



FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release August 9, 1977

M.4-2	AUG. 2, ** 1978	CHANGE SINCE		M.4-2	AUG. 2, ** 1978	CHANGE SINCE	
		JULY 26, 1978	AUG. 3, 1977			JULY 26, 1978	AUG. 3, 1977
(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)			
A S S E T S				L I A B I L I T I E S			
TOTAL LOANS AND INVESTMENTS,	467,768	- 5	+39,668	DEMAND DEPOSITS - TOTAL	191,923	+ 6,160	+11,568
FEDERAL FUNDS SOLD AND SECURITIES	-	-	-	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	138,214	+ 3,643	+ 9,582
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	25,791	+ 1,073	+ 1,383	STATES AND POLITICAL SUBDIVISIONS	6,603	+ 719	+ 510
COMMERCIAL BANKS	20,096	+ 41	+ 1,292	U. S. GOVERNMENT	1,647	- 664	- 1,337
BROKERS AND DEALERS	-	-	-	DOMESTIC INTERBANK - COMMERCIAL	28,173	+ 769	+ 2,123
INVOLVING U. S. TREASURY SECURITIES	2,929	- 573	+ 120	MUTUAL SAVINGS	909	+ 71	- 130
INVOLVING OTHER SECURITIES	567	+ 29	+ 25	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,288	+ 108	+ 16
OTHERS	2,199	- 570	- 54	COMMERCIAL BANKS	7,257	+ 582	+ 607
OTHER LOANS (1)	342,316	+ 1,043	+40,496	CERTIFIED AND OFFICERS CHECKS	8,032	+ 932	+ 197
COMMERCIAL AND INDUSTRIAL LOANS (1)	135,470	+ 862	+16,195	TIME AND SAVINGS DEPOSITS--TOTAL (2)	267,062	- 270	+27,969
AGRICULTURAL LOANS	9,180	+ 25	+ 386	SAVINGS DEPOSITS	91,855	- 278	- 2,810
LOANS TO BROKERS AND DEALERS FOR PURCHASING	-	-	-	INDIVIDUALS AND NONPROFIT ORGANIZATIONS	85,733	- 242	- 1,894
OR CARRYING--U. S. TREASURY SECURITIES	1,053	- 893	- 518	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	4,947	- 18	- 189
OTHER SECURITIES	8,364	+ 203	- 1,095	DOMESTIC GOVERNMENTAL UNITS	1,154	+ 3	- 708
OTHER LOANS FOR PURCHASING OR CARRYING--	-	-	-	ALL OTHER (4)	21	- 21	- 19
U. S. TREASURY SECURITIES	107	+ 7	+ 37	TIME DEPOSITS--TOTAL (2)	175,207	+ 8	+30,779
OTHER SECURITIES	2,623	- 5	+ 47	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	135,823	- 20	+25,141
LOANS TO NON-BANK FINANCIAL INSTITUTIONS	-	-	-	STATES AND POLITICAL SUBDIVISIONS	25,236	- 7	+ 4,636
SALES FINANCE, PERSONAL FINANCE, ETC.	8,078	+ 169	+ 946	DOMESTIC INTERBANK	6,071	+ 96	+ 1,728
OTHER	15,420	+ 122	+ 166	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6,461	- 48	- 751
REAL ESTATE LOANS (1)	82,600	+ 380	+12,780	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	-	-	-
LOANS TO DOMESTIC COMMERCIAL BANKS	2,495	+ 198	+ 645	UNDER AGREEMENTS TO REPURCHASE	77,770	+ 4,142	+ 4,291
LOANS TO FOREIGN COMMERCIAL BANKS	9,803	- 173	- 361	BORROWINGS--FROM FEDERAL RESERVE BANKS	1,688	+ 991	+ 1,553
CONSUMER INSTALMENT LOANS	51,645	+ 289	+ 9,344	FROM OTHERS	6,525	+ 371	+ 2,934
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,694	+ 68	+ 131	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO	-	-	-
OTHER LOANS	21,784	- 209	+ 1,793	OWN FOREIGN BRANCHES)	33,102	+ 459	+ 6,618
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	10,446	+ 59	+ 1,325	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	46,589	+ 138	+ 3,166
TOTAL OTHER LOANS, NET	331,870	+ 984	+39,171				
U. S. TREASURY SECURITIES--TOTAL	42,859	+ 299	- 3,997				
TREASURY BILLS	4,502	+ 181	- 3,527				
TREASURY CERTIFICATES OF INDEBTEDNESS	-	-	-				
TREASURY NOTES AND U. S. BONDS MATURING--	-	-	-				
WITHIN 1 YEAR	7,257	- 244	- 2,010				
1 YEAR TO 5 YEARS	26,250	+ 585	+ 471				
AFTER 5 YEARS	4,850	+ 223	+ 1,069				
OTHER SECURITIES--TOTAL	67,248	- 215	+ 3,111				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--	-	-	-				
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,180	- 22	- 2,478				
ALL OTHER	44,711	- 89	+ 2,885				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	-	-	-				
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,871	- 15	+ 819				
ALL OTHER (INCLUDING CORPORATE STOCKS)	13,486	- 89	+ 1,885				
CASH ITEMS IN PROCESS OF COLLECTION	49,359	+ 4,292	+ 4,602				
RESERVES WITH FEDERAL RESERVE BANKS	24,221	+ 7,919	+ 3,285				
CURRENCY AND COIN	6,294	- 354	+ 755				
BALANCES WITH DOMESTIC BANKS	14,610	- 614	+ 1,537				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	3,369	+ 60	+ 598				
OTHER ASSETS	63,042	+ 753	+ 7,374				
TOTAL ASSETS/LIABILITIES	624,659	+11,991	+57,799				

