

FEDERAL RESERVE statistical release



E-3.4

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES^{1/}
 CONSOLIDATED REPORT OF CONDITION; MARCH 31, 1981
 MILLIONS OF DOLLARS

For Immediate Release
 November 16, 1981

ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 9/	NONMEMBER BANKS	
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 4/ 8/
TOTAL ASSETS.....	1,535,244	1,534,639	688,545	846,094	1,138,778	395,862	605
CASH AND DUE FROM DEPOSITORY INSTITUTIONS CURRENCY AND COIN (U.S. AND FOREIGN)...	192,742 17,283	192,710 17,283	67,164 9,212	125,545 8,070	159,089 12,803	33,621 4,480	32 *
BALANCES WITH FEDERAL RESERVE BANKS....	27,335	27,331	8,327	19,004	27,032	299	4
BALANCES WITH OTHER CENTRAL BANKS.....	104	104	*	104	104	0	0
DEMAND BALANCES WITH COMMERCIAL BANKS IN UNITED STATES.....	47,807	47,805	23,900	23,904	30,999	16,805	3
ALL OTHER BALANCES WITH DEPOSITORY INSTITUTIONS IN UNITED STATES AND WITH BANKS IN FOREIGN COUNTRIES....	21,635	21,633	14,542	7,091	12,902	8,731	2
CASH ITEMS IN PROCESS OF COLLECTION....	78,578	78,554	11,183	67,372	75,248	3,306	24
TOTAL SECURITIES, LOANS, AND LEASE FINANCING RECEIVABLES.....	1,216,017	1,215,746	593,457	622,289	871,502	344,244	271
TOTAL SECURITIES, BOOK VALUE.....	327,696	327,671	193,795	133,876	217,708	109,963	25
U.S. TREASURY.....	103,681	103,668	64,760	38,908	65,817	37,851	13
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	61,064	61,059	42,064	18,995	36,373	24,686	5
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	145,057	145,054	82,868	62,185	100,492	44,562	3
ALL OTHER SECURITIES.....	17,894	17,890	4,103	13,787	15,026	2,864	4
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	76,394	76,148	42,748	33,400	53,884	22,264	246
TOTAL LOANS, GROSS.....	828,128	828,128	371,411	456,716	608,310	219,818	0
LESS: UNEARNED INCOME ON LOANS.....	18,167	18,167	11,911	6,255	11,466	6,701	0
ALLOWANCE FOR POSSIBLE LOAN LOSS.....	10,130	10,130	3,812	6,318	7,941	2,189	0
EQUALS: LOANS, NET.....	799,831	799,831	355,688	444,143	588,903	210,928	0
TOTAL LOANS, GROSS, BY CATEGORY							
REAL ESTATE LOANS.....	265,104	265,104	138,111	126,993	182,128	82,976	0
CONSTRUCTION AND LAND DEVELOPMENT.....	38,162	38,162	12,051	26,110	29,735	8,426	0
SECURED BY FARMLAND.....	8,464	8,464	7,365	1,099	3,709	4,755	0
SECURED BY RESIDENTIAL PROPERTIES.....	153,746	153,746	80,975	72,771	106,548	47,199	0
1- TO 4- FAMILY.....	147,072	147,072	78,083	68,988	101,728	45,344	0
MULTIFAMILY.....	6,675	6,675	2,892	3,782	4,820	1,855	0
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	64,733	64,733	37,720	27,013	42,137	22,596	0
LOANS TO FINANCIAL INSTITUTIONS.....	45,079	45,079	4,959	40,121	41,327	3,752	0
LOANS FOR PURCHASING OR CARRYING SECURITIES.....	10,758	10,758	2,052	8,706	9,800	958	0
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	31,336	31,336	25,413	5,924	16,797	14,539	0
COMMERCIAL AND INDUSTRIAL LOANS.....	279,216	279,216	97,082	182,135	221,717	57,499	0
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL							
EXPENDITURES.....	175,885	175,885	97,788	78,097	119,301	56,584	0
INSTALLMENT LOANS.....	143,399	143,399	77,438	65,961	98,216	45,183	0
PASSENGER AUTOMOBILES.....	59,912	59,912	39,540	20,372	37,536	22,376	0
CREDIT CARDS AND RELATED PLANS.....	28,775	28,775	5,684	23,091	25,274	3,501	0
MOBILE HOMES.....	10,043	10,043	6,042	4,001	6,851	3,192	0
ALL OTHER INSTALLMENT LOANS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	44,669	44,669	26,172	18,497	28,556	16,114	0
SINGLE-PAYMENT LOANS.....	32,486	32,486	20,350	12,136	21,085	11,401	0
ALL OTHER LOANS.....	20,749	20,749	6,007	14,742	17,239	3,510	0
LEASE FINANCING RECEIVABLES.....	12,097	12,097	1,226	10,870	11,008	1,089	0
BANK PREMISES, FURNITURE AND FIXTURES, AND OTHER ASSETS REPRESENTING BANK PREMISES.....	26,059	26,045	13,905	12,140	18,057	7,988	13
REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	2,082	2,082	1,011	1,071	1,454	627	0
ALL OTHER ASSETS.....	98,344	98,056	13,007	85,048	88,675	9,381	288

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES^{1/}
 CONSOLIDATED REPORT OF CONDITION; MARCH 31, 1981
 BILLIONS OF DOLLARS

ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 4/	NONMEMBER BANKS	
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 4/, 8/
TOTAL LIABILITIES & EQUITY CAPITAL (6)...	1,535,244	1,534,639	688,545	846,094	1,138,778	395,862	605
TOTAL LIABILITIES EXCL. SUBORDINATED DEBT	1,418,475	1,417,894	631,165	786,729	1,054,632	363,262	581
TOTAL DEPOSITS.....	1,175,109	1,175,089	592,901	582,188	831,801	343,287	20
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	999,894	999,875	527,182	472,693	694,756	305,119	19
U.S. GOVERNMENT.....	2,996	2,996	1,373	1,623	2,155	841	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	79,776	79,776	50,258	29,518	49,366	30,410	0
ALL OTHER.....	78,144	78,144	8,377	69,767	74,839	3,305	0
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	14,299	14,298	5,711	8,586	10,685	3,612	1
DEMAND DEPOSITS.....	383,843	383,823	158,836	224,987	294,766	89,057	20
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	290,796	290,777	136,216	154,561	212,958	77,818	19
U.S. GOVERNMENT.....	2,186	2,186	1,024	1,162	1,628	558	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	15,481	15,481	9,761	5,721	10,277	5,204	0
ALL OTHER.....	61,081	61,081	6,124	54,957	59,218	1,864	0
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	14,299	14,298	5,711	8,586	10,685	3,612	1
TIME DEPOSITS.....	569,103	569,103	301,208	267,895	389,377	179,726	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	490,453	490,453	260,819	229,634	336,189	154,264	0
U.S. GOVERNMENT.....	742	742	320	422	471	270	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	60,898	60,898	37,850	23,048	37,133	23,765	0
ALL OTHER.....	17,010	17,010	2,219	14,791	15,583	1,427	0
SAVINGS DEPOSITS.....	222,163	222,163	132,857	89,306	147,658	74,505	0
CORPORATIONS AND OTHER PROFIT ORGANIZATIONS.....	9,491	9,491	5,535	3,956	5,998	3,493	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	209,154	209,154	124,611	84,543	139,610	69,544	0
U.S. GOVERNMENT.....	68	68	29	39	56	12	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	3,397	3,397	2,647	749	1,956	1,441	0
ALL OTHER.....	53	53	34	19	38	15	0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE... INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY..	143,409	143,409	23,822	119,587	132,468	10,941	0
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	2,242	2,235	889	1,345	1,663	571	7
ALL OTHER LIABILITIES.....	73,357	72,807	10,545	62,263	66,071	6,736	550
SUBORDINATED NOTES AND DEBENTURES.....	6,117	6,117	2,017	4,100	4,573	1,544	*
TOTAL EQUITY CAPITAL (6).....	110,652	110,628	55,363	55,265	79,572	31,056	23
MEMO							
TIME DEPOSITS OF \$100,000 OR MORE..... CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE...	255,845	255,845	87,110	168,735	197,625	58,220	0
OTHER.....	236,566	236,566	80,780	155,786	181,800	54,766	0
SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER AND NOW ACCOUNTS...	19,279	19,279	6,330	12,949	15,825	3,454	0
MONEY MARKET TIME CERTIFICATES OF \$10,000 AND LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS.....	49,507	49,507	30,247	19,260	32,528	16,980	0
DEMAND DEPOSITS ADJUSTED (7).....	198,970	198,970	133,657	65,313	123,094	75,876	0
STANDBY LETTERS OF CREDIT, TOTAL.....	253,066	253,069	140,809	112,260	169,449	83,620	-3
AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE	39,320	39,320	3,959	35,361	36,706	2,614	0
TOTAL DEPOSITS.....	1,149,517	1,149,499	584,211	565,288	811,023	338,475	18
NUMBER OF BANKS.....	14,447	14,433	14,199	234	5,444	8,989	14

