



# FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release Sept. 6, 1978

M.4-2	CHANGE SINCE			AUG. 31, 1977	AUG. 30, ** 1978	CHANGE SINCE			
	AUG. 23, 1978	AUG. 23, 1978	AUG. 31, 1977			AUG. 23, 1978	AUG. 31, 1977		
ASSETS				(IN MILLIONS OF DOLLARS)					
TOTAL LOANS AND INVESTMENTS,	468,467	+ 1,163	+38,395						
FEDERAL FUNDS SOLD AND SECURITIES									
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	23,162	+ 262	- 1,323						
COMMERCIAL BANKS	17,640	+ 40	- 1,830						
BROKERS AND DEALERS									
INVOLVING U. S. TREASURY SECURITIES	2,807	+ 86	+ 380						
INVOLVING OTHER SECURITIES	543	- 11	+ 88						
OTHERS	2,172	+ 147	+ 39						
OTHER LOANS (1)	345,123	+ 1,045	+41,896						
COMMERCIAL AND INDUSTRIAL LOANS (1)	134,939	- 31	+15,716						
AGRICULTURAL LOANS	5,247	+ 24	+ 496						
LOANS TO BROKERS AND DEALERS FOR PURCHASING									
OR CARRYING--U. S. TREASURY SECURITIES	910	- 48	- 219						
OTHER SECURITIES	8,664	+ 746	- 180						
OTHER LOANS FOR PURCHASING OR CARRYING--									
U. S. TREASURY SECURITIES	106	+ 1	+ 32						
OTHER SECURITIES	2,630	+ 4	+ 16						
LOANS TO NON-BANK FINANCIAL INSTITUTIONS									
SALES FINANCE, PERSONAL FINANCE, ETC.	7,897	- 377	+ 562						
OTHER	15,536	- 41	+ 436						
REAL ESTATE LOANS (1)	84,206	+ 218	+13,260						
LOANS TO DOMESTIC COMMERCIAL BANKS	2,313	+ 67	+ 463						
LOANS TO FOREIGN COMMERCIAL BANKS	6,116	+ 106	- 29						
CONSUMER INSTALMENT LOANS	52,669	+ 233	+ 9,390						
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,622	+ 58	+ 4						
OTHER LOANS	22,008	+ 85	+ 1,947						
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	10,690	+ 13	+ 1,393						
TOTAL OTHER LOANS, NET	334,433	+ 1,032	+40,503						
U. S. TREASURY SECURITIES--TOTAL	42,861	- 470	- 3,750						
TREASURY BILLS	4,623	- 114	- 3,402						
TREASURY CERTIFICATES OF INDEBTEDNESS									
TREASURY NOTES AND U. S. BONDS MATURING--									
WITHIN 1 YEAR	6,682	+ 59	- 2,493						
1 YEAR TO 5 YEARS	25,957	- 285	+ 642						
AFTER 5 YEARS	5,599	- 130	+ 1,503						
OTHER SECURITIES--TOTAL	68,031	+ 339	+ 2,965						
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--									
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,125	+ 46	- 2,944						
ALL OTHER	45,717	+ 335	+ 3,645						
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES									
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,834	- 2	+ 773						
ALL OTHER (INCLUDING CORPORATE STOCKS)	13,255	- 40	+ 1,491						
CASH ITEMS IN PROCESS OF COLLECTION	43,507	+ 1,810	+ 1,386						
RESERVES WITH FEDERAL RESERVE BANKS	22,511	- 655	+ 1,013						
CURRENCY AND COIN	6,711	+ 205	+ 552						
BALANCES WITH DOMESTIC BANKS	14,065	+ 328	- 139						
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	3,319	+ 45	+ 555						
OTHER ASSETS	63,281	- 674	+ 8,829						
TOTAL ASSETS/LIABILITIES	621,881	+ 2,222	+50,591						
LIABILITIES				(IN MILLIONS OF DOLLARS)					
DEMAND DEPOSITS - TOTAL	186,498	+ 3,130	+ 2,957						
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	135,423	+ 2,018	+ 4,200						
STATES AND POLITICAL SUBDIVISIONS	5,517	+ 33	- 697						
U. S. GOVERNMENT	994	- 164	- 21						
DOMESTIC INTERBANK -- COMMERCIAL	27,427	+ 556	+ 723						
MUTUAL SAVINGS	783	+ 30	- 203						
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,253	- 11	- 7						
COMMERCIAL BANKS	6,557	- 478	- 452						
CERTIFIED AND OFFICERS CHECKS	8,544	+ 1,146	- 386						
TIME AND SAVINGS DEPOSITS--TOTAL (2)	269,510	+ 230	+29,401						
SAVINGS DEPOSITS	91,696	- 199	- 2,243						
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	85,445	- 192	- 1,532						
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	5,112	+ 40	- 93						
DOMESTIC GOVERNMENTAL UNITS	1,125	- 38	- 57						
ALL OTHER (4)	14	- 9	- 31						
TIME DEPOSITS--TOTAL (2)	177,814	+ 429	+31,644						