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (5)	345,516	- 269	+39,942
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	455,623	- 185	+39,056
DEMAND DEPOSITS ADJUSTED (6)	116,948	+ 1,823	+ 6,180
TIME DEPOSITS ISSUED IN DENOMINATIONS	-	-	-
OF \$100,000 OR MORE--TOTAL	120,931	- 164	+29,890
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	87,146	- 283	+23,202
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	62,143	- 352	+19,284
TO OTHERS	25,003	+ 69	+ 3,918
ALL OTHER TIME DEPOSITS	33,785	+ 119	+ 6,688
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	20,165	+ 163	+ 5,014
TO OTHERS	13,620	- 44	+ 1,674
GROSS LIABILITIES OF BANKS TO OWN FOREIGN BRANCHES	6,060	+ 593	+ 1,866

- (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 \$ 4656 MILLION, OF WHICH \$ 2381 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 249 MILLION WAS REAL ESTATE LOANS; AND \$ 2026 MILLION WAS OTHER LOANS.

* REVISED. ** PRELIMINARY. (Atlanta, Kansas City, Dallas and San Francisco districts).

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICHMOND	ATLANTA**
ASSETS						
TOTAL LOANS AND INVESTMENTS,	16,986	115,873	19,127	32,058	25,918	21,526
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,140	6,405	856	1,536	1,696	1,820
COMMERCIAL BANKS	1,072	4,373	831	1,372	1,412	1,458
BROKERS AND DEALERS	46	1,263	10	149	245	205
INVOLVING U. S. TREASURY SECURITIES	—	19	15	5	14	111
INVOLVING OTHER SECURITIES	22	750	—	10	25	46
OTHERS	11,490	85,187	13,000	21,778	18,986	15,093
OTHER LOANS (1)	5,244	41,371	5,114	7,993	5,964	5,561
COMMERCIAL AND INDUSTRIAL LOANS (1)	29	194	44	15	204	96
AGRICULTURAL LOANS						
LOANS TO BROKERS AND DEALERS FOR PURCHASING	4	919	4	—	13	6
OR CARRYING--U. S. TREASURY SECURITIES	60	4,555	172	360	140	49
OTHER SECURITIES						
OTHER LOANS FOR PURCHASING OR CARRYING--	4	24	11	6	14	4
U. S. TREASURY SECURITIES	34	300	46	88	42	160
OTHER SECURITIES						
LOANS TO NON-BANK FINANCIAL INSTITUTIONS	223	3,151	643	481	153	204
SALES FINANCE, PERSONAL FINANCE, ETC.	509	5,071	424	619	571	315
OTHER	2,752	13,162	3,488	5,363	5,149	3,641
REAL ESTATE LOANS (1)	27	1,011	51	237	74	99
LOANS TO DOMESTIC COMMERCIAL BANKS	126	2,714	208	525	182	80
LOANS TO FOREIGN COMMERCIAL BANKS	1,539	7,505	1,991	4,435	5,057	3,185
CONSUMER INSTALLMENT LOANS	51	365	69	101	39	23
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	888	4,765	735	1,555	1,384	1,710
OTHER LOANS	300	2,406	382	900	750	641
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	11,190	82,781	12,618	20,878	18,236	14,432
TOTAL OTHER LOANS, NET	2,159	12,316	2,314	3,089	1,781	2,164
U. S. TREASURY SECURITIES--TOTAL	77	1,833	125	203	194	177
TREASURY BILLS						
TREASURY CERTIFICATES OF INDEBTEDNESS	656	1,626	397	395	367	530
TREASURY NOTES AND U. S. BONDS MATURING--	1,109	7,797	1,325	2,030	965	1,047
WITHIN 1 YEAR	317	1,060	467	461	255	410
1 YEAR TO 5 YEARS	2,497	14,371	3,339	6,555	4,205	3,090
AFTER 5 YEARS						
OTHER SECURITIES--TOTAL	535	2,400	123	434	208	131
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--	1,379	8,873	1,531	4,576	3,095	2,259
