

FEDERAL RESERVE statistical release



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DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES
CONSOLIDATED REPORT OF CONDITION; DECEMBER 31, 1981
MILLIONS OF DOLLARS

1/ 2/

For Release

April 15, 1982

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 ASSETS.....	1,675,521	1,673,823	721,175	952,649	1,246,191	427,632	1,697
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	193,507	193,363	77,200	116,163	153,428	39,935	144
CURRENCY AND COIN (U.S. AND FOREIGN)...	18,623	18,622	9,275	9,347	13,948	4,674	1
BALANCES WITH FEDERAL RESERVE BANKS....	25,252	25,248	7,604	17,644	24,287	962	3
BALANCES WITH OTHER CENTRAL BANKS.....	220	220	*	220	220	0	0
DEMAND BALANCES WITH COMMERCIAL BANKS IN UNITED STATES.....	36,301	36,220	27,030	9,190	17,932	18,288	81
ALL OTHER BALANCES WITH DEPOSITORY INSTITUTIONS IN UNITED STATES AND WITH BANKS IN FOREIGN COUNTRIES.....	34,250	34,195	20,953	13,243	22,417	11,779	54
CASH ITEMS IN PROCESS OF COLLECTION....	78,858	78,857	12,338	66,519	74,625	4,233	1
TOTAL SECURITIES, LOANS, AND LEASE FINANCING RECEIVABLES.....	1,338,976	1,337,888	613,420	724,468	970,447	367,441	1,088
TOTAL SECURITIES, BOOK VALUE.....	340,596	340,206	199,851	140,356	223,895	116,312	390
U.S. TREASURY.....	102,970	102,894	64,627	38,266	64,264	38,630	77
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	68,827	68,814	48,356	20,458	40,400	28,414	13
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	150,600	150,362	82,921	67,442	103,929	46,433	238
ALL OTHER SECURITIES.....	18,199	18,137	3,947	14,190	15,303	2,834	63
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	90,369	90,101	44,999	45,102	66,222	23,879	268
TOTAL LOANS, GROSS.....	924,964	924,525	383,481	541,044	689,297	235,228	438
LESS: UNEARNED INCOME ON LOANS.....	19,060	19,041	12,255	6,786	12,167	6,873	19
ALLOWANCE FOR POSSIBLE LOAN LOSS.....	11,076	11,072	3,876	7,196	8,757	2,315	4
EQUALS: LOANS, NET.....	894,842	894,413	367,350	527,063	668,373	226,040	429
TOTAL LOANS, GROSS, BY CATEGORY							
REAL ESTATE LOANS.....	281,968	281,792	139,687	142,106	195,673	86,119	175
CONSTRUCTION AND LAND DEVELOPMENT.....	44,876	44,866	12,555	32,311	35,304	9,562	10
SECURED BY FARMLAND.....	8,299	8,299	7,158	1,141	3,643	4,656	*
SECURED BY RESIDENTIAL PROPERTIES.....	161,614	161,459	82,273	79,186	112,340	49,120	155
1- TO 4- FAMILY.....	154,488	154,384	79,265	75,118	107,200	47,184	104
MULTIFAMILY.....	7,126	7,076	3,008	4,068	5,140	1,936	50
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	67,179	67,168	37,701	29,468	44,386	22,782	11
LOANS TO FINANCIAL INSTITUTIONS.....	56,357	56,312	6,630	49,682	50,726	5,585	45
LOANS FOR PURCHASING OR CARRYING SECURITIES.....	14,916	14,908	2,123	12,786	13,850	1,059	8
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	32,920	32,918	26,420	6,498	17,554	15,364	2
COMMERCIAL AND INDUSTRIAL LOANS.....	327,209	327,101	104,949	222,153	261,358	65,744	108
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	185,245	185,216	97,143	88,073	127,860	57,356	29
INSTALLMENT LOANS.....	147,607	147,589	75,052	72,537	102,838	44,750	18
PASSENGER AUTOMOBILES.....	58,035	58,027	37,085	20,942	36,756	21,272	8
CREDIT CARDS AND RELATED PLANS.....	32,892	32,890	5,616	27,274	29,104	3,786	2
MOBILE HOMES.....	10,195	10,192	5,904	4,288	6,989	3,203	3
ALL OTHER INSTALLMENT LOANS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	46,445	46,479	26,446	20,033	29,990	16,490	6
SINGLE-PAYMENT LOANS.....	37,638	37,627	22,091	15,536	25,021	12,606	11
ALL OTHER LOANS.....	26,321	26,278	6,530	19,747	22,276	4,001	43
LEASE FINANCING RECEIVABLES.....	13,168	13,168	1,220	11,947	11,958	1,210	*
BANK PREMISES, FURNITURE AND FIXTURES, AND OTHER ASSETS REPRESENTING BANK PREMISES.....	28,894	28,853	14,587	14,265	20,190	8,663	41
REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	2,462	2,461	1,266	1,194	1,681	779	2
ALL OTHER ASSETS.....	111,681	111,259	14,700	96,559	100,445	10,818	422

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES
 CONSOLIDATED REPORT OF CONDITION; DECEMBER 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 LIABILITIES & EQUITY CAPITAL (6)...	1,675,521	1,673,823	721,175	952,649	1,246,191	427,632	1,697
TOTAL LIABILITIES EXCL. SUBORDINATED DEBT	1,551,170	1,549,764	662,147	887,617	1,156,634	393,129	1,407
TOTAL DEPOSITS.....	1,264,317	1,263,637	616,387	647,251	897,095	366,542	679
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,099,529	1,099,056	550,438	548,618	772,008	327,048	473
U.S. GOVERNMENT.....	3,234	3,233	1,630	1,604	2,293	940	1
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	81,614	81,613	49,787	31,826	51,052	30,561	1
ALL OTHER.....	64,972	64,781	8,349	56,431	60,521	4,259	191
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	14,986	14,954	6,183	8,771	11,220	3,734	31
DEMAND DEPOSITS.....	383,537	383,119	160,064	223,056	291,280	91,840	417
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	307,555	307,287	136,451	170,836	227,217	80,069	269
U.S. GOVERNMENT.....	2,579	2,578	1,294	1,285	1,857	722	1
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	16,735	16,735	10,052	6,684	11,411	5,325	*
ALL OTHER.....	41,680	41,565	6,085	35,481	39,575	1,990	115
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	14,986	14,954	6,183	8,771	11,220	3,734	31
TIME DEPOSITS.....	658,383	658,179	326,644	331,535	457,453	200,725	205
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	573,209	573,077	287,191	285,886	398,489	174,589	132
U.S. GOVERNMENT.....	589	589	303	285	382	206	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	61,364	61,363	36,927	24,436	37,678	23,685	*
ALL OTHER.....	23,234	23,149	2,222	20,928	20,904	2,246	84
SAVINGS DEPOSITS.....	222,394	222,340	129,680	92,660	148,363	73,977	55
CORPORATIONS AND OTHER PROFIT ORGANIZATIONS.....	8,740	8,740	5,031	3,709	5,423	3,317	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	210,008	209,952	121,765	88,187	140,880	69,072	56
U.S. GOVERNMENT.....	66	66	33	34	54	12	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	3,515	3,515	2,808	707	1,963	1,551	*
ALL OTHER.....	68	66	43	23	42	24	2
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	162,654	162,619	29,595	133,024	147,295	15,324	34
INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY...	27,928	27,868	3,357	24,511	25,755	2,113	60
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	2,445	2,438	920	1,518	1,812	626	7
ALL OTHER LIABILITIES.....	93,842	93,201	11,888	81,313	84,677	8,524	641
SUBORDINATED NOTES AND DEBENTURES.....	6,181	6,143	1,976	4,166	4,569	1,573	38
TOTAL EQUITY CAPITAL (6).....	118,172	117,917	57,051	60,866	84,987	32,929	255
MEMO							
TIME DEPOSITS OF \$100,000 OR MORE.....	303,864	303,769	92,437	211,332	237,473	66,296	95
CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE...	280,067	279,988	85,865	194,123	217,418	62,570	79
OTHER.....	23,797	23,781	6,572	17,209	20,055	3,726	16
SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER AND NOW ACCOUNTS...	65,179	65,160	38,405	26,755	43,383	21,777	20
MONEY MARKET TIME CERTIFICATES OF \$10,000 AND LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS.....	217,719	217,719	143,642	74,076	135,295	82,423	0
ALL SAVINGS CERTIFICATES.....	17,328	17,328	9,559	7,768	11,734	5,594	0
DEMAND DEPOSITS ADJUSTED (7).....	270,521	270,118	140,710	129,409	184,869	85,250	403
STANDBY LETTERS OF CREDIT, TOTAL.....	58,148	58,124	4,877	53,246	54,636	3,488	24
AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE							
TOTAL DEPOSITS.....	1,224,557	1,224,075	603,581	620,493	866,135	357,940	482
NUMBER OF BANKS.....	14,523	14,398	14,136	262	5,472	8,926	125