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER
 CONSOLIDATED REPORT OF CONDITION; MARCH 31, 1981
 BILLIONS OF DOLLARS

ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 9/	NONMEMBER BANKS		
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 5/, 6/	
TOTAL ASSETS.....	1,156,076	1,155,592	309,498	846,094	981,530	174,062	484	
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	160,365	160,362	34,797	125,565	143,839	16,503	23	
CURRENCY AND COIN (U.S. AND FOREIGN)....	12,366	12,366	4,296	8,070	10,555	1,811	*	
BALANCES WITH FEDERAL RESERVE BANKS.....	23,985	23,985	4,981	19,004	23,729	256	0	
BALANCES WITH OTHER CENTRAL BANKS.....	104	104	*	104	104	0	0	
DEMAND BALANCES WITH COMMERCIAL BANKS IN UNITED STATES.....	33,344	33,344	9,440	23,904	26,368	6,976	0	
ALL OTHER BALANCES WITH DEPOSITORY INSTITUTIONS IN UNITED STATES AND WITH BANKS IN FOREIGN COUNTRIES.....	14,733	14,733	7,641	7,091	9,713	5,020	0	
TIME AND SAVINGS BALANCES WITH COMMERCIAL BANKS IN UNITED STATES. BALANCES WITH OTHER DEPOSITORY INSTITUTIONS IN UNITED STATES.....	6,922	6,922	4,259	2,663	4,374	2,549	0	
BALANCES WITH BANKS IN FOREIGN COUNTRIES.....	365	365	299	67	186	179	0	
CASH ITEMS IN PROCESS OF COLLECTION....	7,445	7,445	3,083	4,361	5,153	2,292	0	
	75,834	75,811	8,439	67,372	73,371	2,440	23	
TOTAL SECURITIES, LOANS, AND LEASE FINANCING RECEIVABLES.....	883,833	883,593	261,303	622,289	735,460	148,132	240	
TOTAL SECURITIES, BOOK VALUE.....	215,830	215,824	81,948	133,876	171,634	44,190	6	
U.S. TREASURY.....	65,433	65,427	26,519	38,908	50,298	15,129	6	
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	34,379	34,379	15,384	18,995	25,873	8,506	0	
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	100,092	100,092	37,907	62,185	81,249	18,843	0	
ALL OTHER SECURITIES.....	15,925	15,925	2,138	13,787	14,713	1,712	*	
OTHER BONDS, NOTES, AND DEBENTURES....	3,709	3,709	1,621	2,089	2,327	1,383	0	
FEDERAL RESERVE AND CORPORATE STOCK....	1,576	1,576	317	1,258	1,404	172	*	
TRADING ACCOUNT SECURITIES.....	10,640	10,640	200	10,440	10,483	157	0	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	51,759	51,526	18,126	33,400	43,644	7,882	233	
TOTAL LOANS, GROSS.....	624,057	624,057	167,341	456,716	525,122	98,935	0	
LESS: UNEARNED INCOME ON LOANS.....	11,441	11,441	5,186	6,255	8,676	2,765	0	
ALLOWANCE FOR POSSIBLE LOAN LOSS.....	8,147	8,147	1,829	6,318	7,102	1,046	0	
EQUALS: LOANS, NET.....	604,469	604,469	160,326	444,143	509,344	95,124	0	
TOTAL LOANS, GROSS, BY CATEGORY								
REAL ESTATE LOANS.....	189,557	189,557	62,564	126,993	151,289	38,268	0	
CONSTRUCTION AND LAND DEVELOPMENT....	33,138	33,138	7,028	26,110	27,964	5,175	0	
SECURED BY FARMLAND.....	2,104	2,104	1,005	1,099	1,569	535	0	
SECURED BY RESIDENTIAL PROPERTIES.....	108,068	108,068	35,297	72,771	87,072	20,996	0	
1- TO 4- FAMILY.....	102,604	102,604	33,616	68,988	82,715	19,890	0	
FHA-INSURED OR VA-GUARANTEED.....	5,852	5,852	1,286	4,566	5,195	657	0	
CONVENTIONAL.....	96,752	96,752	32,330	64,423	77,520	19,233	0	
MULTIFAMILY.....	5,463	5,463	1,681	3,782	4,357	1,086	0	
FHA-INSURED.....	332	332	90	243	257	75	0	
CONVENTIONAL.....	5,131	5,131	1,591	3,540	4,101	1,031	0	
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	46,247	46,247	49,234	27,013	34,684	11,563	0	
LOANS TO FINANCIAL INSTITUTIONS.....	43,507	43,507	3,386	40,121	40,609	2,898	0	
BLIS AND MORTGAGE COMPANIES IN U.S.....	5,109	5,109	452	4,657	4,810	299	0	
COMMERCIAL BANKS IN UNITED STATES.....	7,118	7,118	1,598	5,520	5,642	1,476	0	
BANKS IN FOREIGN COUNTRIES.....	9,842	9,842	403	9,439	9,403	439	0	
FINANCE COMPANIES IN UNITED STATES.....	9,818	9,818	286	9,532	9,569	249	0	
OTHER FINANCIAL INSTITUTIONS.....	11,620	11,620	648	10,972	11,184	436	0	
LOANS FOR PURCHASING OR CARRYING SECURITIES.....	10,201	10,201	1,495	8,706	9,607	594	0	
BROKERS AND DEALERS IN SECURITIES.....	6,326	6,326	195	6,131	6,056	270	0	
OTHER.....	3,875	3,875	1,300	2,575	3,551	324	0	
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	9,341	9,341	3,417	5,924	8,333	1,008	0	
COMMERCIAL AND INDUSTRIAL LOANS.....	232,027	232,027	49,893	182,135	202,492	29,536	0	
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	121,902	124,902	43,805	78,097	96,908	24,994	0	
INSTALLMENT LOANS.....	102,031	102,031	36,071	65,961	80,927	21,104	0	
PASSENGER AUTOMOBILES.....	37,401	37,401	17,029	20,372	28,140	9,261	0	
CREDIT CARDS AND RELATED PLANS.....	27,651	27,651	4,560	23,091	28,758	2,893	0	
RETAIL (CHARGE ACCOUNT) CREDIT CARD CHECK AND REVOLVING CREDIT.....	22,779	22,779	3,572	19,207	20,597	2,182	0	
MOBILE HOMES.....	4,872	4,872	988	3,884	4,161	711	0	
OTHER INSTALLMENT LOANS.....	6,670	6,670	2,669	4,001	5,332	1,338	0	
OTHER RETAIL CONSUMER GOODS.....	30,310	30,310	11,812	18,497	22,697	7,613	0	
RESIDENTIAL PROPERTY REPAIR AND MODERNIZATION.....	7,540	7,540	2,604	4,937	5,996	1,544	0	
OTHER INSTALLMENT LOANS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	15,365	15,365	6,189	9,176	11,367	3,997	0	
SINGLE-PAYMENT LOANS.....	19,871	19,871	7,735	12,136	15,981	3,890	0	
ALL OTHER LOANS.....	17,522	17,522	2,780	14,742	15,885	1,637	0	
LEASE FINANCING RECEIVABLES.....	11,774	11,774	904	10,870	10,839	936	0	
BAWN PREMISES, FURNITURE AND FIXTURES, AND OTHER ASSETS REPRESENTING BANK PREMISES.....	18,504	18,493	6,352	12,140	14,947	3,545	11	
REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	1,497	1,497	426	1,071	1,247	251	0	
ALL OTHER ASSETS.....	91,877	91,667	6,618	85,048	86,036	5,631	210	
INVESTMENT IN UNCONSOLIDATED SUBSID- IARIES AND ASSOCIATED COMPANIES.....	294	294	33	261	267	28	0	
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	35,725	35,725	331	35,393	35,078	647	0	
NET DUE FROM FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES.....	29,999	29,999	538	29,461	28,442	1,557	0	
OTHER.....	25,858	25,648	5,715	19,933	22,258	3,399	210	

