

FEDERAL RESERVE statistical release



E.3.4/113

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: DECEMBER 31, 1987
 MILLIONS OF DOLLARS

E. 3.4

April 29, 1988

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,563,509	1,570,771	992,739	1,920,847	642,662
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	224,573	139,826	84,747	172,992	51,581
CURRENCY AND COIN.....	24,807	15,618	9,189	19,188	5,619
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS....	34,401	10,436	23,966	19,188	15,214
OTHER.....	165,364	113,772	51,592	134,616	30,748
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	2,184,384	1,309,815	874,569	1,619,038	565,346
TOTAL SECURITIES, BOOK VALUE.....	479,094	230,493	248,602	324,924	154,170
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	309,501	141,884	167,617	205,186	104,316
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	118,279	61,863	56,416	84,423	33,856
TAXABLE SECURITIES.....	1,918	478	1,440	1,079	839
TAX-EXEMPT SECURITIES.....	116,360	61,385	54,976	83,344	33,017
OTHER SECURITIES.....	51,314	26,746	24,569	35,316	15,999
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	8,084	4,691	3,394	6,166	1,918
ALL OTHER.....	43,230	22,055	21,175	29,149	14,081
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	128,457	67,752	60,705	97,919	30,538
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,589,430	1,017,777	571,653	1,204,988	384,442
LESS: UNEARNED INCOME ON LOANS.....	12,598	6,206	6,392	8,794	3,804
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,576,833	1,011,571	565,262	1,196,194	380,638

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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.....	574,114	321,983	252,131	406,167	167,947
CONSTRUCTION AND LAND DEVELOPMENT.....	119,508	90,417	29,092	95,232	24,276
SECURED BY FARMLAND.....	14,455	2,221	12,234	6,857	7,597
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	256,090	128,595	127,495	174,771	81,319
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	17,739	10,968	6,771	13,216	4,524
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	166,322	89,782	76,540	116,091	50,231
LOANS TO DEPOSITORY INSTITUTIONS.....	36,833	32,285	4,549	32,567	4,266
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	29,041	6,486	22,555	15,716	13,324
COMMERCIAL AND INDUSTRIAL LOANS.....	478,242	338,392	139,850	378,006	100,236
ACCEPTANCES OF OTHER BANKS.....	4,577	848	3,729	2,804	1,773
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	318,199	194,699	123,501	241,064	77,135
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	51,752	38,347	13,404	42,273	9,478
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	1,374	521	853	817	557
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	50,378	37,826	12,552	41,456	8,921
ALL OTHER LOANS.....	70,304	61,127	9,176	63,024	7,280
LEASE FINANCING RECEIVABLES.....	26,368	23,610	2,758	23,366	3,002
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	29,577	29,212	365	28,359	1,218
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	40,357	39,299	1,058	36,927	3,430
REMAINING ASSETS.....	124,975	91,917	33,058	100,458	24,517

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,563,509	1,570,771	992,739	1,920,847	642,662
TOTAL LIABILITIES (4).....	2,385,430	1,469,924	915,505	1,792,698	592,731
TOTAL DEPOSITS.....	1,954,250	1,092,985	861,265	1,409,152	545,097
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,761,326	979,438	781,888	1,265,218	496,108
U.S. GOVERNMENT.....	5,723	3,597	2,126	4,369	1,353
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	104,512	47,739	56,773	69,562	34,950
COMMERCIAL BANKS IN THE U.S.	45,981	36,067	9,914	40,685	5,297
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	8,061	5,055	3,006	6,159	1,902
CERTIFIED AND OFFICIAL CHECKS.....	18,558	11,672	6,885	14,020	4,538
ALL OTHER.....	10,089	9,417	671	9,139	949
TOTAL TRANSACTION ACCOUNTS.....	638,836	390,245	248,591	481,602	157,234
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	545,667	327,034	218,633	404,852	140,815
U.S. GOVERNMENT.....	4,081	2,530	1,551	3,069	1,012
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	26,606	12,276	14,330	18,653	7,953
COMMERCIAL BANKS IN THE U.S.	29,774	24,341	5,433	28,130	1,644
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,798	4,411	1,387	4,955	843
CERTIFIED AND OFFICIAL CHECKS.....	18,558	11,672	6,885	14,020	4,538
ALL OTHER.....	8,352	7,980	372	7,923	429
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	452,059	301,563	150,495	354,574	97,484
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	370,008	241,159	128,849	284,509	85,499
U.S. GOVERNMENT.....	4,013	2,500	1,512	3,023	990
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	15,573	9,501	6,072	12,023	3,550
COMMERCIAL BANKS IN THE U.S.	29,773	24,341	5,431	28,130	1,643
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,784	4,411	1,373	4,948	836
CERTIFIED AND OFFICIAL CHECKS.....	18,558	11,672	6,885	14,020	4,538
ALL OTHER.....	8,350	7,978	372	7,922	428
TOTAL NONTRANSACTION ACCOUNTS.....	1,315,413	702,740	612,673	927,550	387,863
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,215,659	652,404	563,255	860,366	355,293
U.S. GOVERNMENT.....	1,642	1,067	575	1,301	341
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	77,906	35,463	42,443	50,909	26,997
COMMERCIAL BANKS IN THE U.S.	16,207	11,726	4,481	12,555	3,653
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	2,263	643	1,619	1,204	1,059
ALL OTHER.....	1,736	1,437	299	1,216	520

