



FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release March 29, 1978

H-4-2	MARCH 22,** 1978	CHANGE SINCE		H-4-2	MARCH 22, 1978	CHANGE SINCE	
		MARCH 15, 1978	MARCH 23, 1977			MARCH 15, 1978	MARCH 23, 1977
A S S E T S (IN MILLIONS OF DOLLARS)				L I A B I L I T I E S (IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS,	448,001	- 4,845	+37,339	DEMAND DEPOSITS - TOTAL	178,943	-12,443	+11,454
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	129,253	- 6,113	+ 7,179
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	24,800	- 2,125	+ 4,191	STATES AND POLITICAL SUBDIVISIONS	5,974	+ 30	- 357
COMMERCIAL BANKS	19,646	- 459	+ 3,510	U. S. GOVERNMENT	1,947	- 3,783	+ 815
BROKERS AND DEALERS				DOMESTIC INTERBANK -- COMMERCIAL	25,944	- 2,092	+ 2,508
INVOLVING U. S. TREASURY SECURITIES	2,466	- 1,324	- 22	MUTUAL SAVINGS	751	- 157	+ 22
INVOLVING OTHER SECURITIES	575	- 7	+ 124	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,168	+ 19	+ 149
OTHERS	2,113	- 335	+ 579	COMMERCIAL BANKS	7,459	+ 804	+ 1,975
OTHER LOANS (1)	321,642	- 1,186	+33,083	CERTIFIED AND OFFICERS CHECKS	6,447	- 1,151	- 837
COMMERCIAL AND INDUSTRIAL LOANS (1)	128,321	+ 279	+11,228	TIME AND SAVINGS DEPOSITS--TOTAL (2)	259,217	+ 1,569	+25,310
AGRICULTURAL LOANS	4,662	+ 13	+ 392	SAVINGS DEPOSITS	93,494	+ 232	- 987
LOANS TO BROKERS AND DEALERS FOR PURCHASING				INDIVIDUALS AND NONPROFIT ORGANIZATIONS	87,155	+ 276	+ 245
OR CARRYING--U. S. TREASURY SECURITIES	1,067	- 703	- 39	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	4,889	+ 15	- 60
OTHER SECURITIES	8,732	- 825	+ 1,214	DOMESTIC GOVERNMENTAL UNITS	1,423	- 54	- 1,104
OTHER LOANS FOR PURCHASING OR CARRYING--				ALL OTHER (4)	27	- 5	- 68
U. S. TREASURY SECURITIES	99	- 1	+ 30	TIME DEPOSITS--TOTAL (2)	165,723	+ 1,337	+26,297
OTHER SECURITIES	2,544	- 40	+ 12	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	125,749	+ 1,377	+19,993
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				STATES AND POLITICAL SUBDIVISIONS	24,914	+ 87	+ 4,840
SALES FINANCE, PERSONAL FINANCE, ETC.				DOMESTIC INTERBANK	5,431	- 59	+ 120
OTHER	7,513	- 6	+ 319	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,160	- 79	+ 1,286
REAL ESTATE LOANS (1)	14,996	- 50	- 796	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
LOANS TO DOMESTIC COMMERCIAL BANKS	76,592	+ 201	+11,106	UNDER AGREEMENTS TO REPURCHASE	78,616	+ 1,863	+10,695
LOANS TO FOREIGN COMMERCIAL BANKS	1,988	+ 108	- 86	BORROWINGS--FROM FEDERAL RESERVE BANKS	165	- 67	- 1,936
CONSUMER INSTALMENT LOANS	5,938	- 46	+ 545	FROM OTHERS	5,206	+ 83	+ 1,249
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	46,970	+ 92	+ 7,229	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO			
OTHER LOANS	1,680	+ 53	- 43	OWN FOREIGN BRANCHES)	28,388	+ 593	+ 3,653
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	20,520	- 261	+ 1,972	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	45,151	- 87	+ 3,140
TOTAL OTHER LOANS, NET	9,692	+ 27	+ 888				
U. S. TREASURY SECURITIES--TOTAL	311,950	- 1,213	+32,195				
TREASURY BILLS	44,842	- 1,455	- 5,173				
TREASURY CERTIFICATES OF INDEBTEDNESS	6,723	- 731	- 3,837				
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	8,467	- 278	+ 469				
1 YEAR TO 5 YEARS	25,553	- 333	- 2,256				
AFTER 5 YEARS	4,099	- 113	+ 451				
OTHER SECURITIES--TOTAL	66,409	- 52	+ 6,126				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,069	- 201	+ 676				
ALL OTHER	43,480	- 62	+ 3,073				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,750	+ 10	+ 483				
ALL OTHER (INCLUDING CORPORATE STOCKS)	13,110	+ 201	+ 1,894				
CASH ITEMS IN PROCESS OF COLLECTION	39,910	- 5,443	+ 4,342				
RESERVES WITH FEDERAL RESERVE BANKS	19,862	- 141	- 3,964				
CURRENCY AND COIN	6,145	+ 111	+ 378				
BALANCES WITH DOMESTIC BANKS	14,249	+ 371	+ 2,059				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	3,057	- 53	+ 517				
OTHER ASSETS	64,462	+ 1,511	+12,894				
TOTAL ASSETS/LIABILITIES	595,686	- 8,489	+53,565				

