

# 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)452-3206.

H.4.2(504)

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

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

October 21, 1988

In millions of dollars

	OCT. 12, ** 1988	CHANGE SINCE		OCT. 12, ** 1988	OCT. 05, * 1988	OCT. 14, * 1987		OCT. 12, ** 1988	CHANGE SINCE		OCT. 14, * 1987	
		OCT. 05, * 1988	OCT. 14, * 1987						OCT. 05, * 1988	OCT. 14, * 1987		
<b>ASSETS</b>												
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	119,024	+ 14,083	- 7,090									
TOTAL LOANS, LEASES AND SECURITIES, NET	1,133,189	+ 4,941	+ 53,769									
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL	132,680	+ 530	+ 11,004									
TRADING ACCOUNT	18,464	+ 995	+ 6,046									
INVESTMENT ACCOUNT	114,216	+ 465	+ 4,959									
MORTGAGE-BACKED SECURITIES 1/	44,337	- 28	N/A									
ALL OTHER MATURING IN:												
ONE YEAR OR LESS	19,226	+ 16	N/A									
OVER ONE THROUGH FIVE YEARS	41,550	- 282	N/A									
OVER FIVE YEARS	9,105	- 171	N/A									
OTHER SECURITIES-TOTAL	72,778	+ 17	+ 253									
TRADING ACCOUNT	1,564	- 172	+ 810									
INVESTMENT ACCOUNT	71,214	+ 188	+ 1,063									
STATES AND POLITICAL SUBDIVISIONS	46,236	- 57	+ 6,645									
MATURING IN:												
ONE YEAR OR LESS	5,430	- 22	- 778									
OVER ONE YEAR	40,806	- 35	+ 5,867									
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	24,978	+ 245	+ 7,708									
OTHER TRADING ACCOUNT ASSETS	3,564	+ 97	+ 396									
FEDERAL FUNDS SOLD 2/	66,519	- 6,454	- 1,076									
TO COMMERCIAL BANKS	42,376	- 6,976	- 87									
TO NONBANK BROKERS AND DEALERS IN SECURITIES	16,339	+ 1,271	- 1,855									
TO OTHERS	7,804	- 750	+ 692									
OTHER LOANS AND LEASES, GROSS	897,665	+ 597	+ 43,165									
COMMERCIAL AND INDUSTRIAL	874,505	+ 700	+ 39,091									
BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	298,655	+ 23	+ 12,563									
ALL OTHER	1,682	+ 9	- 592									
U.S. ADDRESSEES	296,973	- 32	+ 13,155									
NON-U.S. ADDRESSEES	294,723	- 3	+ 13,821									
REAL ESTATE LOANS	2,250	- 29	- 666									
REVOLVING, HOME EQUITY	292,188	+ 525	+ 30,300									
ALL OTHER	20,697	+ 72	+ 5,395									
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	271,491	+ 453	+ 24,905									
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	164,178	- 685	+ 6,046									
COMMERCIAL BANKS IN THE U.S.	49,304	+ 1,628	+ 589									
BANKS IN FOREIGN COUNTRIES	22,357	+ 785	+ 689									
NONBANK DEPOSITORY AND OTHER FINANCIAL	4,816	+ 880	- 922									
LOANS FOR PURCHASING AND CARRYING SECURITIES	22,131	- 37	- 355									
LOANS TO FINANCE AGRICULTURAL PRODUCTION	12,369	- 112	- 3,767									
LOANS TO STATES AND POLITICAL SUBDIVISIONS	5,588	- 26	- 248									
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	29,474	- 72	- 4,707									
ALL OTHER LOANS	2,198	+ 4	- 766									
