

FEDERAL RESERVE statistical release



H.4.2 (504)

FOR IMMEDIATE RELEASE
JANUARY 13, 1989

Data for January 4, 1989 show changes computed from December 28, 1988. Levels for January 4 include adjustments for mergers and other structural changes that occurred in 1988. These adjustments were not included in any data published in 1988, so as to maintain comparability from week to week.

On the release for data as of January 4, (but not on the release for data as of December 28), the adjustments have been added to the week-ago and year-ago levels before the changes were calculated. This procedure is performed automatically whenever a change is computed between dates in different years so as to maintain comparability for users of the H.4.2 release. The amounts of the adjustments for each item are shown in the attached tables.

Adjustment data will also be published separately in a future Federal Reserve Bulletin.

H.4.2 data for December 28, 1988 are being republished to include revisions made since these data were published one week ago.

On this release, data for January 4, 1989 also reflect a new panel of 65 large U.S. branches and agencies of foreign banks. In addition, loans secured by real estate at these institutions now appear as a separate item. These loans were included previously in all other loans. Estimates of the week-ago and year-ago changes for this new group of banks will be available shortly.

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

January 13, 1989

In millions of dollars

	JAN. 04, ** 1989	CHANGE SINCE		JAN. 04, ** 1989	JAN. 04, ** 1989	CHANGE SINCE		JAN. 06, * 1988
		DEC. 28, * 1988	JAN. 06, * 1988			DEC. 28, * 1988	JAN. 06, * 1988	
ASSETS								
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	141,089	+ 13,485	+ 26,239					
TOTAL LOANS, LEASES AND SECURITIES, NET	1,177,214	+ 2,186	+ 81,066					
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL	131,386	+ 652	+ 4,318					
TRADING ACCOUNT	14,624	+ 595	+ 1,867					
INVESTMENT ACCOUNT	116,762	+ 57	+ 2,451					
MORTGAGE-BACKED SECURITIES 1/	47,409	+ 206	+ 7,988					
ALL OTHER MATURING IN:								
ONE YEAR OR LESS	21,081	+ 188	+ 4,331					
OVER ONE THROUGH FIVE YEARS	40,428	- 285	- 6,977					
OVER FIVE YEARS	7,844	- 52	- 2,891					
OTHER SECURITIES-TOTAL	73,260	+ 106	- 1,469					
TRADING ACCOUNT	1,485	- 143	- 965					
INVESTMENT ACCOUNT	71,775	+ 249	- 505					
STATES AND POLITICAL SUBDIVISIONS	45,217	- 229	- 6,257					
MATURING IN:								
ONE YEAR OR LESS	4,949	- 9	- 1,386					
OVER ONE YEAR	40,267	- 222	- 4,871					
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	26,558	+ 479	+ 5,752					
OTHER TRADING ACCOUNT ASSETS	3,521	- 70	+ 661					
FEDERAL FUNDS SOLD 2/	77,486	+ 1,915	+ 10,411					
TO COMMERCIAL BANKS	53,062	+ 2,756	+ 7,778					
TO NONBANK BROKERS AND DEALERS IN SECURITIES	16,344	- 357	+ 1,319					
TO OTHERS	8,080	- 483	+ 1,314					
OTHER LOANS AND LEASES, GROSS	931,371	- 1,665	+ 65,709					
OTHER LOANS, GROSS	907,345	- 1,798	+ 62,234					
COMMERCIAL AND INDUSTRIAL BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	307,534	+ 1,280	+ 17,015					
ALL OTHER	1,961	+ 138	+ 102					
U.S. ADDRESSEES	305,574	+ 1,143	+ 16,914					
NON-U.S. ADDRESSEES	303,371	+ 1,301	+ 17,687					
REAL ESTATE LOANS	2,202	- 159	- 774					
REVOLVING, HOME EQUITY	307,967	- 196	+ 59,197					
ALL OTHER	22,085	+ 93	+ 5,488					
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	285,882	- 288	+ 33,709					
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	172,827	+ 364	+ 11,432					
COMMERCIAL BANKS IN THE U.S.	47,409	- 1,286	- 3,663					
BANKS IN FOREIGN COUNTRIES	21,240	- 1,029	- 1,107					
NONBANK DEPOSITORY AND OTHER FINANCIAL	3,803	+ 161	- 1,437					
LOANS FOR PURCHASING AND CARRYING SECURITIES	22,366	- 418	- 1,119					
