



# FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release November 3, 1976

H.4.2	OCT. 27,** 1976	CHANGE SINCE		OCT. 27,** 1976	OCT. 27,** 1976	CHANGE SINCE		OCT. 27,** 1976	OCT. 29, 1975
		OCT. 20,* 1976	OCT. 29, 1975			OCT. 20,* 1976	OCT. 29, 1975		
<b>ASSETS</b>					<b>LIABILITIES</b>				
(IN MILLIONS OF DOLLARS)					(IN MILLIONS OF DOLLARS)				
TOTAL LOANS AND INVESTMENTS, (1)	396,764	- 1,013	+11,626		DEMAND DEPOSITS - TOTAL	167,554	- 1,466	+ 7,753	
FEDERAL FUNDS SOLD AND SECURITIES					INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	121,360	- 1,246	+ 4,789	
PURCHASES UNDER AGREEMENTS TO RESELL--TOTAL	19,751	+ 28	+ 3,289		STATES AND POLITICAL SUBDIVISIONS	5,939	+ 169	+ 73	
COMMERCIAL BANKS	16,239	- 39	+ 2,389		U. S. GOVERNMENT	2,060	- 484	+ 798	
BROKERS AND DEALERS					DOMESTIC INTERBANK -- COMMERCIAL	23,671	- 793	+ 1,559	
INVOLVING U. S. TREASURY SECURITIES	1,911	- 187	+ 258		MUTUAL SAVINGS	876	- 37	+ 85	
INVOLVING OTHER SECURITIES	418	- 62	- 48		FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,464	+ 238	+ 323	
OTHERS	1,183	+ 316	+ 690		COMMERCIAL BANKS	5,571	+ 132	+ 878	
OTHER LOANS (2)	281,544	- 435	+ 2,960		CERTIFIED AND OFFICERS CHECKS	6,613	+ 555	- 752	
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	113,525	+ 223	- 4,873		TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	222,596	- 210	- 3,357	
AGRICULTURAL LOANS	4,278	+ 23	+ 682		SAVINGS DEPOSITS (5)	84,246	+ 360	+17,924	
LOANS TO BROKERS AND DEALERS FOR PURCHASING					INDIVIDUALS AND NONPROFIT ORGANIZATIONS	78,802	+ 190	+12,480	
OR CARRYING--U. S. TREASURY SECURITIES	1,526	- 159	+ 729		PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	3,864	+ 88	NA	
OTHER SECURITIES	7,436	+ 57	+ 3,753		DOMESTIC GOVERNMENTAL UNITS	1,499	+ 79	NA	
OTHER LOANS FOR PURCHASING OR CARRYING--					ALL OTHER (7)	81	+ 3	NA	
U. S. TREASURY SECURITIES	71	--	- 12		TIME DEPOSITS--TOTAL (4) (5)	138,350	- 570	-21,281	
OTHER SECURITIES	2,536	+ 11	+ 270		INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	104,238	- 261	-11,662	
LOANS TO NON-BANK FINANCIAL INSTITUTIONS					STATES AND POLITICAL SUBDIVISIONS (5)	19,194	- 109	- 3,093	
SALES FINANCE, PERSONAL FINANCE, ETC.	6,828	- 225	- 1,471		DOMESTIC INTERBANK	5,700	- 99	- 2,328	
OTHER (3)	16,885	- 42	- 2,060		FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,823	- 45	- 4,248	
REAL ESTATE LOANS (2) (3)	62,822	+ 79	+ 3,030		FEDERAL FUNDS PURCHASED AND SECURITIES SOLD				
LOANS TO DOMESTIC COMMERCIAL BANKS	1,884	- 189	- 421		UNDER AGREEMENTS TO REPURCHASE	60,717	- 3,350	+14,274	
LOANS TO FOREIGN COMMERCIAL BANKS	5,885	- 101	+ 103		BORROWINGS--FROM FEDERAL RESERVE BANKS	511	+ 471	+ 508	
CONSUMER INSTALMENT LOANS	38,056	+ 127	+ 2,899		FROM OTHERS	3,917	- 8	--	
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,945	+ 5	+ 406		OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO				
OTHER LOANS	17,867	- 244	- 75		OWN FOREIGN BRANCHES) (8)	21,401	- 469	- 2,303	
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,615	+ 7	+ 2,869		TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	40,507	- 102	+ 4,287	
TOTAL OTHER LOANS, NET (1)	272,929	- 442	+ 91						
U. S. TREASURY SECURITIES--TOTAL	43,954	+ 36	+ 8,745						
TREASURY BILLS	11,016	+ 399	+ 1,963						
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--						
TREASURY NOTES AND U. S. BONDS MATURING--									
WITHIN 1 YEAR	6,101	+ 129	+ 584						
1 YEAR TO 5 YEARS	22,323	- 439	+ 4,425						
AFTER 5 YEARS	4,514	- 53	+ 1,773						
OTHER SECURITIES--TOTAL	60,130	- 635	- 499						
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--									
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,425	- 370	- 308						
ALL OTHER	39,964	- 186	+ 46						
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES									
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,354	+ 40	+ 43						
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,387	- 119	- 280						
CASH ITEMS IN PROCESS OF COLLECTION	35,070	- 718	+ 3,230						
RESERVES WITH FEDERAL RESERVE BANKS	19,807	- 3,204	- 2,524						
CURRENCY AND COIN	5,654	+ 186	+ 443						
BALANCES WITH DOMESTIC BANKS	11,785	- 589	+ 290						
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,351	+ 4	+ 557						
OTHER ASSETS	45,772	+ 200	+ 7,540						
TOTAL ASSETS/LIABILITIES (1)	517,203	- 5,134	+21,162						

