



# FEDERAL RESERVE

# statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release February 2, 1977

H.4-2	CHANGE SINCE			CHANGE SINCE			
	JAN. 26, 1977	JAN. 19, 1977	JAN. 28, 1977	JAN. 26, 1977	JAN. 19, 1977	JAN. 28, 1977	
		(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)	
<b>ASSETS</b>				<b>LIABILITIES</b>			
TOTAL LOANS AND INVESTMENTS, (1)	404,952	- 5,624	+16,094	DEMAND DEPOSITS - TOTAL	168,193	- 6,060	+ 8,263
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	121,075	- 4,831	+ 4,129
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	20,724	- 1,931	+ 2,368	STATES AND POLITICAL SUBDIVISIONS	6,067	- 324	- 60
COMMERCIAL BANKS	16,582	- 1,094	+ 1,009	U. S. GOVERNMENT	2,121	- 956	+ 112
BROKERS AND DEALERS				DOMESTIC INTERBANK -- COMMERCIAL	24,446	+ 926	+ 2,180
INVOLVING U. S. TREASURY SECURITIES	2,203	- 826	+ 601	MUTUAL SAVINGS	839	- 50	+ 152
INVOLVING OTHER SECURITIES	887	+ 71	+ 380	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,218	- 58	+ 232
OTHERS	1,052	- 82	+ 378	COMMERCIAL BANKS	5,755	- 45	+ 979
OTHER LOANS (2)	284,094	- 2,275	+ 8,137	CERTIFIED AND OFFICERS CHECKS	6,672	- 722	+ 539
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	114,531	- 605	- 3,497	TIME AND SAVINGS DEPOSITS--TOTAL (4)	230,430	- 75	+ 4,506
AGRICULTURAL LOANS	4,243	- 29	+ 590	SAVINGS DEPOSITS	91,375	+ 77	+18,580
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,313	- 669	+ 762	INDIVIDUALS AND NONPROFIT ORGANIZATIONS	84,057	+ 67	+13,434
OTHER SECURITIES	7,567	- 475	+ 4,243	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	4,668	+ 113	+ 3,130
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	74	- 2	- 1	DOMESTIC GOVERNMENTAL UNITS	2,546	- 110	+ 1,974
OTHER SECURITIES	2,534	+ 8	+ 243	ALL OTHER (6)	104	+ 7	+ 42
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				TIME DEPOSITS--TOTAL (4)	139,055	- 152	-14,074
SALES FINANCE, PERSONAL FINANCE, ETC.	6,871	- 65	- 1,159	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	105,348	- 371	- 5,961
OTHER (3)	16,235	+ 81	- 1,146	STATES AND POLITICAL SUBDIVISIONS	19,533	+ 98	- 2,868
REAL ESTATE LOANS (2) (3)	63,887	+ 21	+ 3,892	DOMESTIC INTERBANK	5,401	+ 136	- 2,423
LOANS TO DOMESTIC COMMERCIAL BANKS	1,865	+ 84	- 194	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,478	+ 42	- 2,643
LOANS TO FOREIGN COMMERCIAL BANKS	5,823	- 121	+ 629	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
CONSUMER INSTALMENT LOANS	39,509	+ 29	+ 3,673	UNDER AGREEMENTS TO REPURCHASE	65,587	- 450	+11,798
LOANS TO FOR. GOVTS., OFFICIAL INSTNS., ETC.	1,937	+ 65	+ 336	BORROWINGS--FROM FEDERAL RESERVE BANKS	449	- 172	+ 372
OTHER LOANS	17,705	- 555	- 234	FROM OTHERS	3,710	+ 132	+ 169
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,552	+ 1	+ 3,039	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	22,920	- 246	- 170
TOTAL OTHER LOANS, NET (1)	275,542	- 2,276	+ 5,098	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	41,670	+ 120	+ 4,453
U. S. TREASURY SECURITIES--TOTAL	48,277	- 1,345	+ 7,706				
TREASURY BILLS	11,826	- 1,025	- 1,215	<b>M E M O R A N D A</b>			
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	TOTAL LOANS, GROSS ADJUSTED (8)	286,371	- 3,196	+ 9,690
TREASURY NOTES AND U. S. BONDS MATURING--				TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	395,057	- 4,613	+18,318
WITHIN 1 YEAR	7,275	+ 20	+ 501	DEMAND DEPOSITS ADJUSTED (9)	106,727	- 4,137	+ 2,649
1 YEAR TO 5 YEARS	24,949	- 307	+ 7,387	TIME DEPOSITS ISSUED IN DENOMINATIONS			
AFTER 5 YEARS	4,227	- 33	+ 1,033	OF \$100,000 OR MORE--TOTAL	88,012	- 415	-20,869
OTHER SECURITIES--TOTAL	60,409	- 72	+ 922	NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	60,750	- 1,750	-15,535
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--				TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	40,132	- 1,406	-10,831
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,354	+ 30	+ 217	TO OTHERS	20,618	- 344	- 4,704
ALL OTHER	40,257	- 67	+ 761	ALL OTHER TIME DEPOSITS	27,262	+ 1,335	- 5,334
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES				TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,014	+ 864	- 2,079
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,217	+ 64	- 23	TO OTHERS	12,248	+ 471	- 3,255
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,581	- 99	- 33	GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,944	- 569	+ 826
CASH ITEMS IN PROCESS OF COLLECTION	34,899	- 1,893	+ 3,322	(4) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.			
RESERVES WITH FEDERAL RESERVE BANKS	21,871	+ 887	- 1,051	(5) OTHER THAN COMMERCIAL BANKS.			
CURRENCY AND COIN	5,766	+ 13	+ 416	(6) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.			
BALANCES WITH DOMESTIC BANKS	12,094	- 298	- 1,204	(7) INCLUDES PORTIONS OF RESERVES FOR LOANS AND SECURITIES WHICH HAD BEEN REPORTED SEPARATELY THROUGH MARCH 24, 1976.			
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,499	+ 28	+ 477	(8) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.			
OTHER ASSETS	50,878	+ 162	+11,337	(9) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.			
TOTAL ASSETS/LIABILITIES (1)	532,939	- 6,751	+29,391				

