



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release January 5, 1977

M. 4-2	CHANGE SINCE				CHANGE SINCE		
	DEC. 29, ** 1976	DEC. 22, * 1976	DEC. 31, * 1975		DEC. 29, ** 1976	DEC. 22, * 1976	DEC. 31, * 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)	415,938	+ 1,041	+13,925	DEMAND DEPOSITS - TOTAL	181,677	- 504	- 5,601
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	130,649	- 854	- 3,245
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	24,113	- 272	+ 3,131	STATES AND POLITICAL SUBDIVISIONS	6,058	- 536	- 1,343
COMMERCIAL BANKS	19,758	- 168	+ 2,676	U. S. GOVERNMENT	1,654	- 431	+ 311
BROKERS AND DEALERS				DOMESTIC INTERBANK - COMMERCIAL	27,362	+ 676	- 2,649
INVOLVING U. S. TREASURY SECURITIES	2,275	- 363	+ 482	MUTUAL SAVINGS	743	- 1	- 169
INVOLVING OTHER SECURITIES	830	+ 108	- 288	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,412	+ 184	- 175
OTHERS	1,250	+ 151	+ 261	COMMERCIAL BANKS	5,951	+ 281	+ 428
OTHER LOANS (2)	289,021	+ 560	+ 3,357	CERTIFIED AND OFFICERS CHECKS	7,848	+ 177	+ 1,241
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	116,460	- 84	- 4,419	TIME AND SAVINGS DEPOSITS--TOTAL (4)	231,178	+ 1,955	+ 2,210
AGRICULTURAL LOANS	4,262	+ 51	+ 567	SAVINGS DEPOSITS	89,343	+ 644	+20,159
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,538	- 31	+ 313	INDIVIDUALS AND NONPROFIT ORGANIZATIONS	81,926	+ 499	+14,006
OTHER SECURITIES	8,233	- 21	+ 2,531	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	4,409	+ 31	+ 3,449
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	79	+ 5	+ 10	DOMESTIC GOVERNMENTAL UNITS	2,934	+ 116	+ 2,674
OTHER SECURITIES	2,501	- 5	+ 189	ALL OTHER (6)	74	- 2	+ 10
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				TIME DEPOSITS--TOTAL (4)	141,835	+ 1,311	-17,949
SALES FINANCE, PERSONAL FINANCE, ETC.	7,490	+ 257	- 1,135	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	107,416	+ 987	- 8,851
OTHER (3)	17,007	+ 157	- 1,664	STATES AND POLITICAL SUBDIVISIONS	19,334	+ 119	- 3,174
REAL ESTATE LOANS (2) (3)	63,482	- 19	+ 3,721	DOMESTIC INTERBANK	5,708	+ 82	- 2,272
LOANS TO DOMESTIC COMMERCIAL BANKS	1,936	+ 16	- 472	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,015	+ 59	- 3,113
LOANS TO FOREIGN COMMERCIAL BANKS	6,112	+ 132	+ 253	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	72,086	- 256	+27,356
CONSUMER INSTALMENT LOANS	39,345	+ 266	+ 3,532	BORROWINGS--FROM FEDERAL RESERVE BANKS	319	+ 269	+ 159
LOANS TO FOR. GOVTS., OFFICIAL INSTNS., ETC.	1,822	- 41	+ 176	FROM OTHERS	4,118	+ 189	- 109
OTHER LOANS	18,754	- 123	- 245	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	22,412	+ 333	- 1,622
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,643	- 83	+ 3,047	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	41,275	+ 241	+ 4,310
TOTAL OTHER LOANS, NET (1)	289,378	+ 643	+ 310				
U. S. TREASURY SECURITIES--TOTAL	50,148	+ 716	+ 9,522				
TREASURY BILLS	13,255	+ 857	- 661				
TREASURY CERTIFICATES OF INDEBTEDNESS							
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	6,812	+ 127	+ 43				
1 YEAR TO 5 YEARS	25,853	- 254	+ 8,730				
AFTER 5 YEARS	4,198	- 14	+ 1,410				
OTHER SECURITIES--TOTAL	61,299	- 46	+ 962				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,524	+ 132	- 35				
ALL OTHER	40,488	+ 104	+ 872				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,360	+ 40	+ 50				
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,927	- 58	+ 75				
CASH ITEMS IN PROCESS OF COLLECTION	40,077	- 2,276	- 1,887				
RESERVES WITH FEDERAL RESERVE BANKS	24,282	+ 1,886	+ 4,833				
CURRENCY AND COIN	6,329	+ 536	+ 558				
BALANCES WITH DOMESTIC BANKS	13,791	- 329	- 1,865				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,345	- 45	+ 297				
OTHER ASSETS	50,303	+ 1,414	+10,842				
TOTAL ASSETS/LIABILITIES (1)	593,065	+ 2,227	+26,703				

