



# FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release April 26, 1978

H.4-2	APRIL 19,** 1978	CHANGE SINCE		APRIL 19,** 1978	APRIL 12, 1978	APRIL 20, 1977		APRIL 19,** 1978	CHANGE SINCE		APRIL 19,** 1978	APRIL 12, 1978	APRIL 20, 1977
		APRIL 12, 1978	APRIL 20, 1977						APRIL 12, 1978	APRIL 20, 1977			
		(IN MILLIONS OF DOLLARS)							(IN MILLIONS OF DOLLARS)				
ASSETS													
TOTAL LOANS AND INVESTMENTS,	460,736	+ 5,638	+42,003	DEMAND DEPOSITS - TOTAL	169,449	+ 3,688	+12,621						
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	135,537	- 1,058	+ 6,964						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	27,640	+ 1,907	+ 5,803	STATES AND POLITICAL SUBDIVISIONS	5,736	- 31	- 266						
COMMERCIAL BANKS	21,314	+ 1,951	+ 3,804	U. S. GOVERNMENT	4,610	+ 2,827	+ 1,081						
BROKERS AND DEALERS				DOMESTIC INTERBANK -- COMMERCIAL	27,069	+ 1,619	+ 2,283						
INVOLVING U. S. TREASURY SECURITIES	3,856	+ 153	+ 1,339	MUTUAL SAVINGS	20	- 15	-						
INVOLVING OTHER SECURITIES	674	+ 27	+ 136	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,202	- 427	+ 153						
OTHERS	1,996	- 224	+ 524	COMMERCIAL BANKS	6,890	+ 336	+ 1,488						
OTHER LOANS (1)	327,733	+ 2,389	+36,494	CERTIFIED AND OFFICERS CHECKS	7,532	+ 442	+ 638						
COMMERCIAL AND INDUSTRIAL LOANS (1)	130,740	+ 766	+13,295	TIME AND SAVINGS DEPOSITS--TOTAL (2)	258,903	- 177	+26,480						
AGRICULTURAL LOANS	4,773	+ 27	+ 400	SAVINGS DEPOSITS	93,367	- 687	- 1,682						
LOANS TO BROKERS AND DEALERS FOR PURCHASING				INDIVIDUALS AND NONPROFIT ORGANIZATIONS	86,970	- 514	- 328						
OR CARRYING--U. S. TREASURY SECURITIES	2,000	+ 442	+ 714	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	4,902	- 260	- 132						
OTHER SECURITIES	9,447	+ 542	+ 789	DOMESTIC GOVERNMENTAL UNITS	1,468	+ 93	- 1,160						
OTHER LOANS FOR PURCHASING OR CARRYING--				ALL OTHER (4)	27	- 6	- 62						
U. S. TREASURY SECURITIES	100	- 1	+ 3	TIME DEPOSITS--TOTAL (2)	165,536	+ 510	+28,162						
OTHER SECURITIES	2,597	+ 14	+ 72	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	125,741	- 146	+21,220						
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				STATES AND POLITICAL SUBDIVISIONS	25,390	+ 586	+ 5,669						
SALES FINANCE, PERSONAL FINANCE, ETC.				DOMESTIC INTERBANK	5,202	+ 59	+ 473						
OTHER	7,510	- 56	+ 408	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,618	- 72	+ 675						
REAL ESTATE LOANS (1)	15,089	- 120	- 11,514	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD									
LOANS TO DOMESTIC COMMERCIAL BANKS	77,550	+ 311	+ 57	UNDER AGREEMENTS TO REPURCHASE	83,011	+ 1,622	+12,084						
LOANS TO FOREIGN COMMERCIAL BANKS	1,966	- 3	+ 329	BORROWINGS--FROM FEDERAL RESERVE BANKS	435	+ 367	+ 407						
CONSUMER INSTALMENT LOANS	5,727	- 271	+ 7,651	FROM OTHERS	5,672	- 111	+ 2,250						
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	47,823	+ 265	- 52	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO									
OTHER LOANS	1,601	- 29	+ 2,025	OWN FOREIGN BRANCHES)	28,441	- 207	+ 4,600						
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	20,810	+ 502	+ 1,016	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	45,390	- 117	+ 3,211						
TOTAL OTHER LOANS, NET	9,748	+ 72	+35,476	M E M O R A N D A									
U. S. TREASURY SECURITIES--TOTAL	317,985	- 635	- 4,448	TOTAL LOANS, GROSS ADJUSTED (5)	332,293	+ 2,348	+38,436						
TREASURY BILLS	46,063	- 357	- 3,018	TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	447,204	+ 3,762	+39,160						
TREASURY CERTIFICATES OF INDEBTEDNESS	7,385	--	--	DEMAND DEPOSITS ADJUSTED (6)	115,644	- 731	+ 4,604						
TREASURY NOTES AND U. S. BONDS MATURING--				TIME DEPOSITS ISSUED IN DENOMINATIONS									
WITHIN 1 YEAR	8,433	- 43	+ 20	OF \$100,000 OR MORE--TOTAL	112,717	+ 162	+27,906						
1 YEAR TO 5 YEARS	25,498	- 59	+ 1,903	NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	80,668	- 391	+21,302						
AFTER 5 YEARS	4,747	- 176	+ 453	TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	55,744	- 436	+16,958						
OTHER SECURITIES--TOTAL	68,848	+ 2,049	+ 5,172	TO OTHERS	24,924	+ 45	+ 4,344						
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--				ALL OTHER TIME DEPOSITS	32,049	+ 553	+ 6,604						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,399	+ 1,521	- 576	TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	17,967	- 56	+ 4,011						
ALL OTHER	44,320	+ 547	+ 3,509	TO OTHERS	14,082	+ 609	+ 2,593						
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES				GROSS LIABILITIES OF BANKS TO OWN FOREIGN BRANCHES	4,498	+ 296	+ 2						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,817	+ 78	+ 653										
ALL OTHER (INCLUDING CORPORATE STOCKS)	13,312	- 97	+ 1,586										
CASH ITEMS IN PROCESS OF COLLECTION	42,126	- 27	+ 4,653										
RESERVES WITH FEDERAL RESERVE BANKS	20,541	+ 804	+ 1,007										
CURRENCY AND COIN	6,305	+ 20	+ 332										
BALANCES WITH DOMESTIC BANKS	14,059	+ 855	+ 1,329										
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	3,132	- 10	+ 523										
OTHER ASSETS	64,402	- 2,215	+11,806										
TOTAL ASSETS/LIABILITIES	611,301	+ 5,065	+61,653										
(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 \$ 4,452 MILLION, OF WHICH \$ 2,218 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 264 MILLION WAS REAL ESTATE LOANS; AND \$ 1,990 MILLION WAS OTHER LOANS.

