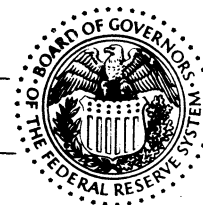


FEDERAL RESERVE statistical release



DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1986
MILLIONS OF DOLLARS

E.3.4

June 29, 1987

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,404,447	1,416,684	987,763	1,801,962	602,485
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	211,954	126,593	85,360	162,810	49,143
CURRENCY AND COIN.....	22,603	12,787	9,816	17,043	5,561
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS....	36,811	11,410	25,400	20,450	16,361
OTHER.....	152,540	102,396	50,144	125,317	27,222
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	2,001,934	1,135,168	866,766	1,474,257	527,677
TOTAL SECURITIES, BOOK VALUE.....	445,193	196,012	249,180	296,497	148,696
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	267,207	107,607	159,601	172,714	94,494
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	150,623	75,308	75,316	106,301	44,323
OTHER SECURITIES.....	27,362	13,098	14,264	17,482	9,880
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	3,839	2,235	1,604	2,918	921
ALL OTHER.....	23,523	10,863	12,660	14,564	8,959
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	125,284	61,654	63,630	93,207	32,077
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,445,646	883,918	561,728	1,094,453	351,193
LESS: UNEARNED INCOME ON LOANS.....	14,196	6,425	7,772	9,908	4,288
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,431,450	877,502	553,956	1,084,553	346,905

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1986
MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	466,360	245,144	221,216	328,946	137,414
CONSTRUCTION AND LAND DEVELOPMENT.....	101,669	73,124	28,545	80,079	21,590
SECURED BY FARMLAND.....	12,459	1,909	10,549	5,864	6,595
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	210,190	99,690	110,500	144,394	65,796
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	14,317	8,253	6,064	10,417	3,900
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	127,724	62,167	65,557	88,192	39,532
LOANS TO DEPOSITORY INSTITUTIONS.....	32,795	28,435	4,359	28,247	4,547
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	33,721	6,960	26,761	17,860	15,861
COMMERCIAL AND INDUSTRIAL LOANS.....	447,650	300,256	147,395	350,243	97,407
ACCEPTANCES OF OTHER BANKS.....	2,212	570	1,642	1,512	700
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	304,844	174,871	129,973	229,791	75,053
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	60,126	43,455	16,671	49,218	10,908
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	45,819	32,669	13,149	36,912	8,906
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	14,307	10,785	3,522	12,306	2,001
ALL OTHER LOANS.....	76,500	65,563	10,937	69,700	6,800
LEASE FINANCING RECEIVABLES.....	21,439	18,665	2,773	18,934	2,505
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	32,225	31,927	298	31,495	730
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	47,420	46,707	713	43,743	3,676
REMAINING ASSETS.....	158,334	122,996	35,339	133,399	24,935

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1986
MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,404,447	1,416,684	987,763	1,801,962	602,485
TOTAL LIABILITIES (4).....	2,229,467	1,319,730	909,737	1,674,630	554,837
TOTAL DEPOSITS.....	1,813,435	955,293	858,142	1,297,836	515,599
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,622,385	845,495	776,891	1,154,298	468,088
U.S. GOVERNMENT.....	5,631	3,452	2,179	4,397	1,234
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	100,076	42,820	57,256	65,628	34,447
COMMERCIAL BANKS IN THE U.S.	48,402	37,336	11,067	43,763	4,639
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	8,981	5,531	3,450	6,835	2,146
CERTIFIED AND OFFICIAL CHECKS.....	18,099	11,292	6,807	13,741	4,358
ALL OTHER.....	9,859	9,367	492	9,174	685
TOTAL TRANSACTION ACCOUNTS.....	571,173	334,796	236,377	431,074	140,098
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	478,764	271,638	207,126	353,673	125,091
U.S. GOVERNMENT.....	4,190	2,646	1,544	3,292	898
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	22,259	9,391	12,869	15,320	6,939
COMMERCIAL BANKS IN THE U.S.	33,357	27,307	6,051	31,770	1,587
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,554	4,809	1,745	5,606	948
CERTIFIED AND OFFICIAL CHECKS.....	18,099	11,292	6,807	13,741	4,358
ALL OTHER.....	7,948	7,711	236	7,672	276
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	422,364	270,497	151,867	330,897	91,467
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	338,788	209,370	129,418	258,707	80,081
U.S. GOVERNMENT.....	4,153	2,638	1,515	3,267	885
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	13,491	7,371	6,121	10,142	3,349
COMMERCIAL BANKS IN THE U.S.	33,353	27,306	6,047	31,770	1,583
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,533	4,809	1,724	5,600	933
CERTIFIED AND OFFICIAL CHECKS.....	18,099	11,292	6,807	13,741	4,358
ALL OTHER.....	7,944	7,709	235	7,669	275
TOTAL NONTRANSACTION ACCOUNTS.....	1,242,262	620,498	621,764	866,762	375,500
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,143,622	573,857	569,765	800,625	342,997
U.S. GOVERNMENT.....	1,441	806	635	1,105	336
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	77,816	33,429	44,387	50,308	27,508
COMMERCIAL BANKS IN THE U.S.	15,045	10,029	5,016	11,993	3,052
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	2,427	722	1,705	1,230	1,197
ALL OTHER.....	1,911	1,655	256	1,502	409

