

FEDERAL RESERVE statistical release



E.3.4/113

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: JUNE 30, 1988
 MILLIONS OF DOLLARS

E. 3.4

April 28, 1989

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,663,307	1,686,649	976,658	1,981,581	681,726
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	212,955	135,342	77,613	161,859	51,096
CURRENCY AND COIN.....	25,614	15,754	9,860	19,391	6,224
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS....	31,285	11,324	19,961	18,236	13,049
OTHER.....	156,056	108,264	47,792	124,232	31,823
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	2,284,722	1,418,886	865,837	1,680,951	603,771
TOTAL SECURITIES, BOOK VALUE.....	493,156	246,075	247,080	326,911	166,245
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	316,114	147,828	168,286	208,053	108,061
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	111,121	60,149	50,971	78,817	32,304
TAXABLE SECURITIES.....	2,047	480	1,567	1,075	972
TAX-EXEMPT SECURITIES.....	109,074	59,669	49,405	77,742	31,332
OTHER SECURITIES.....	65,921	38,098	27,823	40,041	25,880
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	4,281	1,790	2,491	3,024	1,257
ALL OTHER.....	61,643	36,308	25,335	37,019	24,623
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	136,972	82,916	54,055	108,105	28,867
FEDERAL FUNDS SOLD.....	58,798	10,414	48,384	33,556	25,242
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	(8) 5,234	1,278	3,956	4,424	810
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,667,553	1,096,754	570,799	1,255,107	412,446
LESS: UNEARNED INCOME ON LOANS.....	12,959	6,860	6,098	9,171	3,788
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,654,594	1,089,894	564,701	1,245,936	408,659

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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.....	613,949	355,619	258,330	431,871	182,077
CONSTRUCTION AND LAND DEVELOPMENT.....	123,246	95,231	28,016	97,464	25,782
SECURED BY FARMLAND.....	15,141	2,400	12,741	7,214	7,927
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	279,964	146,735	133,229	188,245	91,719
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	34,761	24,171	10,590	26,197	8,564
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	245,203	122,564	122,639	162,048	83,155
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	17,824	11,245	6,579	13,315	4,509
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	177,773	100,008	77,765	125,633	52,140
LOANS TO DEPOSITORY INSTITUTIONS.....	37,124	32,776	4,349	33,353	3,771
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	30,247	6,742	23,505	16,045	14,202
COMMERCIAL AND INDUSTRIAL LOANS.....	491,915	356,852	135,064	387,929	103,987
ACCEPTANCES OF OTHER BANKS.....	2,872	753	2,119	1,673	1,199
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	341,793	217,348	124,446	254,432	87,361
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	48,696	36,825	11,871	39,974	8,722
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	912	532	380	586	327
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	47,784	36,292	11,491	39,389	8,395
ALL OTHER LOANS.....	72,927	64,623	8,304	65,493	7,434
LEASE FINANCING RECEIVABLES.....	28,029	25,217	2,812	24,336	3,693

