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FEDERAL RESERVE BANK
OF ST. LOUIS



FEDERAL RESERVE - 2-89 - statistical release

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E.3.4/113

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1988
MILLIONS OF DOLLARS

E. 3.4 April 28, 1989

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,613,509	1,644,555	968,954	1,946,138	667,371
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	203,503	126,701	76,802	154,888	48,615
CURRENCY AND COIN.....	23,116	14,169	8,947	17,525	5,591
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS....	31,211	11,231	19,980	17,959	13,252
OTHER.....	149,176	101,301	47,875	119,404	29,772
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	2,245,589	1,386,311	859,278	1,654,117	591,472
TOTAL SECURITIES, BOOK VALUE.....	490,425	244,745	245,680	327,822	162,603
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	312,335	146,368	165,967	207,794	104,541
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	114,818	61,929	52,889	81,302	33,516
TAXABLE SECURITIES.....	1,900	483	1,417	1,033	867
TAX-EXEMPT SECURITIES.....	112,918	61,447	51,472	80,269	32,649
OTHER SECURITIES.....	63,271	36,448	26,824	38,726	24,545
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	4,267	1,725	2,542	2,933	1,335
ALL OTHER.....	59,006	34,722	24,284	35,793	23,213
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	143,077	82,449	60,628	109,711	33,366
FEDERAL FUNDS SOLD.....	66,928	12,472	54,456	38,403	28,525
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..... (8)	5,754	1,487	4,267	4,521	1,232
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,624,741	1,065,827	558,914	1,225,567	399,174
LESS: UNEARNED INCOME ON LOANS.....	12,653	6,709	5,944	8,982	3,671
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,612,088	1,059,117	552,970	1,216,585	395,503

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DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1988
 MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	591,740	339,756	251,985	415,373	176,367
CONSTRUCTION AND LAND DEVELOPMENT.....	120,844	93,126	27,718	95,831	25,013
SECURED BY FARMLAND.....	14,588	2,316	12,273	6,914	7,674
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	266,533	137,012	129,521	178,308	88,225
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	31,532	21,854	9,678	23,782	7,750
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	235,001	115,158	119,843	154,527	80,475
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	17,710	11,148	6,562	13,113	4,597
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	172,065	96,154	75,911	121,207	50,858
LOANS TO DEPOSITORY INSTITUTIONS.....	37,511	33,044	4,467	33,333	4,177
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	28,105	6,286	21,819	15,120	12,985
COMMERCIAL AND INDUSTRIAL LOANS.....	483,283	350,190	133,093	382,723	100,560
ACCEPTANCES OF OTHER BANKS.....	3,035	788	2,247	1,836	1,199
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	333,903	212,160	121,743	249,620	84,284
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	50,316	37,954	12,362	41,336	8,981
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	958	489	468	595	363
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	49,359	37,465	11,894	40,741	8,618
ALL OTHER LOANS.....	70,109	61,672	8,436	62,881	7,228
LEASE FINANCING RECEIVABLES.....	26,739	23,977	2,763	23,346	3,394

