



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release September 15, 1976

M.4.2	CHANGE SINCE				CHANGE SINCE		
	SEPT. 8, ** 1976	SEPT. 1, * 1976	SEPT. 10, 1975		SEPT. 8, ** 1976	SEPT. 1, * 1976	SEPT. 10, 1975
(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)			
ASSETS				LIABILITIES			
TOTAL LOANS AND INVESTMENTS, (1)	395,948	+ 2,776	+ 6,622	DEMAND DEPOSITS - TOTAL	166,244	- 445	+ 5,719
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	120,675	+ 310	+ 1,614
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	24,614	+ 3,909	+ 5,852	STATES AND POLITICAL SUBDIVISIONS	5,918	- 428	- 229
COMMERCIAL BANKS	20,948	+ 3,411	+ 5,951	U. S. GOVERNMENT	1,604	+ 477	+ 118
BROKERS AND DEALERS				DOMESTIC INTERBANK -- COMMERCIAL	24,876	+ 259	+ 3,195
INVOLVING U. S. TREASURY SECURITIES	2,331	+ 642	- 218	MUTUAL SAVINGS	849	+ 4	+ 127
INVOLVING OTHER SECURITIES	742	+ 144	+ 123	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,002	- 21	- 142
OTHERS	593	- 288	- 4	COMMERCIAL BANKS	5,414	+ 319	+ 763
OTHER LOANS (2)	277,345	- 816	- 2,933	CERTIFIED AND OFFICERS CHECKS	5,906	- 1,365	+ 273
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	111,062	- 103	- 8,139	TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	221,326	- 215	- 2,940
AGRICULTURAL LOANS	4,214	+ 23	+ 577	SAVINGS DEPOSITS (5)	81,281	+ 343	+15,559
LOANS TO BROKERS AND DEALERS FOR PURCHASING				INDIVIDUALS AND NONPROFIT ORGANIZATIONS	76,535	+ 230	+10,813
OR CARRYING--U. S. TREASURY SECURITIES	1,619	+ 6	+ 502	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	3,638	+ 76	NA
OTHER SECURITIES	6,426	- 383	+ 2,912	DOMESTIC GOVERNMENTAL UNITS	1,003	+ 5	NA
OTHER LOANS FOR PURCHASING OR CARRYING--				ALL OTHER (7)	105	+ 32	NA
U. S. TREASURY SECURITIES	79	+ 1	- 17	TIME DEPOSITS--TOTAL (4) (5)	140,045	- 558	-18,499
OTHER SECURITIES	2,536	- 18	+ 260	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	105,053	- 442	-10,389
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				STATES AND POLITICAL SUBDIVISIONS (5)	19,819	- 5	- 2,413
SALES FINANCE, PERSONAL FINANCE, ETC.	6,833	- 54	- 2,200	DOMESTIC INTERBANK	5,910	- 92	- 1,832
OTHER (3)	17,235	- 81	- 2,458	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,800	+ 24	- 3,998
REAL ESTATE LOANS (2) (3)	62,061	- 17	+ 2,717	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
LOANS TO DOMESTIC COMMERCIAL BANKS	1,671	- 244	- 662	UNDER AGREEMENTS TO REPURCHASE	66,283	+ 4,662	+18,259
LOANS TO FOREIGN COMMERCIAL BANKS	5,887	+ 9	+ 102	BORROWINGS--FROM FEDERAL RESERVE BANKS	--	- 210	- 1,589
CONSUMER INSTALMENT LOANS	37,568	+ 5	+ 2,779	FROM OTHERS	3,979	+ 38	- 96
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,902	+ 55	+ 470	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO			
OTHER LOANS	18,252	+ 102	+ 224	OWN FOREIGN BRANCHES (8)	21,349	- 332	- 2,314
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,657	+ 22	+ 8,867	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	40,056	- 54	+ 4,225
TOTAL OTHER LOANS, NET (1)	268,688	- 838	- 5,800				
U. S. TREASURY SECURITIES--TOTAL	42,754	- 387	+ 7,312				
TREASURY BILLS	10,770	- 21	+ 1,102				
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--				
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	6,149	+ 8	+ 819				
1 YEAR TO 5 YEARS	21,779	- 349	+ 4,355				
AFTER 5 YEARS	4,056	- 25	+ 1,036				
OTHER SECURITIES--TOTAL	59,892	+ 92	- 742				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,303	+ 173	- 191				
ALL OTHER	40,342	+ 92	+ 256				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,544	- 112	+ 143				
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,703	- 61	- 950				
CASH ITEMS IN PROCESS OF COLLECTION	36,364	+ 1,007	+ 4,561				
RESERVES WITH FEDERAL RESERVE BANKS	21,945	+ 140	+ 934				
CURRENCY AND COIN	5,195	- 113	+ 228				
BALANCES WITH DOMESTIC BANKS	1,611	- 674	+ 884				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,131	- 5	+ 378				
OTHER ASSETS	46,043	+ 313	+ 7,657				
TOTAL ASSETS/LIABILITIES (1)	519,237	+ 3,444	+21,264				

