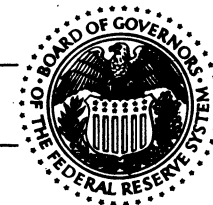


# FEDERAL RESERVE statistical release



THESE DATA ARE SCHEDULED FOR RELEASE EACH FRIDAY. THE EXACT TIME OF EACH RELEASE WILL BE ANNOUNCED, WHEN THE INFORMATION IS AVAILABLE, ON (202)462-3206.

H.4.2(504)

For release at 4:15 p.m. eastern time

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

July 22, 1988

In millions of dollars

	JULY 13, ** 1988	CHANGE SINCE		JULY 13, ** 1988	CHANGE SINCE	
		JULY 06, * 1988	JULY 15, * 1987		JULY 06, * 1988	JULY 15, * 1987
<b>ASSETS</b>						
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	110,562	-	7,297	-	4,809	
TOTAL LOANS, LEASES AND SECURITIES, NET	1,124,667	-	54,438	+	54,438	
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL	129,327	+	141	+	7,467	
TRADING ACCOUNT	16,386	-	559	+	476	
INVESTMENT ACCOUNT	112,942	+	701	+	6,991	
MORTGAGE-BACKED SECURITIES 1/	41,229	-	372		N/A	
ALL OTHER MATURING IN:						
ONE YEAR OR LESS	17,252	+	9		N/A	
OVER ONE THROUGH FIVE YEARS	44,478	+	684		N/A	
OVER FIVE YEARS	9,983	+	381		N/A	
OTHER SECURITIES-TOTAL	73,079	+	109	+	631	
TRADING ACCOUNT	1,737	-	71	+	1,168	
INVESTMENT ACCOUNT	71,342	+	181	-	1,799	
STATES AND POLITICAL SUBDIVISIONS	47,384	+	50	-	7,117	
MATURING IN:						
ONE YEAR OR LESS	5,177	-	30	-	1,506	
OVER ONE YEAR	42,206	+	78	-	5,613	
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	23,958	+	131	+	8,916	
OTHER TRADING ACCOUNT ASSETS	3,298	-	270	+	484	
FEDERAL FUNDS SOLD 2/	70,968	+	2,592	-	1,332	
TO COMMERCIAL BANKS	45,049	+	1,271	-	483	
TO NONBANK BROKERS AND DEALERS IN SECURITIES	17,643	+	874	-	1,289	
TO OTHERS	8,276	+	447	-	440	
OTHER LOANS AND LEASES, GROSS	888,484	-	4,888	+	47,811	
OTHER LOANS, GROSS	866,176	-	5,105	+	44,174	
COMMERCIAL AND INDUSTRIAL	299,134	-	3,027	+	13,564	
BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	1,997	-	183	-	186	
ALL OTHER	297,137	-	2,844	+	13,750	
U.S. ADDRESSEES	294,625	-	2,833	+	14,187	
NON-U.S. ADDRESSEES	2,512	-	10	-	438	
REAL ESTATE LOANS	282,284	+	1,160	+	30,669	
REVOLVING, HOME EQUITY	19,197	+	111	+	5,610	
ALL OTHER	263,087	+	1,049	+	25,059	
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	162,862	+	141	+	6,565	
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	50,373	-	733	-	548	
COMMERCIAL BANKS IN THE U.S.	22,911	+	392	+	464	
BANKS IN FOREIGN COUNTRIES	4,755	-	509	+	118	
NONBANK DEPOSITORY AND OTHER FINANCIAL	22,707	-	615	-	1,131	
LOANS FOR PURCHASING AND CARRYING SECURITIES	12,443	-	1,034	-	2,012	
LOANS TO FINANCE AGRICULTURAL PRODUCTION	5,706	+	42	+	24	
LOANS TO STATES AND POLITICAL SUBDIVISIONS	30,381	-	33	-	4,605	
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	1,948	-	27	-	1,069	
ALL OTHER LOANS	21,046	-	1,593	+	1,588	
LEASE FINANCING RECEIVABLES	22,308	+	217	+	3,637	
LESS:						
UNEARNED INCOME	4,850	+	4	-	73	
LOAN AND LEASE RESERVE 3/	35,641	-	101	+	698	
OTHER LOANS AND LEASES, NET	847,994	-	4,791	+	47,187	
ALL OTHER ASSETS	122,299	-	5,840	-	7,900	
TOTAL ASSETS	1,357,528	-	15,355	+	41,729	
<b>LIABILITIES</b>						
DEPOSITS-TOTAL	905,430	-	26,450	+	9,475	
DEMAND DEPOSITS-TOTAL	229,587	-	26,205	-	22,735	
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	184,999	-	13,491	-	12,122	
STATES AND POLITICAL SUBDIVISIONS	5,448	-	438	-	1,617	
U.S. GOVERNMENT	1,334	-	2,978	-	3,152	
DEPOSITORY INSTITUTIONS IN U.S.	20,750	-	6,441	-	6,154	
BANKS IN FOREIGN COUNTRIES	6,635	-	1,814	+	297	
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	6,570	-	236	-	456	
CERTIFIED AND OFFICERS' CHECKS	9,772	-	805	+	471	
TRANSACTION BALANCES OTHER THAN DEMAND						
DEPOSITS (ATS, NOW, SUPER NOW, TELEPHONE TRANSFERS)	72,840	-	1,609	+	5,384	
NONTRANSACTION BALANCES-TOTAL	603,002	+	1,364	+	26,824	
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	564,158	+	867	+	28,644	
STATES AND POLITICAL SUBDIVISIONS	28,248	+	320	-	956	
U.S. GOVERNMENT	1,048	+	10	+	89	
DEPOSITORY INSTITUTIONS IN U.S.	8,752	+	204	-	964	
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	795	-	18	+	12	
LIABILITIES FOR BORROWED MONEY-TOTAL	277,690	+	8,196	+	18,483	
BORROWINGS FROM FEDERAL RESERVE BANKS	8,732	+	6,132	+	8,712	
TREASURY TAX AND LOAN NOTES	12,032	+	4,365	-	7,735	
OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	256,926	-	2,301	+	17,506	
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/	84,910	+	2,237	+	4,857	
TOTAL LIABILITIES	1,268,029	-	16,018	+	32,814	
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/	89,499	+	664	+	8,915	
<b>MEMORANDA</b>						
TOTAL LOANS, LEASES AND INVESTMENTS, GROSS ADJUSTED 6/	1,097,198	-	3,977	+	55,081	
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/	891,493	-	3,958	+	46,499	
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	184,458	+	1,397	+	8,237	
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 7/	16,013	-	65	-	N/A	
LOANS SOLD OUTRIGHT TO AFFILIATES-TOTAL 8/	1,486	-	23	-	164	
COMMERCIAL AND INDUSTRIAL	1,031	-	23	-	105	
OTHER	455	-		-	59	
NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	254,964	-	576	+	482	

