

FEDERAL RESERVE statistical release



B.3.4

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES
CONSOLIDATED REPORT OF CONDITION; DECEMBER 31, 1982
BILLIONS OF DOLLARS

For Release
April 29, 1983

| ITEMS | ALL COMMERCIAL BANKS 8/ | INSURED COMMERCIAL BANKS | | MEMBER BANKS 9/ | NONMEMBER BANKS | | |
|---|----------------------------------|--------------------------|--------------------------------|-----------------------|------------------------------|----------------|---------------------|
| | | TOTAL | LESS THAN 750 MILLION 2/ | | 750 MILLION OR MORE 3/ | INSURED | NONINSURED 4/ 5/ |
| TOTAL ASSETS..... | 1,863,276 | 1,861,196 | 769,510 | 1,091,686 | 1,398,809 | 462,387 | 2,080 |
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | 207,562 | 207,313 | 81,620 | 125,693 | 163,529 | 43,784 | 249 |
| CURRENCY AND COIN (U.S. AND FOREIGN).... | 19,532 | 19,529 | 9,242 | 10,287 | 14,696 | 4,833 | 3 |
| BALANCES WITH FEDERAL RESERVE BANKS..... | 26,667 | 26,665 | 6,349 | 20,317 | 25,179 | 1,487 | 1 |
| BALANCES WITH OTHER CENTRAL BANKS..... | 191 | 191 | * | 191 | 191 | * | 0 |
| DEMAND BALANCES WITH COMMERCIAL BANKS IN UNITED STATES..... | 35,007 | 34,831 | 25,014 | 9,816 | 18,337 | 16,494 | 176 |
| ALL OTHER BALANCES WITH DEPOSITORY INSTITUTIONS IN UNITED STATES AND WITH BANKS IN FOREIGN COUNTRIES..... | 57,949 | 57,883 | 30,197 | 27,686 | 41,036 | 16,847 | 67 |
| CASH ITEMS IN PROCESS OF COLLECTION..... | 68,213 | 68,211 | 10,815 | 57,396 | 64,087 | 4,124 | 2 |
| TOTAL SECURITIES, LOANS, AND LEASE FINANCING RECEIVABLES..... | 1,485,557 | 1,484,225 | 653,727 | 830,497 | 1,088,821 | 395,404 | 1,332 |
| TOTAL SECURITIES, BOOK VALUE..... | 373,826 | 373,408 | 213,264 | 160,144 | 247,849 | 125,559 | 417 |
| U.S. TREASURY..... | 117,965 | 117,782 | 70,132 | 47,650 | 76,137 | 41,645 | 182 |
| OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES AND CORPORATIONS..... | 76,284 | 76,263 | 55,213 | 21,050 | 43,516 | 32,747 | 21 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 154,182 | 154,017 | 83,524 | 70,494 | 106,116 | 47,902 | 164 |
| ALL OTHER SECURITIES..... | 25,396 | 25,346 | 4,396 | 20,950 | 22,081 | 3,266 | 50 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.. | 103,182 | 102,807 | 52,017 | 50,790 | 75,097 | 27,710 | 375 |
| TOTAL LOANS, GROSS..... | 1,026,090 | 1,025,593 | 402,756 | 622,837 | 775,896 | 249,696 | 498 |
| LESS: UNEARNED INCOME ON LOANS..... | 18,524 | 18,514 | 11,430 | 7,084 | 12,103 | 6,411 | 10 |
| ALLOWANCE FOR POSSIBLE LOAN LOSS..... | 12,811 | 12,807 | 4,284 | 8,523 | 10,233 | 2,574 | 4 |
| EQUALS: LOANS, NET..... | 994,811 | 994,272 | 387,042 | 607,230 | 753,561 | 240,711 | 540 |
| TOTAL LOANS, GROSS, BY CATEGORY | | | | | | | |
| REAL ESTATE LOANS..... | 298,344 | 298,161 | 141,751 | 156,410 | 209,661 | 88,500 | 183 |
| CONSTRUCTION AND LAND DEVELOPMENT..... | 52,238 | 52,225 | 13,567 | 38,658 | 41,594 | 16,631 | 12 |
| SECURED BY FARMLAND..... | 8,364 | 8,362 | 7,180 | 1,182 | 3,719 | 4,643 | 2 |
| SECURED BY RESIDENTIAL PROPERTIES..... | 165,607 | 165,447 | 82,353 | 83,094 | 115,953 | 49,495 | 160 |
| 1- TO 4- FAMILY..... | 157,977 | 157,821 | 79,254 | 78,567 | 110,447 | 47,374 | 156 |
| MULTIFAMILY..... | 7,630 | 7,627 | 3,100 | 4,527 | 5,506 | 2,121 | 4 |
| SECURED BY NONFARM NONRESIDENTIAL PROPERTIES..... | 72,135 | 72,126 | 38,651 | 33,475 | 48,395 | 23,730 | 9 |
| LOANS TO FINANCIAL INSTITUTIONS..... | 73,257 | 73,225 | 9,610 | 63,615 | 66,094 | 7,130 | 33 |
| LOANS FOR PURCHASING OR CARRYING SECURITIES..... | 13,716 | 13,705 | 2,172 | 11,533 | 12,717 | 988 | 12 |
| LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS..... | 36,135 | 36,131 | 28,610 | 7,522 | 19,505 | 16,627 | 4 |
| COMMERCIAL AND INDUSTRIAL LOANS..... | 379,785 | 379,582 | 116,180 | 263,402 | 304,765 | 74,817 | 204 |
| LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL | | | | | | | |
| EXPENDITURES..... | 191,690 | 191,622 | 97,680 | 93,942 | 134,307 | 57,314 | 68 |
| INSTALLMENT LOANS..... | 152,017 | 151,958 | 74,598 | 77,360 | 107,916 | 44,042 | 59 |
| PASSENGER AUTOMOBILES..... | 58,236 | 58,231 | 36,278 | 21,952 | 37,466 | 20,765 | 6 |
| CREDIT CARDS AND RELATED PLANS..... | 36,698 | 36,697 | 6,391 | 30,305 | 32,845 | 3,852 | 1 |
| MOBILE HOMES..... | 9,762 | 9,760 | 5,591 | 4,170 | 6,690 | 3,071 | 1 |
| ALL OTHER INSTALLMENT LOANS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES..... | 47,321 | 47,270 | 26,337 | 20,933 | 30,916 | 16,355 | 51 |
| SINGLE-PAYMENT LOANS..... | 39,673 | 39,664 | 23,082 | 16,581 | 26,391 | 13,273 | 10 |
| ALL OTHER LOANS..... | 33,242 | 33,166 | 6,752 | 26,415 | 28,846 | 4,320 | 76 |
| LEASE FINANCING RECEIVABLES..... | 13,738 | 13,738 | 1,405 | 12,334 | 12,314 | 1,424 | * |
| BANK PREMISES, FURNITURE AND FIXTURES, AND OTHER ASSETS REPRESENTING BANK PREMISES..... | 32,345 | 32,301 | 15,570 | 16,731 | 22,971 | 9,331 | 43 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES..... | 4,284 | 4,281 | 2,079 | 2,201 | 2,959 | 1,321 | 4 |
| ALL OTHER ASSETS..... | 133,529 | 133,076 | 16,513 | 116,563 | 120,530 | 12,546 | 452 |

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES
 CONSOLIDATED REPORT OF CONDITION; DECEMBER 31, 1982
 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 5/, 8/ |
| TOTAL LIABILITIES & EQUITY CAPITAL (6)... | 1,863,276 | 1,861,196 | 769,510 | 1,091,686 | 1,398,809 | 462,387 | 2,080 |
| TOTAL LIABILITIES EXCL. SUBORDINATED DEBT | 1,727,850 | 1,726,019 | 707,114 | 1,018,905 | 1,300,606 | 425,413 | 1,832 |
| TOTAL DEPOSITS..... | 1,394,566 | 1,393,695 | 661,137 | 732,558 | 995,174 | 398,521 | 871 |
| INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS..... | 1,210,298 | 1,209,682 | 592,952 | 616,729 | 852,669 | 357,013 | 616 |
| U.S. GOVERNMENT..... | 3,007 | 3,006 | 1,384 | 1,623 | 2,226 | 780 | 1 |
| STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 86,449 | 86,433 | 52,393 | 34,040 | 54,152 | 32,280 | 17 |
| ALL OTHER..... | 78,627 | 78,400 | 8,094 | 70,306 | 73,838 | 4,562 | 227 |
| CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH..... | 16,185 | 16,174 | 6,314 | 9,860 | 12,288 | 3,886 | 10 |
| DEMAND DEPOSITS..... | 370,373 | 369,927 | 150,287 | 219,640 | 281,833 | 88,094 | 446 |
| INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS..... | 297,621 | 297,333 | 128,368 | 168,966 | 220,380 | 76,953 | 288 |
| U.S. GOVERNMENT..... | 1,880 | 1,879 | 1,021 | 858 | 1,333 | 546 | 1 |
| STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 15,564 | 15,550 | 8,947 | 6,602 | 10,666 | 4,884 | 14 |
| ALL OTHER..... | 39,122 | 38,990 | 5,636 | 33,354 | 37,165 | 1,825 | 132 |
| CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH..... | 16,185 | 16,174 | 6,314 | 9,860 | 12,288 | 3,886 | 10 |
| TIME DEPOSITS..... | 720,659 | 720,372 | 346,113 | 374,259 | 506,131 | 214,241 | 287 |
| OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS..... | 614,334 | 614,123 | 303,780 | 310,343 | 428,033 | 186,090 | 211 |
| U.S. GOVERNMENT..... | 1,051 | 1,051 | 331 | 720 | 838 | 212 | 0 |
| STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 65,909 | 65,907 | 39,592 | 26,316 | 40,667 | 25,241 | 2 |
| ALL OTHER..... | 39,366 | 39,291 | 2,410 | 36,881 | 36,593 | 2,698 | 75 |
| SAVINGS DEPOSITS..... | 303,535 | 303,397 | 164,739 | 138,658 | 207,210 | 96,187 | 138 |
| CORPORATIONS AND OTHER PROFIT ORGANIZATIONS..... | 17,953 | 17,953 | 8,583 | 9,370 | 12,091 | 5,862 | 0 |
| OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS..... | 280,405 | 280,272 | 152,221 | 128,051 | 192,164 | 88,108 | 133 |
| U.S. GOVERNMENT..... | 77 | 77 | 32 | 45 | 55 | 21 | 0 |
| STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 4,976 | 4,975 | 3,854 | 1,121 | 2,819 | 2,156 | * |
| ALL OTHER..... | 124 | 120 | 49 | 71 | 80 | 40 | 5 |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE... INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY... MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES..... ALL OTHER LIABILITIES..... | 178,887 | 178,850 | 29,067 | 149,783 | 164,191 | 14,659 | 38 |
| 38,915 | 38,862 | 4,607 | 34,254 | 35,876 | 2,986 | 54 | |
| 2,744 | 2,737 | 992 | 1,745 | 2,064 | 673 | 7 | |
| 112,730 | 111,868 | 11,303 | 100,564 | 103,295 | 8,573 | 862 | |
| SUBORDINATED NOTES AND DEBENTURES..... | 6,788 | 6,787 | 1,643 | 5,144 | 5,388 | 1,399 | 1 |
| TOTAL EQUITY CAPITAL (6)..... | 128,635 | 128,387 | 60,750 | 67,637 | 92,813 | 35,575 | 248 |
| MEMO | | | | | | | |
| TIME DEPOSITS OF \$100,000 OR MORE..... CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE... OTHER..... | 333,297 | 333,179 | 97,333 | 235,846 | 263,176 | 70,003 | 118 |
| 287,130 | 287,023 | 90,174 | 196,849 | 221,833 | 65,189 | 107 | |
| 46,167 | 46,156 | 7,159 | 38,997 | 41,342 | 4,814 | 11 | |
| SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER AND NOW ACCOUNTS... MONEY MARKET TIME DEPOSITS (A) IN MINIMUM DENOMINATION OF \$10,000 BUT LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS, AND (B) IN MINIMUM DENOMINA- TION OF \$7,500 BUT LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 91 DAYS... ALL SAVERS CERTIFICATES..... | 83,180 | 83,157 | 49,180 | 33,977 | 54,961 | 28,196 | 23 |
| 225,901 | 225,901 | 146,869 | 79,032 | 141,583 | 84,318 | 0 | |
| 8,500 | 8,499 | 4,784 | 3,715 | 5,639 | 2,860 | 1 | |
| TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS..... DEMAND DEPOSITS ADJUSTED (7)..... | 17,693 | 17,692 | 10,006 | 7,686 | 11,837 | 5,854 | 1 |
| 268,641 | 268,247 | 133,024 | 135,223 | 186,373 | 81,874 | 394 | |
| STANDBY LETTERS OF CREDIT, TOTAL..... | 84,238 | 84,219 | 5,686 | 78,532 | 79,974 | 4,245 | 19 |
| AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE | | | | | | | |
| TOTAL DEPOSITS..... | 1,356,641 | 1,356,061 | 645,959 | 710,102 | 966,452 | 389,609 | 580 |
| NUMBER OF BANKS..... | 14,548 | 14,436 | 14,152 | 284 | 5,618 | 8,818 | 112 |