(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 \$ 4,326 MILLION, OF WHICH \$ 2,905 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 253 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. (CLEVELAND ATLANTA, DALLAS AND SAN FRANCISCO)

Data previously reported in footnote (2) have been revised.

	Dec. 29 1976	Jan. 5 1977	Jan. 12 1977
Loans Sold			
Loans Sold			
Loans Sold	4,073	4,195	4,213
Comm. and Industrial	2,644	2,795	2,811
Real Estate	216	215	216
Other	1,213	1,185	1,186

The most recent eight weeks of data are published each month on page A-23 of the Federal Reserve Bulletin. Final data for 1976 will be published in the Annual Statistical Digest. These revisions are necessitated by reporting problems limited to the four above items.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVELAND**	RICHMOND	ATLANTA**
(IN MILLIONS OF DOLLARS)						
<b>A S S E T S</b>						
TOTAL LOANS AND INVESTMENTS, (1)	14,577	107,082	16,616	28,534	21,702	19,027
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	451	4,060	441	1,180	1,275	1,941
COMMERCIAL BANKS	446	2,868	355	1,100	1,006	1,665
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	--	395	81	56	185	230
INVOLVING OTHER SECURITIES	5	417	5	24	72	35
OTHERS	--	388	--	--	12	11
OTHER LOANS (2)	9,773	79,255	11,603	17,727	15,257	12,575
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,318	38,178	4,769	6,680	4,659	4,707
AGRICULTURAL LOANS	13	166	20	10	157	83
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	6	1,142	--	2	10	3
OTHER SECURITIES	66	4,445	246	213	70	35
OTHER LOANS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	6	12	8	3	17	5
OTHER SECURITIES	28	414	54	84	48	152
LOANS TO NON-BANK FINANCIAL INSTITUTIONS	239	2,581	520	340	176	213
SALES FINANCE, PERSONAL FINANCE, ETC.	495	5,875	551	624	494	434
OTHER (3)	2,265	12,101	2,884	4,230	4,236	2,792
REAL ESTATE LOANS (2) (3)	35	751	31	113	114	56
LOANS TO DOMESTIC COMMERCIAL BANKS	82	2,672	144	633	121	85
LOANS TO FOREIGN COMMERCIAL BANKS	1,351	6,338	1,606	3,350	3,856	2,389
CONSUMER INSTALMENT LOANS	18	518	18	132	43	8
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	851	4,062	752	1,313	1,256	1,613
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	248	2,123	356	664	622	506
TOTAL OTHER LOANS, NET (1)	9,525	77,132	11,247	17,063	14,635	12,069
U. S. TREASURY SECURITIES—TOTAL	2,321	13,208	2,190	4,277	1,864	2,245
TREASURY BILLS	293	3,256	363	508	268	350
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING—						
WITHIN 1 YEAR	460	1,101	300	635	620	431
1 YEAR TO 5 YEARS	1,263	7,694	1,295	2,759	848	924
AFTER 5 YEARS	305	1,157	232	375	128	540
OTHER SECURITIES—TOTAL	2,280	12,674	2,738	6,014	3,928	2,772
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS—						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	274	1,913	168	434	220	178
ALL OTHER	1,358	8,016	1,747	4,218	2,990	1,977
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	42	570	99	508	134	74
