

FEDERAL RESERVE statistical release



DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: DECEMBER 31, 1985
 MILLIONS OF DOLLARS

January 16, 1987

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3)	2,349,615	1,365,300	984,315	1,774,343	575,271
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	225,574	137,169	88,405	177,212	48,362
CURRENCY AND COIN	25,520	14,198	11,322	19,370	6,150
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS	37,724	10,281	27,443	21,205	16,520
OTHER	162,330	112,690	49,640	136,637	25,693
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME)	1,926,240	1,066,084	860,156	1,423,947	502,293
TOTAL SECURITIES, BOOK VALUE	418,752	170,566	248,186	275,739	143,013
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS	243,443	86,994	156,448	153,814	89,629
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	158,866	75,517	83,349	111,350	47,516
OTHER SECURITIES	16,443	8,055	8,388	10,575	5,868
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES	537	286	250	314	223
ALL OTHER	15,906	7,769	8,138	10,262	5,645
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	131,925	70,361	61,563	100,758	31,167
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS	1,391,345	831,571	559,774	1,058,196	333,149
LESS: UNEARNED INCOME ON LOANS	15,784	6,418	9,366	10,748	5,036
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME)	1,375,564	825,156	550,408	1,047,450	328,113

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	422,225	214,157	208,068	298,101	124,124
CONSTRUCTION AND LAND DEVELOPMENT.....	89,149	62,394	26,755	70,579	18,570
SECURED BY FARMLAND.....	11,339	1,715	9,624	5,373	5,966
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	196,062	90,589	105,473	134,895	61,167
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	12,538	6,657	5,881	8,955	3,583
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	113,136	52,802	60,334	78,299	34,838
LOANS TO DEPOSITORY INSTITUTIONS.....	30,678	25,805	4,873	25,582	5,097
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	35,487	7,762	27,725	19,500	15,987
COMMERCIAL AND INDUSTRIAL LOANS.....	445,879	294,122	151,757	352,548	93,331
ACCEPTANCES OF OTHER BANKS.....	4,238	716	3,522	2,580	1,658
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	292,122	160,135	131,987	219,278	72,844
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	60,427	42,918	17,510	49,783	10,644
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	45,676	31,898	13,778	36,997	8,679
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	14,751	11,019	3,732	12,786	1,966
ALL OTHER LOANS.....	80,007	68,515	11,492	72,896	7,110
LEASE FINANCING RECEIVABLES.....	20,281	17,442	2,839	17,928	2,353
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	37,874	37,624	250	37,058	816
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	48,414	47,655	759	44,880	3,534
REMAINING ASSETS.....	159,927	124,424	35,503	136,126	23,801

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,349,615	1,365,300	984,315	1,774,343	575,271
TOTAL LIABILITIES (4).....	2,183,237	1,275,023	908,214	1,652,242	530,995
TOTAL DEPOSITS.....	1,779,347	924,264	855,084	1,282,483	496,865
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,579,796	808,839	770,957	1,130,380	449,415
U.S. GOVERNMENT.....	4,986	2,456	2,530	3,784	1,202
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	101,314	41,232	60,082	66,305	35,009
COMMERCIAL BANKS IN THE U.S.	49,564	39,489	10,075	45,466	4,098
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	8,339	5,458	2,881	6,670	1,669
CERTIFIED AND OFFICIAL CHECKS.....	23,382	15,716	7,666	18,809	4,573
ALL OTHER.....	11,966	11,074	892	11,067	899
TOTAL TRANSACTION ACCOUNTS.....	578,809	338,508	240,301	442,207	136,601
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	477,965	268,454	209,511	356,564	121,401
U.S. GOVERNMENT.....	3,743	1,863	1,880	2,920	823
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	22,425	9,556	12,869	15,600	6,824
COMMERCIAL BANKS IN THE U.S.	35,852	29,731	6,121	34,184	1,668
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,690	4,814	1,877	5,742	948
CERTIFIED AND OFFICIAL CHECKS.....	23,382	15,716	7,666	18,809	4,573
ALL OTHER.....	8,752	8,374	377	8,388	364
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	448,129	285,083	163,045	354,973	93,156
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	354,591	216,464	138,127	273,568	81,023
U.S. GOVERNMENT.....	3,695	1,847	1,849	2,884	811
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	15,226	8,144	7,082	11,437	3,789
COMMERCIAL BANKS IN THE U.S.	35,838	29,729	6,110	34,173	1,666
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,673	4,812	1,861	5,731	942
CERTIFIED AND OFFICIAL CHECKS.....	23,382	15,716	7,666	18,809	4,573
ALL OTHER.....	8,723	8,372	351	8,370	353
TOTAL NONTRANSACTION ACCOUNTS.....	1,200,539	585,755	614,783	840,275	360,263
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,101,831	540,385	561,446	773,816	328,015
U.S. GOVERNMENT.....	1,242	592	650	864	379
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	78,890	31,676	47,213	50,705	28,184
COMMERCIAL BANKS IN THE U.S.	13,712	9,758	3,954	11,283	2,430
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	1,648	644	1,004	927	721
ALL OTHER.....	3,215	2,699	515	2,680	535