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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.....	233,876	205,921	27,955	211,446	22,430
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	17,544	14,701	2,843	15,765	1,779
OTHER BORROWED MONEY.....	67,274	57,261	10,013	58,268	9,006
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	30,505	30,140	365	29,286	1,218
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,654	1,204	1,450	1,433	1,221
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	21,191	20,886	304	18,000	3,191
REMAINING LIABILITIES.....	79,327	67,712	11,615	67,348	11,979
TOTAL EQUITY CAPITAL (6).....	178,079	100,846	77,233	128,149	49,931

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
<u>MEMO</u>					
ASSETS HELD IN TRADING ACCOUNTS (7).....	N/A	17,728	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	8,806	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	3,088	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	2,443	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	193	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	646	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	75	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	1,674	N/A	N/A	N/A
OTHER.....	N/A	802	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	83,174	43,337	39,838	58,634	24,540
TOTAL BROKERED DEPOSITS.....	32,825	29,685	3,140	26,921	5,904
TOTAL BROKERED RETAIL DEPOSITS.....	10,220	8,036	2,184	7,311	2,909
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	3,553	1,906	1,647	2,228	1,326
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	6,667	6,129	538	5,083	1,584
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	349,071	206,056	143,015	257,830	91,241
OTHER SAVINGS DEPOSITS.....	174,702	91,544	83,158	122,651	52,051
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	461,262	192,433	268,829	299,149	162,113
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	297,912	184,659	113,253	220,365	77,547
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	32,467	28,048	4,418	27,556	4,911
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	177,628	82,986	94,642	120,758	56,870
TOTAL TIME AND SAVINGS DEPOSITS.....	1,502,191	791,422	710,769	1,054,578	447,613
<u>QUARTERLY AVERAGES</u>					
TOTAL LOANS.....	1,528,061	974,596	553,464	1,155,806	372,255
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	181,963	87,503	94,460	124,494	57,470
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	349,665	205,585	144,081	258,211	91,454
OTHER SAVINGS DEPOSITS.....	175,457	91,936	83,521	122,845	52,612
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	290,583	179,405	111,178	215,080	75,503
ALL OTHER TIME DEPOSITS.....	486,599	216,370	270,230	321,985	164,614
NUMBER OF BANKS.....	13,516	310	13,206	5,663	7,853

- (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/
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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,150,094	1,287,324	862,769	1,747,994	402,099
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	187,561	115,494	72,067	157,141	30,420
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	86,064	64,420	21,644	78,461	7,603
CURRENCY AND COIN.....	20,966	12,527	8,439	17,563	3,403
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	36,120	11,790	24,330	24,741	11,379
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	8,842	3,502	5,340	6,629	2,213
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	35,569	23,255	12,315	29,747	5,822
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	1,821,785	1,061,407	760,377	1,467,792	353,993
TOTAL SECURITIES, BOOK VALUE.....	357,811	176,498	181,313	276,476	81,334
U.S. TREASURY SECURITIES	128,684	63,899	64,784	99,753	28,931
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	93,527	44,180	49,347	70,953	22,575
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	58,120	36,997	21,123	48,691	9,429
ALL OTHER.....	35,407	7,183	28,224	22,262	13,145
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	93,711	48,353	45,358	74,654	19,058
TAXABLE SECURITIES.....	1,099	391	707	774	324
TAX-EXEMPT SECURITIES.....	92,613	47,962	44,651	73,879	18,733
OTHER DOMESTIC SECURITIES.....	39,637	18,388	21,249	29,107	10,530
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	7,143	3,687	3,456	5,720	1,423
ALL OTHER.....	32,494	14,701	17,793	23,387	9,107
FOREIGN SECURITIES.....	2,251	1,676	575	2,010	241
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	103,450	58,551	44,899	86,445	17,005
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,370,601	830,506	540,095	1,112,565	258,036
LESS: UNEARNED INCOME ON LOANS.....	10,076	4,148	5,929	7,694	2,382
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,360,524	826,358	534,166	1,104,871	255,653

