



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release December 15, 1976

H.4-2	DEC. 8, 1976 **	CHANGE SINCE		DEC. 10, 1975	DEC. 8, 1976 **	CHANGE SINCE		DEC. 10, 1975
		DEC. 1, 1976 *	DEC. 10, 1975			DEC. 1, 1976 *	DEC. 10, 1975	
ASSETS				LIABILITIES				
(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)				
TOTAL LOANS AND INVESTMENTS, (1)	409,742	+ 578	+15,280	DEMAND DEPOSITS - TOTAL	170,630	-12,747	+ 5,296	
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	123,919	-6,369	+ 2,758	
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	23,288	+ 423	+ 4,374	STATES AND POLITICAL SUBDIVISIONS	5,588	- 1,009	- 530	
COMMERCIAL BANKS	18,615	+ 1,743	+ 4,185	U. S. GOVERNMENT	1,069	- 316	- 663	
BROKERS AND DEALERS				DOMESTIC INTERBANK -- COMMERCIAL	24,783	- 2,647	+ 1,050	
INVOLVING U. S. TREASURY SECURITIES	2,691	- 351	- 66	MUTUAL SAVINGS	878	- 12	+ 187	
INVOLVING OTHER SECURITIES	856	+ 109	+ 37	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,130	- 310	- 21	
OTHERS	1,126	- 1,078	+ 218	COMMERCIAL BANKS	5,833	- 281	+ 771	
OTHER LOANS (2)	285,988	- 518	+ 4,920	CERTIFIED AND OFFICERS CHECKS	7,430	- 1,803	+ 1,544	
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	115,481	- 26	- 4,176	TIME AND SAVINGS DEPOSITS--TOTAL (4)	226,805	+ 1,977	- 274	
AGRICULTURAL LOANS	4,204	- 12	+ 657	SAVINGS DEPOSITS	87,702	+ 851	+19,454	
LOANS TO BROKERS AND DEALERS FOR PURCHASING				INDIVIDUALS AND NONPROFIT ORGANIZATIONS	80,835	+ 414	+13,636	
OR CARRYING--U. S. TREASURY SECURITIES	2,046	- 237	+ 864	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	4,381	+ 106	+ 3,706	
OTHER SECURITIES	7,480	- 260	+ 2,933	DOMESTIC GOVERNMENTAL UNITS	2,395	+ 308	+ 2,101	
OTHER LOANS FOR PURCHASING OR CARRYING--				ALL OTHER (6)	91	+ 23	+ 11	
U. S. TREASURY SECURITIES	72	+ 2	+ 2	TIME DEPOSITS--TOTAL (4)	139,103	+ 1,126	-19,728	
OTHER SECURITIES	2,536	+ 12	+ 238	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	106,392	+ 1,147	-10,087	
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				STATES AND POLITICAL SUBDIVISIONS	18,338	- 31	- 3,375	
SALES FINANCE, PERSONAL FINANCE, ETC.	6,860	- 114	- 1,694	DOMESTIC INTERBANK	5,569	+ 12	- 2,643	
OTHER (3)	16,902	+ 13	- 1,649	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,509	+ 33	- 3,685	
REAL ESTATE LOANS (2) (3)	63,301	+ 74	+ 3,551	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD				
LOANS TO DOMESTIC COMMERCIAL BANKS	1,910	- 161	- 210	UNDER AGREEMENTS TO REPURCHASE	71,856	+ 7,294	+22,530	
LOANS TO FOREIGN COMMERCIAL BANKS	6,158	+ 128	+ 238	BORROWINGS--FROM FEDERAL RESERVE BANKS	1	- 316	--	
CONSUMER INSTANT LOANS	38,593	+ 62	+ 3,186	FROM OTHERS	4,414	+ 89	+ 46	
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,881	- 49	+ 304	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO				
OTHER LOANS	18,564	+ 50	+ 676	OWN FOREIGN BRANCHES) (7)	21,778	+ 48	- 2,434	
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,738	+ 30	+ 2,871	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	41,004	+ 139	+ 4,449	
TOTAL OTHER LOANS, NET (1)	277,250	- 548	+ 2,049	M E M O R A N D A				
U. S. TREASURY SECURITIES--TOTAL	48,166	+ 551	+ 8,957	TOTAL LOANS, GROSS ADJUSTED (8)	288,751	- 1,477	+ 5,319	
TREASURY BILLS	11,429	- 97	- 1,240	TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	397,955	- 974	+14,176	
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	DEMAND DEPOSITS ADJUSTED (9)	108,526	- 2,776	+ 464	
TREASURY NOTES AND U. S. BONDS MATURING--				TIME DEPOSITS ISSUED IN DENOMINATIONS				
WITHIN 1 YEAR	6,780	+ 223	+ 144	OF \$100,000 OR MORE--TOTAL	89,758	+ 831	-26,467	
1 YEAR TO 5 YEARS	25,686	+ 851	+ 8,790	NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	64,225	+ 915	-19,472	
AFTER 5 YEARS	4,271	- 426	+ 1,263	TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	43,022	+ 905	-13,690	