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DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1988
 MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	25,504	25,181	323	24,365	1,139
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	46,011	45,030	981	42,087	3,924
REMAINING ASSETS.....	138,913	106,363	32,550	112,768	26,145
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,613,509	1,644,555	968,954	1,946,138	667,371
TOTAL LIABILITIES (4).....	2,431,448	1,539,108	892,340	1,816,927	614,521
TOTAL DEPOSITS.....	1,971,244	1,130,235	841,008	1,409,498	561,746
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,782,829	1,018,222	764,607	1,269,380	513,449
U.S. GOVERNMENT.....	4,271	2,689	1,582	3,231	1,040
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	106,002	49,988	56,015	70,751	35,251
COMMERCIAL BANKS IN THE U.S.	43,598	34,260	9,338	38,392	5,206
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	7,710	4,632	3,079	5,883	1,827
CERTIFIED AND OFFICIAL CHECKS.....	17,176	11,225	5,951	13,165	4,011
ALL OTHER.....	9,657	9,220	437	8,696	961
TOTAL TRANSACTION ACCOUNTS.....	603,836	374,622	229,215	454,568	149,268
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	518,532	314,894	203,638	383,885	134,647
U.S. GOVERNMENT.....	2,752	1,688	1,064	2,058	695
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	23,842	11,162	12,680	16,493	7,348
COMMERCIAL BANKS IN THE U.S.	28,485	24,085	4,400	27,044	1,440
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,106	3,865	1,241	4,326	780
CERTIFIED AND OFFICIAL CHECKS.....	17,176	11,225	5,951	13,165	4,011
ALL OTHER.....	7,944	7,702	242	7,597	347
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	415,363	281,845	133,517	325,935	89,428
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	340,664	225,117	115,548	261,587	79,077
U.S. GOVERNMENT.....	2,708	1,669	1,039	2,028	681
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	13,309	8,185	5,124	10,200	3,109
COMMERCIAL BANKS IN THE U.S.	28,478	24,085	4,393	27,043	1,436
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,086	3,865	1,222	4,316	770
CERTIFIED AND OFFICIAL CHECKS.....	17,176	11,225	5,951	13,165	4,011
ALL OTHER.....	7,942	7,700	242	7,597	345

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DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1988
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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL NONTRANSACTION ACCOUNTS.....	1,367,407	755,613	611,794	954,930	412,477
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,264,297	703,328	560,969	885,495	378,802
U.S. GOVERNMENT.....	1,519	1,001	518	1,173	346
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	82,161	38,826	43,335	54,258	27,903
COMMERCIAL BANKS IN THE U.S.	15,113	10,174	4,939	11,347	3,766
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	2,604	767	1,837	1,558	1,047
ALL OTHER.....	1,713	1,518	195	1,099	614
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER					
AGREEMENTS TO REPURCHASE.....	251,439	225,919	25,520	227,771	23,669
FEDERAL FUNDS PURCHASED.....	29,209	17,510	11,699	21,992	7,217
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..... (9)	24,277	12,727	11,550	15,643	8,634
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	20,776	17,985	2,791	18,945	1,832
OTHER BORROWED MONEY.....	78,795	68,907	9,887	64,758	14,037
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	26,264	25,941	323	25,125	1,139
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,852	1,316	1,536	1,533	1,318
NET DUE TO OMN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	14,614	14,201	414	12,908	1,706
REMAINING LIABILITIES.....	80,078	68,804	11,274	69,297	10,781
TOTAL EQUITY CAPITAL (6).....	182,062	105,448	76,614	129,212	52,850

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DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1988
 MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
MEMO					
ASSETS HELD IN TRADING ACCOUNTS (7).....	N/A	23,340	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	14,567	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	3,770	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	1,309	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	187	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	446	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	70	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	1,868	N/A	N/A	N/A
OTHER.....	N/A	1,123	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	86,372	46,228	40,144	60,906	25,466
TOTAL BROKERED DEPOSITS.....	38,154	34,004	4,150	28,845	9,309
TOTAL BROKERED RETAIL DEPOSITS.....	11,788	8,621	3,167	7,057	4,731
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	4,748	2,608	2,140	1,790	2,958
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	7,041	6,014	1,027	5,267	1,774
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	359,159	221,535	137,624	263,116	96,043
OTHER SAVINGS DEPOSITS.....	182,435	98,848	83,587	128,263	54,172
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	478,792	206,304	272,488	311,289	167,503
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	314,033	200,450	113,583	224,442	89,591
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	32,988	28,476	4,513	27,821	5,168
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	180,162	87,296	92,866	122,952	57,209
TOTAL TIME AND SAVINGS DEPOSITS.....	1,555,881	848,390	707,491	1,083,563	472,318

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 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1988
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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,569,328	1,025,342	543,985	1,182,169	387,159
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	186,512	92,214	94,298	127,866	58,645
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	355,977	218,891	137,086	260,915	95,063
OTHER SAVINGS DEPOSITS.....	178,331	96,223	82,108	125,101	53,230
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	310,448	198,785	111,663	222,927	87,521
ALL OTHER TIME DEPOSITS.....	507,740	233,888	273,853	336,874	170,866
NUMBER OF BANKS.....	13,465	342	13,123	5,630	7,835