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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	473,974	253,735	220,239	364,221	109,753
CONSTRUCTION AND LAND DEVELOPMENT.....	111,678	76,180	35,498	91,840	19,838
SECURED BY FARMLAND.....	5,682	1,584	4,097	3,856	1,826
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	200,840	99,364	101,476	151,180	49,661
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	15,676	9,014	6,662	12,338	3,338
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	140,098	67,593	72,505	105,007	35,091
LOANS TO COMMERCIAL BANKS IN THE U.S.	26,542	21,284	5,258	23,117	3,425
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	4,563	3,793	770	4,289	274
LOANS TO BANKS IN FOREIGN COUNTRIES.....	4,750	4,527	223	4,664	86
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	11,558	5,523	6,035	9,328	2,230
COMMERCIAL AND INDUSTRIAL LOANS.....	430,719	286,521	144,198	356,974	73,745
TO U.S. ADDRESSEES (DOMICILE).....	426,800	283,081	143,719	353,418	73,383
TO NON-U.S. ADDRESSEES (DOMICILE).....	3,919	3,440	479	3,556	363
ACCEPTANCES OF OTHER BANKS (7).....	2,838	533	2,304	2,007	830
OF U.S. BANKS.....	884	247	637	732	152
OF FOREIGN BANKS.....	691	286	404	573	118
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	272,677	146,859	125,818	221,524	51,153
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,779	2,589	190	2,658	122
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	49,308	30,604	18,703	41,298	8,010
TAXABLE OBLIGATIONS.....	1,260	441	819	769	491
TAX-EXEMPT OBLIGATIONS.....	48,047	30,163	17,884	40,529	7,519
OTHER LOANS.....	65,127	53,304	11,823	59,337	5,790
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	16,182	13,505	2,677	14,525	1,657
ALL OTHER LOANS.....	48,945	39,799	9,146	44,812	4,133
LEASE FINANCING RECEIVABLES.....	25,765	21,232	4,532	23,147	2,617

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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: DECEMBER 31, 1987
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	29,553	28,598	955	28,349	1,204
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	40,357	37,744	2,613	36,927	3,430
REMAINING ASSETS.....	111,196	81,825	29,371	94,713	16,482
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,150,094	1,287,324	862,769	1,747,994	402,099
TOTAL LIABILITIES (4).....	2,007,392	1,206,365	801,027	1,634,433	372,959
TOTAL DEPOSITS.....	1,585,592	873,268	712,324	1,255,155	330,437
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,425,582	781,613	643,969	1,124,643	300,940
U.S. GOVERNMENT.....	4,907	3,026	1,881	4,039	869
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	78,490	34,539	43,951	59,666	18,825
COMMERCIAL BANKS IN THE U.S.	43,923	31,370	12,553	39,346	4,577
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,926	4,296	2,630	5,597	1,329
BANKS IN FOREIGN COUNTRIES.....	8,031	7,192	838	7,324	707
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,020	1,455	566	1,797	224
CERTIFIED AND OFFICIAL CHECKS.....	15,712	9,777	5,936	12,745	2,967
TOTAL TRANSACTION ACCOUNTS.....	534,750	319,879	214,870	437,953	96,796
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	453,372	266,772	186,600	366,205	87,168
U.S. GOVERNMENT.....	3,471	2,105	1,366	2,831	640
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	19,488	8,514	10,974	15,980	3,508
COMMERCIAL BANKS IN THE U.S.	28,955	21,181	7,773	27,501	1,454
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,411	3,704	1,707	4,776	635
BANKS IN FOREIGN COUNTRIES.....	7,283	6,829	454	6,909	374
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,057	997	60	1,007	50
CERTIFIED AND OFFICIAL CHECKS.....	15,712	9,777	5,936	12,745	2,967
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	393,882	253,227	140,655	329,555	64,328
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	319,062	201,668	117,393	262,788	56,274
U.S. GOVERNMENT.....	3,426	2,081	1,346	2,791	635
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	12,984	6,990	5,994	11,042	1,942
COMMERCIAL BANKS IN THE U.S.	28,954	21,181	7,773	27,500	1,454
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,405	3,704	1,702	4,774	632
BANKS IN FOREIGN COUNTRIES.....	7,281	6,829	453	6,908	374
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,056	997	59	1,007	50
CERTIFIED AND OFFICIAL CHECKS.....	15,712	9,777	5,936	12,745	2,967