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER 1/ 5/
 CONSOLIDATED REPORT OF CONDITION; MARCH 31, 1981
 MILLIONS OF DOLLARS

ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 5/	NONMEMBER BANKS	
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 4/ 8/
TOTAL LIABILITIES & EQUITY CAPITAL (6)...	1,156,076	1,155,592	309,498	846,094	981,530	174,062	484
TOTAL LIABILITIES EXCL. SUBORDINATED DEBT	1,072,737	1,072,259	285,530	786,729	911,236	161,023	478
TOTAL DEPOSITS.....	841,030	841,030	258,642	582,188	693,939	147,091	0
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	699,534	699,534	226,841	472,693	570,117	129,417	0
U.S. GOVERNMENT.....	2,231	2,231	609	1,623	1,849	382	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	50,924	50,924	21,406	29,518	38,254	12,671	0
ALL OTHER.....	76,975	76,975	7,208	69,767	74,229	2,745	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	7,306	7,306	222	7,084	7,069	237	0
COMMERCIAL BANKS IN UNITED STATES.....	59,090	59,090	6,628	52,461	56,943	2,147	0
BANKS IN FOREIGN COUNTRIES.....	10,579	10,579	357	10,221	10,218	361	0
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	11,365	11,365	2,779	8,586	9,490	1,876	0
DEMAND DEPOSITS.....	300,729	300,729	75,742	224,987	259,977	40,752	0
MUTUAL SAVINGS BANK.....	998	998	201	797	855	142	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	216,589	216,589	62,825	153,764	181,600	34,990	0
U.S. GOVERNMENT.....	1,617	1,617	456	1,162	1,388	229	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	9,898	9,898	4,177	5,721	7,926	1,972	0
ALL OTHER.....	60,261	60,261	5,304	54,957	58,718	1,543	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,553	1,553	54	1,499	1,487	65	0
COMMERCIAL BANKS IN UNITED STATES.....	49,199	49,199	5,006	44,193	47,943	1,256	0
BANKS IN FOREIGN COUNTRIES.....	9,509	9,509	244	9,265	9,288	221	0
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	11,365	11,365	2,779	8,586	9,490	1,876	0
TIME DEPOSITS.....	392,793	392,793	124,899	267,895	318,168	74,625	0
MUTUAL SAVINGS BANKS.....	616	616	19	597	611	6	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	335,431	335,431	106,394	229,037	272,521	62,911	0
U.S. GOVERNMENT.....	558	558	136	422	410	148	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	39,494	39,494	16,446	23,048	29,135	10,360	0
ALL OTHER.....	16,693	16,693	1,902	14,791	15,492	1,202	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	5,739	5,739	167	5,572	5,568	171	0
COMMERCIAL BANKS IN UNITED STATES.....	9,885	9,885	1,622	8,263	8,994	891	0
BANKS IN FOREIGN COUNTRIES.....	1,069	1,069	113	956	930	139	0
SAVINGS DEPOSITS.....	147,507	147,507	58,201	89,306	115,794	31,713	0
MUTUAL SAVINGS BANKS.....	*	*	*	*	*	0	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	145,899	145,899	57,401	88,498	114,531	31,369	0
INDIVIDUALS AND NONPROFIT ORGANIZATIONS.....	139,280	139,280	54,738	84,542	109,689	29,590	0
CORPORATIONS AND OTHER PROFIT ORGANIZATIONS.....	6,620	6,620	2,663	3,956	4,841	1,778	0
U.S. GOVERNMENT.....	56	56	17	39	51	5	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	1,532	1,532	782	749	1,193	339	0
ALL OTHER.....	20	20	1	19	19	1	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	14	14	1	14	14	1	0
COMMERCIAL BANKS IN UNITED STATES.....	5	5	1	5	5	*	0
BANKS IN FOREIGN COUNTRIES.....	*	*	0	*	*	*	0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE... INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY.....	138,426	138,426	18,839	119,587	129,776	8,650	0
INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY... OTHER LIABILITIES FOR BORROWED MONEY... MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	23,451	23,451	2,104	21,347	22,163	1,288	0
7,659	7,659	1,205	6,454	7,056	603	0	
15,792	15,792	899	14,893	15,107	685	0	
1,876	1,868	523	1,345	1,531	338	7	
ALL OTHER LIABILITIES.....	67,954	67,483	5,221	62,263	63,827	3,657	471
ACCRUALS EXECUTED AND OUTSTANDING... NET DUE TO FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES.....	37,203	37,203	332	36,871	36,556	648	0
2,933	2,933	155	2,778	2,822	111	0	
27,818	27,347	4,734	22,613	24,449	2,898	471	
SUBORDINATED NOTES AND DEBENTURES.....	5,404	5,404	1,304	4,100	4,287	1,117	*
TOTAL EQUITY CAPITAL (6).....	77,935	77,929	22,664	55,265	66,007	11,922	6

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER
 CONSOLIDATED REPORT OF CONDITION; MARCH 31, 1981
 MILLIONS OF DOLLARS

1/ 5/

ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 9/	NONMEMBER BANKS		
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 4/ 5/	
MEMO								
TIME DEPOSITS OF \$100,000 OR MORE.....	215,548	215,548	46,813	168,735	182,152	33,396		0
CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE...	199,470	199,470	43,685	155,786	167,584	31,886		0
OTHER.....	16,077	16,077	3,128	12,949	14,568	1,509		0
SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER AND NOW ACCOUNTS...	31,988	31,988	12,728	19,260	25,134	6,853		0
MONEY MARKET TIME CERTIFICATES OF \$10,000 AND LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS.....	114,521	114,521	49,208	65,313	88,535	25,986		0
DEMAND DEPOSITS ADJUSTED (7).....	174,079	174,102	61,841	112,260	137,275	36,827		-23
STANDBY LETTERS OF CREDIT, TOTAL.....	38,094	38,094	2,733	35,361	36,190	1,904		0
CONVEYED TO OTHERS THROUGH PARTICIPA- TION (INCLUDED IN STANDBY LETTERS OF CREDIT).....	1,799	1,799	126	1,673	1,751	46		0
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL GROSS LOANS.....	908	908	524	385	565	344		0
AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE								
TOTAL ASSETS.....	1,134,087	1,133,640	305,021	828,619	961,398	172,242		447
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	148,752	148,747	31,521	117,226	134,178	14,569		5
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	49,505	49,293	17,614	31,679	41,935	7,358		212
TOTAL LOANS.....	607,945	607,945	161,544	446,401	512,348	95,597		0
TOTAL DEPOSITS.....	819,442	819,442	254,154	565,288	674,907	144,535		0
TIME CDS IN DENOMINATIONS OF \$100,000 OR MORE IN DOMESTIC OFFICES.....	200,618	200,618	44,014	156,604	168,401	32,217		0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	137,137	137,137	18,875	118,262	128,821	8,316		0
OTHER LIABILITIES FOR BORROWED MONEY.....	15,991	15,991	1,044	14,947	15,244	747		0
NUMBER OF BANKS.....	1,550	1,549	1,315	234	985	564		1