ALL OTHER (INCLUDING CORPORATE STOCKS)	606	2,175	724	854	584	543
CASH ITEMS IN PROCESS OF COLLECTION	1,125	13,657	934	1,450	1,545	1,841
RESERVES WITH FEDERAL RESERVE BANKS	821	6,844	697	1,543	1,088	842
CURRENCY AND COIN	276	1,248	317	522	514	293
BALANCES WITH DOMESTIC BANKS	517	6,205	626	549	375	508
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	141	1,163	89	93	10	143
OTHER ASSETS	2,322	19,772	1,282	3,101	1,875	1,554
TOTAL ASSETS/LIABILITIES (1)	19,779	155,971	20,561	35,792	27,109	24,208
<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	6,389	56,921	5,533	9,806	9,165	8,572
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,795	32,156	4,354	8,338	7,665	6,358
STATES AND POLITICAL SUBDIVISIONS	405	1,424	171	496	478	564
U. S. GOVERNMENT	125	493	80	132	168	101
DOMESTIC INTERBANK - COMMERCIAL	657	12,980	669	542	534	1,373
MUTUAL SAVINGS	170	560	45	22	5	1
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	995	8	3	113	4
COMMERCIAL BANKS	93	4,581	83	61	45	58
CERTIFIED AND OFFICERS CHECKS	140	3,732	123	212	157	113
TIME AND SAVINGS DEPOSITS—TOTAL (4)	7,947	52,674	9,286	16,970	12,220	10,037
SAVINGS DEPOSITS	3,825	16,020	3,519	8,146	6,185	3,368
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,497	14,371	3,133	7,857	5,713	3,084
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	225	780	257	280	297	265
DOMESTIC GOVERNMENTAL UNITS	103	790	129	9	165	19
ALL OTHER (6)	--	79	--	--	10	--
TIME DEPOSITS—TOTAL (4)	4,122	36,654	5,767	8,824	6,035	6,669
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,214	27,470	4,805	6,641	4,919	5,038
STATES AND POLITICAL SUBDIVISIONS	667	1,851	525	1,776	970	1,249
DOMESTIC INTERBANK	95	2,259	295	140	82	357
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	133	4,269	121	223	54	18
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	3,032	19,688	3,144	4,743	2,838	3,092
BORROWINGS—FROM FEDERAL RESERVE BANKS	181	44	20	--	54	15
FROM OTHERS	103	2,095	271	125	51	129
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	583	10,810	720	1,093	670	518
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	1,544	13,739	1,587	3,055	2,111	1,845
<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (8)	9,743	79,704	11,658	17,694	15,412	12,795
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	14,344	105,586	16,586	27,985	21,204	17,812
DEMAND DEPOSITS ADJUSTED (9)	4,482	29,791	3,850	7,662	6,918	5,257
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE—TOTAL	2,729	29,166	2,996	4,994	2,456	3,935
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,318	23,472	2,448	2,225	1,823	2,582
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,463	15,850	1,649	1,197	1,021	1,455
TO OTHERS	855	7,622	799	1,028	802	1,127
ALL OTHER TIME DEPOSITS	411	5,694	548	2,769	633	1,353
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	369	4,225	422	1,659	410	952
TO OTHERS	42	1,469	126	1,110	223	401