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (9)	279,340	- 74	- 2,370
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	381,986	- 369	+ 4,200
DEMAND DEPOSITS ADJUSTED (10)	103,400	- 2,188	- 2,155
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	92,591	- 410	-23,249
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	64,892	- 400	-17,563
TO OTHERS	43,070	- 249	-12,584
ALL OTHER TIME DEPOSITS TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,822	- 151	- 4,979
TO OTHERS	27,699	- 10	- 5,686
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	15,352	- 58	- 2,815
	12,347	+ 48	- 2,871
	3,319	- 264	+ 966

- (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 WAS 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 \$3,935 MILLION, OF WHICH \$2,426 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 213 MILLION WAS REAL ESTATE LOANS; AND \$ 1,296 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).

	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)	14,159	103,304	16,139	27,567	21,201	18,331
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	680	1,818	777	1,725	1,685	1,797
COMMERCIAL BANKS	680	1,374	670	1,372	1,525	1,732
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	302	82	309	125	30
INVOLVING OTHER SECURITIES	--	81	25	31	34	11
OTHERS	--	61	--	13	1	24
OTHER LOANS (2)	9,763	79,217	11,577	17,204	14,614	12,258
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,406	37,125	4,889	6,533	4,610	4,443
AGRICULTURAL LOANS	11	123	17	14	159	77
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	1,513	--	3	7	2
OTHER SECURITIES	45	3,700	245	189	48	23
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	15	9	4	14	4
OTHER SECURITIES	23	407	45	83	53	141
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	184	2,651	513	255	180	220
OTHER (3)	575	6,745	567	676	494	499
REAL ESTATE LOANS (2) (3)	2,244	12,335	2,778	4,203	3,989	2,538
LOANS TO DOMESTIC COMMERCIAL BANKS	31	701	28	87	90	22
LOANS TO FOREIGN COMMERCIAL BANKS	86	2,615	224	608	135	86
CONSUMER INSTALMENT LOANS	1,325	6,158	1,544	3,245	3,636	2,286
LOANS TO FOR. GOVTS., OFFICIAL INSTNS., ETC.	13	634	25	71	39	7
OTHER LOANS	808	4,495	693	1,233	1,160	1,910
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	251	2,199	350	668	632	525
TOTAL OTHER LOANS, NET (1)	9,512	77,018	11,227	16,536	13,982	11,733
U. S. TREASURY SECURITIES--TOTAL	1,632	11,442	1,523	3,608	1,761	1,943
TREASURY BILLS	80	2,596	287	670	316	324
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	309	1,351	224	373	457	379
1 YEAR TO 5 YEARS	1,040	6,168	824	2,226	910	1,027
AFTER 5 YEARS	203	1,327	188	339	78	213
OTHER SECURITIES--TOTAL	2,335	13,026	2,612	5,698	3,773	2,858
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	393	2,187	167	406	283	260
ALL OTHER	1,403	8,186	1,753	4,050	2,860	1,948
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	24	711	102	365	172	137
