

FEDERAL RESERVE statistical release



WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Banks with domestic assets of \$750 million or more on December 31, 1977

FOR IMMEDIATE RELEASE MARCH 20, 1981

F. 4-2 (504)

	CHANGE SINCE		
	MARCH 11, 1981	MARCH 04,* 1981	MARCH 12,* 1980
(IN BILLIONS OF DOLLARS)			
A S S E T S			
CASH ITEMS IN PROCESS OF COLLECTION	53,570	- 3,838	+ 2,473
DEMAND DEPOSITS DUE FROM BANKS IN THE U.S.	19,906	- 808	+ 1,821
ALL OTHER CASH AND DUE FROM DEPOSITORY INSTITUTIONS	30,849	+ 306	+ 3,391
TOTAL LOANS AND SECURITIES	553,426	- 5,230	+ 32,276
U.S. TREASURY SECURITIES-TOTAL	41,986	- 643	+ 5,887
TRADING ACCOUNT	7,843	- 714	+ 2,082
INVESTMENT ACCOUNT	34,143	+ 71	+ 3,805
MATURING IN:			
ONE YEAR OR LESS	9,254	+ 203	+ 1,783
OVER ONE THROUGH FIVE YEARS	21,236	- 123	+ 3,018
OVER FIVE YEARS	3,654	- 8	- 995
OTHER SECURITIES-TOTAL	77,450	- 573	+ 3,333
TRADING ACCOUNT	2,860	- 529	- 1,145
INVESTMENT ACCOUNT	74,589	- 45	+ 4,477
U.S. GOVERNMENT AGENCIES AND CORPORATIONS	16,109	- 58	+ 210
STATES AND POLITICAL SUBDIVISIONS	55,719	+ 45	+ 4,158
MATURING IN:			
ONE YEAR OR LESS	7,204	+ 82	+ 632
OVER ONE YEAR	48,514	- 38	+ 3,525
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	2,761	- 32	+ 110
FEDERAL FUNDS SOLD 1/	28,646	+ 38	+ 4,271
TO COMMERCIAL BANKS	21,181	+ 568	+ 3,642
TO NONBANK BROKERS AND DEALERS IN SECURITIES	5,643	- 581	+ 1,321
TO OTHERS	1,822	+ 51	- 692
OTHER LOANS, GROSS	418,017	- 3,979	+ 18,745
COMMERCIAL AND INDUSTRIAL	168,936	- 1,047	+ 7,302
BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	3,667	- 207	- 377
ALL OTHER	165,268	- 841	+ 7,678
U.S. ADDRESSEES	158,302	- 804	+ 7,058
NON-U.S. ADDRESSEES	6,966	- 37	+ 620
REAL ESTATE LOANS	114,015	+ 180	+ 10,889
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	70,891	- 185	- 2,492
LOANS TO FINANCIAL INSTITUTIONS-TOTAL	37,259	- 685	+ 1,535
COMMERCIAL BANKS IN THE U.S.	8,423	- 116	+ 1,142
BANKS IN FOREIGN COUNTRIES	8,478	- 88	+ 1,899
SALES FINANCE, PERSONAL FINANCE COMPANIES, ETC.	9,405	- 338	- 55
OTHER FINANCIAL INSTITUTIONS	14,953	- 143	- 1,450
LOANS TO NONBANK BROKERS AND DEALERS IN SECURITIES	5,327	- 1,044	- 766
LOANS TO OTHERS FOR PURCHASING AND CARRYING			
SECURITIES 2/	2,270	+ 23	+ 103
LOANS TO FINANCE AGRICULTURAL PRODUCTION	5,368	- 7	+ 372
ALL OTHER LOANS	13,951	- 1,212	+ 1,802
LESS:			
UNEARNED INCOME	6,626	+ 37	- 642
LOAN LOSS RESERVE	6,046	+ 35	+ 601
OTHER LOANS, NET	405,345	- 4,050	+ 18,786
LEASE FINANCING RECEIVABLES	10,033	+ 23	+ 1,752
ALL OTHER ASSETS	89,840	+ 1,788	+ 22,624
TOTAL ASSETS	757,625	- 7,758	+ 64,338

1/ INCLUDES SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.
2/ OTHER THAN FINANCIAL INSTITUTIONS AND BROKERS AND DEALERS.