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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: DECEMBER 31, 1987
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL NONTRANSACTION ACCOUNTS.....	1,050,842	553,388	497,454	817,202	233,640
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	972,210	514,840	457,370	758,438	213,772
U.S. GOVERNMENT.....	1,436	921	515	1,208	228
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	59,002	26,025	32,977	43,686	15,317
COMMERCIAL BANKS IN THE U.S.	14,968	10,189	4,779	11,845	3,123
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	815	114	701	161	655
OTHER COMMERCIAL BANKS IN THE U.S.....	14,153	10,074	4,078	11,684	2,468
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	1,515	592	923	821	694
BANKS IN FOREIGN COUNTRIES.....	748	364	384	415	333
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	17	2	15	12	5
OTHER BANKS IN FOREIGN COUNTRIES.....	731	362	369	403	328
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	963	458	506	790	174
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	230,802	177,384	53,418	209,853	20,949
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	17,019	13,406	3,614	15,525	1,494
OTHER BORROWED MONEY.....	66,309	51,789	14,519	57,675	8,634
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	30,480	29,526	955	29,276	1,204
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,219	770	1,449	1,365	854
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	21,191	18,301	2,890	18,000	3,191
REMAINING LIABILITIES.....	74,970	60,223	14,747	65,584	9,387
TOTAL EQUITY CAPITAL (6).....	142,702	80,959	61,742	113,561	29,141

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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: DECEMBER 31, 1987
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
MEMO					
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	2,273	513	1,760	1,771	502
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	67,127	34,341	32,786	52,232	14,895
TOTAL BROKERED DEPOSITS.....	32,142	25,717	6,425	26,604	5,538
TOTAL BROKERED RETAIL DEPOSITS.....	9,705	6,971	2,734	7,089	2,616
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	3,096	1,381	1,714	2,039	1,056
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	6,609	5,589	1,020	5,050	1,559
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS.....	294,643	162,726	131,917	233,940	60,703
OTHER SAVINGS ACCOUNTS.....	140,230	69,525	70,705	108,212	32,018
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	329,910	144,565	185,345	247,338	82,571
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	255,146	152,070	103,076	200,695	54,451
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	30,914	24,503	6,411	27,017	3,897
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	133,593	62,119	71,474	102,746	30,847
TOTAL TIME AND SAVINGS DEPOSITS.....	1,191,710	620,040	571,669	925,601	266,108,944
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,315,930	794,704	521,226	1,066,214	249,715
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	50,438	31,969	18,469	42,626	7,812
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	137,430	65,744	71,686	106,383	31,047
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	294,741	161,466	133,276	234,091	60,651
OTHER SAVINGS DEPOSITS.....	141,096	69,432	71,665	108,480	32,617
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	248,953	147,786	101,167	195,958	52,994
ALL OTHER TIME DEPOSITS.....	354,793	166,330	188,463	270,161	84,631
NUMBER OF BANKS.....	2,547	159	2,388	1,481	1,066

