



FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release December 7, 1977

H.4.2	CHANGE SINCE			NOV. 30, 1977	CHANGE SINCE		
	NOV. 30, 1977	NOV. 23, 1977	DEC. 1, 1976		NOV. 30, 1977	NOV. 23, 1977	DEC. 1, 1976
ASSETS				LIABILITIES			
(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS,	442,790	+ 5,238	+32,588	DEMAND DEPOSITS - TOTAL	188,699	+10,423	+ 5,238
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	135,277	+ 5,306	+ 4,675
PURCHASED UNDER AGREEMENTS TO RES&LL--TOTAL	26,072	+ 3,066	+ 3,192	STATES AND POLITICAL SUBDIVISIONS	6,140	- 81	- 487
COMMERCIAL BANKS	19,112	+ 1,186	+ 2,230	U. S. GOVERNMENT	2,539	+ 1,332	+ 1,139
BROKERS AND DEALERS				DOMESTIC INTERBANK -- COMMERCIAL	29,350	+ 3,640	+ 1,914
INVOLVING U. S. TREASURY SECURITIES	3,938	+ 1,309	+ 91	MUTUAL SAVINGS	816	- 65	- 75
INVOLVING OTHER SECURITIES	538	+ 51	- 209	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,251	- 49	- 189
OTHERS	2,484	+ 520	+ 1,080	COMMERCIAL BANKS	6,017	- 34	+ 206
OTHER LOANS (1)	313,524	+ 2,163	+26,370	CERTIFIED AND OFFICERS CHECKS	7,309	+ 374	- 1,945
COMMERCIAL AND INDUSTRIAL LOANS (1)	123,530	+ 481	+ 7,268	TIME AND SAVINGS DEPOSITS--TOTAL (2)	246,854	+ 134	+21,455
AGRICULTURAL LOANS	4,700	- 52	+ 479	SAVINGS DEPOSITS	92,341	- 208	+ 5,153
LOANS TO BROKERS AND DEALERS FOR PURCHASING				INDIVIDUALS AND NONPROFIT ORGANIZATIONS	85,781	- 168	+ 5,041
OR CARRYING--U. S. TREASURY SECURITIES	1,486	+ 398	- 797	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	5,243	+ 16	+ 959
OTHER SECURITIES	8,990	+ 523	+ 1,235	DOMESTIC GOVERNMENTAL UNITS	1,287	- 58	- 809
OTHER LOANS FOR PURCHASING OR CARRYING--				ALL OTHER (4)	30	+ 2	- 38
U. S. TREASURY SECURITIES	95	+ 8	+ 25	TIME DEPOSITS--TOTAL (2)	154,513	+ 342	+16,302
OTHER SECURITIES	2,607	- 5	+ 57	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	117,710	+ 304	+12,294
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				STATES AND POLITICAL SUBDIVISIONS	22,361	- 85	+ 3,892
SALES FINANCE, PERSONAL FINANCE, ETC.	7,791	+ 242	+ 886	DOMESTIC INTERBANK	5,130	+ 137	- 427
OTHER	15,352	+ 91	- 1,089	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,758	+ 6	+ 282
REAL ESTATE LOANS (1)	73,347	+ 60	+ 9,979	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
LOANS TO DOMESTIC COMMERCIAL BANKS	2,158	+ 36	+ 74	UNDER AGREEMENTS TO REPURCHASE	75,973	- 2,563	+11,366
LOANS TO FOREIGN COMMERCIAL BANKS	6,015	+ 27	+ 15	BORROWINGS--FROM FEDERAL RESERVE BANKS	668	- 2,001	+ 351
CONSUMER INSTALMENT LOANS	45,089	+ 154	+ 6,372	FROM OTHERS	5,169	- 203	+ 847
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,433	+ 7	- 517	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO			
OTHER LOANS	20,931	+ 173	+ 2,383	OWN FOREIGN BRANCHES)	26,702	- 68	+ 4,836
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	9,436	- 69	+ 705	TOTAL EQUITY CAPITAL SUBORDINATE NOTES/DEBENTURE:	44,390	+ 227	+ 3,435
TOTAL OTHER LOANS, NET	304,088	+ 2,232	+25,665				
U. S. TREASURY SECURITIES--TOTAL	45,583	+ 61	- 2,147				
TREASURY BILLS	8,121	- 293	- 3,415				
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--				
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	8,337	- 21	+ 1,740				
1 YEAR TO 5 YEARS	24,941	+ 403	+ 54				
AFTER 5 YEARS	4,184	- 28	- 526				
OTHER SECURITIES--TOTAL	67,047	- 121	+ 5,876				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,849	- 112	+ 2,130				
ALL OTHER	42,906	+ 11	+ 2,672				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,212	+ 44	- 52				
ALL OTHER (INCLUDING CORPORATE STOCKS)	13,060	- 64	+ 1,128				
CASH ITEMS IN PROCESS OF COLLECTION	44,187	+ 2,446	+ 892				
RESERVES WITH FEDERAL RESERVE BANKS	19,218	- 4,431	+ 2,575				
CURRENCY AND COIN	6,594	+ 713	+ 789				
BALANCES WITH DOMESTIC BANKS	14,301	+ 519	+ 1,030				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,874	+ 5	+ 606				
OTHER ASSETS	58,491	+ 1,459	+ 9,048				
TOTAL ASSETS/LIABILITIES	588,455	+ 5,949	+47,528				