OTHER SECURITIES--TOTAL	61,038	+ 152	- 100	TO OTHERS	21,203	+ 10	- 5,782	
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--				ALL OTHER TIME DEPOSITS	25,533	- 84	- 6,995	
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,707	+ 18	- 501	TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	14,829	- 7	- 3,465	
ALL OTHER	40,345	+ 193	+ 435	TO OTHERS	10,704	- 77	- 3,530	
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES				GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	4,893	+ 282	+ 1,595	
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,302	+ 6	+ 14	(4) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.				
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,684	- 65	- 48	(5) OTHER THAN COMMERCIAL BANKS.				
CASH ITEMS IN PROCESS OF COLLECTION	36,252	- 7,008	+ 4,245	(6) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.				
RESERVES WITH FEDERAL RESERVE BANKS	21,575	+ 4,949	+ 699	(7) INCLUDES PORTIONS OF RESERVES FOR LOANS AND SECURITIES WHICH HAD BEEN REPORTED SEPARATELY THROUGH MARCH 24, 1976.				
CURRENCY AND COIN	5,566	- 217	+ 170	(8) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.				
BALANCES WITH DOMESTIC BANKS	13,238	+ 11	- 414	(9) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,286	+ 6	+ 401					
OTHER ASSETS	47,829	- 1,855	+ 9,232					
TOTAL ASSETS/LIABILITIES (1)	536,488	- 3,516	+29,613					

- (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 \$3,765 MILLION, OF WHICH \$ 2,382 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 215 MILLION WAS REAL ESTATE LOANS; AND \$1,168 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, DALLAS AND SAN FRANCISCO DISTRICTS).

	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)	14,619	109,020	16,893	28,862	22,063	18,964
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	559	3,028	620	1,414	1,854	2,146
COMMERCIAL BANKS	559	1,956	363	1,062	1,624	1,982
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	647	192	218	162	107
INVOLVING OTHER SECURITIES	--	102	65	84	35	33
OTHERS	--	323	--	50	13	24
OTHER LOANS (2)	9,827	82,257	11,772	17,613	15,015	12,416
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,411	39,171	4,847	6,665	4,685	4,595
AGRICULTURAL LOANS	10	142	21	12	138	77
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	6	1,862	--	2	9	2
OTHER SECURITIES	59	4,269	211	241	63	39
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	6	14	9	4	11	4
OTHER SECURITIES	29	389	43	86	52	154
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	218	2,546	530	339	177	222
OTHER (3)	526	6,393	559	619	519	469
REAL ESTATE LOANS (2) (3)	2,244	12,034	2,931	4,221	4,159	2,797
LOANS TO DOMESTIC COMMERCIAL BANKS	53	799	32	131	132	32
LOANS TO FOREIGN COMMERCIAL BANKS	84	3,070	159	606	83	80
CONSUMER INSTALMENT LOANS	1,336	6,275	1,580	3,306	3,745	2,315
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	15	598	20	96	34	4
OTHER LOANS	830	4,695	830	1,285	1,208	1,626
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	264	2,226	365	666	632	515
TOTAL OTHER LOANS, NET (1)	9,563	80,031	11,407	16,947	14,383	11,897
U. S. TREASURY SECURITIES--TOTAL	2,125	12,963	2,163	4,529	1,858	2,144
TREASURY BILLS	243	2,945	228	467	282	425
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	396	1,135	289	579	498	382
1 YEAR TO 5 YEARS	1,122	7,712	1,375	3,245	960	980
AFTER 5 YEARS	364	1,171	271	238	118	357
OTHER SECURITIES--TOTAL	2,372	12,998	2,703	5,972	3,968	2,777
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	315	2,228	153	451	241	195
ALL OTHER	1,387	7,989	1,784	4,177	2,959	1,999
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	26	635	91	468	171	81
ALL OTHER (INCLUDING CORPORATE STOCKS)	644	2,146	675	876	597	502
