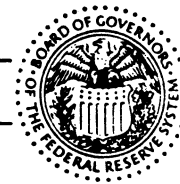


FEDERAL RESERVE statistical release



4.3.4

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES^{1/}
 CONSOLIDATED REPORT OF CONDITION; SEPTEMBER 30, 1981
 MILLIONS OF DOLLARS

For Release
 January 22, 1982

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 ASSETS.....	1,603,967	1,603,331	702,594	900,737	1,193,773	409,558	636	
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	196,340	196,301	67,242	129,059	162,374	33,927	39	
CURRENCY AND COIN (U.S. AND FOREIGN)...	19,183	19,183	10,028	9,155	14,210	4,973	*	
BALANCES WITH FEDERAL RESERVE BANKS....	27,510	27,508	7,257	20,251	26,795	713	1	
BALANCES WITH OTHER CENTRAL BANKS.....	108	108	*	108	108	0	0	
DEMAND BALANCES WITH COMMERCIAL BANKS								
IN UNITED STATES.....	48,570	48,535	21,248	27,287	34,190	14,344	36	
ALL OTHER BALANCES WITH DEPOSITORY								
INSTITUTIONS IN UNITED STATES AND								
WITH BANKS IN FOREIGN COUNTRIES.....	27,168	27,166	18,855	8,311	16,652	10,515	2	
CASH ITEMS IN PROCESS OF COLLECTION....	73,802	73,801	9,854	63,947	70,419	3,382	1	
TOTAL SECURITIES, LOANS, AND LEASE								
FINANCING RECEIVABLES.....	1,274,996	1,274,658	604,673	669,985	918,643	356,015	338	
TOTAL SECURITIES, BOOK VALUE.....	333,756	333,714	199,053	134,661	219,949	113,765	41	
U.S. TREASURY.....	102,196	102,174	64,540	37,634	64,118	38,056	21	
OBLIGATIONS OF OTHER U.S. GOVERNMENT								
AGENCIES AND CORPORATIONS.....	66,878	66,871	47,484	19,386	39,129	27,741	8	
OBLIGATIONS OF STATES AND POLITICAL								
SUBDIVISIONS IN UNITED STATES.....	147,203	147,200	82,939	64,261	102,087	45,113	3	
ALL OTHER SECURITIES.....	17,478	17,469	4,089	13,380	14,614	2,855	9	
FEDERAL FUNDS SOLD AND SECURITIES								
PURCHASED UNDER AGREEMENTS TO RESELL..	72,281	71,984	35,340	36,644	53,158	18,826	297	
TOTAL LOANS, GROSS.....	886,419	886,419	385,547	500,872	654,855	231,564	0	
LESS: UNEARNED INCOME ON LOANS.....	19,275	19,275	12,612	6,663	12,261	7,014	0	
ALLOWANCE FOR POSSIBLE LOAN LOSS..	10,791	10,791	3,921	6,871	8,518	2,274	0	
EQUALS: LOANS, NET.....	856,353	856,353	369,014	487,339	634,076	222,277	0	
TOTAL LOANS, GROSS, BY CATEGORY								
REAL ESTATE LOANS.....	277,249	277,249	140,476	136,772	191,513	85,736	0	
CONSTRUCTION AND LAND DEVELOPMENT.....	42,624	42,624	12,519	30,106	33,428	9,197	0	
SECURED BY FARMLAND.....	8,411	8,411	7,288	1,123	3,702	4,709	0	
SECURED BY RESIDENTIAL PROPERTIES.....	159,554	159,554	82,609	76,945	110,822	48,733	0	
1- TO 4- FAMILY.....	152,696	152,696	79,670	73,026	105,815	46,881	0	
MULTIFAMILY.....	6,858	6,858	2,939	3,920	5,007	1,851	0	
SECURED BY NONFARM NONRESIDENTIAL								
PROPERTIES.....	66,659	66,659	38,060	28,599	43,561	23,098	0	
LOANS TO FINANCIAL INSTITUTIONS.....	51,380	51,380	6,422	44,958	46,182	5,198	0	
LOANS FOR PURCHASING OR CARRYING								
SECURITIES.....	12,870	12,870	2,128	10,742	11,897	973	0	
LOANS TO FINANCE AGRICULTURAL PRODUCTION								
AND OTHER LOANS TO FARMERS.....	33,553	33,553	27,037	6,515	17,946	15,606	0	
COMMERCIAL AND INDUSTRIAL LOANS.....	305,231	305,231	103,276	201,955	242,853	62,378	0	
LOANS TO INDIVIDUALS FOR HOUSEHOLD,								
FAMILY, AND OTHER PERSONAL								
EXPENDITURES.....	182,732	182,732	99,766	82,966	124,867	57,865	0	
INSTALLMENT LOANS.....	147,057	147,057	77,831	69,226	101,481	45,576	0	
PASSENGER AUTOMOBILES.....	59,453	59,453	38,854	20,599	37,484	21,969	0	
CREDIT CARDS AND RELATED PLANS.....	30,687	30,687	5,736	24,952	27,010	3,677	0	
MOBILE HOMES.....	10,241	10,241	6,063	4,178	7,006	3,236	0	
ALL OTHER INSTALLMENT LOANS FOR								
HOUSEHOLD, FAMILY, AND OTHER								
PERSONAL EXPENDITURES.....	46,676	46,676	27,179	19,497	29,982	16,694	0	
SINGLE-PAYMENT LOANS.....	35,675	35,675	21,935	13,740	23,386	12,289	0	
ALL OTHER LOANS.....	23,404	23,404	6,441	16,963	19,597	3,807	0	
LEASE FINANCING RECEIVABLES.....	12,607	12,607	1,265	11,341	11,460	1,147	0	
BANK PREMISES, FURNITURE AND FIXTURES,								
AND OTHER ASSETS REPRESENTING BANK								
PREMISES.....	27,750	27,737	14,432	13,304	19,313	8,424	14	
REAL ESTATE OWNED OTHER THAN BANK								
PREMISES.....	2,299	2,299	1,179	1,121	1,588	711	0	
ALL OTHER ASSETS.....	102,582	102,336	15,068	87,269	91,856	10,481	245	

