



# FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release, July 7, 1977

No. 4-2	JUNE 29, ** 1977	CHANGE SINCE		JUNE 29, ** 1977	CHANGE SINCE	JUNE 30, 1976	
		JUNE 22, * 1977	JUNE 30, 1976				
ASSETS				LIABILITIES			
(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (1)	424,309	+ 3,210	+31,564	176,278	+ 2,832	- 2,905	
FEDERAL FUNDS SOLD AND SECURITIES				127,156	+ 1,282	+ 240	
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	23,405	+ 1,843	+ 3,850	6,167	+ 84	+ 706	
COMMERCIAL BANKS	19,209	+ 1,941	+ 3,313	1,408	- 492	- 1,351	
BROKERS AND DEALERS				25,477	+ 1,943	- 1,914	
INVOLVING U. S. TREASURY SECURITIES	2,227	- 47	+ 885	831	+ 51	- 24	
INVOLVING OTHER SECURITIES	299	- 137	- 446	1,276	+ 294	+ 31	
OTHERS	1,670	+ 86	+ 98	6,363	+ 107	+ 661	
OTHER LOANS (2)	297,531	+ 1,686	+17,683	7,600	- 437	+ 158	
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	118,666	+ 13	+ 6,063	239,667	+ 1,806	+12,685	
AGRICULTURAL LOANS	4,694	+ 6	+ 521	94,110	+ 127	+13,887	
LOANS TO BROKERS AND DEALERS FOR PURCHASING				86,808	+ 153	+10,592	
OR CARRYING--U. S. TREASURY SECURITIES	1,014	+ 134	- 52	5,180	+ 119	+ 2,120	
OTHER SECURITIES	8,633	+ 455	+ 2,344	2,062	- 147	+ 1,191	
OTHER LOANS FOR PURCHASING OR CARRYING--				60	+ 2	- 16	
U. S. TREASURY SECURITIES	93	- 2	+ 12	144,557	+ 1,679	- 1,272	
OTHER SECURITIES	2,539	+ 30	+ 19	110,418	+ 1,555	+ 1,829	
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				19,877	- 185	- 146	
SALES FINANCE, PERSONAL FINANCE, ETC.	7,414	+ 4	- 286	4,850	+ 3	- 1,979	
OTHER (3)	15,664	+ 131	- 266	7,603	+ 153	- 1,112	
REAL ESTATE LOANS (2) (3)	67,214	+ 145	+ 5,055	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
LOANS TO DOMESTIC COMMERCIAL BANKS	2,113	+ 264	- 230	UNDER AGREEMENTS TO REPURCHASE	68,834	+ 80	
LOANS TO FOREIGN COMMERCIAL BANKS	5,734	+ 219	- 140	BORROWINGS--FROM FEDERAL RESERVE BANKS	379	- 696	
CONSUMER INSTALLMENT LOANS	41,924	+ 175	+ 5,194	FROM OTHERS	5,024	+ 407	
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,530	+ 3	- 251	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO			
OTHER LOANS	19,299	+ 109	+ 1,402	OWN FOREIGN BRANCHES) (7)	25,996	+ 63	
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,970	- 95	+ 551	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	42,755	+ 64	
TOTAL OTHER LOANS, NET (1)	288,561	+ 1,781	+17,132	MEMORANDA			
U. S. TREASURY SECURITIES--TOTAL	48,407	- 617	+ 6,143	TOTAL LOANS, GROSS ADJUSTED (8)	299,614	+ 1,324	
TREASURY BILLS	9,131	- 470	- 3,758	TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	411,957	+ 910	
TREASURY CERTIFICATES OF INDEBTEDNESS				DEMAND DEPOSITS ADJUSTED (9)	110,459	+ 580	
TREASURY NOTES AND U. S. BONDS MATURING--				TIME DEPOSITS ISSUED IN DENOMINATIONS			
WITHIN 1 YEAR	8,910	+ 137	+ 2,732	OF \$100,000 OR MORE--TOTAL	90,791	+ 1,307	
1 YEAR TO 5 YEARS	26,396	- 438	+ 5,713	NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	64,485	+ 1,164	
AFTER 5 YEARS	3,970	+ 154	+ 1,456	TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	42,856	+ 1,227	
OTHER SECURITIES--TOTAL	63,936	+ 203	+ 4,439	TO OTHERS	21,629	- 63	
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--				ALL OTHER TIME DEPOSITS	26,306	+ 143	
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,289	- 111	+ 2,461	TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	14,704	+ 110	
ALL OTHER	41,686	+ 78	+ 1,422	TO OTHERS	11,602	+ 33	
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES				GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	4,497	+ 748	
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,099	+ 53	- 275				
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,862	+ 183	+ 831				
CASH ITEMS IN PROCESS OF COLLECTION	38,934	+ 801	- 1,038				
RESERVES WITH FEDERAL RESERVE BANKS	16,398	- 2,293	- 4,320				
CURRENCY AND COIN	6,081	+ 162	+ 633				
BALANCES WITH DOMESTIC BANKS	14,502	+ 1,764	- 209				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,676	+ 2	+ 483				
OTHER ASSETS	55,033	+ 910	+ 8,130				
TOTAL ASSETS/LIABILITIES (1)	557,933	+ 4,556	+35,243				