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (5)	324,808	- 2,960	+33,850
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	436,059	- 4,467	+34,803
DEMAND DEPOSITS ADJUSTED (6)	111,142	- 1,125	+ 3,789
TIME DEPOSITS ISSUED IN DENOMINATIONS			
OF \$100,000 OR MORE--TOTAL	112,900	+ 1,225	+25,784
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	81,189	+ 1,233	+19,910
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	55,610	+ 1,312	+15,485
TO OTHERS	25,579	- 79	+ 4,425
ALL OTHER TIME DEPOSITS	31,711	- 8	+ 5,874
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	18,048	- 33	+ 3,936
TO OTHERS	13,663	+ 25	+ 1,938
GROSS LIABILITIES OF BANKS TO OWN FOREIGN BRANCHES	4,634	- 1,253	- 169

- (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 \$ 4,216 MILLION, OF WHICH \$ 2,948 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 239 MILLION WAS REAL ESTATE LOANS; AND \$ 1,029 MILLION WAS OTHER LOANS.
 * REVISED. ** PRELIMINARY. (PHILADELPHIA, ATLANTA AND SAN FRANCISCO DISTRICTS)

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
MARCH 22, 1978

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA**	CLEVELAND	RICHMOND	ATLANTA**
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS,	16,290	111,162	18,690	30,476	24,194	21,265
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	841	5,562	994	1,259	1,226	2,076
COMMERCIAL BANKS	821	3,970	971	1,166	973	1,820
BROKERS AND DEALERS	20	897	21	58	222	97
INVOLVING U. S. TREASURY SECURITIES	--	2	2	--	11	124
INVOLVING OTHER SECURITIES	--	693	--	35	20	35
OTHERS	10,827	81,973	12,564	20,478	17,775	14,454
OTHER LOANS (1)	4,991	39,679	4,916	7,707	5,657	5,457
COMMERCIAL AND INDUSTRIAL LOANS (1)	25	212	32	12	175	112
AGRICULTURAL LOANS						
LOANS TO BROKERS AND DEALERS FOR PURCHASING	15	962	4	1	16	5
OR CARRYING--U. S. TREASURY SECURITIES	57	4,664	252	309	128	58
OTHER SECURITIES						
OTHER LOANS FOR PURCHASING OR CARRYING--	4	25	14	3	13	5
U. S. TREASURY SECURITIES	28	366	36	78	42	153
OTHER SECURITIES						
LOANS TO NON-BANK FINANCIAL INSTITUTIONS	200	2,795	592	405	137	211
SALES FINANCE, PERSONAL FINANCE, ETC.	492	5,138	467	567	479	326
OTHER	2,515	12,708	3,277	4,990	4,864	3,379
REAL ESTATE LOANS (1)	36	799	52	127	86	54
LOANS TO DOMESTIC COMMERCIAL BANKS	157	2,839	261	642	113	84
LOANS TO FOREIGN COMMERCIAL BANKS	1,421	6,904	1,822	4,036	4,691	2,900
CONSUMER INSTALLMENT LOANS	43	297	54	87	24	13
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	843	4,585	785	1,514	1,350	1,697
OTHER LOANS	280	2,279	368	809	698	592
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	10,547	79,694	12,196	19,669	17,077	13,862
TOTAL OTHER LOANS, NET	2,361	12,051	2,083	3,289	1,876	2,360
U. S. TREASURY SECURITIES--TOTAL	128	1,309	96	300	441	309
TREASURY BILLS	--	--	--	--	--	--
TREASURY CERTIFICATES OF INDEBTEDNESS						
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	708	1,926	343	622	404	578
1 YEAR TO 5 YEARS	1,228	7,822	1,151	2,046	858	1,089
AFTER 5 YEARS	297	994	493	321	173	384
OTHER SECURITIES--TOTAL	2,541	13,855	3,417	6,259	4,015	2,967
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	493	1,936	157	366	132	116
