

FEDERAL RESERVE statistical release



DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1986
 MILLIONS OF DOLLARS

E.3.4

May 1, 1987

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,332,174	1,371,028	961,146	1,755,850	576,324
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	211,477	128,663	82,814	164,079	47,398
CURRENCY AND COIN.....	21,216	11,767	9,449	15,902	5,314
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS....	37,318	11,650	25,668	21,368	15,950
OTHER.....	152,943	105,246	47,697	126,810	26,134
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	1,925,849	1,082,980	842,869	1,422,466	503,383
TOTAL SECURITIES, BOOK VALUE.....	409,890	171,542	238,348	269,755	140,135
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	243,825	91,659	152,167	154,475	89,351
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	147,393	70,513	76,880	103,149	44,245
OTHER SECURITIES.....	18,672	9,371	9,301	12,131	6,540
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	1,170	717	454	808	363
ALL OTHER.....	17,501	8,654	8,847	11,324	6,177
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	132,498	67,419	65,079	99,546	32,952
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,398,458	850,479	547,979	1,063,405	335,053
LESS: UNEARNED INCOME ON LOANS.....	14,998	6,462	8,536	10,241	4,757
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,383,461	844,019	539,443	1,053,166	330,296

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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.....	433,673	225,679	207,994	306,626	127,047
CONSTRUCTION AND LAND DEVELOPMENT.....	92,917	66,112	26,804	73,839	19,078
SECURED BY FARMLAND.....	11,779	1,866	9,913	5,608	6,171
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	198,471	93,824	104,646	136,441	62,030
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	13,084	7,401	5,683	9,491	3,593
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	117,422	56,475	60,947	81,248	36,174
LOANS TO DEPOSITORY INSTITUTIONS.....	28,987	24,877	4,111	24,378	4,609
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	33,785	7,302	26,483	18,337	15,448
COMMERCIAL AND INDUSTRIAL LOANS.....	449,681	299,828	149,853	355,358	94,323
ACCEPTANCES OF OTHER BANKS.....	3,595	645	2,949	2,196	1,399
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	291,025	164,734	126,291	218,558	72,466
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	61,162	44,302	16,860	50,404	10,758
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	46,247	33,125	13,122	37,588	8,659
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	14,915	11,177	3,739	12,816	2,099
ALL OTHER LOANS.....	76,124	65,389	10,735	69,462	6,662
LEASE FINANCING RECEIVABLES.....	20,426	17,724	2,702	18,085	2,341
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	35,498	35,231	267	34,835	663
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	45,395	44,520	875	41,568	3,827
REMAINING ASSETS.....	159,350	124,154	35,197	134,470	24,881

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,332,174	1,371,028	961,146	1,755,850	576,324
TOTAL LIABILITIES (4).....	2,161,023	1,275,907	885,116	1,630,374	530,650
TOTAL DEPOSITS.....	1,762,831	927,203	835,628	1,265,607	497,224
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,575,852	821,459	754,393	1,125,377	450,475
U.S. GOVERNMENT.....	4,463	2,477	1,986	3,384	1,079
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	101,452	42,115	59,337	66,456	34,996
COMMERCIAL BANKS IN THE U.S.	43,870	33,794	10,077	39,617	4,254
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	8,057	5,128	2,928	6,221	1,835
CERTIFIED AND OFFICIAL CHECKS.....	18,629	12,470	6,159	14,830	3,799
ALL OTHER.....	10,509	9,760	749	9,722	787
TOTAL TRANSACTION ACCOUNTS.....	549,230	324,085	225,146	416,489	132,742
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	464,016	265,021	198,995	344,842	119,174
U.S. GOVERNMENT.....	2,848	1,616	1,232	2,122	726
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	20,241	8,951	11,290	14,012	6,228
COMMERCIAL BANKS IN THE U.S.	29,237	23,769	5,469	27,609	1,629
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,171	4,414	1,756	5,219	952
CERTIFIED AND OFFICIAL CHECKS.....	18,629	12,470	6,159	14,830	3,799
ALL OTHER.....	8,089	7,844	245	7,854	235
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	415,012	267,207	147,805	326,887	88,126
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	337,081	209,827	127,254	259,509	77,572
U.S. GOVERNMENT.....	2,771	1,571	1,201	2,056	715
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	13,075	7,316	5,759	9,827	3,248
COMMERCIAL BANKS IN THE U.S.	29,232	23,769	5,463	27,608	1,624
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,155	4,414	1,741	5,212	942
CERTIFIED AND OFFICIAL CHECKS.....	18,629	12,470	6,159	14,830	3,799
ALL OTHER.....	8,070	7,842	228	7,845	225
TOTAL NONTRANSACTION ACCOUNTS.....	1,213,601	603,119	610,482	849,118	364,483
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,111,836	556,438	555,398	780,535	331,301
U.S. GOVERNMENT.....	1,615	861	754	1,262	353
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	81,211	33,164	48,047	52,444	28,768
COMMERCIAL BANKS IN THE U.S.	14,633	10,025	4,608	12,008	2,625
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	1,886	714	1,172	1,002	884
ALL OTHER.....	2,420	1,916	503	1,867	552