- EFFECTIVE DECEMBER 31, 1978, THE REPORT OF CONDITION WAS SUBSTANTIALLY REVISED FOR COMMERCIAL BANKS. COMMERCIAL BANKS WITH ASSETS LESS THAN \$100 MILLION AND WITH DOMESTIC OFFICES WERE GIVEN THE OPTION TO COMPLETE EITHER THE ABBREVIATED OR THE STANDARD SET OF REPORTS. BANKS WITH FOREIGN OFFICES BEGAN REPORTING IN GREATER DETAIL ON A CONSOLIDATED DOMESTIC AND FOREIGN BASIS. THESE TABLES REFLECT THE VARYING LEVELS OF REPORTING DETAIL ON THE DOMESTIC BASIS.
- INCLUDES INSURED COMMERCIAL BANKS WITH TOTAL ASSETS LESS THAN \$750 MILLION.
- INCLUDES INSURED COMMERCIAL BANKS WITH TOTAL ASSETS OF \$750 MILLION OR MORE.
- MEMBER BANKS EXCLUDE, AND NONINSURED NONMEMBER BANKS INCLUDE 14 NONINSURED TRUST COMPANIES WHICH ARE MEMBERS OF THE FEDERAL RESERVE SYSTEM, OF WHICH 1 BANK(S) HAS TOTAL ASSETS OF \$100 MILLION OR MORE.
- DOMESTIC OFFICES EXCLUDE BRANCHES IN FOREIGN COUNTRIES AND IN U.S. TERRITORIES AND POSSESSIONS, SUBSIDIARIES IN FOREIGN COUNTRIES, AND ALL OFFICES OF EDGE ACT AND AGREEMENT CORPORATIONS WHEREVER LOCATED.
- THIS ITEM CONTAINS THE CAPITAL ACCOUNTS OF U.S. BANKS THAT HAVE NO EDGE OR FOREIGN OPERATIONS AND REFLECTS THE DIFFERENCE BETWEEN DOMESTIC OFFICE ASSETS AND LIABILITIES OF U.S. BANKS WITH EDGE OR FOREIGN OPERATIONS EXCLUDING THE CAPITAL ACCOUNTS OF THEIR EDGE OR FOREIGN SUBSIDIARIES.
- DEMAND DEPOSITS ADJUSTED EQUAL DEMAND DEPOSITS OTHER THAN DOMESTIC COMMERCIAL INTERBANK AND U.S. GOVERNMENT LESS CASH ITEMS IN PROCESS OF COLLECTION.
- DATA FOR NONINSURED NONMEMBER BANKS MAY NOT BALANCE DUE TO A LACK OF REPORTING DETAIL.

(1)

 SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, MARCH 31, 1981
 (THOUSANDS OF DOLLARS)

ITEM	TOTAL	WITH FOREIGN OFFICES 2/	WITHOUT FOREIGN OFFICES 2/	MEMBER BANKS		NONMEMBER BANKS	BANKS	
				NATIONAL	STATE		BY CONSOLIDATED ASSETS	
							LESS THAN \$1 BILLION	\$1 BILLION OR MORE
REMAINING MATURITIES OF SELECTED LOANS								
TOTAL								
DOMESTIC AND FOREIGN OFFICES.....	542,581,385	482,049,288	60,532,097	367,648,434	139,841,272	35,091,679	49,935,756	492,645,629
PREDETERMINED INTEREST RATES.....	201,258,583	169,974,391	31,284,192	136,738,506	46,139,374	18,380,703	24,722,835	176,535,748
FLOATING INTEREST RATES.....	341,322,803	312,074,898	29,247,905	29,247,905	230,909,929	93,701,898	16,710,976	316,109,882
DOMESTIC OFFICES.....	348,804,929	288,272,833	60,532,096	232,585,565	83,148,711	33,070,653	49,562,659	299,242,270
CONSTRUCTION AND LAND DEVELOPMENT.....	29,479,947	24,351,300	5,128,647	20,376,318	5,794,635	3,308,994	4,289,868	25,190,079
OTHER LOANS SECURED BY REAL ESTATE (3).....	40,377,251	26,373,980	14,003,271	26,304,274	6,556,644	7,516,333	10,935,422	29,441,829
COMMERCIAL AND INDUSTRIAL.....	203,913,729	170,507,843	33,405,886	138,588,575	47,326,461	17,998,693	27,565,719	176,348,010
OTHER (4).....	75,034,002	67,039,710	7,994,292	47,316,398	23,470,971	4,246,633	6,771,650	68,262,352
FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES.....	193,776,458	193,776,458	N/A	135,062,868	56,692,561	2,021,029	373,096	193,403,362
ONE YEAR OR LESS								
DOMESTIC AND FOREIGN OFFICES.....	310,509,168	274,789,266	35,719,902	213,878,821	76,541,849	20,088,498	29,431,957	281,077,211
PREDETERMINED INTEREST RATES.....	115,992,854	101,689,246	14,303,808	79,416,615	27,744,710	8,831,529	11,336,611	104,656,243
FLOATING INTEREST RATES.....	194,516,311	173,100,017	21,416,294	134,462,202	48,797,138	11,256,971	18,095,347	176,420,964
DOMESTIC OFFICES.....	200,552,098	164,832,197	35,719,901	134,017,533	47,063,370	19,471,195	29,270,330	171,281,768
CONSTRUCTION AND LAND DEVELOPMENT.....	21,166,710	17,041,841	4,124,869	14,350,209	4,201,129	2,615,372	3,458,346	17,708,364
OTHER LOANS SECURED BY REAL ESTATE (3).....	7,564,076	5,113,800	2,450,276	5,182,359	4,098,330	4,283,387	1,981,111	5,582,965
COMMERCIAL AND INDUSTRIAL.....	118,423,342	95,644,780	22,778,562	80,704,278	25,472,670	12,246,394	18,414,840	100,008,502
OTHER (4).....	53,397,970	47,031,776	6,366,194	33,780,687	16,291,241	3,326,042	5,416,033	47,981,937
FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES.....	109,957,067	109,957,067	N/A	79,861,286	29,478,479	617,302	161,626	109,795,441
OVER ONE THROUGH FIVE YEARS								
DOMESTIC AND FOREIGN OFFICES.....	148,942,838	135,308,491	13,634,347	98,869,646	41,819,972	8,253,220	11,682,620	137,260,218
PREDETERMINED INTEREST RATES.....	48,944,143	40,887,905	8,056,238	33,079,537	11,441,336	4,423,270	6,466,601	42,477,542
FLOATING INTEREST RATES.....	99,998,702	94,420,592	5,578,110	65,790,110	30,378,636	3,829,951	5,216,020	94,782,682
DOMESTIC OFFICES.....	93,449,322	79,814,975	13,634,347	62,294,082	23,741,749	7,413,491	11,543,987	81,905,335
CONSTRUCTION AND LAND DEVELOPMENT.....	8,313,234	7,309,456	1,003,778	6,026,109	1,593,506	693,619	831,522	7,481,712
OTHER LOANS SECURED BY REAL ESTATE (3).....	10,472,446	6,859,666	3,612,780	6,871,988	1,766,004	1,834,454	2,867,076	7,605,370
COMMERCIAL AND INDUSTRIAL.....	59,424,867	51,472,375	7,952,492	39,901,537	15,213,050	4,310,280	6,979,334	52,445,533
OTHER (4).....	15,238,775	14,173,478	1,065,297	9,494,448	5,169,189	575,138	866,055	14,372,720
FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES.....	55,493,516	55,493,516	N/A	36,575,564	18,078,223	839,729	138,633	55,354,883
OVER FIVE YEARS								
DOMESTIC AND FOREIGN OFFICES.....	83,129,380	71,951,533	11,177,847	54,899,968	21,479,450	6,749,962	8,821,178	74,308,202
PREDETERMINED INTEREST RATES.....	36,321,589	27,397,244	8,924,345	24,242,359	6,953,327	5,125,903	6,919,622	29,401,967
FLOATING INTEREST RATES.....	46,807,790	44,554,289	2,253,501	30,657,611	14,526,123	1,624,056	1,901,554	44,906,236
DOMESTIC OFFICES.....	54,803,505	43,625,658	11,177,847	36,273,950	12,343,591	6,185,964	8,748,341	46,055,164
OTHER LOANS SECURED BY REAL ESTATE (3).....	22,340,728	14,400,514	7,940,214	14,249,927	3,692,309	4,398,492	6,087,234	16,253,494
COMMERCIAL AND INDUSTRIAL.....	26,065,520	23,390,688	2,674,832	17,982,760	6,640,741	1,442,019	2,171,545	23,893,975
OTHER (4).....	6,397,257	5,834,456	562,801	4,041,263	2,010,541	345,453	489,562	5,907,695
FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES.....	28,325,875	28,325,875	N/A	18,626,018	9,135,859	563,998	72,837	28,253,038
MATURITY DISTRIBUTION OF DEPOSITS								
TOTAL								
DOMESTIC OFFICE CDS (5).....	176,597,364	144,454,843	32,142,521	117,981,328	36,723,316	21,892,720	25,701,378	150,895,986
FOREIGN OFFICE INTEREST-BEARING (6).....	283,283,958	283,283,958	N/A	195,133,145	84,797,181	3,353,632	982,550	282,301,408
THREE MONTHS OR LESS.....	346,058,833	320,831,471	25,227,362	239,347,897	90,969,167	19,141,769	20,354,661	325,704,172
DOMESTIC OFFICE CDS (5).....	128,688,532	103,461,170	25,227,362	89,284,656	27,817,262	16,586,614	19,589,793	109,098,739
FOREIGN OFFICE INTEREST-BEARING (6).....	217,370,301	217,370,301	N/A	151,663,241	63,151,905	2,555,155	764,868	216,605,433
SUBJECT TO CALL.....	24,688,519	24,688,519	N/A	15,705,247	8,910,907	72,365	8,651	24,679,868
OPERATING BALANCES.....	6,617,831	6,617,831	N/A	6,149,983	467,848	0	0	6,617,831
OVER THREE THROUGH SIX MONTHS.....	76,047,020	71,399,023	4,647,997	49,889,547	22,033,227	4,124,246	4,372,875	71,674,145
DOMESTIC OFFICE CDS (5).....	33,222,129	28,574,132	4,647,997	22,635,996	7,104,034	3,482,099	4,229,748	28,992,381
FOREIGN OFFICE INTEREST-BEARING (6).....	42,824,891	42,824,891	N/A	27,253,551	14,929,193	642,147	143,127	42,681,764
OVER SIX THROUGH TWELVE MONTHS.....	23,359,153	21,826,077	1,533,076	16,216,908	5,901,142	1,241,103	1,482,347	21,876,806
DOMESTIC OFFICE CDS (5).....	7,722,579	6,189,503	1,533,076	5,533,551	1,088,533	1,100,495	1,411,862	6,310,717
FOREIGN OFFICE INTEREST-BEARING (6).....	15,636,574	15,636,574	N/A	10,683,357	4,812,609	140,608	70,485	15,566,089
OVER TWELVE MONTHS.....	14,416,315	13,682,230	734,085	11,060,121	2,616,961	739,233	474,044	13,942,271
DOMESTIC OFFICE CDS (5).....	6,964,123	6,230,038	734,085	5,527,125	713,487	723,511	469,974	6,494,149
FOREIGN OFFICE INTEREST-BEARING (6).....	7,452,192	7,452,192	N/A	5,532,996	1,903,474	15,722	4,070	7,448,122
INTEREST-BEARING BALANCES OF FOREIGN OFFICES DUE FROM BANKS IN FOREIGN COUNTRIES								
TOTAL								
THREE MONTHS OR LESS.....	121,687,194	121,687,194	N/A	81,399,868	37,815,573	2,471,753	1,042,317	120,644,877
SUBJECT TO CALL.....	83,287,395	83,287,395	N/A	56,278,190	25,374,606	1,634,599	659,686	82,627,709
OPERATING BALANCES.....	1,789,553	1,789,553	N/A	1,392,617	391,636	5,300	3,765	1,785,788
OVER THREE THROUGH SIX MONTHS.....	1,971,634	1,971,634	N/A	1,820,727	150,907	0	0	1,971,634
OVER SIX THROUGH TWELVE MONTHS.....	29,773,069	29,773,069	N/A	20,444,038	8,651,502	677,529	279,868	29,493,201
OVER TWELVE MONTHS.....	5,973,549	5,973,549	N/A	3,714,176	2,180,548	78,825	27,850	5,945,699
OVER TWELVE MONTHS.....	2,653,181	2,653,181	N/A	963,464	1,608,917	80,800	74,913	2,578,268