LEASE FINANCING RECEIVABLES	20,550	- 539	+ 258									
LESS:	23,160	- 103	+ 4,074									
UNEARNED INCOME	4,968	+ 12	+ 63									
LOAN AND LEASE RESERVE 3/	35,028	+ 284	- 90									
OTHER LOANS AND LEASES, NET	857,668	+ 868	+ 43,192									
ALL OTHER ASSETS	133,907	+ 381	+ 7,523									
TOTAL ASSETS	1,386,120	+ 9,522	+ 54,202									
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 10-10-88 WED 10-5-88 MED 9-28-88 (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:	-24.1	-26.5	-13.7									
MEMBER BANKS	22.1	21.5	21.7									
NEW YORK DISTRICT BANKS	15.7	15.5	15.7									
<b>LIABILITIES</b>												
DEPOSITS-TOTAL	929,601	+ 6,668	+ 34,459									
DEMAND DEPOSITS-TOTAL	238,648	+ 6,472	- 11,137									
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	189,106	+ 7,222	- 7,452									
STATES AND POLITICAL SUBDIVISIONS	5,304	- 683	- 550									
U.S. GOVERNMENT	2,412	- 2,706	+ 393									
DEPOSITORY INSTITUTIONS IN U.S.	25,450	+ 2,233	- 2,048									
BANKS IN FOREIGN COUNTRIES	6,760	+ 644	- 524									
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	660	- 208	- 316									
CERTIFIED AND OFFICERS' CHECKS	8,956	- 30	- 658									
TRANSACTION BALANCES OTHER THAN DEMAND DEPOSITS (ATS, NOW, SUPER NOW, TELEPHONE TRANSFERS)	73,331	- 589	+ 4,795									
NONTRANSACTION BALANCES-TOTAL	617,622	+ 785	+ 40,802									
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	577,379	+ 748	+ 41,711									
STATES AND POLITICAL SUBDIVISIONS	30,540	+ 132	+ 1,438									
U.S. GOVERNMENT	872	- 18	+ 29									
DEPOSITORY INSTITUTIONS IN U.S.	7,980	- 68	- 2,424									
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	851	- 9	+ 48									
LIABILITIES FOR BORROWED MONEY-TOTAL	279,971	+ 1,729	+ 16,304									
BORROWINGS FROM FEDERAL RESERVE BANKS	1,750	+ 2,880	+ 1,190									
TREASURY TAX AND LOAN NOTES	16,741	+ 2,909	- 2,239									
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/	261,480	+ 1,700	+ 17,552									
OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	83,619	+ 21	- 5,033									
TOTAL LIABILITIES	1,293,191	+ 8,418	+ 45,730									
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/	92,930	+ 1,105	+ 8,474									
<b>MEMORANDA</b>												
TOTAL LOANS, LEASES AND INVESTMENTS, GROSS ADJUSTED 6/	1,108,453	+ 978	+ 52,967									
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/	899,451	+ 333	+ 41,314									
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	193,791	- 531	+ 14,690									
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 7/	18,715	- 227	N/A									
LOANS SOLD OUTRIGHT TO AFFILIATES-TOTAL 8/	1,307	+ 4	- 498									
COMMERCIAL AND INDUSTRIAL	879	+ 4	- 467									
OTHER	428	+ 4	- 30									
NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	252,022	+ 826	+ 3,287									
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.												

