

FEDERAL RESERVE statistical release



E.3.4/113

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1987
MILLIONS OF DOLLARS

April 22, 1988

E.3.4	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,508,496	1,532,352	976,144	1,876,339	632,157
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	202,660	125,455	77,204	156,249	46,410
CURRENCY AND COIN.....	24,414	14,624	9,790	18,498	5,916
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS....	32,519	11,841	20,678	19,111	13,407
OTHER.....	145,727	98,991	46,736	118,640	27,087
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	2,146,846	1,282,234	864,612	1,587,924	558,922
TOTAL SECURITIES, BOOK VALUE.....	469,775	220,773	249,002	316,368	153,408
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	302,333	135,220	167,112	198,799	103,534
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	121,870	62,709	59,161	86,671	35,199
TAXABLE SECURITIES.....	1,731	435	1,296	965	766
TAX-EXEMPT SECURITIES.....	120,139	62,274	57,865	85,705	34,433
OTHER SECURITIES.....	45,573	22,844	22,729	30,899	14,674
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	7,232	4,138	3,094	5,521	1,711
ALL OTHER.....	38,341	18,706	19,635	25,378	12,963
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	130,131	74,597	55,534	101,335	28,796
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,559,805	993,088	566,717	1,179,130	380,675
LESS: UNEARNED INCOME ON LOANS.....	12,865	6,224	6,641	8,908	3,957
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,546,939	986,864	560,076	1,170,221	376,719

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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.....	553,484	306,987	246,498	388,960	164,525
CONSTRUCTION AND LAND DEVELOPMENT.....	117,862	87,816	30,047	92,421	25,442
SECURED BY FARMLAND.....	14,118	2,150	11,969	6,647	7,471
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	245,351	121,984	123,368	166,957	78,394
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	16,784	10,282	6,501	12,341	4,443
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	159,369	84,755	74,614	110,593	48,775
LOANS TO DEPOSITORY INSTITUTIONS.....	36,846	32,703	4,143	32,641	4,205
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	30,641	6,534	24,107	16,252	14,389
COMMERCIAL AND INDUSTRIAL LOANS.....	467,698	328,299	139,399	368,705	98,993
ACCEPTANCES OF OTHER BANKS.....	2,996	531	2,464	1,869	1,127
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	312,539	188,141	124,398	235,312	77,227
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	54,033	39,945	14,088	44,112	9,921
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	1,798	834	964	1,210	587
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	52,235	39,111	13,124	42,901	9,334
ALL OTHER LOANS.....	77,058	68,055	9,003	69,604	7,454
LEASE FINANCING RECEIVABLES.....	24,510	21,893	2,617	21,675	2,835
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	27,777	27,416	361	26,854	923
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	35,070	33,876	1,194	31,570	3,501
REMAINING ASSETS.....	131,214	97,247	33,967	105,312	25,902

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DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1987
MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,508,496	1,532,352	976,144	1,876,339	632,157
TOTAL LIABILITIES (4).....	2,330,791	1,432,477	898,314	1,748,811	581,980
TOTAL DEPOSITS.....	1,888,043	1,043,608	844,435	1,355,723	532,320
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,697,644	929,255	768,388	1,212,325	485,319
U.S. GOVERNMENT.....	6,874	4,626	2,248	5,482	1,392
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	100,583	45,842	54,741	66,924	33,659
COMMERCIAL BANKS IN THE U.S.	45,337	36,223	9,114	40,628	4,709
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	8,892	5,655	3,237	6,440	2,452
CERTIFIED AND OFFICIAL CHECKS.....	18,569	12,389	6,180	14,587	3,982
ALL OTHER.....	10,147	9,620	526	9,339	808
TOTAL TRANSACTION ACCOUNTS.....	600,314	366,877	233,437	452,981	147,333
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	508,940	302,182	206,759	376,290	132,650
U.S. GOVERNMENT.....	5,365	3,688	1,676	4,325	1,040
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	23,195	10,343	12,852	16,010	7,185
COMMERCIAL BANKS IN THE U.S.	30,037	25,561	4,476	28,564	1,473
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,758	4,440	1,318	4,995	763
CERTIFIED AND OFFICIAL CHECKS.....	18,569	12,389	6,180	14,587	3,982
ALL OTHER.....	8,449	8,273	177	8,209	240
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	425,026	285,355	139,671	334,560	90,467
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	343,429	223,062	120,367	263,687	79,742
U.S. GOVERNMENT.....	5,318	3,668	1,649	4,292	1,026
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	13,487	7,968	5,519	10,236	3,251
COMMERCIAL BANKS IN THE U.S.	30,034	25,561	4,473	28,563	1,471
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,745	4,439	1,306	4,990	755
CERTIFIED AND OFFICIAL CHECKS.....	18,569	12,389	6,180	14,587	3,982
ALL OTHER.....	8,442	8,265	176	8,202	240
TOTAL NONTRANSACTION ACCOUNTS.....	1,287,729	676,731	610,998	902,742	384,987
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,188,703	627,073	561,630	836,035	352,668
U.S. GOVERNMENT.....	1,509	937	572	1,158	352
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	77,389	35,499	41,889	50,914	26,474
COMMERCIAL BANKS IN THE U.S.	15,300	10,663	4,638	12,064	3,236
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	3,134	1,215	1,919	1,446	1,688
ALL OTHER.....	1,697	1,348	350	1,130	567