MEMORANDA

TOTAL LOANS, GROSS ADJUSTED (9)	283,172	- 179	+ 4,281
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	387,256	- 778	+12,527
DEMAND DEPOSITS ADJUSTED (10)	106,753	+ 529	+ 2,166
TIME DEPOSITS ISSUED IN DENOMINATIONS			
OF \$100,000 OR MORE--TOTAL	89,920	- 666	-26,962
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	63,151	- 412	-20,236
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	41,296	- 288	-14,684
TO OTHERS	21,855	- 124	- 5,552
ALL OTHER TIME DEPOSITS	26,769	- 254	- 6,726
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,282	- 30	- 3,147
TO OTHERS	11,487	- 224	- 3,579
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	5,234	- 215	+ 2,318

(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 \$3,789 MILLION, OF WHICH \$2,415 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 220 MILLION WAS REAL ESTATE LOANS; AND \$1,154 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, +\$105 MILLION; REAL ESTATE, +\$783 MILLION; OTHER LOANS, +\$200 MILLION. THESE RE-CLASSIFICATIONS ARE NOT REFLECTED FOR EARLIER DATES.

\* REVISED. \*\* PRELIMINARY.(PHILADELPHIA, ATLANTA, CHICAGO, KANSAS CITY AND SAN FRANCISCO DISTRICTS.)