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	218,960	188,860	30,099	202,897	16,062
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	21,838	18,422	3,416	19,822	2,016
OTHER BORROWED MONEY.....	49,318	44,586	4,732	45,074	4,245
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	40,199	39,948	251	39,383	816
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	1,988	789	1,199	1,271	717
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	10,212	10,051	160	8,314	1,897
REMAINING LIABILITIES.....	71,586	58,154	13,432	61,312	10,274
TOTAL EQUITY CAPITAL (6).....	166,378	90,277	76,101	122,102	44,276

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
MEMO					
ASSETS HELD IN TRADING ACCOUNTS.....	N/A	28,164	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	9,315	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	2,938	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	11,301	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	257	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	1,318	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	59	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	2,647	N/A	N/A	N/A
OTHER.....	N/A	328	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	60,804	28,870	31,934	42,734	18,071
TOTAL BROKERED DEPOSITS.....	24,813	23,358	1,455	20,542	4,271
TOTAL BROKERED RETAIL DEPOSITS.....	7,031	6,034	997	6,161	871
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	2,295	1,592	704	1,586	710
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	4,736	4,442	293	4,575	161
NONTRANSACTION SAVINGS DEPOSITS.....	453,833	235,589	218,244	327,481	126,352
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	438,882	162,297	276,585	282,662	156,221
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	271,957	158,201	113,756	199,029	72,928
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	35,856	29,668	6,188	31,098	4,758
"SUPER NOW" ACCOUNTS.....	46,500	15,610	30,890	29,786	16,713
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	332,607	181,635	150,972	244,056	88,551
TOTAL TIME AND SAVINGS DEPOSITS.....	1,331,219	639,180	692,038	927,510	403,709
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,325,799	785,547	540,251	1,004,969	320,830
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	265,775	154,750	111,025	194,468	71,307
"SUPER NOW" ACCOUNTS, MONEY MARKET DEPOSIT ACCOUNTS, AND TIME DEPOSITS (OTHER THAN CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE).....	833,601	371,908	461,693	566,579	267,023
NUMBER OF BANKS.....	14,285	270	14,015	5,978	8,307

- (1) EFFECTIVE MARCH 31, 1984, THE REPORT OF CONDITION WAS SUBSTANTIALLY REVISED FOR COMMERCIAL BANKS. SOME OF THE CHANGES ARE AS FOLLOWS: (A) PREVIOUSLY, BANKS WITH INTERNATIONAL BANKING FACILITIES (IBFS) THAT HAD NO OTHER FOREIGN OFFICES WERE CONSIDERED DOMESTIC REPORTERS. BEGINNING WITH THE MARCH 31, 1984 CALL REPORT THESE BANKS ARE CONSIDERED FOREIGN AND DOMESTIC REPORTERS AND MUST FILE THE FOREIGN AND DOMESTIC REPORT OF CONDITION, (B) BANKS WITH ASSETS GREATER THAN \$1 BILLION HAVE ADDITIONAL ITEMS REPORTED, (C) THE DOMESTIC OFFICE DETAIL FOR BANKS WITH FOREIGN OFFICES HAS BEEN REDUCED CONSIDERABLY, AND (D) BANKS WITH ASSETS UNDER \$25 MILLION HAVE BEEN EXCUSED FROM REPORTING CERTAIN DETAIL ITEMS.
- (2) THE "N/A" FOR SOME OF THE ITEMS IS USED TO INDICATE THE LESSER DETAIL AVAILABLE FROM BANKS WITHOUT FOREIGN OFFICES, THE INAPPLICABILITY OF CERTAIN ITEMS TO BANKS THAT HAVE ONLY DOMESTIC OFFICES AND/OR THE ABSENCE OF DETAIL ON A FULLY CONSOLIDATED BASIS FOR BANKS WITH FOREIGN OFFICES.
- (3) SINCE THE DOMESTIC PORTION OF ALLOWANCES FOR LOAN AND LEASE LOSSES AND ALLOCATED TRANSFER RISK RESERVE ARE NOT REPORTED FOR BANKS WITH FOREIGN OFFICES, THE COMPONENTS OF TOTAL ASSETS (DOMESTIC) WILL NOT ADD TO THE ACTUAL TOTAL (DOMESTIC).
- (4) SINCE THE FOREIGN PORTION OF DEMAND NOTES ISSUED TO THE U.S. TREASURY IS NOT REPORTED FOR BANKS WITH FOREIGN OFFICES, THE COMPONENTS OF TOTAL LIABILITIES (FOREIGN) WILL NOT ADD TO THE ACTUAL TOTAL (FOREIGN).
- (5) ALL TRANSACTIONS BETWEEN DOMESTIC AND FOREIGN OFFICES OF A BANK ARE REPORTED IN "NET DUE FROM" AND "NET DUE TO". ALL OTHER LINES REPRESENT TRANSACTIONS WITH PARTIES OTHER THAN THE DOMESTIC AND FOREIGN OFFICES OF EACH BANK. SINCE THESE INTRAOFFICE TRANSACTIONS ARE NULLIFIED BY CONSOLIDATION, TOTAL ASSETS AND TOTAL LIABILITIES FOR THE ENTIRE BANK MAY NOT EQUAL THE SUM OF ASSETS AND LIABILITIES, RESPECTIVELY, OF THE DOMESTIC AND FOREIGN OFFICES.
- (6) EQUITY CAPITAL IS NOT ALLOCATED BETWEEN THE DOMESTIC AND FOREIGN OFFICES OF BANKS WITH FOREIGN OFFICES.