- (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.
- (8) Since only the domestic portion of Federal Fund sold and securities purchased under agreements to resell are reported, components will not add to the total for this item.
- (9) Since only the domestic portion of Federal Fund purchased and securities sold under agreements to repurchase are reported, components will not add to the total 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: MARCH 31, 1988
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,219,028	1,354,910	864,118	1,783,673	435,355
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	169,575	105,182	64,393	140,655	28,920
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	74,774	57,182	17,592	68,110	6,664
CURRENCY AND COIN.....	19,279	11,646	7,632	15,934	3,345
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	34,682	11,549	23,132	23,379	11,302
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	7,245	2,552	4,693	5,390	1,855
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	33,595	22,252	11,344	27,842	5,754
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	1,898,548	1,130,601	767,947	1,511,508	387,040
TOTAL SECURITIES, BOOK VALUE.....	373,798	187,130	186,668	281,735	92,063
U.S. TREASURY SECURITIES	128,441	64,870	63,571	98,554	29,887
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	99,724	50,095	49,629	76,172	23,552
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	61,616	41,850	19,766	51,966	9,650
ALL OTHER.....	38,108	8,245	29,863	24,206	13,902
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	92,341	49,638	42,703	72,561	19,780
TAXABLE SECURITIES.....	1,053	371	682	757	296
TAX-EXEMPT SECURITIES.....	91,288	49,267	42,022	71,804	19,485
OTHER DOMESTIC SECURITIES.....	51,053	20,788	30,265	32,459	18,594
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	3,386	1,133	2,253	2,527	860
ALL OTHER.....	47,667	19,654	28,012	29,932	17,735
FOREIGN SECURITIES.....	2,239	1,740	499	1,989	250
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	118,107	70,576	47,531	98,356	19,750
FEDERAL FUNDS SOLD.....	42,833	5,679	37,154	27,602	15,230
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....(10)	4,879	729	4,150	3,967	911
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,417,010	877,502	539,508	1,139,390	277,620
LESS: UNEARNED INCOME ON LOANS.....	10,367	4,606	5,760	7,973	2,393
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,406,643	872,896	533,748	1,131,417	275,227

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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	495,412	273,015	222,397	375,951	119,461
CONSTRUCTION AND LAND DEVELOPMENT.....	113,488	79,306	34,182	92,770	20,718
SECURED BY FARMLAND.....	5,741	1,758	3,983	3,917	1,825
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	213,518	107,118	106,401	156,235	57,284
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	29,624	17,094	12,530	22,951	6,672
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	183,895	90,024	93,871	133,283	50,611
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES. SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	15,808	9,277	6,532	12,344	3,464
	146,856	75,557	71,299	110,686	36,170
LOANS TO COMMERCIAL BANKS IN THE U.S.	28,559	23,145	5,414	25,147	3,412
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	4,127	3,363	764	3,855	271
LOANS TO BANKS IN FOREIGN COUNTRIES.....	4,025	3,857	168	3,932	93
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	11,263	5,341	5,922	9,022	2,241
COMMERCIAL AND INDUSTRIAL LOANS.....	438,381	299,013	139,368	363,101	75,279
TO U.S. ADDRESSEES (DOMICILE).....	434,961	295,978	138,983	359,945	75,016
TO NON-U.S. ADDRESSEES (DOMICILE).....	3,420	3,035	385	3,156	264
ACCEPTANCES OF OTHER BANKS (7).....	1,978	475	1,503	1,370	608
OF U.S. BANKS.....	735	404	331	571	165
OF FOREIGN BANKS.....	430	71	359	339	91
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	291,083	160,508	130,576	231,426	59,658
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,384	2,118	266	2,161	224
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	48,071	31,795	16,276	40,458	7,612
TAXABLE OBLIGATIONS.....	853	327	525	551	301
TAX-EXEMPT OBLIGATIONS.....	47,218	31,467	15,751	39,907	7,311