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
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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.....	231,121	203,489	27,631	210,821	20,300
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	23,914	20,083	3,830	21,604	2,309
OTHER BORROWED MONEY.....	52,234	46,596	5,637	47,030	5,203
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	33,989	33,690	298	33,259	730
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,423	1,158	1,264	1,451	972
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	7,931	7,724	207	6,788	1,143
REMAINING LIABILITIES.....	72,353	59,419	12,934	62,629	9,724
TOTAL EQUITY CAPITAL (6).....	174,980	96,955	78,026	127,332	47,648

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1986
MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
MEMO					
ASSETS HELD IN TRADING ACCOUNTS.....	N/A	27,476	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	13,116	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	3,897	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	5,132	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	247	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	1,427	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	286	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	2,559	N/A	N/A	N/A
OTHER.....	N/A	813	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	71,436	34,800	36,636	49,904	21,532
TOTAL BROKERED DEPOSITS.....	26,319	23,665	2,654	21,796	4,523
TOTAL BROKERED RETAIL DEPOSITS.....	8,024	6,102	1,922	6,317	1,707
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	2,580	1,368	1,213	1,528	1,052
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	5,444	4,735	709	4,789	655
NONTRANSACTION SAVINGS DEPOSITS.....	505,318	272,445	232,873	364,626	140,692
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	439,055	168,125	270,930	281,555	157,500
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	263,698	151,168	112,530	191,223	72,475
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	34,191	28,760	5,431	29,358	4,833
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	138,971	59,416	79,555	93,616	45,355
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	364,482	204,849	159,633	266,551	97,930
TOTAL TIME AND SAVINGS DEPOSITS.....	1,391,071	684,796	706,275	966,939	424,132
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,393,367	845,144	548,223	1,051,978	341,389
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	263,450	150,272	113,178	190,521	72,929
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS), MONEY MARKET DEPOSIT ACCOUNTS, AND TIME DEPOSITS (OTHER THAN CERTIFICATES OF DEPOSITS OF \$100,000 OR MORE).....	971,253	454,187	517,066	666,141	305,112
NUMBER OF BANKS.....	14,167	285	13,882	5,960	8,207