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DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: JUNE 30, 1988
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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	25,611	25,249	362	24,422	1,189
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	41,353	40,370	983	38,297	3,056
REMAINING ASSETS.....	140,019	107,172	32,846	114,349	25,670
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,663,307	1,686,649	976,658	1,981,581	681,726
TOTAL LIABILITIES (4).....	2,476,500	1,577,203	899,297	1,848,686	627,814
TOTAL DEPOSITS.....	2,012,786	1,167,641	845,146	1,445,421	567,365
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,818,625	1,049,254	769,371	1,300,477	518,148
U.S. GOVERNMENT.....	4,494	2,843	1,652	3,473	1,021
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	106,559	51,215	55,344	71,062	35,497
COMMERCIAL BANKS IN THE U.S.	43,508	34,700	8,808	38,282	5,225
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	7,944	4,822	3,122	5,966	1,979
CERTIFIED AND OFFICIAL CHECKS.....	19,961	13,521	6,440	15,516	4,444
ALL OTHER.....	11,695	11,286	410	10,644	1,052
TOTAL TRANSACTION ACCOUNTS.....	627,531	394,703	232,828	474,922	152,608
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	534,121	328,804	205,318	397,798	136,323
U.S. GOVERNMENT.....	2,847	1,709	1,138	2,118	729
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	26,396	12,418	13,978	18,271	8,125
COMMERCIAL BANKS IN THE U.S.	29,106	24,588	4,519	27,421	1,685
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,116	3,944	1,173	4,297	820
CERTIFIED AND OFFICIAL CHECKS.....	19,961	13,521	6,440	15,516	4,444
ALL OTHER.....	9,983	9,720	263	9,500	482
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	438,402	301,442	136,960	345,490	92,912
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	356,881	239,052	117,828	275,637	81,244
U.S. GOVERNMENT.....	2,790	1,687	1,104	2,077	713
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	14,596	8,940	5,656	11,058	3,538
COMMERCIAL BANKS IN THE U.S.	29,100	24,588	4,512	27,419	1,680
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	5,094	3,935	1,158	4,282	812
CERTIFIED AND OFFICIAL CHECKS.....	19,961	13,521	6,440	15,516	4,444
ALL OTHER.....	9,981	9,719	262	9,500	481

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DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/
 CONSOLIDATED REPORT OF CONDITION: JUNE 30, 1988
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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL NONTRANSACTION ACCOUNTS.....	1,385,256	772,938	612,318	970,499	414,757
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,284,504	720,451	564,053	902,679	381,825
U.S. GOVERNMENT.....	1,647	1,134	513	1,355	292
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	80,163	38,797	41,366	52,791	27,371
COMMERCIAL BANKS IN THE U.S.	14,401	10,112	4,289	10,861	3,540
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	2,828	879	1,949	1,669	1,159
ALL OTHER.....	1,712	1,566	147	1,143	569
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER					
AGREEMENTS TO REPURCHASE.....	241,343	214,189	27,153	213,886	27,456
FEDERAL FUNDS PURCHASED.....	28,138	16,009	12,129	20,749	7,389
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..... (9)	27,451	15,027	12,424	15,907	11,543
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	29,998	26,296	3,702	27,657	2,341
OTHER BORROWED MONEY.....	81,230	70,929	10,301	65,331	15,899
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	26,370	26,008	362	25,181	1,189
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,387	1,213	1,174	1,362	1,025
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	14,617	14,422	195	11,634	2,983
REMAINING LIABILITIES.....	82,387	70,927	11,459	69,848	12,538
TOTAL EQUITY CAPITAL (6).....	186,807	109,446	77,361	132,895	53,912

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
MEMO					
ASSETS HELD IN TRADING ACCOUNTS (7).....	N/A	20,879	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	11,761	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	3,899	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	1,422	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	248	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	521	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	118	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	1,598	N/A	N/A	N/A
OTHER.....	N/A	1,310	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	90,019	48,675	41,345	63,718	26,301
TOTAL BROKERED DEPOSITS.....	43,377	38,550	4,826	32,308	11,068
TOTAL BROKERED RETAIL DEPOSITS.....	13,874	10,006	3,869	8,125	5,749
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	5,540	3,217	2,323	2,180	3,361
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	8,334	6,789	1,545	5,946	2,388
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	357,557	223,120	134,437	263,277	94,279
OTHER SAVINGS DEPOSITS.....	188,422	103,633	84,789	133,104	55,318
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	491,641	214,472	277,168	320,954	170,687
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	314,643	203,050	111,593	225,192	89,452
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	32,993	28,662	4,331	27,972	5,021
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	183,217	90,209	93,008	126,009	57,208
TOTAL TIME AND SAVINGS DEPOSITS.....	1,574,384	866,198	708,186	1,099,931	474,453

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	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
QUARTERLY AVERAGES					
TOTAL LOANS.....	1,605,753	1,052,242	553,511	1,210,549	395,205
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	189,448	94,366	95,082	130,191	59,257
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	355,654	220,783	134,871	261,697	93,957
OTHER SAVINGS DEPOSITS.....	184,850	101,246	83,604	130,228	54,623
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	309,957	199,120	110,838	222,822	87,136
ALL OTHER TIME DEPOSITS.....	520,849	242,060	278,789	346,447	174,402
NUMBER OF BANKS.....	13,334	341	12,993	5,558	7,776

- (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.