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
OTHER LOANS.....	65,538	53,281	12,256	59,811	5,726
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	17,974	14,617	3,357	16,873	1,102
ALL OTHER LOANS.....	47,563	38,664	8,899	42,938	4,625
LEASE FINANCING RECEIVABLES.....	26,189	21,591	4,598	23,155	3,034
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	25,480	24,609	871	24,355	1,125
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	46,011	43,164	2,847	42,087	3,924
REMAINING ASSETS.....	125,425	94,518	30,907	107,155	18,270
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,219,028	1,354,910	864,118	1,783,673	435,355
TOTAL LIABILITIES (4).....	2,071,325	1,269,752	801,573	1,668,387	402,937
TOTAL DEPOSITS.....	1,619,645	909,391	710,254	1,264,783	354,862
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,462,939	818,293	644,646	1,137,471	325,469
U.S. GOVERNMENT.....	3,677	2,282	1,395	2,985	692
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	80,487	38,318	42,169	61,184	19,302
COMMERCIAL BANKS IN THE U.S.	41,547	28,950	12,596	37,090	4,456
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,465	3,752	2,713	5,232	1,234
BANKS IN FOREIGN COUNTRIES.....	7,888	7,052	836	7,154	734
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,725	1,238	487	1,526	200
CERTIFIED AND OFFICIAL CHECKS.....	14,917	9,506	5,412	12,141	2,776
TOTAL TRANSACTION ACCOUNTS.....	509,649	312,695	196,953	415,409	94,239
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	434,537	262,053	172,484	349,016	85,520
U.S. GOVERNMENT.....	2,335	1,382	954	1,883	452
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	17,440	8,613	8,827	14,156	3,284
COMMERCIAL BANKS IN THE U.S.	27,743	20,423	7,320	26,471	1,272
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	4,746	3,197	1,549	4,149	597
BANKS IN FOREIGN COUNTRIES.....	6,934	6,642	292	6,708	226
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	997	881	116	885	111
CERTIFIED AND OFFICIAL CHECKS.....	14,917	9,506	5,412	12,141	2,776

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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: MARCH 31, 1988
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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	365,161	239,231	125,931	304,364	60,797
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	296,425	190,607	105,818	242,786	53,639
U.S. GOVERNMENT.....	2,303	1,366	937	1,856	447
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	11,113	6,610	4,503	9,374	1,738
COMMERCIAL BANKS IN THE U.S.	27,738	20,423	7,315	26,470	1,268
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	4,736	3,197	1,539	4,144	592
BANKS IN FOREIGN COUNTRIES.....	6,934	6,642	292	6,707	226
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	995	880	115	885	110
CERTIFIED AND OFFICIAL CHECKS.....	14,917	9,506	5,412	12,141	2,776
TOTAL NONTRANSACTION ACCOUNTS.....	1,109,996	596,696	513,300	849,373	260,623
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,028,403	556,241	472,162	788,454	239,948
U.S. GOVERNMENT.....	1,341	900	441	1,101	240
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	63,047	29,705	33,342	47,028	16,018
COMMERCIAL BANKS IN THE U.S.	13,804	8,527	5,277	10,620	3,184
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	835	113	722	193	643
OTHER COMMERCIAL BANKS IN THE U.S.....	12,969	8,414	4,555	10,427	2,542
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	1,719	555	1,164	1,083	637
BANKS IN FOREIGN COUNTRIES.....	954	410	544	447	507
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	203	2	200	13	190
OTHER BANKS IN FOREIGN COUNTRIES.....	751	407	344	434	317
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	728	357	371	640	88
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	248,925	198,719	50,206	226,388	22,537
FEDERAL FUNDS PURCHASED.....	28,167	8,808	19,360	21,338	6,829
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	(11)22,804	5,629	17,175	14,914	7,890
CASH AND NOTES ISSUED TO THE U.S. TREASURY.....	20,238	16,435	3,802	18,698	1,539
OTHER BORROWED MONEY.....	77,571	57,672	19,900	64,271	13,300
OTHER LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	26,240	25,370	871	25,115	1,125

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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
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,676	849	1,827	1,474	1,203
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	14,614	12,641	1,974	12,908	1,706
REMAINING LIABILITIES.....	76,029	61,316	14,713	67,658	8,371
TOTAL EQUITY CAPITAL (6).....	147,704	85,158	62,545	115,286	32,417