- (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/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1986
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	1,976,159	1,209,347	766,812	1,618,609	357,551
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	175,034	109,177	65,857	146,197	28,837
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	78,984	60,449	18,535	72,510	6,474
CURRENCY AND COIN.....	18,278	10,456	7,821	15,149	3,129
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	36,190	12,554	23,636	23,813	12,377
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	9,489	3,639	5,851	7,154	2,335
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	32,093	22,079	10,014	27,571	4,522
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	1,626,356	953,981	672,375	1,314,160	312,196
TOTAL SECURITIES, BOOK VALUE.....	323,772	154,786	168,986	247,264	76,508
U.S. TREASURY SECURITIES	119,610	56,359	63,251	91,040	28,570
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	64,011	28,469	35,542	48,336	15,675
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	31,309	20,360	10,948	26,521	4,788
ALL OTHER.....	32,702	8,109	24,593	21,815	10,887
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	117,852	60,952	56,900	92,573	25,279
OTHER DOMESTIC SECURITIES.....	19,991	7,398	12,592	13,553	6,437
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	3,238	1,507	1,731	2,679	558
ALL OTHER.....	16,753	5,891	10,862	10,874	5,879
FOREIGN SECURITIES.....	2,309	1,608	701	1,762	547
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	95,308	52,983	42,325	78,823	16,485
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,218,168	750,793	467,376	996,539	221,629
LESS: UNEARNED INCOME ON LOANS.....	10,900	4,589	6,312	8,474	2,426
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,207,276	746,212	461,064	988,073	219,203

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1986
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	372,918	202,394	170,524	288,899	84,019
CONSTRUCTION AND LAND DEVELOPMENT.....	93,149	62,845	30,304	76,113	17,036
SECURED BY FARMLAND.....	4,660	1,458	3,202	3,166	1,494
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	159,263	81,642	77,620	122,282	36,981
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	12,413	6,738	5,675	9,597	2,816
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	103,433	49,710	53,722	77,741	25,692
LOANS TO COMMERCIAL BANKS IN THE U.S.	21,172	16,301	4,872	17,353	3,819
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,351	4,383	967	5,095	256
LOANS TO BANKS IN FOREIGN COUNTRIES.....	5,549	5,289	261	5,399	150
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	12,734	5,999	6,734	10,257	2,477
COMMERCIAL AND INDUSTRIAL LOANS.....	394,761	262,246	132,515	326,410	68,351
TO U.S. ADDRESSEES (DOMICILE).....	389,881	257,823	132,059	321,859	68,023
TO NON-U.S. ADDRESSEES (DOMICILE).....	4,880	4,423	457	4,551	329
ACCEPTANCES OF OTHER BANKS (7).....	1,521	429	1,092	1,190	332
OF U.S. BANKS.....	553	272	281	453	100
OF FOREIGN BANKS.....	396	157	239	349	47
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	253,143	139,629	113,514	207,120	46,022
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	3,388	3,093	295	3,216	172
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	57,070	36,203	20,866	47,939	9,131
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	43,800	27,230	16,570	36,088	7,712
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	13,270	8,973	4,297	11,851	1,419
OTHER LOANS.....	69,736	58,078	11,658	65,015	4,721
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	19,712	16,743	2,969	18,584	1,128
ALL OTHER LOANS.....	50,024	41,335	8,689	46,432	3,592
LEASE FINANCING RECEIVABLES.....	20,825	16,748	4,077	18,647	2,178

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1986
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	32,199	31,499	701	31,480	719
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	47,420	44,662	2,758	43,743	3,676
REMAINING ASSETS.....	142,570	114,690	27,880	126,771	15,799
TOTAL LIABILITIES AND EQUITY CAPITAL.....	1,976,159	1,209,347	766,812	1,618,609	357,551
TOTAL LIABILITIES (4).....	1,838,192	1,126,452	711,740	1,506,932	331,260
TOTAL DEPOSITS.....	1,432,655	793,288	639,367	1,135,073	297,582
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,275,316	700,184	575,131	1,005,534	269,782
U.S. GOVERNMENT.....	4,836	3,024	1,811	4,035	800
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	73,151	32,659	40,492	55,051	18,100
COMMERCIAL BANKS IN THE U.S.	46,586	33,945	12,641	42,655	3,931
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	7,636	4,809	2,827	6,161	1,476
BANKS IN FOREIGN COUNTRIES.....	7,612	7,085	527	7,162	450
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,212	1,773	439	1,998	214
CERTIFIED AND OFFICIAL CHECKS.....	15,305	9,808	5,497	12,478	2,827
TOTAL TRANSACTION ACCOUNTS.....	471,168	285,921	185,248	387,954	83,215
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	389,750	230,232	159,518	315,249	74,501
U.S. GOVERNMENT.....	3,583	2,288	1,295	3,012	572
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	15,697	7,093	8,604	12,759	2,937
COMMERCIAL BANKS IN THE U.S.	32,910	24,747	8,163	31,456	1,454
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,984	4,144	1,840	5,331	653
BANKS IN FOREIGN COUNTRIES.....	6,753	6,536	217	6,582	170
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,184	1,073	112	1,086	98
CERTIFIED AND OFFICIAL CHECKS.....	15,305	9,808	5,497	12,478	2,827
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	363,216	235,049	128,167	304,822	58,395
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	286,722	180,664	106,058	235,805	50,917
U.S. GOVERNMENT.....	3,566	2,284	1,281	2,997	569
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	10,810	5,794	5,016	9,091	1,719
COMMERCIAL BANKS IN THE U.S.	32,907	24,747	8,160	31,456	1,451
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,971	4,143	1,828	5,328	642
BANKS IN FOREIGN COUNTRIES.....	6,752	6,536	217	6,582	170
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,181	1,073	109	1,084	98
CERTIFIED AND OFFICIAL CHECKS.....	15,305	9,808	5,497	12,478	2,827

