



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release December 8, 1976

M-4.2	DEC. 1, ** 1976	CHANGE SINCE		DEC. 3, 1975		DEC. 1, ** 1976	CHANGE SINCE		DEC. 3, 1975
		NOV. 24,* 1976	DEC. 3, 1975				NOV. 24,* 1976	DEC. 3, 1975	
(IN MILLIONS OF DOLLARS)					(IN MILLIONS OF DOLLARS)				
A S S E T S					L I A B I L I T I E S				
TOTAL LOANS AND INVESTMENTS, (1)	408,952	+ 7,368	+16,289		182,439	+10,951	+14,927		
FEDERAL FUNDS SOLD AND SECURITIES					129,474	+ 8,547	+ 7,766		
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	22,708	+ 3,284	+ 4,277		6,527	+ 245	+ 608		
COMMERCIAL BANKS	16,831	+ 989	+ 2,371		1,385	- 55	- 1,054		
BROKERS AND DEALERS					27,533	- 655	+ 3,367		
INVOLVING U. S. TREASURY SECURITIES	3,045	+ 903	+ 755		891	+ 135	+ 152		
INVOLVING OTHER SECURITIES	691	+ 83	- 231		1,437	- 249	+ 229		
OTHERS	2,141	+ 1,309	+ 1,382		6,121	+ 143	+ 1,220		
OTHER LOANS (2)	286,421	+ 3,546	+ 5,069		9,071	+ 2,841	+ 2,639		
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	115,658	+ 610	- 3,744		224,866	+ 508	- 2,009		
AGRICULTURAL LOANS	4,258	+ 27	+ 716		86,764	+ 588	+18,700		
LOANS TO BROKERS AND DEALERS FOR PURCHASING					80,374	+ 230	+13,184		
OR CARRYING--U. S. TREASURY SECURITIES	2,316	+ 1,101	+ 1,096		4,266	+ 58	+ 3,716		
OTHER SECURITIES	7,790	+ 949	+ 3,147		2,056	+ 285	+ 1,806		
OTHER LOANS FOR PURCHASING OR CARRYING--					68	+ 16	- 6		
U. S. TREASURY SECURITIES	70	-	- 6		138,102	- 80	-20,709		
OTHER SECURITIES	2,524	- 1	+ 232		105,336	- 42	-11,077		
LOANS TO NON-BANK FINANCIAL INSTITUTIONS					18,404	- 245	- 3,218		
SALES FINANCE, PERSONAL FINANCE, ETC.	6,947	+ 118	- 1,651		5,554	- 30	- 2,592		
OTHER (3)	16,821	+ 99	- 1,833		7,478	+ 216	- 3,922		
REAL ESTATE LOANS (2) (3)	63,022	- 37	+ 3,286						
LOANS TO DOMESTIC COMMERCIAL BANKS	2,027	+ 139	- 342						
LOANS TO FOREIGN COMMERCIAL BANKS	6,106	+ 56	+ 280						
CONSUMER INSTALMENT LOANS	38,330	+ 22	+ 3,027						
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,976	+ 90	+ 484						
OTHER LOANS	18,576	+ 374	+ 377						
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,702	- 64	+ 2,890						
TOTAL OTHER LOANS, NET (1)	277,719	+ 3,610	+ 2,179						
U. S. TREASURY SECURITIES--TOTAL	47,657	+ 611	+ 9,600		64,874	- 2,625	+16,389		
TREASURY BILLS	11,525	+ 622	+ 215		317	+ 287	+ 291		
TREASURY CERTIFICATES OF INDEBTEDNESS					4,313	- 299	+ 110		
TREASURY NOTES AND U. S. BONDS MATURING--									
WITHIN 1 YEAR	6,498	+ 33	- 199						
1 YEAR TO 5 YEARS	24,901	- 46	+ 7,814						
AFTER 5 YEARS	4,733	+ 2	+ 1,770						
OTHER SECURITIES--TOTAL	60,868	- 103	+ 233						
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--									
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,699	+ 14	- 151						
ALL OTHER	40,162	- 70	+ 488						
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES									
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,279	- 5	- 31						
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,728	- 41	- 73						
CASH ITEMS IN PROCESS OF COLLECTION	42,782	+ 4,997	+ 6,635						
RESERVES WITH FEDERAL RESERVE BANKS	17,014	- 5,035	- 4,074						
CURRENCY AND COIN	5,762	+ 384	+ 654						
BALANCES WITH DOMESTIC BANKS	13,289	- 319	+ 909						
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,302	+ 63	+ 411						
OTHER ASSETS	49,232	+ 698	+11,370						
TOTAL ASSETS/LIABILITIES (1)	539,333	+ 8,190	+32,194		40,850	+ 93	+ 4,349		