(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	RICH MOND	ATLANTA **
	(IN MILLIONS OF DOLLARS)					
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	14,208	105,560	16,075	28,449	21,336	18,098
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	501	2,861	494	1,623	1,470	1,479
COMMERCIAL BANKS	501	1,853	278	1,441	1,291	1,351
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	577	216	109	176	79
INVOLVING OTHER SECURITIES	--	17	--	17	2	8
OTHERS	--	414	--	56	1	41
OTHER LOANS (2)	9,852	80,079	11,463	17,442	14,886	12,312
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,465	38,006	4,888	6,612	4,784	4,609
AGRICULTURAL LOANS	11	132	19	14	145	72
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	6	1,346	--	2	7	3
OTHER SECURITIES	59	4,240	233	208	55	27
OTHER LOANS FOR PURCHASING OR CARRYING— U. S. TREASURY SECURITIES	7	13	9	3	10	4
OTHER SECURITIES	25	389	41	84	53	159
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	228	2,588	505	283	169	234
OTHER (3)	535	6,511	562	696	520	453
REAL ESTATE LOANS (2) (3)	2,240	12,257	2,745	4,218	4,038	2,727
LOANS TO DOMESTIC COMMERCIAL BANKS	61	680	27	123	102	29
LOANS TO FOREIGN COMMERCIAL BANKS	84	2,728	161	580	134	77
CONSUMER INSTALMENT LOANS	1,333	6,264	1,569	3,291	3,686	2,305
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	13	599	21	81	38	5
OTHER LOANS	785	4,326	683	1,247	1,145	1,608
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	255	2,124	355	666	633	519
TOTAL OTHER LOANS, NET (1)	9,597	77,955	11,108	16,776	14,253	11,793
U. S. TREASURY SECURITIES—TOTAL	1,751	11,855	1,777	3,996	1,756	2,044
TREASURY BILLS	180	3,182	245	488	304	458
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING— WITHIN 1 YEAR	295	1,144	219	364	440	404
1 YEAR TO 5 YEARS	1,005	6,159	1,012	2,727	921	949
AFTER 5 YEARS	271	1,370	301	417	91	233
OTHER SECURITIES—TOTAL	2,359	12,889	2,696	6,054	3,857	2,782
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS— TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	395	2,184	172	434	257	204
ALL OTHER	1,404	7,859	1,768	4,122	2,937	1,929
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	29	622	127	460	169	116
ALL OTHER (INCLUDING CORPORATE STOCKS)	531	2,224	629	1,038	494	533
CASH ITEMS IN PROCESS OF COLLECTION	1,211	13,067	1,056	1,509	1,498	1,797
RESERVES WITH FEDERAL RESERVE BANKS	626	5,994	666	1,063	906	832
CURRENCY AND COIN	292	1,172	311	508	518	282
BALANCES WITH DOMESTIC BANKS	549	5,344	774	603	392	542
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	84	1,026	102	66	12	142
OTHER ASSETS	2,095	16,502	1,253	2,838	1,916	1,581
TOTAL ASSETS/LIABILITIES (1)	19,065	148,665	20,237	35,036	26,578	23,274
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,669	55,137	5,696	9,604	9,366	8,277
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,900	32,175	4,448	8,092	7,746	6,159
STATES AND POLITICAL SUBDIVISIONS	410	1,274	200	517	472	550
U. S. GOVERNMENT	101	423	95	130	193	98
DOMESTIC INTERBANK — COMMERCIAL	808	11,577	648	570	584	1,287
MUTUAL SAVINGS	199	548	68	22	8	--
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	1,207	9	3	145	6
COMMERCIAL BANKS	98	4,384	87	60	47	59
CERTIFIED AND OFFICERS CHECKS	149	3,549	141	210	171	118
TIME AND SAVINGS DEPOSITS—TOTAL (4) (5)	7,616	50,732	8,992	16,653	11,700	9,759
SAVINGS DEPOSITS (5)	3,467	14,544	3,249	7,889	5,755	3,107
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,225	13,314	2,948	7,621	5,429	2,908
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	194	592	224	261	247	168
DOMESTIC GOVERNMENTAL UNITS	48	567	77	7	72	28
ALL OTHER (7)	--	71	--	--	7	3
TIME DEPOSITS—TOTAL (4) (5)	4,149	36,188	5,743	8,764	5,945	6,652
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,156	25,746	4,662	6,574	4,934	5,009
STATES AND POLITICAL SUBDIVISIONS (5)	704	2,269	701	1,861	922	1,262
DOMESTIC INTERBANK	132	2,544	262	141	28	360
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	141	4,787	94	132	35	19
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,536	17,034	3,024	4,506	2,611	2,728
BORROWINGS—FROM FEDERAL RESERVE BANKS	25	--	--	--	--	--
FROM OTHERS	113	2,172	231	192	44	164
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	581	10,210	725	1,090	793	523
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	1,525	13,380	1,569	2,991	2,064	1,823
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	9,791	80,407	11,652	17,501	14,963	12,411
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	13,901	105,151	16,125	27,551	20,576	17,237
DEMAND DEPOSITS ADJUSTED (10)	4,549	30,070	3,897	7,395	7,091	5,095
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE—TOTAL	2,822	29,444	3,154	5,083	2,489	4,042
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,412	23,107	2,613	3,521	1,861	2,618
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,492	14,500	1,684	2,131	1,076	1,436
TO OTHERS	920	8,607	929	1,390	785	1,182
ALL OTHER TIME DEPOSITS	410	6,337	541	1,562	628	1,424
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	347	4,580	423	819	439	1,046
TO OTHERS	63	1,757	118	743	189	378