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (5)	318,326	+ 4,007	+27,258
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	430,956	+ 3,947	+30,989
DEMAND DEPOSITS ADJUSTED (6)	112,623	+ 3,005	+ 1,293
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	102,478	+ 113	+13,541
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	73,469	+ 216	+10,148
TO OTHERS	49,638	+ 168	+ 7,510
ALL OTHER TIME DEPOSITS TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	23,831	+ 48	+ 2,638
TO OTHERS	29,009	- 103	+ 3,393
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	16,799	- 55	+ 1,964
TO OTHERS	12,210	- 48	+ 1,429
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	5,306	+ 731	+ 685

- (2) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.
 (3) OTHER THAN COMMERCIAL BANKS.
 (4) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.
 (5) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.
 (6) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.

(1) 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 \$ 4439 MILLION, OF WHICH \$ 3070 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 260 MILLION WAS REAL ESTATE LOANS; AND \$ 1129 MILLION WAS OTHER LOANS.
 * REVISED. ** PRELIMINARY. (Philadelphia, Richmond, Atlanta, Minneapolis, Dallas 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, FEDERAL FUNDS SOLD AND SECURITIES	15,917	114,793	17,906	30,331	23,943	20,470
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	839	4,945	750	1,709	1,819	2,061
COMMERCIAL BANKS	825	2,961	699	1,473	1,419	1,641
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	14	753	51	174	301	165
INVOLVING OTHER SECURITIES	--	2	--	--	84	128
OTHERS	--	1,209	--	62	15	127
OTHER LOANS (1)	10,775	83,632	12,351	19,696	17,308	13,948
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,843	40,197	4,861	7,198	5,370	5,170
AGRICULTURAL LOANS	12	219	29	15	170	107
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	17	1,324	3	2	16	5
OTHER SECURITIES	71	4,843	219	315	122	52
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	4	22	7	3	12	6
OTHER SECURITIES	25	396	48	80	44	151
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	278	3,214	581	378	145	191
OTHER	469	5,203	501	629	569	449
REAL ESTATE LOANS (1)	2,507	12,493	3,168	4,855	4,769	3,234
LOANS TO DOMESTIC COMMERCIAL BANKS	59	803	28	140	143	98
LOANS TO FOREIGN COMMERCIAL BANKS	158	2,929	247	582	98	92
CONSUMER INSTALMENT LOANS	1,434	6,830	1,780	3,992	4,515	2,737
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	37	344	59	89	33	16
OTHER LOANS	861	4,815	820	1,418	1,302	1,640
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	278	2,243	359	798	692	568
TOTAL OTHER LOANS, NET	10,497	81,389	11,992	18,898	16,616	13,380
U. S. TREASURY SECURITIES--TOTAL	2,110	13,609	1,942	3,244	1,729	2,156
TREASURY BILLS	54	2,599	153	337	321	271
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	398	2,116	367	549	471	492
1 YEAR TO 5 YEARS	1,335	7,835	990	2,009	765	1,065
AFTER 5 YEARS	323	1,059	432	349	172	328
OTHER SECURITIES--TOTAL	2,471	14,850	3,222	6,480	3,779	2,873