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 BILLION OR OVER
 CONSOLIDATED REPORT OF CONDITION; DECEMBER 31, 1982
 MILLIONS OF DOLLARS

| ITEMS | INSURED COMMERCIAL BANKS | | | | MEMBER BANKS 5/ | NONMEMBER BANKS | |
|--|----------------------------|-----------|-----------------------------|---------------------------|--------------------|-----------------|---------------------|
| | ALL COMMERCIAL BANKS 8/ | TOTAL | LESS THAN 750 MILLION 2/ | 750 MILLION OR MORE 3/ | | INSURED | NONINSURED 3/ 8/ |
| TOTAL ASSETS..... | 1,438,460 | 1,433,234 | 341,548 | 1,091,686 | 1,220,184 | 213,049 | 1,226 |
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | 167,835 | 167,706 | 42,014 | 125,693 | 145,480 | 22,227 | 129 |
| CURRENCY AND COIN (U.S. AND FOREIGN).... | 14,496 | 14,495 | 4,208 | 10,287 | 12,436 | 2,059 | 1 |
| BALANCES WITH FEDERAL RESERVE BANKS..... | 24,340 | 24,340 | 4,023 | 20,317 | 23,224 | 1,117 | 0 |
| BALANCES WITH OTHER CENTRAL BANKS..... | 191 | 191 | 0 | 191 | 191 | 0 | 0 |
| DEMAND BALANCES WITH COMMERCIAL BANKS IN UNITED STATES..... | 19,016 | 18,902 | 9,086 | 9,816 | 12,874 | 6,028 | 113 |
| ALL OTHER BALANCES WITH DEPOSITORY INSTITUTIONS IN UNITED STATES AND WITH BANKS IN FOREIGN COUNTRIES..... | 44,543 | 44,528 | 16,842 | 27,686 | 34,475 | 10,053 | 15 |
| TIME AND SAVINGS BALANCES WITH COMMERCIAL BANKS IN UNITED STATES. BALANCES WITH OTHER DEPOSITORY INSTITUTIONS IN UNITED STATES..... | 13,982 | 13,979 | 7,501 | 6,477 | 9,819 | 4,160 | 3 |
| BALANCES WITH BANKS IN FOREIGN COUNTRIES..... | 264 | 264 | 246 | 18 | 146 | 117 | 0 |
| CASH ITEMS IN PROCESS OF COLLECTION..... | 30,297 | 30,286 | 9,095 | 21,191 | 24,510 | 5,776 | 12 |
| OTHER | 65,249 | 65,249 | 7,854 | 57,396 | 62,280 | 2,969 | 0 |
| TOTAL SECURITIES, LOANS, AND LEASE FINANCING RECEIVABLES..... | 1,115,122 | 1,114,435 | 283,938 | 830,497 | 935,914 | 178,521 | 687 |
| TOTAL SECURITIES, BOOK VALUE..... | 248,189 | 247,961 | 87,817 | 160,144 | 196,000 | 51,960 | 228 |
| U.S. TREASURY..... | 76,031 | 75,926 | 28,275 | 47,650 | 58,828 | 17,098 | 106 |
| OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES AND CORPORATIONS..... | 40,224 | 40,224 | 19,174 | 21,050 | 29,032 | 11,192 | 0 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 108,433 | 108,322 | 37,828 | 70,494 | 86,911 | 21,411 | 112 |
| ALL OTHER SECURITIES..... | 23,500 | 23,499 | 2,540 | 20,959 | 21,230 | 2,260 | 11 |
| OTHER BONDS, NOTES, AND DEBENTURES... | 4,724 | 4,724 | 1,962 | 2,761 | 2,899 | 1,824 | 0 |
| FEDERAL RESERVE AND CORPORATE STOCK... | 1,755 | 1,755 | 333 | 1,422 | 1,570 | 185 | 0 |
| TRADING ACCOUNT SECURITIES..... | 17,022 | 17,011 | 245 | 16,766 | 16,760 | 251 | 11 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL... | 73,525 | 73,274 | 22,483 | 50,790 | 62,122 | 11,152 | 251 |
| TOTAL LOANS, GROSS..... | 802,826 | 802,618 | 179,781 | 622,837 | 684,351 | 118,267 | 208 |
| LESS: UNEARNED INCOME ON LOANS..... | 12,143 | 12,143 | 5,059 | 7,084 | 9,387 | 2,756 | 0 |
| ALLOWANCE FOR POSSIBLE LOAN LOSS..... | 10,592 | 10,592 | 2,069 | 8,523 | 9,277 | 1,315 | 0 |
| EQUALS: LOANS, NET..... | 780,090 | 779,883 | 172,653 | 607,230 | 665,687 | 114,195 | 208 |
| TOTAL LOANS, GROSS, BY CATEGORY | | | | | | | |
| REAL ESTATE LOANS..... | 221,121 | 221,119 | 64,709 | 156,410 | 178,446 | 42,672 | 2 |
| CONSTRUCTION AND LAND DEVELOPMENT..... | 46,625 | 46,625 | 7,966 | 38,658 | 39,629 | 6,996 | 0 |
| SECURED BY FARMLAND..... | 2,251 | 2,251 | 1,069 | 1,182 | 1,664 | 588 | 0 |
| SECURED BY RESIDENTIAL PROPERTIES..... | 119,173 | 119,173 | 36,078 | 83,094 | 96,327 | 22,846 | 0 |
| 1- TO 4- FAMILY..... | 112,927 | 112,927 | 34,360 | 78,567 | 91,344 | 21,583 | 0 |
| FHA-INSURED OR VA-GUARANTEED..... | 6,435 | 6,435 | 1,334 | 5,102 | 5,662 | 774 | 0 |
| CONVENTIONAL..... | 106,492 | 106,492 | 33,026 | 73,466 | 85,682 | 20,809 | 0 |
| MULTIFAMILY..... | 6,245 | 6,245 | 1,718 | 4,527 | 4,982 | 1,263 | 0 |
| FHA-INSURED..... | 338 | 338 | 69 | 269 | 237 | 102 | 0 |
| CONVENTIONAL..... | 5,907 | 5,907 | 1,649 | 4,258 | 4,746 | 1,161 | 0 |
| SECURED BY NONFARM NONRESIDENTIAL PROPERTIES..... | 53,072 | 53,070 | 19,595 | 33,475 | 40,828 | 12,242 | 2 |
| LOANS TO FINANCIAL INSTITUTIONS..... | 68,725 | 68,693 | 5,079 | 63,615 | 64,100 | 4,594 | 32 |
| LETS AND MORTGAGE COMPANIES IN U.S..... | 5,391 | 5,391 | 305 | 5,086 | 5,139 | 253 | 0 |
| COMMERCIAL BANKS IN UNITED STATES..... | 14,663 | 14,663 | 3,329 | 11,334 | 11,635 | 3,028 | 0 |
| BANKS IN FOREIGN COUNTRIES..... | 23,225 | 23,193 | 522 | 22,671 | 22,601 | 592 | 31 |
| FINANCE COMPANIES IN UNITED STATES..... | 11,699 | 11,699 | 295 | 11,404 | 11,404 | 295 | 0 |
| OTHER FINANCIAL INSTITUTIONS..... | 13,747 | 13,747 | 627 | 13,119 | 13,321 | 425 | 0 |
| LOANS FOR PURCHASING OR CARRYING SECURITIES..... | 13,047 | 13,042 | 1,509 | 11,533 | 12,451 | 591 | 5 |
| BROKERS AND DEALERS IN SECURITIES..... | 8,610 | 8,610 | 426 | 8,184 | 8,396 | 214 | 0 |
| OTHER..... | 4,437 | 4,432 | 1,083 | 3,349 | 4,056 | 377 | 5 |
| LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS..... | 11,628 | 11,628 | 4,107 | 7,521 | 10,266 | 1,363 | 0 |
| COMMERCIAL AND INDUSTRIAL LOANS..... | 321,972 | 321,861 | 58,460 | 263,402 | 280,984 | 40,877 | 110 |
| LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES..... | 136,868 | 136,861 | 42,920 | 93,942 | 110,843 | 26,018 | 7 |
| INSTALLMENT LOANS..... | 111,653 | 111,653 | 34,293 | 77,360 | 90,338 | 21,315 | 0 |
| PASSENGER AUTOMOBILES..... | 37,805 | 37,805 | 15,853 | 21,952 | 28,771 | 9,035 | 0 |
| CREDIT CARDS AND RELATED PLANS..... | 34,664 | 34,664 | 4,359 | 30,305 | 31,512 | 3,152 | 0 |
| RETAIL (CHARGE ACCOUNT) CREDIT CARD CHECK AND REVOLVING CREDIT..... | 29,166 | 29,166 | 3,371 | 25,794 | 26,760 | 2,406 | 0 |
| MOBILE HOMES..... | 5,498 | 5,498 | 988 | 4,511 | 4,752 | 746 | 0 |
| OTHER INSTALLMENT LOANS..... | 6,566 | 6,566 | 2,396 | 4,170 | 5,261 | 1,305 | 0 |
| OTHER RETAIL CONSUMER GOODS..... | 32,618 | 32,618 | 11,685 | 20,933 | 24,795 | 7,823 | 0 |
| RESIDENTIAL PROPERTY REPAIR AND MODERNIZATION..... | 7,316 | 7,316 | 2,264 | 5,052 | 5,876 | 1,439 | 0 |
| OTHER INSTALLMENT LOANS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES..... | 7,464 | 7,464 | 3,065 | 4,399 | 5,333 | 2,131 | 0 |
| SINGLE-PAYMENT LOANS..... | 17,838 | 17,838 | 6,356 | 11,483 | 13,585 | 4,253 | 0 |
| ALL OTHER LOANS..... | 25,215 | 25,208 | 8,627 | 16,581 | 20,505 | 4,703 | 7 |
| LEASE FINANCING RECEIVABLES..... | 29,464 | 29,413 | 2,998 | 26,415 | 27,261 | 2,152 | 52 |
| BANK PREMISES, FURNITURE AND FIXTURES, AND OTHER ASSETS REPRESENTING BANK PREMISES..... | 13,318 | 13,318 | 985 | 12,334 | 12,104 | 1,214 | 0 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES..... | 23,759 | 23,732 | 7,001 | 16,731 | 19,400 | 4,332 | 27 |
| ALL OTHER ASSETS..... | 3,091 | 3,091 | 890 | 2,201 | 2,509 | 582 | 0 |
| INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..... | 124,653 | 124,270 | 7,707 | 116,563 | 116,881 | 7,389 | 383 |
| CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING..... | 495 | 495 | 47 | 448 | 387 | 107 | 1 |
| NET DUE FROM FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES..... | 47,233 | 47,174 | 248 | 46,926 | 46,470 | 704 | 59 |
| OTHER | 42,370 | 42,370 | 646 | 41,723 | 40,322 | 2,047 | 0 |
| TOTAL | 34,555 | 34,232 | 6,765 | 27,467 | 29,701 | 4,531 | 123 |

