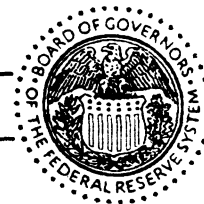


# FEDERAL RESERVE statistical release



E.3.4/113

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

E.3.4

June 1, 1989

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,698,544	1,716,046	982,498	2,004,681	693,863
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	218,439	142,142	76,297	167,274	51,166
CURRENCY AND COIN.....	22,092	13,793	8,299	16,875	5,218
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS....	31,451	10,751	20,700	18,023	13,428
OTHER.....	164,896	117,599	47,298	132,376	32,520
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	2,315,524	1,443,504	872,020	1,700,875	614,649
TOTAL SECURITIES, BOOK VALUE.....	498,652	249,561	249,090	330,440	168,212
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	322,579	151,162	171,417	211,377	111,203
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	109,207	59,591	49,616	77,517	31,689
TAXABLE SECURITIES.....	2,082	515	1,567	1,085	997
TAX-EXEMPT SECURITIES.....	107,125	59,076	48,049	76,432	30,692
OTHER SECURITIES.....	66,866	38,808	28,058	41,546	25,320
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	4,097	2,063	2,034	3,112	985
ALL OTHER.....	62,785	36,745	26,040	38,445	24,340
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	137,461	86,209	51,252	107,399	30,063
FEDERAL FUNDS SOLD.....	55,279	10,145	45,133	31,507	23,772
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....(8)	5,408	1,354	4,054	3,747	1,661
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,692,762	1,114,916	577,846	1,272,578	420,184
LESS: UNEARNED INCOME ON LOANS.....	13,351	7,183	6,169	9,541	3,810
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,679,411	1,107,733	571,678	1,263,036	416,374

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

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
<b>TOTAL LOANS, GROSS BY CATEGORY</b>					
LOANS SECURED BY REAL ESTATE.....	633,239	369,329	263,910	447,153	186,086
CONSTRUCTION AND LAND DEVELOPMENT.....	127,094	98,413	28,681	100,449	26,645
SECURED BY FARMLAND.....	15,353	2,494	12,858	7,267	8,086
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	291,348	154,398	136,950	197,061	94,287
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	37,557	26,286	11,270	28,460	9,096
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	253,791	128,112	125,680	168,601	85,191
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES. SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	17,644 181,801	11,129 102,895	6,515 78,906	13,198 129,178	4,446 52,622
LOANS TO DEPOSITORY INSTITUTIONS.....	34,342	30,077	4,265	30,682	3,660
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	30,781	6,770	24,011	16,143	14,638
COMMERCIAL AND INDUSTRIAL LOANS.....	490,008	356,949	133,060	385,143	104,865
ACCEPTANCES OF OTHER BANKS.....	3,730	609	3,121	1,972	1,758
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	351,392	224,449	126,943	262,425	88,967
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	47,572	36,048	11,524	39,035	8,538
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	1,050	672	378	722	328
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	46,523	35,376	11,146	38,313	8,210
ALL OTHER LOANS.....	72,639	64,480	8,159	64,667	7,972
LEASE FINANCING RECEIVABLES.....	29,057	26,205	2,853	25,358	3,700

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

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	26,229	25,877	352	25,127	1,102
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	37,685	36,580	1,106	34,311	3,375
REMAINING ASSETS.....	138,352	104,523	33,828	111,405	26,947
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,698,544	1,716,046	982,498	2,004,681	693,863
TOTAL LIABILITIES (4).....	2,508,609	1,604,277	904,331	1,869,633	638,976
TOTAL DEPOSITS.....	2,031,870	1,187,125	844,745	1,461,129	570,742
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,845,504	1,072,652	772,852	1,321,297	524,206
U.S. GOVERNMENT.....	4,309	2,753	1,556	3,291	1,018
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	105,963	52,839	53,124	71,952	34,011
COMMERCIAL BANKS IN THE U.S. ....	39,858	32,036	7,822	35,320	4,538
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	7,808	4,962	2,847	6,029	1,779
CERTIFIED AND OFFICIAL CHECKS.....	18,526	12,360	6,166	14,284	4,242
ALL OTHER.....	9,902	9,523	379	8,955	947
TOTAL TRANSACTION ACCOUNTS.....	616,812	386,202	230,610	465,979	150,833
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	530,262	325,767	204,495	395,000	135,263
U.S. GOVERNMENT.....	2,942	1,800	1,142	2,168	775
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	24,925	11,875	13,050	17,345	7,580
COMMERCIAL BANKS IN THE U.S. ....	27,061	22,681	4,380	25,330	1,731
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	5,139	4,015	1,124	4,365	774
CERTIFIED AND OFFICIAL CHECKS.....	18,526	12,360	6,166	14,284	4,242
ALL OTHER.....	7,958	7,705	253	7,488	469
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	426,829	291,312	135,517	335,352	91,477
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	351,558	234,375	117,183	271,437	80,121
U.S. GOVERNMENT.....	2,885	1,769	1,116	2,124	761
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	13,728	8,409	5,318	10,337	3,390
COMMERCIAL BANKS IN THE U.S. ....	27,055	22,680	4,374	25,326	1,729
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	5,124	4,014	1,110	4,356	768
CERTIFIED AND OFFICIAL CHECKS.....	18,526	12,360	6,166	14,284	4,242
ALL OTHER.....	7,954	7,704	250	7,488	467

