

FEDERAL RESERVE statistical release



E-3-4

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES
CONSOLIDATED REPORT OF CONDITION; SEPTEMBER 30, 1983
MILLIONS OF DOLLARS

1/ 2/

FOR RELEASE
MARCH 21, 1984

ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 4/	NONMEMBER BANKS	
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 4/ 8/
TOTAL ASSETS.....	1,936,264	1,935,174	802,853	1,132,321	1,445,708	489,466	1,090
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	204,319	204,178	77,800	126,377	160,060	44,117	141
CURRENCY AND COIN (U.S. AND FOREIGN)....	17,420	17,420	8,295	9,125	12,919	4,501	*
BALANCES WITH FEDERAL RESERVE BANKS.....	20,870	20,866	5,935	14,931	18,357	2,510	4
BALANCES WITH OTHER CENTRAL BANKS.....	356	356	1	355	355	1	0
DEMAND BALANCES WITH COMMERCIAL BANKS							
IN UNITED STATES.....	34,397	34,270	25,047	9,224	18,023	16,247	127
ALL OTHER BALANCES WITH DEPOSITORY							
INSTITUTIONS IN UNITED STATES AND							
WITH BANKS IN FOREIGN COUNTRIES.....	56,793	56,791	26,785	30,006	41,222	15,568	2
CASH ITEMS IN PROCESS OF COLLECTION.....	74,483	74,474	11,738	62,736	69,184	5,290	8
TOTAL SECURITIES, LOANS, AND LEASE							
FINANCING RECEIVABLES.....	1,562,591	1,561,929	688,991	872,939	1,142,268	419,661	662
TOTAL SECURITIES, BOOK VALUE.....	415,409	415,379	238,154	177,225	274,174	141,205	30
U.S. TREASURY.....	158,227	158,207	95,660	62,547	101,669	56,538	20
OBLIGATIONS OF OTHER U.S. GOVERNMENT							
AGENCIES AND CORPORATIONS.....	77,755	77,752	56,247	21,506	44,343	33,409	3
OBLIGATIONS OF STATES AND POLITICAL							
SUBDIVISIONS IN UNITED STATES.....	152,696	152,693	80,413	72,281	105,795	46,899	3
ALL OTHER SECURITIES.....	26,731	26,727	5,835	20,892	22,367	4,360	4
FEDERAL FUNDS SOLD AND SECURITIES							
PURCHASED UNDER AGREEMENTS TO RESELL..	92,968	92,336	42,812	49,524	69,405	22,931	631
TOTAL LOANS, GROSS.....	1,072,488	1,072,488	421,933	650,555	809,745	262,743	0
LESS: UNEARNED INCOME ON LOANS.....	17,545	17,545	10,624	6,921	11,687	5,858	0
ALLOWANCE FOR POSSIBLE LOAN LOSS.....	14,283	14,283	4,677	9,607	11,475	2,809	0
EQUALS: LOANS, NET.....	1,040,659	1,040,659	406,632	634,027	786,584	254,076	0
TOTAL LOANS, GROSS, BY CATEGORY							
REAL ESTATE LOANS.....	318,300	318,300	151,608	166,691	223,404	94,895	0
CONSTRUCTION AND LAND DEVELOPMENT.....	58,217	58,217	15,962	42,255	46,149	12,069	0
SECURED BY FARMLAND.....	9,065	9,065	7,687	1,378	4,092	4,973	0
SECURED BY RESIDENTIAL PROPERTIES.....	172,863	172,863	86,257	86,606	120,693	52,170	0
1- TO 4- FAMILY.....	164,016	164,016	82,617	81,399	114,357	49,659	0
MULTIFAMILY.....	8,847	8,847	3,640	5,207	6,335	2,511	0
SECURED BY NONFARM NONRESIDENTIAL							
PROPERTIES.....	78,154	78,154	41,702	36,452	52,471	25,683	0
LOANS TO FINANCIAL INSTITUTIONS.....	72,683	72,683	8,504	64,178	65,792	6,890	0
LOANS FOR PURCHASING OR CARRYING							
SECURITIES.....	14,541	14,541	2,172	12,369	13,507	1,034	0
LOANS TO FINANCE AGRICULTURAL PRODUCTION							
AND OTHER LOANS TO FARMERS.....	39,103	39,103	30,625	8,479	21,240	17,863	0
COMMERCIAL AND INDUSTRIAL LOANS.....	385,281	385,281	120,160	265,121	307,363	77,918	0
LOANS TO INDIVIDUALS FOR HOUSEHOLD,							
FAMILY, AND OTHER PERSONAL							
EXPENDITURES.....	205,104	205,104	102,271	102,833	145,485	59,619	0
INSTALLMENT LOANS.....	163,535	163,535	78,345	85,190	117,598	45,937	0
PASSENGER AUTOMOBILES.....	64,252	64,252	38,486	25,766	41,960	22,292	0
CREDIT CARDS AND RELATED PLANS.....	39,838	39,838	7,231	32,607	36,134	3,704	0
MOBILE HOMES.....	9,632	9,632	5,509	4,124	6,642	2,991	0
ALL OTHER INSTALLMENT LOANS FOR							
HOUSEHOLD, FAMILY, AND OTHER							
PERSONAL EXPENDITURES.....	49,813	49,813	27,120	22,693	32,863	16,950	0
SINGLE-PAYMENT LOANS.....	41,569	41,569	23,926	17,643	27,887	13,682	0
ALL OTHER LOANS.....	37,476	37,476	6,592	30,884	32,954	4,523	0
LEASE FINANCING RECEIVABLES.....	13,555	13,555	1,393	12,162	12,106	1,449	0
BANK PREMISES, FURNITURE AND FIXTURES,							
AND OTHER ASSETS REPRESENTING BANK							
PREMISES.....	33,953	33,930	15,917	18,013	24,247	9,683	24
REAL ESTATE OWNED OTHER THAN BANK							
PREMISES.....	5,203	5,203	2,498	2,705	3,549	1,654	0
INTANGIBLE ASSETS.....	595	595	353	242	331	264	0
ALL OTHER ASSETS.....	129,603	129,339	17,293	112,046	115,252	14,087	264