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER
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 MILLIONS OF DOLLARS

ITEMS	ALL COMMERCIAL BANKS 3/	INSURED COMMERCIAL BANKS			MEMBER BANKS 4/	NONMEMBER BANKS	
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 5/ 8/
TOTAL ASSETS.....	1,260,070	1,259,056	308,864	950,192	1,072,096	186,959	1,015
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	154,203	154,145	38,032	116,113	135,159	18,986	58
CURRENCY AND COIN (U.S. AND FOREIGN)....	13,534	13,533	4,186	9,347	11,630	1,903	*
BALANCES WITH FEDERAL RESERVE BANKS.....	21,939	21,939	4,333	17,606	21,126	813	0
BALANCES WITH OTHER FEDERAL BANKS.....	220	220	*	220	220	0	0
DEMAND BALANCES WITH COMMERCIAL BANKS IN UNITED STATES.....	18,824	18,777	9,589	9,188	12,107	6,670	47
ALL OTHER BALANCES WITH DEPOSITORY INSTITUTIONS IN UNITED STATES AND WITH BANKS IN FOREIGN COUNTRIES.....	24,385	24,374	11,131	13,243	17,689	6,684	11
TIME AND SAVINGS BALANCES WITH COMMERCIAL BANKS IN UNITED STATES.....	8,574	8,574	5,478	3,096	5,442	3,132	0
BALANCES WITH OTHER DEPOSITORY INSTITUTIONS IN UNITED STATES.....	278	278	188	89	90	188	0
BALANCES WITH BANKS IN FOREIGN COUNTRIES.....	15,533	15,522	5,465	10,057	12,158	3,364	11
CASH ITEMS IN PROCESS OF COLLECTION....	75,301	75,301	8,793	66,508	72,386	2,915	0
TOTAL SECURITIES, LOANS, AND LEASE FINANCING RECEIVABLES.....	980,042	979,452	257,330	722,122	821,652	157,800	590
TOTAL SECURITIES, BOOK VALUE.....	219,936	219,733	79,425	140,309	174,156	45,577	203
U.S. TREASURY.....	63,326	63,320	25,094	38,226	48,157	15,163	6
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	36,816	36,815	16,357	20,458	27,631	9,184	1
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	103,564	103,379	35,937	67,442	83,902	19,477	185
ALL OTHER SECURITIES.....	16,231	16,220	2,037	14,183	14,466	1,754	12
OTHER BONDS, NOTES, AND DEBEHTURES..	3,712	3,712	1,557	2,155	2,294	1,417	*
FEDERAL RESERVE AND CORPORATE STOCK..	1,652	1,651	303	1,348	1,482	168	1
TRADING ACCOUNT SECURITIES.....	10,868	10,857	177	10,680	10,690	168	10
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	63,924	63,721	18,619	45,102	54,924	8,797	203
TOTAL LOANS, GROSS.....	704,323	704,139	165,430	538,709	597,831	106,308	185
LESS: UNEARNED INCOME ON LOANS.....	11,980	11,980	5,197	6,783	9,180	2,800	*
ALLOWANCE FOR POSSIBLE LOAN LOSS.....	8,945	8,945	1,784	7,161	7,835	1,110	*
EQUALS: LOANS, NET.....	683,398	683,214	158,449	524,764	580,815	102,398	184
TOTAL LOANS, GROSS, BY CATEGORY							
REAL ESTATE LOANS.....	203,434	203,432	61,327	142,104	163,667	39,765	2
CONSTRUCTION AND LAND DEVELOPMENT.....	39,407	39,407	7,096	32,311	33,376	6,031	0
SECURED BY FARMLAND.....	2,076	2,076	935	1,141	1,542	534	0
SECURED BY RESIDENTIAL PROPERTIES.....	114,043	114,043	34,858	79,185	92,080	21,962	0
1- TO 4- FAMILY.....	108,293	108,293	33,176	75,117	87,446	20,847	0
FHA-INSURED OR VA-GUARANTEED.....	5,674	5,674	1,165	4,509	4,993	681	0
CONVENTIONAL.....	102,619	102,619	32,011	70,608	82,452	20,166	0
MULTIFAMILY.....	5,750	5,750	1,682	4,068	4,635	1,115	0
FHA-INSURED.....	308	308	51	257	4,228	80	0
CONVENTIONAL.....	5,442	5,442	1,631	3,811	4,407	1,035	0
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	47,908	47,906	18,439	29,468	36,667	11,239	2
LOANS TO FINANCIAL INSTITUTIONS.....	53,438	53,393	3,711	49,682	49,404	3,989	45
REITS AND MORTGAGE COMPANIES IN U.S.....	4,908	4,908	288	4,621	4,632	276	0
COMMERCIAL BANKS IN UNITED STATES.....	11,293	11,291	2,087	9,204	8,814	2,478	2
BANKS IN FOREIGN COUNTRIES.....	12,814	12,773	413	12,360	12,308	465	41
FINANCE COMPANIES IN UNITED STATES.....	11,305	11,305	279	11,027	11,057	249	0
OTHER FINANCIAL INSTITUTIONS.....	13,117	13,115	644	12,470	12,593	521	2
LOANS FOR PURCHASING OR CARRYING SECURITIES.....	14,210	14,207	1,421	12,786	13,552	655	3
BROKERS AND DEALERS IN SECURITIES.....	9,868	9,868	365	9,503	9,509	358	*
OTHER.....	4,343	4,339	1,057	3,283	4,043	296	3
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	9,903	9,903	3,405	6,498	8,784	1,119	0
COMMERCIAL AND INDUSTRIAL LOANS.....	273,321	273,222	51,070	222,153	239,295	33,928	99
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	127,413	127,403	41,663	85,740	102,429	24,974	10
INSTALLMENT LOANS.....	103,826	103,826	33,622	70,204	83,062	20,764	0
PASSENGER AUTOMOBILES.....	36,257	36,257	15,315	20,942	27,560	8,697	0
CREDIT CARDS AND RELATED PLANS.....	29,356	29,356	4,404	24,951	26,221	3,135	0
RETAIL (CHARGE ACCOUNT) CREDIT CARD CHECK AND REVOLVING CREDIT.....	23,940	23,940	3,423	20,518	21,539	2,402	0
5,416	5,416	982	4,434	4,682	733	0	
MOBILE HOMES.....	6,757	6,757	2,469	4,288	5,434	1,323	0
OTHER INSTALLMENT LOANS.....	31,456	31,456	11,433	20,023	23,847	7,609	0
OTHER RETAIL CONSUMER GOODS.....	7,625	7,625	2,347	5,278	6,118	1,507	0
RESIDENTIAL PROPERTY REPAIR AND MODERNIZATION.....	7,598	7,598	3,041	4,557	5,487	2,111	0
OTHER INSTALLMENT LOANS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	16,233	16,233	6,045	10,188	12,242	3,991	0
SINGLE-PAYMENT LOANS.....	23,587	23,577	8,041	15,536	19,367	4,210	10
ALL OTHER LOANS.....	22,604	22,579	2,832	19,747	20,700	1,879	25
LEASE FINANCING RECEIVABLES.....	12,784	12,784	837	11,947	11,757	1,027	0
BANK PREMISES, FURNITURE AND FIXTURES, AND OTHER ASSETS REPRESENTING BANK PREMISES.....	20,609	20,584	6,332	14,252	16,777	3,807	25
REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	1,692	1,692	498	1,194	1,398	294	0
ALL OTHER ASSETS.....	103,524	103,183	6,672	96,510	97,110	6,073	341
INVESTMENT IN UNCONSOLIDATED SUBSID- IARIES AND ASSOCIATED COMPANIES.....	358	357	37	320	329	28	1
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	40,261	40,209	303	39,906	39,336	874	51
NET DUE FROM FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES.....	33,103	33,088	266	32,822	31,823	1,265	45
OTHER.....	29,802	29,528	6,066	23,462	25,622	3,906	274