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).....	2,266,366	1,390,737	875,629	1,818,780	447,586
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	179,407	112,351	67,056	147,789	31,618
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	83,126	64,604	18,522	75,824	7,302
CURRENCY AND COIN.....	21,402	12,880	8,523	17,650	3,752
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	34,603	11,907	22,696	23,502	11,101
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	9,043	2,980	6,062	5,710	3,333
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	31,233	19,980	11,253	25,103	6,130
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	1,934,839	1,158,507	776,332	1,537,800	397,039
TOTAL SECURITIES, BOOK VALUE.....	375,626	187,437	188,188	280,547	95,079
U.S. TREASURY SECURITIES	127,365	63,508	63,857	95,919	31,446
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	103,317	51,750	51,567	78,582	24,735
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	63,860	42,965	20,895	53,422	10,438
ALL OTHER.....	39,457	8,785	30,673	25,160	14,298
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	89,238	48,309	40,929	70,348	18,890
TAXABLE SECURITIES.....	1,105	338	766	770	334
TAX-EXEMPT SECURITIES.....	88,133	47,971	40,163	69,577	18,556
OTHER DOMESTIC SECURITIES.....	54,289	23,020	31,269	34,652	19,637
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	3,401	1,146	2,255	2,620	781
ALL OTHER.....	50,887	21,874	29,013	32,032	18,855
FOREIGN SECURITIES.....	1,417	851	566	1,047	370
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	114,820	71,658	43,162	98,081	16,738
FEDERAL FUNDS SOLD.....	37,153	4,303	32,850	23,841	13,312
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..... (10)	4,727	585	4,142	4,116	611
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,455,004	904,056	550,948	1,167,292	287,711
LESS: UNEARNED INCOME ON LOANS.....	10,610	4,644	5,966	8,121	2,489
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,444,394	899,412	544,982	1,159,171	285,222

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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL LOANS, GROSS BY CATEGORY					
LOANS SECURED BY REAL ESTATE.....	515,094	286,821	228,274	391,526	123,568
CONSTRUCTION AND LAND DEVELOPMENT.....	115,674	81,521	34,153	94,342	21,333
SECURED BY FARMLAND.....	5,992	1,848	4,144	4,116	1,876
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	225,622	115,036	110,587	165,630	59,993
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	32,616	18,954	13,662	25,265	7,351
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	193,006	96,081	96,925	140,364	52,642
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES. SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	151,891	78,885	73,006	114,891	36,999
LOANS TO COMMERCIAL BANKS IN THE U.S.	27,460	22,167	5,292	24,466	2,993
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	4,108	3,516	591	3,877	231
LOANS TO BANKS IN FOREIGN COUNTRIES.....	4,707	4,509	198	4,572	136
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	12,093	5,836	6,257	9,626	2,467
COMMERCIAL AND INDUSTRIAL LOANS.....	446,582	304,802	141,780	368,140	78,443
TO U.S. ADDRESSEES (DOMICILE).....	443,064	301,616	141,448	364,881	78,183
TO NON-U.S. ADDRESSEES (DOMICILE).....	3,518	3,186	333	3,258	260
ACCEPTANCES OF OTHER BANKS (7).....	1,987	538	1,448	1,277	709
OF U.S. BANKS.....	711	321	390	515	196
OF FOREIGN BANKS.....	491	218	273	371	120
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	298,293	163,787	134,506	235,933	62,361
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,229	2,073	157	2,127	102
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	46,521	30,802	15,719	39,145	7,376
TAXABLE OBLIGATIONS.....	828	336	492	558	270
TAX-EXEMPT OBLIGATIONS.....	45,693	30,466	15,227	38,587	7,106