DOMESTIC OFFICES, COMMERCIAL BANK ASSETS AND LIABILITIES
CONSOLIDATED REPORT OF CONDITION; SEPTEMBER 30, 1983
MILLIONS OF DOLLARS

ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 3/	NONMEMBER BANKS	
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 3/ 8/
TOTAL LIABILITIES & EQUITY CAPITAL (6)...	1,936,264	1,935,174	802,853	1,132,321	1,445,708	489,466	1,090
TOTAL LIABILITIES EXCL. SUBORDINATED DEBT	1,791,940	1,790,890	736,701	1,054,189	1,340,760	450,130	1,050
TOTAL DEPOSITS.....	1,452,628	1,452,547	693,962	758,586	1,028,927	423,621	81
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,283,904	1,283,872	629,353	654,519	899,518	384,354	32
U.S. GOVERNMENT.....	3,049	3,049	1,411	1,638	2,255	790	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	80,630	80,622	50,123	30,499	50,208	30,414	8
ALL OTHER.....	69,376	69,335	7,300	62,036	64,899	4,436	40
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	15,669	15,669	5,775	9,894	12,043	3,626	0
DEMAND DEPOSITS.....	355,181	355,101	137,863	217,238	272,293	82,808	81
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	286,948	286,916	119,044	167,872	213,963	72,953	32
U.S. GOVERNMENT.....	2,265	2,265	1,086	1,180	1,653	612	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	13,627	13,619	7,127	6,493	9,638	3,982	8
ALL OTHER.....	36,671	36,631	4,831	31,799	34,996	1,635	40
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	15,669	15,669	5,775	9,894	12,043	3,626	0
TIME DEPOSITS.....	648,303	648,303	324,446	323,857	446,997	201,306	0
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	557,417	557,417	286,010	271,408	381,450	175,967	0
U.S. GOVERNMENT.....	674	674	269	405	523	151	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	57,631	57,631	35,763	21,868	35,206	22,426	0
ALL OTHER.....	32,580	32,580	2,404	30,175	29,819	2,761	0
SAVINGS DEPOSITS.....	449,144	449,144	231,653	217,491	309,636	139,507	0
CORPORATIONS AND OTHER PROFIT ORGANIZATIONS.....	41,026	41,026	18,605	22,421	28,565	12,462	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	398,512	398,512	205,695	192,818	275,540	122,972	0
U.S. GOVERNMENT.....	109	109	56	53	83	26	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	9,371	9,371	7,233	2,138	5,365	4,007	0
ALL OTHER.....	125	125	64	61	84	40	0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	175,241	175,231	23,455	151,775	161,935	13,296	10
INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY...	45,051	45,041	7,077	37,964	40,979	4,061	10
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	2,677	2,670	1,008	1,662	1,991	679	7
ALL OTHER LIABILITIES.....	116,343	115,401	11,198	104,202	106,928	8,473	942
SUBORDINATED NOTES AND DEBTENTURES.....	6,888	6,888	1,496	5,391	5,618	1,269	*
TOTAL EQUITY CAPITAL (6).....	137,437	137,397	64,656	72,741	99,330	38,067	40
MEMO							
TIME DEPOSITS OF \$100,000 OR MORE.....	283,033	283,033	90,516	192,517	218,417	64,616	0
CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE...	235,039	235,039	84,075	150,964	175,504	59,535	0
OTHER.....	47,994	47,994	6,440	41,553	42,913	5,081	0
"SUPER NOW" ACCOUNTS.....	26,526	26,526	17,942	8,584	16,252	10,275	0
OTHER NOW ACCOUNTS AND ITS ACCOUNTS (SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER).....	66,701	66,701	37,664	29,038	44,469	22,232	0
ALL OTHER SAVINGS DEPOSITS THAT ARE SUBJECT TO A FEDERAL REGULATORY INTEREST RATE CEILING.....	135,495	135,495	75,416	60,079	92,052	43,443	0
MONEY MARKET TIME DEPOSITS (A) IN MINIMUM DENOMINATION OF \$2,500 BUT LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS, AND (B) IN MINIMUM DENOMINA- TION OF \$2,500 BUT LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 91 DAYS...	196,255	196,255	128,367	67,888	121,992	74,263	0
ALL SAVERS CERTIFICATES.....	3,012	3,012	1,672	1,340	2,001	1,012	0
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	28,232	28,232	15,287	12,945	19,155	9,078	0
DEMAND DEPOSITS ADJUSTED (7).....	249,487	249,455	120,347	129,108	173,968	75,488	32
STANDBY LETTERS OF CREDIT, TOTAL.....	91,134	91,134	6,270	84,864	86,414	4,720	0
AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE							
TOTAL DEPOSITS.....	1,436,810	1,436,685	690,546	746,140	1,015,358	421,328	125
NUMBER OF BANKS.....	14,479	14,464	14,162	302	5,777	8,687	15