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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)...	1,260,070	1,259,056	308,864	950,192	1,072,096	186,959	1,015
TOTAL LIABILITIES EXCL. SUBORDINATED DEBT	1,171,942	1,170,985	285,572	885,413	997,674	173,311	957
TOTAL DEPOSITS.....	902,241	901,827	256,215	645,612	746,272	155,554	415
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	772,846	772,632	225,522	547,110	635,193	137,439	214
U.S. GOVERNMENT.....	2,265	2,264	660	1,604	1,687	377	1
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	52,033	52,033	20,207	31,826	39,649	12,384	*
ALL OTHER.....	63,576	63,386	7,085	56,301	59,734	3,653	190
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	7,152	7,114	242	6,872	6,835	279	38
COMMERCIAL BANKS IN UNITED STATES....	43,554	43,542	6,399	37,143	41,068	2,473	12
BANKS IN FOREIGN COUNTRIES.....	12,870	12,730	444	12,286	11,830	900	140
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	11,521	11,511	2,740	8,771	9,810	1,701	9
DEMAND DEPOSITS.....	296,063	295,750	72,694	223,055	254,504	41,246	314
MUTUAL SAVINGS BANK.....	1,066	1,065	184	880	925	139	1
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	230,008	229,820	59,865	169,955	194,268	35,552	188
U.S. GOVERNMENT.....	1,814	1,812	528	1,285	1,525	287	1
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	10,750	10,749	4,066	6,684	8,896	1,854	*
ALL OTHER.....	40,906	40,792	5,311	35,480	39,079	1,712	114
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,194	1,193	42	1,151	1,157	35	1
COMMERCIAL BANKS IN UNITED STATES....	30,808	30,796	4,952	25,843	29,434	1,361	12
BANKS IN FOREIGN COUNTRIES.....	8,904	8,803	317	8,486	8,488	316	101
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	11,521	11,511	2,740	8,771	9,810	1,701	9
TIME DEPOSITS.....	459,316	459,216	129,319	329,896	375,803	83,413	100
MUTUAL SAVINGS BANKS.....	345	345	8	337	327	18	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	396,152	396,127	112,086	284,041	324,923	71,204	25
U.S. GOVERNMENT.....	398	398	113	285	313	86	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	39,775	39,775	15,340	24,436	29,609	10,166	0
ALL OTHER.....	22,646	22,570	1,773	20,798	20,631	1,940	75
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	5,937	5,900	199	5,701	5,657	244	37
COMMERCIAL BANKS IN UNITED STATES....	12,744	12,744	1,446	11,297	11,632	1,112	0
BANKS IN FOREIGN COUNTRIES.....	3,965	3,927	127	3,799	3,342	584	39
SAVINGS DEPOSITS.....	146,862	146,861	54,201	92,660	115,966	30,896	1
MUTUAL SAVINGS BANKS.....	*	*	*	*	*	0	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	145,276	145,275	53,379	91,896	114,749	30,526	1
INDIVIDUALS AND NONPROFIT ORGANIZATIONS.....	139,292	139,292	51,105	88,186	110,412	28,879	1
CORPORATIONS AND OTHER PROFIT ORGANIZATIONS.....	5,984	5,984	2,274	3,709	4,337	1,647	0
U.S. GOVERNMENT.....	53	53	19	34	48	5	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	1,509	1,509	802	707	1,144	364	0
ALL OTHER.....	24	24	1	23	23	1	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	22	22	1	21	21	1	0
COMMERCIAL BANKS IN UNITED STATES....	2	2	*	2	2	*	0
BANKS IN FOREIGN COUNTRIES.....	*	*	0	*	*	*	0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	153,893	153,864	21,386	132,479	142,650	11,215	28
INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY.....	26,544	26,544	2,033	24,511	25,120	1,423	0
INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY...	7,571	7,571	1,160	6,411	6,916	655	0
OTHER LIABILITIES FOR BORROWED MONEY...	18,973	18,973	873	18,100	18,205	768	0
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	2,029	2,022	504	1,518	1,668	354	7
ALL OTHER LIABILITIES.....	87,235	86,728	5,435	81,294	81,964	4,765	507
ACCEPTANCES EXECUTED AND OUTSTANDING...	42,143	42,091	303	41,788	41,217	874	51
NET DUE TO FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES.....	13,130	13,130	189	12,941	12,504	627	0
OTHER.....	31,962	31,507	4,942	26,565	28,243	3,264	456
SUBORDINATED NOTES AND DEBENTURES.....	5,337	5,337	1,171	4,166	4,191	1,146	*
TOTAL EQUITY CAPITAL (6).....	82,791	82,733	22,121	60,613	70,231	12,502	58

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

ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 9/	NONMEMBER BANKS		
		TOTAL	LESS THAN \$750 MILLION	\$750 MILLION OR MORE		INSURED	NONINSURED 10/ 8/	
MEMO								
TIME DEPOSITS OF \$100,000 OR MORE.....	256,590	256,498	46,801	209,697	218,232	38,166	92	
CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE...	236,176	236,100	43,612	192,488	199,632	36,468	76	
OTHER.....	20,414	20,398	3,189	17,209	18,699	1,698	16	
SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER AND NOW ACCOUNTS...	41,813	41,813	15,059	26,755	33,367	8,447	0	
MONEY MARKET TIME CERTIFICATES OF \$10,000 AND LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS.....	124,685	124,685	50,609	74,076	97,030	27,655	0	
ALL SAVERS CERTIFICATES.....	12,323	12,323	4,556	7,768	9,580	2,743	0	
DEMAND DEPOSITS ADJUSTED (7).....	188,141	187,840	58,421	129,419	151,158	36,682	300	
STANDBY LETTERS OF CREDIT, TOTAL.....	56,589	56,565	3,319	53,246	54,048	2,517	24	
CONVEYED TO OTHERS THROUGH PARTICIPA- TION (INCLUDED IN STANDBY LETTERS OF CREDIT).....	3,900	3,900	349	3,551	3,730	169	0	
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL GROSS LOANS.....	1,141	1,141	633	508	707	435	0	
AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE								
TOTAL ASSETS.....	1,219,292	1,218,107	301,599	916,508	1,036,095	182,011	1,185	
CASH AND DUE FROM DEPOSITORY INSTITUTIONS FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	140,749	140,687	33,198	107,489	124,307	16,380	62	
TOTAL LOANS.....	57,525	57,151	17,594	39,557	48,911	8,240	374	
TOTAL DEPOSITS.....	679,415	679,214	158,694	520,520	576,971	102,243	201	
TIME CDS IN DENOMINATIONS OF \$100,000 OR MORE IN DOMESTIC OFFICES.....	869,737	869,282	250,365	618,917	718,124	151,158	455	
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	232,654	232,561	43,116	189,444	196,954	35,686	93	
OTHER LIABILITIES FOR BORROWED MONEY.....	154,686	154,620	21,242	133,378	143,834	10,786	67	
	18,095	18,095	799	17,296	17,233	862	0	
NUMBER OF BANKS.....	1,520	1,518	1,257	241	969	549	2	

- 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 16 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.
- BEGINNING WITH DECEMBER 31, 1981, DEPOSITORY INSTITUTIONS MAY ESTABLISH INTERNATIONAL BANKING FACILITIES (IBF'S). ACTIVITY OF IBF'S ESTABLISHED BY U.S. COMMERCIAL BANKS IS REFLECTED IN THE APPROPRIATE ASSET AND LIABILITY LINE ITEMS IN THE DOMESTIC OFFICE PORTION OF THE TABLES. ACTIVITY OF IBF'S ESTABLISHED BY EDGE ACT AND AGREEMENT SUBSIDIARIES OF U.S. COMMERCIAL BANKS IS REFLECTED IN THE APPROPRIATE ASSET AND LIABILITY LINE ITEMS IN THE FOREIGN OFFICE PORTION OF THE TABLES. WHERE THERE IS A COLUMN FOR FULLY CONSOLIDATED FOREIGN AND DOMESTIC DATA ACTIVITY OF IBF'S IS REFLECTED IN THE APPROPRIATE ASSET AND LIABILITY LINE ITEMS IN THAT PORTION OF THE TABLES.