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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.....	227,006	198,414	28,592	209,997	17,010
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	9,088	6,641	2,447	7,785	1,303
OTHER BORROWED MONEY.....	51,680	47,517	4,163	46,956	4,724
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	36,601	36,334	267	35,938	663
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,065	913	1,152	1,295	770
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	11,356	11,061	295	10,627	729
REMAINING LIABILITIES.....	71,753	58,886	12,867	62,797	8,957
TOTAL EQUITY CAPITAL (6).....	171,151	95,121	76,030	125,477	45,674

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
MEMO					
ASSETS HELD IN TRADING ACCOUNTS.....	N/A	29,992	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	16,017	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	4,828	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	4,222	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	263	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	911	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	212	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	3,007	N/A	N/A	N/A
OTHER.....	N/A	531	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	65,771	31,978	33,793	46,085	19,686
TOTAL BROKERED DEPOSITS.....	24,496	22,919	1,577	21,392	3,104
TOTAL BROKERED RETAIL DEPOSITS.....	7,463	6,454	1,009	6,514	949
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	2,144	1,407	737	1,593	551
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	5,319	5,047	272	4,921	398
NONTRANSACTION SAVINGS DEPOSITS.....	462,816	247,896	214,919	334,341	128,475
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	444,746	169,691	275,055	286,451	158,296
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	270,836	156,368	114,468	197,824	73,012
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	35,205	29,165	6,040	30,504	4,701
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	121,644	50,339	71,306	81,019	40,626
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	339,465	190,871	148,594	248,638	90,827
TOTAL TIME AND SAVINGS DEPOSITS.....	1,347,818	659,995	687,823	938,719	409,099
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,352,904	819,251	533,654	1,026,849	326,056
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	272,588	159,187	113,401	199,134	73,454
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS), MONEY MARKET DEPOSIT ACCOUNTS, AND TIME DEPOSITS (OTHER THAN CERTIFICATES OF DEPOSITS OF \$100,000 OR MORE).....	921,118	424,651	496,467	628,169	292,950
NUMBER OF BANKS.....	14,258	291	13,967	5,970	8,288

- (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).....	1,916,811	1,172,065	744,746	1,579,658	337,154
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	176,892	110,879	66,013	148,854	28,038
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	86,992	66,723	20,269	79,868	7,124
CURRENCY AND COIN.....	17,074	9,615	7,459	14,100	2,974
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	35,695	13,237	22,459	23,888	11,808
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	9,901	3,133	6,768	7,391	2,510
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	27,229	18,170	9,059	23,608	3,621
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	1,560,542	910,255	650,287	1,267,989	292,552
TOTAL SECURITIES, BOOK VALUE.....	293,979	134,099	159,880	223,134	70,845
U.S. TREASURY SECURITIES	118,077	53,985	64,093	90,441	27,636
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	46,105	16,665	29,440	32,656	13,449
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	17,227	10,935	6,292	14,201	3,026
ALL OTHER.....	28,878	5,730	23,149	18,455	10,423
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	114,005	56,680	57,325	89,188	24,816
OTHER DOMESTIC SECURITIES.....	13,498	5,173	8,324	9,009	4,489
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	994	568	426	735	259
ALL OTHER.....	12,504	4,606	7,898	8,274	4,230
FOREIGN SECURITIES.....	2,295	1,597	698	1,839	455
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	101,238	56,944	44,294	85,185	16,053
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,176,706	723,879	452,828	968,361	208,346
LESS: UNEARNED INCOME ON LOANS.....	11,383	4,669	6,715	8,692	2,691
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,165,325	719,211	446,113	959,670	205,654