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

1/ 5/ 2/

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 5/ 8/
TOTAL ASSETS	1,500,347	1,499,451	369,204	1,130,247	1,259,888	239,563	896
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	168,405	168,302	42,205	126,097	143,328	24,974	103
CURRENCY AND COIN (U.S. AND FOREIGN)....	12,803	12,803	3,711	9,092	10,854	1,949	*
BALANCES WITH FEDERAL RESERVE BANKS.....	18,742	18,742	3,825	14,917	16,813	1,929	*
BALANCES WITH OTHER CENTRAL BANKS.....	356	356	1	355	355	1	0
DEMAND BALANCES WITH COMMERCIAL BANKS IN UNITED STATES.....	19,321	19,218	10,033	9,185	12,524	6,694	103
ALL OTHER BALANCES WITH DEPOSITORY INSTITUTIONS IN UNITED STATES AND WITH BANKS IN FOREIGN COUNTRIES.....	45,726	45,726	15,860	29,866	35,450	10,275	0
TIME AND SAVINGS BALANCES WITH COMMERCIAL BANKS IN UNITED STATES.....	14,679	14,679	6,829	7,849	10,369	4,309	0
BALANCES WITH OTHER DEPOSITORY INSTITUTIONS IN UNITED STATES.....	509	509	343	166	243	266	0
BALANCES WITH BANKS IN FOREIGN COUNTRIES.....	30,538	30,538	8,688	21,850	24,838	5,700	0
CASH ITEMS IN PROCESS OF COLLECTION.....	71,457	71,457	8,776	62,681	67,330	4,126	0
TOTAL SECURITIES, LOANS, AND LEASE FINANCING RECEIVABLES	1,182,033	1,181,479	310,260	871,219	981,253	200,226	554
TOTAL SECURITIES, BOOK VALUE	278,349	278,334	101,640	176,694	216,855	61,479	15
U.S. TREASURY.....	102,652	102,637	40,285	62,351	78,560	24,077	15
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	41,101	41,101	19,747	21,354	29,346	11,755	0
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	110,196	110,196	38,078	72,118	87,713	22,484	0
ALL OTHER SECURITIES.....	24,400	24,400	3,529	20,871	21,237	3,163	*
OTHER BONDS, NOTES, AND DEBTURES....	7,071	7,071	2,947	4,124	4,507	2,564	0
FEDERAL RESERVE AND CORPORATE STOCK..	2,085	2,085	418	1,667	1,650	435	*
TRADING ACCOUNT SECURITIES.....	15,244	15,244	164	15,080	15,080	164	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	68,818	68,280	18,815	49,465	58,092	10,187	538
TOTAL LOANS, GROSS	845,563	845,563	196,170	649,393	714,054	131,509	0
LESS: UNEARNED INCOME ON LOANS.....	11,855	11,855	4,958	6,896	9,220	2,634	0
ALLOWANCE FOR POSSIBLE LOAN LOSS.....	11,936	11,936	2,339	9,596	10,426	1,510	0
EQUALS: LOANS, NET	821,773	821,773	188,872	632,901	694,409	127,364	0
TOTAL LOANS, GROSS, BY CATEGORY							
REAL ESTATE LOANS.....	237,634	237,634	71,380	166,254	189,921	47,713	0
CONSTRUCTION AND LAND DEVELOPMENT.....	51,486	51,486	9,286	42,201	43,411	8,076	0
SECURED BY FARMLAND.....	2,730	2,730	1,352	1,377	1,969	760	0
SECURED BY RESIDENTIAL PROPERTIES.....	125,151	125,151	38,836	86,315	100,158	24,993	0
1- TO 4- FAMILY.....	117,870	117,870	36,758	81,112	94,424	23,446	0
FHA-INSURED OR VA-GUARANTEED.....	6,729	6,729	1,426	5,303	5,920	809	0
CONVENTIONAL.....	111,141	111,141	35,332	75,809	88,504	22,637	0
MULTIFAMILY.....	7,281	7,281	2,078	5,203	5,734	1,547	0
FHA-INSURED.....	340	340	64	275	247	93	0
CONVENTIONAL.....	6,941	6,941	2,014	4,928	5,488	1,454	0
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	58,266	58,266	21,906	36,360	44,383	13,883	0
LOANS TO FINANCIAL INSTITUTIONS.....	69,218	69,218	5,045	64,173	64,014	5,205	0
REITS AND MORTGAGE COMPANIES IN U.S....	4,961	4,961	278	4,683	4,697	264	0
COMMERCIAL BANKS IN UNITED STATES.....	14,737	14,737	3,353	11,384	11,072	3,664	0
BANKS IN FOREIGN COUNTRIES.....	25,966	25,966	444	25,522	25,345	621	0
FINANCE COMPANIES IN UNITED STATES.....	9,894	9,894	279	9,615	9,653	241	0
OTHER FINANCIAL INSTITUTIONS.....	13,660	13,660	691	12,969	13,247	413	0
LOANS FOR PURCHASING OR CARRYING SECURITIES	13,904	13,904	1,535	12,369	13,233	671	0
BROKERS AND DEALERS IN SECURITIES.....	8,629	8,629	306	8,323	8,431	199	0
OTHER.....	5,274	5,274	1,228	4,046	4,802	472	0
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS	13,237	13,237	4,767	8,470	11,548	1,689	0
COMMERCIAL AND INDUSTRIAL LOANS.....	327,673	327,673	62,936	264,737	282,517	45,156	0
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES	149,992	149,992	47,474	102,518	121,371	28,621	0
INSTALLMENT LOANS.....	123,142	123,142	38,204	84,938	99,645	23,497	0
PASSENGER AUTOMOBILES.....	43,683	43,683	18,034	25,650	33,101	10,582	0
CREDIT CARDS AND RELATED PLANS.....	37,636	37,636	5,062	32,573	34,568	3,067	0
RETAIL (CHARGE ACCOUNT) CREDIT CARD CHECK AND REVOLVING CREDIT.....	31,631	31,631	3,917	27,714	29,310	2,321	0
MOBILE HOMES.....	6,004	6,004	1,145	4,859	5,258	746	0
OTHER INSTALLMENT LOANS.....	6,618	6,618	2,515	4,103	5,305	1,312	0
OTHER RETAIL CONSUMER GOODS.....	35,206	35,206	12,593	22,612	26,670	8,536	0
RESIDENTIAL PROPERTY REPAIR AND MODERNIZATION.....	7,557	7,557	2,363	5,194	6,060	1,498	0
OTHER INSTALLMENT LOANS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES.....	7,222	7,222	2,961	4,260	5,118	2,103	0
SINGLE-PAYMENT LOANS.....	20,427	20,427	7,269	13,158	15,493	4,935	0
ALL OTHER LOANS.....	26,850	26,850	9,270	17,580	21,726	5,124	0
LEASE FINANCING RECEIVABLES	33,905	33,905	3,032	30,872	31,450	2,455	0
BANK PREMISES, FURNITURE AND FIXTURES, AND OTHER ASSETS REPRESENTING BANK PREMISES.....	13,092	13,092	932	12,160	11,897	1,195	0
REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	25,367	25,348	7,375	17,973	20,583	4,765	19
INTANGIBLE ASSETS.....	3,818	3,818	1,116	2,703	3,038	781	0
ALL OTHER ASSETS.....	495	495	238	257	238	220	0
INVESTMENT IN UNCONSOLIDATED SUBSID- IARIES AND ASSOCIATED COMPANIES.....	120,230	120,009	7,992	112,017	111,411	8,598	221
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	659	659	56	603	505	154	0
NET DUE FROM FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES.....	48,795	48,795	258	48,537	48,036	760	0
OTHER.....	36,418	36,418	519	35,898	33,511	2,907	0
	34,358	34,137	7,158	26,979	29,360	4,777	221