4/ 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 H-5 STATISTICAL RELEASE.

5/ THIS BALANCING ITEM IS NOT INTENDED AS A MEASURE OF EQUITY CAPITAL FOR USE IN CAPITAL ADEQUACY ANALYSIS OR FOR OTHER ANALYTIC USES.

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

7/ INCLUDES U.S. TREASURY SECURITIES WITH REMAINING MATURITIES OF ONE YEAR OR LESS THAT ARE REPORTED ABOVE IN TRADING AND INVESTMENT ACCOUNT.

8/ 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.

1/ INCLUDES U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.  
2/ INCLUDES SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.  
3/ INCLUDES ALLOCATED TRANSFER RISK RESERVE.

NOTE: DATA MAY NOT BALANCE DUE TO ROUNDING \* - REVISED \*\* - PRELIMINARY N/A - NOT AVAILABLE  
MON 7-11-88 MED 7-6-88 MED 6-29-88  
(IN BILLIONS OF DOLLARS)

NOTE: BASED ON DATA REPORTED BY BANKS THAT HAVE FOREIGN BRANCHES; NET BALANCES DUE TO THESE BRANCHES CREDIT EXTENDED TO U.S. RESIDENTS BY FOREIGN BRANCHES OF:  
MEMBER BANKS 18.6 18.5 19.0  
NEW YORK DISTRICT BANKS 12.9 12.9 13.4

NOTE: RECLASSIFICATIONS OF LOANS AND SECURITIES RECEIVED FROM REPORTING BANKS THIS WEEK HAD THE FOLLOWING EFFECTS ON THE H.4.2 AGGREGATE DATA:  
RICHMOND DISTRICT--BEGINNING WITH JULY 6 DATA, MORTGAGE-BACKED SECURITIES WERE REDUCED AND OTHER BONDS, CORPORATE STOCKS, AND SECURITIES WERE INCREASED ABOUT \$.2 BILLION; ATLANTA DISTRICT--BEGINNING JULY 6, REVOLVING HOME EQUITY LOANS WERE REDUCED AND ALL OTHER REAL ESTATE LOANS WERE INCREASED ABOUT \$.5 BILLION, AND THE JULY 13 DATA REFLECT A REDUCTION OF MORTGAGE-BACKED SECURITIES AND INCREASE IN U.S. TREASURY AND GOVERNMENT AGENCY SECURITIES MATURING IN OVER FIVE YEARS OF ABOUT \$.4 BILLION. THESE REVISIONS WILL BE CARRIED BACK TO THE BEGINNING OF THE YEAR IN THE NEAR FUTURE.