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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.....	233,558	206,341	27,217	208,398	25,160
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	27,346	23,183	4,163	24,816	2,530
OTHER BORROWED MONEY.....	62,061	53,067	8,995	52,895	9,167
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	28,628	28,268	361	27,706	923
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,392	1,129	1,263	1,304	1,088
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	18,017	17,670	348	16,630	1,387
REMAINING LIABILITIES.....	88,762	76,882	11,880	77,969	10,792
TOTAL EQUITY CAPITAL (6).....	177,705	99,875	77,830	127,528	50,177

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
MEMO					
ASSETS HELD IN TRADING ACCOUNTS (7).....	N/A	19,319	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	9,735	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	4,285	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	2,440	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	182	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	385	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	46	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	1,371	N/A	N/A	N/A
OTHER.....	N/A	874	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	81,131	41,486	39,644	56,809	24,321
TOTAL BROKERED DEPOSITS.....	29,736	26,773	2,963	24,454	5,282
TOTAL BROKERED RETAIL DEPOSITS.....	7,949	5,994	1,955	6,136	1,813
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	3,797	2,176	1,622	2,462	1,336
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	4,151	3,818	333	3,674	477
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	352,631	205,181	147,450	258,826	93,804
OTHER SAVINGS DEPOSITS.....	175,478	90,995	84,483	122,938	52,540
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	445,291	181,206	264,085	286,404	158,888
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	281,622	171,226	110,396	206,515	75,107
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	32,707	28,123	4,583	28,059	4,648
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	166,267	76,259	90,008	112,312	53,956
TOTAL TIME AND SAVINGS DEPOSITS.....	1,463,017	758,253	704,764	1,021,164	441,853

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 CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1987
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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
<u>QUARTERLY AVERAGES</u>					
TOTAL LOANS.....	1,502,028	950,889	551,139	1,132,474	369,554
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	177,095	83,674	93,420	120,423	56,672
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	355,800	206,691	149,109	261,295	94,506
OTHER SAVINGS DEPOSITS.....	176,370	92,117	84,253	123,914	52,456
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	277,695	167,831	109,863	203,595	74,099
ALL OTHER TIME DEPOSITS.....	472,700	206,995	265,705	310,487	162,213
NUMBER OF BANKS.....	13,688	308	13,380	5,746	7,942

- (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) COMPONENTS OF ASSETS HELD IN TRADING ACCOUNTS ARE ONLY REPORTED FOR BANKS WITH TOTAL ASSETS OF \$1 BILLION OR MORE; THEREFORE THE COMPONENTS WILL NOT ADD TO THE TOTALS FOR THIS ITEM.

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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, 1987
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,101,877	1,262,976	838,901	1,705,503	396,373
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	169,275	105,374	63,901	141,480	27,796
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	75,899	58,874	17,024	69,692	6,207
CURRENCY AND COIN.....	20,232	11,623	8,608	16,718	3,514
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	35,826	13,205	22,622	24,862	10,964
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	7,669	2,775	4,894	5,797	1,873
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	29,649	18,897	10,752	24,411	5,237
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	1,788,002	1,043,468	744,534	1,437,867	350,135
TOTAL SECURITIES, BOOK VALUE.....	349,103	168,696	180,407	267,957	81,146
U.S. TREASURY SECURITIES	129,150	61,905	67,245	99,874	29,277
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	86,777	40,853	45,924	64,707	22,070
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	50,891	31,541	19,350	41,940	8,951
ALL OTHER.....	35,886	9,312	26,575	22,767	13,119
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	96,259	49,246	47,013	76,391	19,868
TAXABLE SECURITIES.....	1,004	312	693	703	301
TAX-EXEMPT SECURITIES.....	95,255	48,934	46,321	75,688	19,567
OTHER DOMESTIC SECURITIES.....	34,951	15,229	19,722	25,272	9,679
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	6,369	3,235	3,134	5,125	1,244
ALL OTHER.....	28,582	11,993	16,588	20,147	8,435
FOREIGN SECURITIES.....	1,966	1,464	502	1,713	252
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	106,899	64,959	41,939	90,524	16,374
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,342,242	814,040	528,202	1,087,160	255,082
LESS: UNEARNED INCOME ON LOANS.....	10,241	4,228	6,013	7,773	2,468
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,332,000	809,812	522,188	1,079,386	252,615