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL ASSETS (3)	1,909,649	1,190,740	718,909	1,587,303	322,346
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	188,573	120,206	68,367	160,761	27,812
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	97,384	77,067	20,317	90,919	6,466
CURRENCY AND COIN.....	20,672	12,034	8,638	17,233	3,439
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	33,754	11,221	22,533	22,469	11,285
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	10,957	3,401	7,556	8,126	2,831
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	25,806	16,482	9,323	22,014	3,792
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME)	1,539,555	916,055	623,500	1,260,169	279,386
TOTAL SECURITIES, BOOK VALUE	295,380	138,066	157,314	225,423	69,957
U.S. TREASURY SECURITIES	116,588	54,214	62,374	89,368	27,220
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	43,567	15,771	27,796	30,962	12,605
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	17,652	10,403	7,249	14,012	3,640
ALL OTHER.....	25,915	5,368	20,547	16,950	8,966
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	121,518	62,060	59,458	95,709	25,809
OTHER DOMESTIC SECURITIES.....	11,914	4,860	7,053	7,995	3,918
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	399	200	199	273	126
ALL OTHER.....	11,514	4,660	6,854	7,722	3,792
FOREIGN SECURITIES.....	1,793	1,161	631	1,388	405
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	101,218	61,907	39,311	86,849	14,369
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS	1,154,640	720,887	433,753	956,878	197,763
LESS: UNEARNED INCOME ON LOANS.....	11,685	4,806	6,879	8,983	2,702
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME)	1,142,957	716,083	426,874	947,897	195,060

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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	330,305	181,568	148,737	259,077	71,228
CONSTRUCTION AND LAND DEVELOPMENT.....	80,452	54,405	26,047	66,591	13,860
SECURED BY FARMLAND.....	4,071	1,355	2,716	2,873	1,199
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	145,482	76,615	68,868	113,162	32,321
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	10,655	5,560	5,095	8,159	2,496
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	89,645	43,633	46,012	68,292	21,352
LOANS TO COMMERCIAL BANKS IN THE U.S.	18,625	12,938	5,688	14,301	4,324
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,516	4,526	989	5,285	231
LOANS TO BANKS IN FOREIGN COUNTRIES.....	5,873	5,527	346	5,689	184
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	13,377	6,763	6,613	11,260	2,117
COMMERCIAL AND INDUSTRIAL LOANS.....	388,505	260,250	128,255	326,881	61,624
TO U.S. ADDRESSEES (DOMICILE).....	382,648	254,873	127,775	321,548	61,100
TO NON-U.S. ADDRESSEES (DOMICILE).....	5,857	5,377	480	5,333	524
ACCEPTANCES OF OTHER BANKS (7).....	2,606	525	2,081	1,816	790
OF U.S. BANKS.....	1,002	292	710	710	292
OF FOREIGN BANKS.....	420	233	187	342	77
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	236,903	132,067	104,836	195,198	41,705
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	3,657	3,346	311	3,538	119
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	57,089	36,753	20,336	48,382	8,707
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	43,372	27,215	16,157	36,021	7,351
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	13,717	9,539	4,178	12,360	1,356
OTHER LOANS.....	72,600	60,738	11,862	67,831	4,768
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	23,721	20,289	3,432	22,491	1,230
ALL OTHER LOANS.....	48,878	40,449	8,430	45,340	3,538
LEASE FINANCING RECEIVABLES.....	19,585	15,886	3,699	17,620	1,965

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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	37,844	37,118	726	37,045	800
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	48,414	45,815	2,599	44,880	3,534
REMAINING ASSETS.....	143,677	117,360	26,316	129,329	14,348
TOTAL LIABILITIES AND EQUITY CAPITAL.....	1,909,649	1,190,740	718,909	1,587,303	322,346
TOTAL LIABILITIES (4).....	1,781,225	1,111,564	669,661	1,480,965	300,260
TOTAL DEPOSITS.....	1,388,177	790,006	598,172	1,116,257	271,921
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,225,047	689,211	535,836	979,195	245,852
U.S. GOVERNMENT.....	4,145	2,138	2,007	3,421	724
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	72,563	33,051	39,512	54,962	17,601
COMMERCIAL BANKS IN THE U.S.	47,651	35,702	11,949	44,420	3,231
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	7,129	4,827	2,303	6,077	1,052
BANKS IN FOREIGN COUNTRIES.....	8,249	7,704	544	7,776	473
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	3,358	2,898	460	3,114	244
CERTIFIED AND OFFICIAL CHECKS.....	20,035	14,473	5,562	17,292	2,743
TOTAL TRANSACTION ACCOUNTS.....	473,884	296,678	177,205	396,962	76,922
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	384,963	233,831	151,131	316,496	68,467
U.S. GOVERNMENT.....	3,109	1,599	1,511	2,651	459
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	15,733	7,441	8,292	12,956	2,777
COMMERCIAL BANKS IN THE U.S.	35,364	26,843	8,521	33,837	1,527
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,053	4,266	1,788	5,408	645
BANKS IN FOREIGN COUNTRIES.....	7,306	7,051	256	7,114	192
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,319	1,175	145	1,208	111
CERTIFIED AND OFFICIAL CHECKS.....	20,035	14,473	5,562	17,292	2,743
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	382,182	252,994	129,188	326,070	56,112
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	296,977	191,115	105,862	248,404	48,573
U.S. GOVERNMENT.....	3,078	1,589	1,490	2,622	456
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	12,070	6,487	5,583	10,203	1,867
COMMERCIAL BANKS IN THE U.S.	35,354	26,842	8,512	33,826	1,527
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,045	4,264	1,780	5,400	644
BANKS IN FOREIGN COUNTRIES.....	7,305	7,051	254	7,113	192
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,318	1,175	144	1,208	110
CERTIFIED AND OFFICIAL CHECKS.....	20,035	14,473	5,562	17,292	2,743