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (8)	291,440	+ 440	+ 4,284
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	402,887	+ 1,110	+14,758
DEMAND DEPOSITS ADJUSTED (9)	112,584	+ 1,527	- 1,376
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	92,091	+ 1,214	-24,663
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	65,851	+ 1,143	-17,011
TO OTHERS	43,893	+ 902	-12,005
ALL OTHER TIME DEPOSITS TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,958	+ 241	- 5,006
TO OTHERS	26,240	+ 71	- 7,652
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	14,514	- 47	- 3,847
	11,726	+ 118	- 3,805
	6,206	+ 1,025	+ 2,125

- (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 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 \$ 3,793 MILLION, OF WHICH \$ 2,364 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 216 MILLION WAS REAL ESTATE LOANS; AND \$ 1,213 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. (CLEVELAND, ATLANTA, DALLAS, AND SAN FRANCISCO).

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND **	RICH MOND	ATLANTA **
ASSETS						
TOTAL LOANS AND INVESTMENTS, (1)	14,740	110,887	16,976	29,160	21,770	18,741
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	535	3,594	603	1,521	1,330	1,724
COMMERCIAL BANKS	530	2,794	416	1,220	1,119	1,481
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	328	126	250	146	183
INVOLVING OTHER SECURITIES	5	21	61	21	42	48
OTHERS	--	451	--	30	23	12
OTHER LOANS (2)	9,922	82,678	11,782	17,881	15,174	12,583
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,438	39,519	4,800	6,748	4,695	4,653
AGRICULTURAL LOANS	12	161	21	12	139	81
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	1,338	--	2	9	1
OTHER SECURITIES	65	4,711	260	236	61	48
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	16	8	4	15	4
OTHER SECURITIES	28	379	44	86	51	154
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	228	2,960	552	344	186	220
OTHER (3)	521	6,372	581	638	521	471
REAL ESTATE LOANS (2) (3)	2,244	12,119	2,909	4,227	4,145	2,792
LOANS TO DOMESTIC COMMERCIAL BANKS	62	669	37	142	99	33
LOANS TO FOREIGN COMMERCIAL BANKS	83	2,993	160	637	128	92
CONSUMER INSTALMENT LOANS	1,365	6,284	1,609	3,369	3,808	2,374
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	18	475	22	125	41	8
OTHER LOANS	845	4,682	779	1,311	1,276	1,652
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	247	2,177	347	670	621	510
TOTAL OTHER LOANS, NET (1)	9,675	80,501	11,435	17,211	14,553	12,073
U. S. TREASURY SECURITIES--TOTAL	2,231	13,485	2,288	4,383	1,827	2,189
TREASURY BILLS	264	3,075	263	511	239	415
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	386	1,046	279	574	622	369
1 YEAR TO 5 YEARS	1,193	8,007	1,447	3,066	875	1,010
AFTER 5 YEARS	388	1,357	299	232	91	395
OTHER SECURITIES--TOTAL	2,299	13,307	2,650	6,045	4,060	2,755
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	263	2,203	150	472	226	171
ALL OTHER	1,355	8,161	1,716	4,208	2,976	2,006