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	401	3,055	185	527	161	139
ALL OTHER	1,353	8,473	1,469	4,419	3,027	2,095
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	39	362	228	652	46	36
ALL OTHER (INCLUDING CORPORATE STOCKS)	678	2,960	1,340	882	543	603
CASH ITEMS IN PROCESS OF COLLECTION	1,414	17,067	1,202	1,938	1,962	2,495
RESERVES WITH FEDERAL RESERVE BANKS	536	4,349	474	1,181	857	934
CURRENCY AND COIN	364	1,460	364	559	555	322
BALANCES WITH DOMESTIC BANKS	464	7,323	912	556	455	597
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	157	1,427	79	62	22	159
OTHER ASSETS	2,271	23,517	1,329	3,185	1,876	1,756
TOTAL ASSETS/LIABILITIES	21,123	169,936	22,266	37,812	29,670	26,733
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,065	62,208	6,032	11,036	10,716	9,830
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,246	34,804	4,761	9,261	9,001	7,289
STATES AND POLITICAL SUBDIVISIONS	437	1,145	179	555	498	592
U. S. GOVERNMENT	146	588	91	211	208	117
DOMESTIC INTERBANK -- COMMERCIAL	748	15,863	718	669	636	1,640
MUTUAL SAVINGS	200	491	63	21	10	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	--	1,016	9	3	127	6
COMMERCIAL BANKS	113	4,757	106	69	49	56
CERTIFIED AND OFFICERS CHECKS	173	3,544	105	247	187	130
TIME AND SAVINGS DEPOSITS--TOTAL (2)	8,562	55,018	9,733	18,424	13,071	10,626
SAVINGS DEPOSITS	3,883	15,547	3,552	8,501	6,419	3,501
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,550	14,248	3,165	8,148	5,998	3,230
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	257	829	283	344	320	249
DOMESTIC GOVERNMENTAL UNITS	76	456	104	9	94	22
ALL OTHER (4)	--	14	--	--	7	--
TIME DEPOSITS--TOTAL (2)	4,679	39,471	6,181	9,923	6,652	7,125
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,676	29,428	4,914	7,227	5,491	5,336
STATES AND POLITICAL SUBDIVISIONS	782	2,905	854	2,232	1,043	1,458
DOMESTIC INTERBANK	69	1,669	291	278	46	304
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	131	4,688	94	169	45	17
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,945	23,302	3,399	3,685	2,618	3,565
BORROWINGS--FROM FEDERAL RESERVE BANKS	70	108	30	--	166	52
FROM OTHERS	103	2,467	397	233	67	116
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES)	765	12,144	1,001	1,232	806	635
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	1,613	14,689	1,674	3,202	2,226	1,909
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	10,730	84,793	12,374	19,792	17,565	14,270
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	15,311	113,252	17,538	29,516	23,073	19,299
DEMAND DEPOSITS ADJUSTED (6)	4,575	28,690	4,021	8,218	7,910	5,578
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	3,177	31,870	3,569	6,085	2,921	4,290
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,757	25,305	3,050	4,458	2,224	2,797
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,841	17,048	1,929	2,528	1,338	1,572
TO OTHERS	916	8,257	1,121	1,930	886	1,225
ALL OTHER TIME DEPOSITS	420	6,565	519	1,627	697	1,493
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	352	4,952	390	904	456	1,027
TO OTHERS	68	1,613	129	723	241	466