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES^{1/}
 CONSOLIDATED REPORT OF CONDITION; SEPTEMBER 30, 1981
 MILLIONS 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)...	1,603,967	1,603,331	702,594	900,737	1,193,773	409,558	636	
TOTAL LIABILITIES EXCL. SUBORDINATED DEBT	1,481,673	1,481,073	642,925	838,148	1,106,012	375,060	600	
TOTAL DEPOSITS.....	1,217,313	1,217,267	597,893	619,374	867,158	350,109	45	
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,039,294	1,039,278	534,870	504,408	726,088	313,191	161	
U.S. GOVERNMENT.....	4,603	4,603	1,878	2,725	3,621	982	0	
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	77,578	77,577	47,935	29,642	48,366	29,211	1	
ALL OTHER.....	80,683	80,676	7,576	73,101	77,454	3,222	6	
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	15,155	15,133	5,634	9,499	11,630	3,504	22	
DEMAND DEPOSITS.....	375,694	375,652	148,423	227,228	291,382	84,269	43	
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	277,850	277,837	126,638	151,198	204,515	73,321	14	
U.S. GOVERNMENT.....	3,937	3,937	1,527	2,410	3,171	766	0	
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	15,301	15,300	9,338	5,962	10,344	4,956	1	
ALL OTHER.....	63,451	63,445	5,285	58,160	61,722	1,723	6	
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	15,155	15,133	5,634	9,499	11,630	3,504	22	
TIME DEPOSITS.....	627,082	627,079	322,034	305,045	433,050	194,029	3	
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	550,345	550,343	283,473	266,870	380,846	169,496	3	
U.S. GOVERNMENT.....	617	617	325	291	412	205	0	
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	58,964	58,964	35,998	22,965	36,111	22,852	0	
ALL OTHER.....	17,156	17,156	2,238	14,918	15,680	1,476	0	
SAVINGS DEPOSITS.....	214,537	214,537	127,436	87,101	142,726	71,811	0	
CORPORATIONS AND OTHER PROFIT ORGANIZATIONS.....	8,435	8,435	4,880	3,555	5,251	3,184	0	
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	202,664	202,664	119,879	82,785	135,475	67,189	0	
U.S. GOVERNMENT.....	50	50	25	24	38	11	0	
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	3,313	3,313	2,599	715	1,910	1,403	0	
ALL OTHER.....	75	75	52	23	51	24	0	
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	145,304	145,284	28,077	117,206	131,261	14,023	20	
INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY..	34,661	34,658	4,326	30,331	32,108	2,550	3	
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	2,364	2,358	908	1,450	1,759	599	7	
ALL OTHER LIABILITIES.....	82,032	81,506	11,720	69,786	73,726	7,780	526	
SUBORDINATED NOTES AND DEBENTURES.....	6,069	6,068	1,987	4,081	4,500	1,568	*	
TOTAL EQUITY CAPITAL (6).....	116,226	116,190	57,682	58,508	83,261	32,929	36	
MEMO								
TIME DEPOSITS OF \$100,000 OR MORE.....	287,937	287,937	91,918	196,019	224,687	63,251	0	
CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE...	268,164	268,164	85,580	182,584	208,382	59,782	0	
OTHER.....	19,773	19,773	6,338	13,435	16,305	3,469	0	
SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER AND NOW ACCOUNTS...	56,379	56,379	34,239	22,139	37,168	19,210	0	
MONEY MARKET TIME CERTIFICATES OF \$10,000 AND LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS.....	227,400	227,400	152,084	75,316	140,915	86,485	0	
DEMAND DEPOSITS ADJUSTED (7).....	247,528	247,492	132,045	115,447	168,843	78,649	36	
STANDBY LETTERS OF CREDIT, TOTAL.....	49,662	49,662	4,577	45,084	46,513	3,149	0	
AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE								
TOTAL DEPOSITS.....	1,199,354	1,199,324	597,363	601,961	849,860	349,464	31	
NUMBER OF BANKS.....	14,454	14,437	14,191	246	5,479	8,958	17	