- (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 AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: DECEMBER 31, 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).....	2,947,724	1,703,543	445,763	1,319,328	830,766	413,416
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	353,184	246,768	128,611	118,157	69,403	37,012
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	79,324	1,686	77,638	29,392	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS. CURRENCY AND COIN.....	N/A	N/A	N/A	64,969	21,095	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	36,695	23,231	13,465	22,656	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	106,983	103,480	3,503	5,339	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	23,767	214	23,552	12,017	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	7,983	13,847	12,571
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,385,209	1,298,702	N/A	N/A	727,345	359,162
TOTAL SECURITIES, BOOK VALUE.....	509,111	213,317	30,017	183,300	174,510	121,284
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	310,215	112,918	714	112,204	110,006	87,291
U.S. TREASURY SECURITIES.....	N/A	66,096	548	65,548	63,136	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	46,822	166	46,656	46,871	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	71,853	38,531	70	38,461	19,659	13,663
ALL OTHER.....	N/A	8,292	96	8,196	27,212	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	119,033	50,154	754	49,400	44,311	24,567
TAXABLE SECURITIES.....	1,918	366	0	366	733	820
TAX-EXEMPT SECURITIES.....	117,114	49,788	754	49,034	43,579	23,747
OTHER SECURITIES.....	79,863	50,245	28,549	21,696	20,193	9,426
OTHER DOMESTIC SECURITIES.....	N/A	21,246	1,414	19,832	19,805	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	8,084	4,179	0	4,179	2,965	941
ALL OTHER.....	42,393	17,067	1,414	15,653	16,840	8,485
FOREIGN SECURITIES.....	N/A	28,999	27,135	1,864	387	-----
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	128,786	58,485	330	58,156	45,294	25,007
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,810,697	1,070,586	221,266	849,320	521,280	218,830
LESS: UNEARNED INCOME ON LOANS.....	14,715	6,622	2,117	4,505	5,572	2,522
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,795,982	1,063,965	219,149	844,816	515,709	216,308
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	48,513	36,909	N/A	N/A	8,167	3,437
LESS: ALLOCATED TRANSFER RISK RESERVE.....	156	156	N/A	N/A	1	0
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,747,312	1,026,899	N/A	N/A	507,541	212,871

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: DECEMBER 31, 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.....	591,217	280,732	17,103	263,629	210,345	100,140
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	79,429	32,248	7,831
SECURED BY FARMLAND.....	N/A	N/A	N/A	1,617	4,065	8,773
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	101,784	99,056	55,249
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	9,520	6,157	2,063
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	71,279	68,819	26,224
LOANS TO DEPOSITORY INSTITUTIONS.....	63,775	57,406	26,942	30,464	5,392	977
TO COMMERCIAL BANKS IN THE U.S.	N/A	23,003	951	22,052	4,491	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	4,163	366	3,797	767	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	30,241	25,625	4,616	135	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	29,366	5,576	325	5,251	6,307	17,483
COMMERCIAL AND INDUSTRIAL LOANS.....	586,616	410,185	108,374	301,811	128,908	47,523
TO U.S. ADDRESSEES (DOMICILE).....	N/A	313,410	15,125	298,284	128,516	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	96,775	93,249	3,527	392	N/A
ACCEPTANCES OF OTHER BANKS.....	4,938	1,171	361	810	2,028	1,739
OF U.S. BANKS.....	N/A	369	32	338	N/A	N/A
OF FOREIGN BANKS.....	N/A	801	329	472	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	330,675	148,678	12,475	136,203	136,474	45,522
CREDIT CARDS AND RELATED PLANS.....	88,232	45,216	N/A	N/A	40,626	2,391
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	242,443	103,463	N/A	N/A	95,848	43,132
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	52,310	32,256	558	31,698	17,610	2,444
TAXABLE OBLIGATIONS.....	1,374	451	0	451	809	114
TAX-EXEMPT OBLIGATIONS.....	50,936	31,804	558	31,246	16,801	2,330
ALL OTHER LOANS.....	120,877	108,539	50,573	57,967	9,940	2,397
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	39,011	36,454	2,557	222	N/A
OTHER LOANS.....	N/A	69,529	14,119	55,410	9,717	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	14,277	1,905	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	41,133	7,812	N/A
LEASE FINANCING RECEIVABLES.....	30,923	26,043	4,554	21,489	4,276	604