LOANS TO FINANCE AGRICULTURAL PRODUCTION	12,263	- 1,737	+ 395					
LOANS TO FINANCE POLITICAL SUBDIVISIONS	5,790	+ 153	+ 199					
LOANS TO STATES AND POLITICAL SUBDIVISIONS	28,486	- 599	- 4,220					
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	2,086	+ 132	+ 795					
ALL OTHER LOANS	22,983	+ 92	+ 2,673					
LEASE FINANCING RECEIVABLES	24,026	+ 133	+ 3,475					
LESS:								
UNEARNED INCOME	4,991	- 24	+ 317					
LOAN AND LEASE RESERVE 3/	34,820	- 1,223	- 1,753					
OTHER LOANS AND LEASES, NET	891,560	- 417	+ 67,144					
ALL OTHER ASSETS	135,227	+ 692	+ 8,285					
TOTAL ASSETS	1,453,530	+ 16,362	+115,589					
LIABILITIES								
DEPOSITS-TOTAL	1,006,049	+ 28,517	+ 95,211					
DEMAND DEPOSITS-TOTAL	271,444	+ 19,058	+ 19,507					
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	214,411	+ 14,515	+ 20,523					
STATES AND POLITICAL SUBDIVISIONS	8,152	+ 1,010	+ 1,179					
U.S. GOVERNMENT	2,591	- 219	- 2,388					
DEPOSITORY INSTITUTIONS IN U.S.	28,601	+ 4,272	+ 2,420					
BANKS IN FOREIGN COUNTRIES	7,149	+ 441	+ 1,412					
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	815	- 170	- 39					
CERTIFIED AND OFFICERS' CHECKS	9,725	- 790	- 775					
TRANSACTION BALANCES OTHER THAN DEMAND DEPOSITS (ATS, NOM, SUPER NOM, TELEPHONE TRANSFERS)	82,632	+ 4,461	+ 9,730					
NONTRANSACTION BALANCES-TOTAL	651,972	+ 4,996	+ 65,973					
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	611,084	+ 5,401	+ 65,742					
STATES AND POLITICAL SUBDIVISIONS	30,962	- 246	+ 2,309					
U.S. GOVERNMENT	932	- 21	+ 35					
DEPOSITORY INSTITUTIONS IN U.S.	8,323	- 132	- 1,975					
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	672	- 5	- 137					
LIABILITIES FOR BORROWED MONEY-TOTAL	263,708	- 6,406	+ 7,196					
BORROWINGS FROM FEDERAL RESERVE BANKS	1,580	+ 545	+ 1,020					
TREASURY TAX AND LOAN NOTES	3,208	- 17,841	- 3,415					
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/	258,920	+ 10,890	+ 9,591					
OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	88,742	- 6,312	+ 2,610					
TOTAL LIABILITIES	1,358,499	+ 15,799	+105,017					
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/	95,031	+ 564	+ 10,572					
MEMORANDA								
TOTAL LOANS, LEASES AND INVESTMENTS, GROSS ADJUSTED 6/	1,142,722	- 789	+ 72,958					
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/	934,555	- 1,476	+ 69,448					
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	204,333	+ 115	+ 21,601					
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 7/	18,551	- 442	+ 2,743					
LOANS SOLD OUTRIGHT TO AFFILIATES-TOTAL 8/	1,461	+ 81	+ 409					
COMMERCIAL AND INDUSTRIAL	1,115	+ 86	+ 279					
OTHER	346	- 4	+ 130					
NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	259,473	+ 3,424	+ 11,339					
<p>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.S. STATISTICAL RELEASE.</p> <p>5/ THIS BALANCING ITEM IS NOT INTENDED AS A MEASURE OF EQUITY CAPITAL FOR USE IN CAPITAL ADEQUACY ANALYSIS OR FOR OTHER ANALYTIC USES.</p> <p>6/ EXCLUSIVE OF LOANS AND FEDERAL FUNDS TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.</p> <p>7/ INCLUDES U.S. TREASURY SECURITIES WITH REMAINING MATURITIES OF ONE YEAR OR LESS THAT ARE REPORTED ABOVE IN TRADING AND INVESTMENT ACCOUNT.</p> <p>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.</p>								
NOTE: DATA MAY NOT BALANCE DUE TO ROUNDING * - REVISED ** - PRELIMINARY N/A - NOT AVAILABLE								
	MON	1-2-89	WED	12-28-88	WED	12-21-88		
		(IN BILLIONS OF DOLLARS)						
NOTE: BASED ON DATA REPORTED BY BANKS THAT HAVE FOREIGN BRANCHES; NET BALANCES DUE TO THESE BRANCHES		-22.5		-17.1		-25.3		
CREDIT EXTENDED TO U.S. RESIDENTS BY FOREIGN BRANCHES OF:								
MEMBER BANKS		19.2		19.7		20.8		
NEW YORK DISTRICT BANKS		13.1		13.6		14.5		