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER
 CONSOLIDATED REPORT OF CONDITION; SEPTEMBER 30, 1981
 MILLIONS OF DOLLARS

1/ 5/

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 ASSETS.....	1,207,811	1,207,312	308,766	898,546	1,027,710	179,602	499
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	163,735	163,704	34,664	129,040	146,911	16,792	31
CURRENCY AND COIN (U.S. AND FOREIGN)...	13,726	13,726	4,571	9,155	11,704	2,022	*
BALANCES WITH FEDERAL RESERVE BANKS.....	24,656	24,656	4,409	20,247	24,036	621	0
BALANCES WITH OTHER CENTRAL BANKS.....	108	108	*	108	108	0	0
DEMAND BALANCES WITH COMMERCIAL BANKS IN UNITED STATES.....	35,658	35,628	8,351	27,276	29,880	5,748	31
ALL OTHER BALANCES WITH DEPOSITORY INSTITUTIONS IN UNITED STATES AND WITH BANKS IN FOREIGN COUNTRIES.....	18,437	18,437	10,126	8,311	12,496	5,941	0
TIME AND SAVINGS BALANCES WITH COMMERCIAL BANKS IN UNITED STATES. BALANCES WITH OTHER DEPOSITORY INSTITUTIONS IN UNITED STATES.....	8,052	8,052	5,331	2,721	4,878	3,175	0
BALANCES WITH BANKS IN FOREIGN COUNTRIES.....	10,148	10,148	4,635	5,513	7,496	2,652	0
CASH ITEMS IN PROCESS OF COLLECTION....	71,149	71,149	7,206	63,943	68,689	2,460	0
TOTAL SECURITIES, LOANS, AND LEASE FINANCING RECEIVABLES.....	928,027	927,779	259,909	667,870	774,871	152,908	248
TOTAL SECURITIES, BOOK VALUE.....	215,986	215,979	81,368	134,612	171,470	44,509	6
U.S. TREASURY.....	63,223	63,217	25,625	37,592	48,354	14,863	6
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	35,980	35,980	16,593	19,386	26,893	9,086	0
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	101,303	101,303	37,042	64,261	82,477	18,826	0
ALL OTHER SECURITIES.....	15,480	15,480	2,108	13,372	13,747	1,733	*
OTHER BONDS, NOTES, AND DEBENTURES.....	3,502	3,502	1,551	1,951	2,086	1,416	0
FEDERAL RESERVE AND CORPORATE STOCK..	7,641	7,641	310	1,323	1,465	177	*
TRADING ACCOUNT SECURITIES.....	10,337	10,337	239	10,098	10,196	141	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	51,762	51,520	14,876	36,644	44,347	7,173	241
TOTAL LOANS, GROSS.....	668,823	668,823	170,057	498,766	564,619	104,203	0
LESS: UNEARNED INCOME ON LOANS.....	12,092	12,092	5,431	6,661	9,234	2,858	0
ALLOWANCE FOR POSSIBLE LOAN LOSS.....	8,705	8,705	1,873	6,832	7,603	1,102	0
EQUALS: LOANS, NET.....	648,026	648,026	162,753	485,273	547,783	100,243	0
TOTAL LOANS, GROSS, BY CATEGORY							
REAL ESTATE LOANS.....	199,458	199,458	62,686	136,772	159,680	39,778	0
CONSTRUCTION AND LAND DEVELOPMENT.....	37,241	37,241	7,136	30,106	31,522	5,719	0
SECURED BY FARMLAND.....	2,118	2,118	995	1,123	1,576	541	0
SECURED BY RESIDENTIAL PROPERTIES.....	112,473	112,473	35,528	76,945	90,667	21,806	0
1- TO 4- FAMILY.....	106,892	106,892	33,866	73,026	86,153	20,739	0
PHA-INSURED OR VA-GUARANTEED.....	5,785	5,785	1,214	4,571	5,114	672	0
CONVENTIONAL.....	101,106	101,106	32,652	68,454	81,039	20,067	0
MULTIFAMILY.....	5,582	5,582	1,662	3,920	4,514	1,067	0
PHA-INSURED.....	298	298	49	249	230	67	0
CONVENTIONAL.....	5,284	5,284	1,613	3,671	4,284	1,000	0
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	47,626	47,626	19,027	28,599	35,915	11,711	0
LOANS TO FINANCIAL INSTITUTIONS.....	48,871	48,871	3,913	44,958	45,003	3,866	0
REITS AND MORTGAGE COMPANIES IN U.S.....	5,053	5,053	368	4,685	4,759	293	0
COMMERCIAL BANKS IN UNITED STATES.....	10,143	10,143	2,146	7,997	7,641	2,503	0
BANKS IN FOREIGN COUNTRIES.....	10,616	10,616	408	10,208	10,275	341	0
FINANCE COMPANIES IN UNITED STATES.....	10,635	10,635	253	10,442	10,476	220	0
OTHER FINANCIAL INSTITUTIONS.....	12,363	12,363	737	11,625	11,852	511	0
LOANS FOR PURCHASING OR CARRYING SECURITIES.....	12,258	12,258	1,516	10,742	11,675	584	0
BROKERS AND DEALERS IN SECURITIES.....	8,172	8,172	321	7,852	7,900	272	0
OTHER.....	4,086	4,086	1,196	2,890	3,774	312	0
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	10,034	10,034	3,518	6,515	8,980	1,054	0
COMMERCIAL AND INDUSTRIAL LOANS.....	253,718	253,718	51,762	201,955	221,757	31,960	0
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL							
EXPENDITURES.....	124,663	124,663	43,803	80,860	99,427	25,236	0
INSTALLMENT LOANS.....	102,733	102,733	35,613	67,120	81,572	21,161	0
PASSENGER AUTOMOBILES.....	37,027	37,027	16,428	20,599	28,009	9,017	0
CREDIT CARDS AND RELATED PLANS.....	27,412	27,412	4,557	22,855	24,372	3,040	0
RETAIL (CHARGE ACCOUNT) CREDIT CARD CHECK AND REVOLVING CREDIT.....	22,050	22,050	3,550	18,500	19,732	2,318	0
MOBILE HOMES.....	5,361	5,361	1,007	4,355	4,639	722	0
OTHER INSTALLMENT LOANS.....	6,769	6,769	2,591	4,178	5,432	1,337	0
OTHER RETAIL CONSUMER GOODS.....	31,526	31,526	12,038	19,487	23,759	7,766	0
RESIDENTIAL PROPERTY REPAIR AND MODERNIZATION.....	7,786	7,786	2,592	5,194	6,220	1,566	0
OTHER INSTALLMENT LOANS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	7,635	7,635	3,126	4,510	5,486	2,150	0
SINGLE-PAYMENT LOANS.....	16,105	16,105	6,321	9,783	12,054	4,051	0
ALL OTHER LOANS.....	21,930	21,930	8,190	13,740	17,855	4,075	0
LEASE FINANCING RECEIVABLES.....	19,821	19,821	2,859	16,963	18,097	1,725	0
BANK PREMISES, FURNITURE AND FIXTURES, AND OTHER ASSETS REPRESENTING BANK PREMISES.....	12,254	12,254	912	11,341	11,271	983	0
REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	19,735	19,725	6,433	13,292	16,006	3,719	10
ALL OTHER ASSETS.....	1,605	1,605	485	1,121	1,335	270	0
INVESTMENT IN UNCONSOLIDATED SUBSID- IARIES AND ASSOCIATED COMPANIES.....	94,709	94,499	7,275	87,224	88,587	5,912	210
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	383	383	34	349	352	31	0
NET DUE FROM FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES.....	38,371	38,371	339	38,033	37,592	780	0
OTHER.....	25,562	25,562	541	25,020	24,413	1,148	0
	30,393	30,183	6,361	23,822	26,230	3,953	210