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER
 CONSOLIDATED REPORT OF CONDITION; DECEMBER 31, 1982
 BILLIONS OF DOLLARS

1/ 5/ 9/

| 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/ 8/ |
| TOTAL LIABILITIES & EQUITY CAPITAL (6)... | 1,434,460 | 1,433,234 | 341,548 | 1,091,686 | 1,220,184 | 213,049 | 1,226 |
| TOTAL LIABILITIES EXCL. SUBORDINATED DEBT | 1,336,127 | 1,334,965 | 316,061 | 1,018,905 | 1,137,365 | 197,600 | 1,162 |
| TOTAL DEPOSITS..... | 1,019,265 | 1,018,854 | 286,296 | 732,558 | 839,933 | 178,921 | 412 |
| INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS..... | 870,666 | 870,437 | 253,708 | 616,729 | 711,573 | 158,864 | 228 |
| U.S. GOVERNMENT..... | 2,287 | 2,286 | 664 | 1,623 | 1,923 | 363 | 1 |
| STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 56,364 | 56,364 | 22,324 | 34,040 | 42,487 | 13,877 | * |
| ALL OTHER..... | 77,224 | 77,052 | 6,745 | 70,306 | 73,121 | 3,931 | 173 |
| FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS..... | 8,060 | 8,038 | 195 | 7,843 | 7,813 | 225 | 22 |
| COMMERCIAL BANKS IN UNITED STATES.... | 50,392 | 50,377 | 6,253 | 44,124 | 47,347 | 3,030 | 15 |
| BANKS IN FOREIGN COUNTRIES..... | 18,772 | 18,636 | 297 | 18,339 | 17,960 | 676 | 136 |
| CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH..... | 12,724 | 12,715 | 2,855 | 9,860 | 10,829 | 1,886 | 10 |
| DEMAND DEPOSITS..... | 290,683 | 290,392 | 70,751 | 219,640 | 248,314 | 42,077 | 292 |
| MUTUAL SAVINGS BANK..... | 1,315 | 1,315 | 236 | 1,079 | 1,162 | 153 | * |
| OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS..... | 226,589 | 226,406 | 58,519 | 167,887 | 190,015 | 36,390 | 183 |
| U.S. GOVERNMENT..... | 1,325 | 1,324 | 466 | 858 | 1,098 | 226 | 1 |
| STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 10,323 | 10,323 | 3,721 | 6,602 | 8,492 | 1,831 | * |
| ALL OTHER..... | 38,407 | 38,310 | 4,955 | 33,354 | 36,718 | 1,592 | 98 |
| FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS..... | 1,002 | 1,001 | 41 | 960 | 957 | 44 | 1 |
| COMMERCIAL BANKS IN UNITED STATES.... | 30,928 | 30,913 | 4,749 | 26,164 | 29,594 | 1,318 | 15 |
| BANKS IN FOREIGN COUNTRIES..... | 6,478 | 6,396 | 166 | 6,231 | 6,167 | 229 | 82 |
| CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH..... | 12,724 | 12,715 | 2,855 | 9,860 | 10,829 | 1,886 | 10 |
| TIME DEPOSITS..... | 516,587 | 516,467 | 142,208 | 374,259 | 423,404 | 93,063 | 120 |
| MUTUAL SAVINGS BANKS..... | 169 | 169 | 14 | 155 | 147 | 22 | 0 |
| OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS..... | 433,046 | 433,001 | 122,812 | 310,188 | 353,918 | 79,083 | 45 |
| U.S. GOVERNMENT..... | 903 | 903 | 183 | 720 | 775 | 128 | 0 |
| STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 43,733 | 43,733 | 17,417 | 26,316 | 32,227 | 11,506 | 0 |
| ALL OTHER..... | 38,737 | 38,662 | 1,781 | 36,881 | 36,338 | 2,324 | 75 |
| FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS..... | 7,027 | 7,007 | 154 | 6,853 | 6,827 | 180 | 21 |
| COMMERCIAL BANKS IN UNITED STATES.... | 19,416 | 19,416 | 1,496 | 17,920 | 17,718 | 1,697 | 0 |
| BANKS IN FOREIGN COUNTRIES..... | 12,294 | 12,240 | 132 | 12,108 | 11,793 | 447 | 54 |
| SAVINGS DEPOSITS..... | 211,995 | 211,995 | 73,337 | 138,658 | 168,215 | 43,780 | * |
| MUTUAL SAVINGS BANKS..... | 30 | 30 | 27 | 4 | 4 | 27 | 0 |
| OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS..... | 209,518 | 209,517 | 72,100 | 137,417 | 166,328 | 43,189 | * |
| INDIVIDUALS AND NONPROFIT ORGANIZATIONS..... | 195,189 | 195,188 | 67,141 | 128,047 | 155,686 | 39,502 | * |
| CORPORATIONS AND OTHER PROFIT ORGANIZATIONS..... | 14,329 | 14,329 | 4,959 | 9,370 | 10,641 | 3,687 | 0 |
| U.S. GOVERNMENT..... | 60 | 60 | 15 | 45 | 50 | 10 | 0 |
| STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES..... | 2,308 | 2,308 | 1,187 | 1,121 | 1,768 | 540 | 0 |
| ALL OTHER..... | 80 | 80 | 8 | 71 | 65 | 15 | 0 |
| FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS..... | 31 | 31 | * | 30 | 30 | 1 | 0 |
| COMMERCIAL BANKS IN UNITED STATES.... | 49 | 49 | 8 | 41 | 35 | 14 | 0 |
| BANKS IN FOREIGN COUNTRIES..... | * | * | 0 | * | * | * | 0 |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE... INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY..... | 170,824 | 170,786 | 21,003 | 149,783 | 159,737 | 11,049 | 38 |
| INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY... OTHER LIABILITIES FOR BORROWED MONEY... MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES..... | 37,249 | 37,249 | 2,995 | 34,254 | 35,041 | 2,209 | 0 |
| 14,241 | 14,241 | 1,828 | 12,414 | 13,183 | 1,059 | 0 | |
| 23,008 | 23,008 | 1,167 | 21,841 | 21,858 | 1,150 | 0 | |
| 2,329 | 2,324 | 578 | 1,745 | 1,914 | 410 | 6 | |
| 106,459 | 105,752 | 5,188 | 100,564 | 100,741 | 5,012 | 706 | |
| 51,654 | 51,595 | 249 | 51,345 | 50,890 | 705 | 59 | |
| 22,078 | 22,059 | 101 | 21,958 | 21,109 | 950 | 19 | |
| 32,727 | 32,099 | 4,838 | 27,261 | 28,742 | 3,357 | 628 | |
| 6,231 | 6,231 | 1,087 | 5,144 | 5,153 | 1,078 | * | |
| 92,102 | 92,038 | 24,401 | 67,637 | 77,667 | 14,371 | 64 | |