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: DECEMBER 31, 1985
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL NONTRANSACTION ACCOUNTS.....	914,294	493,327	420,966	719,295	194,999
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	840,084	455,380	384,704	662,699	177,385
U.S. GOVERNMENT.....	1,036	540	496	770	266
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	56,830	25,610	31,220	42,006	14,824
COMMERCIAL BANKS IN THE U.S.	12,287	8,859	3,428	10,583	1,704
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	467	132	335	203	264
OTHER COMMERCIAL BANKS IN THE U.S.....	11,820	8,727	3,092	10,380	1,440
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	1,076	561	515	669	407
BANKS IN FOREIGN COUNTRIES.....	942	653	289	661	281
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	26	22	4	22	4
OTHER BANKS IN FOREIGN COUNTRIES.....	916	631	285	639	276
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,038	1,723	315	1,905	133
 FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	 215,368	 170,735	 44,633	 200,898	 14,470
 DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	 21,144	 17,017	 4,126	 19,486	 1,657
 OTHER BORROWED MONEY.....	 48,760	 40,698	 8,063	 44,802	 3,958
 BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	 40,169	 39,442	 727	 39,369	 800
 NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	 1,708	 538	 1,170	 1,147	 561
 NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	 10,212	 8,165	 2,047	 8,314	 1,897
 REMAINING LIABILITIES.....	 65,900	 53,129	 12,771	 59,006	 6,894
 TOTAL EQUITY CAPITAL (6).....	 128,424	 79,176	 49,248	 106,338	 22,086

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: DECEMBER 31, 1985
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
MEMO					
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	1,574	113	1,460	959	614
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	47,146	24,367	22,779	37,188	9,958
TOTAL BROKERED DEPOSITS.....	24,313	20,973	3,340	20,346	3,967
TOTAL BROKERED RETAIL DEPOSITS.....	6,711	5,539	1,172	6,055	656
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	2,023	1,264	759	1,498	525
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	4,688	4,276	412	4,557	131
NONTRANSACTION SAVINGS DEPOSITS.....	362,786	196,932	165,854	287,550	75,236
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	293,282	132,590	160,692	224,163	69,119
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	224,523	136,828	87,695	177,364	47,159
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	33,695	26,977	6,719	30,215	3,480
"SUPER NOW" ACCOUNTS.....	29,405	12,676	16,729	22,482	6,923
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	271,057	153,307	117,750	216,728	54,330
TOTAL TIME AND SAVINGS DEPOSITS.....	1,005,996	537,012	468,983	790,187	215,809
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,095,099	681,614	413,486	906,590	188,509
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	50,464	32,733	17,731	42,886	7,578
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	219,381	134,190	85,191	173,409	45,972
"SUPER NOW" ACCOUNTS, MONEY MARKET DEPOSIT ACCOUNTS, AND TIME DEPOSITS (OTHER THAN CERTIFICATES OF DEPOSITS OF \$100,000 OR MORE).....	607,904	308,832	299,072	473,428	134,476
NUMBER OF BANKS.....	2,285	166	2,119	1,359	926