M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (8)	290,271	+ 5,702	+ 7,317
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	398,796	+ 6,176	+17,150
DEMAND DEPOSITS ADJUSTED (9)	110,739	+ 6,664	+ 5,979
TIME DEPOSITS ISSUED IN DENOMINATIONS			
OF \$100,000 OR MORE--TOTAL	89,100	- 275	-27,215
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	63,429	- 11	-20,249
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	42,255	- 89	-14,392
TO OTHERS	21,174	+ 78	+ 5,857
ALL OTHER TIME DEPOSITS	25,671	- 263	- 6,966
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	14,859	- 153	- 3,525
TO OTHERS	10,812	- 110	- 3,441
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	4,771	- 569	+ 1,860

- (4) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.
- (5) OTHER THAN COMMERCIAL BANKS.
- (6) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.
- (7) INCLUDES PORTIONS OF RESERVES FOR LOANS AND SECURITIES WHICH HAD BEEN REPORTED SEPARATELY THROUGH MARCH 24, 1976.
- (8) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.
- (9) 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 \$3,781 MILLION, OF WHICH \$2,404 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 216 MILLION WAS REAL ESTATE LOANS; AND \$1,161 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. (RICHMOND, ATLANTA AND SAN FRANCISCO DISTRICTS.)

	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)	14,555	109,068	16,764	29,534	21,796	18,582
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	441	2,754	532	2,036	1,615	1,821
COMMERCIAL BANKS	441	1,778	236	1,462	1,431	1,582
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	658	244	264	159	181
INVOLVING OTHER SECURITIES	--	35	52	10	24	48
OTHERS	--	283	--	300	1	10
OTHER LOANS (2)	9,850	83,041	11,707	17,654	15,022	12,395
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,452	39,145	4,915	6,688	4,786	4,625
AGRICULTURAL LOANS	10	152	21	13	137	74
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	6	2,065	--	2	9	1
OTHER SECURITIES	67	4,570	221	240	67	39
OTHER LOANS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	6	13	9	4	10	4
OTHER SECURITIES	28	399	44	88	50	154
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	230	2,710	530	334	172	225
OTHER (3)	528	6,444	554	623	523	437
REAL ESTATE LOANS (2) (3)	2,241	12,073	2,866	4,215	4,062	2,756
LOANS TO DOMESTIC COMMERCIAL BANKS	46	870	45	138	89	29
LOANS TO FOREIGN COMMERCIAL BANKS	77	2,941	150	632	145	82
CONSUMER INSTALMENT LOANS	1,333	6,261	1,576	3,303	3,750	2,326
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	10	655	20	93	34	3
OTHER LOANS	816	4,743	756	1,281	1,188	1,640
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	262	2,215	362	663	630	519
TOTAL OTHER LOANS, NET (1)	9,588	80,826	11,345	16,991	14,392	11,876
U. S. TREASURY SECURITIES—TOTAL	2,172	12,279	2,232	4,594	1,839	2,126
TREASURY BILLS	269	2,961	227	562	276	426
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING—						
WITHIN 1 YEAR	414	955	300	601	448	364
1 YEAR TO 5 YEARS	1,092	7,079	1,334	3,199	976	946
AFTER 5 YEARS	397	1,284	371	232	139	390
OTHER SECURITIES—TOTAL	2,354	13,209	2,655	5,913	3,950	2,759