- (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 \$ 4026 MILLION, OF WHICH \$ 2845 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 194 MILLION WAS REAL ESTATE LOANS; AND \$ 987 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.

PRELIMINARY (PHILADELPHIA, CLEVELAND, RICHMOND, ATLANTA, DALLAS, AND SAN FRANCISCO DISTRICTS).

- (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.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
<b>A S S E T S</b>						
TOTAL LOANS AND INVESTMENTS, (1)	15,160	110,908	17,191	29,529	22,510	19,262
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	592	4,893	670	1,320	1,240	1,413
COMMERCIAL BANKS	592	3,664	610	1,266	665	1,138
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	593	55	42	284	236
INVOLVING OTHER SECURITIES	--	--	5	--	73	5
OTHERS	--	636	--	10	18	34
OTHER LOANS (2)	10,234	80,260	11,788	18,692	16,418	13,200
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,667	39,262	4,756	7,099	5,044	4,977
AGRICULTURAL LOANS	11	192	23	13	194	92
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	17	813	2	2	16	4
OTHER SECURITIES	55	4,642	212	274	92	27
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	24	7	3	13	3
OTHER SECURITIES	25	368	56	85	47	137
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	273	2,807	564	396	144	194
OTHER (3)	462	5,230	527	667	521	430
REAL ESTATE LOANS (2) (3)	2,350	12,008	2,964	4,471	4,487	2,990
LOANS TO DOMESTIC COMMERCIAL BANKS	79	825	32	81	174	61
LOANS TO FOREIGN COMMERCIAL BANKS	109	2,869	188	495	117	98
CONSUMER INSTALLMENT LOANS	1,356	6,512	1,666	3,614	4,127	2,517
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	16	372	52	93	49	15
OTHER LOANS	809	4,336	739	1,399	1,393	1,655
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	267	2,168	348	739	645	540
TOTAL OTHER LOANS, NET (1)	9,967	78,097	11,440	17,953	15,773	12,660
U. S. TREASURY SECURITIES--TOTAL	2,231	13,600	2,275	3,884	1,745	2,209
TREASURY BILLS	43	3,261	154	190	136	296
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	513	1,657	264	891	606	451
1 YEAR TO 5 YEARS	1,289	7,635	1,474	2,487	819	1,113
AFTER 5 YEARS	386	1,047	381	316	184	349
OTHER SECURITIES--TOTAL	2,370	14,318	2,806	6,372	3,752	2,980
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	291	3,216	162	570	146	216
ALL OTHER	1,341	8,187	1,743	4,333	2,992	2,102
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	48	525	115	578	89	75
ALL OTHER (INCLUDING CORPORATE STOCKS)	690	2,390	786	891	525	587
CASH ITEMS IN PROCESS OF COLLECTION	1,315	15,466	1,050	1,696	1,744	1,838
RESERVES WITH FEDERAL RESERVE BANKS	720	4,654	428	779	835	757
CURRENCY AND COIN	290	1,352	332	530	541	304