CASH ITEMS IN PROCESS OF COLLECTION	1,143	14,199	960	1,538	1,639	1,836
RESERVES WITH FEDERAL RESERVE BANKS	782	7,294	556	1,830	848	786
CURRENCY AND COIN	270	1,195	304	494	488	275
BALANCES WITH DOMESTIC BANKS	531	6,445	812	716	417	634
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	85	1,069	89	62	12	145
OTHER ASSETS	2,282	17,075	1,282	3,092	1,797	1,614
TOTAL ASSETS/LIABILITIES (1)	19,712	156,297	20,896	36,594	27,264	24,254
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,570	56,822	5,696	9,773	9,747	8,550
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,974	32,873	4,525	8,289	8,205	6,358
STATES AND POLITICAL SUBDIVISIONS	381	1,220	169	514	474	439
U. S. GOVERNMENT	45	198	45	67	150	53
DOMESTIC INTERBANK -- COMMERCIAL	727	12,365	678	588	602	1,485
MUTUAL SAVINGS	201	561	53	24	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	853	8	3	97	8
COMMERCIAL BANKS	98	4,604	101	68	53	64
CERTIFIED AND OFFICERS CHECKS	140	4,148	117	220	158	143
TIME AND SAVINGS DEPOSITS--TOTAL (4)	7,776	51,974	9,164	17,075	11,977	9,797
SAVINGS DEPOSITS	3,640	15,091	3,453	8,033	5,897	3,222
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,358	13,710	3,056	7,736	5,521	3,011
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	217	675	258	287	278	191
DOMESTIC GOVERNMENTAL UNITS	65	630	139	10	90	20
ALL OTHER (6)	--	76	--	--	8	--
TIME DEPOSITS--TOTAL (4)	4,136	36,883	5,711	9,042	6,080	6,575
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,176	27,317	4,731	6,778	5,043	4,970
STATES AND POLITICAL SUBDIVISIONS	710	2,037	595	1,848	959	1,224
DOMESTIC INTERBANK	102	2,415	242	139	27	365
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	134	4,310	122	225	37	14
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,124	22,170	3,410	5,360	2,701	3,304
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	106	2,531	354	150	52	170
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (7)	607	9,249	690	1,221	710	604
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	1,529	13,551	1,582	3,015	2,077	1,829
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	9,774	82,530	11,997	17,834	15,163	12,548
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	14,271	108,491	16,863	28,335	20,989	17,469
DEMAND DEPOSITS ADJUSTED (9)	4,655	30,060	4,013	7,580	7,356	5,176
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	2,772	30,044	3,116	5,344	2,585	3,925
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,388	23,897	2,563	3,840	1,953	2,520
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,493	16,015	1,725	2,311	1,147	1,413
TO OTHERS	895	7,882	838	1,529	806	1,107
ALL OTHER TIME DEPOSITS	384	6,147	553	1,504	632	1,405
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	331	4,523	429	826	433	1,005
TO OTHERS	53	1,624	124	678	199	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)	61,358	9,274	4,851	10,232	19,819	93,787
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,276	1,310	403	1,658	2,553	4,467
COMMERCIAL BANKS	2,778	1,010	351	1,321	2,311	3,298
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	404	204	10	333	121	273
INVOLVING OTHER SECURITIES	42	95	39	2	89	270
OTHERS	52	1	3	2	32	626
OTHER LOANS (2)	41,101	5,808	2,975	6,367	11,608	69,229
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,659	2,303	1,248	2,342	5,816	22,739
AGRICULTURAL LOANS	262	73	27	441	284	2,717
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	59	2	—	7	2	95
OTHER SECURITIES	1,356	153	38	72	179	800
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	10	2	—	—	4	8
OTHER SECURITIES	509	136	202	277	441	216
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,438	118	74	98	162	938
OTHER (3)	3,420	316	213	321	624	2,923
REAL ESTATE LOANS (2) (3)	8,957	1,312	630	1,051	1,599	21,366
LOANS TO DOMESTIC COMMERCIAL BANKS	199	23	6	35	40	476