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS—						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	316	2,236	154	453	240	205
ALL OTHER	1,388	8,008	1,751	4,157	2,969	1,976
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	26	581	91	468	162	87
ALL OTHER (INCLUDING CORPORATE STOCKS)	624	2,384	659	835	579	491
CASH ITEMS IN PROCESS OF COLLECTION	1,401	17,748	1,258	1,699	1,910	2,077
RESERVES WITH FEDERAL RESERVE BANKS	661	4,715	353	958	925	899
CURRENCY AND COIN	292	1,243	325	526	496	299
BALANCES WITH DOMESTIC BANKS	633	6,354	770	762	499	616
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	85	1,066	88	62	12	145
OTHER ASSETS	2,286	18,252	1,381	3,082	1,866	1,601
TOTAL ASSETS/LIABILITIES (1)	19,913	158,446	20,939	36,643	27,504	24,219
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,000	63,917	5,924	10,372	9,942	8,875
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,194	36,300	4,653	8,618	8,145	6,504
STATES AND POLITICAL SUBDIVISIONS	457	1,404	169	593	501	638
U. S. GOVERNMENT	57	201	52	85	310	81
DOMESTIC INTERBANK -- COMMERCIAL	838	13,952	736	687	633	1,453
MUTUAL SAVINGS	219	542	55	32	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	1,117	9	2	106	7
COMMERCIAL BANKS	81	4,915	113	64	51	65
CERTIFIED AND OFFICERS CHECKS	150	5,486	137	291	189	127
TIME AND SAVINGS DEPOSITS--TOTAL (4)	7,738	51,716	8,926	17,017	11,947	9,757
SAVINGS DEPOSITS	3,576	14,907	3,371	8,011	5,883	3,192
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,306	13,596	3,006	7,719	5,519	2,986
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	214	661	248	282	269	185
DOMESTIC GOVERNMENTAL UNITS	56	591	117	10	87	21
ALL OTHER (6)	--	59	--	--	8	--
TIME DEPOSITS--TOTAL (4)	4,162	36,809	5,555	9,006	6,064	6,565
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,185	27,010	4,605	6,745	5,054	4,977
STATES AND POLITICAL SUBDIVISIONS	729	2,109	548	1,843	932	1,206
DOMESTIC INTERBANK	99	2,523	237	138	25	359
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	134	4,353	102	225	39	21
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,875	17,516	3,406	4,814	2,744	3,044
BORROWINGS--FROM FEDERAL RESERVE BANKS	4	313	--	--	--	--
FROM OTHERS	115	2,298	325	169	47	171
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	654	9,170	774	1,273	753	547
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	1,527	13,516	1,584	2,998	2,071	1,825
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	9,804	83,147	11,958	18,090	15,117	12,605
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	14,330	108,635	16,845	28,597	20,906	17,490
DEMAND DEPOSITS ADJUSTED (9)	4,704	32,016	3,878	7,901	7,089	5,264
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	2,825	30,046	2,972	5,327	2,578	3,939
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,428	23,852	2,418	3,803	1,952	2,534
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,521	15,764	1,610	2,271	1,157	1,432
TO OTHERS	907	8,088	808	1,532	795	1,102
ALL OTHER TIME DEPOSITS	397	6,194	554	1,524	626	1,405
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	339	4,542	428	846	441	1,007
TO OTHERS	58	1,652	126	678	185	398