ALL OTHER (INCLUDING CORPORATE STOCKS)	515	1,942	590	877	458	513
CASH ITEMS IN PROCESS OF COLLECTION	1,314	12,445	1,156	1,612	1,884	2,113
RESERVES WITH FEDERAL RESERVE BANKS	691	8,674	449	1,450	881	629
CURRENCY AND COIN	252	1,142	289	441	471	257
BALANCES WITH DOMESTIC BANKS	615	5,101	696	522	396	652
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	81	962	102	59	12	142
OTHER ASSETS	2,073	17,645	1,303	2,909	1,811	1,532
TOTAL ASSETS/LIABILITIES (1)	19,185	149,273	20,134	34,560	26,656	23,656
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,721	52,967	5,735	9,545	10,047	8,590
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,892	31,953	4,468	8,029	8,228	6,337
STATES AND POLITICAL SUBDIVISIONS	470	1,212	188	461	493	445
U. S. GOVERNMENT	80	276	68	93	268	90
DOMESTIC INTERBANK -- COMMERCIAL	826	11,169	731	684	706	1,534
MUTUAL SAVINGS	211	534	56	10	6	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	788	7	3	122	3
COMMERCIAL BANKS	104	4,221	107	57	62	62
CERTIFIED AND OFFICERS CHECKS	134	2,814	110	208	162	119
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	7,814	51,104	8,872	16,380	11,511	9,644
SAVINGS DEPOSITS (5)	3,321	14,011	3,209	7,751	5,618	3,008
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,085	13,077	2,940	7,519	5,343	2,843
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	179	539	203	225	225	159
DOMESTIC GOVERNMENTAL UNITS	57	299	66	7	44	6
ALL OTHER (7)	--	96	--	--	6	--
TIME DEPOSITS--TOTAL (4) (5)	4,493	37,093	5,663	8,629	5,893	6,636
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,393	26,629	4,627	6,635	4,890	4,968
STATES AND POLITICAL SUBDIVISIONS (5)	770	2,114	653	1,719	923	1,264
DOMESTIC INTERBANK	163	2,572	234	135	25	396
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	149	4,913	122	79	34	7
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,386	20,586	2,967	4,281	2,356	2,815
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	90	1,932	230	224	41	275
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	660	9,388	759	1,168	700	525
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	1,514	13,296	1,571	2,962	2,001	1,807
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	9,732	78,960	11,656	17,470	14,684	12,301
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	13,699	103,428	15,791	26,776	20,218	17,102
DEMAND DEPOSITS ADJUSTED (10)	4,501	29,077	3,780	7,156	7,189	4,853
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	3,189	30,506	3,126	4,982	2,523	4,119
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,771	24,035	2,581	3,430	1,909	2,654
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,765	15,515	1,668	2,251	1,131	1,497
TO OTHERS	1,006	8,520	913	1,179	778	1,157
ALL OTHER TIME DEPOSITS	418	6,471	545	1,552	614	1,465
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	336	4,586	448	798	421	1,065
TO OTHERS	82	1,885	97	754	193	400