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

JAN. 04, 1989

In millions of dollars

	Federal Reserve District						
	Boston	New York		Phila- delphia	Cleveland	Richmond	Atlanta
		district	city				
A S S E T S							
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	6,770	36,501	29,856	5,376	5,899	11,118	12,409
TOTAL LOANS, LEASES AND SECURITIES, NET 9/	74,263	287,494	216,285	50,884	74,369	116,505	113,094
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL 10/ TRADING ACCOUNT 10/ INVESTMENT ACCOUNT	--	--	--	--	--	--	--
MORTGAGE-BACKED SECURITIES 1/ ALL OTHER MATURING IN:	2,801	8,906	6,913	793	4,400	7,251	6,179
ONE YEAR OR LESS	1,404	3,803	2,276	1,074	2,051	2,588	2,140
OVER ONE THROUGH FIVE YEARS	3,540	7,237	4,563	2,502	3,825	3,725	4,582
OVER FIVE YEARS	377	2,539	2,048	554	354	1,305	1,117
OTHER SECURITIES-TOTAL 10/ TRADING ACCOUNT 10/ INVESTMENT ACCOUNT	4,188	22,805	17,829	2,355	5,825	7,460	9,279
STATES AND POLITICAL SUBDIVISIONS MATURING IN:	2,593	15,086	12,198	1,441	2,938	5,134	6,626
ONE YEAR OR LESS	656	1,573	1,033	184	248	486	463
OVER ONE YEAR	1,937	13,513	11,165	1,258	2,690	4,648	6,162
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	1,595	7,719	5,631	914	2,888	2,326	2,653
OTHER TRADING ACCOUNT ASSETS 10/ FEDERAL FUNDS SOLD 2/ TO COMMERCIAL BANKS	4,929	31,113	26,602	1,591	3,731	5,363	5,737
TO NONBANK BROKERS AND DEALERS IN SECURITIES	4,234	17,980	13,629	1,510	3,582	4,086	4,305
TO OTHERS	361	4,724	4,698	46	9	537	112
OTHER LOANS AND LEASES, GROSS	58,556	227,486	170,685	43,111	56,076	90,279	85,938
OTHER LOANS, GROSS	54,961	221,077	164,992	41,792	54,589	88,497	84,809
COMMERCIAL AND INDUSTRIAL BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	21,802	79,080	56,025	15,132	22,165	25,628	23,304
ALL OTHER	41	725	353	114	241	157	29
U.S. ADDRESSEES	21,762	78,355	55,672	15,017	21,924	25,472	23,276
NON-U.S. ADDRESSEES	21,744	77,881	55,312	14,906	21,687	25,406	23,224
REAL ESTATE LOANS	18	474	360	112	236	66	52
REVOLVING, HOME EQUITY	22,061	67,960	50,318	9,234	13,235	36,335	34,109
ALL OTHER	2,329	5,384	3,285	527	1,479	3,442	1,633
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	19,732	62,573	47,033	8,707	11,556	32,893	32,476
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	7,021	30,603	20,843	11,493	12,038	17,551	20,410
COMMERCIAL BANKS IN THE U.S.	853	22,054	20,355	3,075	2,970	1,780	1,226
BANKS IN FOREIGN COUNTRIES	112	12,321	11,502	1,247	1,321	666	444
NONBANK DEPOSITORY AND OTHER FINANCIAL	57	2,258	2,208	225	295	20	28
LOANS FOR PURCHASING AND CARRYING SECURITIES	684	7,476	6,645	1,602	1,355	1,094	754
LOANS TO FINANCE AGRICULTURAL PRODUCTION	147	4,921	4,305	223	634	586	342
LOANS TO STATES AND POLITICAL SUBDIVISIONS	77	228	149	96	104	263	338
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	851	7,693	6,160	1,895	2,128	4,732	4,056