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1988
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
<u>MO</u>					
LOADINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	1,732	494	1,238	1,000	732
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	70,548	37,549	32,999	54,684	15,865
TOTAL BROKERED DEPOSITS.....	36,937	26,884	10,053	28,414	8,523
TOTAL BROKERED RETAIL DEPOSITS.....	10,708	5,574	5,135	6,694	4,014
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	3,988	589	3,398	1,484	2,504
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	6,720	4,984	1,736	5,210	1,510
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS.....	307,968	176,592	131,377	241,042	66,926
OTHER SAVINGS ACCOUNTS.....	149,067	78,284	70,783	114,455	34,612
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	349,589	160,136	189,453	260,940	88,648
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	271,901	156,617	115,284	205,616	66,285
PEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	31,470	25,067	6,404	27,320	4,151
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	137,754	68,867	68,887	105,868	31,886
TOTAL TIME AND SAVINGS DEPOSITS.....	1,254,483	670,160	584,323	960,419	294,064
<u>QUARTERLY AVERAGES</u>					
TOTAL LOANS.....	1,367,124	843,365	523,759	1,098,059	269,065
LIABILITIES (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	48,765	32,802	15,963	41,361	7,404
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	142,997	72,747	70,250	110,476	32,521
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	305,048	174,284	130,764	238,990	66,058
OTHER SAVINGS DEPOSITS.....	145,765	76,014	69,751	111,623	34,142
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	269,589	155,940	113,649	204,611	64,978
ALL OTHER TIME DEPOSITS.....	378,338	184,887	193,451	286,638	91,700
NUMBER OF BANKS.....	2,705	168	2,537	1,558	1,147

- (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).
- (10) Since only the domestic portion of Federal Fund sold and securities purchased under agreements to resell are reported, components will not add to the total for this item.
- (11) Since only the domestic portion of Federal Fund purchased and securities sold under agreements to repurchase are reported, components will not add to the total for this item.

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: MARCH 31, 1988
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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).....	3,000,610	1,728,965	447,727	1,341,864	877,164	394,481
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	328,542	229,823	125,039	104,784	64,790	33,929
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	68,874	1,844	67,029	27,023	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS. CURRENCY AND COIN.....	N/A	N/A	N/A	55,864	18,910	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	11,165	8,114	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	35,730	22,871	12,859	21,823	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	103,175	100,175	2,999	4,245	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	22,045	149	21,897	11,698	N/A
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,451,137	1,332,110	N/A	N/A	775,366	343,661
TOTAL SECURITIES, BOOK VALUE.....	519,151	218,951	28,726	190,225	183,573	1,626
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	313,299	113,518	964	112,554	115,611	1,170
U.S. TREASURY SECURITIES	N/A	64,462	592	63,870	64,571	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	49,056	372	48,684	51,040	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	75,557	40,766	352	40,414	21,202	13,589
ALL OTHER.....	N/A	8,290	20	8,270	29,837	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	115,543	48,945	725	48,220	44,121	22,477
TAXABLE SECURITIES.....	1,906	351	6	345	708	847
TAX-EXEMPT SECURITIES.....	113,637	48,594	719	47,876	43,413	21,630
OTHER SECURITIES.....	90,308	56,488	27,037	29,451	23,841	9,979
OTHER DOMESTIC SECURITIES.....	N/A	29,138	1,509	27,629	23,424	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	4,267	1,451	0	1,451	1,935	881
ALL OTHER.....	58,274	27,687	1,509	26,178	21,489	9,098
FOREIGN SECURITIES.....	N/A	27,350	25,528	1,822	417	-----
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	143,307	70,626	49,087	70,396	47,710	24,970
FEDERAL FUNDS SOLD.....	108,870	41,943	N/A	N/A	42,832	24,095
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	34,437	28,683	N/A	N/A	4,879	875