- "
- (1) EFFECTIVE MARCH 31, 1984, THE REPORT OF CONDITION WAS SUBSTANTIALLY REVISED FOR COMMERCIAL BANKS. SOME OF THE CHANGES ARE AS FOLLOWS: (A) PREVIOUSLY, BANKS WITH INTERNATIONAL BANKING FACILITIES (IBFS) THAT HAD NO OTHER FOREIGN OFFICES WERE CONSIDERED DOMESTIC REPORTERS. BEGINNING WITH THE MARCH 31, 1984 CALL REPORT THESE BANKS ARE CONSIDERED FOREIGN AND DOMESTIC REPORTERS AND MUST FILE THE FOREIGN AND DOMESTIC REPORT OF CONDITION, (B) BANKS WITH ASSETS GREATER THAN \$1 BILLION HAVE ADDITIONAL ITEMS REPORTED, (C) THE DOMESTIC OFFICE DETAIL FOR BANKS WITH FOREIGN OFFICES HAS BEEN REDUCED CONSIDERABLY, AND (D) BANKS WITH ASSETS UNDER \$25 MILLION HAVE BEEN EXCUSED FROM REPORTING CERTAIN DETAIL ITEMS.
 - (2) THE "N/A" FOR SOME OF THE ITEMS IS USED TO INDICATE THE LESSER DETAIL AVAILABLE FROM BANKS WITHOUT FOREIGN OFFICES, THE INAPPLICABILITY OF CERTAIN ITEMS TO BANKS THAT HAVE ONLY DOMESTIC OFFICES AND/OR THE ABSENCE OF DETAIL ON A FULLY CONSOLIDATED BASIS FOR BANKS WITH FOREIGN OFFICES.
 - (3) SINCE THE DOMESTIC PORTION OF ALLOWANCES FOR LOAN AND LEASE LOSSES AND ALLOCATED TRANSFER RISK RESERVE ARE NOT REPORTED FOR BANKS WITH FOREIGN OFFICES, THE COMPONENTS OF TOTAL ASSETS (DOMESTIC) WILL NOT ADD TO THE ACTUAL TOTAL (DOMESTIC).
 - (4) SINCE THE FOREIGN PORTION OF DEMAND NOTES ISSUED TO THE U.S. TREASURY IS NOT REPORTED FOR BANKS WITH FOREIGN OFFICES, THE COMPONENTS OF TOTAL LIABILITIES (FOREIGN) WILL NOT ADD TO THE ACTUAL TOTAL (FOREIGN).
 - (5) ALL TRANSACTIONS BETWEEN DOMESTIC AND FOREIGN OFFICES OF A BANK ARE REPORTED IN "NET DUE FROM" AND "NET DUE TO". ALL OTHER LINES REPRESENT TRANSACTIONS WITH PARTIES OTHER THAN THE DOMESTIC AND FOREIGN OFFICES OF EACH BANK. SINCE THESE INTRAOFFICE TRANSACTIONS ARE NULLIFIED BY CONSOLIDATION, TOTAL ASSETS AND TOTAL LIABILITIES FOR THE ENTIRE BANK MAY NOT EQUAL THE SUM OF ASSETS AND LIABILITIES, RESPECTIVELY, OF THE DOMESTIC AND FOREIGN OFFICES.
 - (6) EQUITY CAPITAL IS NOT ALLOCATED BETWEEN THE DOMESTIC AND FOREIGN OFFICES OF BANKS WITH FOREIGN OFFICES.
 - (7) "ACCEPTANCES OF OTHER BANKS" IS NOT REPORTED BY DOMESTIC RESPONDENTS LESS THAN \$300 MILLION IN TOTAL ASSETS, THEREFORE THE COMPONENT ITEMS WILL NOT ADD TO THE TOTAL OF THIS ITEM.
 - (8) WEEKLY REPORTERS ARE BANKS WHICH CURRENTLY REPORT ON THE WEEKLY REPORT OF ASSETS AND LIABILITIES FOR LARGE BANKS (FR2416).
 - (9) NONWEEKLY REPORTERS ARE BANKS WHICH DO NOT REPORT ON THE WEEKLY REPORT OF ASSETS AND LIABILITIES FOR LARGE BANKS (FR2416).
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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
CONSOLIDATED REPORT OF CONDITION AND INCOME: DECEMBER 31, 1985
MILLIONS OF DOLLARS

ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/			BANKS WITH DOMESTIC OFFICES ONLY 8/		
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
TOTAL ASSETS (3).....	2,706,663	1,590,531	415,674	1,233,483	676,166	439,966
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	335,338	234,619	109,765	124,855	63,719	37,000
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	92,859	1,513	91,345	26,711	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS. CURRENCY AND COIN.....	N/A	N/A	N/A	78,961	18,424	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	32,992	20,175	12,817	20,937	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	91,189	87,847	3,343	7,614	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	17,579	229	17,350	8,456	N/A
MEMO: NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS IN THE U.S. (INCLUDED IN BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.).....	N/A	N/A	N/A	8,479	13,620	15,625
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,162,516	1,195,253	N/A	N/A	583,685	383,578
TOTAL SECURITIES, BOOK VALUE.....	435,599	162,297	16,847	145,450	149,930	123,372
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	243,615	73,745	172	73,573	86,582	83,288
U.S. TREASURY SECURITIES.....	N/A	56,124	162	55,962	60,626	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	17,621	10	17,611	25,956	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	23,961	11,554	0	11,554	6,098	6,309
ALL OTHER.....	N/A	6,067	10	6,057	19,858	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	159,469	65,586	603	64,984	56,534	37,348
OTHER SECURITIES.....	32,515	22,966	16,072	6,893	6,813	2,737
OTHER DOMESTIC SECURITIES.....	N/A	6,023	502	5,521	6,393	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	540	257	3	254	145	137
ALL OTHER.....	14,613	5,766	499	5,267	6,248	2,599
FOREIGN SECURITIES.....	N/A	16,942	15,570	1,373	420	-----
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	132,055	64,027	130	63,897	37,321	30,707
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,635,481	990,373	244,136	746,237	408,403	236,705
LESS: UNEARNED INCOME ON LOANS.....	17,649	7,081	1,865	5,216	6,469	4,098
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,617,832	983,292	242,269	741,023	401,934	232,606
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	22,897	14,290	N/A	N/A	5,499	3,107
LESS: ALLOCATED TRANSFER RISK RESERVE.....	72	72	N/A	N/A	0	0
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,594,863	968,929	N/A	N/A	396,435	229,499