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

OCT. 12, 1988

In millions of dollars

	Federal Reserve District						
	Boston	New York		Phila- delphia	Cleveland	Richmond	Atlanta
		district	city				
<b>A S S E T S</b>							
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	5,633	31,264	25,269	4,644	5,995	9,448	10,550
TOTAL LOANS, LEASES AND SECURITIES, NET 9/	69,214	281,479	212,689	48,449	71,372	114,688	108,402
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL 10/ TRADING ACCOUNT 10/ INVESTMENT ACCOUNT	7,620	21,744	15,074	4,518	9,623	15,903	14,605
MORTGAGE-BACKED SECURITIES 1/ ALL OTHER MATURING IN:	2,684	7,904	5,905	690	3,951	7,714	6,409
ONE YEAR OR LESS	1,178	3,873	2,337	997	1,541	2,249	2,143
OVER ONE THROUGH FIVE YEARS	3,442	7,357	4,760	2,411	3,814	4,271	4,891
OVER FIVE YEARS	317	2,610	2,070	420	317	1,668	1,161
OTHER SECURITIES-TOTAL 10/ TRADING ACCOUNT 10/ INVESTMENT ACCOUNT	4,311	22,241	17,165	2,447	5,429	7,651	9,277
STATES AND POLITICAL SUBDIVISIONS MATURING IN:	2,632	15,580	12,703	1,452	2,996	5,430	6,642
ONE YEAR OR LESS	784	1,751	1,230	196	266	606	555
OVER ONE YEAR	1,848	13,830	11,473	1,257	2,730	4,824	6,087
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	1,680	6,660	4,462	994	2,433	2,220	2,635
OTHER TRADING ACCOUNT ASSETS 10/ FEDERAL FUNDS SOLD 2/ TO COMMERCIAL BANKS	3,283	28,292	25,200	1,032	2,352	4,687	3,768
TO NONBANK BROKERS AND DEALERS IN SECURITIES	2,872	13,896	10,937	938	1,967	3,081	2,873
TO OTHERS	143	8,997	8,866	79	375	1,091	818
OTHER LOANS AND LEASES, GROSS	268	5,398	5,397	15	9	515	77
OTHER LOANS, GROSS	55,534	225,800	170,171	41,545	55,839	87,909	82,599
COMMERCIAL AND INDUSTRIAL BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	52,166	219,597	164,674	40,306	54,420	86,152	81,493
ALL OTHER	20,962	78,680	56,371	14,630	22,335	24,924	22,359
U.S. ADDRESSEES	38	731	376	141	169	76	23
NON-U.S. ADDRESSEES	20,925	77,949	55,995	14,489	22,166	24,848	22,336
REAL ESTATE LOANS	20,908	77,454	55,606	14,375	21,827	24,778	22,288
REVOLVING, HOME EQUITY	17	494	388	114	339	69	48
ALL OTHER	20,771	66,462	49,225	9,030	13,410	35,112	32,562
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	2,295	5,100	3,128	502	1,622	3,230	1,546
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	18,476	61,362	46,097	8,528	11,788	31,882	31,016
COMMERCIAL BANKS IN THE U.S.	6,700	30,012	20,529	11,029	12,001	17,292	19,357
BANKS IN FOREIGN COUNTRIES	1,298	23,334	21,106	2,708	3,326	1,750	1,369
NONBANK DEPOSITORY AND OTHER FINANCIAL	76	12,946	11,633	1,049	875	608	553
LOANS FOR PURCHASING AND CARRYING SECURITIES	90	3,269	3,207	172	305	23	30
LOANS TO FINANCE AGRICULTURAL PRODUCTION	1,131	7,119	6,265	1,487	1,146	1,119	786
LOANS TO STATES AND POLITICAL SUBDIVISIONS	169	4,840	4,433	214	812	494	408
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	76	310	222	83	109	290	321