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS**	SAN FRANCISCO**
(IN MILLIONS OF DOLLARS)						
<b>A S S E T S</b>						
TOTAL LOANS AND INVESTMENTS, (1)	59,971	9,250	4,688	10,071	20,104	93,330
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,458	1,072	322	1,292	2,397	3,827
COMMERCIAL BANKS	2,036	760	290	1,021	2,141	2,894
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	328	188	12	269	196	263
INVOLVING OTHER SECURITIES	57	115	19	—	—	138
OTHERS	37	9	1	2	60	532
OTHER LOANS (2)	41,118	5,988	3,012	6,515	11,849	69,422
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,463	2,460	1,254	2,394	5,904	22,745
AGRICULTURAL LOANS	260	72	22	454	292	2,694
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	29	2	—	7	1	111
OTHER SECURITIES	1,417	135	36	85	153	666
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	9	2	1	—	3	8
OTHER SECURITIES	503	137	181	282	449	202
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,435	131	80	109	176	871
OTHER (3)	3,408	287	189	309	643	2,926
REAL ESTATE LOANS (2) (3)	8,939	1,360	669	1,056	1,687	21,668
LOANS TO DOMESTIC COMMERCIAL BANKS	181	34	12	32	43	463
LOANS TO FOREIGN COMMERCIAL BANKS	691	43	54	9	46	1,243
CONSUMER INSTALMENT LOANS	4,724	940	232	1,199	1,230	12,294
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	295	8	4	1	10	882
OTHER LOANS	2,764	377	278	578	1,212	2,649
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,047	178	68	173	279	2,288
TOTAL OTHER LOANS, NET (1)	40,071	5,810	2,944	6,342	11,570	67,134
U. S. TREASURY SECURITIES--TOTAL	7,558	869	576	934	2,776	9,459
TREASURY BILLS	2,230	55	295	266	635	3,307
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,475	142	37	143	457	1,474
1 YEAR TO 5 YEARS	3,264	550	144	443	1,488	4,277
AFTER 5 YEARS	589	122	100	82	196	401
OTHER SECURITIES--TOTAL	9,884	1,499	846	1,503	3,361	12,910
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	768	2	1	22	20	2,354
ALL OTHER	6,761	1,133	586	1,260	3,012	7,199
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	459	1	21	49	12	248
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,896	363	238	172	317	3,109
CASH ITEMS IN PROCESS OF COLLECTION	3,664	832	432	1,297	1,701	6,421
RESERVES WITH FEDERAL RESERVE BANKS	2,178	465	233	459	875	5,826
CURRENCY AND COIN	754	131	37	102	147	1,425
BALANCES WITH DOMESTIC BANKS	1,174	236	168	240	497	999
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	225	29	5	3	47	551
OTHER ASSETS	4,966	1,083	365	547	1,659	12,352
TOTAL ASSETS/LIABILITIES (1)	72,932	12,026	5,928	12,719	25,030	120,904
<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	19,232	3,881	1,730	4,608	8,306	34,050
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,539	2,736	1,176	3,238	6,113	29,607
STATES AND POLITICAL SUBDIVISIONS	709	83	58	170	534	975
U. S. GOVERNMENT	294	62	19	131	90	426
DOMESTIC INTERBANK -- COMMERCIAL	2,643	939	426	995	1,392	1,296
MUTUAL SAVINGS	5	—	8	—	—	23
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	28	—	—	—	—	59
COMMERCIAL BANKS	255	20	20	8	59	472
CERTIFIED AND OFFICERS CHECKS	759	41	23	66	114	1,192
TIME AND SAVINGS DEPOSITS--TOTAL (4)	35,006	4,598	1,958	5,241	10,058	64,435
SAVINGS DEPOSITS	12,915	1,724	621	1,792	2,408	30,852
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,731	1,612	557	1,595	2,230	28,677
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	612	105	64	161	167	1,455
DOMESTIC GOVERNMENTAL UNITS	567	7	—	35	2	720
ALL OTHER (6)	5	—	—	1	9	—
TIME DEPOSITS--TOTAL (4)	22,091	2,874	1,337	3,449	7,650	33,583
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,856	2,371	1,104	2,517	4,827	25,586
STATES AND POLITICAL SUBDIVISIONS	2,735	403	184	777	2,451	5,945
DOMESTIC INTERBANK	1,042	98	49	138	320	526
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,347	1	—	—	4	1,308
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	11,194	2,335	1,341	1,636	3,960	8,584
BORROWINGS--FROM FEDERAL RESERVE BANKS	—	67	—	8	20	40
FROM OTHERS	166	26	179	55	80	430
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	1,877	233	223	187	745	5,261
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	5,457	886	497	984	1,861	8,104
<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (8)	41,359	6,266	3,032	6,754	12,062	69,892
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	58,801	8,634	4,454	9,191	18,199	92,261
DEMAND DEPOSITS ADJUSTED (9)	12,631	2,048	853	2,185	5,123	25,907
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	12,933	1,411	844	2,276	6,106	18,166
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	9,147	816	609	1,618	4,230	9,462
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,484	532	468	1,010	2,841	7,162
TO OTHERS	3,663	284	141	608	1,389	2,300
ALL OTHER TIME DEPOSITS	3,786	595	235	658	1,876	8,704
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,293	351	145	355	483	3,310
TO OTHERS	1,493	204	90	303	1,393	5,394

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.