ALL OTHER LOANS	21	725	608	227	473	42	56
LEASE FINANCING RECEIVABLES	2,128	7,812	6,228	416	841	1,578	967
LESS:	3,595	6,409	5,693	1,319	1,488	1,781	1,129
UNEARNED INCOME	257	2,148	1,627	134	330	316	637
LOAN AND LEASE RESERVE 3/ OTHER LOANS AND LEASES, NET	1,275	14,247	13,004	962	1,563	1,150	1,240
ALL OTHER ASSETS 11/ TOTAL ASSETS	57,024	211,090	156,054	42,014	54,184	88,813	84,061
	5,429	72,490	62,493	3,257	7,165	7,482	7,565
	86,462	396,485	308,634	59,516	87,433	135,106	133,068
L I A B I L I T I E S							
DEPOSITS-TOTAL	54,512	248,118	184,981	40,597	62,047	97,578	102,509
DEMAND DEPOSITS-TOTAL	16,187	79,106	62,702	10,083	12,485	20,536	23,988
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	13,446	59,695	45,546	7,618	10,325	17,763	20,000
STATES AND POLITICAL SUBDIVISIONS	864	1,811	909	218	368	533	931
U.S. GOVERNMENT	130	421	290	161	166	203	303
DEPOSITORY INSTITUTIONS IN U.S.	1,269	7,116	6,432	1,757	1,130	1,308	2,087
BANKS IN FOREIGN COUNTRIES	138	6,093	5,926	71	69	52	51
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	1	690	643	3	3	78	2
CERTIFIED AND OFFICERS' CHECKS	338	3,281	2,755	255	423	598	614
TRANSACTION BALANCES OTHER THAN DEMAND DEPOSITS (ATS, NOW, SUPER NOW, TELEPHONE TRANSFERS)	3,698	14,035	9,545	3,002	4,992	9,824	11,271
NONTRANSACTION BALANCES-TOTAL	34,628	154,976	112,735	27,513	44,569	67,218	67,249
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	33,161	141,901	102,854	26,595	41,060	64,687	63,382
STATES AND POLITICAL SUBDIVISIONS	1,132	10,561	7,796	538	2,583	1,942	3,288
U.S. GOVERNMENT	7	32	32	2	277	119	121
DEPOSITORY INSTITUTIONS IN U.S.	327	2,222	1,793	377	604	436	452
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	--	260	258	--	46	34	6
LIABILITIES FOR BORROWED MONEY-TOTAL	21,623	77,324	65,404	12,978	16,572	25,191	18,138
BORROWINGS FROM FEDERAL RESERVE BANKS	--	--	--	--	150	--	--
TREASURY TAX AND LOAN NOTES	195	866	625	263	158	357	109
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/ OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	21,428	76,457	64,779	12,715	16,264	24,834	18,029
TOTAL LIABILITIES	5,255	37,248	30,821	2,228	4,076	4,192	3,635
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/ MEMORANDA	81,389	362,690	281,207	55,803	82,695	126,961	124,282
	5,073	33,795	27,427	3,713	4,738	8,144	8,786
M E M O R A N D A							
TOTAL LOANS, LEASES & INVESTMENTS, GROSS ADJ. 6/ 9/	71,450	273,588	205,786	49,223	71,359	113,219	110,222
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/	59,139	228,298	172,157	41,945	54,904	90,890	86,926
TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	10,586	56,222	41,924	6,960	14,507	18,997	18,153
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 12/	1,082	4,234	2,751	708	1,808	2,316	1,664
NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	15,224	66,016	50,627	11,918	15,250	23,476	23,326