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 31, 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
REMAINING MATURITIES OF SELECTED LOANS								
TOTAL								
DOMESTIC AND FOREIGN OFFICES.....	622,318,781	556,961,337	65,357,444	419,485,509	163,398,397	39,434,875	50,631,969	571,686,812
PREDETERMINED INTEREST RATES.....	232,528,840	201,550,107	30,978,733	158,449,401	55,462,465	18,616,974	23,305,191	209,223,649
FLOATING INTEREST RATES.....	389,789,942	355,411,231	34,378,711	261,036,109	107,935,932	20,817,901	27,326,778	362,463,164
DOMESTIC OFFICES.....	413,151,969	347,794,525	65,357,444	271,671,987	104,061,043	37,418,939	50,278,344	362,873,625
CONSTRUCTION AND LAND DEVELOPMENT.....	35,279,328	29,314,852	5,964,476	24,233,428	7,161,942	3,883,958	4,469,641	30,809,687
OTHER LOANS SECURED BY REAL ESTATE (3).....	42,124,708	28,464,949	13,659,759	28,374,945	6,726,452	7,023,311	10,577,375	31,547,333
COMMERCIAL AND INDUSTRIAL.....	242,231,887	205,414,510	36,817,377	162,384,890	58,652,722	21,194,275	28,432,520	213,799,367
OTHER (4).....	93,516,046	84,600,214	8,915,832	56,678,724	31,519,927	5,317,395	6,798,808	86,717,238
FOREIGN OFFICES AND EDGE AND AGREE- MENT SUBSIDIARIES.....	209,166,812	209,166,812	N/A	147,813,523	59,337,353	2,015,936	353,625	208,813,187
ONE YEAR OR LESS								
DOMESTIC AND FOREIGN OFFICES.....	370,587,914	330,712,387	39,875,527	253,053,490	94,021,627	23,512,797	30,732,858	339,855,056
PREDETERMINED INTEREST RATES.....	145,805,320	130,915,078	14,890,242	98,650,554	37,367,902	9,786,864	10,945,398	134,859,922
FLOATING INTEREST RATES.....	224,782,593	199,797,307	24,985,286	154,402,934	56,653,725	13,725,934	19,787,462	204,995,131
DOMESTIC OFFICES.....	249,898,182	210,022,654	39,875,528	163,734,541	63,282,546	22,881,095	30,528,906	219,369,276
CONSTRUCTION AND LAND DEVELOPMENT.....	25,026,358	20,272,395	4,753,963	16,993,735	4,960,818	3,071,805	3,609,841	21,416,517
OTHER LOANS SECURED BY REAL ESTATE (3).....	9,227,676	6,498,104	2,729,572	6,643,716	1,201,583	1,382,377	2,132,411	7,095,265
COMMERCIAL AND INDUSTRIAL.....	147,629,544	122,393,314	25,236,230	98,915,002	34,403,083	14,311,459	19,277,691	128,351,853
OTHER (4).....	68,014,604	60,858,841	7,155,763	41,182,088	22,717,062	4,115,454	5,508,963	62,505,641
FOREIGN OFFICES AND EDGE AND AGREE- MENT SUBSIDIARIES.....	120,689,733	120,689,733	N/A	89,318,949	30,739,081	631,703	203,953	120,485,780
OVER ONE THROUGH FIVE YEARS								
DOMESTIC AND FOREIGN OFFICES.....	164,410,822	149,776,775	14,634,047	110,825,067	44,569,799	9,015,956	11,430,183	152,980,639
PREDETERMINED INTEREST RATES.....	52,240,588	44,418,175	7,822,413	36,808,603	11,306,704	4,125,281	5,942,022	46,298,566
FLOATING INTEREST RATES.....	112,170,235	105,358,601	6,811,634	74,016,465	33,263,095	4,890,675	5,488,161	106,682,074
DOMESTIC OFFICES.....	106,169,015	91,534,969	14,634,046	71,325,123	26,609,092	8,234,800	11,342,370	94,826,645
CONSTRUCTION AND LAND DEVELOPMENT.....	10,252,970	9,042,457	1,210,513	7,239,693	2,201,124	812,153	859,800	9,393,170
OTHER LOANS SECURED BY REAL ESTATE (3).....	11,868,103	8,194,617	3,673,486	8,357,148	1,841,945	1,669,010	2,792,428	9,075,675
COMMERCIAL AND INDUSTRIAL.....	66,548,919	57,951,676	8,597,243	45,025,245	16,549,891	4,973,783	6,893,250	59,655,669
OTHER (4).....	17,499,923	16,346,219	1,152,804	10,703,037	6,016,132	779,854	796,892	16,702,131
FOREIGN OFFICES AND EDGE AND AGREE- MENT SUBSIDIARIES.....	58,241,806	58,241,806	N/A	39,499,943	17,960,707	781,156	87,813	58,153,993
OVER FIVE YEARS								
DOMESTIC AND FOREIGN OFFICES.....	87,320,047	76,472,176	10,847,871	55,606,954	24,806,971	6,906,122	8,468,929	78,851,118
PREDETERMINED INTEREST RATES.....	34,482,929	26,216,854	8,266,075	22,990,243	6,787,858	4,704,828	6,417,768	28,065,161
FLOATING INTEREST RATES.....	52,837,112	50,255,321	2,581,791	32,616,705	18,019,113	2,201,294	2,051,155	50,785,957
DOMESTIC OFFICES.....	57,088,774	46,236,903	10,847,871	36,612,323	14,169,406	6,303,045	8,407,070	48,677,704
OTHER LOANS SECURED BY REAL ESTATE (3).....	21,028,931	13,772,228	7,256,703	13,374,081	3,682,924	3,971,926	5,652,538	15,376,393
COMMERCIAL AND INDUSTRIAL.....	28,053,425	25,069,521	2,983,904	18,444,643	7,699,749	1,909,033	2,261,579	25,791,846
OTHER (4).....	8,002,418	7,395,154	607,264	4,793,599	2,786,733	422,086	492,953	7,509,465
FOREIGN OFFICES AND EDGE AND AGREE- MENT SUBSIDIARIES.....	30,235,273	30,235,273	N/A	18,994,631	10,637,565	603,077	61,859	30,173,414
MATURITY DISTRIBUTION OF DEPOSITS								
TOTAL								
DOMESTIC OFFICE CDS (5).....	517,118,184	481,578,316	35,539,868	351,617,294	134,999,145	30,481,745	27,857,371	489,260,813
FOREIGN OFFICE INTEREST-BEARING (6).....	211,769,171	176,229,303	35,539,868	142,536,532	43,164,322	26,218,317	26,925,233	184,843,938
THREE MONTHS OR LESS.....	305,349,013	305,349,013	N/A	209,259,762	91,834,823	4,263,428	932,138	304,416,875
DOMESTIC OFFICE CDS (5).....	398,144,835	369,663,985	28,480,850	269,210,257	104,493,463	24,441,115	22,126,257	376,018,578
FOREIGN OFFICE INTEREST-BEARING (6).....	159,828,900	131,348,050	28,480,850	106,245,286	32,754,098	20,829,516	21,333,524	138,495,376
SUBJECT TO CALL.....	238,315,935	238,315,935	N/A	162,964,971	71,739,365	3,611,599	792,733	237,523,202
OPERATING BALANCES.....	25,922,905	25,922,905	N/A	15,857,977	9,676,094	388,834	13,240	25,909,665
OVER THREE THROUGH SIX MONTHS.....	6,472,993	6,472,993	N/A	5,961,279	511,714	0	0	6,472,993
DOMESTIC OFFICE CDS (5).....	84,169,759	79,187,799	4,981,960	56,474,452	23,363,456	4,331,851	4,130,641	80,039,118
FOREIGN OFFICE INTEREST-BEARING (6).....	37,248,153	32,266,193	4,981,960	24,984,024	8,494,933	3,769,196	4,013,078	33,235,075
OVER SIX THROUGH TWELVE MONTHS.....	46,921,606	46,921,606	N/A	31,490,428	14,868,523	562,655	117,563	46,804,043
DOMESTIC OFFICE CDS (5).....	20,019,221	18,645,481	1,373,740	14,489,421	4,538,946	990,854	1,123,372	18,895,849
FOREIGN OFFICE INTEREST-BEARING (6).....	7,556,960	6,183,220	1,373,740	5,525,285	1,101,245	930,430	1,111,730	6,445,230
OVER TWELVE MONTHS.....	12,462,261	12,462,261	N/A	8,964,136	3,437,701	60,424	11,642	12,450,619
DOMESTIC OFFICE CDS (5).....	14,784,367	14,081,049	703,318	11,463,163	2,603,280	717,924	477,100	14,307,267
FOREIGN OFFICE INTEREST-BEARING (6).....	7,135,156	6,431,838	703,318	5,631,936	814,046	689,174	466,900	6,668,256
OVER TWELVE MONTHS.....	7,649,211	7,649,211	N/A	5,831,227	1,789,234	28,750	10,200	7,639,011
INTEREST-BEARING BALANCES OF FOREIGN OFFICES DUE FROM BANKS IN FOREIGN COUNTRIES								
TOTAL								
THREE MONTHS OR LESS.....	119,797,920	119,797,920	N/A	84,379,406	33,050,840	2,367,674	949,799	118,848,121
SUBJECT TO CALL.....	80,040,935	80,040,935	N/A	58,070,084	20,315,083	1,655,768	574,716	79,466,219
OPERATING BALANCES.....	1,938,446	1,938,446	N/A	1,506,997	425,149	6,300	12,956	1,925,490
OVER THREE THROUGH SIX MONTHS.....	1,726,043	1,726,043	N/A	1,461,093	264,950	0	0	1,726,043
OVER SIX THROUGH TWELVE MONTHS.....	31,926,220	31,926,220	N/A	22,584,281	8,762,618	579,321	283,451	31,642,769
OVER TWELVE MONTHS.....	5,418,690	5,418,690	N/A	2,798,818	2,538,049	81,823	55,635	5,363,055
OVER TWELVE MONTHS.....	2,412,075	2,412,075	N/A	926,223	1,435,090	50,762	35,997	2,376,078