\* REVISED. \*\* PRELIMINARY. (ATLANTA AND SAN FRANCISCO DISTRICTS)

	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,	16,919	114,858	19,213	31,136	25,187	21,762
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,389	5,009	1,248	1,577	1,959	2,356
COMMERCIAL BANKS	1,374	2,454	1,242	1,522	1,686	2,063
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	15	2,140	5	49	240	123
INVOLVING OTHER SECURITIES	--	6	1	--	10	132
OTHERS	--	409	--	6	23	38
OTHER LOANS (1)	10,844	83,012	12,683	20,784	18,022	14,679
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,827	39,890	5,002	7,848	5,770	5,616
AGRICULTURAL LOANS	25	197	39	14	176	111
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	13	1,729	4	--	14	6
OTHER SECURITIES	68	4,998	244	340	120	61
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	4	25	14	3	13	5
OTHER SECURITIES	30	378	35	86	42	153
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	235	2,796	620	400	150	204
OTHER	500	5,064	448	593	497	288
REAL ESTATE LOANS (1)	2,542	12,660	3,338	5,038	4,902	3,440
LOANS TO DOMESTIC COMMERCIAL BANKS	40	794	51	135	86	65
LOANS TO FOREIGN COMMERCIAL BANKS	189	2,648	235	580	100	88
CONSUMER INSTALMENT LOANS	1,438	7,000	1,844	4,134	4,767	2,962
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	42	271	44	85	16	12
OTHER LOANS	891	4,562	765	1,528	1,369	1,668
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	274	2,255	352	831	702	598
TOTAL OTHER LOANS, NET	10,570	80,757	12,331	19,953	17,320	14,081
U. S. TREASURY SECURITIES--TOTAL	2,354	13,742	2,160	3,184	1,907	2,340
TREASURY BILLS	153	2,625	127	182	360	305
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	715	1,818	393	570	468	592
1 YEAR TO 5 YEARS	1,189	8,113	1,134	2,075	893	1,031
AFTER 5 YEARS	297	1,186	506	357	186	412
OTHER SECURITIES--TOTAL	2,606	15,350	3,474	6,422	4,001	2,985
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	576	3,176	169	434	124	111
ALL OTHER	1,347	9,167	1,507	4,375	3,035	2,185
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	41	598	349	762	46	39
ALL OTHER (INCLUDING CORPORATE STOCKS)	642	2,409	1,449	851	796	650
CASH ITEMS IN PROCESS OF COLLECTION	1,622	14,221	1,199	2,208	1,943	2,454
RESERVES WITH FEDERAL RESERVE BANKS	203	6,265	467	829	821	905
CURRENCY AND COIN	288	1,405	333	519	534	335
BALANCES WITH DOMESTIC BANKS	545	7,324	682	509	514	522
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	161	1,625	81	64	22	163
OTHER ASSETS	2,492	27,570	1,575	3,320	1,892	1,952
TOTAL ASSETS/LIABILITIES	22,230	173,268	23,550	38,585	30,913	28,093