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

JULY 13, 1988

In millions of dollars

A S S E T S	Federal Reserve District						
	Boston	New York		Phila- delphia	Cleveland	Richmond	Atlanta
		district	city				
				**			
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	5,664	32,614	27,259	4,619	4,830	8,835	9,333
TOTAL LOANS, LEASES AND SECURITIES, NET 9/	66,868	285,188	218,624	47,592	70,994	112,926	107,080
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL 10/ TRADING ACCOUNT 10/ INVESTMENT ACCOUNT	--	--	--	--	--	--	--
MORTGAGE-BACKED SECURITIES 1/ ALL OTHER MATURING IN:	7,728	21,108	14,638	4,547	9,861	16,008	14,800
ONE YEAR OR LESS	2,697	7,048	5,511	711	3,835	7,318	5,985
OVER ONE THROUGH FIVE YEARS	1,026	3,638	2,187	708	1,225	2,645	1,917
OVER FIVE YEARS	3,669	7,468	4,747	2,691	4,615	4,728	5,404
OTHER SECURITIES-TOTAL 10/ TRADING ACCOUNT 10/ INVESTMENT ACCOUNT	334	2,955	2,193	437	186	1,316	1,495
STATES AND POLITICAL SUBDIVISIONS MATURING IN:	4,340	21,353	16,484	2,442	5,203	7,639	9,538
ONE YEAR OR LESS	2,676	15,568	12,713	1,452	3,083	5,488	7,011
OVER ONE YEAR	780	1,382	925	203	234	615	717
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	1,896	14,186	11,788	1,249	2,850	4,874	6,293
OTHER TRADING ACCOUNT ASSETS 10/ FEDERAL FUNDS SOLD 2/ TO COMMERCIAL BANKS	1,664	5,784	3,771	990	2,120	2,150	2,527
TO NONBANK BROKERS AND DEALERS IN SECURITIES	2,616	34,933	31,630	756	2,734	4,488	3,630
TO OTHERS	2,132	19,116	15,987	692	2,444	2,610	2,815
OTHER LOANS AND LEASES, GROSS	157	10,152	10,015	44	263	1,184	730
OTHER LOANS, GROSS	326	5,664	5,628	19	27	694	85
COMMERCIAL AND INDUSTRIAL BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	53,857	224,468	170,902	40,885	55,272	86,290	80,910
ALL OTHER	50,604	218,325	165,407	39,706	53,926	84,689	79,819
U.S. ADDRESSEES	20,163	78,535	57,133	14,361	21,244	24,639	22,440
NON-U.S. ADDRESSEES	45	792	461	173	160	196	26
REAL ESTATE LOANS	20,118	77,744	56,672	14,188	21,085	24,443	22,414
REVOLVING, HOME EQUITY	20,094	77,196	56,255	14,081	20,731	24,369	22,363
ALL OTHER	25	548	416	107	354	74	50
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	19,941	63,864	47,401	8,658	13,108	33,635	31,359
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	2,096	4,828	3,022	512	1,544	3,006	1,471
COMMERCIAL BANKS IN THE U.S.	17,844	59,036	44,379	8,147	11,564	30,628	29,888
BANKS IN FOREIGN COUNTRIES	6,754	30,041	20,926	10,785	12,471	17,357	18,775
NONBANK DEPOSITORY AND OTHER FINANCIAL	1,432	23,545	21,575	2,962	2,581	1,837	1,295
LOANS FOR PURCHASING AND CARRYING SECURITIES	73	13,378	12,379	1,194	1,036	806	472
LOANS TO FINANCE AGRICULTURAL PRODUCTION	58	2,996	2,935	290	272	21	35
LOANS TO STATES AND POLITICAL SUBDIVISIONS	1,301	7,170	6,261	1,478	1,272	1,010	788