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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
OTHER LOANS.....	68,460	56,528	11,932	62,455	6,005
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	16,034	13,606	2,428	15,154	880
ALL OTHER LOANS.....	52,426	42,922	9,504	47,302	5,124
LEASE FINANCING RECEIVABLES.....	27,469	22,675	4,794	24,149	3,321
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	25,581	24,748	833	24,408	1,173
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	41,353	38,826	2,527	38,297	3,056
REMAINING ASSETS.....	126,539	95,130	31,409	108,784	17,755
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,266,366	1,390,737	875,629	1,818,780	447,586
TOTAL LIABILITIES (4).....	2,114,354	1,301,912	812,441	1,699,890	414,464
TOTAL DEPOSITS.....	1,660,250	946,880	713,370	1,300,723	359,527
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,497,542	849,697	647,846	1,168,343	329,199
U.S. GOVERNMENT.....	3,845	2,444	1,401	3,206	640
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	81,418	39,182	42,236	61,639	19,778
COMMERCIAL BANKS IN THE U.S.	41,544	29,529	12,015	37,103	4,441
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	6,732	4,055	2,677	5,386	1,346
BANKS IN FOREIGN COUNTRIES.....	9,630	8,837	794	8,759	871
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,021	1,571	449	1,862	159
CERTIFIED AND OFFICIAL CHECKS.....	17,517	11,565	5,952	14,425	3,092
TOTAL TRANSACTION ACCOUNTS.....	532,621	333,220	199,401	435,503	97,118
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	450,077	276,467	173,610	362,866	87,211
U.S. GOVERNMENT.....	2,383	1,414	968	1,940	442
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	19,561	9,645	9,916	15,750	3,811
COMMERCIAL BANKS IN THE U.S.	28,349	21,195	7,154	26,895	1,454
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	4,768	3,333	1,435	4,136	632
BANKS IN FOREIGN COUNTRIES.....	8,721	8,422	298	8,314	407
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,245	1,178	68	1,176	69
CERTIFIED AND OFFICIAL CHECKS.....	17,517	11,565	5,952	14,425	3,092

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
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	387,299	259,107	128,192	323,626	63,672
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	312,095	204,699	107,396	256,585	55,510
U.S. GOVERNMENT.....	2,340	1,397	943	1,902	438
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	12,284	7,318	4,966	10,208	2,077
COMMERCIAL BANKS IN THE U.S.	28,344	21,195	7,149	26,893	1,450
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	4,753	3,333	1,420	4,123	630
BANKS IN FOREIGN COUNTRIES.....	8,721	8,422	298	8,313	407
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,245	1,178	67	1,176	69
CERTIFIED AND OFFICIAL CHECKS.....	17,517	11,565	5,952	14,425	3,092
TOTAL NONTRANSACTION ACCOUNTS.....	1,127,629	613,660	513,969	865,220	262,409
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,047,465	573,230	474,236	805,477	241,988
U.S. GOVERNMENT.....	1,462	1,030	433	1,265	197
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	61,857	29,537	32,320	45,889	15,968
COMMERCIAL BANKS IN THE U.S.	13,195	8,334	4,861	10,209	2,987
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	792	179	613	294	498
OTHER COMMERCIAL BANKS IN THE U.S.....	12,403	8,155	4,248	9,915	2,488
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	1,964	722	1,242	1,250	714
BANKS IN FOREIGN COUNTRIES.....	910	414	495	445	464
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	201	1	200	11	190
OTHER BANKS IN FOREIGN COUNTRIES.....	708	413	295	434	274
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	776	394	382	686	90
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	238,181	183,726	54,455	212,392	25,789
FEDERAL FUNDS PURCHASED.....	26,809	7,794	19,015	20,026	6,782
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..... (11)	25,618	5,261	20,357	15,136	10,482
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	29,370	24,093	5,277	27,372	1,998
OTHER BORROWED MONEY.....	79,733	57,413	22,320	64,744	14,989
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	26,340	25,504	836	25,166	1,173