NOTE: DATA MAY NOT BALANCE DUE TO ROUNDING * - REVISED ** - PRELIMINARY

NOTE: BASED ON DATA REPORTED BY MEMBER BANKS NET BALANCES DUE TO OWN FOREIGN BRANCHES WAS \$-19.9 BILLION AS OF MARCH 11, 1981, COMPARED TO \$-18.1 BILLION (REVISED) AS OF MARCH 4, 1981.

	CHANGE SINCE		
	MARCH 11, 1981	MARCH 04,* 1981	MARCH 12,* 1980
(IN BILLIONS OF DOLLARS)			
LI A B I L I T I E S			
DEPOSITS-TOTAL	511,805	- 3,419	+ 45,542
DEMAND DEPOSITS-TOTAL	191,298	- 4,450	+ 51
MUTUAL SAVINGS BANKS	658	+ 13	+ 57
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	131,155	- 944	- 3,702
STATES AND POLITICAL SUBDIVISIONS	4,173	- 515	- 208
U.S. GOVERNMENT	2,109	- 1,156	+ 170
COMMERCIAL BANKS IN THE U.S.	36,364	- 1,993	+ 5,414
BANKS IN FOREIGN COUNTRIES	8,249	+ 1,101	- 751
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	1,614	- 316	+ 26
CERTIFIED AND OFFICERS' CHECKS	6,976	- 619	- 953
TIME AND SAVINGS DEPOSITS-TOTAL	320,506	+ 1,030	+ 45,490
SAVINGS DEPOSITS-TOTAL	76,711	+ 17	+ 4,579
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	72,702	+ 57	+ 4,776
PARTNERSHIPS AND CORPORATIONS OPERATED FOR PROFIT	3,418	+ 22	- 132
DOMESTIC GOVERNMENTAL UNITS	573	- 62	- 65
ALL OTHER	18	+ 1	+ 1
TIME DEPOSITS-TOTAL	243,796	+ 1,014	+ 40,912
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	208,728	+ 1,002	+ 39,538
STATES AND POLITICAL SUBDIVISIONS	20,641	- 3	- 2,133
U.S. GOVERNMENT	296	- 3	- 81
COMMERCIAL BANKS IN THE U.S.	8,066	+ 52	+ 2,246
FOREIGN GOVTS.. OFFICIAL INSTITUTIONS AND BANKS	6,064	+ 9	+ 1,342
LIABILITIES FOR BORROWED MONEY-TOTAL	131,484	- 3,882	+ 18,394
BORROWINGS FROM FEDERAL RESERVE BANKS	92	- 1,184	- 1,895
TREASURY TAX AND LOAN NOTES	1,700	- 757	+ 1,426
ALL OTHER LIABILITIES FOR BORROWED MONEY 3/	129,691	- 1,942	+ 19,362
OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	63,233	- 358	- 4,891
TOTAL LIABILITIES	706,522	- 7,659	+ 59,944
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 4/	51,104	- 98	+ 4,395

M E M O R A N D A			
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED 5/	540,496	- 5,608	+ 27,453
TOTAL LOANS, GROSS ADJUSTED 5/	421,060	- 4,392	+ 18,233
DEMAND DEPOSITS ADJUSTED 6/	99,256	+ 2,538	- 8,005
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	157,403	+ 366	+ 24,697
NEGOTIABLE CD'S	112,208	+ 404	+ 18,240
OTHER TIME DEPOSITS	45,196	- 37	+ 6,459
LOANS SOLD OUTRIGHT TO AFFILIATES-TOTAL 7/	2,783	+ 43	+ 174
COMMERCIAL AND INDUSTRIAL	1,868	+ 29	+ 186
OTHER	919	+ 14	- 12