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 NONTRANSACTION ACCOUNTS.....	961,487	507,367	454,120	747,120	214,367
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	885,565	469,952	415,613	600,285	195,281
U.S. GOVERNMENT.....	1,252	736	516	1,024	229
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	57,454	25,566	31,889	42,292	15,162
COMMERCIAL BANKS IN THE U.S.	13,676	9,198	4,478	11,198	2,477
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	1,067	585	482	655	412
OTHER COMMERCIAL BANKS IN THE U.S.....	12,608	8,612	3,996	10,543	2,066
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	1,652	665	987	830	823
BANKS IN FOREIGN COUNTRIES.....	859	549	310	579	280
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	29	19	11	28	1
OTHER BANKS IN FOREIGN COUNTRIES.....	830	530	299	551	279
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,028	701	328	912	116
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	227,687	184,324	43,362	208,949	18,737
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	23,181	18,483	4,698	21,257	1,924
OTHER BORROWED MONEY.....	51,373	41,459	9,914	46,505	4,869
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	33,963	33,262	701	33,244	719
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,041	782	1,259	1,362	679
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	7,931	6,623	1,308	6,788	1,143
REMAINING LIABILITIES.....	67,292	54,853	12,439	60,542	6,750
TOTAL EQUITY CAPITAL (6).....	137,968	82,895	55,073	111,677	26,290

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1986
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
<u>MEMO</u>					
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	1,410	159	1,251	892	517
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	56,063	28,490	27,573	43,645	12,418
TOTAL BROKERED DEPOSITS.....	25,769	21,316	4,454	21,528	4,241
TOTAL BROKERED RETAIL DEPOSITS.....	7,618	5,511	2,107	6,113	1,506
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	2,288	942	1,345	1,391	897
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	5,331	4,569	762	4,722	609
NONTRANSACTION SAVINGS DEPOSITS.....	411,242	220,337	190,905	323,133	88,109
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	299,830	132,285	167,545	225,835	73,995
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	218,045	128,665	89,380	169,554	48,491
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	32,370	26,080	6,289	28,597	3,773
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	100,800	46,578	54,222	77,584	23,216
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	301,959	167,211	134,748	238,573	63,387
TOTAL TIME AND SAVINGS DEPOSITS.....	1,069,439	558,239	511,200	830,252	239,187
<u>QUARTERLY AVERAGES</u>					
TOTAL LOANS.....	1,171,366	716,014	455,352	956,577	214,789
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	57,519	37,255	20,264	48,856	8,663
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	217,793	128,117	89,676	169,049	48,745
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS), MONEY MARKET DEPOSITS ACCOUNTS, AND TIME DEPOSITS (OTHER THAN CERTIFICATES OF DEPOSITS OF \$100,000 OR MORE).....	728,520	365,627	362,893	565,433	163,087
NUMBER OF BANKS.....	2,461	162	2,299	1,426	1,035