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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	455,711	242,224	213,487	347,823	107,888
CONSTRUCTION AND LAND DEVELOPMENT.....	109,967	74,121	35,847	88,933	21,035
SECURED BY FARMLAND.....	5,445	1,524	3,921	3,669	1,776
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	191,790	94,235	97,555	144,031	47,759
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	14,771	8,359	6,412	11,507	3,264
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	133,737	63,986	69,751	99,683	34,054
LOANS TO COMMERCIAL BANKS IN THE U.S.	25,883	20,753	5,129	22,351	3,532
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,304	4,631	673	5,060	244
LOANS TO BANKS IN FOREIGN COUNTRIES.....	4,782	4,535	247	4,699	83
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	11,971	5,591	6,380	9,542	2,429
COMMERCIAL AND INDUSTRIAL LOANS.....	420,120	279,082	141,038	347,701	72,419
TO U.S. ADDRESSEES (DOMICILE).....	416,442	275,856	140,586	344,332	72,110
TO NON-U.S. ADDRESSEES (DOMICILE).....	3,678	3,227	451	3,369	309
ACCEPTANCES OF OTHER BANKS (7).....	1,946	413	1,533	1,366	581
OF U.S. BANKS.....	758	282	476	553	205
OF FOREIGN BANKS.....	452	131	321	355	97
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	266,467	142,836	123,631	215,473	50,993
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	3,252	2,992	260	3,102	151
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	51,516	32,066	19,450	43,113	8,403
TAXABLE OBLIGATIONS.....	1,653	655	999	1,150	503
TAX-EXEMPT OBLIGATIONS.....	49,863	31,412	18,451	41,963	7,900
OTHER LOANS.....	71,367	59,349	12,018	65,473	5,894
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	21,350	18,501	2,850	19,483	1,868
ALL OTHER LOANS.....	50,017	40,849	9,168	45,990	4,026
LEASE FINANCING RECEIVABLES.....	23,923	19,566	4,357	21,457	2,465

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DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
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MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	27,752	26,933	818	26,844	908
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	35,070	32,430	2,640	31,570	3,501
REMAINING ASSETS.....	116,848	87,200	29,648	99,313	17,535
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,101,877	1,262,976	838,901	1,705,503	396,373
TOTAL LIABILITIES (4).....	1,959,814	1,182,235	777,578	1,592,738	367,076
TOTAL DEPOSITS.....	1,526,773	838,263	688,510	1,204,077	322,696
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,367,647	743,790	623,858	1,073,427	294,221
U.S. GOVERNMENT.....	6,040	3,944	2,097	5,137	904
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	75,609	33,882	41,727	57,379	18,230
COMMERCIAL BANKS IN THE U.S.	43,516	32,388	11,128	39,487	4,030
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	7,739	4,605	3,134	5,870	1,868
BANKS IN FOREIGN COUNTRIES.....	8,121	7,476	645	7,596	525
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,997	1,423	574	1,725	272
CERTIFIED AND OFFICIAL CHECKS.....	16,105	10,760	5,345	13,459	2,646
TOTAL TRANSACTION ACCOUNTS.....	503,106	304,105	199,001	411,987	91,119
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	422,221	247,902	174,319	339,717	82,504
U.S. GOVERNMENT.....	4,731	3,130	1,601	4,055	676
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	16,744	7,619	9,125	13,590	3,154
COMMERCIAL BANKS IN THE U.S.	29,490	22,781	6,709	28,144	1,346
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,375	3,803	1,571	4,818	557
BANKS IN FOREIGN COUNTRIES.....	7,410	7,134	276	7,214	196
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,029	975	54	989	40
CERTIFIED AND OFFICIAL CHECKS.....	16,105	10,760	5,345	13,459	2,646
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	371,636	242,459	129,177	311,449	60,188
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	296,447	187,730	108,717	243,475	52,972
U.S. GOVERNMENT.....	4,700	3,115	1,585	4,028	672
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	11,094	6,161	4,932	9,329	1,764
COMMERCIAL BANKS IN THE U.S.	29,488	22,781	6,707	28,143	1,344
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,369	3,802	1,567	4,816	553
BANKS IN FOREIGN COUNTRIES.....	7,404	7,130	274	7,207	196
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,028	975	53	988	40
CERTIFIED AND OFFICIAL CHECKS.....	16,105	10,760	5,345	13,459	2,646

