2,288	67	235	293	499	3,434
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	920	149	47	119	303	1,704
1 YEAR TO 5 YEARS	3,218	452	100	381	1,223	4,087
AFTER 5 YEARS	913	108	66	25	213	421
OTHER SECURITIES--TOTAL	9,682	1,465	788	1,514	3,616	12,413
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	838	5	--	24	119	1,558
ALL OTHER	6,806	1,138	566	1,254	3,178	7,134
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	430	4	58	45	13	485
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,608	318	164	191	306	3,236
CASH ITEMS IN PROCESS OF COLLECTION	3,259	740	471	1,192	1,578	6,060
RESERVES WITH FEDERAL RESERVE BANKS	2,366	351	212	448	883	5,882
CURRENCY AND COIN	686	127	35	97	143	1,334
BALANCES WITH DOMESTIC BANKS	1,248	274	103	232	464	1,516
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	216	18	4	3	43	496
OTHER ASSETS	4,777	855	351	532	1,445	10,921
TOTAL ASSETS/LIABILITIES (1)	71,859	10,839	5,441	11,723	22,877	117,037
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,510	3,745	1,687	4,337	7,772	32,931
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,545	2,648	1,130	3,022	5,664	28,389
STATES AND POLITICAL SUBDIVISIONS	762	77	44	191	420	843
U. S. GOVERNMENT	275	58	17	60	98	462
DOMESTIC INTERBANK -- COMMERCIAL	2,791	912	438	992	1,372	1,488
MUTUAL SAVINGS	4	--	3	--	--	22
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	24	--	--	--	6	50
COMMERCIAL BANKS	213	9	23	8	61	509
CERTIFIED AND OFFICERS CHECKS	896	41	32	64	151	1,168
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	34,208	4,421	1,731	4,787	9,657	61,242
SAVINGS DEPOSITS (5)	11,808	1,527	541	1,479	1,817	26,685
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,075	1,452	493	1,347	1,693	25,408
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	427	69	48	117	121	1,124
DOMESTIC GOVERNMENTAL UNITS	306	6	--	15	1	153
ALL OTHER (7)	--	--	--	--	2	--
TIME DEPOSITS--TOTAL (4) (5)	22,400	2,894	1,190	3,308	7,840	34,557
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,692	2,338	996	2,355	5,068	26,554
STATES AND POLITICAL SUBDIVISIONS (5)	3,347	401	143	808	2,366	5,658
DOMESTIC INTERBANK	1,048	125	51	134	353	707
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,198	1	--	--	5	1,355
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	11,493	1,565	1,137	1,422	3,035	10,053
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	120
FROM OTHERS	208	32	173	41	80	369
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (8)	2,231	217	243	182	576	4,765
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	5,209	859	470	954	1,757	7,557
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	40,357	5,782	2,932	6,293	11,288	67,003
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	57,478	8,023	4,168	8,625	17,142	89,062
DEMAND DEPOSITS ADJUSTED (10)	12,185	2,035	761	2,093	4,724	24,921
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	13,751	1,568	739	2,270	6,503	20,339
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	9,721	902	435	1,543	4,433	10,936
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,783	546	337	965	3,288	8,571
TO OTHERS	3,938	306	98	578	1,145	2,365
ALL OTHER TIME DEPOSITS	4,030	666	304	727	2,070	9,403
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,350	447	209	365	495	4,042
TO OTHERS	1,680	219	95	362	1,575	5,361

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.