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ITEMS	ALL COMMERCIAL BANKS 8/	INSURED COMMERCIAL BANKS			MEMBER BANKS 3/	NONMEMBER BANKS	
		TOTAL	LESS THAN 750 MILLION 2/	750 MILLION OR MORE 3/		INSURED	NONINSURED 3/ 8/
TOTAL LIABILITIES & EQUITY CAPITAL (6)...	1,500,347	1,499,451	369,204	1,130,247	1,259,888	239,563	896
TOTAL LIABILITIES EXCL. SUBORDINATED DEBT	1,394,482	1,393,601	341,374	1,052,227	1,171,313	222,287	881
TOTAL DEPOSITS.....	1,069,532	1,069,532	312,809	756,722	866,634	202,898	0
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	934,330	934,330	281,619	652,711	750,902	183,428	0
U.S. GOVERNMENT.....	2,286	2,286	651	1,634	1,928	358	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	52,155	52,155	21,689	30,465	38,908	13,247	0
ALL OTHER.....	68,094	68,094	6,065	62,030	64,179	3,915	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	9,793	9,793	352	9,442	9,427	367	0
COMMERCIAL BANKS IN UNITED STATES.....	41,242	41,242	5,351	35,891	38,479	2,763	0
BANKS IN FOREIGN COUNTRIES.....	17,058	17,058	361	16,697	16,273	786	0
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	12,668	12,668	2,785	9,882	10,718	1,950	0
DEMAND DEPOSITS.....	284,713	284,713	67,877	216,835	241,815	42,898	0
MUTUAL SAVINGS BANKS.....	1,047	1,047	176	871	895	153	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	223,647	223,647	57,013	166,634	186,261	37,386	0
U.S. GOVERNMENT.....	1,670	1,670	494	1,176	1,394	277	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	9,693	9,693	3,215	6,478	8,007	1,686	0
ALL OTHER.....	35,988	35,988	4,195	31,793	34,541	1,446	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,028	1,028	35	993	986	42	0
COMMERCIAL BANKS IN UNITED STATES.....	28,269	28,269	4,062	24,207	27,035	1,234	0
BANKS IN FOREIGN COUNTRIES.....	6,691	6,691	97	6,594	6,520	170	0
CERTIFIED AND OFFICERS' CHECKS, TRAV- ELERS CHECKS, AND LETTERS OF CREDIT SOLD FOR CASH.....	12,668	12,668	2,785	9,882	10,718	1,950	0
TIME DEPOSITS.....	461,806	461,806	138,535	323,271	370,085	91,721	0
MUTUAL SAVINGS BANKS.....	147	147	11	136	118	29	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	390,966	390,966	120,264	270,702	312,297	78,670	0
U.S. GOVERNMENT.....	539	539	133	405	469	70	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	38,113	38,113	16,262	21,851	27,626	10,487	0
ALL OTHER.....	32,041	32,041	1,865	30,175	29,576	2,464	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	8,723	8,723	316	8,406	8,400	323	0
COMMERCIAL BANKS IN UNITED STATES.....	12,952	12,952	1,285	11,668	11,426	1,526	0
BANKS IN FOREIGN COUNTRIES.....	10,366	10,366	264	10,101	9,751	615	0
SAVINGS DEPOSITS.....	323,014	323,014	106,397	216,617	254,734	68,280	0
MUTUAL SAVINGS BANKS.....	1	1	*	*	1	*	0
OTHER INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	318,521	318,521	104,155	214,366	251,331	67,190	0
INDIVIDUALS AND NONPROFIT ORGANIZATIONS.....	284,313	284,313	92,344	191,969	225,575	58,738	0
CORPORATIONS AND OTHER PROFIT ORGANIZATIONS.....	34,209	34,209	11,811	22,397	25,756	8,452	0
U.S. GOVERNMENT.....	77	77	24	53	65	11	0
STATES AND POLITICAL SUBDIVISIONS IN UNITED STATES.....	4,349	4,349	2,213	2,136	3,275	1,074	0
ALL OTHER.....	66	66	5	61	61	4	0
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	42	42	*	42	41	1	0
COMMERCIAL BANKS IN UNITED STATES.....	22	22	5	17	18	3	0
BANKS IN FOREIGN COUNTRIES.....	2	2	0	2	2	*	0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	169,891	169,891	18,188	151,703	158,951	10,939	0
INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY AND OTHER LIABILITIES FOR BORROWED MONEY.....	42,430	42,429	4,465	37,964	39,444	2,984	1
INTEREST-BEARING DEMAND NOTES (NOTE BALANCES) ISSUED TO U.S. TREASURY...	19,288	19,288	2,932	16,357	17,610	1,679	0
OTHER LIABILITIES FOR BORROWED MONEY...	23,141	23,140	1,533	21,607	21,835	1,306	1
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	2,278	2,271	610	1,661	1,843	428	7
ALL OTHER LIABILITIES.....	110,352	109,479	5,301	104,177	104,441	5,038	874
ACCEPTANCES EXECUTED AND OUTSTANDING...	51,259	51,259	260	51,000	50,500	760	0
NET DUE TO FOREIGN BRANCHES, FOREIGN SUBSIDIARIES, EDGE AND AGREEMENT SUBSIDIARIES.....	24,075	24,075	65	24,010	23,252	823	0
OTHER.....	35,018	34,144	4,977	29,168	30,690	3,455	874
SUBORDINATED NOTES AND DEBENTURES.....	6,417	6,417	1,030	5,387	5,415	1,002	*
TOTAL EQUITY CAPITAL (6).....	99,448	99,433	26,801	72,632	83,160	16,274	15