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	137,002	+ 57	+24,662						
STATES AND POLITICAL SUBDIVISIONS	26,192	+ 38	+ 4,892						
DOMESTIC INTERBANK	6,277	- 74	+ 2,127						
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6,613	+ 335	- 246						
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD									
UNDER AGREEMENTS TO REPURCHASE	79,111	- 1,102	+ 6,990						
BORROWINGS--FROM FEDERAL RESERVE BANKS	771	- 421	- 87						
FROM OTHERS	6,666	+ 560	+ 2,356						
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO									
OWN FOREIGN BRANCHES)	32,653	- 174	+ 5,945						
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	46,672	- 1	+ 3,029						
M E M O R A N D A									
TOTAL LOANS, GROSS ADJUSTED (5)	348,332	+ 1,200	+41,940						
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	459,224	+ 1,069	+41,155						
DEMAND DEPOSITS ADJUSTED (6)	114,570	+ 928	+ 869						
TIME DEPOSITS ISSUED IN DENOMINATIONS									
OF \$100,000 OR MORE--TOTAL	123,262	+ 475	+30,722						
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	88,695	+ 425	+23,644						
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	62,893	+ 206	+18,832						
TO OTHERS	25,802	+ 219	+ 4,812						
ALL OTHER TIME DEPOSITS	34,567	+ 50	+ 7,078						
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	20,397	- 65	+ 5,000						
TO OTHERS	14,170	+ 115	+ 2,078						
GROSS LIABILITIES OF BANKS TO OWN FOREIGN BRANCHES	4,928	- 378	- 303						
(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 \$ 4,685 MILLION, OF WHICH \$ 2,480 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 247 MILLION WAS REAL ESTATE LOANS; AND \$ 1,958 MILLION WAS OTHER LOANS.

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

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICHMOND	ATLANTA**
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS,	16,792	114,983	19,444	32,062	25,681	21,586
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	726	5,164	1,051	1,304	1,259	1,802
COMMERCIAL BANKS	701	3,530	1,007	1,094	875	1,391
BROKERS AND DEALERS	21	929	39	189	346	251
INVOLVING U. S. TREASURY SECURITIES	—	10	5	4	7	123
INVOLVING OTHER SECURITIES	4	695	—	17	31	37
OTHERS	11,682	65,578	13,141	21,967	19,096	15,177
OTHER LOANS (1)	5,245	41,388	5,170	7,970	5,925	5,505
COMMERCIAL AND INDUSTRIAL LOANS (1)	28	205	46	16	203	93
AGRICULTURAL LOANS						
LOANS TO BROKERS AND DEALERS FOR PURCHASING	4	786	4	1	10	5
OR CARRYING--U. S. TREASURY SECURITIES	70	4,757	164	373	124	46
OTHER SECURITIES						
OTHER LOANS FOR PURCHASING OR CARRYING--	3	29	11	6	12	4
U. S. TREASURY SECURITIES	33	398	44	83	40	162
OTHER SECURITIES						
LOANS TO NON-BANK FINANCIAL INSTITUTIONS	245	2,998	604	503	151	210
SALES FINANCE, PERSONAL FINANCE, ETC.	519	5,011	410	630	561	325
OTHER	2,831	13,331	3,565	5,447	5,306	3,088
REAL ESTATE LOANS (1)	35	862	71	232	81	47
LOANS TO DOMESTIC COMMERCIAL BANKS	156	2,691	210	496	178	79
LOANS TO FOREIGN COMMERCIAL BANKS	1,572	7,662	2,025	4,546	5,086	3,251
CONSUMER INSTALMENT LOANS	53	424	71	128	41	22
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	888	4,836	736	1,536	1,378	1,740
OTHER LOANS	307	2,456	400	927	757	659
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	11,375	63,122	12,741	21,040	18,339	14,518
TOTAL OTHER LOANS, NET	2,239	12,019	2,273	3,020	1,780	2,165
U. S. TREASURY SECURITIES--TOTAL	75	1,942	125	198	217	188
TREASURY BILLS	—	—	—	—	—	—
TREASURY CERTIFICATES OF INDEBTEDNESS						
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	615	1,303	326	343	334	520
1 YEAR TO 5 YEARS	1,230	7,348	1,280	2,084	974	1,038
AFTER 5 YEARS	319	1,426	542	395	255	419
OTHER SECURITIES--TOTAL	2,452	14,678	3,379	6,698	4,303	3,101
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	520	2,622	125	455	181	96
ALL OTHER	1,370	9,023	1,544	4,657	3,282	2,305
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	42	632	364	722	66	46