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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.....	32,396	31,827	14,445	17,382	409	160
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	44,482	23,221	N/A	N/A	13,954	7,307
OTHER REAL ESTATE OWNED.....	11,032	4,757	N/A	N/A	3,537	2,738
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,320	1,585	N/A	N/A	681	54
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	37,575	37,121	N/A	N/A	429	25
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	40,357	N/A	N/A
INTANGIBLE ASSETS.....	4,444	3,002	N/A	N/A	1,273	169
OTHER ASSETS.....	76,921	56,559	N/A	N/A	13,574	6,788
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	2,947,724	1,703,543	N/A	N/A	830,766	413,416
TOTAL LIABILITIES (4).....	2,770,244	1,620,311	446,361	1,235,497	771,895	378,038
LIMITED-LIFE PREFERRED STOCK.....	84	67	N/A	N/A	15	1
TOTAL DEPOSITS.....	2,294,832	1,240,736	340,582	900,154	685,438	368,658
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	186,962	802,899	622,684	335,744
U.S. GOVERNMENT.....	N/A	N/A	N/A	3,051	1,856	816
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	37,218	41,272	26,022
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	32,814	11,109	2,059
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	4,459	2,467	1,135
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,888	143	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	28,472	26,755	1,718	303	N/A
CERTIFIED AND OFFICIAL CHECKS.....	19,194	10,745	637	10,108	5,604	2,845
ALL OTHER (9).....	N/A	N/A	99,269	-----	-----	37
TOTAL TRANSACTION ACCOUNTS.....	N/A	N/A	N/A	324,808	209,942	104,087
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	269,675	183,697	92,294
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,100	1,371	610
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	8,929	10,560	7,118
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	21,911	7,044	819
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,821	1,590	388
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,211	72	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,052	5	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	10,108	5,604	2,845
ALL OTHER.....	N/A	N/A	N/A	-----	-----	12

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
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ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/			BANKS WITH DOMESTIC OFFICES ONLY 8/		
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	N/A	N/A	N/A	256,945	136,937	58,176
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	203,577	115,485	50,947
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,078	1,348	587
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	7,188	5,796	2,589
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	21,911	7,043	818
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,821	1,585	378
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,210	72	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,052	5	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	10,108	5,604	2,845
ALL OTHER.....	N/A	N/A	N/A	-----	-----	12
TOTAL NONTRANSACTION ACCOUNTS.....	N/A	N/A	N/A	575,346	475,496	264,571
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	533,223	438,987	243,449
U.S. GOVERNMENT.....	N/A	N/A	N/A	951	485	206
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	28,289	30,713	18,904
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	10,903	4,065	1,239
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	594	221	N/A
OTHER COMMERCIAL BANKS IN THE U.S.....	N/A	N/A	N/A	10,309	3,844	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	638	877	748
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	677	71	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	11	6	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	666	65	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	665	298	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	25
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	234,654	183,594	777	182,817	47,985	3,074
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	13,537	3,482	524
OTHER BORROWED MONEY.....	98,901	76,365	31,627	44,738	21,571	966
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	37,721	37,267	7,216	30,051	429	25
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	17,423	14,769	N/A	N/A	2,219	435
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	21,191	N/A	N/A
ALL OTHER LIABILITIES.....	69,169	54,042	N/A	N/A	10,770	4,357
TOTAL EQUITY CAPITAL (6).....	177,396	83,165	N/A	N/A	58,855	35,376

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: DECEMBER 31, 1987
 MILLIONS OF DOLLARS

ITEMS	TOTAL	BANKS WITH FOREIGN OFFICES 5/, 7/		BANKS WITH DOMESTIC OFFICES ONLY 8/		
		TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
MEMO						
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	N/A	2,309	1,493	816	1,457	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	34,364	32,763	16,048
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	27,344	4,797	683
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	6,827	2,878	515
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	934	2,161	458
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	5,892	717	58
SAVINGS DEPOSITS						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	167,695	126,948	54,427
OTHER SAVINGS DEPOSITS (EXCLUDING MMDAS).....	N/A	N/A	N/A	71,520	68,710	34,472
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	146,326	183,584	131,352
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	162,874	92,272	42,766
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	26,931	3,983	1,553
ALL NOM ACCOUNTS (INCLUDING "SUPER NOM" ACCOUNTS).....	N/A	N/A	N/A	63,380	70,212	44,035
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	643,209	548,501	310,481
QUARTERLY AVERAGES						
TOTAL LOANS.....	N/A	N/A	N/A	813,120	502,809	212,131
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	32,924	17,514	N/A
TRANSACTION ACCOUNTS IN DOMESTIC OFFICES (NOM ACCOUNTS, ACS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	N/A	N/A	N/A	67,079	70,351	44,534
NONTRANSACTION ACCOUNTS IN DOMESTIC OFFICES:						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	166,555	128,186	54,924
OTHER SAVINGS DEPOSITS.....	N/A	N/A	N/A	71,522	69,574	34,361
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	157,970	90,983	41,630
ALL OTHER TIME DEPOSITS.....	N/A	N/A	N/A	170,839	183,953	131,807
NUMBER OF BANKS.....	13,516	253	N/A	N/A	2,294	10,969

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- (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.