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, MARCH 31, 1981
THOUSANDS OF DOLLARS

ITEM	TOTAL	WITH FOREIGN OFFICES	WITHOUT FOREIGN OFFICES	MEMBER BANKS		NONMEMBER BANKS	BANKS BY CONSOLIDATED ASSETS	
				NATIONAL	STATE		LESS THAN \$1 BILLION	\$1 BILLION OR MORE
SECURITIES HELD IN TRADING ACCOUNTS IN DOMESTIC OFFICES, BY TYPE OF SECURITY								
HOLDINGS ON REPORT DATE, TOTAL.....	10,584,821	10,302,321	282,500	6,834,450	3,620,167	130,204	192,677	10,392,144
U.S. TREASURY.....	7,620,798	7,447,266	173,532	4,712,707	2,853,103	54,988	115,282	7,505,516
OTHER U.S. GOVERNMENT AGENCIES.....	1,319,303	1,283,057	36,246	952,112	349,315	17,876	25,928	1,293,375
STATES AND POLITICAL SUBDIVISIONS.....	1,250,115	1,187,717	62,398	832,047	380,425	37,643	48,831	1,201,284
OTHER BONDS, NOTES, AND DEBTENTURES.....	394,604	384,280	10,324	337,583	37,324	19,697	2,636	391,968
DAILY AVERAGE HOLDINGS DURING QUARTER, TOTAL.....	9,870,524	9,601,823	268,701	6,945,059	2,818,705	106,760	182,898	9,687,626
U.S. TREASURY.....	6,943,595	6,778,393	165,202	4,973,254	1,936,094	34,247	112,348	6,831,247
OTHER U.S. GOVERNMENT AGENCIES.....	1,048,888	1,023,159	25,729	721,534	306,345	21,009	22,679	1,026,209
STATES AND POLITICAL SUBDIVISIONS.....	1,600,124	1,532,947	67,177	1,000,673	563,122	36,329	45,631	1,554,493
OTHER BONDS, NOTES, AND DEBTENTURES.....	277,918	267,325	10,593	249,599	13,144	15,175	2,240	275,678
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER RESALE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL.....	41,564,359	28,090,249	13,240,650	29,655,070	7,722,713	3,953,116	10,554,768	31,009,591
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	31,496,951	19,291,352	11,972,139	22,536,835	5,349,519	3,377,137	9,810,729	21,686,222
BROKERS AND DEALERS.....	7,700,831	6,695,997	1,004,834	5,160,030	2,058,313	482,488	496,384	7,204,447
OTHERS.....	2,366,577	2,102,900	263,677	1,958,205	314,881	93,491	247,655	2,118,922
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	35,227,266	22,496,821	12,496,985	24,925,153	6,553,811	3,514,842	10,168,678	25,058,588
OTHER.....	28,473,979	17,512,658	10,961,321	20,265,545	5,256,225	2,952,209	8,776,116	19,697,863
OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	6,337,092	5,593,427	743,665	4,729,916	1,168,902	438,274	386,090	5,951,002
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	356,068	356,068	N/A	237,363	118,705	0	0	356,068
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	326,793	326,793	N/A	237,363	89,430	0	0	326,793
BROKERS AND DEALERS.....	0	0	N/A	0	0	0	0	0
OTHERS.....	29,275	29,275	N/A	0	29,275	0	0	29,275
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	337,328	337,328	N/A	237,363	99,965	0	0	337,328
OTHER.....	6,630	6,630	N/A	3,850	2,780	0	0	6,630
OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	330,698	330,698	N/A	233,513	97,185	0	0	330,698
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	18,740	18,740	N/A	0	18,740	0	0	18,740
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER REPURCHASE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL.....	130,782,818	111,103,720	19,679,098	91,214,439	32,768,705	6,799,674	14,187,786	116,595,032
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	64,090,425	55,517,463	8,572,962	47,958,438	14,452,718	1,683,269	6,753,961	57,336,464
SEL'S AND MUTUAL SAVINGS BANKS.....	8,203,577	7,624,601	578,976	4,273,002	3,651,382	279,193	461,286	7,742,291
NONFINANCIAL BUSINESS IN U.S.....	20,513,752	16,694,649	3,819,103	14,775,427	4,243,680	1,494,645	2,741,992	17,771,760
STATE AND LOCAL GOVERNMENTS IN U.S.....	11,353,895	8,257,649	3,096,246	7,690,145	2,260,695	1,403,055	2,334,288	9,019,607
U.S. GOVERNMENT AGENCIES AND CORPORATIONS, BANKS IN FOREIGN COUNTRIES, AND FOREIGN OFFICIAL INSTITUTIONS.....	9,167,561	8,928,442	239,119	6,095,710	2,973,968	97,883	84,323	9,083,238
OTHER.....	17,453,607	14,080,916	3,372,691	10,425,717	5,186,262	1,841,628	1,811,935	15,641,672
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT BORROWINGS SECURITIES SOLD UNDER REPURCHASE AGREEMENT.....	113,023,448	97,408,727	15,614,721	80,554,985	27,844,267	4,624,196	11,780,778	101,242,670
OTHER.....	40,336,580	33,065,950	7,270,630	28,113,945	9,243,539	2,979,096	5,422,982	34,913,598
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS.....	72,686,868	64,342,777	8,344,091	52,441,040	18,600,728	1,645,100	6,357,796	66,329,072
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY...	17,759,369	13,694,993	4,064,376	10,659,454	4,924,437	2,175,478	2,407,007	15,352,362
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	513,260	513,260	N/A	381,352	131,908	0	0	513,260
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	367,600	367,600	N/A	285,470	82,130	0	0	367,600
SEL'S AND MUTUAL SAVINGS BANKS.....	1,000	1,000	N/A	1,000	0	0	0	1,000
NONFINANCIAL BUSINESS IN U.S.....	0	0	N/A	0	0	0	0	0
STATE AND LOCAL GOVERNMENTS IN U.S.....	19,060	19,060	N/A	0	19,060	0	0	19,060
U.S. GOVERNMENT AGENCIES AND CORPORATIONS, BANKS IN FOREIGN COUNTRIES, AND FOREIGN OFFICIAL INSTITUTIONS.....	113,218	113,218	N/A	83,350	29,868	0	0	113,218
OTHER.....	12,382	12,382	N/A	11,532	850	0	0	12,382
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT BORROWINGS SECURITIES SOLD UNDER REPURCHASE AGREEMENT.....	513,260	513,260	N/A	381,352	131,908	0	0	513,260
OTHER.....	10,962	10,962	N/A	10,962	0	0	0	10,962
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS.....	502,298	502,298	N/A	370,390	131,908	0	0	502,298
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY...	0	0	N/A	0	0	0	0	0
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	23,143	23,143	N/A	11,608	11,535	0	0	23,143