ALL OTHER	1,320	8,793	1,476	4,310	3,021	2,178
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	41	632	350	728	47	33
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	687	2,494	1,434	855	815	640
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,260	14,511	1,109	1,871	1,714	2,283
CASH ITEMS IN PROCESS OF COLLECTION	438	4,593	576	1,060	878	899
RESERVES WITH FEDERAL RESERVE BANKS	283	1,415	332	498	509	322
CURRENCY AND COIN	452	7,829	777	510	436	538
BALANCES WITH DOMESTIC BANKS	159	1,572	80	65	22	163
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,646	28,326	1,476	3,296	1,934	1,928
OTHER ASSETS	21,528	169,408	23,040	37,776	29,687	27,398
TOTAL ASSETS/LIABILITIES						
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,525	59,271	5,948	9,985	9,905	9,418
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,932	33,233	4,594	8,616	8,475	7,035
STATES AND POLITICAL SUBDIVISIONS	343	1,580	166	436	455	529
U. S. GOVERNMENT	138	361	91	107	119	164
DOMESTIC INTERBANK -- COMMERCIAL	687	13,421	814	547	518	1,490
MUTUAL SAVINGS	172	434	62	16	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1	949	9	5	99	6
COMMERCIAL BANKS	120	6,181	98	50	60	64
CERTIFIED AND OFFICERS CHECKS	132	3,112	114	208	171	130
TIME AND SAVINGS DEPOSITS--TOTAL (2)	8,861	56,284	9,955	18,653	13,652	11,351
SAVINGS DEPOSITS	3,888	15,538	3,668	8,656	6,615	3,695
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,584	14,287	3,334	8,347	6,206	3,407
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	233	757	259	301	316	242
DOMESTIC GOVERNMENTAL UNITS	71	474	75	8	87	46
ALL OTHER (4)	--	20	--	--	6	--
TIME DEPOSITS--TOTAL (2)	4,973	40,746	6,287	9,997	7,037	7,656
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,940	30,575	5,213	7,337	5,656	5,675
STATES AND POLITICAL SUBDIVISIONS	801	2,909	719	2,191	1,258	1,629
DOMESTIC INTERBANK	100	1,527	291	301	47	329
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	104	4,949	54	158	53	13
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,584	23,935	3,950	4,311	2,943	3,854
BORROWINGS--FROM FEDERAL RESERVE BANKS	52	--	7	--	--	33
FROM OTHERS	80	2,413	592	203	58	134
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES)	855	12,523	915	1,339	978	659
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	1,571	14,982	1,673	3,285	2,151	1,949
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	10,811	82,766	12,535	20,444	17,942	14,656
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	15,713	108,672	18,035	29,992	23,833	19,983
DEMAND DEPOSITS ADJUSTED (6)	4,440	30,978	3,934	7,460	7,554	5,481
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,478	33,127	3,539	6,060	3,209	4,720
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	3,045	26,591	3,005	4,312	2,429	3,067
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,094	18,092	2,071	2,470	1,399	1,749
TO OTHERS	951	8,499	934	1,842	1,030	1,318
ALL OTHER TIME DEPOSITS	433	6,536	534	1,748	780	1,653
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	366	5,028	409	977	469	1,059
TO OTHERS	67	1,508	125	771	311	594

SEE FOOTNOTES ON FIRST TABLE.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
MARCH 22, 1978