BALANCES WITH DOMESTIC BANKS	587	7,483	885	381	461	534
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	148	1,300	77	62	11	151
OTHER ASSETS	2,492	20,590	1,335	3,269	1,849	1,589
TOTAL ASSETS/LIABILITIES (1)	20,712	161,753	21,298	36,246	27,951	24,435
<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	7,039	59,968	5,686	10,007	9,836	8,666
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,092	34,398	4,498	8,562	8,283	6,569
STATES AND POLITICAL SUBDIVISIONS	431	1,365	170	463	491	516
U. S. GOVERNMENT	117	230	64	112	104	88
DOMESTIC INTERBANK -- COMMERCIAL	933	13,102	699	569	563	1,307
MUTUAL SAVINGS	210	502	58	20	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	--	1,075	4	3	110	13
COMMERCIAL BANKS	93	5,176	77	60	53	47
CERTIFIED AND OFFICERS CHECKS	163	4,120	116	218	223	126
TIME AND SAVINGS DEPOSITS--TOTAL (4)	8,293	52,984	9,492	17,193	12,664	10,525
SAVINGS DEPOSITS	3,864	16,451	3,529	8,438	6,415	3,525
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,514	14,754	3,007	8,123	5,980	3,257
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	237	857	396	301	317	248
DOMESTIC GOVERNMENTAL UNITS	113	805	119	14	111	20
ALL OTHER (6)	--	35	7	7	7	--
TIME DEPOSITS--TOTAL (4)	4,429	36,533	5,963	8,755	6,249	7,000
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,508	27,259	4,864	6,703	5,240	5,136
STATES AND POLITICAL SUBDIVISIONS	637	2,158	493	1,712	899	1,494
DOMESTIC INTERBANK	113	1,901	275	140	34	343
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	147	4,269	104	165	57	19
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,493	20,784	3,233	4,373	2,470	2,692
BORROWINGS--FROM FEDERAL RESERVE BANKS	80	37	70	28	76	5
FROM OTHERS	98	1,896	304	219	79	73
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	659	12,062	915	1,313	677	604
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	1,550	14,022	1,598	3,113	2,149	1,870
<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (8)	10,155	80,664	11,816	18,663	16,619	13,414
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	14,756	108,582	16,897	28,919	22,116	18,603
DEMAND DEPOSITS ADJUSTED (9)	4,674	31,170	3,873	7,630	7,425	5,433
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	2,926	28,218	3,167	4,830	2,557	4,135
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,495	22,242	2,693	3,465	1,868	2,705
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,635	14,684	1,877	2,039	1,098	1,422
TO OTHERS	860	7,558	816	1,426	770	1,283
ALL OTHER TIME DEPOSITS	431	5,978	474	1,365	689	1,430
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	381	4,359	363	785	480	962
TO OTHERS	50	1,617	111	580	209	468