III

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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
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,215	823	1,392	1,305	910
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	14,617	12,422	2,195	11,634	2,983
REMAINING LIABILITIES.....	78,265	63,474	14,792	68,187	10,079
TOTAL EQUITY CAPITAL (6).....	152,013	88,824	63,188	118,890	33,122

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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: JUNE 30, 1988
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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
<u>MEMO</u>					
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	1,894	366	1,528	996	898
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	73,673	39,575	34,098	57,280	16,393
TOTAL BROKERED DEPOSITS.....	42,063	30,290	11,773	31,864	10,199
TOTAL BROKERED RETAIL DEPOSITS.....	12,743	6,404	6,339	7,756	4,987
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	4,704	938	3,767	1,843	2,861
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	8,038	5,466	2,572	5,913	2,126
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS.....	307,720	179,129	128,591	241,833	65,886
OTHER SAVINGS ACCOUNTS.....	154,538	82,100	72,438	119,112	35,426
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	360,719	166,882	193,837	269,975	90,744
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	273,138	160,169	112,970	206,832	66,306
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	31,514	25,381	6,133	27,467	4,046
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	140,984	71,761	69,223	108,969	32,015
TOTAL TIME AND SAVINGS DEPOSITS.....	1,272,951	687,773	585,178	977,097	295,854
<u>QUARTERLY AVERAGES</u>					
TOTAL LOANS.....	1,400,115	868,542	531,573	1,125,404	274,711
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	48,824	33,310	15,514	41,688	7,136
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	145,926	75,385	70,540	112,804	33,122
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	305,698	177,262	128,436	240,245	65,452
OTHER SAVINGS DEPOSITS.....	151,577	80,127	71,450	116,489	35,088
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	268,809	157,049	111,760	204,606	64,203
ALL OTHER TIME DEPOSITS.....	389,646	191,297	198,349	295,472	94,174
NUMBER OF BANKS.....	2,675	173	2,502	1,541	1,134

- (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: JUNE 30, 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).....	3,039,134	1,758,095	431,797	1,382,268	884,098	396,941
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	336,634	235,480	123,679	111,802	67,606	33,548
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	77,458	1,740	75,718	28,810	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS, CURRENCY AND COIN.....	N/A	N/A	N/A	63,274	19,853	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	12,445	8,958	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	36,598	23,459	13,139	21,464	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	101,714	98,310	3,404	5,639	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	19,710	170	19,541	11,693	N/A
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,481,353	1,355,689	N/A	N/A	779,177	346,487
TOTAL SECURITIES, BOOK VALUE.....	519,689	219,004	26,534	192,470	183,156	117,530
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	317,321	115,026	1,207	113,819	116,863	85,432
U.S. TREASURY SECURITIES.....	N/A	63,354	708	62,646	64,719	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	51,672	499	51,173	52,144	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	78,929	42,683	481	42,202	21,658	14,588
ALL OTHER.....	N/A	8,989	18	8,971	30,486	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	111,760	48,784	639	48,146	41,093	21,883
TAXABLE SECURITIES.....	2,078	367	31	336	768	942
TAX-EXEMPT SECURITIES.....	109,682	48,417	608	47,809	40,324	20,941
OTHER SECURITIES.....	90,609	55,194	24,688	30,506	25,200	10,215
OTHER DOMESTIC SECURITIES.....	N/A	31,247	1,808	29,439	24,850	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	4,281	1,450	0	1,450	1,951	879
ALL OTHER.....	62,031	29,797	1,808	27,989	22,898	9,336
FOREIGN SECURITIES.....	N/A	23,947	22,880	1,066	351	-----
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	137,937	73,910	53,435	72,945	41,875	22,152
FEDERAL FUNDS SOLD.....	108,024	49,236	N/A	N/A	37,148	21,645
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	29,908	24,674	N/A	N/A	4,727	507