E.3.4

DOMESTIC OFFICES, COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR OVER 1/ 5/ 2/
 CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1983
 MILLIONS 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 3/ 8/
MEMO							
TIME DEPOSITS OF \$100,000 OR MORE.....	239,755	239,755	47,306	192,449	200,092	39,662	0
CERTIFICATES OF DEPOSIT (CDS) IN DENOMINATIONS OF \$100,000 OR MORE...	194,522	194,522	43,626	150,895	158,337	36,185	0
OTHER.....	45,233	45,233	3,680	41,553	41,755	3,478	0
"SUPER NOW" ACCOUNTS.....	14,938	14,938	6,390	8,548	11,496	3,442	0
OTHER NOW ACCOUNTS AND ATS ACCOUNTS (SAVINGS DEPOSITS AUTHORIZED FOR AUTOMATIC TRANSFER).....	45,080	45,080	16,172	28,908	35,128	9,951	0
ALL OTHER SAVINGS DEPOSITS THAT ARE SUBJECT TO A FEDERAL REGULATORY INTEREST RATE CEILING.....	94,969	94,969	35,181	59,787	74,306	20,662	0
MONEY MARKET TIME DEPOSITS (A) IN MINIMUM DENOMINATION OF \$2,500 BUT LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 26 WEEKS, AND (B) IN MINIMUM DENOMINA- TION OF \$2,500 BUT LESS THAN \$100,000 WITH ORIGINAL MATURITIES OF 91 DAYS...	117,473	117,473	49,848	67,624	89,816	27,656	0
ALL SAVERS CERTIFICATES.....	2,082	2,082	747	1,335	1,611	471	0
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	20,312	20,312	7,431	12,882	15,880	4,432	0
DEMAND DEPOSITS ADJUSTED (7).....	183,317	183,317	54,546	128,771	146,056	37,261	0
STANDBY LETTERS OF CREDIT, TOTAL.....	89,052	89,052	4,208	84,844	85,495	3,558	0
CONVEYED TO OTHERS THROUGH PARTICIPA- TION (INCLUDED IN STANDBY LETTERS OF CREDIT).....	9,063	9,063	213	8,850	8,954	109	0
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL GROSS LOANS.....	1,412	1,412	830	582	960	452	0
AVERAGE FOR 30 CALENDAR DAYS (OR CALENDAR MONTH) ENDING WITH REPORT DATE							
TOTAL ASSETS.....	1,487,683	1,487,022	366,155	1,120,867	1,250,728	236,294	661
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	158,958	158,892	38,653	120,239	135,964	22,928	66
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	68,287	67,882	20,188	47,694	57,069	10,813	405
TOTAL LOANS.....	828,474	828,474	190,462	638,012	700,125	128,348	0
TOTAL DEPOSITS.....	1,055,110	1,055,110	310,635	744,475	854,083	201,027	0
TIME CDS IN DENOMINATIONS OF \$100,000 OR MORE IN DOMESTIC OFFICES.....	196,230	196,230	43,324	152,906	159,982	36,248	0
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE...	165,590	165,590	18,324	147,266	154,919	10,671	0
OTHER LIABILITIES FOR BORROWED MONEY.....	23,461	23,460	1,465	21,995	22,206	1,254	1
NUMBER OF BANKS.....	1,844	1,843	1,543	300	1,123	720	1

- EFFECTIVE DECEMBER 31, 1978, THE REPORT OF CONDITION WAS SUBSTANTIALLY REVISED FOR COMMERCIAL BANKS. COMMERCIAL BANKS WITH ASSETS LESS THAN \$100 MILLION AND WITH DOMESTIC OFFICES WERE GIVEN THE OPTION TO COMPLETE EITHER THE ABBREVIATED OR THE STANDARD SET OF REPORTS. BANKS WITH FOREIGN OFFICES BEGAN REPORTING IN GREATER DETAIL ON A CONSOLIDATED DOMESTIC AND FOREIGN BASIS. THESE TABLES REFLECT THE VARYING LEVELS OF REPORTING DETAIL ON THE DOMESTIC BASIS.
- INCLUDES INSURED COMMERCIAL BANKS WITH TOTAL ASSETS LESS THAN \$750 MILLION.
- INCLUDES INSURED COMMERCIAL BANKS WITH TOTAL ASSETS OF \$750 MILLION OR MORE.
- MEMBER BANKS EXCLUDE, AND NONINSURED NONMEMBER BANKS INCLUDE 15 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, SEPTEMBER 30, 1983
MILLIONS 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.....	15,171	14,733	439	9,110	5,923	138	151	15,021
U.S. TREASURY.....	8,562	8,316	246	4,984	3,515	63	82	8,481
OTHER U.S. GOVERNMENT AGENCIES.....	2,172	2,102	69	1,604	540	28	16	2,156
STATES AND POLITICAL SUBDIVISIONS.....	3,099	2,997	102	1,927	1,129	44	50	3,049
OTHER BONDS, NOTES, AND DEBENTURES.....	1,338	1,317	21	595	739	4	3	1,336
DAILY AVERAGE HOLDINGS DURING QUARTER, TOTAL.....	16,628	16,122	506	9,073	7,393	162	158	16,471
U.S. TREASURY.....	9,669	9,362	307	5,275	4,318	76	83	9,586
OTHER U.S. GOVERNMENT AGENCIES.....	2,178	2,119	59	1,545	602	31	18	2,160
STATES AND POLITICAL SUBDIVISIONS.....	3,413	3,303	110	1,598	1,777	38	51	3,361
OTHER BONDS, NOTES, AND DEBENTURES.....	1,369	1,338	31	654	697	17	6	1,363
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER RESALE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL.....	56,562	40,111	15,913	38,604	11,738	5,681	10,259	46,303
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	43,128	28,658	13,932	28,895	8,993	4,702	9,372	33,756
BROKERS AND DEALERS.....	8,530	6,899	1,631	5,737	1,940	854	573	7,957
OTHERS.....	4,904	4,553	350	3,973	805	125	315	4,589
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS...	49,767	34,356	14,872	33,249	10,880	5,100	9,905	39,862
SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	9,990	7,637	1,814	6,055	2,863	534	1,530	8,459
OTHER.....	39,777	26,719	13,058	27,194	8,018	4,566	8,374	31,403
OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	6,795	5,754	1,041	5,356	858	582	355	6,440
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	643	643	N/A	225	418	0	0	643
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	638	638	N/A	225	413	0	0	638
BROKERS AND DEALERS.....	0	0	N/A	0	0	0	0	0
OTHERS.....	5	5	N/A	0	5	0	0	5
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT LOANS...	617	617	N/A	199	418	0	0	617
SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	3	3	N/A	3	0	0	0	3
OTHER.....	615	615	N/A	197	418	0	0	615
OTHER SECURITIES PURCHASED UNDER RESALE AGREEMENT.....	26	26	N/A	26	0	0	0	26
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER REPURCHASE AGREEMENT								
AT DOMESTIC OFFICES OF BANKS, TOTAL.....	161,038	137,183	23,855	110,356	42,089	8,593	12,347	148,691
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	73,663	64,426	9,238	52,397	18,888	2,378	4,860	68,804
SEL'S AND MUTUAL SAVINGS BANKS.....	11,081	10,199	882	6,875	3,826	380	432	10,649
NONFINANCIAL BUSINESS IN U.S.....	17,812	12,721	5,091	12,386	3,293	2,133	2,956	14,856
STATE AND LOCAL GOVERNMENTS IN U.S.....	14,075	10,530	3,545	10,784	2,224	1,067	2,002	12,073
U.S. GOVERNMENT AGENCIES AND CORPORATIONS, BANKS IN FOREIGN COUNTRIES, AND FOREIGN OFFICIAL INSTITUTIONS.....	7,197	6,587	610	3,511	3,372	315	204	6,993
OTHER.....	37,210	32,720	4,489	24,402	10,487	2,320	1,893	35,317
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT.....	139,051	120,172	18,879	96,482	36,120	6,450	10,095	128,956
BORROWINGS								
SECURITIES SOLD UNDER REPURCHASE AGREEMENT.....	49,333	40,190	9,143	33,408	12,241	3,684	5,217	44,116
OTHER.....	89,718	79,982	9,736	63,074	23,878	2,766	4,877	84,841
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS.....	21,987	17,011	4,976	13,874	5,969	2,143	2,252	19,735
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY...	14,910	13,722	1,188	6,768	7,704	439	268	14,642
AT DOMESTIC OFFICES OF EDGE AND AGREEMENT SUBSIDIARIES, TOTAL.....	375	375	N/A	271	104	0	0	375
BY HOLDER								
COMMERCIAL BANKS IN U.S.....	117	117	N/A	107	11	0	0	117
SEL'S AND MUTUAL SAVINGS BANKS.....	4	4	N/A	4	0	0	0	4
NONFINANCIAL BUSINESS IN U.S.....	93	93	N/A	92	1	0	0	93
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.....	160	160	N/A	66	94	0	0	160
OTHER.....	7	7	N/A	3	4	0	0	7
BY TYPE								
IMMEDIATELY AVAILABLE FUNDS WITH ONE-DAY MATURITY OR CONTINUING CONTRACT.....	328	328	N/A	224	104	0	0	328
BORROWINGS								
SECURITIES SOLD UNDER REPURCHASE AGREEMENT.....	101	101	N/A	101	0	0	0	101
OTHER.....	227	227	N/A	123	104	0	0	227
OTHER SECURITIES SOLD UNDER REPURCHASE AGREEMENTS.....	53	53	N/A	48	5	0	0	53
MEMO: IMMEDIATELY AVAILABLE FUNDS WITH A MATURITY GREATER THAN ONE DAY INCLUDED IN OTHER LIABILITIES FOR BORROWED MONEY...	41	41	N/A	30	11	0	0	41