- 3/ INCLUDES FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE; INFORMATION ON THESE LIABILITIES AT BANKS WITH ASSETS OF \$1 BILLION OR MORE ON DECEMBER 31, 1977 IS AVAILABLE ON THE REVISED H-5 STATISTICAL RELEASE.
- 4/ THIS IS NOT A MEASURE OF EQUITY CAPITAL FOR USE IN CAPITAL ADEQUACY ANALYSIS OR FOR OTHER ANALYTIC USES.
- 5/ EXCLUSIVE OF LOANS AND FEDERAL FUNDS TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.
- 6/ ALL DEMAND DEPOSITS EXCEPT U.S. GOVERNMENT AND COMMERCIAL BANKS IN THE U.S. LESS CASH ITEMS IN PROCESS OF COLLECTION.
- 7/ LOANS SOLD ARE THOSE SOLD OUTRIGHT TO A BANK'S OWN FOREIGN BRANCHES, NONCONSOLIDATED NONBANK AFFILIATES OF THE BANK, THE BANK'S HOLDING COMPANY (IF NOT A BANK) AND NONCONSOLIDATED NONBANK SUBSIDIARIES OF THE HOLDING COMPANY.

**WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS,
BY DISTRICT, AND FOR NEW YORK CITY**

MARCH 11, 1981

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO
	(IN MILLIONS OF DOLLARS)					
A S S E T S						
CASH ITEMS IN PROCESS OF COLLECTION	5,677	1,058	730	1,646	2,470	9,314
DEMAND DEPOSITS DUE FROM BANKS IN THE U.S.	822	124	55	151	475	1,371
ALL OTHER CASH AND DUE FROM DEPOSITORY INSTITUTIONS	2,817	462	223	396	963	7,800
TOTAL LOANS AND SECURITIES 8/	68,985	9,826	6,499	9,378	26,328	148,629
U.S. TREASURY SECURITIES-TOTAL 10/	---	---	---	---	---	---
TRADING ACCOUNT 10/	---	---	---	---	---	---
INVESTMENT ACCOUNT	4,465	640	359	627	1,068	6,821
MATURING IN:						
ONE YEAR OR LESS	887	127	34	276	428	2,758
OVER ONE THROUGH FIVE YEARS	2,917	357	159	284	565	3,575
OVER FIVE YEARS	662	157	166	67	75	488
OTHER SECURITIES-TOTAL 10/	---	---	---	---	---	---
TRADING ACCOUNT 10/	---	---	---	---	---	---
INVESTMENT ACCOUNT	9,474	1,551	1,307	1,389	4,142	15,670
U.S. GOVERNMENT AGENCIES AND CORPORATIONS STATES AND POLITICAL SUBDIVISIONS	1,762	295	237	180	284	4,515
MATURING IN:	7,258	1,206	1,055	1,189	3,803	10,616
ONE YEAR OR LESS	721	87	173	155	243	1,514
OVER ONE YEAR	6,536	1,118	881	1,033	3,560	9,102
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	454	50	15	20	55	538
FEDERAL FUNDS SOLD 1/	2,468	1,541	229	1,776	1,819	5,850
TO COMMERCIAL BANKS	2,099	1,191	143	1,174	1,272	4,609
TO NONBANK BROKERS AND DEALERS IN SECURITIES	237	230	68	595	468	656
TO OTHERS	132	120	18	6	79	585
OTHER LOANS, GROSS	53,665	6,308	4,706	5,724	19,769	123,693
COMMERCIAL AND INDUSTRIAL	25,347	2,613	2,327	2,416	10,483	36,290
BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	885	81	55	21	110	737
ALL OTHER	24,462	2,532	2,272	2,395	10,374	35,552
U.S. ADDRESSEES	23,722	2,510	2,172	2,389	10,179	33,553
NON-U.S. ADDRESSEES	740	22	100	6	195	2,000
REAL ESTATE LOANS	11,561	1,355	1,040	1,190	3,776	51,320
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	6,656	1,320	406	1,068	1,815	23,424
LOANS TO FINANCIAL INSTITUTIONS-TOTAL	6,645	650	308	355	1,721	5,647
COMMERCIAL BANKS IN THE U.S.	413	46	6	30	282	1,008
BANKS IN FOREIGN COUNTRIES	572	94	52	11	76	1,238
SALES FINANCE, PERSONAL FINANCE COMPANIES, ETC.	2,239	190	64	68	207	890
OTHER FINANCIAL INSTITUTIONS	3,421	320	186	246	1,155	2,510