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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
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,888,010	1,106,150	220,457	885,693	569,311	212,549
LESS: UNEARNED INCOME ON LOANS.....	15,145	6,818	2,186	4,631	5,979	2,346
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,872,865	1,099,332	218,270	881,062	563,332	210,201
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	49,026	36,445	N/A	N/A	9,184	3,396
LESS: ALLOCATED TRANSFER RISK RESERVE.....	112	111	N/A	N/A	1	0
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,823,727	1,062,775	N/A	N/A	554,147	206,805
TOTAL LOANS, GROSS BY CATEGORY						
LOANS SECURED BY REAL ESTATE.....	635,144	306,945	21,195	285,750	229,344	98,855
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	81,640	34,034	7,572
SECURED BY FARMLAND.....	N/A	N/A	N/A	1,739	4,253	9,149
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	115,137	110,486	54,341
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	N/A	N/A	N/A	18,660	13,957	2,145
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	96,477	96,529	52,197
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	9,441	6,474	1,909
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	77,793	74,097	25,883
LOANS TO DEPOSITORY INSTITUTIONS.....	63,278	56,534	26,153	30,380	5,894	850
TO COMMERCIAL BANKS IN THE U.S.	N/A	23,257	894	22,363	5,096	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	3,989	502	3,487	621	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	29,288	24,758	4,530	177	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	30,538	5,593	291	5,302	6,791	18,154
COMMERCIAL AND INDUSTRIAL LOANS.....	597,379	416,593	105,464	311,129	135,453	45,333
TO U.S. ADDRESSEES (DOMICILE).....	N/A	327,178	19,261	307,917	135,147	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	89,415	86,203	3,212	306	N/A
ACCEPTANCES OF OTHER BANKS.....	3,273	1,081	401	680	1,306	885
OF U.S. BANKS.....	N/A	413	86	327	N/A	N/A
OF FOREIGN BANKS.....	N/A	668	315	353	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	353,639	151,724	11,845	139,879	158,414	43,500
CREDIT CARDS AND RELATED PLANS.....	103,195	44,290	N/A	N/A	56,440	2,465
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	250,444	107,435	N/A	N/A	101,974	41,035

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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).....	49,293	30,472	597	29,874	16,647	2,175
TAXABLE OBLIGATIONS.....	912	323	0	323	505	84
TAX-EXEMPT OBLIGATIONS.....	48,381	30,148	597	29,551	16,141	2,091
ALL OTHER LOANS.....	123,345	110,424	50,418	60,006	10,683	2,238
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	37,295	35,298	1,997	232	N/A
OTHER LOANS.....	N/A	73,129	15,120	58,009	10,451	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	13,991	2,043	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	44,018	8,408	N/A
LEASE FINANCING RECEIVABLES.....	32,120	26,784	4,092	22,692	4,777	559
ASSETS HELD IN TRADING ACCOUNTS.....	38,285	37,407	16,982	20,424	661	218
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	45,079	23,706	N/A	N/A	14,397	6,977
OTHER REAL ESTATE OWNED.....	12,135	5,559	N/A	N/A	3,841	2,735
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,056	1,297	N/A	N/A	711	48
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	32,911	32,445	N/A	N/A	436	30
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	41,353	N/A	N/A
INTANGIBLE ASSETS.....	4,910	3,162	N/A	N/A	1,575	173
OTHER ASSETS.....	85,770	63,351	N/A	N/A	15,693	6,725
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	3,039,134	1,758,095	N/A	N/A	884,098	396,941
TOTAL LIABILITIES (4).....	2,852,236	1,668,733	431,706	1,292,997	821,357	362,146
LIMITED-LIFE PREFERRED STOCK.....	84	67	N/A	N/A	4	13