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, SEPTEMBER 30, 1983^{1/}
 MILLIONS 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.....	9,819	8,059	1,761	6,721	2,244	854	1,113	8,706
CHANGES INCIDENT TO MERGERS AND ABSORPTIONS.....	57	28	29	49	2	7	14	43
PROVISIONS FOR POSSIBLE LOAN LOSSES.....	5,204	4,260	944	3,932	851	421	544	4,661
CHARGEOFFS, YEAR TO DATE, TOTAL.....	5,112	4,145	967	3,896	797	419	568	4,544
SECURED PRIMARILY BY REAL ESTATE.....	280	224	56	214	35	30	47	233
TO FINANCIAL INSTITUTIONS.....	126	122	4	65	60	1	6	120
FOREIGNERS (7) (8).....	N/A	75	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	48	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	3,442	2,880	562	2,648	511	283	358	3,084
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	2,187	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	693	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	1,071	753	318	822	151	99	138	933
OTHER LOANS.....	192	165	27	146	40	7	19	173
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	47	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	118	N/A	N/A	N/A	N/A	N/A	N/A
RECOVERIES, YEAR TO DATE, TOTAL.....	949	722	227	700	165	84	134	815
SECURED PRIMARILY BY REAL ESTATE.....	80	64	16	61	11	8	13	67
TO FINANCIAL INSTITUTIONS.....	36	35	1	22	13	*	1	35
FOREIGNERS (7) (8).....	N/A	6	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	28	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	436	339	97	311	85	39	66	370
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	282	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	57	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	369	263	106	285	50	34	50	319
OTHER LOANS.....	28	21	7	21	5	2	5	23
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	1	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	21	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE, TOTAL.....	4,163	3,423	740	3,195	632	336	434	3,728
SECURED PRIMARILY BY REAL ESTATE.....	200	160	40	153	25	22	34	166
TO FINANCIAL INSTITUTIONS.....	90	87	3	43	47	1	5	85
FOREIGNERS (7) (8).....	N/A	68	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	19	N/A	N/A	N/A	N/A	N/A	N/A
COMMERCIAL AND INDUSTRIAL.....	3,006	2,541	465	2,337	425	244	292	2,714
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	1,905	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	636	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	702	491	212	537	100	65	89	614
OTHER LOANS.....	164	144	20	125	35	5	14	150
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	47	N/A	N/A	N/A	N/A	N/A	N/A
OTHER.....	N/A	97	N/A	N/A	N/A	N/A	N/A	N/A
ADJUSTMENTS FOR FOREIGN CURRENCY TRANSLATION (7).....	-41	-41	N/A	-36	-5	0	0	-41
BALANCE OF ALLOWANCE, END OF PERIOD.....	10,878	8,883	1,994	7,472	2,461	945	1,236	9,641
MEMO: BANKS WITH FOREIGN OFFICES								
CHARGEOFFS ON LOANS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	673	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	171	N/A	N/A	N/A	N/A	N/A	N/A
LOAN RECOVERIES, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	75	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	43	N/A	N/A	N/A	N/A	N/A	N/A
NET CHARGEOFFS, YEAR TO DATE								
FOREIGN OFFICES, TOTAL LOANS (7).....	N/A	598	N/A	N/A	N/A	N/A	N/A	N/A
DOMESTIC OFFICES, LOANS SECURED BY REAL ESTATE (7).....	N/A	128	N/A	N/A	N/A	N/A	N/A	N/A
INTEREST AND FEES ON LOANS AT DOMESTIC								
OFFICES (10).....	49,003	36,760	12,243	42,120	N/A	6,883	7,532	41,471
SECURED PRIMARILY BY REAL ESTATE.....	13,172	9,359	3,814	10,958	N/A	2,214	2,356	10,816
COMMERCIAL AND INDUSTRIAL.....	19,347	15,469	3,878	16,826	N/A	2,521	2,570	16,777
TO INDIVIDUALS.....	10,570	6,841	3,729	8,893	N/A	1,677	2,054	8,515
ALL OTHER.....	5,914	5,093	821	5,443	N/A	471	552	5,362