LOANS TO NONBANK BROKERS AND DEALERS IN SECURITIES	915	80	65	36	62	544
LOANS TO OTHERS FOR PURCHASING AND CARRYING						
SECURITIES 2/	369	61	166	89	479	246
LOANS TO FINANCE AGRICULTURAL PRODUCTION	230	62	74	217	154	3,738
ALL OTHER LOANS	1,942	167	320	353	1,279	2,485
LESS:						
UNEARNED INCOME	435	127	46	55	211	1,929
LOAN LOSS RESERVE	653	87	56	83	259	1,475
OTHER LOANS, NET	52,577	6,093	4,604	5,586	19,298	120,289
LEASE FINANCING RECEIVABLES	623	258	219	82	117	4,615
ALL OTHER ASSETS 9/	10,794	1,352	1,118	601	3,786	19,390
TOTAL ASSETS	89,718	13,080	8,844	12,254	34,139	191,120
L I A B I L I T I E S						
DEPOSITS-TOTAL	55,412	8,287	5,424	8,305	22,022	148,368
DEMAND DEPOSITS-TOTAL	17,562	3,094	1,918	3,878	8,149	41,425
MUTUAL SAVINGS BANKS	3	---	5	---	---	22
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	12,228	2,172	1,368	2,536	5,880	35,921
STATES AND POLITICAL SUBDIVISIONS	521	53	47	195	214	955
U.S. GOVERNMENT	276	48	21	143	74	475
COMMERCIAL BANKS IN THE U.S.	3,531	766	416	906	1,707	1,877
BANKS IN FOREIGN COUNTRIES	226	17	21	14	144	599
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	47	---	---	---	2	59
CERTIFIED AND OFFICERS' CHECKS	730	37	39	84	128	1,518
TIME AND SAVINGS DEPOSITS-TOTAL	37,850	5,193	3,506	4,427	13,873	106,943
SAVINGS DEPOSITS-TOTAL	7,643	1,104	474	722	1,113	29,908
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	7,300	1,066	442	671	1,048	28,125
PARTNERSHIPS AND CORPORATIONS OPERATED FOR PROFIT	271	36	32	46	65	1,652
DOMESTIC GOVERNMENTAL UNITS	72	3	---	4	---	131
ALL OTHER	---	---	---	---	---	---
TIME DEPOSITS-TOTAL	30,208	4,089	3,032	3,706	12,760	77,035
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	23,995	3,295	2,607	2,708	9,710	67,929
STATES AND POLITICAL SUBDIVISIONS	3,396	408	184	738	2,099	5,917
U.S. GOVERNMENT	10	4	---	2	5	182
COMMERCIAL BANKS IN THE U.S.	2,186	382	236	154	946	728
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	620	---	6	103	---	2,279
LIABILITIES FOR BORROWED MONEY-TOTAL	21,322	3,239	2,048	2,711	6,858	17,942
BORROWINGS FROM FEDERAL RESERVE BANKS	---	---	---	---	---	---
TREASURY TAX AND LOAN NOTES	141	33	44	34	120	291
ALL OTHER LIABILITIES FOR BORROWED MONEY 3/	21,181	3,206	2,004	2,677	6,738	17,651
OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBTURES	7,268	727	815	480	3,047	13,651
TOTAL LIABILITIES	84,002	12,253	8,287	11,496	31,928	179,960
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 4/	5,716	827	558	758	2,211	11,159
M E M O R A N D A						
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED 5/ 8/	67,560	8,804	6,453	8,312	25,244	146,416
TOTAL LOANS, GROSS ADJUSTED 5/	53,621	6,613	4,786	6,296	20,034	123,925
DEMAND DEPOSITS ADJUSTED 6/	8,077	1,222	750	1,183	3,897	29,760
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	19,909	2,401	2,510	2,997	11,561	48,845
NEGOTIABLE CD'S	15,548	1,112	2,070	2,340	9,204	29,767
OTHER TIME DEPOSITS	4,361	1,288	440	656	2,357	19,079
SEE FOOTNOTES ON FIRST TABLE						
8/ EXCLUDES TRADING ACCOUNT SECURITIES.						
9/ INCLUDES TRADING ACCOUNT SECURITIES.						
10/ NOT AVAILABLE ON A DISTRICT BASIS DUE TO CONFIDENTIALITY.						