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ITEMS	INSURED COMMERCIAL BANKS				MEMBER BANKS 4/	NONMEMBER BANKS	
	ALL COMMERCIAL BANKS 8/	TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 4/, 8/
TOTAL LIABILITIES & EQUITY CAPITAL (6)...	1,207,811	1,207,312	308,766	898,546	1,027,710	179,602	499
TOTAL LIABILITIES EXCL. SUBORDINATED DEBT	1,121,155	1,120,665	284,458	836,206	954,691	165,974	490
TOTAL DEPOSITS.....	872,542	872,542	254,665	617,877	723,304	149,239	0
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	727,488	727,488	224,489	502,999	595,322	132,166	0
U.S. GOVERNMENT.....	3,667	3,667	942	2,725	3,199	468	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	49,753	49,753	20,111	29,642	37,612	12,141	0
ALL OTHER.....	79,476	79,476	6,465	73,012	76,777	2,699	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	6,159	6,159	257	5,902	5,898	261	0
COMMERCIAL BANKS IN UNITED STATES.....	60,671	60,671	5,871	54,799	58,638	2,033	0
BANKS IN FOREIGN COUNTRIES.....	12,647	12,647	336	12,310	12,242	405	0
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	12,158	12,158	2,659	9,498	10,394	1,764	0
DEMAND DEPOSITS.....	296,237	296,237	69,009	227,228	257,722	38,515	0
MUTUAL SAVINGS BANK.....	985	985	216	770	829	156	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	207,256	207,256	56,827	150,429	174,399	32,857	0
U.S. GOVERNMENT.....	3,194	3,194	784	2,410	2,823	372	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	9,931	9,931	3,969	5,962	8,015	1,915	0
ALL OTHER.....	62,713	62,713	4,554	58,160	61,262	1,451	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,677	1,677	53	1,624	1,635	42	0
COMMERCIAL BANKS IN UNITED STATES.....	49,694	49,694	4,269	45,425	48,490	1,204	0
BANKS IN FOREIGN COUNTRIES.....	11,342	11,342	231	11,111	11,137	206	0
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	12,158	12,158	2,659	9,498	10,394	1,764	0
TIME DEPOSITS.....	434,649	434,649	131,101	303,548	354,136	80,513	0
MUTUAL SAVINGS BANKS.....	537	537	142	395	398	139	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	378,595	378,595	113,529	265,067	309,450	69,146	0
U.S. GOVERNMENT.....	437	437	145	291	345	91	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	38,341	38,341	15,376	22,965	28,452	9,889	0
ALL OTHER.....	16,739	16,739	1,909	14,829	15,492	1,247	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	4,463	4,463	203	4,260	4,244	218	0
COMMERCIAL BANKS IN UNITED STATES.....	10,972	10,972	1,601	9,371	10,143	829	0
BANKS IN FOREIGN COUNTRIES.....	1,304	1,304	105	1,199	1,104	200	0
SAVINGS DEPOSITS.....	141,657	141,657	54,556	87,101	111,445	30,212	0
MUTUAL SAVINGS BANKS.....	1	1	*	*	1	0	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	140,115	140,115	53,776	86,339	110,246	29,868	0
INDIVIDUALS AND NONPROFIT ORGANIZATIONS.....	134,249	134,249	51,465	82,784	106,034	28,216	0
CORPORATIONS AND OTHER PROFIT ORGANIZATIONS.....	5,865	5,865	2,310	3,555	4,213	1,653	0
U.S. GOVERNMENT.....	36	36	12	24	31	6	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	4,481	4,481	766	715	1,145	337	0
ALL OTHER.....	21	24	1	23	23	1	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	19	19	1	18	18	1	0
COMMERCIAL BANKS IN UNITED STATES.....	5	5	1	4	4	*	0
BANKS IN FOREIGN COUNTRIES.....	*	*	0	*	*	*	0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	137,377	137,377	20,590	116,787	127,163	10,215	0
INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY.....	33,447	33,447	3,115	30,331	31,458	1,989	0
INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY...	15,163	15,163	2,085	13,078	14,038	1,125	0
OTHER LIABILITIES FOR BORROWED MONEY...	18,284	18,284	1,030	17,254	17,420	864	0
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	1,971	1,964	515	1,450	1,621	343	7
ALL OTHER LIABILITIES.....	75,819	75,334	5,573	69,761	71,146	4,188	483
ACCEPTANCES EXECUTED AND OUTSTANDING...	40,217	40,217	339	39,879	39,438	780	0
NET DUE TO FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES.....	4,461	4,461	194	4,267	4,252	209	0
OTHER.....	31,139	30,655	5,040	25,616	27,456	3,200	483
SUBORDINATED NOTES AND DEBENTURES.....	5,356	5,356	1,274	4,081	4,220	1,136	*
TOTAL EQUITY CAPITAL (6).....	81,301	81,292	23,033	58,259	68,799	12,493	9

