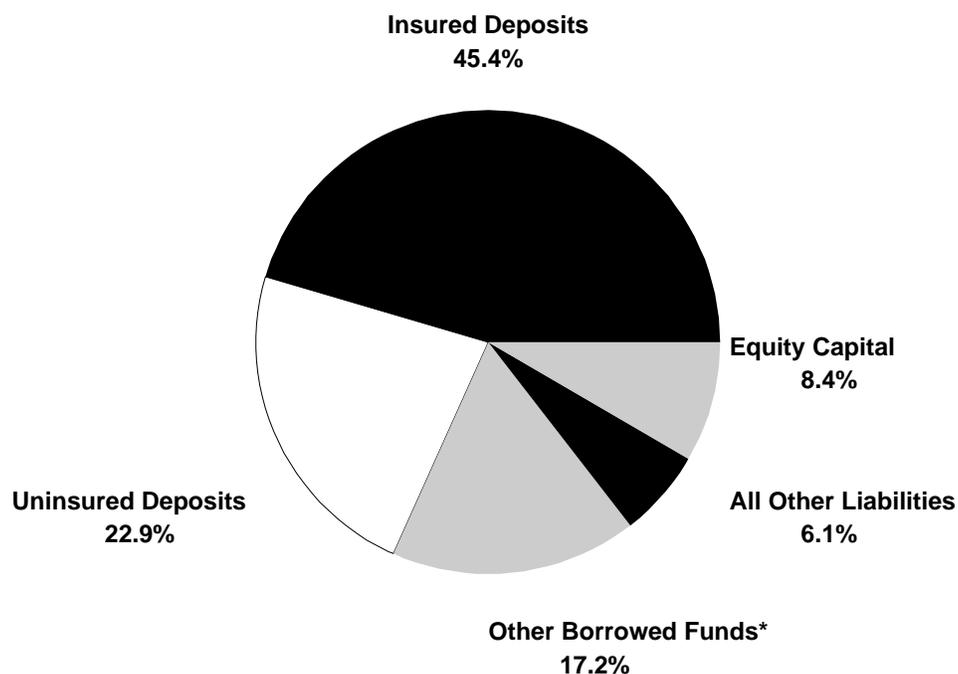


Total Liabilities and Equity Capital



(\$ Billions)	12/31/96	12/31/97	% Change
Insured Deposits (estimated)	2,689	2,745	2.1
BIF - Insured	2,006	2,055	2.4
SAIF - Insured	683	690	1.0
Uninsured Deposits	1,236	1,381	11.7
In Foreign Offices	474	526	11.1
Other Borrowed Funds*	917	1,039	13.3
All Other Liabilities	304	369	21.5
Subordinated Debt	54	65	21.2
Equity Capital	461	507	10.0
Total Liabilities and Equity Capital	5,607	6,041	7.8

* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and other indebtedness.