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER
CONSOLIDATED REPORT OF CONDITION; DECEMBER 31, 1982
MILLIONS OF DOLLARS

| 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 5/ 8/ | |
| MEMO | | | | | | | | |
| TIME DEPOSITS OF \$100,000 OR MORE..... | 285,780 | 285,671 | 49,825 | 235,846 | 244,282 | 41,388 | | 109 |
| CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE... | 283,003 | 282,905 | 46,056 | 196,849 | 204,307 | 38,598 | | 98 |
| OTHER..... | 42,776 | 42,766 | 3,769 | 38,997 | 39,976 | 2,790 | | 11 |
| SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER AND NOW ACCOUNTS... | 53,471 | 53,471 | 19,495 | 33,977 | 42,445 | 11,026 | | 0 |
| MONEY MARKET TIME DEPOSITS (A) IN MINIMUM DENOMINATION OF \$10,000 BUT LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS, AND (B) IN MINIMUM DENOMINA- TION OF \$7,500 BUT LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 91 DAYS... | 133,382 | 133,382 | 54,350 | 79,032 | 103,828 | 29,554 | | 0 |
| ALL SAVERS CERTIFICATES..... | 5,717 | 5,717 | 2,002 | 3,715 | 4,509 | 1,208 | | 0 |
| TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS..... | 12,342 | 12,342 | 4,656 | 7,686 | 9,684 | 2,658 | | 0 |
| DEMAND DEPOSITS ADJUSTED (7)..... | 193,181 | 192,905 | 57,683 | 135,223 | 155,342 | 37,564 | | 276 |
| STANDBY LETTERS OF CREDIT, TOTAL..... | 82,350 | 82,331 | 3,799 | 78,532 | 79,216 | 3,115 | | 19 |
| CONVEYED TO OTHERS THROUGH PARTICIPA- TION (INCLUDED IN STANDBY LETTERS OF CREDIT)..... | 7,910 | 7,907 | 200 | 7,707 | 7,818 | 89 | | 2 |
| HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL GROSS LOANS..... | 1,315 | 1,315 | 851 | 464 | 842 | 473 | | 0 |
| AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE | | | | | | | | |
| TOTAL ASSETS..... | 1,390,055 | 1,388,650 | 333,184 | 1,055,466 | 1,180,874 | 207,776 | | 1,405 |
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL... | 164,609 | 164,528 | 39,367 | 125,161 | 143,691 | 20,838 | | 81 |
| TOTAL LOANS..... | 778,718 | 778,496 | 173,221 | 605,275 | 663,650 | 114,847 | | 222 |
| TOTAL DEPOSITS..... | 988,788 | 988,291 | 278,188 | 710,102 | 814,483 | 173,808 | | 497 |
| TIME CDS IN DENOMINATIONS OF \$100,000 OR MORE IN DOMESTIC OFFICES..... | 253,430 | 253,328 | 47,034 | 206,294 | 213,767 | 39,562 | | 101 |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE... | 173,315 | 173,223 | 21,266 | 151,956 | 161,725 | 11,498 | | 92 |
| OTHER LIABILITIES FOR BORROWED MONEY..... | 21,431 | 21,431 | 1,087 | 20,344 | 20,248 | 1,183 | | 0 |
| NUMBER OF BANKS..... | 1,691 | 1,689 | 1,405 | 284 | 1,056 | 633 | | 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 14 NONINSURED TRUST COMPANIES WHICH ARE MEMBERS OF THE FEDERAL RESERVE SYSTEM, OF WHICH 1 BANK(S) HAS TOTAL ASSETS OF \$100 MILLION OR MORE.
- DOMESTIC OFFICES EXCLUDE BRANCHES IN FOREIGN COUNTRIES AND IN U.S. TERRITORIES AND POSSESSIONS, SUBSIDIARIES IN FOREIGN COUNTRIES, AND ALL OFFICES OF EDGE ACT AND AGREEMENT CORPORATIONS WHEREVER LOCATED.
- THIS ITEM CONTAINS THE CAPITAL ACCOUNTS OF U.S. BANKS THAT HAVE NO EDGE OR FOREIGN OPERATIONS AND REFLECTS THE DIFFERENCE BETWEEN DOMESTIC OFFICE ASSETS AND LIABILITIES OF U.S. BANKS WITH EDGE OR FOREIGN OPERATIONS EXCLUDING THE CAPITAL ACCOUNTS OF THEIR EDGE OR FOREIGN SUBSIDIARIES.
- DEMAND DEPOSITS ADJUSTED EQUAL DEMAND DEPOSITS OTHER THAN DOMESTIC COMMERCIAL INTERBANK AND U.S. GOVERNMENT LESS CASH ITEMS IN PROCESS OF COLLECTION.
- DATA FOR NONINSURED NONMEMBER BANKS MAY NOT BALANCE DUE TO A LACK OF REPORTING DETAIL.
- BEGINNING WITH DECEMBER 3, 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, 1982
 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..... | 689,403,491 | 612,569,891 | 76,833,600 | 463,920,615 | 179,178,978 | 46,303,898 | 53,953,930 | 635,489,561 |
| PREDETERMINED INTEREST RATES..... | 244,987,521 | 211,582,463 | 33,365,058 | 169,785,662 | 54,421,627 | 20,740,232 | 22,824,183 | 222,123,338 |
| FLOATING INTEREST RATES..... | 444,455,969 | 400,987,427 | 43,468,542 | 294,134,952 | 124,757,351 | 25,563,666 | 31,129,747 | 413,326,222 |
| DOMESTIC OFFICES..... | 489,241,650 | 412,408,050 | 76,833,600 | 322,453,262 | 123,080,923 | 43,707,462 | 53,532,930 | 435,708,720 |
| CONSTRUCTION AND LAND DEVELOPMENT..... | 41,795,743 | 34,886,818 | 6,988,925 | 29,200,032 | 8,242,434 | 4,353,277 | 4,688,143 | 37,107,600 |
| OTHER LOANS SECURED BY REAL ESTATE (3)..... | 46,968,088 | 31,434,076 | 15,534,012 | 32,061,191 | 7,188,081 | 7,718,816 | 10,827,886 | 36,140,202 |
| COMMERCIAL AND INDUSTRIAL..... | 285,685,460 | 242,629,093 | 43,056,367 | 190,440,739 | 69,691,673 | 25,553,048 | 30,308,356 | 255,377,104 |
| OTHER (4)..... | 114,792,359 | 103,498,063 | 11,294,296 | 70,751,303 | 37,958,735 | 6,082,321 | 7,708,545 | 107,083,814 |
| FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES..... | 200,161,841 | 200,161,841 | N/A | 141,467,350 | 56,098,055 | 2,596,436 | 421,000 | 199,740,841 |
| ONE YEAR OR LESS | | | | | | | | |
| DOMESTIC AND FOREIGN OFFICES..... | 416,982,149 | 368,845,021 | 48,137,128 | 287,304,112 | 101,207,558 | 28,470,479 | 34,050,266 | 382,931,883 |
| PREDETERMINED INTEREST RATES..... | 157,941,482 | 140,668,682 | 17,272,800 | 109,553,926 | 36,183,601 | 12,203,955 | 12,030,086 | 145,911,396 |
| FLOATING INTEREST RATES..... | 259,040,666 | 228,176,338 | 30,864,328 | 177,750,185 | 65,023,957 | 16,266,524 | 22,020,180 | 237,020,486 |
| DOMESTIC OFFICES..... | 302,412,905 | 254,275,777 | 48,137,128 | 200,726,051 | 74,330,493 | 27,356,361 | 33,794,453 | 268,618,452 |
| CONSTRUCTION AND LAND DEVELOPMENT..... | 28,922,688 | 23,463,125 | 5,459,563 | 20,381,831 | 5,271,892 | 3,268,965 | 3,685,370 | 25,237,318 |
| OTHER LOANS SECURED BY REAL ESTATE (3)..... | 11,466,785 | 7,841,452 | 3,625,333 | 8,354,373 | 1,325,734 | 1,786,678 | 2,652,135 | 8,814,650 |
| COMMERCIAL AND INDUSTRIAL..... | 179,276,632 | 149,620,001 | 23,656,631 | 121,034,345 | 40,815,332 | 17,426,955 | 21,045,513 | 155,237,119 |
| OTHER (4)..... | 82,746,800 | 73,351,199 | 9,395,601 | 50,955,502 | 26,917,535 | 4,873,763 | 6,411,435 | 76,335,365 |
| FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES..... | 114,569,246 | 114,569,246 | N/A | 86,578,063 | 26,877,065 | 1,114,118 | 255,815 | 114,313,431 |
| OVER ONE THROUGH FIVE YEARS | | | | | | | | |
| DOMESTIC AND FOREIGN OFFICES..... | 175,781,301 | 157,981,768 | 17,799,533 | 115,011,267 | 49,860,756 | 10,909,278 | 12,224,499 | 163,556,802 |
| PREDETERMINED INTEREST RATES..... | 52,389,180 | 43,850,803 | 8,538,377 | 36,517,007 | 11,252,660 | 4,619,513 | 5,649,057 | 46,740,123 |
| FLOATING INTEREST RATES..... | 123,392,120 | 114,130,966 | 9,261,154 | 78,494,261 | 38,608,096 | 6,289,765 | 6,575,442 | 116,816,678 |
| DOMESTIC OFFICES..... | 120,991,169 | 103,191,637 | 17,799,533 | 79,722,797 | 31,225,734 | 10,042,638 | 12,156,688 | 108,834,481 |
| CONSTRUCTION AND LAND DEVELOPMENT..... | 12,873,057 | 11,383,695 | 1,489,362 | 8,818,203 | 2,970,542 | 1,084,312 | 1,002,775 | 11,870,282 |
| OTHER LOANS SECURED BY REAL ESTATE (3)..... | 14,043,836 | 9,187,698 | 4,856,138 | 9,597,774 | 2,137,308 | 2,308,754 | 3,338,338 | 10,705,498 |
| COMMERCIAL AND INDUSTRIAL..... | 72,870,728 | 62,660,591 | 10,210,137 | 48,314,723 | 18,616,032 | 5,939,973 | 6,952,365 | 65,918,363 |
| OTHER (4)..... | 21,203,548 | 19,959,653 | 1,243,895 | 12,992,097 | 7,501,852 | 709,599 | 863,210 | 20,340,338 |
| FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES..... | 54,790,131 | 54,790,131 | N/A | 35,288,469 | 18,635,022 | 866,640 | 67,810 | 54,722,321 |
| OVER FIVE YEARS | | | | | | | | |
| DOMESTIC AND FOREIGN OFFICES..... | 96,640,040 | 85,743,101 | 10,896,939 | 61,605,235 | 28,110,664 | 6,924,141 | 7,679,165 | 88,960,875 |
| PREDETERMINED INTEREST RATES..... | 34,616,857 | 27,062,978 | 7,553,879 | 23,714,729 | 6,985,366 | 3,916,762 | 5,145,038 | 29,471,819 |
| FLOATING INTEREST RATES..... | 62,023,183 | 58,680,123 | 3,343,060 | 37,890,506 | 21,125,298 | 3,007,379 | 2,534,127 | 59,489,056 |
| DOMESTIC OFFICES..... | 65,837,575 | 54,940,637 | 10,896,938 | 42,008,416 | 17,524,696 | 6,308,463 | 7,561,789 | 58,255,786 |
| OTHER LOANS SECURED BY REAL ESTATE (3)..... | 21,457,469 | 14,404,927 | 7,052,542 | 14,109,046 | 3,725,039 | 3,623,384 | 4,837,414 | 16,200,055 |
| COMMERCIAL AND INDUSTRIAL..... | 33,538,098 | 30,348,500 | 3,189,598 | 21,091,669 | 10,260,309 | 2,186,120 | 2,310,477 | 31,227,621 |
| OTHER (4)..... | 10,842,008 | 10,187,210 | 654,798 | 6,803,701 | 3,539,348 | 498,959 | 433,898 | 10,408,110 |
| FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES..... | 30,802,464 | 30,802,464 | N/A | 19,600,818 | 10,585,968 | 615,678 | 97,375 | 30,705,089 |
| MATURITY DISTRIBUTION OF DEPOSITS | | | | | | | | |
| TOTAL..... | 512,934,629 | 472,551,056 | 40,383,573 | 345,574,761 | 134,600,394 | 32,759,474 | 27,202,509 | 485,732,120 |
| DOMESTIC OFFICE CDS (5)..... | 216,741,577 | 176,358,004 | 40,383,573 | 141,888,960 | 48,404,200 | 26,448,417 | 26,544,557 | 190,197,020 |
| FOREIGN OFFICE INTEREST-BEARING (6)..... | 296,193,052 | 296,193,052 | N/A | 203,685,801 | 86,196,194 | 6,311,057 | 657,952 | 295,535,100 |
| THREE MONTHS OR LESS..... | 407,216,065 | 374,728,875 | 32,487,190 | 273,329,689 | 108,093,988 | 25,792,388 | 22,003,960 | 385,212,105 |
| DOMESTIC OFFICE CDS (5)..... | 168,489,284 | 136,002,094 | 32,487,190 | 108,812,815 | 39,095,477 | 20,580,992 | 21,501,115 | 146,988,169 |
| FOREIGN OFFICE INTEREST-BEARING (6)..... | 238,726,781 | 238,726,781 | N/A | 164,516,874 | 68,998,511 | 5,211,396 | 502,845 | 238,223,936 |
| SUBJECT TO CALL..... | 25,761,093 | 25,761,093 | N/A | 15,369,556 | 9,908,773 | 482,764 | 26,721 | 25,734,372 |
| OPERATING BALANCES..... | 6,066,790 | 6,066,790 | N/A | 5,466,570 | 600,220 | 0 | 0 | 6,066,790 |
| OVER THREE THROUGH SIX MONTHS..... | 67,718,745 | 63,079,437 | 4,639,308 | 44,000,250 | 19,330,712 | 4,387,783 | 3,604,740 | 64,114,005 |
| DOMESTIC OFFICE CDS (5)..... | 29,670,003 | 25,030,695 | 4,639,308 | 19,197,229 | 6,887,615 | 3,585,159 | 3,458,316 | 26,211,687 |
| FOREIGN OFFICE INTEREST-BEARING (6)..... | 38,048,742 | 38,048,742 | N/A | 24,803,021 | 12,443,097 | 802,624 | 146,424 | 37,902,318 |
| OVER SIX THROUGH TWELVE MONTHS..... | 19,008,155 | 17,560,808 | 1,447,347 | 13,297,485 | 4,317,419 | 1,393,251 | 883,338 | 18,124,817 |
| DOMESTIC OFFICE CDS (5)..... | 7,757,809 | 6,310,462 | 1,447,347 | 5,556,619 | 1,038,083 | 1,163,107 | 874,655 | 6,883,154 |
| FOREIGN OFFICE INTEREST-BEARING (6)..... | 11,250,346 | 11,250,346 | N/A | 7,740,866 | 3,279,336 | 230,144 | 8,683 | 11,241,663 |
| OVER TWELVE MONTHS..... | 18,991,667 | 17,181,942 | 1,809,725 | 14,947,343 | 2,858,272 | 1,186,052 | 710,468 | 18,281,199 |
| DOMESTIC OFFICE CDS (5)..... | 10,824,478 | 9,014,753 | 1,809,725 | 8,322,297 | 1,383,022 | 1,119,159 | 710,468 | 10,114,010 |
| FOREIGN OFFICE INTEREST-BEARING (6)..... | 8,167,189 | 8,167,189 | N/A | 6,625,046 | 1,475,250 | 66,893 | 0 | 8,167,189 |
| INTEREST-BEARING BALANCES OF FOREIGN OFFICES DUE FROM BANKS IN FOREIGN COUNTRIES | | | | | | | | |
| TOTAL..... | 109,363,296 | 109,363,296 | N/A | 74,690,013 | 30,762,615 | 3,910,668 | 822,555 | 108,540,741 |
| THREE MONTHS OR LESS..... | 77,168,693 | 77,168,693 | N/A | 55,122,568 | 18,961,295 | 3,084,830 | 612,290 | 76,556,403 |
| SUBJECT TO CALL..... | 1,776,277 | 1,776,277 | N/A | 1,262,676 | 356,183 | 157,418 | 51,164 | 1,812,113 |
| OPERATING BALANCES..... | 1,812,025 | 1,812,025 | N/A | 1,514,381 | 297,644 | 0 | 0 | 1,812,025 |
| OVER THREE THROUGH SIX MONTHS..... | 25,022,663 | 25,022,663 | N/A | 16,230,652 | 8,133,621 | 658,390 | 181,958 | 24,840,705 |
| OVER SIX THROUGH TWELVE MONTHS..... | 4,999,876 | 4,999,876 | N/A | 2,457,417 | 2,496,437 | 46,022 | 18,307 | 4,981,569 |
| OVER TWELVE MONTHS..... | 2,172,064 | 2,172,064 | N/A | 879,376 | 1,171,262 | 121,426 | 10,000 | 2,162,064 |