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER
 CONSOLIDATED REPORT OF CONDITION; SEPTEMBER 30, 1981
 MILLIONS OF DOLLARS

1/ 5/

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/	
MEMO								
TIME DEPOSITS OF \$100,000 OR MORE.....	243,162	243,162	48,640	194,523	206,532	36,630		0
CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE...	226,619	226,619	45,532	181,088	191,490	35,129		0
OTHER.....	16,543	16,543	3,108	13,435	15,042	1,501		0
SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER AND NOW ACCOUNTS...	35,939	35,939	13,800	22,139	28,433	7,506		0
MONEY MARKET TIME CERTIFICATES OF \$10,000 AND LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS.....	130,147	130,147	54,831	75,316	100,848	29,300		0
DEMAND DEPOSITS ADJUSTED (7).....	172,200	172,200	56,749	115,451	137,721	34,479		0
STANDBY LETTERS OF CREDIT, TOTAL.....	48,266	48,266	3,182	45,084	45,969	2,297		0
CONVEYED TO OTHERS THROUGH PARTICIPA- TION (INCLUDED IN STANDBY LETTERS OF CREDIT).....	2,925	2,925	271	2,655	2,825	101		0
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL GROSS LOANS.....	771	771	470	301	502	270		0
AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE								
TOTAL ASSETS.....	1,180,857	1,180,411	307,401	873,010	1,002,279	178,131		447
CASH AND DUE FROM DEPOSITORY INSTITUTIONS FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	153,080	153,077	33,318	119,758	137,014	16,063		3
TOTAL LOANS.....	51,332	51,115	16,235	34,879	43,365	7,750		218
TOTAL DEPOSITS.....	648,103	648,103	163,727	484,376	547,386	100,717		0
TIME CDS IN DENOMINATIONS OF \$100,000 OR MORE IN DOMESTIC OFFICES.....	854,355	854,355	253,840	600,516	705,870	148,485		0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	231,611	231,611	45,509	186,102	196,734	34,877		0
OTHER LIABILITIES FOR BORROWED MONEY.....	137,556	137,556	20,723	116,833	127,646	9,910		0
	17,616	17,616	985	16,631	16,660	956		0
NUMBER OF BANKS.....	1,534	1,533	1,288	245	977	556		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 17 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.