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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	346,091	186,527	159,563	269,257	76,833
CONSTRUCTION AND LAND DEVELOPMENT.....	84,948	56,875	28,073	70,061	14,888
SECURED BY FARMLAND.....	4,477	1,445	3,033	3,110	1,367
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	150,282	77,007	73,274	115,632	34,649
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	11,386	5,973	5,413	8,752	2,634
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	94,997	45,227	49,770	71,703	23,295
LOANS TO COMMERCIAL BANKS IN THE U.S.	18,175	13,010	5,166	14,263	3,912
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	4,978	4,065	913	4,776	202
LOANS TO BANKS IN FOREIGN COUNTRIES.....	5,277	4,912	366	5,057	220
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	12,945	6,265	6,680	10,664	2,281
COMMERCIAL AND INDUSTRIAL LOANS.....	396,280	262,752	133,528	331,447	64,833
TO U.S. ADDRESSEES (DOMICILE).....	390,865	257,841	133,024	326,443	64,422
TO NON-U.S. ADDRESSEES (DOMICILE).....	5,416	4,911	504	5,004	412
ACCEPTANCES OF OTHER BANKS (7).....	2,213	409	1,803	1,585	628
OF U.S. BANKS.....	726	247	479	562	164
OF FOREIGN BANKS.....	366	162	204	285	81
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	240,062	132,099	107,963	196,324	43,738
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	3,450	3,140	310	3,253	197
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	58,125	37,047	21,077	49,148	8,976
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	44,188	27,724	16,464	36,739	7,449
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	13,936	9,324	4,613	12,409	1,527
OTHER LOANS.....	69,286	57,699	11,588	64,786	4,500
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	23,407	20,230	3,176	22,365	1,042
ALL OTHER LOANS.....	45,880	37,468	8,411	42,421	3,458
LEASE FINANCING RECEIVABLES.....	19,823	15,953	3,870	17,799	2,025

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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	35,474	34,817	657	34,824	650
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	45,395	42,515	2,880	41,568	3,827
REMAINING ASSETS.....	143,904	116,115	27,789	127,990	15,914
TOTAL LIABILITIES AND EQUITY CAPITAL.....	1,916,811	1,172,065	744,746	1,579,658	337,154
TOTAL LIABILITIES (4).....	1,781,565	1,090,347	691,218	1,469,350	312,215
TOTAL DEPOSITS.....	1,393,143	771,824	621,319	1,109,287	283,856
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,240,087	681,530	558,556	983,013	257,074
U.S. GOVERNMENT.....	3,698	2,036	1,662	3,059	639
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	73,774	32,596	41,179	55,615	18,160
COMMERCIAL BANKS IN THE U.S.	42,328	30,918	11,410	38,673	3,655
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,955	4,288	2,667	5,664	1,291
BANKS IN FOREIGN COUNTRIES.....	7,706	7,172	534	7,266	440
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,503	2,080	423	2,302	200
CERTIFIED AND OFFICIAL CHECKS.....	16,093	11,204	4,889	13,695	2,397
TOTAL TRANSACTION ACCOUNTS.....	454,130	278,116	176,014	375,848	78,282
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	378,971	225,995	152,975	308,492	70,479
U.S. GOVERNMENT.....	2,320	1,367	953	1,894	426
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	14,294	6,709	7,585	11,696	2,598
COMMERCIAL BANKS IN THE U.S.	28,835	21,396	7,439	27,318	1,517
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,617	3,731	1,886	4,948	669
BANKS IN FOREIGN COUNTRIES.....	6,831	6,601	230	6,674	157
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,170	1,113	57	1,131	38
CERTIFIED AND OFFICIAL CHECKS.....	16,093	11,204	4,889	13,695	2,397
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	357,407	233,029	124,378	301,796	55,611
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	286,155	181,967	104,187	237,398	48,757
U.S. GOVERNMENT.....	2,263	1,345	918	1,838	425
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	10,457	5,673	4,784	8,799	1,659
COMMERCIAL BANKS IN THE U.S.	28,834	21,396	7,438	27,318	1,516
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,609	3,730	1,878	4,945	663
BANKS IN FOREIGN COUNTRIES.....	6,831	6,601	230	6,674	157
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,166	1,113	53	1,130	37
CERTIFIED AND OFFICIAL CHECKS.....	16,093	11,204	4,889	13,695	2,397