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
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ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/				BANKS WITH DOMESTIC OFFICES ONLY 8/	
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
TOTAL LOANS, GROSS BY CATEGORY						
LOANS SECURED BY REAL ESTATE.....	435,493	205,230	13,268	191,962	138,343	91,920
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	58,934	21,517	8,698
SECURED BY FARMLAND.....	N/A	N/A	N/A	1,371	2,701	7,268
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	78,611	66,871	50,580
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	6,152	4,503	1,883
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	46,894	42,750	23,492
LOANS TO DEPOSITORY INSTITUTIONS.....	67,700	61,897	37,022	24,875	5,139	664
TO COMMERCIAL BANKS IN THE U.S.	N/A	15,729	1,340	14,389	4,236	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	5,134	463	4,671	844	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	41,034	35,219	5,815	58	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	36,086	6,996	599	6,397	6,980	22,110
COMMERCIAL AND INDUSTRIAL LOANS.....	576,206	407,071	130,327	276,744	111,761	57,374
TO U.S. ADDRESSEES (DOMICILE).....	N/A	290,322	19,189	271,133	111,516	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	116,750	111,138	5,611	246	N/A
ACCEPTANCES OF OTHER BANKS.....	4,824	1,328	586	742	1,864	1,632
OF U.S. BANKS.....	N/A	474	90	385	N/A	N/A
OF FOREIGN BANKS.....	N/A	853	496	357	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	301,330	132,930	9,207	123,722	113,181	55,219
CREDIT CARDS AND RELATED PLANS.....	73,757	43,120	N/A	N/A	28,655	1,982
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	227,573	89,810	N/A	N/A	84,526	53,237
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	61,057	39,280	629	38,650	18,439	3,338
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	45,688	28,433	12	28,421	14,951	2,304
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	15,369	10,847	618	10,229	3,488	1,034
ALL OTHER LOANS.....	128,571	115,555	48,564	66,992	9,265	3,750
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	39,427	35,814	3,613	44	N/A
OTHER LOANS.....	N/A	76,128	12,750	63,378	9,221	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	21,431	2,290	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	41,947	6,931	N/A
LEASE FINANCING RECEIVABLES.....	24,216	20,087	3,934	16,152	3,433	697

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
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ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/				BANKS WITH DOMESTIC OFFICES ONLY 8/	
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
ASSETS HELD IN TRADING ACCOUNTS.....	40,431	39,395	11,731	27,664	899	137
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	40,412	20,390	N/A	N/A	11,812	8,210
OTHER REAL ESTATE OWNED.....	7,130	2,910	N/A	N/A	2,045	2,175
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,083	1,725	N/A	N/A	297	61
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	50,336	50,010	N/A	N/A	296	30
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	48,414	N/A	N/A
INTANGIBLE ASSETS.....	2,698	1,563	N/A	N/A	980	155
OTHER ASSETS.....	65,717	44,666	N/A	N/A	12,432	8,619
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	2,706,662	1,590,530	N/A	N/A	676,166	439,966
TOTAL LIABILITIES (4).....	2,539,095	1,507,283	414,484	1,151,425	629,800	402,012
LIMITED-LIFE PREFERRED STOCK.....	14	0	N/A	N/A	14	0
TOTAL DEPOSITS.....	2,101,008	1,146,851	321,660	825,191	562,987	391,170
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	173,528	718,506	506,541	354,749
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,125	2,021	840
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	35,435	37,128	28,751
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	37,860	9,791	1,913
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	5,072	2,057	1,210
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	8,060	189	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	31,100	27,922	3,177	180	N/A
CERTIFIED AND OFFICIAL CHECKS.....	23,964	15,537	581	14,956	5,080	3,347
ALL OTHER (9).....	N/A	N/A	89,094	-----	-----	360
TOTAL TRANSACTION ACCOUNTS.....	N/A	N/A	N/A	306,782	167,101	104,925
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	241,140	143,823	93,003
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,573	1,536	634
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	7,789	7,945	6,691
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	28,261	7,103	487
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	4,498	1,555	637
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,252	54	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,314	6	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	14,956	5,080	3,347
ALL OTHER.....	N/A	N/A	N/A	-----	-----	126