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 31, 1982
 THOUSANDS OF DOLLARS

| ITEM | TOTAL | WITH FOREIGN OFFICES | WITHOUT FOREIGN OFFICES | 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 | 16,914,467 | 16,219,592 | 694,875 | 10,488,977 | 6,243,388 | 182,102 | 236,170 | 16,678,297 |
| U.S. TREASURY..... | 11,091,959 | 10,751,258 | 340,701 | 7,010,773 | 4,030,786 | 50,400 | 115,841 | 10,976,118 |
| OTHER U.S. GOVERNMENT AGENCIES..... | 1,365,500 | 1,232,063 | 133,437 | 1,063,310 | 247,452 | 54,738 | 14,572 | 1,350,928 |
| STATES AND POLITICAL SUBDIVISIONS..... | 3,343,548 | 3,174,191 | 169,357 | 1,999,243 | 1,295,943 | 48,362 | 84,247 | 3,259,301 |
| OTHER BONDS, NOTES, AND DEBTENTURES..... | 1,113,860 | 1,062,080 | 51,380 | 415,651 | 669,207 | 28,602 | 21,510 | 1,091,950 |
| DAILY AVERAGE HOLDINGS DURING QUARTER, TOTAL | 13,409,812 | 12,886,931 | 522,881 | 7,869,535 | 5,396,469 | 143,808 | 208,567 | 13,201,245 |
| U.S. TREASURY..... | 8,213,532 | 7,954,339 | 259,193 | 4,633,373 | 3,540,819 | 39,340 | 107,994 | 8,105,538 |
| OTHER U.S. GOVERNMENT AGENCIES..... | 1,511,844 | 1,430,872 | 80,972 | 1,212,085 | 270,478 | 29,281 | 11,043 | 1,500,801 |
| STATES AND POLITICAL SUBDIVISIONS..... | 2,629,320 | 2,511,263 | 118,057 | 1,603,259 | 996,969 | 29,092 | 63,741 | 2,565,579 |
| OTHER BONDS, NOTES, AND DEBTENTURES..... | 1,055,115 | 990,456 | 64,659 | 420,817 | 588,203 | 46,095 | 25,789 | 1,029,326 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER RESALE AGREEMENT | | | | | | | | |
| AT DOMESTIC OFFICES OF BANKS, TOTAL | 59,823,877 | 40,783,513 | 18,836,344 | 40,513,538 | 13,039,079 | 6,067,240 | 12,008,066 | 47,815,811 |
| BY HOLDER | | | | | | | | |
| COMMERCIAL BANKS IN U.S..... | 43,693,105 | 27,448,455 | 16,040,630 | 30,234,384 | 8,401,135 | 4,853,566 | 10,943,364 | 32,749,741 |
| BROKERS AND DEALERS..... | 11,456,707 | 9,074,907 | 2,381,800 | 7,563,651 | 2,783,577 | 1,109,479 | 710,936 | 10,745,771 |
| OTHERS..... | 4,674,067 | 4,260,153 | 413,914 | 2,715,503 | 1,854,369 | 104,195 | 353,766 | 4,320,301 |
| BY TYPE | | | | | | | | |
| IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER RESALE AGREEMENT..... | 50,930,575 | 33,337,589 | 17,388,966 | 34,081,252 | 11,415,005 | 5,230,298 | 11,457,977 | 39,472,598 |
| OTHER..... | 9,683,691 | 7,094,590 | 2,385,081 | 6,623,134 | 2,319,009 | 537,528 | 1,493,607 | 8,190,084 |
| OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT..... | 41,246,884 | 26,242,999 | 15,003,885 | 27,458,118 | 9,095,996 | 4,692,770 | 9,964,370 | 31,282,514 |
| AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL..... | 828,770 | 828,770 | N/A | 463,520 | 365,250 | 0 | 800 | 827,970 |
| BY HOLDER | | | | | | | | |
| COMMERCIAL BANKS IN U.S..... | 810,270 | 810,270 | N/A | 463,520 | 346,750 | 0 | 800 | 809,470 |
| BROKERS AND DEALERS..... | 4,500 | 4,500 | N/A | 0 | 4,500 | 0 | 0 | 4,500 |
| OTHERS..... | 14,000 | 14,000 | N/A | 0 | 14,000 | 0 | 0 | 14,000 |
| BY TYPE | | | | | | | | |
| IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS... SECURITIES PURCHASED UNDER RESALE AGREEMENT..... | 827,970 | 827,970 | N/A | 462,720 | 365,250 | 0 | 800 | 827,170 |
| OTHER..... | 17,550 | 17,550 | N/A | 3,300 | 14,250 | 0 | 0 | 17,550 |
| OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT..... | 810,420 | 810,420 | N/A | 459,420 | 351,000 | 0 | 800 | 809,620 |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER REPURCHASE AGREEMENT | 800 | 800 | N/A | 800 | 0 | 0 | 0 | 800 |
| AT DOMESTIC OFFICES OF BANKS, TOTAL | 160,432,072 | 135,429,717 | 25,002,355 | 107,631,653 | 44,517,330 | 8,283,089 | 14,185,642 | 146,246,430 |
| BY HOLDER | | | | | | | | |
| COMMERCIAL BANKS IN U.S..... | 78,125,136 | 67,169,693 | 10,955,443 | 55,179,156 | 20,799,286 | 2,146,694 | 6,072,195 | 72,052,941 |
| SEL'S AND MUTUAL SAVINGS BANKS..... | 10,188,437 | 9,478,331 | 710,106 | 6,171,686 | 3,738,962 | 277,789 | 439,822 | 9,748,615 |
| NONFINANCIAL BUSINESS IN U.S..... | 22,393,230 | 16,529,370 | 5,863,860 | 15,705,211 | 4,410,415 | 2,277,604 | 3,362,153 | 19,031,077 |
| STATE AND LOCAL GOVERNMENTS IN U.S..... | 11,629,638 | 8,329,204 | 3,300,434 | 8,607,425 | 1,951,891 | 1,070,322 | 1,907,951 | 9,721,687 |
| U.S. GOVERNMENT AGENCIES AND CORPORATIONS, BANKS IN FOREIGN COUNTRIES, AND FOREIGN OFFICIAL INSTITUTIONS..... | 9,943,659 | 9,804,034 | 139,625 | 4,513,412 | 5,341,967 | 88,280 | 185,858 | 9,757,801 |
| OTHER..... | 28,151,972 | 24,119,085 | 4,032,887 | 17,454,763 | 8,274,809 | 2,422,400 | 2,217,663 | 25,934,309 |
| BY TYPE | | | | | | | | |
| IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT BORROWINGS | 133,060,740 | 113,242,163 | 19,818,577 | 90,095,993 | 37,293,585 | 5,671,162 | 11,491,227 | 121,569,513 |
| SECURITIES SOLD UNDER REPURCHASE AGREEMENT..... | 39,473,464 | 30,532,236 | 8,941,228 | 26,810,842 | 8,907,078 | 3,755,544 | 5,341,062 | 34,132,402 |
| OTHER..... | 93,587,276 | 82,709,927 | 10,877,349 | 63,285,151 | 28,386,507 | 1,915,618 | 6,150,165 | 87,437,111 |
| OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS..... | 27,371,334 | 22,187,557 | 5,183,777 | 17,535,659 | 7,223,749 | 2,611,926 | 2,694,414 | 24,676,920 |
| MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY... | 14,765,626 | 13,756,288 | 1,009,338 | 8,297,752 | 6,070,604 | 397,270 | 277,684 | 14,487,942 |
| AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL | 268,256 | 268,256 | N/A | 172,596 | 95,660 | 0 | 0 | 268,256 |
| BY HOLDER | | | | | | | | |
| COMMERCIAL BANKS IN U.S..... | 114,170 | 114,170 | N/A | 49,567 | 64,603 | 0 | 0 | 114,170 |
| SEL'S AND MUTUAL SAVINGS BANKS..... | 1,000 | 1,000 | N/A | 1,000 | 0 | 0 | 0 | 1,000 |
| NONFINANCIAL BUSINESS IN U.S..... | 83,434 | 83,434 | N/A | 83,434 | 0 | 0 | 0 | 83,434 |
| 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..... | 59,400 | 59,400 | N/A | 34,500 | 24,900 | 0 | 0 | 59,400 |
| OTHER..... | 10,252 | 10,252 | N/A | 4,095 | 6,157 | 0 | 0 | 10,252 |
| BY TYPE | | | | | | | | |
| IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT BORROWINGS | 204,586 | 204,586 | N/A | 108,926 | 95,660 | 0 | 0 | 204,586 |