- (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/
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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 ASSETS (3).....	2,772,938	1,612,911	423,841	1,244,421	731,739	428,288
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	325,280	226,168	113,326	112,843	62,191	36,920
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	74,225	1,969	72,257	25,005	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS. CURRENCY AND COIN.....	N/A	N/A	N/A	61,552	17,432	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	10,705	7,573	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	33,274	19,178	14,096	22,094	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	95,765	92,061	3,704	5,785	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	22,904	118	22,786	9,307	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	9,577	13,446	13,789
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,234,431	1,223,405	N/A	N/A	638,776	372,250
TOTAL SECURITIES, BOOK VALUE.....	469,428	184,496	24,235	160,260	163,512	121,420
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	267,929	87,919	722	87,198	96,423	83,587
U.S. TREASURY SECURITIES	N/A	57,802	630	57,171	62,439	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	30,118	91	30,027	33,984	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	39,088	21,266	76	21,189	10,119	7,704
ALL OTHER.....	N/A	8,852	15	8,837	23,865	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	151,397	63,238	773	62,465	55,387	32,771
OTHER SECURITIES.....	50,102	33,338	22,740	10,597	11,702	5,062
OTHER DOMESTIC SECURITIES.....	N/A	9,182	427	8,755	11,236	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	3,847	2,049	8	2,041	1,197	601
ALL OTHER.....	21,632	7,133	418	6,714	10,039	4,461
FOREIGN SECURITIES.....	N/A	24,156	22,314	1,842	467	-----
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	125,476	53,956	193	53,763	41,545	29,976
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,682,700	1,008,931	237,054	771,877	446,291	227,478
LESS: UNEARNED INCOME ON LOANS.....	16,216	7,007	2,020	4,988	5,913	3,296
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,666,478	1,001,917	235,020	766,897	440,379	224,182
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	26,847	16,861	N/A	N/A	6,660	3,327
LESS: ALLOCATED TRANSFER RISK RESERVE.....	103	102	N/A	N/A	0	1
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,639,527	984,954	N/A	N/A	433,719	220,854

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
TOTAL LOANS, GROSS BY CATEGORY						
LOANS SECURED BY REAL ESTATE.....	482,701	229,425	16,341	213,084	159,833	93,442
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	67,300	25,850	8,520
SECURED BY FARMLAND.....	N/A	N/A	N/A	1,478	3,182	7,798
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	83,703	75,559	50,928
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	7,293	5,120	1,905
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	53,310	50,123	24,292
LOANS TO DEPOSITORY INSTITUTIONS.....	65,187	59,312	32,392	26,920	5,153	722
TO COMMERCIAL BANKS IN THE U.S.	N/A	18,404	1,304	17,099	4,073	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	4,830	311	4,519	832	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	36,079	30,777	5,302	248	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	34,142	6,098	420	5,678	7,056	20,987
COMMERCIAL AND INDUSTRIAL LOANS.....	570,242	398,825	122,592	276,233	118,529	52,689
TO U.S. ADDRESSEES (DOMICILE).....	N/A	289,792	18,035	271,757	118,124	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	109,033	104,557	4,476	404	N/A
ACCEPTANCES OF OTHER BANKS.....	2,511	933	299	634	887	690
OF U.S. BANKS.....	N/A	292	7	285	N/A	N/A
OF FOREIGN BANKS.....	N/A	642	292	350	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	315,907	141,851	11,063	130,788	122,355	51,701
CREDIT CARDS AND RELATED PLANS.....	79,824	44,120	N/A	N/A	33,318	2,386
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	236,083	97,731	N/A	N/A	89,036	49,315
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	60,757	38,778	631	38,147	18,923	3,056
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	45,926	28,634	107	28,526	15,274	2,019
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	14,831	10,144	523	9,621	3,649	1,038
ALL OTHER LOANS.....	125,449	112,313	48,949	63,363	9,760	3,376
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	38,913	35,761	3,152	236	N/A
OTHER LOANS.....	N/A	73,399	13,188	60,211	9,525	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	17,541	2,171	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	42,671	7,353	N/A
LEASE FINANCING RECEIVABLES.....	25,804	21,396	4,366	17,030	3,795	614