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: MARCH 31, 1988
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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 AND LEASE FINANCING RECEIVABLES, GROSS.....	1,853,633	1,086,707	228,893	857,815	559,195	207,731
LESS: UNEARNED INCOME ON LOANS.....	14,808	6,722	2,155	4,567	5,799	2,287
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,838,825	1,079,985	226,738	853,247	553,396	205,444
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	49,995	37,302	N/A	N/A	9,313	3,380
LESS: ALLOCATED TRANSFER RISK RESERVE.....	151	150	N/A	N/A	1	0
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,788,680	1,042,533	N/A	N/A	544,082	202,065
TOTAL LOANS, GROSS BY CATEGORY						
LOANS SECURED BY REAL ESTATE.....	612,826	291,308	21,086	270,222	225,190	96,328
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	79,485	34,003	7,355
SECURED BY FARMLAND.....	N/A	N/A	N/A	1,634	4,107	8,847
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	105,954	107,565	53,015
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	N/A	N/A	N/A	16,767	12,857	1,908
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	89,187	94,708	51,107
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	9,305	6,503	1,901
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	73,843	73,013	25,209
LOANS TO DEPOSITORY INSTITUTIONS.....	64,397	57,236	26,887	30,349	6,362	799
TO COMMERCIAL BANKS IN THE U.S.	N/A	24,051	888	23,164	5,396	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	3,791	493	3,298	829	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	29,394	25,506	3,888	138	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	28,536	5,374	431	4,943	6,320	16,842
COMMERCIAL AND INDUSTRIAL LOANS.....	594,004	416,014	110,721	305,293	133,088	44,902
TO U.S. ADDRESSEES (DOMICILE).....	N/A	321,047	18,844	302,203	132,758	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	94,967	91,877	3,090	330	N/A
ACCEPTANCES OF OTHER BANKS.....	3,441	1,102	406	696	1,282	1,057
OF U.S. BANKS.....	N/A	470	62	409	N/A	N/A
OF FOREIGN BANKS.....	N/A	632	345	287	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	346,206	149,450	12,303	137,147	153,937	42,820
CREDIT CARDS AND RELATED PLANS.....	102,090	45,014	N/A	N/A	54,723	2,352
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	244,117	104,436	N/A	N/A	99,213	40,468

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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
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	50,882	31,048	566	30,482	17,589	2,246
TAXABLE OBLIGATIONS.....	958	286	0	286	566	105
TAX-EXEMPT OBLIGATIONS.....	49,925	30,762	566	30,196	17,022	2,140
ALL OTHER LOANS.....	122,284	109,299	52,176	57,123	10,799	2,187
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	38,427	36,356	2,070	314	N/A
OTHER LOANS.....	N/A	70,872	15,820	55,053	10,485	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	15,089	2,886	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	39,964	7,599	N/A
LEASE FINANCING RECEIVABLES.....	31,056	25,876	4,317	21,560	4,629	551
ASSETS HELD IN TRADING ACCOUNTS.....	42,001	41,222	18,297	22,925	577	203
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	44,835	23,272	N/A	N/A	14,586	
OTHER REAL ESTATE OWNED.....	11,669	5,056	N/A	N/A	3,876	2,737
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,277	1,573	N/A	N/A	656	47
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	34,196	33,777	N/A	N/A	395	24
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	46,011	N/A	N/A
INTANGIBLE ASSETS.....	4,788	2,990	N/A	N/A	1,628	170
OTHER ASSETS.....	81,166	59,142	N/A	N/A	15,290	6,734
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	3,000,610	1,728,965	N/A	N/A	877,164	394,481
TOTAL LIABILITIES (4).....	2,818,498	1,643,456	447,676	1,256,406	814,918	360,123
LIMITED-LIFE PREFERRED STOCK.....	84	67	N/A	N/A	3	13