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, SEPTEMBER 30, 1983 1/ 11/
BILLIONS 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.....	1,584,803	1,293,242	290,665	1,061,155	372,386	150,366	184,027	1,400,775
CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	262,935	225,691	37,142	175,570	64,616	22,646	24,355	238,581
INTEREST-BEARING BALANCES.....	151,116	136,961	14,153	101,139	36,267	13,710	9,721	141,394
INVESTMENT SECURITIES.....	207,028	134,836	72,177	128,527	43,738	34,748	46,475	160,553
TRADING ACCOUNT SECURITIES.....	18,210	17,772	438	10,167	7,905	138	151	18,059
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	57,205	40,754	15,913	38,829	12,156	5,681	10,259	46,946
LOANS, GROSS.....	916,526	760,637	155,889	623,365	211,793	81,368	97,340	819,187
LESS: UNEARNED INCOME.....	10,305	6,798	3,507	6,871	2,124	1,310	2,349	7,956
LESS: ALLOWANCE FOR LOAN LOSS.....	10,378	8,883	1,994	7,472	2,461	945	1,236	9,641
EQUALS: LOANS, FULLY CONSOLIDATED, NET.....	895,344	744,956	150,388	609,022	207,209	79,113	93,754	801,590
GROSS LOANS BY TYPE								
SECURED BY REAL ESTATE.....	200,033	147,187	52,847	143,144	29,615	27,274	33,143	166,890
TO FINANCIAL INSTITUTIONS.....	98,887	93,776	5,110	58,220	36,073	4,594	3,444	95,442
FOREIGNERS (7) (8).....	N/A	60,331	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7) (9).....	N/A	33,445	N/A	N/A	N/A	N/A	N/A	N/A
TO PURCHASE OR CARRY SECURITIES.....	15,165	13,554	1,611	7,874	6,887	403	1,163	14,002
TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	10,526	7,768	2,759	9,012	839	675	1,704	8,823
COMMERCIAL AND INDUSTRIAL.....	410,181	361,727	48,454	280,544	100,698	28,939	31,684	378,498
U.S. ADDRESSEES (DOMICILE) (7).....	N/A	230,271	N/A	N/A	N/A	N/A	N/A	N/A
NON-U.S. ADDRESSEES (DOMICILE) (7).....	N/A	131,456	N/A	N/A	N/A	N/A	N/A	N/A
TO INDIVIDUALS.....	126,743	84,586	42,157	90,661	19,213	16,869	24,233	102,510
OTHER LOANS.....	54,991	52,039	2,952	33,909	18,469	2,614	1,970	53,022
TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS (7).....	N/A	37,250	N/A	N/A	N/A	N/A	N/A	N/A
OTHER (7).....	N/A	14,789	N/A	N/A	N/A	N/A	N/A	N/A
MEMO: TOTAL LOANS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDI- ARIES (7).....	916,526	760,637	N/A	623,365	211,793	81,368	97,340	819,187
INTANGIBLE ASSETS.....	1,106	797	309	793	169	145	143	963
ALL OTHER ASSETS.....	142,974	128,437	14,298	98,246	36,594	7,894	8,891	134,083
TOTAL LIABILITIES.....	1,502,263	1,230,140	271,241	1,006,263	353,955	141,164	171,385	1,330,878
DEPOSITS IN DOMESTIC OFFICES.....	873,001	637,012	235,989	578,837	173,789	120,375	151,528	721,473
DEMAND.....	243,929	187,554	56,375	159,267	58,896	25,765	36,093	207,836
TIME CDS GREATER THAN \$100,000.....	170,630	132,955	37,675	111,847	33,831	24,952	23,336	147,294
SAVINGS AND OTHER TIME DEPOSITS.....	458,442	316,503	141,939	307,722	81,062	69,658	92,100	366,342
DEPOSITS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES.....	299,786	299,786	N/A	205,827	87,821	6,139	684	299,103
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	161,412	137,557	23,855	110,627	42,192	8,593	12,347	149,066
OTHER LIABILITIES FOR BORROWED MONEY.....	38,877	36,448	2,429	23,602	14,326	948	684	38,193
SUBORDINATED NOTES AND DEBENTURES.....	6,418	5,315	1,103	3,371	2,211	836	743	5,675
ALL OTHER LIABILITIES.....	122,768	114,021	7,866	83,999	33,616	4,273	5,399	117,368
EQUITY CAPITAL.....	82,540	63,101	19,424	54,892	18,431	9,202	12,642	69,898
DOMESTIC OFFICES								
TOTAL ASSETS.....	1,271,296	979,735	290,665	844,379	281,118	144,903	183,371	1,087,925
CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	145,632	108,388	37,142	93,841	34,749	16,940	23,609	122,023
INVESTMENT SECURITIES.....	197,554	125,361	72,177	122,384	40,738	34,417	46,365	151,189
TRADING ACCOUNT SECURITIES.....	15,172	14,733	438	9,110	5,923	138	151	15,021
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	56,562	40,111	15,913	38,604	11,738	5,681	10,259	46,303
LOANS, GROSS.....	723,128	567,239	155,889	488,403	155,590	79,136	97,014	626,114
LESS: UNEARNED INCOME.....	8,635	5,128	3,507	5,288	2,039	1,307	2,348	6,287
LESS: ALLOWANCE FOR LOAN LOSS.....	10,543	8,549	1,994	7,234	2,370	940	1,234	9,310
EQUALS: LOANS, NET.....	703,950	553,562	150,388	475,880	151,181	76,889	93,432	610,518
GROSS LOANS BY TYPE								
SECURED BY REAL ESTATE.....	191,621	138,774	52,847	136,156	28,261	27,204	33,143	158,478
CONSTRUCTION LOANS.....	45,748	37,567	8,182	32,316	8,501	4,931	4,690	41,058
1- TO 4- FAMILY MORTGAGES.....	94,121	67,129	26,992	68,194	12,343	13,584	16,792	77,329
OTHER.....	51,751	34,078	17,673	35,647	7,416	8,688	11,661	40,090
TO FINANCIAL INSTITUTIONS.....	66,529	61,419	5,110	39,245	23,172	4,112	3,372	63,157
TO PURCHASE OR CARRY SECURITIES.....	13,318	11,707	1,611	7,258	5,658	402	1,163	12,155
TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	9,706	6,947	2,759	8,305	727	674	1,704	8,002
COMMERCIAL AND INDUSTRIAL.....	289,444	240,989	48,454	193,629	67,820	27,994	31,547	257,897
TO INDIVIDUALS.....	120,145	77,988	42,157	84,255	19,099	16,790	24,231	95,914
OTHER.....	32,366	29,414	2,952	19,555	10,852	1,960	1,854	30,512
INTANGIBLE ASSETS.....	309	0	309	169	7	133	134	175
ALL OTHER ASSETS.....	152,117	137,580	14,298	104,390	36,781	10,706	9,420	142,697
TOTAL LIABILITIES.....	1,188,756	916,633	271,241	789,487	262,687	135,701	170,729	1,018,027
DEMAND DEPOSITS.....	243,929	187,554	56,375	159,267	58,896	25,765	36,093	207,836
TIME CDS GREATER THAN \$100,000.....	170,630	132,955	37,675	111,847	33,831	24,952	23,336	147,294
SAVINGS AND OTHER TIME DEPOSITS.....	458,442	316,503	141,939	307,722	81,062	69,658	92,100	366,342
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO RESELL.....	161,044	137,189	23,855	110,362	42,089	8,593	12,347	148,697
OTHER LIABILITIES FOR BORROWED MONEY.....	22,111	19,681	2,429	11,823	9,349	938	684	21,427
SUBORDINATED NOTES AND DEBENTURES.....	5,957	4,854	1,103	3,135	2,009	813	720	5,237
ALL OTHER LIABILITIES.....	126,643	117,896	7,866	85,330	35,451	4,982	5,450	121,193