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES
Banks with domestic assets of \$1 billion or more on December 31, 1977

H.4.2(504)C

	CHANGE SINCE		
	MARCH	MARCH	MARCH
	11, 1981	04, 1981	12, 1980

(IN MILLIONS OF DOLLARS)

	CHANGE SINCE		
	MARCH	MARCH	MARCH
	11, 1981	04, 1981	12, 1980

(IN MILLIONS OF DOLLARS)

A S S E T S

CASH ITEMS IN PROCESS OF COLLECTION	50,713	- 3,557	+ 2,097
DEMAND DEPOSITS DUE FROM BANKS IN THE U.S.	19,223	- 746	+ 1,939
ALL OTHER CASH AND DUE FROM DEPOSITORY INSTITUTIONS	28,779	+ 159	+ 3,046
TOTAL LOANS AND SECURITIES	516,007	- 5,395	+ 29,505
U.S. TREASURY SECURITIES-TOTAL	38,984	- 652	+ 5,424
TRADING ACCOUNT	7,787	- 686	+ 2,089
INVESTMENT ACCOUNT	31,197	+ 34	+ 3,335
MATURING IN:			
ONE YEAR OR LESS	8,523	+ 217	+ 1,563
OVER ONE THROUGH FIVE YEARS	19,384	- 170	+ 2,713
OVER FIVE YEARS	3,290	- 12	- 941
OTHER SECURITIES-TOTAL	70,973	- 587	+ 2,737
TRADING ACCOUNT	2,782	- 534	- 1,144
INVESTMENT ACCOUNT	68,192	- 52	+ 3,875
U.S. GOVERNMENT AGENCIES AND CORPORATIONS	14,851	- 56	+ 104
STATES AND POLITICAL SUBDIVISIONS	50,748	+ 35	+ 3,665
MATURING IN:			
ONE YEAR OR LESS	6,396	+ 77	+ 427
OVER ONE YEAR	44,352	- 43	+ 3,239
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	2,592	- 32	+ 105
FEDERAL FUNDS SOLD 1/	25,062	- 187	+ 3,061
TO COMMERCIAL BANKS	18,126	+ 376	+ 2,475
TO NONBANK BROKERS AND DEALERS IN SECURITIES	5,134	- 618	+ 1,256
TO OTHERS	1,801	+ 50	- 671
OTHER LOANS, GROSS	392,671	- 3,900	+ 18,219
COMMERCIAL AND INDUSTRIAL	160,275	- 1,040	+ 6,851
BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	3,499	- 194	- 456
ALL OTHER	156,777	- 845	+ 7,308
U.S. ADDRESSEES	149,887	- 808	+ 6,715
NON-U.S. ADDRESSEES	6,890	- 37	+ 592
REAL ESTATE LOANS	107,574	+ 168	+ 10,686
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	62,496	- 138	- 2,301
LOANS TO FINANCIAL INSTITUTIONS-TOTAL	36,588	- 658	+ 1,599
COMMERCIAL BANKS IN THE U.S.	8,314	- 105	+ 1,115
BANKS IN FOREIGN COUNTRIES	8,412	- 86	+ 1,894
SALES FINANCE, PERSONAL FINANCE COMPANIES, ETC.	9,264	- 340	- 27
OTHER FINANCIAL INSTITUTIONS	14,598	- 127	- 1,383
LOANS TO NONBANK BROKERS AND DEALERS IN SECURITIES	5,237	- 1,058	- 768
LOANS TO OTHERS FOR PURCHASING AND CARRYING			
SECURITIES 2/	2,046	+ 16	+ 104
LOANS TO FINANCE AGRICULTURAL PRODUCTION	5,227	- 9	+ 387
ALL OTHER LOANS	13,227	- 1,182	+ 1,659
LESS:			
UNEARNED INCOME	5,997	+ 34	- 638
LOAN LOSS RESERVE	5,696	+ 34	+ 566
OTHER LOANS, NET	380,978	- 3,968	+ 18,291
LEASE FINANCING RECEIVABLES	9,757	+ 24	+ 1,699
ALL OTHER ASSETS	87,398	+ 1,915	+ 22,107
TOTAL ASSETS	711,877	- 7,600	+ 60,393

1/ INCLUDES SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.
 2/ OTHER THAN FINANCIAL INSTITUTIONS AND BROKERS AND DEALERS.