ALL OTHER LOANS	875	8,116	6,647	2,002	2,285	4,762	4,253
LEASE FINANCING RECEIVABLES	26	834	722	225	496	44	54
LESS:	1,289	7,008	5,420	385	646	1,483	908
UNEARNED INCOME	3,368	6,203	5,496	1,239	1,418	1,757	1,107
LOAN AND LEASE RESERVE 3/ OTHER LOANS AND LEASES, NET	247	2,124	1,621	169	322	329	638
ALL OTHER ASSETS 11/ TOTAL ASSETS	1,287	14,474	13,300	924	1,548	1,133	1,210
	54,000	209,202	155,251	40,452	53,969	86,448	80,752
	5,455	73,304	64,117	2,517	7,001	7,407	6,721
	80,302	386,047	302,076	55,610	84,368	131,544	125,673
<b>L I A B I L I T I E S</b>							
DEPOSITS-TOTAL	49,938	232,552	172,949	37,683	59,924	94,192	96,322
DEMAND DEPOSITS-TOTAL	12,586	70,608	55,792	8,676	11,297	18,797	21,998
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	10,512	52,227	39,229	6,833	8,926	16,503	18,402
STATES AND POLITICAL SUBDIVISIONS	310	1,044	590	239	332	390	802
U.S. GOVERNMENT	82	378	245	105	729	164	228
DEPOSITORY INSTITUTIONS IN U.S.	1,171	6,514	6,063	1,212	926	1,104	2,011
BANKS IN FOREIGN COUNTRIES	177	5,694	5,503	72	37	58	47
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	1	546	510	3	4	80	2
CERTIFIED AND OFFICERS' CHECKS	331	4,203	3,651	212	343	498	506
TRANSACTION BALANCES OTHER THAN DEMAND DEPOSITS (ATS, NOW, SUPER NOW, TELEPHONE TRANSFERS)	3,352	12,878	8,618	2,741	4,426	9,048	10,164
NONTRANSACTION BALANCES-TOTAL	36,001	149,066	108,539	26,266	44,201	66,348	64,160
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	32,342	136,141	98,674	25,168	40,489	63,900	60,141
STATES AND POLITICAL SUBDIVISIONS	1,455	10,445	7,703	678	2,901	1,824	3,417
U.S. GOVERNMENT	12	27	27	3	275	133	106
DEPOSITORY INSTITUTIONS IN U.S.	192	2,143	1,826	417	536	433	489
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	---	310	309	---	---	58	8
LIABILITIES FOR BORROWED MONEY-TOTAL	21,591	84,595	72,082	12,445	16,276	24,792	17,086
BORROWINGS FROM FEDERAL RESERVE BANKS	---	---	---	---	---	---	---
TREASURY TAX AND LOAN NOTES	1,164	5,318	4,728	849	887	1,472	583
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/ OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	20,427	79,277	67,354	11,596	15,390	23,320	16,503
TOTAL LIABILITIES	3,967	35,791	30,118	1,867	3,234	4,524	3,780
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/ MEMORANDA	75,497	352,939	275,149	51,995	79,435	123,508	117,188
	4,805	33,108	26,927	3,615	4,933	8,037	8,485
TOTAL LOANS, LEASES & INVESTMENTS, GROSS ADJ. 6/ 9/	67,799	271,235	205,039	47,555	70,400	112,461	106,824
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/	55,868	227,250	172,800	40,590	55,348	88,907	82,942
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	11,033	53,170	40,030	6,974	14,598	18,937	17,776
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 12/	1,150	4,932	3,346	569	1,394	1,948	1,732
NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	14,954	64,858	49,385	10,794	15,328	23,575	24,875

