



FEDERAL RESERVE statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release November 22, 1978

H.4.2	NOV. 15, 1978	CHANGE SINCE		H.4.2	NOV. 15, 1978	CHANGE SINCE	
		NOV. 8, 1978	NOV. 16, 1977			NOV. 8, 1978	NOV. 16, 1977
ASSETS				LIABILITIES			
(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	492,417	- 2,268	+45,093	DEMAND DEPOSITS - TOTAL	202,917	- 1,747	+13,371
COMMERCIAL BANKS	26,956	- 4,568	- 2,074	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	146,031	+ 4,198	+ 9,126
BROKERS AND DEALERS	19,955	- 4,351	- 1	STATES AND POLITICAL SUBDIVISIONS	6,562	+ 1,003	- 28
INVOLVING U. S. TREASURY SECURITIES	3,860	- 359	- 2,131	U. S. GOVERNMENT	1,552	+ 515	- 321
INVOLVING OTHER SECURITIES	780	+ 58	+ 231	DOMESTIC INTERBANK -- COMMERCIAL	31,044	- 7,497	+ 3,359
OTHER LOANS (1)	2,361	+ 84	- 173	MUTUAL SAVINGS	870	- 83	- 83
COMMERCIAL AND INDUSTRIAL LOANS (1)	363,875	+ 951	+49,092	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,407	+ 93	+ 313
AGRICULTURAL LOANS	140,753	+ 447	+17,631	COMMERCIAL BANKS	6,932	- 489	+ 78
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5,399	+ 29	+ 640	CERTIFIED AND OFFICERS CHECKS	8,519	+ 513	+ 927
OTHER SECURITIES	1,717	+ 76	- 834	TIME AND SAVINGS DEPOSITS--TOTAL (2)	279,204	+ 1,232	+33,602
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	8,177	- 253	- 947	SAVINGS DEPOSITS	90,519	- 426	- 2,499
OTHER SECURITIES	110	- 1	+ 22	INDIVIDUALS AND NONPROFIT ORGANIZATIONS	84,320	- 367	- 2,073
LOANS TO NON-BANK FINANCIAL INSTITUTIONS	2,599	+ 7	- 4	PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	5,111	- 23	- 68
SALES FINANCE, PERSONAL FINANCE, ETC.	8,782	+ 30	+ 1,350	DOMESTIC GOVERNMENTAL UNITS	1,064	- 4	- 357
OTHER	15,746	- 142	+ 296	ALL OTHER (4)	1,24	- 32	- 1
REAL ESTATE LOANS (1)	88,377	+ 576	+14,790	TIME DEPOSITS--TOTAL (2)	188,685	+ 1,658	+36,101
LOANS TO DOMESTIC COMMERCIAL BANKS	2,805	- 310	+ 320	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	146,326	+ 1,537	+29,974
LOANS TO FOREIGN COMMERCIAL BANKS	8,345	- 209	+ 1,866	STATES AND POLITICAL SUBDIVISIONS	26,602	- 193	+ 4,498
CONSUMER INSTALLMENT LOANS	55,504	+ 412	+10,443	DOMESTIC INTERBANK	7,436	+ 245	+ 2,635
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	2,114	+ 60	+ 709	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6,622	+ 33	- 1,161