ALL OTHER (INCLUDING CORPORATE STOCKS)	520	2,401	1,346	864	774	654
CASH ITEMS IN PROCESS OF COLLECTION	1,301	16,760	1,103	2,119	1,859	2,178
RESERVES WITH FEDERAL RESERVE BANKS	649	5,598	278	1,264	1,237	1,060
CURRENCY AND COIN	298	1,451	375	574	594	351
BALANCES WITH DOMESTIC BANKS	408	8,168	630	553	449	524
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	166	1,734	82	63	21	167
OTHER ASSETS	2,507	26,983	1,583	3,539	1,829	1,791
TOTAL ASSETS/LIABILITIES	22,121	175,677	23,495	40,174	31,670	27,657
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,680	61,338	6,073	10,622	10,530	9,516
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,046	34,589	4,637	9,124	9,059	7,277
STATES AND POLITICAL SUBDIVISIONS	351	994	183	457	435	560
U. S. GOVERNMENT	43	183	41	67	81	68
DOMESTIC INTERBANK -- COMMERCIAL	783	14,057	894	622	562	1,404
MUTUAL SAVINGS	176	467	66	23	16	—
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1	1,014	7	3	111	6
COMMERCIAL BANKS	111	5,205	115	60	62	62
CERTIFIED AND OFFICERS CHECKS	169	4,829	130	266	204	139
TIME AND SAVINGS DEPOSITS--TOTAL (2)	9,262	57,442	10,334	19,663	14,405	11,674
SAVINGS DEPOSITS	3,848	15,077	3,632	8,502	6,618	3,592
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,546	13,897	3,268	8,176	6,197	3,327
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	239	771	274	319	340	236
DOMESTIC GOVERNMENTAL UNITS	63	402	90	7	74	29
ALL OTHER (4)	—	7	—	—	7	—
TIME DEPOSITS--TOTAL (2)	5,414	42,365	6,702	11,161	7,787	8,082
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,222	32,423	5,493	8,314	6,281	6,087
STATES AND POLITICAL SUBDIVISIONS	937	3,136	820	2,431	1,312	1,635
DOMESTIC INTERBANK	135	1,960	334	401	106	333
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	89	4,003	43	6	59	18
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,628	22,860	3,605	4,667	3,208	3,505
BORROWINGS--FROM FEDERAL RESERVE BANKS	—	479	—	10	40	139
FROM OTHERS	93	3,477	460	256	170	111
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES)	841	14,876	1,351	1,590	967	692
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	1,617	15,205	1,672	3,366	2,350	2,020
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	11,672	86,350	13,114	21,945	19,399	15,541
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	16,363	113,047	18,766	31,663	25,482	20,807
DEMAND DEPOSITS ADJUSTED (6)	4,553	30,338	4,035	7,814	8,028	5,866
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,820	34,512	3,922	7,059	3,895	5,008
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	3,417	27,506	3,408	5,101	2,844	3,240
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,302	19,226	2,320	3,173	1,714	1,880
TO OTHERS	1,115	8,280	1,088	1,928	1,130	1,360
ALL OTHER TIME DEPOSITS	403	7,006	514	1,958	1,051	1,768
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	347	5,542	409	1,077	714	1,214
TO OTHERS	56	1,464	105	881	337	554

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,	69,741	10,578	5,786	11,516	24,401	115,917
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	4,124	910	224	973	1,707	3,918
COMMERCIAL BANKS	3,429	545	159	868	1,450	2,591
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	493	144	25	103	93	174
INVOLVING OTHER SECURITIES	78	215	36	1	7	57
OTHERS	124	6	4	1	157	1,096
OTHER LOANS (1)	49,856	7,431	3,918	8,170	16,476	92,631
COMMERCIAL AND INDUSTRIAL LOANS (1)	20,227	2,944	1,794	3,017	6,001	27,753
AGRICULTURAL LOANS	322	78	50	508	359	3,339
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	28	3	—	5	1	63
OTHER SECURITIES	1,501	154	71	31	122	1,371
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	15	6	—	1	1	18
OTHER SECURITIES	478	134	241	360	496	161
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,689	132	99	99	262	905
OTHER	3,191	308	173	410	920	3,078
REAL ESTATE LOANS (1)	11,142	1,736	820	1,370	2,744	32,286