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)	59,533	8,879	4,497	9,578	18,921	91,630
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,393	1,154	213	1,122	1,986	4,455
COMMERCIAL BANKS	2,081	997	189	896	1,873	3,488
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	230	83	4	224	10	203
INVOLVING OTHER SECURITIES	50	73	17	—	89	145
OTHERS	32	1	3	2	14	619
OTHER LOANS (2)	40,857	5,708	2,985	6,303	11,378	68,279
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,534	2,252	1,261	2,291	5,527	22,296
AGRICULTURAL LOANS	248	65	28	428	285	2,831
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	44	1	—	7	1	109
OTHER SECURITIES	1,385	137	40	75	164	813
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	10	2	—	—	4	9
OTHER SECURITIES	517	136	200	276	447	209
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,418	122	72	115	146	948
OTHER (3)	3,401	274	217	316	648	2,752
REAL ESTATE LOANS (2) (3)	9,034	1,319	642	1,051	1,610	20,941
LOANS TO DOMESTIC COMMERCIAL BANKS	209	26	6	38	47	536
LOANS TO FOREIGN COMMERCIAL BANKS	563	45	55	11	51	1,396
CONSUMER INSTALMENT LOANS	4,534	904	222	1,141	1,226	11,581
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	294	9	4	1	6	874
OTHER LOANS	2,666	416	238	553	1,216	2,984
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,075	177	65	171	280	2,295
TOTAL OTHER LOANS, NET (1)	39,782	5,531	2,920	6,132	11,098	65,984
U. S. TREASURY SECURITIES--TOTAL	7,597	756	525	807	2,395	8,695
TREASURY BILLS	2,367	38	263	237	458	2,796
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,222	159	49	122	380	1,303
1 YEAR TO 5 YEARS	3,175	437	75	412	1,313	4,138
AFTER 5 YEARS	833	122	138	36	244	458
OTHER SECURITIES--TOTAL	9,761	1,438	839	1,517	3,442	12,496
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	767	2	—	28	31	1,951
ALL OTHER	6,810	1,119	572	1,255	3,100	7,089
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	480	4	24	44	10	269
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,704	313	243	190	301	3,187
CASH ITEMS IN PROCESS OF COLLECTION	3,718	915	493	1,303	1,713	6,790
RESERVES WITH FEDERAL RESERVE BANKS	2,462	372	140	459	1,073	5,214
CURRENCY AND COIN	744	127	35	99	150	1,416
BALANCES WITH DOMESTIC BANKS	1,199	286	80	255	516	1,245
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	216	21	4	3	43	632
OTHER ASSETS	4,730	933	366	541	1,468	11,549
TOTAL ASSETS/LIABILITIES (1)	72,602	11,533	5,615	12,238	23,884	118,476
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,415	4,011	1,798	4,566	8,233	34,782
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,612	2,755	1,266	3,211	6,058	29,938
STATES AND POLITICAL SUBDIVISIONS	710	102	45	161	540	958
U. S. GOVERNMENT	371	64	23	67	90	405
DOMESTIC INTERBANK -- COMMERCIAL	2,712	998	411	1,043	1,366	1,667
MUTUAL SAVINGS	5	—	2	—	—	24
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	28	—	—	—	7	55
COMMERCIAL BANKS	221	17	17	8	77	496
CERTIFIED AND OFFICERS CHECKS	756	75	34	76	95	1,239
TIME AND SAVINGS DEPOSITS--TOTAL (4) (5)	34,090	4,503	1,838	4,964	9,590	62,159
SAVINGS DEPOSITS (5)	12,121	1,624	580	1,597	1,979	28,334
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,285	1,520	527	1,444	1,848	26,733
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	483	83	53	132	130	1,297
DOMESTIC GOVERNMENTAL UNITS	353	21	—	21	1	304
ALL OTHER (7)	—	—	—	—	—	—
TIME DEPOSITS--TOTAL (4) (5)	21,969	2,879	1,258	3,367	7,611	33,825
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,500	2,383	1,079	2,479	5,132	26,584
STATES AND POLITICAL SUBDIVISIONS (5)	3,124	374	126	744	2,110	4,997
DOMESTIC INTERBANK	943	109	53	131	314	683
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,306	1	—	—	5	1,303
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	11,929	1,889	1,054	1,511	3,405	8,490
BORROWINGS--FROM FEDERAL RESERVE BANKS	90	20	—	—	—	376
FROM OTHERS	107	26	201	53	78	536
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (8)	1,686	217	232	180	696	4,468
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (8)	5,285	867	492	964	1,882	7,665
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (9)	40,960	5,839	3,003	6,491	11,444	68,710
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (9)	58,318	8,033	4,367	8,815	17,281	89,901
DEMAND DEPOSITS ADJUSTED (10)	12,614	2,034	871	2,153	5,064	25,920
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	13,328	1,507	799	2,292	6,189	18,771
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	9,203	874	504	1,597	4,344	10,497
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,468	590	418	1,042	3,252	8,207
TO OTHERS	3,735	284	86	555	1,092	2,290
ALL OTHER TIME DEPOSITS	4,125	633	295	695	1,845	8,274
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,474	453	203	377	509	3,612
TO OTHERS	1,651	180	92	318	1,336	4,662

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.