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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, 1987
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL NONTRANSACTION ACCOUNTS.....	1,023,667	534,157	489,509	792,090	231,577
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	945,426	495,887	449,539	733,710	211,716
U.S. GOVERNMENT.....	1,310	814	496	1,081	228
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	58,865	26,263	32,602	43,789	15,076
COMMERCIAL BANKS IN THE U.S.	14,026	9,607	4,420	11,342	2,684
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	1,690	1,002	689	1,049	642
OTHER COMMERCIAL BANKS IN THE U.S.....	12,336	8,605	3,731	10,294	2,042
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	2,364	801	1,563	1,053	1,311
BANKS IN FOREIGN COUNTRIES.....	711	342	369	382	329
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	8	4	3	6	2
OTHER BANKS IN FOREIGN COUNTRIES.....	703	337	366	376	327
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	968	448	521	737	232
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	230,314	177,780	52,534	206,736	23,578
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	26,583	21,440	5,143	24,457	2,125
OTHER BORROWED MONEY.....	61,074	47,079	13,995	52,299	8,774
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	28,603	27,785	818	27,696	908
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,022	717	1,305	1,230	792
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	18,017	16,144	1,874	16,630	1,387
REMAINING LIABILITIES.....	84,446	69,172	15,274	76,243	8,203
TOTAL EQUITY CAPITAL (6).....	142,063	80,741	61,322	112,765	29,298

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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, 1987
MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
MEMO					
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	1,231	444	787	959	272
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	65,182	32,848	32,334	50,393	14,789
TOTAL BROKERED DEPOSITS.....	29,109	23,258	5,851	24,163	4,946
TOTAL BROKERED RETAIL DEPOSITS.....	7,490	5,327	2,162	5,944	1,546
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	3,406	1,686	1,721	2,297	1,109
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	4,083	3,642	441	3,647	437
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS.....	296,691	161,965	134,726	234,149	62,542
OTHER SAVINGS ACCOUNTS.....	140,583	69,719	70,863	108,282	32,300
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	315,841	136,481	179,360	235,275	80,566
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	239,459	141,118	98,342	186,911	52,548
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	31,093	24,875	6,218	27,472	3,620
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	124,371	57,402	66,969	95,020	29,350
TOTAL TIME AND SAVINGS DEPOSITS.....	1,155,136	595,803	559,333	892,628	262,508,098
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,290,285	778,767	511,518	1,042,931	247,354
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	52,055	32,784	19,271	43,692	8,363
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	133,544	63,317	70,227	102,676	30,868
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	299,346	162,862	136,484	236,422	62,924
OTHER SAVINGS DEPOSITS.....	141,737	70,383	71,354	109,357	32,380
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	236,084	138,523	97,561	184,211	51,873
ALL OTHER TIME DEPOSITS.....	342,219	160,027	182,192	259,078	83,141
NUMBER OF BANKS.....	2,597	160	2,437	1,505	1,092

