



FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release February 1, 1978

H.4-2	JAN. 25,** 1978	CHANGE SINCE		JAN. 25,** 1977	JAN. 25,** 1978	CHANGE SINCE		JAN. 25,** 1977	
		(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)			
		JAN. 18, 1978	JAN. 26, 1977			JAN. 18, 1978	JAN. 26, 1977		
ASSETS					LIABILITIES				
TOTAL LOANS AND INVESTMENTS,	442,258	- 1,836	+36,914		DEMAND DEPOSITS - TOTAL	179,950	- 7,619	+12,092	
FEDERAL FUNDS SOLD AND SECURITIES					INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	130,281	- 5,400	+ 9,361	
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	24,988	- 989	+ 4,761		STATES AND POLITICAL SUBDIVISIONS	6,114	- 248	+ 103	
COMMERCIAL BANKS	18,059	- 2,578	+ 1,807		U. S. GOVERNMENT	2,264	- 711	+ 188	
BROKERS AND DEALERS					DOMESTIC INTERBANK -- COMMERCIAL	25,153	- 1,051	+ 860	
INVOLVING U. S. TREASURY SECURITIES	4,359	+ 1,390	+ 2,301		MUTUAL SAVINGS	883	- 22	+ 41	
INVOLVING OTHER SECURITIES	581	- 31	- 311		FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,925	+ 740	+ 661	
OTHERS	1,989	+ 230	+ 964		COMMERCIAL BANKS	6,187	- 54	+ 431	
OTHER LOANS (1)	316,622	- 359	+31,914		CERTIFIED AND OFFICERS CHECKS	7,143	- 873	+ 507	
COMMERCIAL AND INDUSTRIAL LOANS (1)	123,955	- 180	+ 9,535		TIME AND SAVINGS DEPOSITS--TOTAL (2)	252,355	+ 462	+21,205	
AGRICULTURAL LOANS	4,639	- 18	+ 412		SAVINGS DEPOSITS	92,750	- 160	+ 961	
LOANS TO BROKERS AND DEALERS FOR PURCHASING					INDIVIDUALS AND NONPROFIT ORGANIZATIONS	66,275	- 175	+ 1,799	
OR CARRYING--U. S. TREASURY SECURITIES	1,802	+ 517	+ 488		PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	4,968	+ 18	+ 320	
OTHER SECURITIES	8,551	- 478	+ 987		DOMESTIC GOVERNMENTAL UNITS	1,477	- 7	- 1,064	
OTHER LOANS FOR PURCHASING OR CARRYING--					ALL OTHER (4)	30	+ 4	- 74	
U. S. TREASURY SECURITIES	102	- 5	+ 28		TIME DEPOSITS--TOTAL (2)	159,605	+ 622	+20,244	
OTHER SECURITIES	2,643	+ 4	+ 91		INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	120,899	+ 434	+15,279	
LOANS TO NON-BANK FINANCIAL INSTITUTIONS					STATES AND POLITICAL SUBDIVISIONS	23,866	+ 152	+4,241	
SALES FINANCE, PERSONAL FINANCE, ETC.	7,242	- 129	+ 444		DOMESTIC INTERBANK	5,203	- 44	- 150	
OTHER	15,138	- 31	- 1,125		FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,078	+ 17	+ 607	
REAL ESTATE LOANS (1)	75,076	+ 139	+10,579		FEDERAL FUNDS PURCHASED AND SECURITIES SOLD				
LOANS TO DOMESTIC COMMERCIAL BANKS	2,250	- 125	+ 307		UNDER AGREEMENTS TO REPURCHASE	74,743	- 3,581	+ 9,577	
LOANS TO FOREIGN COMMERCIAL BANKS	6,041	+ 108	+ 341		BORROWINGS--FROM FEDERAL RESERVE BANKS	2,098	+ 1,706	+ 1,649	