| SECURITIES SOLD UNDER REPURCHASE AGREEMENT..... | 50,885 | 50,885 | N/A | 50,885 | 0 | 0 | 0 | 50,885 |
| OTHER..... | 153,701 | 153,701 | N/A | 58,041 | 95,660 | 0 | 0 | 153,701 |
| OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS..... | 63,670 | 63,670 | N/A | 63,670 | 0 | 0 | 0 | 63,670 |
| MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY... | 45,558 | 45,558 | N/A | 39,707 | 5,851 | 0 | 0 | 45,558 |

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 31, 1982
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..... | 8,300,928 | 6,880,811 | 1,420,117 | 5,582,543 | 1,987,353 | 731,032 | 958,502 | 7,342,426 |
| CHANGES INCIDENT TO MERGERS AND ABSORPTIONS..... | 90,878 | 53,884 | 37,034 | 64,565 | 14,588 | 11,725 | 18,550 | 72,328 |
| PROVISIONS FOR POSSIBLE LOAN LOSSES..... | 5,865,622 | 4,839,531 | 1,026,091 | 4,326,851 | 1,039,529 | 499,282 | 677,730 | 5,187,892 |
| CHARGEOFFS, YEAR TO DATE, TOTAL..... | 5,604,938 | 4,550,614 | 1,054,324 | 4,128,578 | 984,729 | 491,631 | 692,947 | 4,911,991 |
| SECURED PRIMARILY BY REAL ESTATE..... | 289,473 | 209,126 | 80,347 | 187,510 | 50,957 | 51,006 | 71,408 | 218,065 |
| TO FINANCIAL INSTITUTIONS..... | 126,297 | 120,941 | 5,356 | 78,671 | 44,084 | 3,542 | 4,941 | 121,356 |
| FOREIGNERS (7) (8)..... | N/A | 71,916 | N/A | N/A | N/A | N/A | N/A | N/A |
| OTHER (7) (9)..... | N/A | 49,025 | N/A | N/A | N/A | N/A | N/A | N/A |
| COMMERCIAL AND INDUSTRIAL..... | 3,488,805 | 2,976,421 | 512,384 | 2,571,624 | 635,054 | 282,127 | 381,527 | 3,107,298 |
| U.S. ADDRESSEES (DOMICILE) (7)..... | N/A | 2,376,896 | N/A | N/A | N/A | N/A | N/A | N/A |
| NON-U.S. ADDRESSEES (DOMICILE) (7)..... | N/A | 599,525 | N/A | N/A | N/A | N/A | N/A | N/A |
| TO INDIVIDUALS..... | 1,518,455 | 1,097,220 | 421,235 | 1,144,247 | 227,025 | 147,183 | 209,715 | 1,308,740 |
| OTHER LOANS..... | 181,909 | 146,906 | 35,003 | 146,526 | 27,609 | 7,774 | 25,357 | 156,552 |
| TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7)..... | N/A | 22,909 | N/A | N/A | N/A | N/A | N/A | N/A |
| OTHER..... | N/A | 123,997 | N/A | N/A | N/A | N/A | N/A | N/A |
| RECOVERIES, YEAR TO DATE, TOTAL..... | 1,097,017 | 881,811 | 215,206 | 803,702 | 208,669 | 84,646 | 128,525 | 968,492 |
| SECURED PRIMARILY BY REAL ESTATE..... | 78,912 | 65,675 | 13,237 | 58,718 | 14,557 | 5,637 | 9,095 | 69,817 |
| TO FINANCIAL INSTITUTIONS..... | 82,355 | 81,162 | 1,193 | 53,764 | 28,445 | 146 | 1,484 | 80,871 |
| FOREIGNERS (7) (8)..... | N/A | 6,767 | N/A | N/A | N/A | N/A | N/A | N/A |
| OTHER (7) (9)..... | N/A | 74,395 | N/A | N/A | N/A | N/A | N/A | N/A |
| COMMERCIAL AND INDUSTRIAL..... | 464,835 | 391,872 | 72,963 | 327,446 | 97,346 | 40,043 | 54,014 | 410,821 |
| U.S. ADDRESSEES (DOMICILE) (7)..... | N/A | 302,078 | N/A | N/A | N/A | N/A | N/A | N/A |
| NON-U.S. ADDRESSEES (DOMICILE) (7)..... | N/A | 89,794 | N/A | N/A | N/A | N/A | N/A | N/A |
| TO INDIVIDUALS..... | 436,033 | 318,264 | 121,769 | 332,681 | 66,233 | 37,119 | 59,734 | 376,299 |
| OTHER LOANS..... | 34,882 | 28,838 | 6,044 | 31,094 | 2,088 | 1,700 | 4,199 | 30,683 |
| TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7)..... | N/A | 2,430 | N/A | N/A | N/A | N/A | N/A | N/A |
| OTHER..... | N/A | 26,408 | N/A | N/A | N/A | N/A | N/A | N/A |
| NET CHARGEOFFS, YEAR TO DATE, TOTAL..... | 4,507,919 | 3,668,803 | 839,116 | 3,324,875 | 776,060 | 406,984 | 564,420 | 3,943,499 |
| SECURED PRIMARILY BY REAL ESTATE..... | 210,561 | 143,451 | 67,110 | 128,792 | 36,400 | 45,369 | 62,313 | 148,248 |
| TO FINANCIAL INSTITUTIONS..... | 43,942 | 39,779 | 4,163 | 24,907 | 15,639 | 3,396 | 3,457 | 40,485 |
| FOREIGNERS (7) (8)..... | N/A | 65,149 | N/A | N/A | N/A | N/A | N/A | N/A |
| OTHER (7) (9)..... | N/A | 25,370 | N/A | N/A | N/A | N/A | N/A | N/A |
| COMMERCIAL AND INDUSTRIAL..... | 3,023,970 | 2,584,549 | 439,421 | 2,244,178 | 537,708 | 242,084 | 327,513 | 2,696,457 |
| U.S. ADDRESSEES (DOMICILE) (7)..... | N/A | 2,074,818 | N/A | N/A | N/A | N/A | N/A | N/A |
| NON-U.S. ADDRESSEES (DOMICILE) (7)..... | N/A | 509,731 | N/A | N/A | N/A | N/A | N/A | N/A |
| TO INDIVIDUALS..... | 1,082,422 | 782,956 | 299,466 | 811,566 | 160,792 | 110,064 | 149,981 | 932,441 |
| OTHER LOANS..... | 147,027 | 118,068 | 28,959 | 115,432 | 25,521 | 6,074 | 21,158 | 125,869 |
| TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7)..... | N/A | 20,479 | N/A | N/A | N/A | N/A | N/A | N/A |
| OTHER..... | N/A | 97,589 | N/A | N/A | N/A | N/A | N/A | N/A |
| ADJUSTMENTS FOR FOREIGN CURRENCY TRANSLATION (7)..... | -44,343 | -44,343 | N/A | -39,894 | -4,449 | 0 | 0 | -44,343 |
| BALANCE OF ALLOWANCE, END OF PERIOD..... | 9,705,160 | 8,061,037 | 1,644,123 | 6,609,185 | 2,260,961 | 835,014 | 1,090,359 | 8,614,801 |
| MEMO: BANKS WITH FOREIGN OFFICES | | | | | | | | |
| CHARGEOFFS ON LOANS, YEAR TO DATE | | | | | | | | |
| FOREIGN OFFICES, TOTAL LOANS (7)..... | N/A | 709,512 | N/A | N/A | N/A | N/A | N/A | N/A |
| DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7)..... | N/A | 169,552 | N/A | N/A | N/A | N/A | N/A | N/A |
| LOAN RECOVERIES, YEAR TO DATE | | | | | | | | |
| FOREIGN OFFICES, TOTAL LOANS (7)..... | N/A | 122,990 | N/A | N/A | N/A | N/A | N/A | N/A |
| DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7)..... | N/A | 47,042 | N/A | N/A | N/A | N/A | N/A | N/A |
| NET CHARGEOFFS, YEAR TO DATE | | | | | | | | |
| FOREIGN OFFICES, TOTAL LOANS (7)..... | N/A | 586,522 | N/A | N/A | N/A | N/A | N/A | N/A |
| DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7)..... | N/A | 122,510 | 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..... | 17,484,966 | 12,786,285 | 4,698,681 | 14,536,562 | N/A | 2,948,404 | 3,125,546 | 14,359,820 |
| COMMERCIAL AND INDUSTRIAL..... | 31,472,317 | 25,771,792 | 5,700,525 | 27,697,806 | N/A | 3,774,511 | 4,002,962 | 27,469,355 |
| TO INDIVIDUALS..... | 13,472,683 | 8,973,241 | 4,499,442 | 11,249,177 | N/A | 2,223,506 | 2,723,757 | 10,748,926 |
| ALL OTHER..... | 8,505,465 | 7,344,846 | 1,160,619 | 7,732,871 | N/A | 772,594 | 811,437 | 7,694,028 |