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE-APOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO**
(IN MILLIONS OF DOLLARS)						
<b>A S S E T S</b>						
TOTAL LOANS AND INVESTMENTS, (1)	63,119	9,284	4,912	10,390	20,443	101,601
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,336	778	353	1,173	1,634	6,003
COMMERCIAL BANKS	2,932	510	301	957	1,473	4,899
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	319	174	26	212	63	223
INVOLVING OTHER SECURITIES	24	79	18	2	11	82
OTHERS	61	15	8	2	87	799
OTHER LOANS (2)	42,757	6,295	3,253	7,003	12,785	74,846
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	17,013	2,514	1,451	2,614	6,313	23,956
AGRICULTURAL LOANS	278	75	28	512	309	2,967
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	32	1	--	5	--	122
OTHER SECURITIES	1,580	147	55	103	158	1,288
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	9	2	2	16	3	6
OTHER SECURITIES	515	132	208	309	464	193
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,613	168	67	92	176	925
OTHER (3)	3,367	238	162	313	734	3,013
REAL ESTATE LOANS (2) (3)	9,224	1,453	698	1,114	1,893	23,562
LOANS TO DOMESTIC COMMERCIAL BANKS	167	35	11	45	44	559
LOANS TO FOREIGN COMMERCIAL BANKS	578	40	50	13	72	1,105
CONSUMER INSTALMENT LOANS	5,042	991	236	1,256	1,359	13,248
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	274	6	3	--	27	623
OTHER LOANS	3,065	498	282	611	1,233	3,279
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,121	197	72	183	305	2,390
TOTAL OTHER LOANS, NET (1)	41,636	6,098	3,181	6,820	12,480	72,456
U. S. TREASURY SECURITIES--TOTAL	7,733	887	436	894	2,806	9,707
TREASURY BILLS	1,451	27	223	218	510	2,622
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,740	137	25	181	645	1,798
1 YEAR TO 5 YEARS	3,843	669	119	436	1,420	5,092
AFTER 5 YEARS	699	54	69	59	231	195
OTHER SECURITIES--TOTAL	10,414	1,521	942	1,503	3,523	13,435
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	970	5	1	23	29	2,660
ALL OTHER	7,167	1,153	712	1,270	3,173	7,513
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	366	28	29	13	8	225
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,911	335	200	197	313	3,037
CASH ITEMS IN PROCESS OF COLLECTION	3,997	914	574	1,317	1,810	7,213
RESERVES WITH FEDERAL RESERVE BANKS	2,278	368	266	470	1,176	3,667
CURRENCY AND COIN	761	137	36	102	149	1,547
BALANCES WITH DOMESTIC BANKS	1,696	237	152	223	535	1,328
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	233	15	12	3	45	619
OTHER ASSETS	5,764	934	488	576	1,812	14,335
TOTAL ASSETS/LIABILITIES (1)	77,848	11,889	6,440	13,081	25,970	130,310
<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	19,698	3,964	1,825	4,706	8,531	36,352
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,739	2,819	1,226	3,284	6,266	31,420
STATES AND POLITICAL SUBDIVISIONS	809	92	49	187	593	1,001
U. S. GOVERNMENT	171	33	5	112	82	244
DOMESTIC INTERBANK -- COMMERCIAL	2,813	941	453	1,040	1,381	1,676
MUTUAL SAVINGS	5	--	2	--	--	25
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	16	--	--	--	2	53
COMMERCIAL BANKS	221	21	10	7	62	536
CERTIFIED AND OFFICERS CHECKS	924	58	34	76	145	1,397
TIME AND SAVINGS DEPOSITS--TOTAL (4)	36,872	4,732	2,066	5,341	10,514	67,991
SAVINGS DEPOSITS	13,290	1,736	619	1,851	2,583	31,809
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	12,201	1,622	561	1,645	2,368	29,776
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	662	112	58	177	206	1,609
DOMESTIC GOVERNMENTAL UNITS	424	2	--	28	2	424
ALL OTHER (6)	3	--	--	1	7	--
TIME DEPOSITS--TOTAL (4)	23,582	2,996	1,447	3,490	7,931	36,182
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	18,024	2,472	1,257	2,561	4,893	28,501
STATES AND POLITICAL SUBDIVISIONS	2,947	443	139	789	2,701	5,465
DOMESTIC INTERBANK	857	79	51	123	285	649
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,574	1	--	--	10	1,257
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	12,938	1,958	1,497	1,762	4,000	10,134
BORROWINGS--FROM FEDERAL RESERVE BANKS	6	11	--	25	33	8
FROM OTHERS	190	26	237	37	62	1,803
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (7)	2,521	299	309	213	885	5,539
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	5,623	899	506	997	1,945	8,483
<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (8)	42,994	6,528	3,294	7,174	12,902	75,391
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	61,141	8,936	4,672	9,571	19,231	98,533
DEMAND DEPOSITS ADJUSTED (9)	12,717	2,076	747	2,237	5,258	27,219
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	14,027	1,439	963	2,277	6,314	19,938
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	10,291	810	732	1,607	4,254	11,323
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,249	483	603	1,031	2,850	8,885
TO OTHERS	4,042	327	129	576	1,404	2,438
ALL OTHER TIME DEPOSITS	3,736	629	231	670	2,060	8,615
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,303	447	172	335	505	3,612
TO OTHERS	1,433	182	59	335	1,555	5,003

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.