CONSUMER INSTALMENT LOANS	46,750	+ 18	+ 7,109		FROM OTHERS	5,010	+ 105	+ 1,228	
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,631	+ 65	- 269		OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO				
OTHER LOANS	20,802	- 244	- 2,987		OWN FOREIGN BRANCHES)	25,958	- 184	+ 3,001	
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	9,429	+ 17	+ 850		TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	44,975	+ 259	+ 3,157	
TOTAL OTHER LOANS, NET	307,193	- 376	+31,064						
U. S. TREASURY SECURITIES--TOTAL	43,584	- 675	- 4,744						
TREASURY BILLS	6,780	- 331	- 5,134						
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--						
TREASURY NOTES AND U. S. BONDS MATURING--									
WITHIN 1 YEAR	8,810	- 221	+ 1,558		TOTAL LOANS, GROSS ADJUSTED (5)	321,301	+ 1,355	+34,561	
1 YEAR TO 5 YEARS	23,884	- 172	- 1,076		TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	431,378	+ 884	+35,650	
AFTER 5 YEARS	4,110	+ 49	- 92		DEMAND DEPOSITS ADJUSTED (6)	113,880	- 2,919	+ 7,135	
OTHER SECURITIES--TOTAL	66,493	+ 204	+ 5,633		TIME DEPOSITS ISSUED IN DENOMINATIONS				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--					OF \$100,000 OR MORE--TOTAL	107,174	+ 570	+18,941	
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,667	- 90	+ 1,286		NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	76,170	+ 318	+13,989	
ALL OTHER	43,370	+ 234	+ 3,004		TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	51,680	+ 260	+10,582	
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES					TO OTHERS	2,490	+ 58	+ 3,407	
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,712	+ 20	+ 492		ALL OTHER TIME DEPOSITS	31,004	+ 252	+4,952	
ALL OTHER (INCLUDING CORPORATE STOCKS)	12,744	+ 40	+ 1,051		TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	17,601	+ 165	+ 3,351	
CASH ITEMS IN PROCESS OF COLLECTION	38,653	- 2,938	+ 3,909		TO OTHERS	13,403	+ 87	+ 1,601	
RESERVES WITH FEDERAL RESERVE BANKS	19,995	- 3,595	- 1,940		GROSS LIABILITIES OF BANKS TO OWN FOREIGN BRANCHES	5,292	- 122	+ 204	
CURRENCY AND COIN	6,449	- 89	+ 656						
BALANCES WITH DOMESTIC BANKS	13,730	- 768	+ 1,616		(2) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	3,037	+ 35	+ 568		(3) OTHER THAN COMMERCIAL BANKS.				
OTHER ASSETS	60,967	+ 339	+10,186		(4) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.				
TOTAL ASSETS/LIABILITIES	585,089	- 8,852	+51,909		(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 \$ 4,470 MILLION, OF WHICH \$ 3,074 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 235 MILLION WAS REAL ESTATE LOANS; AND \$ 1,161 MILLION WAS OTHER LOANS.