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 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
SECURITIES HELD IN TRADING ACCOUNTS IN DOMESTIC OFFICES, BY TYPE OF SECURITY								
HOLDINGS ON REPORT DATE, TOTAL.....	10,811,332	10,443,653	367,679	7,141,035	3,523,678	146,619	182,015	10,629,317
U.S. TREASURY.....	6,685,204	6,525,947	159,257	4,221,645	2,414,006	49,553	99,603	6,585,601
OTHER U.S. GOVERNMENT AGENCIES.....	1,310,049	1,214,801	95,248	952,554	319,507	37,988	13,553	1,296,496
STATES AND POLITICAL SUBDIVISIONS.....	2,501,453	2,409,361	92,092	1,697,578	772,297	31,578	60,913	2,440,540
OTHER BONDS, NOTES, AND DEBENTURES.....	314,623	293,544	21,079	269,258	17,868	27,497	7,946	306,677
DAILY AVERAGE HOLDINGS DURING QUARTER, TOTAL.....	10,057,801	9,726,080	331,721	6,667,176	3,263,199	127,426	184,959	9,872,842
U.S. TREASURY.....	6,563,208	6,376,140	187,068	4,302,817	2,206,913	53,478	95,935	6,467,273
OTHER U.S. GOVERNMENT AGENCIES.....	1,257,714	1,220,373	37,341	886,603	345,122	25,989	19,700	1,238,014
STATES AND POLITICAL SUBDIVISIONS.....	1,879,311	1,799,965	79,346	1,171,448	680,623	27,240	55,071	1,824,240
OTHER BONDS, NOTES, AND DEBENTURES.....	357,571	329,601	27,970	306,307	30,541	20,723	14,253	343,318
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER RESALE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL.....	53,349,642	37,788,825	15,408,092	38,194,403	9,868,076	5,134,438	10,847,363	42,502,279
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	39,760,223	26,153,303	13,454,195	29,159,174	6,368,733	4,079,591	9,679,783	30,080,440
BROKERS AND DEALERS.....	9,736,928	8,253,776	1,483,152	6,508,757	2,214,812	1,013,359	763,330	8,973,598
OTHERS.....	3,852,491	3,381,746	470,745	2,526,472	1,284,531	41,488	404,250	3,448,241
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	45,326,945	30,709,378	14,464,842	32,600,123	8,169,760	4,404,337	10,293,056	35,033,889
OTHER.....	8,359,296	6,125,343	2,081,228	5,657,347	1,641,334	907,890	1,586,114	6,773,182
OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	36,967,649	24,584,035	12,383,614	26,942,776	6,528,426	3,496,447	8,706,942	28,260,707
AGREEMENT.....	8,022,697	7,079,447	943,250	5,594,280	1,698,316	730,101	554,307	7,468,390
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	741,985	741,985	N/A	455,931	286,054	0	2,395	739,590
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	731,320	731,320	N/A	455,860	275,460	0	2,395	728,925
BROKERS AND DEALERS.....	10,665	10,665	N/A	71	10,594	0	0	10,665
OTHERS.....	0	0	N/A	0	0	0	0	0
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	731,391	731,391	N/A	455,931	275,460	0	2,395	728,996
OTHER.....	5,821	5,821	N/A	821	5,000	0	0	5,821
OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	725,570	725,570	N/A	455,110	270,460	0	2,395	723,175
AGREEMENT.....	10,594	10,594	N/A	0	10,594	0	0	10,594
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER REPURCHASE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL.....	143,804,219	121,425,068	22,379,151	100,785,721	34,497,935	8,520,563	14,986,169	128,818,050
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	71,629,683	62,281,690	9,347,993	53,261,209	15,814,031	2,554,443	6,214,371	65,415,312
S&L'S AND MUTUAL SAVINGS BANKS.....	7,732,318	7,214,154	518,164	4,450,596	3,019,927	261,795	401,546	7,330,772
FINANCIAL BUSINESS IN U.S.....	18,673,587	13,466,326	5,207,261	12,062,185	4,242,506	2,368,896	3,435,278	15,238,309
STATE AND LOCAL GOVERNMENTS IN U.S.....	11,499,211	7,926,372	3,572,839	8,405,106	1,714,887	1,379,218	2,481,240	9,017,971
U.S. GOVERNMENT AGENCIES AND CORPORATIONS, BANKS IN FOREIGN COUNTRIES, AND FOREIGN OFFICIAL INSTITUTIONS.....	8,942,646	8,702,891	239,755	6,210,785	2,590,420	141,441	184,152	8,758,494
OTHER.....	25,326,775	21,833,635	3,493,140	16,395,841	7,116,164	1,814,770	2,269,584	23,057,191
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT... BORROWINGS	121,921,376	104,120,991	17,800,385	86,883,571	29,070,400	5,967,405	12,228,959	109,692,417
SECURITIES SOLD UNDER REPURCHASE AGREEMENT.....	39,419,393	30,459,390	8,960,003	26,735,518	8,614,398	4,069,477	6,197,157	33,222,236
OTHER.....	82,501,983	73,661,601	8,840,382	60,148,053	20,456,002	1,897,928	6,031,802	76,470,181
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS.....	21,882,843	17,304,077	4,578,766	13,902,150	5,427,535	2,553,158	2,757,210	19,125,633
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY...	9,711,514	9,380,343	331,171	4,145,083	5,212,852	353,579	314,002	9,397,512
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	449,700	449,700	N/A	186,114	263,586	0	0	449,700
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	355,046	355,046	N/A	119,710	235,336	0	0	355,046
S&L'S AND MUTUAL SAVINGS BANKS.....	7,020	7,020	N/A	7,020	0	0	0	7,020
FINANCIAL 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.....	47,450	47,450	N/A	32,800	14,650	0	0	47,450
OTHER.....	40,184	40,184	N/A	26,584	13,600	0	0	40,184
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT... BORROWINGS	439,620	439,620	N/A	176,034	263,586	0	0	439,620
SECURITIES SOLD UNDER REPURCHASE AGREEMENT.....	5,200	5,200	N/A	3,000	2,200	0	0	5,200
OTHER.....	434,420	434,420	N/A	173,034	261,386	0	0	434,420
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS.....	10,080	10,080	N/A	10,080	0	0	0	10,080
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY...	16,825	16,825	N/A	7,190	9,635	0	0	16,825

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 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.....	7,096,292	5,881,850	1,214,442	4,809,379	1,666,521	620,392	905,809	6,190,483
CHANGES INCIDENT TO MERGERS AND ABSORPTIONS.....	109,514	87,850	21,664	67,629	22,933	18,952	24,407	85,107
PROVISIONS FOR POSSIBLE LOAN LOSSES.....	3,491,044	2,832,460	658,584	2,404,742	730,255	356,047	449,572	3,041,472
CHARGEOFFS, YEAR TO DATE, TOTAL.....	3,545,922	2,817,514	728,408	2,505,838	676,708	363,376	489,960	3,055,962
SECURED PRIMARILY BY REAL ESTATE.....	175,533	125,199	50,334	111,021	28,844	35,668	42,563	132,970
TO FINANCIAL INSTITUTIONS.....	69,799	67,925	1,874	52,926	16,808	65	1,923	67,876
FOREIGNERS (7) (8).....	N/A	29,519	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	38,406	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	1,790,704	1,508,536	282,168	1,217,247	391,969	181,488	219,385	1,571,319
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	1,218,154	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	290,382	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	1,407,961	1,034,944	373,017	1,040,385	229,874	137,702	209,336	1,198,625
OTHER LOANS.....	101,926	80,910	21,016	84,260	9,213	8,453	16,754	85,172
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	16,076	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	64,834	N/A	N/A	N/A	N/A	N/A	N/A
RECOVERIES, YEAR TO DATE, TOTAL.....	1,076,221	890,128	186,093	742,342	256,392	77,487	126,929	949,292
SECURED PRIMARILY BY REAL ESTATE.....	80,643	70,633	10,010	53,513	21,419	5,711	7,082	73,561
TO FINANCIAL INSTITUTIONS.....	93,135	90,380	2,755	53,177	39,704	254	2,304	90,837
FOREIGNERS (7) (8).....	N/A	10,436	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	79,944	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	473,510	406,169	67,341	311,272	128,632	33,606	53,673	419,837
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	332,494	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	73,675	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	388,335	287,070	101,265	288,615	63,730	35,990	61,224	327,111
OTHER LOANS.....	40,597	35,874	4,723	35,764	2,907	1,926	2,647	37,950
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	6,931	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	28,943	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE, TOTAL.....	2,469,701	1,927,386	542,315	1,763,496	420,317	285,888	363,031	2,106,670
SECURED PRIMARILY BY REAL ESTATE.....	94,890	54,566	40,324	57,508	21,425	29,957	35,481	59,409
TO FINANCIAL INSTITUTIONS.....	-23,336	-22,455	-881	-251	-22,896	-189	-381	-22,955
FOREIGNERS (7) (8).....	N/A	19,083	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	-41,538	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	1,317,194	1,102,367	214,827	905,975	263,337	147,882	165,712	1,151,482
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	885,660	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	216,707	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	1,019,626	747,874	271,752	751,770	166,144	101,712	148,112	871,514
OTHER LOANS.....	61,329	45,036	16,293	48,496	6,306	6,527	14,107	47,222
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	9,145	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	35,891	N/A	N/A	N/A	N/A	N/A	N/A
ADJUSTMENTS FOR FOREIGN CURRENCY TRANSLATION (7).....	-26,429	-26,429	N/A	-26,597	168	0	0	-26,429
BALANCE OF ALLOWANCE, END OF PERIOD.....	8,200,723	6,848,345	1,352,378	5,491,659	1,999,563	709,501	1,016,760	7,183,963
MEMO: BANKS WITH FOREIGN OFFICES								
CHARGEOFFS ON LOANS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	403,072	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	109,881	N/A	N/A	N/A	N/A	N/A	N/A
LOAN RECOVERIES, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	137,321	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	53,980	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	265,751	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	55,901	N/A	N/A	N/A	N/A	N/A	N/A
INTEREST AND FEES ON LOANS AT DOMESTIC OFFICES (10).....	67,153,138	52,545,228	14,607,910	58,053,662	N/A	9,099,476	10,919,185	56,233,953
SECURED PRIMARILY BY REAL ESTATE.....	16,153,353	12,011,480	4,141,873	13,417,409	N/A	2,735,944	3,129,334	13,024,019
COMMERCIAL AND INDUSTRIAL.....	30,539,006	25,028,666	5,510,340	26,999,002	N/A	3,540,004	4,286,362	26,252,644
TO INDIVIDUALS.....	12,068,649	8,198,424	3,870,225	9,934,593	N/A	2,134,056	2,666,477	9,402,172
ALL OTHER.....	8,392,130	7,306,658	1,085,472	7,702,658	N/A	689,472	837,011	7,555,119