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)**

OCT. 12, 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	11,959	3,747	2,236	2,315	4,064	27,169
TOTAL LOANS, LEASES AND SECURITIES, NET 9/	96,701	24,634	32,402	9,317	38,415	214,543
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL 10/	--	--	--	--	--	--
TRADING ACCOUNT 10/	--	--	--	--	--	--
INVESTMENT ACCOUNT	8,963	2,990	3,620	1,501	6,122	17,006
MORTGAGE-BACKED SECURITIES 1/	2,860	1,131	582	157	1,724	8,531
ALL OTHER MATURING IN:						
ONE YEAR OR LESS	1,675	458	50	741	1,059	3,262
OVER ONE THROUGH FIVE YEARS	4,159	1,331	1,363	498	3,199	4,813
OVER FIVE YEARS	269	70	1,626	105	140	400
OTHER SECURITIES-TOTAL 10/	--	--	--	--	--	--
TRADING ACCOUNT 10/	--	--	--	--	--	--
INVESTMENT ACCOUNT	6,469	1,793	1,871	813	1,614	7,298
STATES AND POLITICAL SUBDIVISIONS	3,620	1,262	784	503	837	4,497
MATURING IN:						
ONE YEAR OR LESS	295	126	11	81	42	717
OVER ONE YEAR	3,325	1,136	773	422	795	3,780
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	2,849	530	1,087	310	777	2,801
OTHER TRADING ACCOUNT ASSETS 10/	--	--	--	--	--	--
FEDERAL FUNDS SOLD 2/	7,365	1,093	720	948	2,974	10,004
TO COMMERCIAL BANKS	4,809	1,056	381	712	2,861	6,928
TO NONBANK BROKERS AND DEALERS IN SECURITIES	2,005	17	250	210	52	2,302
TO OTHERS	551	20	89	26	61	774
OTHER LOANS AND LEASES, GROSS	77,114	19,341	26,993	6,272	30,776	187,941
OTHER LOANS, GROSS	76,264	18,884	26,828	6,167	30,362	181,865
COMMERCIAL AND INDUSTRIAL	35,215	6,451	7,341	1,986	12,816	50,955
BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	252	43	6	6	78	120
ALL OTHER	34,964	6,408	7,335	1,981	12,738	50,835
U.S. ADDRESSEES	34,754	6,379	7,322	1,981	12,598	50,058
NON-U.S. ADDRESSEES	210	29	13	--	139	777
REAL ESTATE LOANS	17,392	5,570	2,690	1,901	10,364	76,922
REVOLVING, HOME EQUITY	902	432	235	111	--	4,723
ALL OTHER	16,491	5,138	2,456	1,791	10,364	72,200
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	8,902	3,877	13,881	1,049	1,575	38,503
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	7,806	907	747	161	2,289	4,609
COMMERCIAL BANKS IN THE U.S.	3,275	215	57	34	1,169	1,499
BANKS IN FOREIGN COUNTRIES	346	56	1	--	18	506
NONBANK DEPOSITORY AND OTHER FINANCIAL	4,185	636	689	127	1,101	2,604
LOANS FOR PURCHASING AND CARRYING SECURITIES	2,745	236	357	100	692	1,400
LOANS TO FINANCE AGRICULTURAL PRODUCTION	110	66	8	211	146	3,856
LOANS TO STATES AND POLITICAL SUBDIVISIONS	2,007	972	1,079	246	1,100	1,778
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	245	16	2	1	9	246
ALL OTHER LOANS	1,843	788	723	511	1,370	3,595
LEASE FINANCING RECEIVABLES	850	458	165	105	414	6,076
LESS:						
UNEARNED INCOME	51	216	109	17	63	683
LOAN AND LEASE RESERVE 3/	3,159	367	693	202	3,008	7,024
OTHER LOANS AND LEASES, NET	73,903	18,758	26,192	6,053	27,705	180,234
ALL OTHER ASSETS 11/	14,499	1,749	2,060	818	6,432	29,514
<b>TOTAL ASSETS</b>	<b>123,160</b>	<b>30,130</b>	<b>36,699</b>	<b>12,450</b>	<b>48,911</b>	<b>271,226</b>
<b>L I A B I L I T I E S</b>						
DEPOSITS-TOTAL	76,493	21,819	16,465	9,259	22,530	212,423
DEMAND DEPOSITS-TOTAL	20,505	5,768	3,432	3,590	7,084	54,507
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	15,478	3,872	2,782	2,123	5,334	46,111
STATES AND POLITICAL SUBDIVISIONS	422	80	70	133	59	1,422
U.S. GOVERNMENT	183	59	16	24	1	443
DEPOSITORY INSTITUTIONS IN U.S.	3,642	1,638	503	1,228	1,516	3,986
BANKS IN FOREIGN COUNTRIES	147	9	20	24	52	421
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	7	--	--	--	2	15
CERTIFIED AND OFFICERS' CHECKS	625	109	41	58	120	1,909
TRANSACTION BALANCES OTHER THAN DEMAND DEPOSITS (ATS, NOW, SUPER NOW, TELEPHONE TRANSFERS)	3,835	2,204	1,093	647	1,497	21,447
NONTRANSACTION BALANCES-TOTAL	52,154	13,846	11,939	5,022	13,949	136,669
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	47,832	12,832	11,569	4,238	10,675	132,052
STATES AND POLITICAL SUBDIVISIONS	2,974	614	148	358	1,639	4,088
U.S. GOVERNMENT	45	73	--	21	18	159
DEPOSITORY INSTITUTIONS IN U.S.	1,267	328	222	234	1,575	144
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	36	--	--	170	42	226
LIABILITIES FOR BORROWED MONEY-TOTAL	27,648	5,272	15,660	2,125	23,781	28,699
BORROWINGS FROM FEDERAL RESERVE BANKS	--	--	--	--	1,750	--
TREASURY TAX AND LOAN NOTES	2,164	327	456	182	1,939	1,400
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/	25,484	4,945	15,204	1,943	20,092	27,299
OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	11,470	1,009	2,603	229	1,079	14,065
TOTAL LIABILITIES	115,611	28,100	34,728	11,614	47,390	255,186
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/	7,548	2,030	1,970	836	1,521	16,040
<b>M E M O R A N D A</b>						
TOTAL LOANS, LEASES AND INVESTMENTS, GROSS ADJ. 6/ 9/	91,828	23,947	32,766	8,789	37,455	213,822
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/	76,396	19,163	27,275	6,474	29,719	189,518
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	19,930	4,361	7,246	1,890	7,484	30,390
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 12/	1,595	331	89	676	1,107	3,192
NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	18,081	3,706	2,318	1,985	3,478	68,070

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.