<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	7,317	59,499	6,184	10,863	11,250	10,123
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,234	32,734	4,804	9,110	9,434	7,563
STATES AND POLITICAL SUBDIVISIONS	350	1,207	157	478	451	524
U. S. GOVERNMENT	364	1,164	175	284	351	212
DOMESTIC INTERBANK -- COMMERCIAL	884	13,417	774	645	640	1,618
MUTUAL SAVINGS	199	538	63	20	8	—
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1	1,011	6	3	107	5
COMMERCIAL BANKS	127	5,655	99	65	61	59
CERTIFIED AND OFFICERS CHECKS	158	3,773	106	258	198	142
TIME AND SAVINGS DEPOSITS--TOTAL (2)	8,786	56,960	9,947	18,608	13,607	11,419
SAVINGS DEPOSITS	3,975	15,635	3,675	8,642	6,636	3,665
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,668	14,303	3,331	8,336	6,225	3,386
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	235	760	265	297	319	239
DOMESTIC GOVERNMENTAL UNITS	72	561	79	9	85	40
ALL OTHER (4)	—	11	—	—	7	—
TIME DEPOSITS--TOTAL (2)	4,811	41,325	6,272	9,966	6,971	7,754
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,864	31,467	5,204	7,427	5,679	5,660
STATES AND POLITICAL SUBDIVISIONS	705	2,942	702	2,104	1,168	1,731
DOMESTIC INTERBANK	116	1,577	292	338	43	338
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	98	4,450	58	84	51	13
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,656	26,191	4,229	4,144	2,758	3,823
BORROWINGS--FROM FEDERAL RESERVE BANKS	6	—	—	—	109	—
FROM OTHERS	66	3,051	481	236	48	121
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES)	808	12,675	1,022	1,432	847	647
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	1,591	14,892	1,687	3,302	2,294	1,960

<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (5)	10,819	84,773	12,638	20,704	18,209	14,907
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	15,779	113,865	18,272	30,310	24,117	20,232
DEMAND DEPOSITS ADJUSTED (6)	4,447	30,697	4,036	7,726	8,316	5,839
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,316	33,665	3,518	6,028	3,150	4,791
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,892	27,113	3,031	4,313	2,381	3,122
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,029	18,977	2,085	2,577	1,409	1,719
TO OTHERS	863	8,136	946	1,736	972	1,403
ALL OTHER TIME DEPOSITS	424	6,552	487	1,715	769	1,669
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	367	5,028	378	955	482	1,057
TO OTHERS	57	1,524	109	760	287	612