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 31, 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
LOAN LOSS EXPERIENCE AND ALLOWANCE FOR POSSIBLE LOAN LOSSES								
BALANCE OF ALLOWANCE, END OF PREVIOUS YEAR.....	7,096,292	5,881,850	1,214,442	4,809,379	1,666,521	620,392	905,809	6,190,483
CHANGES INCIDENT TO MERGERS AND ABSORPTIONS.....	109,514	87,850	21,664	67,629	22,933	18,952	24,407	85,107
PROVISIONS FOR POSSIBLE LOAN LOSSES.....	3,491,044	2,832,460	658,584	2,404,742	730,255	356,047	449,572	3,041,472
CHARGEOFFS, YEAR TO DATE, TOTAL.....	3,545,922	2,817,514	728,408	2,505,838	676,708	363,376	489,960	3,055,962
SECURED PRIMARILY BY REAL ESTATE.....	175,533	125,199	50,334	111,021	28,844	35,668	42,563	132,970
TO FINANCIAL INSTITUTIONS.....	69,799	67,925	1,874	52,926	16,808	65	1,923	67,876
FOREIGNERS (7) (8).....	N/A	29,519	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	38,406	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	1,790,704	1,508,536	282,168	1,217,247	391,969	181,488	219,385	1,571,319
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	1,218,154	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	290,382	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	1,407,961	1,034,944	373,017	1,040,385	229,874	137,702	209,336	1,198,625
OTHER LOANS.....	101,926	80,910	21,016	84,260	9,213	8,453	16,754	85,172
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	16,076	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	64,834	N/A	N/A	N/A	N/A	N/A	N/A
RECOVERIES, YEAR TO DATE, TOTAL.....	1,076,221	890,128	186,093	742,342	256,392	77,487	126,929	949,292
SECURED PRIMARILY BY REAL ESTATE.....	80,643	70,633	10,010	53,513	21,419	5,711	7,082	73,561
TO FINANCIAL INSTITUTIONS.....	93,135	90,380	2,755	53,177	39,704	254	2,304	90,831
FOREIGNERS (7) (8).....	N/A	10,436	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	79,944	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	473,510	406,169	67,341	311,272	128,632	33,666	53,673	419,837
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	332,494	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	73,675	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	388,335	287,070	101,265	288,615	63,730	35,990	61,224	327,111
OTHER LOANS.....	40,597	35,874	4,723	35,764	2,907	1,926	2,447	37,950
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	6,931	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	28,943	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE, TOTAL.....	2,469,701	1,927,386	542,315	1,763,496	420,317	285,888	363,031	2,106,670
SECURED PRIMARILY BY REAL ESTATE.....	94,890	54,566	40,324	57,508	7,425	29,957	35,481	59,409
TO FINANCIAL INSTITUTIONS.....	-23,336	-22,455	-881	-251	-22,896	-189	-381	-22,955
FOREIGNERS (7) (8).....	N/A	19,083	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	-41,538	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	1,317,194	1,102,367	214,827	905,975	263,337	147,882	165,712	1,151,482
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	885,660	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	216,707	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	1,019,626	747,874	271,752	751,770	166,144	101,712	148,112	871,518
OTHER LOANS.....	61,329	45,036	16,293	48,496	6,306	6,527	14,107	47,222
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	9,145	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	35,891	N/A	N/A	N/A	N/A	N/A	N/A
ADJUSTMENTS FOR FOREIGN CURRENCY TRANSLATION (7).....	-26,429	-26,429	N/A	-26,597	168	0	0	-26,429
BALANCE OF ALLOWANCE, END OF PERIOD.....	8,200,723	6,848,345	1,352,378	5,491,659	1,999,563	709,501	1,016,760	7,183,963
MEMO: BANKS WITH FOREIGN OFFICES								
CHARGEOFFS ON LOANS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	403,072	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	109,881	N/A	N/A	N/A	N/A	N/A	N/A
LOAN RECOVERIES, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	137,321	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	53,980	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	265,751	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	55,901	N/A	N/A	N/A	N/A	N/A	N/A
INTEREST AND FEES ON LOANS AT DOMESTIC OFFICES (10).....								
SECURED PRIMARILY BY REAL ESTATE.....	16,153,353	12,011,480	4,141,873	13,417,409	N/A	2,735,944	3,129,338	13,024,019
COMMERCIAL AND INDUSTRIAL.....	30,539,006	25,028,666	5,510,340	26,999,002	N/A	3,540,004	4,286,362	26,252,644
TO INDIVIDUALS.....	12,068,649	8,198,424	3,870,225	9,934,593	N/A	2,134,056	2,666,477	9,402,172
ALL OTHER.....	8,392,130	7,306,658	1,085,472	7,702,658	N/A	689,472	837,011	7,555,119