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: MARCH 31, 1988
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ITEMS	TOTAL	BANKS WITH FOREIGN OFFICES 5/, 7/		BANKS WITH DOMESTIC OFFICES ONLY 8/		
		TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
TOTAL DEPOSITS.....	2,304,970	1,236,534	333,727	902,808	716,837	351,599
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	183,488	810,449	652,490	319,890
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,253	1,423	594
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	37,241	43,245	25,516
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	30,414	11,133	2,051
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,882	2,583	1,245
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,561	327	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	28,284	26,807	1,477	248	N/A
CERTIFIED AND OFFICIAL CHECKS.....	17,805	10,160	630	9,530	5,387	2,258
ALL OTHER (9).....	N/A	N/A	97,212	-----	-----	44
TOTAL TRANSACTION ACCOUNTS.....	N/A	N/A	N/A	304,088	205,561	94,188
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	253,550	180,987	83,995
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,314	1,022	417
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	8,115	9,325	6,402
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	20,500	7,243	742
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,245	1,501	360
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	6,844	90	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	991	6	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	9,530	5,387	2,258
ALL OTHER.....	N/A	N/A	N/A	-----	-----	13
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	N/A	N/A	N/A	234,533	130,628	50,201
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	185,821	110,604	44,239
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,301	1,002	405
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	6,303	4,810	2,196
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	20,500	7,239	740
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,245	1,491	350
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	6,844	90	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	990	5	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	9,530	5,387	2,258
ALL OTHER.....	N/A	N/A	N/A	-----	-----	13
TOTAL NONTRANSACTION ACCOUNTS.....	N/A	N/A	N/A	598,719	511,277	257,411
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	556,900	471,503	235,895
U.S. GOVERNMENT.....	N/A	N/A	N/A	940	402	178
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	29,127	33,920	19,114
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	9,914	3,890	1,309
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	582	253	N/A
OTHER COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	9,333	3,636	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	637	1,082	885
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	716	238	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	10	192	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	706	45	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	486	243	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	31

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: MARCH 31, 1988
 MILLIONS OF DOLLARS

ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/				BANKS WITH DOMESTIC OFFICES ONLY 8/	
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	252,060	198,584	153,565	197,963	50,962	2,514
FEDERAL FUNDS PURCHASED.....	152,805	123,597	N/A	N/A	28,167	1,041
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	99,253	74,987	N/A	N/A	22,795	1,473
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	16,380	3,857	538
OTHER BORROWED MONEY.....	117,021	87,224	38,227	48,998	28,574	1,223
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	34,293	33,874	8,029	25,845	395	24
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	17,407	14,555	N/A	N/A	2,676	175
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	14,614	N/A	N/A
ALL OTHER LIABILITIES.....	71,970	56,304	N/A	N/A	11,617	9
TOTAL EQUITY CAPITAL (6).....	182,029	85,442	N/A	N/A	62,242	34,345

III

E.3.4/113

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: MARCH 31, 1988
 MILLIONS OF DOLLARS

ITEMS	TOTAL	BANKS WITH FOREIGN OFFICES 5/, 7/		BANKS WITH DOMESTIC OFFICES ONLY 8/		
		TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
<u>MEMO</u>						
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	N/A	2,575	1,684	891	841	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	35,789	34,759	15,824
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	27,649	9,288	1,217
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	5,288	5,420	1,080
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	918	3,070	760
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	N/A	N/A	N/A	4,370	2,350	320
SAVINGS DEPOSITS						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	176,747	131,221	51,191
OTHER SAVINGS DEPOSITS (EXCLUDING MMDAS).....	N/A	N/A	N/A	75,802	73,266	33,368
ALL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	152,030	197,558	129,204
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	166,981	104,920	42,131
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	27,159	4,312	1,518
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	N/A	N/A	N/A	65,198	72,556	42,407
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	668,275	586,209	301,398
<u>QUARTERLY AVERAGES</u>						
TOTAL LOANS.....	N/A	N/A	N/A	825,294	541,830	202,203
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	31,273	17,492	N/A
TRANSACTION ACCOUNTS IN DOMESTIC OFFICES (NOW ACCOUNTS, ACS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	N/A	N/A	N/A	68,963	74,035	43,514
NONTRANSACTION ACCOUNTS IN DOMESTIC OFFICES:						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	174,409	130,639	50,929
OTHER SAVINGS DEPOSITS.....	N/A	N/A	N/A	73,563	72,202	32,566
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	165,965	103,624	40,859
ALL OTHER TIME DEPOSITS.....	N/A	N/A	N/A	179,117	199,221	129,403
NUMBER OF BANKS.....	13,465	251	N/A	N/A	2,454	10,760

III

- (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.