- (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: SEPTEMBER 30, 1987
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).....	2,896,466	1,684,555	441,058	1,296,585	805,292	406,619
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	328,098	233,616	125,439	108,178	61,098	33,384
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	73,102	1,858	71,244	24,886	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS. CURRENCY AND COIN.....	N/A	N/A	N/A	59,488	16,410	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	37,255	22,757	14,498	21,329	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	103,562	100,565	2,997	4,673	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	19,697	258	19,439	10,210	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	9,349	12,498	10,672
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,350,445	1,284,886	N/A	N/A	710,144	355,415
TOTAL SECURITIES, BOOK VALUE.....	497,017	202,781	27,242	175,539	173,564	120,672
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	303,119	107,629	786	106,843	109,085	86,405
U.S. TREASURY SECURITIES	N/A	64,907	581	64,326	64,824	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	42,722	205	42,517	44,261	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	64,354	33,001	159	32,841	18,049	13,304
ALL OTHER.....	N/A	9,721	46	9,675	26,211	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	122,821	51,248	951	50,297	45,962	25,611
TAXABLE SECURITIES.....	1,733	344	1	343	661	727
TAX-EXEMPT SECURITIES.....	121,088	50,904	950	49,954	45,301	24,884
OTHER SECURITIES.....	71,077	43,904	25,504	18,400	18,517	8,656
OTHER DOMESTIC SECURITIES.....	N/A	17,881	1,096	16,785	18,167	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	7,240	3,759	8	3,751	2,619	863
ALL OTHER.....	37,463	14,122	1,089	13,034	15,548	7,793
FOREIGN SECURITIES.....	N/A	26,023	24,408	1,615	351	-----
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	130,388	65,748	257	65,491	41,408	23,233
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,784,647	1,058,176	224,842	833,334	508,908	217,563
LESS: UNEARNED INCOME ON LOANS.....	14,837	6,553	1,972	4,581	5,660	2,624
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,769,810	1,051,624	222,870	828,753	503,247	214,939
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	46,591	35,088	N/A	N/A	8,074	3,429
LESS: ALLOCATED TRANSFER RISK RESERVE.....	179	178	N/A	N/A	1	0
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,723,039	1,016,357	N/A	N/A	495,172	211,510

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
CONSOLIDATED REPORT OF CONDITION AND INCOME: SEPTEMBER 30, 1987
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 LOANS, GROSS BY CATEGORY						
LOANS SECURED BY REAL ESTATE.....	571,918	270,494	18,433	252,061	203,650	97,774
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	77,476	32,492	7,895
SECURED BY FARMLAND.....	N/A	N/A	N/A	1,561	3,884	8,673
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	96,511	95,279	53,561
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	8,828	5,943	2,013
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	67,685	66,052	25,631
LOANS TO DEPOSITORY INSTITUTIONS.....	65,049	58,880	28,204	30,676	5,293	877
TO COMMERCIAL BANKS IN THE U.S.	N/A	22,600	1,063	21,537	4,345	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	4,730	212	4,518	786	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	31,550	26,930	4,621	162	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	31,001	5,645	360	5,285	6,685	18,670
COMMERCIAL AND INDUSTRIAL LOANS.....	577,995	404,193	110,296	293,897	126,223	47,578
TO U.S. ADDRESSEES (DOMICILE).....	N/A	307,996	17,412	290,584	125,858	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	96,197	92,884	3,313	365	N/A
ACCEPTANCES OF OTHER BANKS.....	3,332	1,027	336	691	1,255	1,049
OF U.S. BANKS.....	N/A	313	6	307	N/A	N/A
OF FOREIGN BANKS.....	N/A	715	330	384	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	324,082	144,387	11,543	132,844	133,623	46,072
CREDIT CARDS AND RELATED PLANS.....	82,840	43,044	N/A	N/A	37,609	2,188
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	241,242	101,344	N/A	N/A	96,014	43,885
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	54,698	33,878	665	33,213	18,304	2,516
TAXABLE OBLIGATIONS.....	1,615	433	-183	615	1,038	144
TAX-EXEMPT OBLIGATIONS.....	53,083	33,445	848	32,597	17,266	2,372
ALL OTHER LOANS.....	127,839	115,700	50,781	64,919	9,701	2,439
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	38,932	35,907	3,025	228	N/A
OTHER LOANS.....	N/A	76,768	14,874	61,894	9,473	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	19,373	1,977	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	42,521	7,495	N/A
LEASE FINANCING RECEIVABLES.....	28,734	23,972	4,224	19,748	4,175	587