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	26	688	96	480	161	75
ALL OTHER (INCLUDING CORPORATE STOCKS)	655	2,255	688	885	697	503
CASH ITEMS IN PROCESS OF COLLECTION	1,062	16,349	1,062	1,761	1,748	2,104
RESERVES WITH FEDERAL RESERVE BANKS	831	7,641	736	1,455	1,245	955
CURRENCY AND COIN	311	1,323	343	558	559	344
BALANCES WITH DOMESTIC BANKS	652	7,038	824	658	420	664
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	89	1,083	89	62	9	145
OTHER ASSETS	2,254	18,707	1,370	3,092	1,992	1,634
TOTAL ASSETS/LIABILITIES (1)	19,939	163,028	21,400	36,746	27,743	24,587
LIABILITIES						
DEMAND DEPOSITS - TOTAL	6,828	62,550	6,044	10,432	9,895	9,010
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,177	35,714	4,774	8,808	8,290	6,621
STATES AND POLITICAL SUBDIVISIONS	405	1,261	176	559	461	546
U. S. GOVERNMENT	79	244	81	113	208	105
DOMESTIC INTERBANK - COMMERCIAL	781	14,706	712	627	581	1,530
MUTUAL SAVINGS	167	461	56	22	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6	1,143	10	4	131	11
COMMERCIAL BANKS	77	4,560	99	69	48	66
CERTIFIED AND OFFICERS CHECKS	136	4,461	136	230	169	131
TIME AND SAVINGS DEPOSITS--TOTAL (4)	7,789	52,459	9,373	16,939	12,101	9,936
SAVINGS DEPOSITS	3,682	15,314	3,449	8,072	5,959	3,298
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,393	13,904	3,066	7,789	5,562	3,081
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	215	712	256	273	284	191
DOMESTIC GOVERNMENTAL UNITS	74	641	127	10	104	26
ALL OTHER (6)	--	57	--	--	9	--
TIME DEPOSITS--TOTAL (4)	4,107	37,145	5,924	8,867	6,142	6,638
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,143	27,671	4,918	6,705	5,090	4,927
STATES AND POLITICAL SUBDIVISIONS	712	1,915	572	1,754	968	1,280
DOMESTIC INTERBANK	98	2,296	275	135	32	415
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	140	4,461	139	228	39	14
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	2,880	21,962	3,210	4,950	2,853	3,084
BORROWINGS--FROM FEDERAL RESERVE BANKS	170	72	70	--	--	--
FROM OTHERS	125	2,351	321	131	57	144
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	612	10,127	799	1,094	760	586
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	1,535	13,507	1,583	3,200	2,077	1,827
MEMORANDA						
TOTAL LOANS, GROSS ADJUSTED (8)	9,865	82,809	11,932	18,040	15,286	12,793
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	14,395	109,601	16,870	28,468	21,173	17,737
DEMAND DEPOSITS ADJUSTED (9)	4,906	31,251	4,189	7,931	7,358	5,271
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	2,747	30,007	3,321	5,113	2,636	3,988
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,341	24,221	2,762	3,660	1,971	2,620
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,443	16,350	1,903	2,198	1,152	1,415
TO OTHERS	898	7,891	859	1,462	819	1,205
ALL OTHER TIME DEPOSITS	406	5,786	559	1,453	665	1,368
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	355	4,260	428	795	455	956
TO OTHERS	51	1,526	131	658	210	412