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, SEPTEMBER 30, 1981
THOUSANDS OF DOLLARS

ITEM	TOTAL	WITH FOREIGN OFFICES 2/	WITHOUT FOREIGN OFFICES 2/	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.....	10,286,970	9,800,148	486,822	7,140,755	3,028,164	118,051	220,131	10,066,839
U.S. TREASURY.....	6,097,131	5,866,186	230,945	4,391,233	1,645,152	60,746	131,329	5,965,802
OTHER U.S. GOVERNMENT AGENCIES.....	1,111,568	1,053,577	57,991	818,687	277,583	15,298	15,436	1,096,132
STATES AND POLITICAL SUBDIVISIONS.....	2,868,947	2,697,804	171,143	1,756,553	1,085,689	26,705	69,759	2,799,188
OTHER BONDS, NOTES, AND DEBENTURES.....	209,325	182,582	26,743	174,283	19,740	15,302	3,607	205,718
DAILY AVERAGE HOLDINGS DURING QUARTER, TOTAL.....	10,925,426	10,536,936	388,490	7,501,957	3,272,116	151,353	256,850	10,668,576
U.S. TREASURY.....	7,438,375	7,207,945	230,430	5,309,289	2,059,500	69,586	142,516	7,295,859
OTHER U.S. GOVERNMENT AGENCIES.....	1,076,068	1,042,286	33,782	775,615	280,970	19,483	23,474	1,052,594
STATES AND POLITICAL SUBDIVISIONS.....	2,098,415	1,992,797	105,618	1,164,381	898,385	35,649	80,770	2,017,645
OTHER BONDS, NOTES, AND DEBENTURES.....	312,566	293,906	18,660	252,670	33,261	26,635	10,090	302,476
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER RESALE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL.....	43,589,091	31,823,308	11,524,368	30,472,725	8,615,174	4,259,777	9,215,061	34,374,030
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	32,866,512	22,579,090	10,046,007	23,395,542	5,760,001	3,469,554	8,270,036	24,596,476
BROKERS AND DEALERS.....	7,617,879	6,463,423	1,154,456	4,942,890	1,926,238	748,751	616,256	7,001,623
OTHERS.....	3,104,700	2,780,795	323,905	2,134,293	928,935	41,472	328,769	2,775,931
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	37,176,591	26,216,277	10,718,899	26,102,472	7,131,438	3,701,266	8,659,038	28,517,553
OTHER.....	7,564,028	6,000,345	1,322,268	5,031,701	1,732,528	558,384	1,222,902	6,341,126
OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	29,612,563	20,215,932	9,396,631	21,070,771	5,398,910	3,142,882	7,436,136	22,176,427
OTHER.....	6,412,500	5,607,031	805,469	4,370,253	1,483,736	558,511	556,023	5,856,477
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	424,920	424,920	N/A	335,955	88,965	0	3,360	421,560
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	409,580	409,580	N/A	335,955	73,625	0	3,360	406,220
BROKERS AND DEALERS.....	0	0	N/A	0	0	0	0	0
OTHERS.....	15,340	15,340	N/A	0	15,340	0	0	15,340
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	386,180	386,180	N/A	309,955	76,225	0	3,360	382,820
OTHER.....	0	0	N/A	0	0	0	0	0
OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	386,180	386,180	N/A	309,955	76,225	0	3,360	382,820
OTHER.....	38,740	38,740	N/A	26,000	12,740	0	0	38,740
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER REPURCHASE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL.....	127,997,749	108,967,954	19,029,795	86,721,852	33,582,560	7,693,337	14,533,440	113,464,309
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	58,784,278	51,954,441	6,829,837	41,402,502	15,510,993	1,870,783	5,801,297	52,982,981
S&L'S AND MUTUAL SAVINGS BANKS.....	8,296,295	7,858,475	437,820	5,463,756	2,593,538	239,001	399,685	7,896,610
NONFINANCIAL BUSINESS IN U.S.....	16,498,145	12,195,813	4,302,332	10,573,963	4,098,783	1,825,399	3,140,341	13,357,804
STATE AND LOCAL GOVERNMENTS IN U.S.....	11,525,020	8,224,812	3,300,208	8,422,894	1,947,652	1,154,474	2,575,393	8,949,627
U.S. GOVERNMENT AGENCIES AND CORPORATIONS, BANKS IN FOREIGN COUNTRIES, AND FOREIGN OFFICIAL INSTITUTIONS.....	10,059,751	9,871,646	188,135	6,805,407	3,002,437	251,907	223,207	9,836,544
OTHER.....	22,834,258	18,862,796	3,971,462	14,053,329	6,429,156	2,351,773	2,393,516	20,440,742
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT... BORROWINGS SECURITIES SOLD UNDER REPURCHASE AGREEMENT.....	108,794,956	93,699,255	15,095,701	74,821,718	28,748,736	5,224,502	11,791,993	97,002,963
OTHER.....	36,907,298	28,364,629	8,542,669	24,330,530	8,986,957	3,589,811	6,189,842	30,717,456
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS.....	71,887,658	65,334,626	6,553,032	50,491,188	19,761,779	1,634,691	5,602,151	66,285,507
OTHER.....	19,202,793	15,268,699	3,934,094	11,900,134	4,833,824	2,468,835	2,741,447	16,461,346
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY...	9,390,373	9,038,508	351,865	3,943,620	5,076,605	370,148	364,974	9,025,399
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	321,292	321,292	N/A	131,247	190,045	0	0	321,292
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	220,350	220,350	N/A	61,525	158,825	0	0	220,350
S&L'S AND MUTUAL SAVINGS BANKS.....	3,020	3,020	N/A	3,020	0	0	0	3,020
NONFINANCIAL BUSINESS IN U.S.....	0	0	N/A	0	0	0	0	0
STATE AND LOCAL GOVERNMENTS IN U.S.....	0	0	N/A	0	0	0	0	0
U.S. GOVERNMENT AGENCIES AND CORPORATIONS, BANKS IN FOREIGN COUNTRIES, AND FOREIGN OFFICIAL INSTITUTIONS.....	63,861	63,861	N/A	32,641	31,220	0	0	63,861
OTHER.....	34,061	34,061	N/A	34,061	0	0	0	34,061
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT... BORROWINGS SECURITIES SOLD UNDER REPURCHASE AGREEMENT.....	312,142	312,142	N/A	122,097	190,045	0	0	312,142
OTHER.....	5,151	5,151	N/A	5,151	0	0	0	5,151
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS.....	306,991	306,991	N/A	116,946	190,045	0	0	306,991
OTHER.....	9,150	9,150	N/A	9,150	0	0	0	9,150
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY...	40,870	40,870	N/A	32,683	8,187	0	0	40,870