OTHER LOANS	23,447	+ 229	+ 2,810	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	81,498	- 2,326	+ 3,401
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	11,131	+ 65	+ 1,649	UNDER AGREEMENTS TO REPURCHASE	945	+ 475	+ 773
TOTAL OTHER LOANS, NET	352,744	+ 886	+47,443	BORROWINGS--FROM FEDERAL RESERVE BANKS	10,652	+ 596	+ 5,450
U. S. TREASURY SECURITIES--TOTAL	42,426	+ 1,096	- 3,644	FROM OTHERS (7)	8,945	- 32	- 3
TREASURY BILLS	3,079	- 173	- 5,547	OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES)	38,018	+ 1,537	+11,375
TREASURY CERTIFICATES OF INDEBTEDNESS	---	---	---	TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	47,512	- 82	+ 3,203
TREASURY NOTES AND U. S. BONDS MATURING--	---	---	---				
WITHIN 1 YEAR	7,311	- 34	- 949	M E M O R A N D A			
1 YEAR TO 5 YEARS	25,862	+ 591	+ 1,078	TOTAL LOANS, GROSS ADJUSTED (5)	368,071	+ 1,044	+46,699
AFTER 5 YEARS	6,174	+ 712	+ 1,771	TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	480,788	+ 2,458	+46,423
OTHER SECURITIES--TOTAL	70,291	+ 318	+ 3,368	DEMAND DEPOSITS ADJUSTED (6)	119,129	+ 3,062	+ 4,329
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--	6,596	+ 116	- 2,578	TIME DEPOSITS ISSUED IN DENOMINATIONS			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	46,231	+ 201	+ 3,235	OF \$100,000 OR MORE--TOTAL	132,762	+ 1,257	+32,307
ALL OTHER	2,925	+ 43	+ 840	NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	96,652	+ 1,222	+24,937
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	14,539	- 42	+ 1,871	TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	69,137	+ 1,020	+20,770
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	51,192	+ 2,173	+ 6,004	TO OTHERS	27,515	+ 202	+ 4,167
ALL OTHER (INCLUDING CORPORATE STOCKS)	21,442	+ 937	+ 3,850	ALL OTHER TIME DEPOSITS	36,110	+ 35	+ 7,370
CASH ITEMS IN PROCESS OF COLLECTION	6,807	+ 324	+ 582	TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	22,043	+ 100	+ 5,371
RESERVES WITH FEDERAL RESERVE BANKS	15,623	- 2,424	+ 1,444	TO OTHERS	14,067	- 65	+ 1,999
BALANCES WITH DOMESTIC BANKS	3,453	- 29	+ 552	GROSS LIABILITIES OF BANKS TO OWN FOREIGN BRANCHES	9,438	+ 1,401	+ 3,299
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	69,812	+ 972	+13,650				
OTHER ASSETS	660,746	- 315	+71,175				
TOTAL ASSETS/LIABILITIES							