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	182	5,416	4,958	164	763	553	338
LESS:	74	387	299	74	113	358	291
UNEARNED INCOME	1,004	8,251	6,754	2,062	2,431	4,875	4,366
LOAN AND LEASE RESERVE 3/ ALL OTHER ASSETS 11/ TOTAL ASSETS	28	745	627	224	544	42	45
	1,026	7,540	5,733	415	671	1,397	908
LEASE FINANCING RECEIVABLES	3,252	6,142	5,495	1,178	1,346	1,601	1,091
LIABILITIES							
DEPOSITS-TOTAL	47,897	227,130	169,678	37,020	57,256	92,197	93,339
DEMAND DEPOSITS-TOTAL	12,039	69,854	55,204	8,520	10,439	18,586	20,807
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	10,028	52,206	39,121	6,966	8,974	16,438	17,847
STATES AND POLITICAL SUBDIVISIONS	429	1,099	638	226	312	475	740
U.S. GOVERNMENT	66	252	176	87	63	115	159
DEPOSITORY INSTITUTIONS IN U.S.	1,041	5,050	4,670	951	739	1,092	1,546
BANKS IN FOREIGN COUNTRIES	130	5,603	5,422	87	40	56	52
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	2	534	488	2	1	74	6
CERTIFIED AND OFFICERS' CHECKS	344	5,111	4,689	201	310	436	457
TRANSACTION BALANCES OTHER THAN DEMAND DEPOSITS (ATS, NOW, SUPER NOW, TELEPHONE TRANSFERS)	3,336	12,884	8,772	2,735	4,405	8,929	10,065
NONTRANSACTION BALANCES-TOTAL	32,522	144,391	105,702	25,765	42,411	64,682	62,527
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	31,115	132,731	96,832	24,643	39,136	62,256	58,599
STATES AND POLITICAL SUBDIVISIONS	1,179	9,175	6,668	649	2,510	1,824	3,416
U.S. GOVERNMENT	10	40	40	2	276	138	204
DEPOSITORY INSTITUTIONS IN U.S.	210	2,139	1,858	470	489	428	306
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	6	306	303	1	--	36	1
LIABILITIES FOR BORROWED MONEY-TOTAL	21,859	84,950	72,381	12,470	17,149	24,577	18,036
BORROWINGS FROM FEDERAL RESERVE BANKS	415	3,905	3,815	--	--	--	--
TREASURY TAX AND LOAN NOTES	940	3,632	3,112	653	794	1,230	353
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/ OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	20,504	77,414	65,455	11,817	16,354	23,146	17,683
TOTAL LIABILITIES	3,561	37,298	32,330	2,118	3,957	4,110	3,215
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/ M E M O R A N D A	73,316	349,578	274,390	51,608	78,362	120,684	114,651
	4,671	31,845	25,920	3,588	4,652	7,849	8,302
TOTAL LOANS, LEASES & INVESTMENTS, GROSS ADJ. 6/ 9/	66,336	269,366	205,288	46,742	69,590	111,009	105,593
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/	54,268	226,905	174,164	39,754	54,526	87,362	81,254
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	10,657	49,837	37,785	6,272	13,434	18,099	16,358
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 12/	941	4,307	2,831	297	1,101	2,451	1,488
NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	15,152	66,349	50,547	11,310	15,614	23,716	25,457