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,	69,598	10,427	5,680	11,720	23,685	110,551
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	4,380	1,203	370	1,597	2,240	4,512
COMMERCIAL BANKS	3,741	813	203	1,344	1,957	2,915
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	468	177	10	242	163	224
INVOLVING OTHER SECURITIES	70	208	36	9	—	202
OTHERS	101	5	121	2	120	1,171
OTHER LOANS (1)	47,671	6,993	3,693	7,798	15,296	86,258
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,643	2,858	1,742	2,990	7,656	26,898
AGRICULTURAL LOANS	327	78	38	511	318	2,939
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	112	2	—	10	—	110
OTHER SECURITIES	1,797	139	54	52	105	1,469
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	13	7	—	2	2	12
OTHER SECURITIES	491	138	228	332	523	161
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,613	142	96	106	281	867
OTHER	3,156	243	130	354	815	3,001
REAL ESTATE LOANS (1)	10,386	1,609	774	1,241	2,326	29,294
LOANS TO DOMESTIC COMMERCIAL BANKS	176	37	10	55	49	468
LOANS TO FOREIGN COMMERCIAL BANKS	582	52	53	9	74	1,117
CONSUMER INSTALMENT LOANS	5,804	1,157	275	1,445	1,651	15,346
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	202	4	12	—	18	895
OTHER LOANS	3,369	527	281	691	1,478	3,681
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	1,131	223	71	201	355	2,755
TOTAL OTHER LOANS, NET	46,540	6,770	3,622	7,597	14,941	83,503
U. S. TREASURY SECURITIES--TOTAL	7,513	950	423	997	2,494	7,999
TREASURY BILLS	2,054	95	131	270	168	915
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,136	185	44	231	376	1,905
1 YEAR TO 5 YEARS	3,578	506	103	405	1,659	4,812
AFTER 5 YEARS	745	164	145	91	291	367
OTHER SECURITIES--TOTAL	11,165	1,504	1,265	1,529	4,010	14,537
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,038	2	—	31	25	2,713
ALL OTHER	7,141	1,186	934	1,307	3,545	8,591
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	582	32	76	17	21	254
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,404	284	255	174	419	2,979
CASH ITEMS IN PROCESS OF COLLECTION	4,930	1,059	648	1,663	2,042	8,137
RESERVES WITH FEDERAL RESERVE BANKS	2,470	422	82	565	899	6,613
CURRENCY AND COIN	816	158	36	112	164	1,605
BALANCES WITH DOMESTIC BANKS	1,415	227	130	286	526	1,379
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	259	16	16	3	59	663
OTHER ASSETS	6,787	924	565	584	1,897	14,844
TOTAL ASSETS/LIABILITIES	86,275	13,233	7,157	14,933	29,272	143,792
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	21,527	4,335	2,090	5,563	9,190	41,508
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,895	3,033	1,354	3,743	6,719	35,914
STATES AND POLITICAL SUBDIVISIONS	768	91	54	223	430	1,003
U. S. GOVERNMENT	610	129	161	325	187	648
DOMESTIC INTERBANK -- COMMERCIAL	3,040	1,009	464	1,179	1,624	1,775
MUTUAL SAVINGS	6	—	5	—	—	34
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	14	2	—	—	2	51
COMMERCIAL BANKS	229	10	14	9	73	489
CERTIFIED AND OFFICERS CHECKS	965	61	38	84	155	1,594
TIME AND SAVINGS DEPOSITS--TOTAL (2)	40,120	5,212	2,375	5,819	12,041	74,009
SAVINGS DEPOSITS	13,217	1,796	601	1,742	2,243	31,540
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	12,289	1,692	548	1,552	2,060	29,580
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	575	95	53	161	171	1,732
DOMESTIC GOVERNMENTAL UNITS	353	9	—	29	3	228
ALL OTHER (4)	—	—	—	—	9	—
TIME DEPOSITS--TOTAL (2)	26,903	3,416	1,774	4,077	9,798	42,469
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	20,108	2,644	1,494	2,997	6,252	32,945
STATES AND POLITICAL SUBDIVISIONS	4,135	632	216	934	3,095	7,026
DOMESTIC INTERBANK	1,042	122	64	129	413	728
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,495	1	—	—	4	1,364
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	15,226	2,435	1,645	2,180	4,694	12,030
BORROWINGS--FROM FEDERAL RESERVE BANKS	285	—	—	—	6	29
FROM OTHERS	229	32	217	73	77	1,041
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES)	2,984	322	295	234	1,147	6,028
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	5,904	897	535	1,064	2,117	9,147
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	48,134	7,346	3,850	7,996	15,530	87,387
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	66,812	9,800	5,538	10,522	22,034	109,923
DEMAND DEPOSITS ADJUSTED (6)	12,947	2,138	817	2,396	5,337	30,948
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	17,430	1,906	1,309	2,897	8,282	26,425
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	12,998	1,110	969	2,123	6,068	14,548
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	8,142	653	810	1,433	4,206	11,704
TO OTHERS	4,856	457	159	690	1,862	2,844
ALL OTHER TIME DEPOSITS	4,432	796	340	774	2,214	11,877
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,570	495	221	406	607	5,401
TO OTHERS	1,862	301	119	368	1,607	6,476

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.