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.....	44,294	43,169	16,181	26,988	900	225
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	41,656	21,169	N/A	N/A	12,657	7,831
OTHER REAL ESTATE OWNED.....	8,835	3,570	N/A	N/A	2,703	2,562
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,160	1,811	N/A	N/A	286	62
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	42,348	41,990	N/A	N/A	332	26
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	47,420	N/A	N/A
INTANGIBLE ASSETS.....	3,620	2,338	N/A	N/A	1,119	163
OTHER ASSETS.....	70,315	49,290	N/A	N/A	12,775	8,249
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	2,772,938	1,612,911	N/A	N/A	731,739	428,288
TOTAL LIABILITIES (4).....	2,595,682	1,524,999	421,566	1,158,784	679,408	391,275
LIMITED-LIFE PREFERRED STOCK.....	74	62	N/A	N/A	12	0
TOTAL DEPOSITS.....	2,137,457	1,147,308	324,022	823,286	609,369	380,780
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	171,500	725,255	550,061	347,070
U.S. GOVERNMENT.....	N/A	N/A	N/A	3,075	1,761	795
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	34,923	38,227	26,925
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	35,380	11,205	1,817
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	4,987	2,650	1,345
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,436	175	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	32,747	30,717	2,030	183	N/A
CERTIFIED AND OFFICIAL CHECKS.....	18,718	10,817	619	10,198	5,107	2,794
ALL OTHER (9).....	N/A	N/A	93,468	-----	-----	35
TOTAL TRANSACTION ACCOUNTS.....	N/A	N/A	N/A	293,231	177,938	100,005
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	235,032	154,718	89,013
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,323	1,260	607
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	7,496	8,201	6,563
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	26,014	6,896	447
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	4,296	1,688	570
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	6,697	56	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,173	11	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	10,198	5,107	2,794
ALL OTHER.....	N/A	N/A	N/A	-----	-----	11

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	240,852	122,365	59,147
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	184,072	102,650	52,066
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,320	1,246	587
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	6,083	4,727	2,681
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	26,013	6,893	446
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	4,295	1,675	562
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	6,697	55	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,172	10	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	10,198	5,107	2,794
ALL OTHER.....	N/A	N/A	N/A	-----	-----	11
TOTAL NONTRANSACTION ACCOUNTS.....	N/A	N/A	N/A	530,055	431,432	280,775
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	490,223	395,342	258,056
U.S. GOVERNMENT.....	N/A	N/A	N/A	752	500	189
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	27,428	30,026	20,362
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	9,366	4,309	1,369
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	337	730	N/A
OTHER COMMERCIAL BANKS IN THE U.S.....	N/A	N/A	N/A	9,029	3,580	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	691	961	775
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	739	120	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	24	5	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	715	115	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	856	172	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	24
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	231,895	188,388	775	187,614	40,073	3,434
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	18,886	4,295	733
OTHER BORROWED MONEY.....	76,982	63,128	24,748	38,380	12,994	860
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	42,534	42,176	8,545	33,631	332	26
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	16,426	14,003	N/A	N/A	2,041	382
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	7,931	N/A	N/A
ALL OTHER LIABILITIES.....	66,475	51,111	N/A	N/A	10,304	5,061
TOTAL EQUITY CAPITAL (6).....	177,181	87,850	N/A	N/A	52,319	37,013

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS OF \$100 MILLION OR OVER 1/, 2/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 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
<u>MEMO</u>						
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	N/A	575	281	294	1,116	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	28,749	27,314	15,373
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	22,145	3,624	550
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	5,125	2,494	406
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	1,209	1,079	293
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	3,916	1,415	113
NONTRANSACTION SAVINGS DEPOSITS.....	N/A	N/A	N/A	229,204	182,038	94,075
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	134,353	165,477	139,225
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	138,439	79,606	45,653
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	28,059	4,311	1,821
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	N/A	N/A	N/A	48,123	52,677	38,171
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	174,241	127,718	62,523
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	582,434	487,004	321,632
<u>QUARTERLY AVERAGES</u>						
TOTAL LOANS.....	N/A	N/A	N/A	736,580	434,786	222,001
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	38,997	18,523	N/A
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	137,563	80,230	45,657
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	378,143	350,376	242,733
NUMBER OF BANKS.....	14,167	259	N/A	N/A	2,202	11,706

- (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.