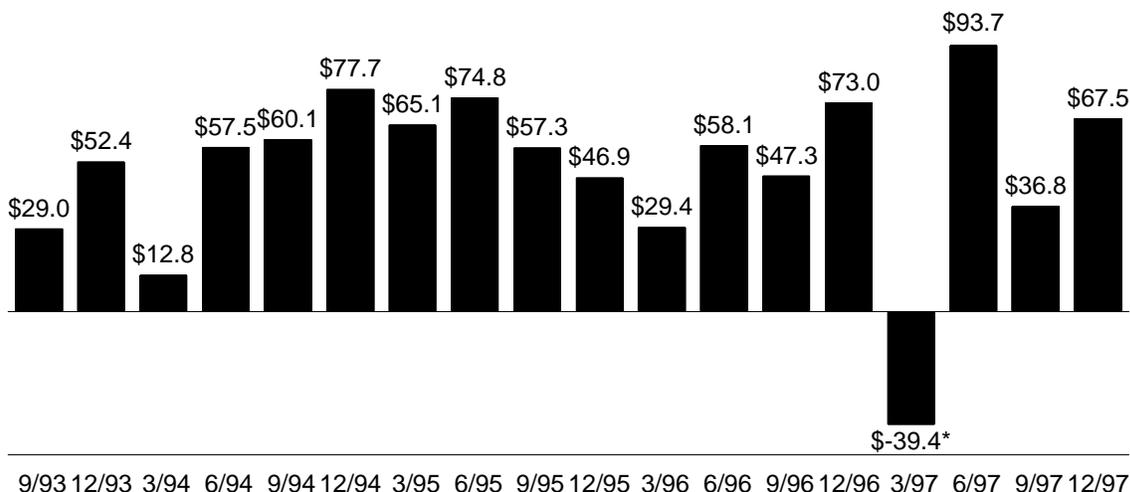


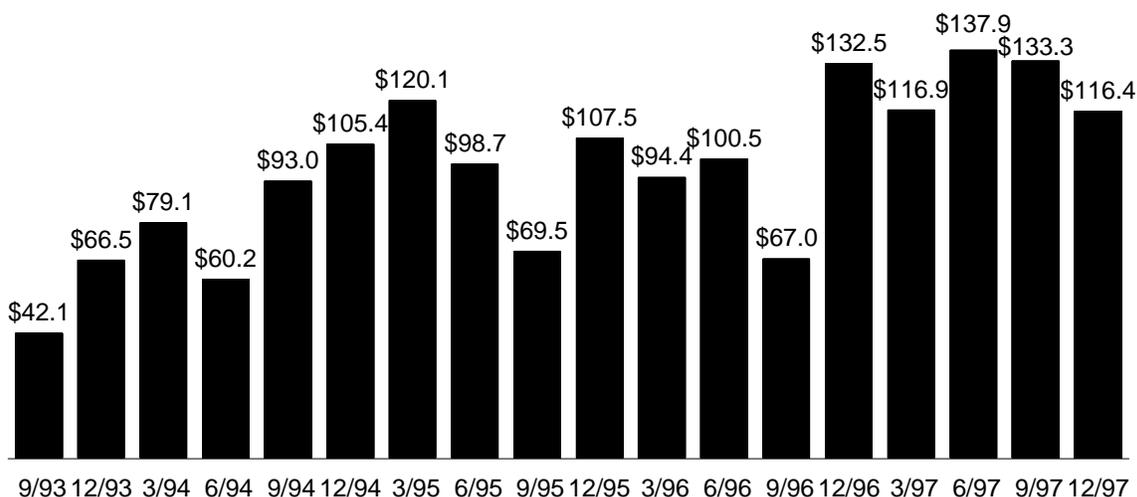
## Quarterly Change in Reported Loans Outstanding (\$ Billions)



\* In the first quarter, reporting changes resulted in a \$61.7 billion decline in foreign office loans. Loans in domestic offices increased by \$23.2 billion during the quarter.

In the fourth quarter of 1997, commercial and industrial loans increased by \$30.7 billion, real estate loans increased by \$17.0 billion, and credit card loans increased by \$10.8 billion.

## Quarterly Change in Unused Loan Commitments (\$ Billions)



In the fourth quarter of 1997, unused commitments for loans to businesses increased by \$51.4 billion and unused credit card commitments increased by \$50.3 billion.