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1986
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL NONTRANSACTION ACCOUNTS.....	939,014	493,708	445,305	733,439	205,575
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	861,116	455,535	405,581	674,521	186,595
U.S. GOVERNMENT.....	1,378	669	709	1,166	212
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	59,480	25,887	33,593	43,919	15,561
COMMERCIAL BANKS IN THE U.S.	13,493	9,522	3,971	11,355	2,138
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	1,285	804	481	837	449
OTHER COMMERCIAL BANKS IN THE U.S.....	12,208	8,718	3,490	10,518	1,689
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	1,338	558	781	716	622
BANKS IN FOREIGN COUNTRIES.....	875	571	305	592	284
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	27	21	6	27	0
OTHER BANKS IN FOREIGN COUNTRIES.....	848	549	299	565	283
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,333	967	366	1,171	162
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	223,818	178,776	45,042	208,159	15,659
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	8,422	6,060	2,362	7,478	844
OTHER BORROWED MONEY.....	51,011	42,590	8,421	46,544	4,467
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	36,577	35,964	613	35,927	650
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	1,820	594	1,226	1,189	631
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	11,356	10,041	1,315	10,627	729
REMAINING LIABILITIES.....	66,774	54,539	12,236	60,767	6,008
TOTAL EQUITY CAPITAL (6).....	135,247	81,718	53,528	110,308	24,939

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1986
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
MEMO					
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	1,686	142	1,544	1,066	620
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	51,716	26,165	25,551	40,444	11,272
TOTAL BROKERED DEPOSITS.....	24,072	20,670	3,402	21,186	2,886
TOTAL BROKERED RETAIL DEPOSITS.....	7,189	5,775	1,414	6,393	797
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	1,932	1,033	899	1,502	430
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	5,257	4,742	515	4,890	367
NONTRANSACTION SAVINGS DEPOSITS.....	376,518	200,520	175,998	296,584	79,934
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	304,056	133,743	170,313	230,484	73,572
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	225,271	133,214	92,058	176,673	48,599
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	33,169	26,232	6,938	29,700	3,470
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	86,790	39,592	47,198	66,482	20,308
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	281,487	156,236	125,251	222,920	58,567
TOTAL TIME AND SAVINGS DEPOSITS.....	1,035,736	538,794	496,942	807,490	228,246
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,136,537	696,223	440,314	934,171	202,366
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	57,799	37,344	20,455	49,234	8,565
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	227,799	135,556	92,243	178,405	49,394
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS), MONEY MARKET DEPOSITS ACCOUNTS, AND TIME DEPOSITS (OTHER THAN CERTIFICATES OF DEPOSITS OF \$100,000 OR MORE).....	686,827	343,699	343,128	532,229	154,598
NUMBER OF BANKS.....	2,495	165	2,330	1,456	1,039

- (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).