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN ** FRANCISCO
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	60,737	8,883	4,454	9,627	19,030	92,516
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	4,549	1,203	353	1,360	2,111	6,556
COMMERCIAL BANKS	3,630	1,017	319	1,146	1,904	5,579
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	807	70	15	192	55	344
INVOLVING OTHER SECURITIES	59	116	14	—	137	234
OTHERS	53	—	5	22	15	399
OTHER LOANS (2)	40,183	5,582	2,914	6,137	11,196	66,700
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,237	2,191	1,224	2,270	5,629	21,505
AGRICULTURAL LOANS	243	56	24	401	267	2,822
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	44	1	—	3	1	39
OTHER SECURITIES	1,137	106	35	43	147	708
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	10	3	1	—	4	9
OTHER SECURITIES	528	132	204	272	451	197
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,427	119	76	91	130	987
OTHER (3)	3,455	280	220	297	624	2,803
REAL ESTATE LOANS (2) (3)	8,924	1,315	640	1,020	1,474	20,601
LOANS TO DOMESTIC COMMERCIAL BANKS	208	24	4	35	44	397
LOANS TO FOREIGN COMMERCIAL BANKS	589	45	37	12	70	1,380
CONSUMER INSTALMENT LOANS	4,530	888	218	1,138	1,180	11,420
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	284	10	4	1	7	807
OTHER LOANS	2,567	412	227	554	1,168	3,025
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,085	173	67	172	275	2,260
TOTAL OTHER LOANS, NET (1)	39,098	5,409	2,847	5,965	10,921	64,440
U. S. TREASURY SECURITIES--TOTAL	7,271	797	471	792	2,372	9,142
TREASURY BILLS	2,210	64	254	273	527	3,169
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	984	161	50	128	358	1,375
1 YEAR TO 5 YEARS	3,271	459	90	366	1,267	4,131
AFTER 5 YEARS	806	113	77	25	220	467
OTHER SECURITIES--TOTAL	9,819	1,474	783	1,510	3,626	12,378
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	867	5	—	25	118	1,592
ALL OTHER	6,857	1,146	567	1,256	3,197	7,119
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	442	4	57	45	9	476
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,653	319	159	184	302	3,191
CASH ITEMS IN PROCESS OF COLLECTION	3,783	962	520	1,399	1,798	7,378
RESERVES WITH FEDERAL RESERVE BANKS	2,984	302	139	323	863	4,560
CURRENCY AND COIN	627	121	33	91	133	1,338
BALANCES WITH DOMESTIC BANKS	1,303	320	71	281	535	1,119
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	217	24	4	3	43	482
OTHER ASSETS	4,634	842	386	540	1,491	10,877
TOTAL ASSETS/LIABILITIES (1)	74,285	11,454	5,607	12,264	23,893	118,270
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,360	4,014	1,805	4,650	8,302	34,508
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,209	2,733	1,190	3,128	5,763	29,745
STATES AND POLITICAL SUBDIVISIONS	667	81	31	171	687	1,012
U. S. GOVERNMENT	214	46	24	75	68	302
DOMESTIC INTERBANK -- COMMERCIAL	3,204	1,090	517	1,195	1,610	1,610
MUTUAL SAVINGS	4	—	4	—	—	24
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	23	—	—	—	7	45
COMMERCIAL BANKS	199	19	15	8	61	499
CERTIFIED AND OFFICERS CHECKS	840	45	24	73	106	1,271
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	34,286	4,424	1,717	4,809	9,478	61,287
SAVINGS DEPOSITS (5)	11,917	1,536	538	1,503	1,841	27,028
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,124	1,459	490	1,364	1,713	25,578
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	461	70	48	121	124	1,284
DOMESTIC GOVERNMENTAL UNITS	332	7	—	18	1	166
ALL OTHER (7)	—	—	—	—	3	—
TIME DEPOSITS--TOTAL (4) (5)	22,369	2,888	1,179	3,306	7,637	34,259
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,572	2,340	999	2,389	5,076	26,535
STATES AND POLITICAL SUBDIVISIONS (5)	3,495	395	127	771	2,162	5,426
DOMESTIC INTERBANK	1,043	121	53	135	345	688
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,149	1	—	—	5	1,341
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	13,263	1,884	1,145	1,618	3,592	9,390
BORROWINGS--FROM FEDERAL RESERVE BANKS	—	—	—	—	—	—
FROM OTHERS	212	31	219	49	72	604
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	1,914	238	235	182	679	4,901
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	5,250	863	486	956	1,770	7,580
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	40,894	5,744	2,944	6,316	11,359	67,280
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	57,984	8,015	4,198	8,618	17,357	88,800
DEMAND DEPOSITS ADJUSTED (10)	12,159	1,916	744	1,981	4,826	25,218
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	13,704	1,543	727	2,312	6,284	19,576
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	9,668	882	415	1,552	4,408	10,587
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,696	587	338	982	3,278	8,362
TO OTHERS	3,972	295	77	570	1,130	2,225
ALL OTHER TIME DEPOSITS	4,036	661	312	760	1,876	8,989
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,308	444	209	424	493	3,820
TO OTHERS	1,728	217	103	336	1,383	5,169

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.