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, SEPTEMBER 30, 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.....	7,120,122	5,880,351	1,239,771	4,828,033	1,664,820	627,269	971,154	6,148,968
CHANGES INCIDENT TO MERGERS AND ABSORPTIONS.....	71,679	66,695	4,984	36,525	17,014	18,140	19,849	51,830
PROVISIONS FOR POSSIBLE LOAN LOSSES.....	2,419,155	1,950,839	468,316	1,677,802	485,286	256,067	324,023	2,095,132
CHARGEOFFS, YEAR TO DATE, TOTAL.....	2,426,251	1,921,420	504,831	1,712,219	462,444	251,588	345,168	2,081,083
SECURED PRIMARILY BY REAL ESTATE.....	180,565	72,996	27,569	61,805	19,550	19,210	26,144	74,421
TO FINANCIAL INSTITUTIONS.....	41,514	40,292	1,222	33,023	7,943	548	904	40,610
FOREIGNERS (7) (8).....	N/A	16,226	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	24,066	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	1,174,349	992,613	181,736	785,939	261,980	126,430	144,550	1,029,799
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	823,677	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	168,936	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	1,041,448	761,924	279,524	777,361	165,988	98,059	160,371	881,077
OTHER LOANS.....	68,371	53,595	14,776	54,091	6,979	7,301	13,195	55,176
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	6,270	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	47,325	N/A	N/A	N/A	N/A	N/A	N/A
RECOVERIES, YEAR TO DATE, TOTAL.....	789,869	645,709	144,160	543,069	188,994	57,806	104,137	685,732
SECURED PRIMARILY BY REAL ESTATE.....	65,434	57,159	8,275	39,841	21,263	4,330	6,529	58,905
TO FINANCIAL INSTITUTIONS.....	57,312	54,975	2,337	32,653	24,417	242	2,009	55,303
FOREIGNERS (7) (8).....	N/A	8,266	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	46,709	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	344,066	292,812	51,254	226,039	93,693	24,334	42,971	301,095
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	235,202	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	57,610	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	295,335	216,178	79,157	220,882	46,910	27,543	50,226	245,109
OTHER LOANS.....	27,718	24,582	3,136	23,650	2,711	1,357	2,401	25,317
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	4,446	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	20,136	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE, TOTAL.....	1,636,381	1,275,711	360,670	1,169,150	273,450	193,781	241,030	1,395,351
SECURED PRIMARILY BY REAL ESTATE.....	35,131	15,837	19,294	21,964	-1,713	14,880	19,615	15,516
TO FINANCIAL INSTITUTIONS.....	-15,798	-14,683	-1,115	370	-16,474	306	-1,105	-14,693
FOREIGNERS (7) (8).....	N/A	7,960	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	-22,643	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	830,283	699,801	130,482	559,900	168,287	102,096	101,579	728,704
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	588,475	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	111,326	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	746,113	545,746	200,367	556,479	119,078	70,556	110,145	635,968
OTHER LOANS.....	40,653	29,013	11,640	30,441	4,268	5,944	10,794	29,859
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	1,824	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	27,189	N/A	N/A	N/A	N/A	N/A	N/A
ADJUSTMENTS FOR FOREIGN CURRENCY TRANSLATION (7).....	-42,688	-42,688	N/A	-32,509	-10,179	0	0	-42,688
BALANCE OF ALLOWANCE, END OF PERIOD.....	7,931,889	6,579,487	1,352,402	5,340,702	1,883,491	707,696	1,073,999	6,857,890
MEMO: BANKS WITH FOREIGN OFFICES								
CHARGEOFFS ON LOANS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	240,736	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	60,000	N/A	N/A	N/A	N/A	N/A	N/A
LOAN RECOVERIES, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	79,616	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	44,829	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	161,120	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	15,171	N/A	N/A	N/A	N/A	N/A	N/A
INTEREST AND FEES ON LOANS AT DOMESTIC OFFICES (10).....								
50,000,560	38,955,668	11,044,892	43,255,731	N/A	6,744,829	8,618,646	41,381,914	
SECURED PRIMARILY BY REAL ESTATE.....	11,984,306	8,861,807	3,122,499	9,917,945	N/A	2,066,361	2,433,258	
COMMERCIAL AND INDUSTRIAL.....	22,884,187	18,735,111	4,149,076	20,252,713	N/A	2,631,474	3,336,111	
TO INDIVIDUALS.....	8,965,921	5,999,370	2,966,551	7,370,579	N/A	1,595,342	2,131,827	
ALL OTHER.....	6,166,147	5,359,381	806,766	5,714,495	N/A	451,652	717,450	