* REVISED. ** PRELIMINARY. (CLEVELAND, RICHMOND, ATLANTA AND SAN FRANCISCO DISTRICTS)

MEMORANDA

TOTAL LOANS, GROSS ADJUSTED (5)	321,301	+ 1,355	+34,561
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	431,378	+ 884	+35,650
DEMAND DEPOSITS ADJUSTED (6)	113,880	- 2,919	+ 7,135
TIME DEPOSITS ISSUED IN DENOMINATIONS			
OF \$100,000 OR MORE--TOTAL	107,174	+ 570	+18,941
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	76,170	+ 318	+13,989
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	51,610	+ 260	+10,582
TO OTHERS	24,560	+ 58	+ 3,407
ALL OTHER TIME DEPOSITS	31,004	+ 252	+ 4,952
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	17,601	+ 165	+ 3,351
TO OTHERS	13,403	+ 87	+ 1,601
GROSS LIABILITIES OF BANKS TO OWN FOREIGN BRANCHES	5,292	- 122	+ 204

(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.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND**	RICH-MONO**	ATLANTA**
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS,	15,634	111,917	18,402	30,284	24,143	20,862
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	692	4,959	996	1,461	1,451	2,059
COMMERCIAL BANKS	692	2,989	971	1,278	1,079	1,630
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	1,405	23	179	328	157
INVOLVING OTHER SECURITIES	--	2	2	--	17	136
OTHERS	--	563	--	4	27	136
OTHER LOANS (1)	10,602	82,296	12,432	20,067	17,547	14,183
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,823	39,207	4,768	7,356	5,387	5,306
AGRICULTURAL LOANS	21	209	31	13	173	113
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	21	1,661	4	1	13	6
OTHER SECURITIES	67	4,562	215	247	125	45
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	21	16	3	13	5
OTHER SECURITIES	37	397	39	79	44	149
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	201	2,650	593	398	146	212
OTHER	499	5,332	478	590	517	327
REAL ESTATE LOANS (1)	2,451	12,586	3,238	4,930	4,854	3,283
LOANS TO DOMESTIC COMMERCIAL BANKS	36	820	51	209	138	73
LOANS TO FOREIGN COMMERCIAL BANKS	153	2,853	306	596	96	103
CONSUMER INSTANTAL LOANS	1,425	6,998	1,828	4,042	4,661	2,889
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	41	306	77	95	35	13
OTHER LOANS	823	4,694	788	1,508	1,345	1,659
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	272	2,195	355	799	688	574
TOTAL OTHER LOANS, NET	10,330	80,101	12,077	19,268	16,859	13,609
U. S. TREASURY SECURITIES--TOTAL	2,243	12,631	2,010	3,216	1,834	2,269
TREASURY BILLS	82	2,184	66	405	406	275
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	539	2,273	366	676	438	510
1 YEAR TO 5 YEARS	1,309	7,132	1,097	1,824	815	1,141
AFTER 5 YEARS	313	1,042	481	311	175	343
OTHER SECURITIES--TOTAL	2,369	14,226	3,319	6,339	3,999	2,925
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	376	2,602	182	399	148	104
ALL OTHER	1,290	8,740	1,475	4,379	3,050	2,144
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	41	588	353	728	49	36
ALL OTHER (INCLUDING CORPORATE STOCKS)	662	2,296	1,309	833	752	641
CASH ITEMS IN PROCESS OF COLLECTION	1,173	15,131	975	1,632	1,652	2,122
RESERVES WITH FEDERAL RESERVE BANKS	540	5,924	296	1,176	977	980
CURRENCY AND COIN	296	1,435	326	536	540	327
BALANCES WITH DOMESTIC BANKS	529	7,254	810	486	431	567
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	153	1,520	80	65	21	161
OTHER ASSETS	2,687	24,727	1,379	3,484	1,893	1,840
TOTAL ASSETS/LIABILITIES	21,012	167,908	22,268	37,665	29,657	26,859
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,514	59,516	5,862	10,638	10,013	9,312
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,966	33,684	4,582	9,043	8,513	7,108
STATES AND POLITICAL SUBDIVISIONS	365	1,441	212	478	489	465
U. S. GOVERNMENT	106	559	87	166	177	90
DOMESTIC INTERBANK -- COMMERCIAL	675	12,838	688	650	491	1,456
MUTUAL SAVINGS	186	576	62	16	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1	1,693	12	3	107	3
COMMERCIAL BANKS	78	4,936	89	55	52	55
CERTIFIED AND OFFICERS CHECKS	137	3,589	130	227	175	135
TIME AND SAVINGS DEPOSITS--TOTAL (2)	8,649	56,279	9,902	18,354	13,550	11,102
SAVINGS DEPOSITS	3,853	15,615	3,639	8,563	6,524	3,632
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,537	14,258	3,297	8,244	6,105	3,366
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	231	786	259	311	308	245
DOMESTIC GOVERNMENTAL UNITS	85	554	83	8	104	21
ALL OTHER (4)	--	17	--	--	7	--
TIME DEPOSITS--TOTAL (2)	4,796	40,664	6,263	9,791	7,026	7,470
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,817	30,353	5,166	7,172	5,630	5,497
STATES AND POLITICAL SUBDIVISIONS	782	2,762	725	2,152	1,283	1,629
DOMESTIC INTERBANK	83	1,747	283	308	36	327
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	99	4,903	75	149	51	10
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	3,260	21,163	3,630	4,002	2,881	3,744
BORROWINGS--FROM FEDERAL RESERVE BANKS	171	1,520	17	71	129	--
FROM OTHERS	100	2,633	392	133	68	130
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES)	744	12,001	794	1,200	749	606
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	1,574	14,796	1,671	3,267	2,267	1,965
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	10,566	83,446	12,406	20,041	17,781	14,539
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	15,178	110,303	17,735	29,596	23,614	19,733
DEMAND DEPOSITS ADJUSTED (6)	4,560	30,988	4,112	8,190	7,693	5,644
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	3,333	33,099	3,586	5,854	3,251	4,563
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,916	26,302	3,029	4,277	2,468	2,894
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,997	17,804	2,075	2,398	1,393	1,623
TO OTHERS	919	8,498	954	1,879	1,075	1,271
ALL OTHER TIME DEPOSITS	417	6,797	557	1,577	783	1,669
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	370	5,135	426	917	502	1,025
TO OTHERS	47	1,662	131	660	281	644