LOANS TO FOREIGN COMMERCIAL BANKS	579	42	51	11	54	1,289
CONSUMER INSTALMENT LOANS	4,619	920	229	1,153	1,180	11,935
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	293	8	4	1	7	801
OTHER LOANS	2,741	400	253	558	1,216	2,922
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,075	182	67	174	282	2,286
TOTAL OTHER LOANS, NET (1)	40,026	5,626	2,908	6,193	11,326	66,943
U. S. TREASURY SECURITIES--TOTAL	8,132	846	681	839	2,553	9,333
TREASURY BILLS	2,576	53	304	206	534	3,166
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,268	145	36	135	486	1,431
1 YEAR TO 5 YEARS	3,646	479	207	427	1,311	4,222
AFTER 5 YEARS	642	169	134	71	222	514
OTHER SECURITIES--TOTAL	9,924	1,492	859	1,542	3,387	13,044
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	782	2	1	27	25	2,287
ALL OTHER	6,869	1,127	582	1,281	3,051	7,140
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	453	4	37	47	10	279
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,820	359	239	187	301	3,338
CASH ITEMS IN PROCESS OF COLLECTION	3,428	865	483	1,231	1,544	7,386
RESERVES WITH FEDERAL RESERVE BANKS	1,989	411	143	366	1,167	5,403
CURRENCY AND COIN	724	125	34	94	145	1,418
BALANCES WITH DOMESTIC BANKS	1,119	304	143	248	497	1,372
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	219	4	4	3	43	551
OTHER ASSETS	5,080	1,084	394	562	1,509	12,058
TOTAL ASSETS/LIABILITIES (1)	73,917	12,067	6,052	12,736	24,724	121,975
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,183	4,025	1,567	4,545	8,221	35,931
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,528	2,758	1,053	3,170	5,934	31,252
STATES AND POLITICAL SUBDIVISIONS	593	125	30	133	525	985
U. S. GOVERNMENT	138	27	8	42	48	248
DOMESTIC INTERBANK -- COMMERCIAL	2,890	1,041	430	1,114	1,501	1,362
MUTUAL SAVINGS	4	--	2	--	--	25
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	26	--	1	--	9	121
COMMERCIAL BANKS	236	20	18	10	82	479
CERTIFIED AND OFFICERS CHECKS	768	54	25	76	122	1,459
TIME AND SAVINGS DEPOSITS--TOTAL (4)	34,573	4,507	2,074	5,054	9,875	62,959
SAVINGS DEPOSITS	12,480	1,654	612	1,683	2,147	29,790
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,489	1,527	552	1,505	1,991	27,379
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	574	110	60	151	147	1,433
DOMESTIC GOVERNMENTAL UNITS	417	17	--	27	2	978
ALL OTHER (6)	--	--	--	--	7	--
TIME DEPOSITS--TOTAL (4)	22,093	2,853	1,462	3,371	7,728	33,169
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,845	2,391	1,259	2,540	5,058	26,284
STATES AND POLITICAL SUBDIVISIONS	2,869	333	142	603	2,297	4,661
DOMESTIC INTERBANK	990	121	61	155	323	629
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,280	1	--	--	4	1,382
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	12,835	2,317	1,421	1,918	3,986	4,310
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	1	--	--
FROM OTHERS	126	21	235	49	88	532
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (7)	1,822	317	259	197	672	5,430
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	5,378	880	496	972	1,882	7,813
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	41,400	6,065	3,021	6,669	11,810	69,920
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	59,456	8,423	4,561	9,050	17,750	92,297
DEMAND DEPOSITS ADJUSTED (9)	12,727	2,092	646	2,158	5,128	26,935
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	13,118	1,461	892	2,264	4,282	17,955
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	9,274	861	629	1,622	4,338	10,340
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,612	591	511	1,070	3,135	7,999
TO OTHERS	3,662	270	118	552	1,203	2,341
ALL OTHER TIME DEPOSITS	3,844	600	263	642	1,944	7,615
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,357	440	178	381	520	3,406
TO OTHERS	1,487	160	65	261	1,424	4,209

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.