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, SEPTEMBER 30, 1981
THOUSANDS OF DOLLARS

ITEM	TOTAL	WITH FOREIGN OFFICES 2/	WITHOUT FOREIGN OFFICES 2/	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.....	132,207,215	112,388,022	19,760,505	89,827,002	31,369,952	10,951,573	15,830,112	116,377,103
INTEREST AND FEES ON LOANS.....	89,149,727	76,735,402	12,414,325	61,448,911	20,597,205	7,103,611	9,944,879	79,204,848
INTEREST ON BALANCES WITH DEPOSITORY INSTITUTIONS.....	16,162,803	15,344,802	818,001	10,519,661	4,711,776	931,366	738,190	15,424,613
INCOME ON FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREE- MENTS TO RESELL.....	5,188,442	3,651,648	1,523,880	3,531,871	1,127,848	515,809	1,196,770	3,991,672
INCOME ON SECURITIES AND OBLIGATIONS.....	10,672,404	7,437,342	3,234,479	6,652,460	2,362,875	1,656,486	2,630,894	8,041,515
INCOME FROM LEASE FINANCING.....	1,214,878	1,098,253	116,625	824,897	321,140	68,841	108,109	1,106,769
ALL OTHER OPERATING INCOME.....	9,818,955	8,120,573	1,653,191	6,849,202	2,249,107	675,455	1,211,269	8,607,686
TOTAL OPERATING EXPENSES.....	123,081,040	104,952,433	18,080,889	83,708,239	29,140,417	10,184,666	14,412,182	108,668,858
SALARIES AND EMPLOYEE BENEFITS.....	13,663,197	10,829,330	2,803,904	9,145,664	2,951,756	1,535,814	2,293,342	11,369,855
INTEREST ON TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE ISSUED BY DOMESTIC OFFICES.....	22,337,740	18,595,263	3,742,477	14,988,786	4,563,058	2,785,896	2,954,619	19,383,121
INTEREST ON DEPOSITS IN FOREIGN OFFICES.....	34,542,266	34,542,266	0	23,867,129	10,233,300	441,837	86,305	34,455,961
INTEREST ON OTHER DEPOSITS.....	17,091,170	11,474,102	5,617,068	11,667,066	2,651,616	2,772,488	4,545,128	12,546,042
EXPENSE OF FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	16,836,759	14,526,680	2,310,079	11,454,081	4,529,358	853,320	1,758,258	15,078,501
INTEREST ON OTHER BORROWED MONEY.....	3,302,267	3,179,418	122,849	2,192,264	1,032,852	77,151	86,583	3,215,684
INTEREST ON SUBORDINATED NOTES AND DEBENTURES.....	344,645	273,898	70,747	206,139	71,874	66,632	58,666	285,979
PROVISION FOR POSSIBLE LOAN LOSSES.....	2,419,156	1,950,839	468,317	1,677,802	485,286	256,068	324,025	2,095,131
ALL OTHER OPERATING EXPENSES.....	12,543,840	9,580,638	2,945,447	8,509,308	2,621,317	1,395,460	2,305,255	10,238,585
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES.....	9,126,174	7,435,589	1,679,615	6,118,761	2,229,535	766,908	1,417,929	7,708,245
APPLICABLE INCOME TAXES.....	2,421,822	2,149,304	266,060	1,600,468	684,844	130,052	240,238	2,181,584
SECURITIES GAINS (LOSSES), NET.....	-289,375	-209,269	-80,106	-209,777	-50,228	-29,370	-57,300	-232,075
EXTRAORDINARY ITEMS, NET.....	21,751	10,145	11,606	16,531	1,480	3,740	14,807	6,944
NET INCOME.....	6,436,730	5,087,161	1,345,057	4,325,049	1,495,942	611,227	1,135,199	5,301,531
CASH DIVIDENDS DECLARED ON COMMON AND PREFERRED STOCK.....	2,594,398	2,034,585	559,813	1,724,671	645,013	224,714	456,485	2,137,913
NUMBER OF BANKS.....	507	183	323	293	74	139	311	196

- (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.