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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
TOTAL DEPOSITS.....	2,341,909	1,272,229	329,122	943,107	717,143	352,536
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	183,517	844,296	653,246	321,083
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,420	1,425	649
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	38,774	42,644	25,141
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	30,887	10,657	1,963
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	4,139	2,593	1,212
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	9,223	407	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	26,807	25,080	1,727	294	N/A
CERTIFIED AND OFFICIAL CHECKS.....	20,540	12,220	580	11,640	5,877	2,443
ALL OTHER (9).....	N/A	N/A	94,266	-----	-----	44
TOTAL TRANSACTION ACCOUNTS.....	N/A	N/A	N/A	324,985	207,636	94,910
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	268,648	181,429	84,044
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,356	1,027	464
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	8,999	10,562	6,835
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	21,279	7,070	757
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,343	1,425	349
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	8,505	215	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,215	30	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	11,640	5,877	2,443
ALL OTHER.....	N/A	N/A	N/A	-----	-----	17
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	N/A	N/A	N/A	254,118	133,181	51,103
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	199,890	112,205	44,786
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,341	1,000	450
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	6,905	5,380	2,312
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	21,279	7,065	756
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	3,343	1,410	341
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	8,505	215	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	1,215	30	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	11,640	5,877	2,443
ALL OTHER.....	N/A	N/A	N/A	-----	-----	16
TOTAL NONTRANSACTION ACCOUNTS.....	N/A	N/A	N/A	618,122	509,507	257,627
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	575,648	471,817	237,038
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,065	398	185
STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	29,775	32,081	18,306
COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	9,608	3,587	1,206
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	711	81	N/A
OTHER COMMERCIAL BANKS IN THE U.S.	N/A	N/A	N/A	8,898	3,506	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S.	N/A	N/A	N/A	797	1,167	864
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	718	192	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	11	191	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	707	1	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	512	264	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	27

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
 CONSOLIDATED REPORT OF CONDITION AND INCOME: JUNE 30, 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.....	241,720	186,144	150,556	185,766	52,415	3,161
FEDERAL FUNDS PURCHASED.....	145,372	117,234	N/A	N/A	26,809	1,329
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	96,349	68,909	N/A	N/A	25,607	1,832
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	24,293	5,077	628
OTHER BORROWED MONEY.....	115,347	81,669	34,118	47,551	32,182	1,497
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	33,018	32,551	6,648	25,903	436	30
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	17,108	14,725	N/A	N/A	2,211	172
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	14,617	N/A	N/A
ALL OTHER LIABILITIES.....	73,135	57,121	N/A	N/A	11,893	4,121
TOTAL EQUITY CAPITAL (6).....	186,815	89,295	N/A	N/A	62,738	34,782

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/
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 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	2,218	1,297	921	973	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	38,166	35,507	16,346
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	30,345	11,719	1,313
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	5,682	7,061	1,132
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	846	3,858	836
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	4,836	3,203	296
SAVINGS DEPOSITS						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	181,083	126,637	49,837
OTHER SAVINGS DEPOSITS (EXCLUDING MMDAS).....	N/A	N/A	N/A	80,296	74,241	33,884
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	160,116	200,604	130,922
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	169,325	103,813	41,505
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	27,301	4,212	1,480
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	N/A	N/A	N/A	68,802	72,182	42,233
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	688,989	583,962	301,433
<u>QUARTERLY AVERAGES</u>						
TOTAL LOANS.....	N/A	N/A	N/A	851,254	548,861	205,639
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.	N/A	N/A	N/A	32,359	16,465	N/A
TRANSACTION ACCOUNTS IN DOMESTIC OFFICES (NOW ACCOUNTS, ACS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	N/A	N/A	N/A	72,125	73,800	43,522
NONTRANSACTION ACCOUNTS IN DOMESTIC OFFICES:						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	178,933	126,765	49,956
OTHER SAVINGS DEPOSITS.....	N/A	N/A	N/A	78,195	73,382	33,273
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	166,544	102,265	41,148
ALL OTHER TIME DEPOSITS.....	N/A	N/A	N/A	186,723	202,923	131,203
NUMBER OF BANKS.....	13,334	252	N/A	N/A	2,423	10,659

- (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.