LOANS TO DOMESTIC COMMERCIAL BANKS	211	77	12	44	66	575
LOANS TO FOREIGN COMMERCIAL BANKS	560	26	59	8	43	1,410
CONSUMER INSTALMENT LOANS	6,482	1,287	281	1,570	1,865	17,032
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	242	4	3	1	19	614
OTHER LOANS	3,688	542	315	746	1,577	4,026
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	1,232	256	77	212	399	3,608
TOTAL OTHER LOANS, NET	48,624	7,175	3,841	7,958	16,077	89,623
U. S. TREASURY SECURITIES--TOTAL	6,228	852	372	954	2,244	6,715
TREASURY BILLS	849	17	100	217	45	650
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	913	162	36	178	265	1,667
1 YEAR TO 5 YEARS	3,726	476	90	437	1,623	5,651
AFTER 5 YEARS	740	197	146	122	311	727
OTHER SECURITIES--TOTAL	10,765	1,641	1,349	1,631	4,373	13,661
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	661	4	—	28	66	1,365
ALL OTHER	7,317	1,274	1,016	1,392	3,892	8,645
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	566	31	70	17	26	252
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,421	332	263	194	387	3,399
CASH ITEMS IN PROCESS OF COLLECTION	4,527	987	632	1,603	2,052	8,306
RESERVES WITH FEDERAL RESERVE BANKS	3,327	217	308	664	1,187	6,722
CURRENCY AND COIN	846	152	34	116	177	1,743
BALANCES WITH DOMESTIC BANKS	1,108	276	79	274	562	1,034
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	266	17	16	3	87	695
OTHER ASSETS	6,589	881	473	613	1,819	14,674
TOTAL ASSETS/LIABILITIES	86,406	13,108	7,328	14,869	30,285	149,091
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	20,691	4,008	1,945	5,189	9,137	40,769
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,423	2,835	1,337	3,655	6,851	35,590
STATES AND POLITICAL SUBDIVISIONS	865	100	54	209	353	956
U. S. GOVERNMENT	133	31	7	52	39	249
DOMESTIC INTERBANK - COMMERCIAL	3,116	962	499	1,174	1,660	1,694
MUTUAL SAVINGS	5	—	4	—	—	26
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	13	—	1	—	2	95
COMMERCIAL BANKS	251	11	9	11	85	575
CERTIFIED AND OFFICERS CHECKS	885	69	34	88	147	1,584
TIME AND SAVINGS DEPOSITS--TOTAL (2)	41,064	5,425	2,661	6,086	13,132	78,360
SAVINGS DEPOSITS	12,689	1,741	577	1,673	2,079	31,668
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,852	1,643	524	1,496	1,905	29,614
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	593	94	53	159	170	1,864
DOMESTIC GOVERNMENTAL UNITS	244	4	—	18	4	190
ALL OTHER (4)	—	—	—	—	—	—
TIME DEPOSITS--TOTAL (2)	28,375	3,684	2,084	4,415	11,053	46,692
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	21,663	2,934	1,743	3,291	7,395	37,156
STATES AND POLITICAL SUBDIVISIONS	4,284	587	269	970	3,250	6,561
DOMESTIC INTERBANK	1,056	141	72	115	342	1,282
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,191	1	—	20	4	1,179
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	14,740	2,325	1,654	2,065	4,410	12,444
BORROWINGS--FROM FEDERAL RESERVE BANKS	16	12	—	48	18	9
FROM OTHERS	610	14	186	114	75	1,100
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES)	3,236	396	333	274	1,293	6,804
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	6,049	928	549	1,091	2,220	9,605
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	50,340	7,719	3,971	8,231	16,667	93,383
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	67,333	10,212	5,692	10,816	23,284	115,759
DEMAND DEPOSITS ADJUSTED (6)	12,915	2,028	807	2,280	5,386	30,520
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	18,591	2,111	1,601	3,156	9,459	30,128
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	14,002	1,147	1,215	2,309	6,815	17,691
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	9,268	794	1,041	1,630	5,201	14,344
TO OTHERS	4,734	353	174	679	1,614	3,347
ALL OTHER TIME DEPOSITS	4,589	964	386	847	2,644	12,437
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,691	583	263	453	661	6,443
TO OTHERS	1,898	381	123	394	1,983	5,994

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.