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.....	36,617	35,767	16,837	18,929	660	190
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	43,810	22,618	N/A	N/A	13,889	7,303
OTHER REAL ESTATE OWNED.....	10,747	4,532	N/A	N/A	3,459	2,755
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,498	1,758	N/A	N/A	677	63
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	35,512	35,077	N/A	N/A	409	25
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	35,070	N/A	N/A
INTANGIBLE ASSETS.....	4,517	2,893	N/A	N/A	1,457	168
OTHER ASSETS.....	84,223	63,409	N/A	N/A	13,499	7,316
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	2,896,466	1,684,555	N/A	N/A	805,292	406,619
TOTAL LIABILITIES (4).....	2,719,549	1,601,567	441,846	1,212,809	747,005	370,977
LIMITED-LIFE PREFERRED STOCK.....	84	67	N/A	N/A	16	1
TOTAL DEPOSITS.....	2,231,487	1,206,885	343,443	863,442	663,331	361,271
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	186,525	763,834	603,813	329,997
U.S. GOVERNMENT.....	N/A	N/A	N/A	4,000	2,041	833
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	36,607	39,002	24,974
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	33,060	10,456	1,821
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	5,141	2,598	1,153
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,967	154	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	32,763	31,002	1,761	236	N/A
CERTIFIED AND OFFICIAL CHECKS.....	19,348	11,854	779	11,075	5,030	2,464
ALL OTHER (9).....	N/A	N/A	98,466	-----	-----	28
TOTAL TRANSACTION ACCOUNTS.....	N/A	N/A	N/A	308,721	194,386	97,208
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	250,889	171,333	86,719
U.S. GOVERNMENT.....	N/A	N/A	N/A	3,161	1,569	634
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	7,921	8,823	6,451
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	23,383	6,107	547
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,927	1,448	384
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,344	66	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,021	8	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	11,075	5,030	2,464
ALL OTHER.....	N/A	N/A	N/A	-----	-----	10

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
CONSOLIDATED REPORT OF CONDITION AND INCOME: SEPTEMBER 30, 1987
MILLIONS OF DOLLARS

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	246,031	125,605	53,390
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	189,766	106,681	46,982
U.S. GOVERNMENT.....	N/A	N/A	N/A	3,148	1,551	618
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	6,371	4,722	2,394
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	23,383	6,105	546
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,926	1,443	376
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,337	66	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,020	8	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	11,075	5,030	2,464
ALL OTHER.....	N/A	N/A	N/A	-----	-----	10
TOTAL NONTRANSACTION ACCOUNTS.....	N/A	N/A	N/A	554,721	468,945	264,062
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	512,946	432,480	243,277
U.S. GOVERNMENT.....	N/A	N/A	N/A	839	471	200
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	28,686	30,179	18,524
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	9,677	4,349	1,274
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	884	806	N/A
OTHER COMMERCIAL BANKS IN THE U.S.....	N/A	N/A	N/A	8,794	3,542	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	1,214	1,150	770
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	623	88	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	4	4	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	620	84	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	740	228	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	18
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	234,163	184,795	605	184,190	46,123	3,244
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	21,701	4,881	764
OTHER BORROWED MONEY.....	97,179	77,435	35,117	42,317	18,757	987
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	35,648	35,213	7,019	28,194	409	25
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	17,291	14,899	N/A	N/A	2,022	370
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	18,017	N/A	N/A
ALL OTHER LIABILITIES.....	76,436	60,639	N/A	N/A	11,481	4,316
TOTAL EQUITY CAPITAL (6).....	176,832	82,920	N/A	N/A	58,271	35,641

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
CONSOLIDATED REPORT OF CONDITION AND INCOME: SEPTEMBER 30, 1987
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	1,755	1,245	511	720	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	32,901	32,282	15,948
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	24,590	4,519	627
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	4,937	2,553	459
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	1,439	1,967	391
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	3,497	586	68
SAVINGS DEPOSITS						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	166,942	129,749	55,939
OTHER SAVINGS DEPOSITS (EXCLUDING MMDAS).....	N/A	N/A	N/A	71,546	69,037	34,895
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	137,990	177,851	129,451
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	151,138	88,322	42,163
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	27,106	3,987	1,614
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	N/A	N/A	N/A	58,475	65,895	41,896
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	617,410	537,726	307,881
<u>QUARTERLY AVERAGES</u>						
TOTAL LOANS.....	N/A	N/A	N/A	796,738	493,546	211,743
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	33,971	18,084	N/A
TRANSACTION ACCOUNTS IN DOMESTIC OFFICES (NOW ACCOUNTS, ACS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	N/A	N/A	N/A	64,390	69,154	43,551
NONTRANSACTION ACCOUNTS IN DOMESTIC OFFICES:						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	167,909	131,437	56,455
OTHER SAVINGS DEPOSITS.....	N/A	N/A	N/A	72,379	69,358	34,633
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	148,426	87,658	41,611
ALL OTHER TIME DEPOSITS.....	N/A	N/A	N/A	163,070	179,149	130,481
NUMBER OF BANKS.....	13,688	254	N/A	N/A	2,343	11,091

- (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.