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,	65,921	9,892	5,339	10,781	22,195	105,302
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	4,019	1,200	296	1,165	2,231	5,038
COMMERCIAL BANKS	3,346	862	137	977	1,795	2,957
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	520	225	82	186	340	1,127
INVOLVING OTHER SECURITIES	7	100	75	--	10	132
OTHERS	146	13	2	2	86	822
OTHER LOANS (1)	45,023	6,599	3,509	7,373	13,948	79,362
COMMERCIAL AND INDUSTRIAL LOANS (1)	17,670	2,573	1,581	2,694	6,774	24,599
AGRICULTURAL LOANS	302	75	32	527	293	2,919
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	42	12	--	22	--	43
OTHER SECURITIES	1,640	148	66	75	164	1,275
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	19	2	--	--	2	18
OTHER SECURITIES	507	135	226	314	505	176
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,649	160	82	98	223	792
OTHER	3,186	246	161	346	804	2,789
REAL ESTATE LOANS (1)	10,026	1,541	731	1,185	2,138	26,700
LOANS TO DOMESTIC COMMERCIAL BANKS	187	41	27	43	49	540
LOANS TO FOREIGN COMMERCIAL BANKS	640	31	49	12	72	1,105
CONSUMER INSTALMENT LOANS	5,533	1,103	262	1,374	1,493	14,036
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	240	4	2	--	20	589
OTHER LOANS	3,382	528	290	683	1,411	3,781
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	1,118	210	70	196	323	2,581
TOTAL OTHER LOANS, NET	43,905	6,389	3,439	7,177	13,625	76,781
U. S. TREASURY SECURITIES--TOTAL	7,251	817	479	900	2,539	8,807
TREASURY BILLS	1,701	36	203	255	293	1,898
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,170	163	67	178	558	1,808
1 YEAR TO 5 YEARS	3,568	554	111	414	1,434	4,861
AFTER 5 YEARS	812	64	98	53	254	240
OTHER SECURITIES--TOTAL	10,746	1,486	1,125	1,539	3,800	14,676
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	854	1	--	35	10	3,481
ALL OTHER	7,313	1,167	839	1,297	3,403	8,051
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	451	28	89	17	16	246
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,128	290	197	190	371	2,898
CASH ITEMS IN PROCESS OF COLLECTION	4,580	1,052	638	1,633	2,078	8,128
RESERVES WITH FEDERAL RESERVE BANKS	2,199	395	285	541	1,112	6,355
CURRENCY AND COIN	896	163	41	108	166	1,596
BALANCES WITH DOMESTIC BANKS	1,409	249	116	248	685	1,287
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	253	16	13	3	50	633
OTHER ASSETS	6,811	986	570	576	1,882	13,732
TOTAL ASSETS/LIABILITIES	82,069	12,753	7,002	13,890	28,168	137,033
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	21,486	4,361	2,029	5,307	9,402	39,227
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,175	3,014	1,342	3,835	6,835	33,714
STATES AND POLITICAL SUBDIVISIONS	675	170	84	173	581	1,051
U. S. GOVERNMENT	392	95	22	99	129	439
DOMESTIC INTERBANK -- COMMERCIAL	2,980	1,011	512	1,108	1,645	1,820
MUTUAL SAVINGS	3	--	3	--	--	25
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	28	--	--	--	3	59
COMMERCIAL BANKS	255	15	26	13	69	489
CERTIFIED AND OFFICERS CHECKS	978	56	40	79	140	1,630
TIME AND SAVINGS DEPOSITS--TOTAL (2)	37,690	4,867	2,210	5,578	11,170	69,905
SAVINGS DEPOSITS	12,988	1,705	598	1,774	2,331	31,542
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	12,091	1,596	541	1,584	2,134	29,496
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	651	107	57	170	188	1,788
DOMESTIC GOVERNMENTAL UNITS	244	2	--	20	2	258
ALL OTHER (4)	2	--	--	--	7	--
TIME DEPOSITS--TOTAL (2)	24,702	3,162	1,612	3,804	8,839	38,363
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	18,862	2,558	1,348	2,802	5,786	30,282
STATES AND POLITICAL SUBDIVISIONS	3,403	480	206	857	2,712	5,429
DOMESTIC INTERBANK	894	98	58	127	298	998
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,421	1	--	--	4	1,188
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	14,242	2,227	1,713	1,686	4,419	12,172
BORROWINGS--FROM FEDERAL RESERVE BANKS	20	30	14	28	70	80
FROM OTHERS	241	31	239	39	131	1,105
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES)	2,616	309	276	222	919	5,777
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	5,774	928	521	1,030	2,057	8,767
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	45,509	6,896	3,641	7,518	14,335	80,903
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	63,506	9,199	5,245	9,957	20,674	104,386
DEMAND DEPOSITS ADJUSTED (6)	13,534	2,203	857	2,467	5,550	28,840
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	15,264	1,635	1,153	2,594	7,263	22,657
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	11,303	862	836	1,883	5,138	12,856
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	7,153	539	663	1,247	3,785	9,995
TO OTHERS	4,150	323	173	636	1,353	2,861
ALL OTHER TIME DEPOSITS	3,961	773	317	711	2,125	9,801
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,372	505	229	360	504	4,748
TO OTHERS	1,589	268	88	351	1,621	5,053

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.