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)	61,252	9,345	4,936	10,235	20,178	97,718
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,068	1,339	339	1,494	2,585	5,981
COMMERCIAL BANKS	2,630	1,001	292	1,184	2,425	4,666
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	254	240	25	304	91	328
INVOLVING OTHER SECURITIES	104	87	19	4	11	407
OTHERS	80	11	3	2	58	580
OTHER LOANS (2)	41,682	5,914	3,062	6,513	11,894	69,936
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,745	2,334	1,310	2,377	5,988	22,853
AGRICULTURAL LOANS	271	72	20	457	293	2,723
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	34	2	--	9	2	135
OTHER SECURITIES	1,499	171	44	95	161	882
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	10	2	2	--	3	8
OTHER SECURITIES	502	136	193	281	437	210
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	1,569	122	79	102	165	963
OTHER (3)	3,426	314	214	319	668	2,962
REAL ESTATE LOANS (2) (3)	8,972	1,315	646	1,042	1,609	21,462
LOANS TO DOMESTIC COMMERCIAL BANKS	230	25	16	37	43	543
LOANS TO FOREIGN COMMERCIAL BANKS	589	42	56	11	53	1,268
CONSUMER INSTALMENT LOANS	4,734	957	231	1,206	1,224	12,184
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	294	8	4	1	7	819
OTHER LOANS	2,807	414	247	576	1,241	2,924
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,061	180	67	170	282	2,311
TOTAL OTHER LOANS, NET (1)	40,621	5,734	2,995	6,343	11,612	67,625
U. S. TREASURY SECURITIES--TOTAL	7,514	792	747	868	2,607	11,217
TREASURY BILLS	2,216	89	396	244	553	5,020
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	1,304	145	39	141	478	1,429
1 YEAR TO 5 YEARS	3,468	513	191	406	1,360	4,317
AFTER 5 YEARS	526	45	121	77	216	451
OTHER SECURITIES--TOTAL	10,049	1,480	855	1,530	3,374	12,895
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	790	2	1	21	10	2,215
ALL OTHER	6,872	1,123	588	1,277	3,041	7,165
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	467	4	27	45	11	280
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,920	351	239	187	312	3,235
CASH ITEMS IN PROCESS OF COLLECTION	3,949	939	524	1,341	1,927	7,311
RESERVES WITH FEDERAL RESERVE BANKS	2,988	404	80	506	927	6,514
CURRENCY AND COIN	884	149	42	112	160	1,544
BALANCES WITH DOMESTIC BANKS	1,168	261	172	246	535	1,153
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	217	44	4	3	46	554
OTHER ASSETS	5,347	1,077	377	565	1,596	12,292
TOTAL ASSETS/LIABILITIES (1)	75,805	12,219	6,135	13,008	25,369	127,086
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	20,903	4,260	1,927	4,856	8,863	36,109
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,006	2,967	1,332	3,459	6,614	30,887
STATES AND POLITICAL SUBDIVISIONS	734	145	94	162	402	1,113
U. S. GOVERNMENT	252	44	14	72	80	362
DOMESTIC INTERBANK -- COMMERCIAL	2,805	1,023	434	1,059	1,521	1,583
MUTUAL SAVINGS	4	--	3	--	--	23
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	38	--	--	--	6	63
COMMERCIAL BANKS	225	19	22	11	81	674
CERTIFIED AND OFFICERS CHECKS	839	62	28	93	159	1,404
TIME AND SAVINGS DEPOSITS--TOTAL (4)	34,932	4,532	2,110	5,178	9,967	65,862
SAVINGS DEPOSITS	12,631	1,676	620	1,715	2,237	30,690
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,550	1,562	558	1,520	2,078	27,863
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	585	93	62	157	151	1,430
DOMESTIC GOVERNMENTAL UNITS	495	21	--	37	2	1,397
ALL OTHER (6)	1	--	--	1	6	--
TIME DEPOSITS--TOTAL (4)	22,301	2,856	1,490	3,463	7,730	35,172
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	17,011	2,401	1,236	2,609	4,982	26,723
STATES AND POLITICAL SUBDIVISIONS	2,687	331	189	678	2,356	5,892
DOMESTIC INTERBANK	1,070	118	65	163	339	702
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,403	1	--	--	4	1,586
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	12,598	2,215	1,209	1,737	3,905	11,483
BORROWINGS--FROM FEDERAL RESERVE BANKS	4	--	--	3	--	--
FROM OTHERS	157	25	173	70	93	471
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	1,784	305	223	194	674	5,254
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	5,427	882	493	970	1,867	7,907
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	41,890	6,227	3,093	6,786	12,011	70,708
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	59,453	8,499	4,695	9,184	17,992	94,820
DEMAND DEPOSITS ADJUSTED (9)	13,897	2,254	955	2,384	5,335	26,853
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	13,362	1,442	1,014	2,334	6,223	19,904
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	9,565	853	743	1,691	4,298	11,126
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,836	582	593	1,109	3,028	8,304
TO OTHERS	3,729	271	150	582	1,270	2,822
ALL OTHER TIME DEPOSITS	3,797	589	271	643	1,925	8,778
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,328	437	169	390	488	3,453
TO OTHERS	1,469	152	102	253	1,437	5,325

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.