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)**

JAN. 04, 1989

In millions of dollars

	Federal Reserve District					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
A S S E T S						
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	14,080	4,521	2,007	2,665	5,754	33,989
TOTAL LOANS, LEASES AND SECURITIES, NET 9/	99,250	25,656	30,660	10,449	48,463	226,496
U.S. TREASURY AND GOVT. AGENCY SECURITIES-TOTAL 10/ TRADING ACCOUNT 10/ INVESTMENT ACCOUNT	9,912	3,320	1,573	1,593	7,387	17,930
MORTGAGE-BACKED SECURITIES 1/ ALL OTHER MATURING IN:	3,963	1,380	567	158	2,491	8,518
ONE YEAR OR LESS	2,013	561	51	790	1,181	3,426
OVER ONE THROUGH FIVE YEARS	3,678	1,334	613	546	3,583	5,262
OVER FIVE YEARS	258	45	342	99	131	724
OTHER SECURITIES-TOTAL 10/ TRADING ACCOUNT 10/ INVESTMENT ACCOUNT	6,626	1,885	1,521	849	1,416	7,566
STATES AND POLITICAL SUBDIVISIONS MATURING IN:	3,580	1,267	709	484	801	4,556
ONE YEAR OR LESS	390	128	18	124	44	636
OVER ONE YEAR	3,190	1,139	692	360	757	3,920
OTHER BONDS, CORPORATE STOCKS AND SECURITIES	3,045	618	811	365	616	3,009
OTHER TRADING ACCOUNT ASSETS 10/ FEDERAL FUNDS SOLD 2/ TO COMMERCIAL BANKS	6,499	1,455	771	1,495	4,474	10,327
TO NONBANK BROKERS AND DEALERS IN SECURITIES	2,557	1,353	414	930	4,224	7,886
TO OTHERS	2,509	81	317	488	230	1,743
OTHER LOANS AND LEASES, GROSS	1,432	21	41	78	20	698
OTHER LOANS, GROSS	79,306	19,540	27,619	6,731	38,599	198,130
COMMERCIAL AND INDUSTRIAL BANKERS' ACCEPTANCES AND COMMERCIAL PAPER	78,441	19,070	27,455	6,627	38,173	191,853
ALL OTHER	35,890	6,544	7,461	2,079	15,410	53,038
U.S. ADDRESSEES	283	17	10	50	83	210
NON-U.S. ADDRESSEES	35,607	6,527	7,451	2,029	15,327	52,828
REAL ESTATE LOANS	35,382	6,495	7,428	2,029	15,205	51,983
REVOLVING, HOME EQUITY	225	33	23	--	121	844
ALL OTHER	18,514	5,739	2,727	2,108	14,443	81,502
LOANS TO INDIVIDUALS FOR PERSONAL EXPENDITURES	988	452	248	120	--	5,280
LOANS TO DEPOSITORY AND FINANCIAL INSTITUTIONS	17,526	5,287	2,479	1,987	14,443	76,222
COMMERCIAL BANKS IN THE U.S.	9,213	3,913	14,369	1,248	3,406	41,562
BANKS IN FOREIGN COUNTRIES	8,310	790	513	123	1,193	4,521
NONBANK DEPOSITORY AND OTHER FINANCIAL	3,662	150	22	30	167	1,101
LOANS FOR PURCHASING AND CARRYING SECURITIES	315	57	6	--	14	528
LOANS TO FINANCE AGRICULTURAL PRODUCTION	4,333	584	486	94	1,013	2,892
LOANS TO STATES AND POLITICAL SUBDIVISIONS	2,482	240	390	99	778	1,419
LOANS TO FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	106	46	15	235	272	4,009
ALL OTHER LOANS	2,004	920	991	226	1,270	1,718