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,	65,190	10,123	5,301	11,330	22,501	106,571
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,176	1,255	252	1,514	1,926	5,247
COMMERCIAL BANKS	2,843	834	140	1,251	1,683	2,669
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	243	248	55	261	188	1,272
INVOLVING OTHER SECURITIES	12	166	28	--	--	218
OTHERS	78	7	29	2	55	1,088
OTHER LOANS (1)	45,393	6,764	3,412	7,564	14,349	82,013
COMMERCIAL AND INDUSTRIAL LOANS (1)	17,994	2,621	1,520	2,772	6,959	25,242
AGRICULTURAL LOANS	295	81	33	515	278	2,877
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	21	12	--	17	--	46
OTHER SECURITIES	1,645	140	47	49	136	1,273
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	17	7	--	1	2	13
OTHER SECURITIES	526	130	222	326	513	181
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,605	152	79	107	238	861
OTHER	2,991	261	129	366	847	2,801
REAL ESTATE LOANS (1)	10,196	1,593	757	1,227	2,235	27,726
LOANS TO DOMESTIC COMMERCIAL BANKS	192	51	8	42	51	579
LOANS TO FOREIGN COMMERCIAL BANKS	679	42	50	11	61	1,091
CONSUMER INSTALMENT LOANS	5,731	1,136	267	1,442	1,566	14,765
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	247	4	4	--	20	789
OTHER LOANS	3,254	534	296	689	1,443	3,769
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	1,113	217	67	193	331	2,625
TOTAL OTHER LOANS, NET	44,280	6,547	3,345	7,371	14,018	79,388
U. S. TREASURY SECURITIES--TOTAL	6,953	819	490	936	2,626	7,557
TREASURY BILLS	1,783	40	215	248	332	744
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,209	217	78	214	570	1,720
1 YEAR TO 5 YEARS	3,283	494	94	401	1,433	4,861
AFTER 5 YEARS	678	68	103	73	291	232
OTHER SECURITIES--TOTAL	10,781	1,502	1,214	1,509	3,931	14,379
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	856	1	--	30	10	2,959
ALL OTHER	7,222	1,170	852	1,289	3,501	8,258
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	505	30	90	20	20	252
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,198	301	272	170	400	2,910
CASH ITEMS IN PROCESS OF COLLECTION	4,153	864	538	1,553	1,901	6,959
RESERVES WITH FEDERAL RESERVE BANKS	2,902	323	234	590	1,124	4,929
CURRENCY AND COIN	870	152	40	105	166	1,656
BALANCES WITH DOMESTIC BANKS	1,192	247	120	245	613	1,234
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	252	29	16	3	52	685
OTHER ASSETS	6,886	985	592	569	1,808	14,117
TOTAL ASSETS/LIABILITIES	81,445	12,723	6,841	14,395	28,165	136,151
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	20,179	4,138	1,825	5,126	9,079	37,748
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,997	3,009	1,265	3,534	6,737	32,643
STATES AND POLITICAL SUBDIVISIONS	765	107	54	207	495	1,036
U. S. GOVERNMENT	346	65	20	236	130	282
DOMESTIC INTERBANK -- COMMERCIAL	2,839	891	431	1,067	1,512	1,615
MUTUAL SAVINGS	3	--	3	--	--	28
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	19	--	--	--	6	81
COMMERCIAL BANKS	237	13	14	10	79	569
CERTIFIED AND OFFICERS CHECKS	973	53	38	72	120	1,494
TIME AND SAVINGS DEPOSITS--TOTAL (2)	37,825	5,038	2,211	5,794	11,634	72,017
SAVINGS DEPOSITS	13,063	1,710	594	1,774	2,294	31,489
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	12,135	1,612	540	1,574	2,110	29,497
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	598	96	54	166	175	1,739
DOMESTIC GOVERNMENTAL UNITS	330	2	--	34	3	253
ALL OTHER (4)	--	--	--	--	6	--
TIME DEPOSITS--TOTAL (2)	24,762	3,328	1,617	4,020	9,340	40,528
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	18,971	2,621	1,312	2,938	6,038	31,384
STATES AND POLITICAL SUBDIVISIONS	3,263	566	246	904	2,894	6,660
DOMESTIC INTERBANK	919	117	59	161	367	796
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,497	1	--	--	4	1,289
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	14,802	2,309	1,699	2,139	4,296	10,818
BORROWINGS--FROM FEDERAL RESERVE BANKS	150	27	--	6	--	7
FROM OTHERS	154	37	236	64	142	921
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES)	2,544	284	343	221	950	5,522
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	5,791	890	527	1,045	2,064	9,118
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	45,534	7,134	3,516	7,785	14,541	84,012
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	63,268	9,455	5,220	10,230	21,098	105,948
DEMAND DEPOSITS ADJUSTED (6)	12,841	2,318	836	2,270	5,536	28,892
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	15,313	1,786	1,152	2,830	7,813	24,594
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	11,363	961	822	2,072	5,736	13,330
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	7,183	591	631	1,397	4,015	10,503
TO OTHERS	4,180	370	191	675	1,721	2,827
ALL OTHER TIME DEPOSITS	3,950	825	330	758	2,077	11,264
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,438	493	217	384	563	5,131
TO OTHERS	1,512	332	113	374	1,514	6,133

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.