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)	60,914	9,115	4,846	10,052	19,785	93,941
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,865	1,154	353	1,492	2,664	4,981
COMMERCIAL BANKS	2,244	847	283	1,162	2,254	3,111
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	439	167	30	326	322	255
INVOLVING OTHER SECURITIES	112	139	37	2	--	232
OTHERS	70	1	3	2	88	1,383
OTHER LOANS (2)	41,166	5,806	2,998	6,377	11,544	68,861
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,698	2,306	1,254	2,349	5,759	22,681
AGRICULTURAL LOANS	261	70	28	442	283	2,767
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	84	2	--	6	2	139
OTHER SECURITIES	1,354	149	43	73	195	772
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	10	2	--	--	4	8
OTHER SECURITIES	510	135	202	275	439	200
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,433	116	67	103	145	882
OTHER (3)	3,434	312	213	309	634	2,810
REAL ESTATE LOANS (2) (3)	8,996	1,311	628	1,058	1,598	21,218
LOANS TO DOMESTIC COMMERCIAL BANKS	197	26	10	39	39	499
LOANS TO FOREIGN COMMERCIAL BANKS	578	43	53	11	58	1,336
CONSUMER INSTALMENT LOANS	4,608	916	226	1,152	1,179	11,700
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	293	8	4	1	7	848
OTHER LOANS	2,710	410	270	559	1,202	3,001
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,076	181	67	174	281	2,272
TOTAL OTHER LOANS, NET (1)	40,090	5,625	2,931	6,203	11,263	66,589
U. S. TREASURY SECURITIES--TOTAL	8,033	886	702	823	2,481	9,490
TREASURY BILLS	2,350	44	330	203	494	3,383
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,270	155	39	131	447	1,374
1 YEAR TO 5 YEARS	3,640	512	193	415	1,323	4,192
AFTER 5 YEARS	773	175	140	74	217	541
OTHER SECURITIES--TOTAL	9,926	1,450	860	1,534	3,377	12,881
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	786	2	1	27	25	2,254
ALL OTHER	6,824	1,116	579	1,285	3,046	7,063
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	482	4	45	43	11	279
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,834	328	235	179	295	3,285
CASH ITEMS IN PROCESS OF COLLECTION	4,277	1,007	560	1,412	1,861	7,572
RESERVES WITH FEDERAL RESERVE BANKS	2,200	375	195	362	975	4,396
CURRENCY AND COIN	756	128	36	96	145	1,420
BALANCES WITH DOMESTIC BANKS	1,147	299	84	276	505	1,324
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	218	45	4	3	43	531
OTHER ASSETS	5,336	1,115	400	559	1,478	11,876
TOTAL ASSETS/LIABILITIES (1)	74,848	12,084	6,125	12,760	24,792	121,060
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	21,046	4,161	1,853	4,775	8,665	35,909
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,674	2,831	1,222	3,322	6,207	30,804
STATES AND POLITICAL SUBDIVISIONS	693	141	45	186	646	1,054
U. S. GOVERNMENT	147	44	9	45	61	293
DOMESTIC INTERBANK -- COMMERCIAL	3,219	1,075	507	1,134	1,543	1,756
MUTUAL SAVINGS	8	--	2	--	--	26
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	44	--	1	--	4	143
COMMERCIAL BANKS	220	19	24	10	78	481
CERTIFIED AND OFFICERS CHECKS	1,041	51	43	78	126	1,352
TIME AND SAVINGS DEPOSITS--TOTAL (4)	34,187	4,475	1,967	4,968	9,815	62,353
SAVINGS DEPOSITS	12,388	1,641	609	1,659	2,109	29,418
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,462	1,521	551	1,485	1,964	27,259
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	555	102	58	146	143	1,403
DOMESTIC GOVERNMENTAL UNITS	371	18	--	28	1	756
ALL OTHER (6)	--	--	--	--	1	--
TIME DEPOSITS--TOTAL (4)	21,799	2,834	1,358	3,309	7,706	32,935
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,608	2,385	1,153	2,463	5,086	26,065
STATES AND POLITICAL SUBDIVISIONS	2,921	324	144	689	2,251	4,708
DOMESTIC INTERBANK	943	117	61	143	319	590
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,236	1	--	--	4	1,363
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	12,333	2,227	1,321	1,805	3,681	9,108
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	117	21	223	43	82	702
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	1,802	329	267	200	672	5,233
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	5,363	871	494	969	1,877	7,755
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	41,590	6,087	3,058	6,668	11,915	70,232
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	59,549	8,423	4,620	9,025	17,773	92,603
DEMAND DEPOSITS ADJUSTED (9)	13,403	2,035	777	2,184	5,200	26,288
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	12,861	1,447	894	2,212	6,248	17,751
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	9,004	845	628	1,556	4,349	10,060
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,403	588	511	1,000	3,166	7,832
TO OTHERS	3,601	257	117	556	1,183	2,228
ALL OTHER TIME DEPOSITS	3,857	602	266	656	1,899	7,691
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,357	443	179	379	505	3,393
TO OTHERS	1,500	159	87	277	1,394	4,298

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.