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS OF \$100 MILLION OR OVER 1/ 2/
CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1986
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).....	2,705,192	1,582,211	429,769	1,209,193	707,619	415,363
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	325,851	229,624	114,375	115,249	61,643	34,585
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	80,039	1,954	78,084	25,982	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS. CURRENCY AND COIN.....	N/A	N/A	N/A	68,171	18,821	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS. CURRENCY AND COIN.....	N/A	N/A	N/A	9,914	7,161	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	36,471	21,705	14,766	20,930	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	93,714	90,483	3,231	6,670	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	19,400	232	19,168	8,061	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	9,882	13,218	14,217
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,165,051	1,186,945	N/A	N/A	615,909	362,197
TOTAL SECURITIES, BOOK VALUE.....	429,339	158,852	19,449	139,403	154,576	115,911
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	244,001	73,876	176	73,699	90,483	79,643
U.S. TREASURY SECURITIES.....	N/A	55,517	165	55,352	62,725	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	18,358	11	18,347	27,758	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	21,265	12,005	1	12,004	5,223	4,037
ALL OTHER.....	N/A	6,353	10	6,343	22,536	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	148,106	58,695	713	57,982	56,022	33,389
OTHER SECURITIES.....	37,232	26,281	18,560	7,721	8,071	2,879
OTHER DOMESTIC SECURITIES.....	N/A	6,216	312	5,904	7,593	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	1,173	693	3	690	304	176
ALL OTHER.....	15,515	5,523	309	5,214	7,289	2,703
FOREIGN SECURITIES.....	N/A	20,065	18,248	1,817	478	-----
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	132,730	59,327	232	59,096	42,142	31,260
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,644,563	991,207	246,105	745,101	431,605	221,751
LESS: UNEARNED INCOME ON LOANS.....	16,943	7,002	1,946	5,056	6,327	3,615
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,627,620	984,205	244,159	740,046	425,278	218,137
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	24,550	15,352	N/A	N/A	6,088	3,110
LESS: ALLOCATED TRANSFER RISK RESERVE.....	88	87	N/A	N/A	0	1
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,602,982	968,766	N/A	N/A	419,190	215,026

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS OF \$100 MILLION OR OVER 1/, 2/
CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1986
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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.....	448,263	211,708	14,591	197,118	148,973	87,582
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	61,312	23,636	7,968
SECURED BY FARMLAND.....	N/A	N/A	N/A	1,455	3,023	7,302
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	79,060	71,222	48,189
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	6,578	4,808	1,698
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	48,713	46,285	22,425
LOANS TO DEPOSITORY INSTITUTIONS.....	64,860	58,721	35,872	22,849	5,581	557
TO COMMERCIAL BANKS IN THE U.S.	N/A	14,845	1,233	13,612	4,563	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	4,592	408	4,183	794	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	39,284	34,231	5,053	224	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	34,315	6,457	530	5,927	7,018	20,839
COMMERCIAL AND INDUSTRIAL LOANS.....	578,438	405,651	128,757	276,894	119,387	53,401
TO U.S. ADDRESSEES (DOMICILE).....	N/A	291,178	19,273	271,905	118,960	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	114,472	109,484	4,989	427	N/A
ACCEPTANCES OF OTHER BANKS.....	4,216	1,200	622	579	1,634	1,382
OF U.S. BANKS.....	N/A	372	100	272	N/A	N/A
OF FOREIGN BANKS.....	N/A	828	522	307	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	300,819	133,442	9,794	123,648	116,414	50,963
CREDIT CARDS AND RELATED PLANS.....	74,077	43,211	N/A	N/A	29,113	1,753
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	226,741	90,231	N/A	N/A	87,301	49,209
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	61,822	39,405	660	38,745	19,380	3,037
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	46,372	28,889	125	28,764	15,424	2,059
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	15,450	10,515	535	9,981	3,956	979
ALL OTHER LOANS.....	127,087	114,051	50,963	63,088	9,649	3,387
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	40,137	36,896	3,241	210	N/A
OTHER LOANS.....	N/A	73,914	14,067	59,847	9,439	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	21,145	2,262	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	38,702	7,177	N/A
LEASE FINANCING RECEIVABLES.....	24,743	20,571	4,317	16,254	3,570	603