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS						
ALL OTHER	42	630	362	723	62	41
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	541	2,468	1,323	822	840	659
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,436	15,528	1,209	2,300	2,099	2,321
ALL OTHER (INCLUDING CORPORATE STOCKS)	717	7,224	566	1,220	951	1,037
CASH ITEMS IN PROCESS OF COLLECTION	284	1,360	347	499	548	330
RESERVES WITH FEDERAL RESERVE BANKS	525	7,791	719	590	454	587
CURRENCY AND COIN	165	1,727	82	63	21	166
BALANCES WITH DOMESTIC BANKS	2,406	26,870	1,626	3,477	1,897	1,795
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED						
OTHER ASSETS	22,519	176,373	23,676	40,207	31,888	27,762
TOTAL ASSETS/LIABILITIES						
LIABILITIES						
DEMAND DEPOSITS - TOTAL	7,154	61,854	6,262	10,979	11,145	9,854
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,177	35,233	4,818	9,331	9,344	7,322
STATES AND POLITICAL SUBDIVISIONS	432	1,412	179	500	539	593
U. S. GOVERNMENT	145	203	47	107	190	67
DOMESTIC INTERBANK -- COMMERCIAL	848	13,852	851	644	654	1,638
MUTUAL SAVINGS	201	581	60	21	11	—
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1	1,043	7	2	116	5
COMMERCIAL BANKS	177	5,725	119	76	67	67
CERTIFIED AND OFFICERS CHECKS	173	3,805	181	298	224	162
TIME AND SAVINGS DEPOSITS--TOTAL (2)	9,184	57,119	10,294	19,668	14,184	11,500
SAVINGS DEPOSITS	3,857	15,164	3,627	6,565	6,650	3,582
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,567	13,979	3,292	8,256	6,234	3,323
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	232	746	264	302	333	232
DOMESTIC GOVERNMENTAL UNITS	58	429	71	7	76	27
ALL OTHER (4)	—	10	—	—	7	—
TIME DEPOSITS--TOTAL (2)	5,327	41,955	6,667	11,103	7,534	7,918
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,238	32,398	5,498	8,367	6,123	5,958
STATES AND POLITICAL SUBDIVISIONS	839	2,967	797	2,305	1,254	1,606
DOMESTIC INTERBANK	131	2,034	316	417	62	336
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	96	3,737	44	5	63	10
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,503	22,595	3,807	4,345	3,116	3,472
BORROWINGS--FROM FEDERAL RESERVE BANKS	29	913	—	50	80	136
FROM OTHERS	101	3,145	468	341	138	111
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES)	908	15,594	1,158	1,463	883	677
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	1,640	15,153	1,687	3,361	2,342	2,012
MEMORANDA						
TOTAL LOANS, GROSS ADJUSTED (5)	11,531	86,208	12,974	21,705	19,196	15,396
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	16,187	112,895	18,627	31,349	25,182	20,650
DEMAND DEPOSITS ADJUSTED (6)	4,725	32,271	4,155	7,928	8,202	5,828
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,752	34,159	3,870	7,047	3,596	4,871
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	3,353	27,225	3,363	5,099	2,706	3,160
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,334	19,227	2,313	3,228	1,649	1,820
TO OTHERS	1,019	7,998	1,050	1,871	1,057	1,340
ALL OTHER TIME DEPOSITS	399	6,934	507	1,948	890	1,711
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	350	5,538	401	1,125	585	1,177
TO OTHERS	49	1,396	106	823	305	534