(3)

 SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, MARCH 31, 1981
 THOUSANDS OF DOLLARS

ITEM	TOTAL	WITH FOREIGN OFFICES	WITHOUT FOREIGN OFFICES	MEMBER BANKS		NONMEMBER BANKS	BANKS BY CONSOLIDATED ASSETS	
				NATIONAL	STATE		LESS THAN \$1 BILLION	\$1 BILLION OR MORE
LOAN LOSS EXPERIENCE AND ALLOWANCE FOR POSSIBLE LOAN LOSSES								
BALANCE OF ALLOWANCE, END OF PREVIOUS YEAR.....	7,127,933	5,848,052	1,279,881	4,825,864	1,664,834	637,235	990,712	6,137,221
CHANGES INCIDENT TO MERGERS AND ABSORPTIONS.....	31,402	20,486	10,916	13,352	13,832	4,218	9,896	21,506
PROVISIONS FOR POSSIBLE LOAN LOSSES.....	817,475	666,717	150,758	568,579	180,462	68,734	94,707	722,768
CHARGEOFFS, YEAR TO DATE, TOTAL.....	846,810	686,558	160,252	613,525	169,784	63,501	101,736	745,074
SECURED PRIMARILY BY REAL ESTATE.....	25,973	17,685	8,288	15,756	7,032	3,185	6,727	19,288
TO FINANCIAL INSTITUTIONS.....	15,747	15,158	589	14,824	558	365	605	15,142
FOREIGNERS (7) (8).....	N/A	8,873	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	6,285	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	421,894	378,038	43,856	295,777	100,829	25,288	36,294	385,600
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	341,854	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	36,184	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	369,797	266,081	103,716	276,914	59,898	32,985	54,747	315,050
OTHER LOANS.....	13,404	9,596	3,808	10,250	1,472	1,682	3,368	10,036
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	875	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	8,721	N/A	N/A	N/A	N/A	N/A	N/A
RECOVERIES, YEAR TO DATE, TOTAL.....	264,265	215,719	48,546	181,968	64,566	17,731	34,550	229,715
SECURED PRIMARILY BY REAL ESTATE.....	20,898	18,502	2,396	14,526	4,525	1,847	2,360	18,538
TO FINANCIAL INSTITUTIONS.....	18,141	17,691	450	11,671	6,330	140	172	17,969
FOREIGNERS (7) (8).....	N/A	6,463	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	11,228	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	121,151	103,378	17,773	76,167	38,670	6,314	15,092	106,059
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	91,052	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	12,326	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	94,330	67,409	26,921	71,018	14,344	8,968	16,286	78,044
OTHER LOANS.....	9,745	8,739	1,006	8,586	697	462	640	9,105
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	2,745	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	5,994	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE, TOTAL.....	582,556	470,838	111,718	431,557	105,218	45,781	67,194	515,362
SECURED PRIMARILY BY REAL ESTATE.....	5,075	-817	5,892	1,230	2,507	1,338	4,367	708
TO FINANCIAL INSTITUTIONS.....	-2,394	-2,533	139	3,153	-5,772	225	433	-2,827
FOREIGNERS (7) (8).....	N/A	2,410	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	-4,943	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	300,743	274,460	26,083	219,610	62,159	18,974	21,202	279,541
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	250,802	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	23,858	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	275,467	198,672	76,795	205,896	45,554	24,017	38,461	237,066
OTHER LOANS.....	3,659	857	2,802	1,664	775	1,220	2,728	931
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	-1,870	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	2,727	N/A	N/A	N/A	N/A	N/A	N/A
ADJUSTMENTS FOR FOREIGN CURRENCY								
TRANSLATION (7).....	-10,221	-10,221	N/A	-6,609	-3,612	0	0	-10,221
BALANCE OF ALLOWANCE, END OF PERIOD.....	7,384,048	6,054,194	1,329,854	4,969,635	1,749,998	664,415	1,028,132	6,355,916
MEMO: BANKS WITH FOREIGN OFFICES								
CHARGEOFFS ON LOANS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	68,318	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	14,137	N/A	N/A	N/A	N/A	N/A	N/A
LOAN RECOVERIES, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	29,991	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	12,091	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	38,327	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	2,046	N/A	N/A	N/A	N/A	N/A	N/A
INTEREST AND FEES ON LOANS AT DOMESTIC OFFICES (10).....	15,735,436	12,207,537	3,527,901	13,620,792	N/A	2,114,646	2,764,267	12,971,171
SECURED PRIMARILY BY REAL ESTATE.....	3,782,252	2,772,098	1,010,154	3,122,741	N/A	659,511	792,051	2,990,201
COMMERCIAL AND INDUSTRIAL.....	7,152,831	5,848,115	1,304,716	6,335,358	N/A	817,473	1,073,437	6,079,394
TO INDIVIDUALS.....	2,886,551	1,918,597	967,954	2,378,039	N/A	508,512	682,869	2,263,682
ALL OTHER.....	1,913,807	1,668,730	245,077	1,784,657	N/A	129,150	215,910	1,697,897