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS OF \$100 MILLION OR OVER 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.....	44,362	43,411	13,722	29,689	781	170
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	40,753	20,546	N/A	N/A	12,463	7,744
OTHER REAL ESTATE OWNED.....	7,631	3,045	N/A	N/A	2,355	2,230
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,315	1,831	N/A	N/A	421	63
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	46,741	46,398	N/A	N/A	319	24
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	45,395	N/A	N/A
INTANGIBLE ASSETS.....	2,804	1,637	N/A	N/A	1,019	148
OTHER ASSETS.....	69,684	48,772	N/A	N/A	12,709	8,203
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	2,705,192	1,582,211	N/A	N/A	707,619	415,363
TOTAL LIABILITIES (4).....	2,533,926	1,497,450	429,654	1,124,547	657,018	379,459
LIMITED-LIFE PREFERRED STOCK.....	14	0	N/A	N/A	14	0
TOTAL DEPOSITS.....	2,095,522	1,135,616	332,691	802,925	590,218	369,688
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	172,310	707,770	532,316	335,765
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,281	1,417	765
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	34,964	38,810	27,678
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	31,918	10,410	1,542
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	4,565	2,390	1,102
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,507	199	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	28,976	26,661	2,315	188	N/A
CERTIFIED AND OFFICIAL CHECKS.....	19,281	12,259	653	11,606	4,487	2,536
ALL OTHER (9).....	N/A	N/A	101,883	-----	-----	300
TOTAL TRANSACTION ACCOUNTS.....	N/A	N/A	N/A	286,436	167,694	95,100
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	232,004	146,967	85,045
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,349	971	528
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	7,089	7,205	5,947
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	22,497	6,339	402
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,972	1,644	554
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	6,765	66	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,155	15	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	11,606	4,487	2,536
ALL OTHER.....	N/A	N/A	N/A	-----	-----	89

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS OF \$100 MILLION OR OVER 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	239,972	117,435	57,605
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	186,595	99,560	50,927
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,308	955	508
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	6,077	4,380	2,618
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	22,497	6,337	398
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,972	1,637	546
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	6,765	66	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,153	14	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	11,606	4,487	2,536
ALL OTHER.....	N/A	N/A	N/A	-----	-----	73
TOTAL NONTRANSACTION ACCOUNTS.....	N/A	N/A	N/A	516,490	422,524	274,588
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	475,766	385,350	250,720
U.S. GOVERNMENT.....	N/A	N/A	N/A	932	446	237
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	27,875	31,605	21,731
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	9,422	4,071	1,140
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	509	776	N/A
OTHER COMMERCIAL BANKS IN THE U.S.....	N/A	N/A	N/A	8,913	3,295	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	592	746	547
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	742	133	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	27	0	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	715	133	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,160	173	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	211
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	227,529	181,041	522	180,519	43,299	3,188
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	6,219	2,202	666
OTHER BORROWED MONEY.....	76,317	66,528	24,637	41,891	9,120	668
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	46,949	46,607	10,348	36,258	319	24
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	15,363	13,298	N/A	N/A	1,820	245
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	11,356	N/A	N/A
ALL OTHER LIABILITIES.....	63,159	48,141	N/A	N/A	10,039	4,979
TOTAL EQUITY CAPITAL (6).....	170,914	84,761	N/A	N/A	50,587	35,904

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS OF \$100 MILLION OR OVER 1/, 2/
CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1986
MILLIONS OF DOLLARS

ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/				BANKS WITH DOMESTIC OFFICES ONLY 8/	
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
MEMO						
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	N/A	476	211	265	1,421	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	26,419	25,297	14,055
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	21,447	2,625	424
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	5,328	1,861	274
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	1,098	834	212
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	4,230	1,027	62
NONTRANSACTION SAVINGS DEPOSITS.....	N/A	N/A	N/A	208,630	167,887	86,298
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	135,655	168,401	140,690
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	143,576	81,695	45,564
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	28,628	4,541	2,035
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	N/A	N/A	N/A	40,720	46,069	34,855
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	162,297	119,190	57,978
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	562,952	472,783	312,082
QUARTERLY AVERAGES						
TOTAL LOANS.....	N/A	N/A	N/A	717,307	419,230	216,368
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	38,923	18,876	N/A
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	146,487	81,312	44,789
ALL NOW ACCOUNTS (INCLUDING "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	354,614	332,213	234,291
NUMBER OF BANKS.....	14,258	263	N/A	N/A	2,232	11,763

- (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.