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
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ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/			BANKS WITH DOMESTIC OFFICES ONLY 8/		
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	N/A	N/A	N/A	261,554	120,628	65,947
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	196,940	100,037	57,614
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,558	1,520	617
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	6,778	5,292	3,156
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	28,260	7,093	485
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	4,497	1,548	629
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,252	53	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,313	5	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	14,956	5,080	3,347
ALL OTHER.....	N/A	N/A	N/A	-----	-----	100
TOTAL NONTRANSACTION ACCOUNTS.....	N/A	N/A	N/A	518,408	395,885	286,245
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	477,366	362,718	261,746
U.S. GOVERNMENT.....	N/A	N/A	N/A	552	484	206
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	27,646	29,184	22,060
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	9,599	2,688	1,426
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	311	156	N/A
OTHER COMMERCIAL BANKS IN THE U.S.....	N/A	N/A	N/A	9,288	2,532	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	574	502	572
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	808	135	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	22	4	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	785	131	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,864	175	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	234
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	219,327	172,740	368	172,372	42,996	3,592
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	17,310	3,833	694
OTHER BORROWED MONEY.....	71,449	63,053	22,130	40,923	7,837	558
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	50,775	50,449	10,577	39,872	296	30
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	14,561	12,572	N/A	N/A	1,708	280
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	10,212	N/A	N/A
ALL OTHER LIABILITIES.....	60,138	44,307	N/A	N/A	10,144	5,687
TOTAL EQUITY CAPITAL (6).....	167,553	83,248	N/A	N/A	46,352	37,954

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
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ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/				BANKS WITH DOMESTIC OFFICES ONLY 8/	
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
MEMO						
CASH DIVIDENDS DECLARED ON COMMON AND PREFERRED STOCK.....	8,462	4,023	N/A	N/A	2,741	1,698
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	N/A	388	240	148	1,426	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	24,715	22,431	13,658
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	21,885	2,428	500
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	4,964	1,747	320
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	1,243	780	272
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	N/A	N/A	N/A	3,721	967	48
NONTRANSACTION SAVINGS DEPOSITS.....	N/A	N/A	N/A	205,427	157,360	91,047
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	134,980	158,302	145,600
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	148,435	76,087	47,434
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	29,566	4,129	2,161
"SUPER NOW" ACCOUNTS.....	N/A	N/A	N/A	13,408	15,997	17,095
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	160,217	110,840	61,549
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	563,637	442,359	325,223
QUARTERLY AVERAGES						
TOTAL LOANS.....	N/A	N/A	N/A	705,023	390,076	230,699
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	34,159	16,305	N/A
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	144,893	74,488	46,394
"SUPER NOW" ACCOUNTS, MONEY MARKET DEPOSIT ACCOUNTS, AND TIME DEPOSITS (OTHER THAN CERTIFICATES OF DEPOSITS OF \$100,000 OR MORE).....	N/A	N/A	N/A	321,403	286,502	225,697
NUMBER OF BANKS.....	14,285	268	N/A	N/A	2,017	12,000

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
CONSOLIDATED REPORT OF CONDITION AND INCOME: DECEMBER 31, 1985
MILLIONS OF DOLLARS

ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/				BANKS WITH DOMESTIC OFFICES ONLY 8/	
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
INCOME AND EXPENSE ITEMS - YEAR TO DATE						
TOTAL INTEREST INCOME.....	245,991	139,872	N/A	N/A	62,893	43,226
INTEREST AND FEE INCOME ON LOANS.....	179,716	106,268	N/A	N/A	45,207	28,241
INCOME FROM LEASE FINANCING RECEIVABLES.....	2,331	1,898	N/A	N/A	356	77
INTEREST INCOME ON BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	13,681	11,156	N/A	N/A	1,409	1,116
INTEREST AND DIVIDEND INCOME ON SECURITIES.....	37,467	12,760	N/A	N/A	13,053	11,654
INTEREST INCOME FROM ASSETS HELD IN TRADING ACCOUNTS.....	3,338	3,263	N/A	N/A	64	11
INTEREST INCOME ON FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	9,458	4,526	N/A	N/A	2,804	2,128
TOTAL INTEREST EXPENSE.....	156,015	93,999	N/A	N/A	36,711	25,305
INTEREST ON DEPOSITS.....	129,784	72,004	N/A	N/A	32,922	24,857
EXPENSE OF FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	16,503	13,376	N/A	N/A	2,834	293
INTEREST ON DEMAND NOTES ISSUED TO THE TREASURY AND ON OTHER BORROWED MONEY.....	8,298	7,456	N/A	N/A	753	89
INTEREST ON MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	338	218	N/A	N/A	82	38
INTEREST ON NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	1,092	944	N/A	N/A	120	28
NET INTEREST INCOME.....	89,976	45,873	N/A	N/A	26,182	17,921
PROVISION FOR LOAN AND LEASE LOSSES.....	17,398	9,496	N/A	N/A	4,404	3,498
PROVISION FOR ALLOCATED TRANSFER RISK.....	65	65	N/A	N/A	0	0
TOTAL NONINTEREST INCOME.....	30,547	20,025	N/A	N/A	7,301	3,220
GAINS (LOSSES) ON SECURITIES NOT HELD IN TRADING ACCOUNTS...	1,513	873	N/A	N/A	304	336
TOTAL NONINTEREST EXPENSE.....	81,479	44,762	N/A	N/A	22,607	14,110
INCOME (LOSS) BEFORE INCOME TAXES, EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS.....	23,093	12,448	N/A	N/A	6,776	3,868
APPLICABLE INCOME TAXES.....	5,516	3,322	N/A	N/A	1,355	839
INCOME (LOSS) BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS.....	17,578	9,126	N/A	N/A	5,422	3,029
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS.....	322	196	N/A	N/A	94	32
NET INCOME (LOSS).....	17,900	9,323	N/A	N/A	5,515	3,062