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, MARCH 31, 1981
THOUSANDS OF DOLLARS

ITEM	TOTAL	WITH FOREIGN OFFICES %	WITHOUT FOREIGN OFFICES %	MEMBER BANKS		NONMEMBER BANKS	BANKS BY CONSOLIDATED ASSETS	
				NATIONAL	STATE		LESS THAN \$1 BILLION	\$1 BILLION OR MORE
ASSETS AND LIABILITIES								
CONSOLIDATED OFFICES								
TOTAL ASSETS.....	1312,317,273	1100,173,932	211,659,024	879,206,723	322,289,426	110,336,807	170,442,987	1141,874,286
CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	277,520,763	249,420,465	28,077,258	177,993,056	84,520,004	14,983,063	22,819,097	254,701,666
INTEREST-BEARING BALANCES.....	135,313,727	128,492,631	6,821,096	88,269,184	39,769,330	7,275,213	5,867,288	129,446,439
INVESTMENT SECURITIES.....	164,944,197	114,772,557	50,165,219	104,368,296	35,690,213	24,879,267	41,215,496	123,728,701
TRADING ACCOUNT SECURITIES.....	11,837,002	11,556,622	280,380	7,722,433	3,986,485	128,084	192,677	11,644,325
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	41,911,327	28,445,967	13,231,900	29,892,433	7,841,068	3,944,366	10,553,268	31,358,059
LOANS, GROSS.....	721,584,139	607,563,071	114,021,068	492,312,900	166,527,563	62,743,676	90,911,816	630,672,323
LESS: UNEARNED INCOME.....	9,966,674	6,900,866	3,065,808	6,668,066	1,769,263	1,529,345	2,670,262	7,296,412
LESS: ALLOWANCE FOR LOAN LOSS.....	7,382,908	6,054,195	1,328,713	4,969,636	1,749,999	663,273	1,027,418	6,355,490
EQUALS: LOANS, FULLY CONSOLIDATED, NET.....	704,234,558	594,608,010	109,626,548	480,675,201	163,008,300	60,551,057	87,214,137	617,020,421
GROSS LOANS BY TYPE								
SECURED BY REAL ESTATE.....	158,854,970	118,378,295	40,476,675	111,279,038	24,341,061	23,234,871	32,104,405	126,750,565
TO FINANCIAL INSTITUTIONS.....	78,824,260	76,037,885	2,786,375	46,662,715	29,633,717	2,527,828	2,566,052	76,258,208
FOR FOREIGNERS (7) (8).....	N/A	46,731,556	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	29,306,329	N/A	N/A	N/A	N/A	N/A	N/A
TO PURCHASE OR CARRY SECURITIES.....	11,188,003	9,999,055	1,188,948	5,648,296	5,131,055	408,652	1,133,949	10,054,054
TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	7,749,298	5,917,396	1,831,902	6,702,885	595,667	450,746	1,364,193	6,385,105
COMMERCIAL AND INDUSTRIAL.....	317,770,458	284,392,453	33,378,005	219,944,721	78,758,042	19,069,695	27,718,783	290,051,675
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	171,278,096	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	113,122,357	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	103,311,415	71,134,580	32,176,915	72,351,357	15,574,740	15,385,318	24,101,353	79,210,062
OTHER LOANS.....	43,885,734	41,703,487	2,182,247	29,723,887	12,495,281	1,666,566	1,923,080	41,962,654
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	27,517,659	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7).....	N/A	14,185,828	N/A	N/A	N/A	N/A	N/A	N/A
MEMO: TOTAL LOANS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSID- ARIES (7).....	721,584,139	607,563,071	N/A	492,312,900	166,527,563	62,743,676	90,911,816	630,672,323
ALL OTHER ASSETS.....	111,869,432	101,370,317	10,277,719	78,554,510	27,243,356	5,850,170	8,448,312	103,421,120
TOTAL LIABILITIES.....	1247,719,686	1049,985,995	197,255,395	835,842,274	307,770,491	103,628,625	158,730,072	1088,989,614
DEPOSITS IN DOMESTIC OFFICES.....	691,109,200	521,074,446	170,034,754	451,310,445	151,110,458	88,688,297	137,389,430	553,719,770
DEMAND.....	259,269,834	206,458,679	52,811,155	161,037,901	73,564,608	24,667,325	43,134,427	216,135,407
TIME CDS GREATER THAN \$100,000.....	176,577,292	144,454,842	32,122,450	117,981,327	36,723,316	21,872,649	25,699,196	150,878,096
SAVINGS AND OTHER TIME DEPOSITS.....	255,262,074	170,160,925	85,101,149	172,291,217	40,822,534	42,148,323	68,555,807	186,706,267
DEPOSITS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES.....	299,037,606	299,037,606	N/A	209,053,245	86,563,121	3,421,240	982,809	298,054,797
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	131,296,076	111,616,980	19,679,096	91,595,789	32,900,613	6,799,674	14,187,784	117,108,292
OTHER LIABILITIES FOR BORROWED MONEY.....	32,031,997	31,083,725	948,272	16,520,725	12,855,933	655,339	607,733	31,424,264
SUBORDINATED NOTES AND DEBENTURES.....	5,037,231	3,997,890	1,039,326	3,044,997	1,175,929	816,290	789,243	4,247,988
ALL OTHER LIABILITIES.....	89,207,579	83,175,351	5,553,947	62,317,074	23,164,438	3,247,786	4,773,073	84,434,506
EQUITY CAPITAL.....	64,597,592	50,187,942	14,403,629	43,364,454	14,518,935	6,708,182	11,712,915	52,884,677
DOMESTIC OFFICES								
TOTAL ASSETS.....	980,546,981	768,403,640	211,659,024	647,728,330	225,557,133	106,777,201	169,453,420	811,093,561
CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	143,699,783	115,599,485	28,077,258	86,351,266	45,060,658	12,264,819	21,704,264	121,995,519
INVESTMENT SECURITIES.....	156,335,786	106,164,146	50,165,219	98,666,368	33,012,041	24,650,956	41,165,542	115,170,244
TRADING ACCOUNT SECURITIES.....	10,582,702	10,302,322	280,380	6,834,451	3,620,167	128,084	192,677	10,390,025
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	41,555,609	28,090,249	13,231,900	29,655,070	7,722,713	3,944,366	10,553,268	31,002,341
LOANS, GROSS.....	527,807,681	413,786,613	114,021,068	357,250,032	109,835,002	60,722,647	90,538,720	437,268,961
LESS: UNEARNED INCOME.....	8,370,718	5,304,910	3,065,808	5,144,431	1,700,379	1,525,908	2,670,055	5,700,663
LESS: ALLOWANCE FOR LOAN LOSS.....	7,144,510	5,815,797	1,328,713	4,793,401	1,690,055	661,054	1,026,266	6,118,244
EQUALS: LOANS, NET.....	512,292,456	402,665,908	109,626,548	347,312,204	106,444,567	58,535,685	86,842,402	425,450,054
GROSS LOANS BY TYPE								
SECURED BY REAL ESTATE.....	151,870,495	111,393,820	40,476,675	105,092,907	23,597,911	23,179,677	32,104,405	119,766,090
CONSTRUCTION LOANS.....	29,479,945	24,351,298	5,128,647	20,376,319	5,794,635	3,308,991	4,289,869	25,190,076
1- TO 4- FAMILY MORTGAGES.....	82,019,089	60,668,542	21,350,547	58,412,313	11,246,632	12,360,144	16,879,505	65,139,584
OTHER.....	40,371,461	26,373,980	13,997,481	26,304,275	6,556,644	7,510,542	10,935,031	29,436,430
TO FINANCIAL INSTITUTIONS.....	42,102,800	39,316,425	2,786,375	25,873,443	13,970,029	2,259,328	2,470,177	39,632,623
TO PURCHASE OR CARRY SECURITIES.....	9,692,367	8,503,419	1,188,948	5,026,681	4,257,134	408,552	1,131,949	8,560,418
TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	7,074,436	5,242,534	1,831,902	6,098,752	524,985	450,699	1,361,602	5,712,834
COMMERCIAL AND INDUSTRIAL.....	203,885,845	170,507,840	33,378,005	138,588,572	47,326,463	17,970,810	27,562,662	176,323,183
TO INDIVIDUALS.....	97,022,155	64,845,240	32,176,915	66,252,150	15,439,655	15,330,350	24,101,353	72,920,802
OTHER.....	16,159,580	13,977,333	2,182,247	10,317,526	4,748,823	1,223,231	1,806,571	14,375,009
ALL OTHER ASSETS.....	116,080,649	105,581,534	10,277,719	78,908,976	29,696,987	7,253,290	8,995,268	107,085,381
TOTAL LIABILITIES.....	915,948,796	718,215,105	197,255,395	604,363,877	211,037,602	100,069,021	157,740,507	758,208,289
DEMAND DEPOSITS.....	259,269,834	206,458,679	52,811,155	161,037,901	73,564,608	24,667,325	43,134,427	216,135,407
TIME CDS GREATER THAN \$100,000.....	176,577,292	144,454,842	32,122,450	117,981,327	36,723,316	21,872,649	25,699,196	150,878,096
SAVINGS AND OTHER TIME DEPOSITS.....	255,262,074	170,160,925	85,101,149	172,291,217	40,822,534	42,148,323	68,555,807	186,706,267
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO RESELL.....	130,782,816	111,103,720	19,679,096	91,214,437	32,768,705	6,799,674	14,187,784	116,595,032
OTHER LIABILITIES FOR BORROWED MONEY.....	15,405,340	14,457,068	948,272	7,206,823	7,585,913	612,604	577,480	14,827,860
SUBORDINATED NOTES AND DEBENTURES.....	4,737,731	3,698,390	1,039,326	2,786,827	1,132,599	816,290	789,243	3,948,488
ALL OTHER LIABILITIES.....	73,913,708	67,881,480	5,553,947	51,843,345	18,439,926	3,152,156	4,796,570	69,117,138