LEASE FINANCING RECEIVABLES	217	13	2	1	20	288
LESS:	1,705	864	985	508	1,380	3,797
UNEARNED INCOME	864	470	164	104	426	6,276
LOAN AND LEASE RESERVE 3/ OTHER LOANS AND LEASES, NET	47	215	105	20	98	683
ALL OTHER ASSETS 11/ TOTAL ASSETS	3,045	330	718	199	3,315	6,774
	76,213	18,996	26,795	6,512	35,186	190,672
	12,685	1,669	1,991	834	6,865	27,484
	126,015	31,846	34,659	13,948	61,022	287,969
L I A B I L I T I E S						
DEPOSITS-TOTAL	82,808	23,447	16,591	10,501	43,327	224,018
DEMAND DEPOSITS-TOTAL	24,033	6,446	3,670	4,123	10,793	59,935
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	17,504	4,280	2,889	2,482	8,451	49,957
STATES AND POLITICAL SUBDIVISIONS	692	180	89	215	205	2,046
U.S. GOVERNMENT	405	67	25	57	91	562
DEPOSITORY INSTITUTIONS IN U.S.	4,374	1,776	590	1,283	1,634	4,276
BANKS IN FOREIGN COUNTRIES	108	12	35	6	56	456
FOREIGN GOVTS. AND OFFICIAL INSTITUTIONS	17	--	--	--	2	19
CERTIFIED AND OFFICERS' CHECKS	992	130	42	79	354	2,618
TRANSACTION BALANCES OTHER THAN DEMAND DEPOSITS (ATS, NOW, SUPER NOW, TELEPHONE TRANSFERS)	4,210	2,554	1,194	767	3,652	23,432
NONTRANSACTION BALANCES-TOTAL	54,501	14,447	11,726	5,611	28,882	140,651
INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS	50,165	13,535	11,446	4,822	24,452	135,879
STATES AND POLITICAL SUBDIVISIONS	2,961	506	66	438	2,817	4,128
U.S. GOVERNMENT	42	74	--	17	46	194
DEPOSITORY INSTITUTIONS IN U.S.	1,295	332	213	179	1,549	335
FOREIGN GOVTS., OFFICIAL INSTITUTIONS AND BANKS	38	--	--	155	18	115
LIABILITIES FOR BORROWED MONEY-TOTAL	23,847	5,482	13,558	2,323	14,296	32,376
BORROWINGS FROM FEDERAL RESERVE BANKS	--	--	--	--	1,430	--
TREASURY TAX AND LOAN NOTES	434	69	65	24	251	418
ALL OTHER LIABILITIES FOR BORROWED MONEY 4/ OTHER LIABILITIES AND SUBORDINATED NOTE AND DEBENTURES	23,413	5,413	13,493	2,299	12,615	31,958
TOTAL LIABILITIES	118,700	31,910	27,471	247	1,561	14,949
RESIDUAL (TOTAL ASSETS MINUS TOTAL LIABILITIES) 5/ MEMORANDA	118,351	29,839	32,889	13,071	59,184	271,344
	7,663	2,008	1,769	877	1,838	16,623
M E M O R A N D A						
TOTAL LOANS, LEASES & INVESTMENTS, GROSS ADJ. 6/ 9/	96,123	24,698	31,049	9,709	47,485	224,966
TOTAL LOANS AND LEASES, GROSS ADJUSTED 6/ TIME DEPOSITS IN AMOUNTS OF \$100,000 OR MORE	79,585	19,493	27,955	7,267	38,682	199,470
U.S. TREASURY SEC. MATURING IN ONE YEAR OR LESS 12/ NONTRANSACTION SAVINGS DEPOSITS (INCLUDING MMDA)	20,913	4,685	6,872	1,984	13,028	31,425
	1,390	356	60	753	1,208	2,970
	18,443	3,803	2,332	2,182	6,350	69,146

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.