(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 \$ 3,683 MILLION, OF WHICH \$ 1,868 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 296 MILLION WAS REAL ESTATE LOANS; AND \$ 1,539 MILLION WAS OTHER LOANS.

* REVISED. ** PRELIMINARY. (Richmond, Atlanta and San Francisco districts.)

(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.
 (7) Includes \$2,364 million in Treasury Tax and Loan Note Balances.

	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,	17,399	122,284	19,798	33,225	27,069	23,079
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	682	5,699	1,057	1,564	1,655	2,835
COMMERCIAL BANKS	619	3,333	916	1,218	1,383	2,353
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	63	1,789	136	184	239	299
INVOLVING OTHER SECURITIES	--	14	5	31	13	102
OTHERS	--	563	--	131	20	81
OTHER LOANS (1)	12,078	92,536	13,571	22,973	19,863	15,703
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,273	44,401	5,227	8,095	6,131	5,745
AGRICULTURAL LOANS	43	235	54	15	170	93
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	3	1,543	5	1	12	7
OTHER SECURITIES	57	4,294	157	400	115	43
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	4	27	11	6	16	4
OTHER SECURITIES	35	372	41	75	37	163
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	279	3,523	648	556	158	189
OTHER	515	4,786	423	629	568	346
REAL ESTATE LOANS (1)	2,971	13,976	3,674	5,652	5,446	3,763
LOANS TO DOMESTIC COMMERCIAL BANKS	19	1,118	57	305	104	68
LOANS TO FOREIGN COMMERCIAL BANKS	236	4,028	331	719	288	148
CONSUMER INSTALMENT LOANS	1,641	8,159	2,122	4,727	5,323	3,364
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	57	590	74	134	56	29
OTHER LOANS	945	5,484	747	1,659	1,439	1,741
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	329	2,561	413	966	782	683
TOTAL OTHER LOANS, NET	11,749	89,975	13,158	22,007	19,081	15,020
U. S. TREASURY SECURITIES--TOTAL	2,412	11,479	2,168	2,918	1,931	2,086
TREASURY BILLS	75	813	100	108	321	154
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	810	1,453	260	440	385	439
1 YEAR TO 5 YEARS	1,184	7,544	1,238	1,941	971	1,087
AFTER 5 YEARS	343	1,669	570	429	254	406
OTHER SECURITIES--TOTAL	2,556	15,131	3,415	6,736	4,402	3,138
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	590	2,727	140	378	194	77
ALL OTHER	1,379	9,007	1,536	4,669	3,321	2,382
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	111	635	362	725	36	48
ALL OTHER (INCLUDING CORPORATE STOCKS)	476	2,762	1,377	964	851	631
CASH ITEMS IN PROCESS OF COLLECTION	1,571	17,864	1,336	2,611	2,215	3,036
RESERVES WITH FEDERAL RESERVE BANKS	764	6,606	620	1,081	889	778
CURRENCY AND COIN	302	1,546	379	551	560	351
BALANCES WITH DOMESTIC BANKS	558	8,575	696	788	498	714
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	172	1,864	80	63	23	171
OTHER ASSETS	3,124	29,128	1,634	3,905	2,000	1,856
TOTAL ASSETS/LIABILITIES	23,890	187,867	24,543	42,224	33,254	29,985
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,348	64,657	6,492	11,773	11,422	10,950
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,295	36,500	4,905	10,068	9,808	8,012
STATES AND POLITICAL SUBDIVISIONS	385	1,483	170	460	423	695
U. S. GOVERNMENT	69	220	44	118	116	71
DOMESTIC INTERBANK -- COMMERCIAL	1,048	15,174	1,020	708	665	1,911
MUTUAL SAVINGS	209	538	56	21	6	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1	1,207	11	3	111	14
COMMERCIAL BANKS	159	5,409	123	87	62	83
CERTIFIED AND OFFICERS CHECKS	182	4,126	163	308	231	164
TIME AND SAVINGS DEPOSITS--TOTAL (2)	9,360	62,016	10,598	20,033	14,713	11,681
SAVINGS DEPOSITS	3,858	14,780	3,575	8,448	6,560	3,520
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,571	13,629	3,235	8,111	6,153	3,198
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	233	738	263	330	334	295
DOMESTIC GOVERNMENTAL UNITS	54	404	77	7	68	27
ALL OTHER (4)	--	9	--	--	5	--
TIME DEPOSITS--TOTAL (2)	5,502	47,236	7,023	11,585	8,153	8,161
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,344	35,478	5,616	8,637	6,650	6,196
STATES AND POLITICAL SUBDIVISIONS	899	3,723	972	2,554	1,307	1,617
DOMESTIC INTERBANK	138	3,131	378	375	92	323
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	88	3,984	38	6	72	18
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	4,181	22,598	3,486	4,880	3,378	4,336
BORROWINGS--FROM FEDERAL RESERVE BANKS	50	716	--	34	45	21
FROM OTHERS	344	5,313	720	351	272	213
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES)	966	17,138	1,526	1,731	1,034	751
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	1,641	15,429	1,721	3,420	2,390	2,033
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	12,122	93,784	13,655	23,014	20,031	16,117
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	17,090	120,394	19,238	32,648	26,344	21,341
DEMAND DEPOSITS ADJUSTED (6)	4,660	31,399	4,092	8,336	8,426	9,932
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	3,834	39,395	4,192	7,372	4,144	4,953
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	3,427	31,652	3,644	5,352	3,120	3,227
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,348	21,783	2,377	3,329	1,946	1,937
TO OTHERS	1,079	9,869	1,267	2,023	1,154	1,290
ALL OTHER TIME DEPOSITS	407	7,743	548	2,020	1,024	1,726
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	346	5,961	424	1,134	684	1,163
TO OTHERS	61	1,782	124	886	340	563

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.