(5)
 SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, MARCH 31, 1981
 THOUSANDS OF DOLLARS

ITEM	TOTAL	WITH FOREIGN OFFICES	WITHOUT FOREIGN OFFICES	MEMBER BANKS		NONMEMBER BANKS	BANKS BY CONSOLIDATED ASSETS	
				NATIONAL	STATE		LESS THAN \$1 BILLION	\$1 BILLION OR MORE
INCOME AND EXPENSE ITEMS YEAR TO DATE								
TOTAL OPERATING INCOME.....	41,708,457	35,319,953	6,369,119	28,426,806	9,844,600	3,417,666	5,083,660	36,624,797
INTEREST AND FEES ON LOANS.....	28,010,789	24,029,146	3,981,643	19,397,506	6,412,066	2,201,217	3,183,688	24,827,101
INTEREST ON BALANCES WITH DEPOSITORY INSTITUTIONS.....	4,985,525	4,741,623	243,902	3,211,189	1,491,647	282,689	213,886	4,771,639
INCOME ON FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	1,640,322	1,118,710	517,419	1,103,766	368,897	163,466	408,829	1,231,493
INCOME ON SECURITIES AND OBLIGATIONS.....	3,404,745	2,369,841	1,034,722	2,140,742	736,447	527,374	843,517	2,561,228
INCOME FROM LEASE FINANCING.....	391,386	354,332	37,054	264,881	104,835	21,670	33,421	357,965
ALL OTHER OPERATING INCOME.....	3,275,688	2,706,302	554,376	2,308,722	730,706	221,250	400,316	2,875,372
TOTAL OPERATING EXPENSES.....	38,637,382	32,843,234	5,778,670	26,405,972	9,062,751	3,153,181	4,580,637	34,056,745
SALARIES AND EMPLOYEE BENEFITS.....	4,443,468	3,499,323	934,471	2,982,088	954,433	497,273	755,379	3,688,089
INTEREST ON THE CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE ISSUED BY DOMESTIC OFFICES.....	6,885,608	5,680,396	1,205,212	4,593,327	1,447,508	844,773	951,585	5,934,023
INTEREST ON DEPOSITS IN FOREIGN OFFICES.....	10,950,384	10,950,384	0	7,696,238	3,108,089	146,057	39,086	10,911,298
INTEREST ON OTHER DEPOSITS.....	5,154,339	3,430,577	1,723,762	3,487,851	812,794	853,694	1,393,154	3,761,185
EXPENSE OF FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	5,290,042	4,551,843	738,199	3,640,522	1,393,513	256,007	551,068	4,738,974
INTEREST ON OTHER BORROWED MONEY.....	1,009,404	968,390	41,014	661,199	328,658	23,547	27,988	981,416
INTEREST ON SUBORDINATED NOTES AND DEBT SECURITIES.....	106,706	82,150	24,556	61,768	23,719	21,219	20,536	86,170
PROVISION FOR POSSIBLE LOAN LOSSES.....	817,478	666,718	150,760	568,582	180,162	68,734	94,709	722,769
ALL OTHER OPERATING EXPENSES.....	3,979,951	3,013,451	960,696	2,714,396	817,874	441,877	747,132	3,232,819
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES.....	3,071,078	2,476,720	590,451	2,020,836	781,848	264,487	503,026	2,568,052
APPLICABLE INCOME TAXES.....	880,872	777,803	100,781	555,504	275,640	47,440	93,443	787,429
SECURITIES GAINS (LOSSES), NET.....	-73,667	-56,743	-16,924	-58,487	-6,196	-8,984	-13,702	-59,965
EXTRAORDINARY ITEMS, NET.....	5,605	3,785	1,820	2,990	709	1,906	3,124	2,481
NET INCOME.....	2,122,142	1,645,957	474,566	1,409,831	500,721	209,971	399,004	1,723,138
CASH DIVIDENDS DECLARED ON COMMON AND PREFERRED STOCK.....	818,739	634,792	183,947	550,893	191,459	76,387	149,280	669,459
NUMBER OF BANKS.....	506	176	329	291	74	140	315	191

- (1) BANKS WITH TOTAL ASSETS OF \$300 MILLION OR MORE AS OF JUNE 30 OF EITHER OF THE TWO PREVIOUS CALENDAR YEARS.
- (2) FOREIGN OFFICES INCLUDE BRANCHES AND SUBSIDIARIES IN FOREIGN COUNTRIES OR U.S. TERRITORIES AND POSSESSIONS, AND EDGE ACT AND AGREEMENT CORPORATION SUBSIDIARIES.
- (3) EXCLUDES LOANS SECURED BY 1- TO 4- FAMILY RESIDENTIAL PROPERTIES.
- (4) EXCLUDES LOANS TO INDIVIDUALS AND LOANS SECURED BY 1- TO 4- FAMILY RESIDENTIAL PROPERTIES.
- (5) DOMESTIC OFFICE CDS REPRESENT TIME CDS OF \$100,000 OR MORE IN DOMESTIC OFFICES.
- (6) FOREIGN OFFICE INTEREST-BEARING REPRESENTS INTEREST-BEARING DEPOSITS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES.
- (7) DETAIL SUPPLIED ONLY BY BANKS WITH FOREIGN OFFICES OR EDGE ACT OR AGREEMENT CORPORATION SUBSIDIARIES.
- (8) CHARGEOFFS OR RECOVERIES ON ALL LOANS TO FOREIGN BANKS AND ALL FOREIGN OFFICE LOANS TO FINANCIAL INSTITUTIONS IN THE UNITED STATES OTHER THAN FINANCE COMPANIES, BANKS, REITS AND MORTGAGE COMPANIES.
- (9) CHARGEOFFS OR RECOVERIES ON LOANS TO U.S. BANKS AND TO FINANCE COMPANIES, REITS AND MORTGAGE COMPANIES IN THE U.S.
- (10) AVAILABLE FOR NATIONAL AND NONMEMBER BANKS ONLY.