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE-APOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO**
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS,	67,275	9,968	5,450	11,296	22,902	109,033
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,693	956	310	1,425	1,939	4,519
COMMERCIAL BANKS	3,168	621	120	1,163	1,664	3,189
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	369	193	20	213	186	170
INVOLVING OTHER SECURITIES	19	138	34	47	--	198
OTHERS	137	4	136	2	89	962
OTHER LOANS (1)	46,782	6,872	3,590	7,627	14,785	83,915
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,137	2,777	1,666	2,906	7,319	26,109
AGRICULTURAL LOANS	320	82	33	509	292	2,858
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	14	2	--	10	--	58
OTHER SECURITIES	1,652	142	39	43	98	1,290
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	14	7	--	--	2	12
OTHER SECURITIES	496	138	198	330	521	158
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,619	148	94	106	282	924
OTHER	3,100	239	122	347	830	2,889
REAL ESTATE LOANS (1)	10,304	1,612	773	1,221	2,268	28,681
LOANS TO DOMESTIC COMMERCIAL BANKS	212	39	11	47	46	479
LOANS TO FOREIGN COMMERCIAL BANKS	620	127	60	10	64	1,041
CONSUMER INSTALMENT LOANS	5,701	1,129	270	1,415	1,608	15,073
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	216	4	13	--	20	909
OTHER LOANS	3,377	506	311	683	1,435	3,434
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	1,135	218	70	198	341	2,704
TOTAL OTHER LOANS, NET	45,647	6,654	3,520	7,429	14,444	81,211
U. S. TREASURY SECURITIES--TOTAL	7,277	883	393	937	2,529	8,803
TREASURY BILLS	1,840	69	131	246	209	1,645
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,148	180	51	233	445	1,829
1 YEAR TO 5 YEARS	3,725	510	98	382	1,630	5,014
AFTER 5 YEARS	564	124	113	76	245	315
OTHER SECURITIES--TOTAL	10,658	1,475	1,227	1,505	3,990	14,500
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	806	2	--	32	25	3,004
ALL OTHER	7,174	1,160	896	1,280	3,502	8,370
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	522	32	80	17	20	248
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,156	281	251	176	443	2,878
CASH ITEMS IN PROCESS OF COLLECTION	4,344	958	586	1,455	2,002	7,817
RESERVES WITH FEDERAL RESERVE BANKS	2,667	333	163	504	1,062	6,689
CURRENCY AND COIN	783	151	35	104	165	1,548
BALANCES WITH DOMESTIC BANKS	1,397	249	115	259	574	1,113
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	259	14	16	3	59	645
OTHER ASSETS	6,507	925	554	588	1,831	14,451
TOTAL ASSETS/LIABILITIES	83,232	12,598	6,919	14,209	28,595	141,296
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,687	4,019	1,900	4,875	8,761	38,649
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,825	2,838	1,316	3,411	6,564	33,414
STATES AND POLITICAL SUBDIVISIONS	648	90	54	195	378	1,100
U. S. GOVERNMENT	269	51	24	122	72	429
DOMESTIC INTERBANK -- COMMERCIAL	2,762	968	456	1,068	1,555	1,658
MUTUAL SAVINGS	5	--	3	--	--	51
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	22	--	--	--	4	73
COMMERCIAL BANKS	245	16	17	8	59	541
CERTIFIED AND OFFICERS CHECKS	911	56	30	71	129	1,383
TIME AND SAVINGS DEPOSITS--TOTAL (2)	39,864	5,148	2,326	5,929	12,274	74,920
SAVINGS DEPOSITS	13,264	1,805	605	1,777	2,273	31,710
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	12,283	1,700	553	1,597	2,098	29,759
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	576	97	52	162	171	1,723
DOMESTIC GOVERNMENTAL UNITS	405	8	--	18	3	228
ALL OTHER (4)	--	--	--	--	1	--
TIME DEPOSITS--TOTAL (2)	26,600	3,343	1,721	4,152	10,001	43,210
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	19,918	2,644	1,436	3,050	6,336	33,969
STATES AND POLITICAL SUBDIVISIONS	4,006	564	226	954	3,214	6,443
DOMESTIC INTERBANK	1,068	117	59	131	413	1,048
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,477	1	--	--	4	1,347
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	14,704	2,182	1,628	2,017	4,219	11,289
BORROWINGS--FROM FEDERAL RESERVE BANKS	7	4	--	2	47	13
FROM OTHERS	190	51	224	90	110	1,061
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES)	2,917	297	312	240	1,096	6,257
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	5,863	897	529	1,056	2,088	9,107
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	47,095	7,168	3,769	7,842	15,014	84,766
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	65,030	9,526	5,389	10,284	21,533	108,069
DEMAND DEPOSITS ADJUSTED (6)	12,312	2,042	834	2,230	5,132	28,745
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	17,112	1,831	1,258	2,961	8,473	27,132
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	12,714	1,008	922	2,152	6,189	15,755
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	7,919	631	760	1,478	4,313	12,634
TO OTHERS	4,795	377	162	674	1,876	3,121
ALL OTHER TIME DEPOSITS	4,398	823	336	809	2,284	11,377
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,582	514	214	403	567	5,440
TO OTHERS	1,816	309	122	406	1,697	5,937

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.