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE-APOLIS	KANSAS CITY**	DALLAS**	SAN** FRANCISCO
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS,	69,091	10,455	5,672	11,566	24,041	115,455
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,979	896	222	1,112	1,608	4,521
COMMERCIAL BANKS	3,375	591	162	986	1,368	3,096
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	363	124	32	124	120	248
INVOLVING OTHER SECURITIES	105	175	26	1	--	96
OTHERS	136	6	2	1	120	1,081
OTHER LOANS (1)	49,287	7,350	3,886	8,136	16,356	91,767
COMMERCIAL AND INDUSTRIAL LOANS (1)	20,430	2,965	1,785	3,068	8,098	27,877
AGRICULTURAL LOANS	330	77	50	515	338	3,288
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	27	3	--	5	1	71
OTHER SECURITIES	1,449	136	54	25	93	1,271
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	16	6	--	3	1	18
OTHER SECURITIES	479	134	237	376	503	144
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,743	138	91	100	245	906
OTHER	3,082	317	154	379	932	3,047
REAL ESTATE LOANS (1)	10,899	1,705	808	1,342	2,641	31,650
LOANS TO DOMESTIC COMMERCIAL BANKS	176	52	17	39	62	690
LOANS TO FOREIGN COMMERCIAL BANKS	597	23	63	9	47	1,229
CONSUMER INSTALLMENT LOANS	6,322	1,260	292	1,537	1,815	16,707
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	271	4	4	--	19	748
OTHER LOANS	3,466	530	331	738	1,561	4,121
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	1,195	249	77	208	390	2,948
TOTAL OTHER LOANS, NET	48,092	7,101	3,809	7,928	15,966	88,819
U. S. TREASURY SECURITIES--TOTAL	6,400	869	386	946	2,286	8,149
TREASURY BILLS	829	37	103	231	47	646
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	872	171	30	200	292	1,721
1 YEAR TO 5 YEARS	3,960	460	112	410	1,645	5,390
AFTER 5 YEARS	739	201	141	105	302	392
OTHER SECURITIES--TOTAL	10,620	1,589	1,255	1,980	4,181	13,966
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	634	3	--	29	17	1,666
ALL OTHER	7,106	1,243	927	1,327	3,744	8,651
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	597	31	70	17	24	272
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,283	312	258	207	396	3,377
CASH ITEMS IN PROCESS OF COLLECTION	5,037	1,051	675	1,806	2,440	9,453
RESERVES WITH FEDERAL RESERVE BANKS	2,920	398	201	455	989	7,548
CURRENCY AND COIN	834	149	37	107	160	1,639
BALANCES WITH DOMESTIC BANKS	1,593	248	58	310	625	1,110
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	266	17	16	3	60	783
OTHER ASSETS	6,664	934	472	602	1,737	14,562
TOTAL ASSETS/LIABILITIES	86,405	13,252	7,131	14,849	30,052	150,545
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	21,655	4,202	1,920	5,485	9,436	41,977
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,689	2,982	1,301	3,747	6,908	36,362
STATES AND POLITICAL SUBDIVISIONS	1,115	103	48	243	350	1,089
U. S. GOVERNMENT	188	56	12	84	65	283
DOMESTIC INTERBANK -- COMMERCIAL	3,202	949	476	1,303	1,862	1,894
MUTUAL SAVINGS	5	--	3	--	--	27
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	32	1	--	--	3	78
COMMERCIAL BANKS	267	28	29	10	106	586
CERTIFIED AND OFFICERS CHECKS	1,157	83	51	98	142	1,658
TIME AND SAVINGS DEPOSITS--TOTAL (2)	40,566	5,359	2,634	6,052	12,778	77,724
SAVINGS DEPOSITS	12,800	1,739	579	1,670	2,100	31,522
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,958	1,640	528	1,490	1,926	29,540
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	582	94	51	151	168	1,792
DOMESTIC GOVERNMENTAL UNITS	259	5	--	29	3	190
ALL OTHER (4)	1	--	--	--	3	--
TIME DEPOSITS--TOTAL (2)	27,766	3,620	2,055	4,382	10,678	46,202
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	21,508	2,874	1,711	3,238	7,094	36,816
STATES AND POLITICAL SUBDIVISIONS	3,784	584	278	982	3,208	6,632
DOMESTIC INTERBANK	1,039	141	66	123	357	1,049
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,270	1	--	20	4	1,211
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	14,386	2,357	1,487	1,866	4,292	12,544
BORROWINGS--FROM FEDERAL RESERVE BANKS	5	--	--	14	41	420
FROM OTHERS	424	22	183	104	66	1,422
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES)	3,299	388	357	250	1,251	6,874
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	6,070	924	950	1,078	2,188	9,584
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	49,715	7,603	3,929	8,223	16,534	92,502
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	66,735	10,061	5,570	10,749	23,001	114,617
TOTAL DEMAND DEPOSITS ADJUSTED (6)	13,228	2,146	757	2,292	5,069	30,347
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	18,070	2,068	1,570	3,136	9,102	29,690
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	13,703	1,122	1,171	2,307	6,586	17,351
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	9,176	753	960	1,588	4,933	14,162
TO OTHERS	4,527	369	211	719	1,653	3,189
ALL OTHER TIME DEPOSITS	4,367	946	399	829	2,516	12,339
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,697	584	267	462	669	6,310
TO OTHERS	1,670	362	132	367	1,847	6,029

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.