SEE FOOTNOTES ON FIRST TABLE

- 9/ EXCLUDES TRADING ACCOUNT SECURITIES.  
 10/ NOT AVAILABLE ON A DISTRICT BASIS DUE TO CONFIDENTIALITY.  
 11/ INCLUDES TRADING ACCOUNT SECURITIES.  
 12/ INCLUDES U.S. TREASURY SECURITIES WITH REMAINING MATURITIES OF ONE YEAR OR LESS THAT ARE REPORTED ABOVE IN INVESTMENT ACCOUNT AND IN ALL OTHER ASSETS.

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

JULY 13, 1988

In millions of dollars

	Federal Reserve District					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>A S S E T S</b>						
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	10,697	3,029	1,717	2,132	3,472	23,619
TOTAL LOANS, LEASES AND SECURITIES, NET 9/	95,153	24,898	31,350	9,258	39,635	212,304
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL 10/	--	--	--	--	--	--
TRADING ACCOUNT 10/	--	--	--	--	--	--
INVESTMENT ACCOUNT	8,712	3,174	3,441	1,605	5,210	16,747
MORTGAGE-BACKED SECURITIES 1/	2,271	1,170	260	150	1,965	7,818
ALL OTHER MATURING IN:						
ONE YEAR OR LESS	1,370	621	49	761	522	2,770
OVER ONE THROUGH FIVE YEARS	4,774	1,311	862	595	2,574	5,787
OVER FIVE YEARS	297	72	2,270	99	149	372
OTHER SECURITIES-TOTAL 10/	--	--	--	--	--	--
TRADING ACCOUNT 10/	--	--	--	--	--	--
INVESTMENT ACCOUNT	7,117	1,716	1,949	831	1,829	7,385
STATES AND POLITICAL SUBDIVISIONS	3,632	1,260	848	514	961	4,889
MATURING IN:						
ONE YEAR OR LESS	288	136	29	86	60	648
OVER ONE YEAR	3,343	1,125	819	428	901	4,242
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	3,485	455	1,101	318	868	2,496
OTHER TRADING ACCOUNT ASSETS 10/	--	--	--	--	--	--
FEDERAL FUNDS SOLD 2/	6,088	1,078	764	684	2,191	11,005
TO COMMERCIAL BANKS	3,224	1,022	522	498	1,906	8,065
TO NONBANK BROKERS AND DEALERS IN SECURITIES	2,231	26	126	158	148	2,421
TO OTHERS	633	29	115	28	137	519
OTHER LOANS AND LEASES, GROSS	76,513	19,543	26,030	6,343	33,207	185,167
OTHER LOANS, GROSS	75,830	19,094	25,864	6,239	32,811	179,268
COMMERCIAL AND INDUSTRIAL	34,683	6,678	7,480	2,056	13,955	52,899
BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	229	104	15	6	109	143
ALL OTHER	34,454	6,574	7,465	2,050	13,845	52,756
U.S. ADDRESSEES	34,239	6,544	7,452	2,050	13,727	51,779
NON-U.S. ADDRESSEES	215	30	13	--	119	977
REAL ESTATE LOANS	16,902	5,392	2,663	1,908	11,256	73,598
REVOLVING, HOME EQUITY	818	397	207	109	--	4,208
ALL OTHER	16,084	4,995	2,456	1,799	11,256	69,390
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	9,114	4,003	12,844	1,023	1,838	37,856
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	8,359	861	715	172	2,210	4,404
COMMERCIAL BANKS IN THE U.S.	3,588	236	42	38	899	1,148
BANKS IN FOREIGN COUNTRIES	490	57	1	--	14	522
NONBANK DEPOSITORY AND OTHER FINANCIAL	4,282	568	672	133	1,297	2,734
LOANS FOR PURCHASING AND CARRYING SECURITIES	2,429	162	366	125	694	1,248
LOANS TO FINANCE AGRICULTURAL PRODUCTION	140	41	9	206	93	3,918
LOANS TO STATES AND POLITICAL SUBDIVISIONS	2,075	1,024	1,099	255	1,168	1,770