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 31, 1982
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 |
| ASSETS AND LIABILITIES | | | | | | | | |
| CONSOLIDATED OFFICES | | | | | | | | |
| TOTAL ASSETS..... | 1550,188,118 | 1289,983,723 | 259,596,030 | 1038,577,907 | 374,756,133 | 136,245,713 | 176,020,120 | 1374,167,998 |
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS..... | 269,086,613 | 234,355,294 | 34,645,876 | 178,439,655 | 70,348,826 | 20,212,689 | 24,288,055 | 244,798,558 |
| INTEREST-BEARING BALANCES..... | 154,746,368 | 141,363,749 | 13,382,619 | 102,763,624 | 39,203,528 | 12,779,216 | 9,690,921 | 145,055,447 |
| INVESTMENT SECURITIES..... | 184,163,046 | 124,617,507 | 59,534,819 | 115,221,424 | 39,288,818 | 29,642,084 | 40,775,634 | 143,387,412 |
| TRADING ACCOUNT SECURITIES..... | 19,034,099 | 18,339,228 | 694,871 | 11,416,053 | 7,435,995 | 182,101 | 236,170 | 18,797,929 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..... | 60,607,257 | 41,569,492 | 18,833,745 | 40,977,059 | 13,394,638 | 6,031,540 | 12,006,266 | 48,600,991 |
| LOANS, GROSS..... | 891,259,273 | 753,563,224 | 137,696,049 | 606,189,395 | 210,220,273 | 74,849,605 | 93,362,295 | 797,896,978 |
| LESS: UNEARNED INCOME..... | 10,803,637 | 7,336,390 | 3,467,247 | 7,231,002 | 2,113,128 | 1,459,507 | 2,556,352 | 8,247,285 |
| LESS: ALLOWANCE FOR LOAN LOSS..... | 9,704,696 | 8,060,605 | 1,644,091 | 6,609,186 | 2,260,961 | 834,549 | 1,090,326 | 8,614,370 |
| EQUALS: LOANS, FULLY CONSOLIDATED, NET..... | 870,750,945 | 738,166,235 | 132,584,710 | 592,349,210 | 205,846,186 | 72,555,549 | 89,715,616 | 781,035,329 |
| GROSS LOANS BY TYPE | | | | | | | | |
| SECURED BY REAL ESTATE..... | 188,812,536 | 142,232,332 | 46,580,204 | 134,288,944 | 29,371,360 | 25,152,232 | 31,968,643 | 156,843,893 |
| TO FINANCIAL INSTITUTIONS..... | 99,367,040 | 94,743,605 | 4,623,435 | 58,536,339 | 36,749,040 | 4,081,661 | 3,241,116 | 96,125,924 |
| FOREIGNERS (7) (8)..... | N/A | 59,849,746 | N/A | N/A | N/A | N/A | N/A | N/A |
| OTHER (7) (9)..... | N/A | 34,893,859 | N/A | N/A | N/A | N/A | N/A | N/A |
| TO PURCHASE OR CARRY SECURITIES..... | 14,666,512 | 13,009,442 | 1,657,070 | 7,646,671 | 6,624,586 | 395,255 | 1,313,639 | 13,352,873 |
| TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS..... | 9,550,747 | 7,181,308 | 2,369,439 | 8,175,393 | 776,571 | 598,783 | 1,545,696 | 8,005,051 |
| COMMERCIAL AND INDUSTRIAL..... | 409,638,611 | 366,583,700 | 43,054,911 | 280,829,514 | 102,184,355 | 26,624,742 | 30,486,048 | 379,152,563 |
| U.S. ADDRESSEES (DOMICILE) (7)..... | N/A | 234,835,790 | N/A | N/A | N/A | N/A | N/A | N/A |
| NON-U.S. ADDRESSEES (DOMICILE) (7)..... | N/A | 131,747,910 | N/A | N/A | N/A | N/A | N/A | N/A |
| TO INDIVIDUALS..... | 117,469,350 | 80,701,722 | 36,767,628 | 83,476,887 | 18,344,022 | 15,648,441 | 22,958,199 | 94,511,151 |
| OTHER LOANS..... | 51,754,472 | 49,111,118 | 2,643,354 | 33,235,650 | 16,170,340 | 2,348,482 | 1,848,947 | 49,905,525 |
| TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7)..... | N/A | 33,523,035 | N/A | N/A | N/A | N/A | N/A | N/A |
| OTHER (7)..... | N/A | 15,588,083 | N/A | N/A | N/A | N/A | N/A | N/A |
| MEMO: TOTAL LOANS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSID- ARIES (7)..... | 891,259,273 | 753,563,224 | N/A | 606,189,395 | 210,220,273 | 74,849,605 | 93,362,295 | 797,896,978 |
| ALL OTHER ASSETS..... | 146,546,136 | 132,935,969 | 13,301,985 | 100,174,506 | 38,441,699 | 7,621,749 | 8,998,355 | 137,547,781 |
| TOTAL LIABILITIES..... | 1473,413,589 | 1230,373,577 | 242,439,995 | 987,439,471 | 357,397,896 | 127,976,205 | 164,187,454 | 1309,226,135 |
| DEPOSITS IN DOMESTIC OFFICES..... | 840,985,597 | 633,178,292 | 207,807,305 | 557,091,508 | 176,476,682 | 107,417,407 | 142,932,140 | 698,053,457 |
| DEMAND..... | 248,510,771 | 193,334,313 | 55,176,458 | 160,802,557 | 62,394,634 | 25,313,580 | 38,193,725 | 210,317,046 |
| TIME CDS GREATER THAN \$100,000..... | 216,741,574 | 176,358,005 | 40,383,569 | 141,888,960 | 48,404,197 | 26,448,417 | 26,544,554 | 190,197,020 |
| SAVINGS AND OTHER TIME DEPOSITS..... | 375,733,255 | 263,485,976 | 112,247,279 | 254,399,994 | 65,677,851 | 55,655,410 | 78,193,862 | 297,539,393 |
| DEPOSITS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES..... | 306,599,403 | 306,599,403 | N/A | 212,317,248 | 87,622,680 | 6,659,475 | 684,015 | 305,915,388 |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..... | 160,699,580 | 135,697,225 | 25,002,355 | 107,804,246 | 44,613,744 | 8,281,590 | 14,185,640 | 146,513,940 |
| OTHER LIABILITIES FOR BORROWED MONEY..... | 38,448,590 | 36,823,827 | 1,624,763 | 24,295,593 | 13,292,604 | 860,393 | 705,453 | 37,743,137 |
| SUBORDINATED NOTES AND DEBENTURES..... | 6,178,587 | 5,105,679 | 1,072,893 | 3,389,439 | 1,913,414 | 875,719 | 747,138 | 5,431,449 |
| ALL OTHER LIABILITIES..... | 120,501,833 | 112,969,152 | 6,932,679 | 82,541,438 | 33,478,772 | 3,881,621 | 4,933,068 | 115,568,765 |
| EQUITY CAPITAL..... | 76,774,528 | 59,610,146 | 17,156,034 | 51,138,435 | 17,358,237 | 8,269,508 | 11,832,666 | 64,941,862 |
| DOMESTIC OFFICES | | | | | | | | |
| TOTAL ASSETS..... | 1224,751,739 | 964,547,344 | 259,596,030 | 811,423,125 | 282,423,527 | 130,296,722 | 175,345,128 | 1049,406,611 |
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS..... | 145,060,021 | 110,328,702 | 34,645,876 | 91,865,988 | 37,731,305 | 15,377,285 | 23,286,713 | 121,773,308 |
| INVESTMENT SECURITIES..... | 175,093,203 | 115,547,664 | 59,534,819 | 109,441,006 | 36,322,813 | 29,318,664 | 40,683,111 | 134,410,092 |
| TRADING ACCOUNT SECURITIES..... | 16,914,462 | 16,219,591 | 694,871 | 10,488,973 | 6,243,388 | 182,101 | 236,166 | 16,678,296 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..... | 59,788,179 | 40,750,414 | 18,833,745 | 40,513,539 | 13,039,080 | 6,031,540 | 12,005,466 | 47,782,713 |
| LOANS, GROSS..... | 691,097,437 | 553,401,388 | 137,696,049 | 464,722,050 | 154,122,218 | 72,253,169 | 92,941,295 | 598,156,142 |
| LESS: UNEARNED INCOME..... | 8,942,737 | 5,475,490 | 3,467,247 | 5,431,195 | 2,056,991 | 1,454,551 | 2,554,642 | 6,388,095 |
| LESS: ALLOWANCE FOR LOAN LOSS..... | 9,345,699 | 7,701,608 | 1,644,091 | 6,349,943 | 2,166,266 | 829,490 | 1,087,690 | 8,258,009 |
| EQUALS: LOANS, NET..... | 672,809,001 | 540,224,291 | 132,584,710 | 452,940,911 | 149,898,961 | 69,969,129 | 89,298,963 | 583,510,038 |
| GROSS LOANS BY TYPE | | | | | | | | |
| SECURED BY REAL ESTATE..... | 179,882,994 | 133,302,790 | 46,580,204 | 126,545,769 | 28,254,104 | 25,083,121 | 31,968,644 | 147,914,350 |
| CONSTRUCTION LOANS..... | 41,795,745 | 34,846,819 | 6,948,926 | 29,200,034 | 8,242,435 | 4,353,276 | 4,688,144 | 37,107,601 |
| 1- TO 4- FAMILY MORTGAGES..... | 91,127,647 | 67,029,656 | 24,097,991 | 65,284,542 | 12,823,589 | 13,019,516 | 16,453,339 | 74,674,308 |
| OTHER..... | 46,959,602 | 31,426,315 | 15,533,287 | 32,061,193 | 7,188,080 | 7,710,329 | 10,827,161 | 36,132,441 |
| TO FINANCIAL INSTITUTIONS..... | 65,773,238 | 61,149,803 | 4,623,435 | 38,925,680 | 23,310,562 | 3,536,996 | 3,114,432 | 62,658,806 |
| TO PURCHASE OR CARRY SECURITIES..... | 12,545,491 | 10,888,421 | 1,657,070 | 6,907,521 | 5,244,174 | 393,796 | 1,311,939 | 11,233,552 |
| TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS..... | 8,692,651 | 6,323,212 | 2,369,439 | 7,472,897 | 626,021 | 593,733 | 1,545,696 | 7,146,955 |
| COMMERCIAL AND INDUSTRIAL..... | 285,661,602 | 242,606,691 | 43,054,911 | 190,440,745 | 69,691,673 | 25,529,184 | 30,306,900 | 255,354,702 |
| TO INDIVIDUALS..... | 110,766,391 | 73,998,763 | 36,767,628 | 76,984,236 | 18,217,704 | 15,564,451 | 22,958,195 | 87,808,196 |
| OTHER..... | 27,775,063 | 25,131,709 | 2,643,354 | 17,445,203 | 8,777,981 | 1,551,879 | 1,735,479 | 26,039,584 |
| ALL OTHER ASSETS..... | 155,086,840 | 141,476,673 | 13,301,985 | 106,172,700 | 39,187,957 | 9,418,001 | 9,838,681 | 145,252,159 |
| TOTAL LIABILITIES..... | 1148,005,206 | 904,965,194 | 242,439,995 | 760,284,688 | 265,093,288 | 122,027,213 | 163,512,463 | 984,492,743 |
| DEMAND DEPOSITS..... | 248,510,771 | 193,334,313 | 55,176,458 | 160,802,557 | 62,394,634 | 25,313,580 | 38,193,725 | 210,317,046 |
| TIME CDS GREATER THAN \$100,000..... | 216,741,574 | 176,358,005 | 40,383,569 | 141,888,960 | 48,404,197 | 26,448,417 | 26,544,554 | 190,197,020 |
| SAVINGS AND OTHER TIME DEPOSITS..... | 375,733,255 | 263,485,976 | 112,247,279 | 254,399,994 | 65,677,851 | 55,655,410 | 78,193,862 | 297,539,393 |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO RESELL..... | 160,430,574 | 135,428,219 | 25,002,355 | 107,631,649 | 44,517,335 | 8,281,590 | 14,185,640 | 146,244,934 |
| OTHER LIABILITIES FOR BORROWED MONEY..... | 22,321,358 | 20,696,595 | 1,624,763 | 12,302,489 | 9,165,459 | 853,410 | 704,248 | 21,617,110 |
| SUBORDINATED NOTES AND DEBENTURES..... | 5,708,255 | 4,635,347 | 1,072,893 | 3,144,829 | 1,710,692 | 852,719 | 724,138 | 4,984,117 |
| ALL OTHER LIABILITIES..... | 118,559,420 | 111,026,739 | 6,932,679 | 80,114,213 | 33,223,118 | 4,622,087 | 4,966,296 | 113,593,124 |