	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,	71,971	11,557	6,129	12,012	25,315	122,579
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,505	1,589	412	1,244	1,872	4,842
COMMERCIAL BANKS	3,134	1,153	305	1,076	1,603	2,862
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	194	202	71	159	113	411
INVOLVING OTHER SECURITIES	102	225	35	8	1	244
OTHERS	75	9	1	1	155	1,325
OTHER LOANS (1)	52,440	7,758	4,017	8,340	17,079	97,517
COMMERCIAL AND INDUSTRIAL LOANS (1)	21,040	3,064	1,799	3,045	8,253	28,680
AGRICULTURAL LOANS	328	76	56	545	358	3,426
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	80	1	--	7	1	57
OTHER SECURITIES	1,721	130	50	22	109	1,079
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	13	6	--	1	1	21
OTHER SECURITIES	453	155	255	325	511	177
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,924	139	104	89	268	905
OTHER	3,451	305	169	458	950	3,146
REAL ESTATE LOANS (1)	11,546	1,867	853	1,419	2,915	34,295
LOANS TO DOMESTIC COMMERCIAL BANKS	211	51	23	50	68	731
LOANS TO FOREIGN COMMERCIAL BANKS	786	29	61	5	98	1,616
CONSUMER INSTALMENT LOANS	6,772	1,356	298	1,566	1,945	18,231
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	241	5	2	1	19	906
OTHER LOANS	3,874	574	347	807	1,583	4,247
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS	1,278	271	81	219	409	3,139
TOTAL OTHER LOANS, NET	51,162	7,487	3,936	8,121	16,670	94,378
U. S. TREASURY SECURITIES--TOTAL	6,369	840	363	986	2,227	8,647
TREASURY BILLS	615	9	83	247	40	514
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,002	165	41	178	293	1,845
1 YEAR TO 5 YEARS	3,791	470	71	424	1,600	5,541
AFTER 5 YEARS	961	196	168	137	294	747
OTHER SECURITIES--TOTAL	10,935	1,641	1,418	1,661	4,546	14,712
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	773	4	--	26	87	1,600
ALL OTHER	7,295	1,276	1,078	1,410	4,041	8,837
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	628	33	76	16	32	223
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,239	328	264	209	386	4,052
CASH ITEMS IN PROCESS OF COLLECTION	5,868	1,304	827	2,024	2,596	9,940
RESERVES WITH FEDERAL RESERVE BANKS	2,438	528	144	527	886	6,181
CURRENCY AND COIN	840	150	40	116	179	1,793
BALANCES WITH DOMESTIC BANKS	1,297	241	104	336	677	1,139
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	270	17	17	3	56	717
OTHER ASSETS	7,444	959	543	651	1,984	16,584
TOTAL ASSETS/LIABILITIES	90,128	14,756	7,804	15,669	31,693	158,933
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	22,953	4,769	2,130	5,770	10,236	44,417
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,961	3,320	1,446	3,933	7,467	38,316
STATES AND POLITICAL SUBDIVISIONS	747	174	80	308	551	1,086
U. S. GOVERNMENT	206	67	61	60	92	428
DOMESTIC INTERBANK -- COMMERCIAL	3,736	1,113	483	1,352	1,879	1,955
MUTUAL SAVINGS	5	--	4	--	--	31
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	12	1	--	--	2	45
COMMERCIAL BANKS	278	13	21	13	90	594
CERTIFIED AND OFFICERS CHECKS	1,008	81	35	104	155	1,962
TIME AND SAVINGS DEPOSITS--TOTAL (2)	41,651	5,661	2,729	6,128	13,313	81,321
SAVINGS DEPOSITS	12,298	1,704	548	1,614	1,973	31,641
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,506	1,609	499	1,438	1,797	29,574
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (3)	569	92	49	151	164	1,893
DOMESTIC GOVERNMENTAL UNITS	223	3	--	25	3	173
ALL OTHER (4)	--	--	--	--	9	1
TIME DEPOSITS--TOTAL (2)	29,353	3,957	2,181	4,514	11,340	49,680
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	22,840	3,161	1,842	3,379	7,999	40,184
STATES AND POLITICAL SUBDIVISIONS	4,099	584	279	937	2,953	6,678
DOMESTIC INTERBANK	1,180	196	60	122	371	1,070
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,085	1	--	60	4	1,266
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	14,970	2,772	1,622	2,169	4,262	12,844
BORROWINGS--FROM FEDERAL RESERVE BANKS	28	--	--	40	--	9
FROM OTHERS	613	121	259	150	122	2,174
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES)	3,712	482	503	295	1,476	8,404
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES	6,201	951	561	1,117	2,284	9,764
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (5)	52,600	8,143	4,101	8,458	17,280	98,766
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (5)	69,904	10,624	5,882	11,105	24,053	122,125
DEMAND DEPOSITS ADJUSTED (6)	13,143	2,285	759	2,334	5,669	32,094
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	19,369	2,347	1,683	3,244	9,704	32,525
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	14,739	1,271	1,272	2,305	7,349	19,294
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	10,152	877	1,067	1,615	5,714	15,972
TO OTHERS	4,587	394	205	690	1,635	3,322
ALL OTHER TIME DEPOSITS	4,630	1,076	411	939	2,355	13,231
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,764	688	279	520	702	7,378
TO OTHERS	1,866	388	132	419	1,653	5,853

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.