SUPPLEMENTS AND RELATED ITEMS FROM THE REPORT OF CONDITION AND INCOME FOR LARGE INSURED BANKS, SEPTEMBER 30, 1983 1/ 11/
 MILLIONS 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 OR MORE	
INCOME AND EXPENSE ITEMS YEAR TO DATE								
TOTAL OPERATING INCOME.....	123,843	100,300	23,457	84,195	27,713	11,849	14,536	109,307
INTEREST AND FEES ON LOANS.....	80,338	66,641	13,697	55,584	17,679	7,074	8,490	71,848
INTEREST ON BALANCES WITH DEPOSITORY INSTITUTIONS.....	11,288	10,222	1,065	7,426	2,896	966	733	10,555
INCOME ON FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREE- MENTS TO RESELL.....	4,032	2,847	1,178	2,713	893	418	752	3,280
INCOME ON SECURITIES AND OBLIGATIONS.....	13,334	8,573	4,760	8,254	2,769	2,310	3,077	10,257
INCOME FROM LEASE FINANCING.....	1,380	1,245	134	988	302	89	72	1,307
ALL OTHER OPERATING INCOME.....	13,472	10,772	2,623	9,229	3,174	992	1,412	12,060
TOTAL OPERATING EXPENSES.....	114,785	93,302	21,405	78,439	25,288	10,981	13,300	101,484
SALARIES AND EMPLOYEE BENEFITS.....	17,354	13,502	3,804	11,699	3,669	1,938	2,365	14,949
INTEREST ON TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE ISSUED BY DOMESTIC OFFICES.....	12,681	10,084	2,598	8,397	2,556	1,728	1,606	11,076
INTEREST ON DEPOSITS IN FOREIGN OFFICES.....	21,528	21,528	0	14,715	6,371	443	44	21,484
INTEREST ON OTHER DEPOSITS.....	25,832	17,715	8,117	17,654	4,217	3,960	5,312	20,519
EXPENSE OF FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	11,266	9,723	1,543	7,625	3,117	523	840	10,425
INTEREST ON OTHER BORROWED MONEY.....	3,704	3,568	136	2,693	943	67	41	3,663
INTEREST ON SUBORDINATED NOTES AND DEBENTURES.....	447	368	79	241	145	61	53	394
PROVISION FOR POSSIBLE LOAN LOSSES.....	5,204	4,260	944	3,932	851	421	544	4,661
ALL OTHER OPERATING EXPENSES.....	16,769	12,555	4,185	11,481	3,419	1,839	2,496	14,274
INCOME BEFORE INCOME TAXES AND SECURITIES								
GAINS OR LOSSES.....	9,058	6,998	2,052	5,757	2,425	868	1,235	7,823
APPLICABLE INCOME TAXES.....	2,234	1,905	326	1,462	650	119	162	2,072
SECURITIES GAINS (LOSSES), NET.....	12	-6	18	6	5	1	7	6
EXTRAORDINARY ITEMS, NET.....	35	28	7	19	7	9	8	27
NET INCOME.....	6,872	5,114	1,751	4,320	1,787	759	1,089	5,783
CASH DIVIDENDS DECLARED ON COMMON AND PREFERRED STOCK.....								
	3,413	2,641	772	2,201	918	294	479	2,934
NUMBER OF BANKS.....								
	583	193	389	336	80	166	336	247

- (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) CHARGOFFS 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) CHARGOFFS 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.