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 31, 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								
U.S. TREASURY	10,811,332	10,443,653	367,679	7,141,035	3,523,678	146,619	182,015	10,629,317
OTHER U.S. GOVERNMENT AGENCIES	6,685,204	6,525,947	159,257	4,221,645	2,414,006	49,553	99,603	6,585,601
STATES AND POLITICAL SUBDIVISIONS	1,310,049	1,214,801	95,248	952,554	319,507	37,988	13,553	1,296,496
OTHER BONDS, NOTES, AND DEBENTURES	2,501,453	2,409,361	92,092	1,697,578	772,297	31,578	60,913	2,440,540
	314,623	293,544	21,079	269,258	17,868	27,497	7,946	306,677
DAILY AVERAGE HOLDINGS DURING QUARTER, TOTAL								
U.S. TREASURY	10,057,801	9,726,080	331,721	6,667,176	3,263,199	127,426	184,959	9,872,842
OTHER U.S. GOVERNMENT AGENCIES	6,563,208	6,376,140	187,068	4,302,817	2,206,913	53,478	95,935	6,467,273
STATES AND POLITICAL SUBDIVISIONS	1,257,714	1,220,373	37,341	886,603	345,122	25,989	19,700	1,238,014
OTHER BONDS, NOTES, AND DEBENTURES	1,879,311	1,799,965	79,346	1,171,448	680,623	27,240	55,071	1,824,240
	357,571	329,601	27,970	306,307	30,541	20,723	14,253	343,318
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL								
BY HOLDER	53,349,642	37,788,825	15,408,092	38,194,403	9,868,076	5,134,438	10,847,363	42,502,279
COMMERCIAL BANKS IN U.S.	39,760,223	26,153,303	13,454,195	29,159,174	6,368,733	4,079,591	9,679,783	30,080,440
BROKERS AND DEALERS	9,736,928	8,253,776	1,483,152	6,508,757	2,214,812	1,013,359	763,330	8,973,598
OTHERS	3,852,491	3,381,746	470,745	2,526,472	1,284,531	41,488	404,250	3,448,241
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT	45,326,945	30,709,378	14,464,842	32,600,123	8,169,760	4,404,337	10,293,056	35,033,889
OTHER SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT	8,359,296	6,125,343	2,081,228	5,657,347	1,641,334	907,890	1,586,114	6,773,182
OTHER SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT	36,967,649	24,584,035	12,383,614	26,942,776	6,528,426	3,496,447	8,706,942	28,260,707
OTHER SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT	8,022,697	7,079,447	943,250	5,594,280	1,698,316	730,101	554,307	7,468,390
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL								
BY HOLDER	741,985	741,985	N/A	455,931	286,054	0	2,395	739,590
COMMERCIAL BANKS IN U.S.	731,320	731,320	N/A	455,860	275,460	0	2,395	728,925
BROKERS AND DEALERS	10,665	10,665	N/A	71	10,594	0	0	10,665
OTHERS	0	0	N/A	0	0	0	0	0
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT	731,391	731,391	N/A	455,931	275,460	0	2,395	728,996
OTHER SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT	5,821	5,821	N/A	821	5,000	0	0	5,821
OTHER SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT	725,570	725,570	N/A	455,110	270,460	0	2,395	723,175
OTHER SECURITIES PURCHASED UNDER REPURCHASE AGREEMENT	10,594	10,594	N/A	0	10,594	0	0	10,594
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER REPURCHASE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL								
BY HOLDER	143,804,219	121,425,068	22,379,151	100,785,721	34,497,935	8,520,563	14,986,169	128,818,050
COMMERCIAL BANKS IN U.S.	71,629,683	62,281,690	9,347,993	53,261,209	15,814,031	2,554,443	6,214,371	65,415,312
SAVINGS AND MUTUAL SAVINGS BANKS	7,732,318	7,214,154	518,164	4,450,596	3,019,927	261,795	401,546	7,330,772
NONFINANCIAL BUSINESS IN U.S.	18,673,587	13,466,326	5,207,261	12,062,185	4,242,506	2,368,896	3,435,278	15,238,309
STATE AND LOCAL GOVERNMENTS IN U.S.	11,499,211	7,926,372	3,572,839	8,405,106	1,714,887	1,379,218	2,481,240	9,017,971
U.S. GOVERNMENT AGENCIES AND CORPORATIONS, BANKS IN FOREIGN COUNTRIES, AND FOREIGN OFFICIAL INSTITUTIONS	8,942,646	8,702,891	239,755	6,210,785	2,590,420	141,441	184,152	8,758,494
OTHERS	25,326,775	21,833,635	3,493,140	16,395,841	7,116,164	1,814,770	2,269,584	23,057,191
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT BORROWINGS	121,921,376	104,120,991	17,800,385	86,883,571	29,070,400	5,967,405	12,228,959	109,692,417
SECURITIES SOLD UNDER REPURCHASE AGREEMENT	39,419,393	30,459,390	8,960,003	26,735,518	8,614,398	4,069,477	6,197,157	33,222,236
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENT	82,501,983	73,661,601	8,840,382	60,148,053	20,456,002	1,897,928	6,031,802	76,470,181
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS	21,882,843	17,304,077	4,578,766	13,902,150	5,427,535	2,553,158	2,757,210	19,125,633
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY								
	9,711,514	9,380,343	331,171	4,145,083	5,212,852	353,579	314,002	9,397,512
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL								
BY HOLDER	449,700	449,700	N/A	186,114	263,586	0	0	449,700
COMMERCIAL BANKS IN U.S.	355,046	355,046	N/A	119,710	235,336	0	0	355,046
SAVINGS AND MUTUAL SAVINGS BANKS	7,020	7,020	N/A	7,020	0	0	0	7,020
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	47,450	47,450	N/A	32,800	14,650	0	0	47,450
OTHERS	40,184	40,184	N/A	26,584	13,600	0	0	40,184
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT BORROWINGS	439,620	439,620	N/A	176,034	263,586	0	0	439,620
SECURITIES SOLD UNDER REPURCHASE AGREEMENT	5,200	5,200	N/A	3,000	2,200	0	0	5,200
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENT	434,420	434,420	N/A	173,034	261,386	0	0	434,420
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS	10,080	10,080	N/A	10,080	0	0	0	10,080
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY								
	16,825	16,825	N/A	7,190	9,635	0	0	16,825

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

1/ 11

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.....	1420,566,852	1195,921,692	224,193,462	956,965,530	342,707,360	120,442,264	170,616,814	1249,950,038
CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	264,166,172	232,493,680	31,642,086	177,402,576	69,870,166	16,863,024	23,709,981	240,456,191
INTEREST-BEARING BALANCES.....	144,130,060	134,655,517	9,474,543	96,979,234	38,052,402	9,098,424	7,082,783	137,047,217
INVESTMENT SECURITIES.....	167,847,782	116,556,891	51,284,538	104,958,876	37,094,318	25,788,235	39,855,169	127,992,613
TRADING ACCOUNT SECURITIES.....	12,747,119	12,379,441	367,678	8,238,928	4,362,283	145,908	182,014	12,565,105
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	54,085,128	38,525,810	15,406,593	38,650,334	10,154,131	5,127,938	10,848,258	43,236,870
LOANS, GROSS.....	812,442,272	693,766,171	118,676,101	551,331,218	193,028,117	68,082,937	90,894,434	721,547,838
LESS: UNEARNED INCOME.....	10,722,405	7,468,545	3,253,860	7,109,329	2,022,831	1,590,245	2,656,062	8,066,343
LESS: ALLOWANCE FOR LOAN LOSS.....	8,200,283	6,847,920	1,352,363	5,491,660	1,999,560	709,063	1,016,745	7,183,538
EQUALS: LOANS, FULLY CONSOLIDATED, NET.....	793,519,589	679,449,707	114,069,882	538,730,230	189,005,730	65,783,629	87,221,631	706,297,958
GROSS LOANS BY TYPE								
SECURED BY REAL ESTATE.....	173,544,168	131,965,785	41,578,383	122,507,055	26,895,018	24,142,095	32,016,556	141,527,612
TO FINANCIAL INSTITUTIONS.....	89,642,418	86,230,238	3,412,180	53,466,976	32,764,341	3,411,101	2,727,172	86,915,246
FOREIGNERS (7) (8).....	N/A	52,557,874	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	33,672,364	N/A	N/A	N/A	N/A	N/A	N/A
TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	15,506,412	14,190,283	1,316,129	7,529,915	7,542,551	433,946	1,118,976	14,387,436
COMMERCIAL AND INDUSTRIAL.....	8,245,387	6,355,031	1,890,356	7,279,117	514,993	451,277	1,297,317	6,948,070
U.S. ADDRESSEES (DOMICILE) (7).....	368,695,199	331,895,933	36,799,266	253,111,659	93,337,931	22,245,609	28,600,767	340,094,432
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	203,705,774	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	109,549,567	78,173,540	31,376,027	76,327,071	17,646,441	15,576,055	23,295,189	86,254,378
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	47,259,123	44,955,361	2,303,762	31,109,427	14,326,842	1,822,854	1,838,459	45,420,664
OTHER (7).....	N/A	29,645,987	N/A	N/A	N/A	N/A	N/A	N/A
MEMO: TOTAL LOANS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDARIES (7).....	N/A	15,309,374	N/A	N/A	N/A	N/A	N/A	N/A
ALL OTHER ASSETS.....	812,442,272	693,766,171	118,676,101	551,331,218	193,028,117	68,082,937	90,894,434	721,547,838
TOTAL LIABILITIES.....	1351,539,318	1141,669,936	209,424,299	910,596,131	327,220,134	113,277,970	159,289,038	1192,250,280
DEMAND DEPOSITS IN DOMESTIC OFFICES.....	745,542,633	566,764,944	178,777,689	494,867,560	155,539,113	95,135,960	137,190,107	608,352,526
DEMAND DEPOSITS IN FOREIGN OFFICES.....	253,380,920	198,739,678	54,641,242	164,282,387	64,150,717	24,947,816	41,908,498	211,472,422
TIME CDS GREATER THAN \$100,000.....	211,720,303	176,206,425	35,513,878	142,386,532	43,164,322	26,169,449	26,922,821	184,797,482
SAVINGS AND OTHER TIME DEPOSITS.....	280,441,410	191,818,841	88,622,569	188,198,641	48,224,074	44,018,695	68,358,788	212,082,622
DEPOSITS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES.....	317,543,408	317,543,408	N/A	219,153,523	94,031,121	4,358,764	941,386	316,602,022
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	144,253,920	121,874,769	22,379,151	100,971,837	34,761,521	8,520,562	14,986,170	129,267,750
OTHER LIABILITIES FOR BORROWED MONEY.....	36,078,675	34,814,139	1,264,536	21,247,786	14,111,825	719,064	736,686	35,341,989
SUBORDINATED NOTES AND DEBTURES.....	4,957,916	3,944,594	1,013,307	2,966,721	1,131,861	859,319	786,047	4,171,869
ALL OTHER LIABILITIES.....	103,162,769	96,728,083	5,989,618	71,388,705	27,644,694	3,684,302	4,648,644	98,514,125
EQUITY CAPITAL.....	69,027,534	54,251,756	14,769,163	46,369,399	15,487,226	7,164,294	11,327,726	57,699,758
DOMESTIC OFFICES								
TOTAL ASSETS.....	1074,438,318	849,793,158	224,193,462	714,221,259	243,302,550	116,462,811	164,773,087	904,665,231
CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	134,483,449	102,810,957	31,642,086	85,153,389	35,254,963	14,044,691	22,705,408	111,778,041
INVESTMENT SECURITIES.....	159,060,508	107,769,617	51,284,538	99,174,551	34,337,579	25,542,025	39,786,202	119,274,306
TRADING ACCOUNT SECURITIES.....	10,810,622	10,442,944	367,678	7,141,036	3,523,678	145,908	182,014	10,628,608
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	53,343,143	37,783,825	15,406,593	38,194,403	9,868,077	5,127,938	10,848,258	42,497,280
LOANS, GROSS.....	603,275,460	484,599,359	118,676,101	403,517,695	133,690,764	66,067,001	90,540,809	512,734,651
LESS: UNEARNED INCOME.....	8,862,864	5,609,004	3,253,860	5,317,220	1,958,828	1,586,816	2,655,855	6,207,009
LESS: ALLOWANCE FOR LOAN LOSS.....	7,904,564	6,552,201	1,352,363	5,265,036	1,930,977	708,551	1,016,628	6,887,936
EQUALS: LOANS, NET.....	586,508,035	472,438,153	114,069,882	392,935,439	129,800,962	63,771,634	86,868,331	499,639,704
GROSS LOANS BY TYPE								
SECURED BY REAL ESTATE.....	164,896,051	123,317,668	41,578,383	114,807,675	26,006,987	24,081,389	32,016,356	132,879,695
CONSTRUCTION LOANS.....	35,278,775	29,314,852	5,963,923	24,233,430	7,161,942	3,883,403	4,469,088	30,809,687
1- TO 4- FAMILY MORTGAGES.....	87,497,522	65,542,822	21,954,700	62,199,297	12,118,593	13,179,632	16,969,892	70,527,630
OTHER.....	42,119,758	28,459,994	13,659,760	28,374,948	6,726,452	7,018,354	10,577,376	31,542,378
TO FINANCIAL INSTITUTIONS.....	51,421,364	48,009,184	3,812,180	30,458,195	17,776,462	3,186,707	2,608,766	48,812,598
TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	13,653,754	12,337,625	1,316,129	6,712,339	6,507,534	433,881	1,116,976	12,536,778
COMMERCIAL AND INDUSTRIAL.....	7,460,727	5,570,371	1,890,356	6,558,620	450,910	451,197	1,296,707	6,164,020
TO INDIVIDUALS.....	242,185,884	205,386,618	36,799,266	162,384,890	58,652,723	21,148,271	28,431,721	213,754,163
OTHER.....	102,674,581	71,298,554	31,376,027	69,646,410	17,511,122	15,517,049	23,295,107	79,379,474
MEMO: TOTAL LOANS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES (7).....	20,983,101	18,679,339	2,303,762	12,949,568	6,785,026	1,248,507	1,775,178	19,207,923
ALL OTHER ASSETS.....	130,232,561	118,547,661	11,422,686	91,622,438	30,517,292	7,830,617	9,385,270	120,847,291
TOTAL LIABILITIES.....	1005,410,789	795,541,407	209,424,299	667,851,863	227,815,325	109,298,518	158,445,313	846,965,476
DEMAND DEPOSITS.....	253,380,920	198,739,678	54,641,242	164,282,387	64,150,717	24,947,816	41,908,498	211,472,422
DEMAND DEPOSITS IN FOREIGN OFFICES.....	211,720,303	176,206,425	35,513,878	142,386,532	43,164,322	26,169,449	26,922,821	184,797,482
TIME CDS GREATER THAN \$100,000.....	280,441,410	191,818,841	88,622,569	188,198,641	48,224,074	44,018,695	68,358,788	212,082,622
SAVINGS AND OTHER TIME DEPOSITS.....	143,798,179	121,419,028	22,379,151	100,779,682	34,497,935	8,520,562	14,986,169	128,812,010
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	18,589,920	17,325,384	1,264,536	9,123,381	8,766,221	700,318	736,686	17,853,234
OTHER LIABILITIES FOR BORROWED MONEY.....	4,698,538	3,685,216	1,013,307	2,715,054	1,127,150	856,319	783,047	3,915,491
SUBORDINATED NOTES AND DEBTURES.....	92,781,519	86,346,833	5,989,618	60,366,185	27,884,907	4,085,359	4,749,306	88,032,213