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, DECEMBER 31, 1982 1/ 11/
 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..... | 183,569,057 | 153,544,220 | 29,940,011 | 124,378,967 | 42,941,328 | 16,163,936 | 20,142,642 | 163,426,415 |
| INTEREST AND FEES ON LOANS..... | 121,790,217 | 103,724,083 | 18,066,134 | 83,597,503 | 28,129,318 | 10,063,396 | 12,224,881 | 109,565,336 |
| INTEREST ON BALANCES WITH DEPOSITORY INSTITUTIONS..... | 21,394,588 | 19,784,409 | 1,610,179 | 14,037,397 | 5,800,479 | 1,556,712 | 1,166,714 | 20,227,874 |
| INCOME ON FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREE- MENTS TO RESELL..... | 6,562,306 | 4,730,889 | 1,820,538 | 4,515,686 | 1,389,020 | 646,721 | 1,185,360 | 5,376,946 |
| INCOME ON SECURITIES AND OBLIGATIONS..... | 16,019,026 | 10,661,326 | 5,356,810 | 9,906,101 | 3,443,948 | 2,668,087 | 3,711,290 | 12,307,736 |
| INCOME FROM LEASE FINANCING..... | 1,838,978 | 1,663,589 | 175,389 | 1,268,924 | 458,066 | 111,988 | 130,579 | 1,708,399 |
| ALL OTHER OPERATING INCOME..... | 15,963,940 | 12,979,925 | 2,910,958 | 11,053,355 | 3,720,496 | 1,117,032 | 1,723,815 | 14,240,125 |
| TOTAL OPERATING EXPENSES..... | 171,856,335 | 144,168,920 | 27,604,932 | 116,699,508 | 39,975,490 | 15,098,854 | 18,612,838 | 153,243,494 |
| SALARIES AND EMPLOYEE BENEFITS..... | 21,247,129 | 16,807,682 | 4,387,899 | 14,246,866 | 4,620,218 | 2,328,497 | 3,006,551 | 18,240,578 |
| INTEREST ON TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE ISSUED BY DOMESTIC OFFICES..... | 28,718,584 | 23,705,672 | 5,012,912 | 19,198,555 | 5,982,365 | 3,537,664 | 3,334,685 | 25,383,899 |
| INTEREST ON DEPOSITS IN FOREIGN OFFICES..... | 41,732,355 | 41,732,355 | 0 | 28,050,987 | 12,917,382 | 763,986 | 84,124 | 41,648,231 |
| INTEREST ON OTHER DEPOSITS..... | 29,413,588 | 20,117,323 | 9,296,265 | 20,269,518 | 4,619,646 | 4,524,424 | 6,520,022 | 22,893,566 |
| EXPENSE OF FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..... | 18,495,530 | 15,751,315 | 2,744,215 | 12,679,385 | 4,807,087 | 1,009,058 | 1,686,075 | 16,809,455 |
| INTEREST ON OTHER BORROWED MONEY..... | 4,815,980 | 4,682,513 | 133,467 | 3,209,989 | 1,493,060 | 112,931 | 68,882 | 4,747,098 |
| INTEREST ON SUBORDINATED NOTES AND DEBENTURES..... | 539,183 | 434,329 | 104,854 | 305,408 | 137,881 | 95,894 | 73,457 | 465,726 |
| PROVISION FOR POSSIBLE LOAN LOSSES..... | 5,865,619 | 4,839,530 | 1,026,089 | 4,326,850 | 1,039,529 | 499,240 | 677,727 | 5,187,892 |
| ALL OTHER OPERATING EXPENSES..... | 21,028,363 | 16,098,201 | 4,899,227 | 14,411,950 | 4,358,319 | 2,227,159 | 3,161,312 | 17,867,051 |
| INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES..... | 11,712,720 | 9,375,300 | 2,335,077 | 7,679,460 | 2,965,838 | 1,065,079 | 1,529,802 | 10,182,918 |
| APPLICABLE INCOME TAXES..... | 2,360,989 | 2,105,938 | 254,441 | 1,479,828 | 732,714 | 147,837 | 169,640 | 2,191,349 |
| SECURITIES GAINS (LOSSES), NET..... | -551,056 | -463,899 | -87,157 | -351,629 | -150,448 | -88,979 | -77,319 | -473,737 |
| EXTRAORDINARY ITEMS, NET..... | 52,751 | 42,473 | 10,278 | 36,671 | 3,266 | 12,814 | 9,225 | 43,526 |
| NET INCOME..... | 8,853,427 | 6,847,936 | 2,003,758 | 5,884,674 | 2,085,942 | 881,078 | 1,292,069 | 7,561,358 |
| CASH DIVIDENDS DECLARED ON COMMON AND PREFERRED STOCK..... | 4,106,499 | 3,151,412 | 955,087 | 2,793,030 | 921,162 | 392,307 | 634,415 | 3,472,084 |
| NUMBER OF BANKS..... | 543 | 192 | 350 | 313 | 77 | 152 | 311 | 232 |

- (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 3, 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.