NOTE: DATA MAY NOT BALANCE DUE TO ROUNDING

* - REVISED

** - PRELIMINARY

LI A B I L I T I E S

DEPOSITS-TOTAL	478,394	- 3,086	+ 43,497
DEMAND DEPOSITS-TOTAL	179,618	- 4,135	+ 155
MUTUAL SAVINGS BANKS	632	+ 16	+ 54
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	121,928	- 974	- 3,468
STATES AND POLITICAL SUBDIVISIONS	3,708	- 486	- 156
U.S. GOVERNMENT	1,834	- 1,128	+ 96
COMMERCIAL BANKS IN THE U.S.	35,026	- 1,780	+ 5,317
BANKS IN FOREIGN COUNTRIES	8,184	+ 1,106	- 749
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	1,612	- 275	+ 27
CERTIFIED AND OFFICERS' CHECKS	6,695	- 613	- 963
TIME AND SAVINGS DEPOSITS-TOTAL	298,776	+ 1,049	+ 43,342
SAVINGS DEPOSITS-TOTAL	70,839	+ 27	+ 4,179
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	67,147	+ 56	+ 4,362
PARTNERSHIPS AND CORPORATIONS OPERATED FOR PROFIT	3,156	+ 26	- 127
DOMESTIC GOVERNMENTAL UNITS	518	- 55	- 57
ALL OTHER	18	+ 1	+ 1
TIME DEPOSITS-TOTAL	227,937	+ 1,021	+ 39,163
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	195,184	+ 994	+ 37,782
STATES AND POLITICAL SUBDIVISIONS	18,682	- 34	- 2,053
U.S. GOVERNMENT	280	- 3	- 84
COMMERCIAL BANKS IN THE U.S.	7,727	+ 55	+ 2,177
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	6,064	+ 9	+ 1,342
LIABILITIES FOR BORROWED MONEY-TOTAL	123,903	- 4,085	+ 17,279
BORROWINGS FROM FEDERAL RESERVE BANKS	92	- 1,152	- 1,649
TREASURY TAX AND LOAN NOTES	1,596	- 689	+ 1,345
ALL OTHER LIABILITIES FOR BORROWED MONEY 3/	122,214	- 2,245	+ 17,582
OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBTURES	61,779	- 341	- 4,591
TOTAL LIABILITIES	664,076	- 7,512	+ 56,186
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 4/	47,801	- 88	+ 4,207

R E M A R K S

TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED 5/	505,260	- 5,598	+ 25,843
TOTAL LOANS, GROSS ADJUSTED 5/	395,293	- 4,358	+ 17,689
DEMAND DEPOSITS ADJUSTED 6/	92,045	+ 2,329	- 7,354
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	148,356	+ 429	+ 24,188
NEGOTIABLE CD'S	105,900	+ 465	+ 18,354
OTHER TIME DEPOSITS	42,456	- 36	+ 5,834
LOANS SOLD OUTRIGHT TO AFFILIATES-TOTAL 7/	2,746	+ 41	+ 186
COMMERCIAL AND INDUSTRIAL	1,834	+ 27	+ 187
OTHER	912	+ 15	- 2

3/ INCLUDES FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE; INFORMATION ON THESE LIABILITIES AT BANKS WITH ASSETS OF \$1 BILLION OR MORE ON DECEMBER 31, 1977 IS AVAILABLE ON THE REVISED H.5 STATISTICAL RELEASE.

4/ THIS IS NOT A MEASURE OF EQUITY CAPITAL FOR USE IN CAPITAL ADEQUACY ANALYSIS OR FOR OTHER ANALYTIC USES.

5/ EXCLUSIVE OF LOANS AND FEDERAL FUNDS TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.

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7/ LOANS SOLD ARE THOSE SOLD OUTRIGHT TO A BANK'S OWN FOREIGN BRANCHES, NONCONSOLIDATED NONBANK AFFILIATES OF THE BANK, THE BANK'S HOLDING COMPANY (IF NOT A BANK) AND NONCONSOLIDATED NONBANK SUBSIDIARIES OF THE HOLDING COMPANY.