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

1/ 11/

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
TOTAL OPERATING INCOME.....	178,695,273	152,044,003	26,580,206	121,350,981	42,594,120	14,679,108	20,012,357	158,682,916
INTEREST AND FEES ON LOANS.....	120,218,861	103,648,334	16,570,527	82,808,672	27,943,579	9,466,610	12,605,058	107,613,803
INTEREST ON BALANCES WITH DEPOSITORY INSTITUTIONS.....	21,935,470	20,767,705	1,167,765	14,344,893	6,348,753	1,241,824	912,882	21,022,588
INCOME ON FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREE- MENTS TO RESELL.....	6,769,756	4,787,354	1,965,913	4,629,629	1,453,107	670,531	1,390,450	5,379,306
INCOME ON SECURITIES AND OBLIGATIONS.....	14,537,017	10,112,883	4,423,325	8,997,027	3,262,228	2,276,953	3,397,434	11,139,583
INCOME FROM LEASE FINANCING.....	1,653,744	1,497,529	156,215	1,117,670	440,636	95,438	141,497	1,512,247
ALL OTHER OPERATING INCOME.....	13,580,420	11,230,195	2,296,459	9,453,084	3,145,818	927,752	1,565,034	12,015,386
TOTAL OPERATING EXPENSES.....	166,630,177	142,106,974	24,455,142	113,145,911	39,689,808	13,726,397	18,367,460	148,262,717
SALARIES AND EMPLOYEE BENEFITS.....	18,563,573	14,738,558	3,782,027	12,426,754	4,037,568	2,056,263	2,917,181	15,646,392
INTEREST ON TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE ISSUED BY DOMESTIC OFFICES.....	30,129,221	25,162,952	4,966,269	20,315,664	6,164,520	3,649,037	3,725,765	26,403,456
INTEREST ON DEPOSITS IN FOREIGN OFFICES.....	46,448,514	46,430,405	18,109	31,963,999	13,892,445	592,070	125,204	46,323,310
INTEREST ON OTHER DEPOSITS.....	23,876,639	16,113,287	7,763,352	16,220,981	3,780,480	3,875,178	5,957,538	17,919,101
EXPENSE OF FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	21,587,233	18,590,715	2,996,518	14,634,582	5,853,823	1,098,828	2,034,933	19,552,300
INTEREST ON OTHER BORROWED MONEY.....	4,517,556	4,365,354	152,202	2,996,398	1,417,755	103,403	101,946	4,415,610
INTEREST ON SUBORDINATED NOTES AND DEBENTURES.....	467,041	372,640	94,401	282,591	95,865	88,585	76,711	390,330
PROVISION FOR POSSIBLE LOAN LOSSES.....	3,491,042	2,832,460	658,582	2,404,740	730,255	356,047	449,570	3,041,472
ALL OTHER OPERATING EXPENSES.....	17,549,355	13,500,599	4,023,683	11,900,203	3,717,093	1,906,986	2,978,613	14,570,742
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES.....	12,065,094	9,937,029	2,125,062	8,205,068	2,904,312	952,711	1,644,895	10,420,199
APPLICABLE INCOME TAXES.....	2,950,907	2,679,417	270,700	2,032,547	793,992	123,578	216,958	2,733,949
SECURITIES GAINS (LOSSES), NET.....	-528,950	-413,318	-115,632	-370,015	-111,183	-47,752	-75,216	-453,734
EXTRAORDINARY ITEMS, NET.....	30,189	16,662	13,527	19,981	4,806	5,402	17,693	12,496
NET INCOME.....	8,615,422	6,860,956	1,752,253	5,822,486	2,003,942	786,781	1,370,410	7,245,012
CASH DIVIDENDS DECLARED ON COMMON AND PREFERRED STOCK.....	3,744,065	2,914,376	829,689	2,527,276	896,413	320,376	619,958	3,124,107
NUMBER OF BANKS.....	504	185	318	291	75	137	298	206

- (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.
- (11) BEGINNING WITH DECEMBER 31, 1981, DEPOSITORY INSTITUTIONS MAY ESTABLISH INTERNATIONAL BANKING FACILITIES (IBF'S). ACTIVITY OF IBF'S ESTABLISHED BY U.S. COMMERCIAL BANKS IS REFLECTED IN THE APPROPRIATE ASSET AND LIABILITY LINE ITEMS IN THE DOMESTIC OFFICE PORTION OF THE TABLES. ACTIVITY OF IBF'S ESTABLISHED BY EDGE ACT AND AGREEMENT SUBSIDIARIES OF U.S. COMMERCIAL BANKS IS REFLECTED IN THE APPROPRIATE ASSET AND LIABILITY LINE ITEMS IN THE FOREIGN OFFICE PORTION OF THE TABLES. WHERE THERE IS A COLUMN FOR FULLY CONSOLIDATED FOREIGN AND DOMESTIC DATA ACTIVITY OF IBF'S IS REFLECTED IN THE APPROPRIATE ASSET AND LIABILITY LINE ITEMS IN THAT PORTION OF THE TABLES.