- (1) EFFECTIVE MARCH 31, 1984, THE REPORT OF CONDITION WAS SUBSTANTIALLY REVISED FOR COMMERCIAL BANKS. SOME OF THE CHANGES ARE AS FOLLOWS: (A) PREVIOUSLY, BANKS WITH INTERNATIONAL BANKING FACILITIES (IBFS) THAT HAD NO OTHER FOREIGN OFFICES WERE CONSIDERED DOMESTIC REPORTERS. BEGINNING WITH THE MARCH 31, 1984 CALL REPORT THESE BANKS ARE CONSIDERED FOREIGN AND DOMESTIC REPORTERS AND MUST FILE THE FOREIGN AND DOMESTIC REPORT OF CONDITION, (B) BANKS WITH ASSETS GREATER THAN \$1 BILLION HAVE ADDITIONAL ITEMS REPORTED, (C) THE DOMESTIC OFFICE DETAIL FOR BANKS WITH FOREIGN OFFICES HAS BEEN REDUCED CONSIDERABLY, AND (D) BANKS WITH ASSETS UNDER \$25 MILLION HAVE BEEN EXCUSED FROM REPORTING CERTAIN DETAIL ITEMS.
- (2) THE "N/A" FOR SOME OF THE ITEMS IS USED TO INDICATE THE LESSER DETAIL AVAILABLE FROM BANKS WITHOUT FOREIGN OFFICES, THE INAPPLICABILITY OF CERTAIN ITEMS TO BANKS THAT HAVE ONLY DOMESTIC OFFICES AND/OR THE ABSENCE OF DETAIL ON A FULLY CONSOLIDATED BASIS FOR BANKS WITH FOREIGN OFFICES.
- (3) SINCE THE DOMESTIC PORTION OF ALLOWANCES FOR LOAN AND LEASE LOSSES AND ALLOCATED TRANSFER RISK RESERVE ARE NOT REPORTED FOR BANKS WITH FOREIGN OFFICES, THE COMPONENTS OF TOTAL ASSETS (DOMESTIC) WILL NOT ADD TO THE ACTUAL TOTAL (DOMESTIC).
- (4) SINCE THE FOREIGN PORTION OF DEMAND NOTES ISSUED TO THE U.S. TREASURY IS NOT REPORTED FOR BANKS WITH FOREIGN OFFICES, THE COMPONENTS OF TOTAL LIABILITIES (FOREIGN) WILL NOT ADD TO THE ACTUAL TOTAL (FOREIGN).
- (5) ALL TRANSACTIONS BETWEEN DOMESTIC AND FOREIGN OFFICES OF A BANK ARE REPORTED IN "NET DUE FROM" AND "NET DUE TO". ALL OTHER LINES REPRESENT TRANSACTIONS WITH PARTIES OTHER THAN THE DOMESTIC AND FOREIGN OFFICES OF EACH BANK. SINCE THESE INTRAOFFICE TRANSACTIONS ARE NULLIFIED BY CONSOLIDATION, TOTAL ASSETS AND TOTAL LIABILITIES FOR THE ENTIRE BANK MAY NOT EQUAL THE SUM OF ASSETS AND LIABILITIES, RESPECTIVELY, OF THE DOMESTIC AND FOREIGN OFFICES.
- (6) EQUITY CAPITAL IS NOT ALLOCATED BETWEEN THE DOMESTIC AND FOREIGN OFFICES OF BANKS WITH FOREIGN OFFICES.
- (7) FOREIGN OFFICES INCLUDE BRANCHES IN FOREIGN COUNTRIES, PUERTO RICO, AND IN U.S. TERRITORIES AND POSSESSIONS, SUBSIDIARIES IN FOREIGN COUNTRIES, ALL OFFICES OF EDGE ACT AND AGREEMENT CORPORATIONS WHEREVER LOCATED AND INTERNATIONAL BANKING FACILITIES (IBFS).
- (8) THE 'OVER 100' COLUMN REFERS TO THOSE RESPONDENTS WHOSE ASSETS, AS OF JUNE 30 OF THE PREVIOUS CALENDAR YEAR, WERE EQUAL TO OR EXCEEDED \$100 MILLION. (THESE RESPONDENTS FILE THE FFIEC 032 OR FFIEC 033 CALL REPORT.) THE 'UNDER 100' COLUMN REFERS TO THOSE RESPONDENTS WHOSE ASSETS, AS OF JUNE 30 OF THE PREVIOUS CALENDAR YEAR, WERE LESS THAN \$100 MILLION. (THESE RESPONDENTS FILED THE FFIEC 034 CALL REPORT.)
- (9) THE DEFINITION OF 'ALL OTHER' VARIES BY REPORT FORM AND THEREFORE BY COLUMN IN THIS TABLE. SEE THE INSTRUCTIONS FOR MORE DETAIL.