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	208	16	4	1	9	80
ALL OTHER LOANS	1,919	916	683	492	1,588	3,495
LEASE FINANCING RECEIVABLES	682	450	166	104	396	5,898
LESS:						
UNEARNED INCOME	62	219	101	18	93	684
LOAN AND LEASE RESERVE 3/	3,214	394	733	188	2,709	7,316
OTHER LOANS AND LEASES, NET	73,236	18,930	25,196	6,137	30,405	177,167
ALL OTHER ASSETS 11/	12,664	1,678	1,811	996	6,648	27,561
TOTAL ASSETS	118,514	29,605	34,878	12,386	49,754	263,484
<b>L I A B I L I T I E S</b>						
DEPOSITS-TOTAL	73,144	21,300	15,493	8,727	24,068	207,800
DEMAND DEPOSITS-TOTAL	19,262	5,345	3,050	3,190	6,913	51,581
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	14,918	3,889	2,514	2,061	5,200	43,957
STATES AND POLITICAL SUBDIVISIONS	507	72	72	155	103	1,358
U.S. GOVERNMENT	113	48	14	28	45	343
DEPOSITORY INSTITUTIONS IN U.S.	2,910	1,221	377	873	1,369	3,579
BANKS IN FOREIGN COUNTRIES	163	7	30	17	62	388
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	16	1	--	--	2	14
CERTIFIED AND OFFICERS' CHECKS	635	107	42	55	132	1,940
TRANSACTION BALANCES OTHER THAN DEMAND						
DEPOSITS (ATS, NOW, SUPER NOW, TELEPHONE TRANSFERS)	3,832	2,224	1,207	646	1,505	21,073
NONTRANSACTION BALANCES-TOTAL	50,051	13,731	11,236	4,891	15,650	135,145
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	46,156	12,480	10,865	4,139	11,463	130,575
STATES AND POLITICAL SUBDIVISIONS	2,428	660	161	340	1,911	3,995
U.S. GOVERNMENT	46	74	--	18	11	230
DEPOSITORY INSTITUTIONS IN U.S.	1,378	518	209	228	2,223	154
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	44	--	--	167	42	192
LIABILITIES FOR BORROWED MONEY-TOTAL	26,097	5,209	15,139	2,511	22,838	27,054
BORROWINGS FROM FEDERAL RESERVE BANKS	347	--	--	40	2,625	1,400
TREASURY TAX AND LOAN NOTES	1,539	228	77	127	1,151	1,306
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/	24,211	4,980	15,062	2,344	19,061	24,349
OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	12,113	1,103	2,346	262	1,535	13,292
TOTAL LIABILITIES	111,354	27,612	32,977	11,500	48,441	248,146
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/	7,160	1,993	1,900	886	1,313	15,338
<b>M E M O R A N D A</b>						
TOTAL LOANS, LEASES & INVESTMENTS, GROSS ADJ. 6/ 9/	91,617	24,252	31,620	8,928	39,632	211,091
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/	75,789	19,362	26,230	6,492	32,593	186,959
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	17,444	4,571	6,702	1,787	9,226	30,070
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 12/	1,106	520	70	761	547	2,425
NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	18,823	3,771	2,313	1,951	3,267	67,240

SEE FOOTNOTES ON FIRST TABLE

- 9/ EXCLUDES TRADING ACCOUNT SECURITIES.  
 10/ NOT AVAILABLE ON A DISTRICT BASIS DUE TO CONFIDENTIALITY.  
 11/ INCLUDES TRADING ACCOUNT SECURITIES.  
 12/ INCLUDES U.S. TREASURY SECURITIES WITH REMAINING MATURITIES OF ONE YEAR OR LESS THAT ARE REPORTED ABOVE IN INVESTMENT ACCOUNT AND IN ALL OTHER ASSETS.