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

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
<b>TOTAL NONTRANSACTION ACCOUNTS.....</b>	<b>1,415,058</b>	<b>800,923</b>	<b>614,136</b>	<b>995,150</b>	<b>419,909</b>
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,315,242	746,885	568,357	926,298	388,944
U.S. GOVERNMENT.....	1,367	953	414	1,123	244
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	81,039	40,965	40,074	54,607	26,431
COMMERCIAL BANKS IN THE U.S. ....	12,797	9,355	3,441	9,990	2,807
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	2,670	947	1,723	1,664	1,006
ALL OTHER.....	1,945	1,818	126	1,467	478
<b>FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....</b>	<b>247,643</b>	<b>216,108</b>	<b>31,535</b>	<b>212,843</b>	<b>34,800</b>
FEDERAL FUNDS PURCHASED.....	28,671	16,013	12,657	21,213	7,458
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..... (c)	31,354	15,508	15,846	16,226	15,129
<b>DEMAND NOTES ISSUED TO THE U.S. TREASURY.....</b>	<b>31,210</b>	<b>27,534</b>	<b>3,677</b>	<b>28,793</b>	<b>2,417</b>
<b>OTHER BORROWED MONEY.....</b>	<b>82,350</b>	<b>71,773</b>	<b>10,577</b>	<b>66,089</b>	<b>16,261</b>
<b>BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....</b>	<b>26,900</b>	<b>26,548</b>	<b>352</b>	<b>25,798</b>	<b>1,102</b>
<b>NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....</b>	<b>2,392</b>	<b>1,190</b>	<b>1,202</b>	<b>1,250</b>	<b>1,142</b>
<b>NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....</b>	<b>16,447</b>	<b>16,184</b>	<b>262</b>	<b>13,832</b>	<b>2,615</b>
<b>REMAINING LIABILITIES.....</b>	<b>86,243</b>	<b>74,001</b>	<b>12,243</b>	<b>73,731</b>	<b>12,512</b>
<b>TOTAL EQUITY CAPITAL (6).....</b>	<b>189,935</b>	<b>111,769</b>	<b>78,166</b>	<b>135,048</b>	<b>54,887</b>

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

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
<b>MEMO</b>					
ASSETS HELD IN TRADING ACCOUNTS (7).....	N/A	22,223	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	13,296	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	3,846	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	1,190	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	314	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	492	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	50	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	1,763	N/A	N/A	N/A
OTHER.....	N/A	1,272	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	92,576	50,484	42,092	65,536	27,040
TOTAL BROKERED DEPOSITS.....	48,386	43,207	5,179	36,062	12,324
TOTAL BROKERED RETAIL DEPOSITS.....	16,601	12,446	4,155	10,138	6,463
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	6,127	3,732	2,394	2,340	3,786
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	10,474	8,713	1,761	7,798	2,676
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	348,751	217,980	130,770	256,703	92,048
OTHER SAVINGS DEPOSITS.....	187,842	104,042	83,801	133,111	54,731
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	511,727	229,193	282,535	337,181	174,547
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	332,173	219,407	112,766	238,812	93,362
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	34,564	30,301	4,263	29,343	5,221
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	184,276	92,024	92,252	127,311	56,965
TOTAL TIME AND SAVINGS DEPOSITS.....	1,605,041	895,813	709,228	1,125,777	479,264

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

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
<b>QUARTERLY AVERAGES</b>					
TOTAL LOANS.....	1,635,491	1,074,439	561,053	1,229,389	406,102
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	190,997	96,181	94,816	131,882	59,115
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	353,805	221,017	132,788	260,431	93,374
OTHER SAVINGS DEPOSITS.....	188,452	104,318	84,133	133,377	55,075
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	319,566	209,242	110,325	229,966	89,600
ALL OTHER TIME DEPOSITS.....	533,579	251,108	282,471	355,889	177,690
NUMBER OF BANKS.....	13,166	337	12,829	5,472	7,694

- (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.

## E.3.4/113

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1988  
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,300,477	1,404,675	895,802	1,842,136	458,341
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	186,051	117,291	68,760	153,675	32,376
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	89,418	69,307	20,111	81,359	8,059
CURRENCY AND COIN.....	18,462	11,360	7,102	15,382	3,081
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S. ....	34,427	10,988	23,439	22,918	11,509
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	9,463	2,887	6,576	5,740	3,723
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	34,282	22,750	11,532	28,276	6,005
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	1,963,761	1,169,907	793,855	1,557,606	406,156
TOTAL SECURITIES, BOOK VALUE.....	381,432	188,470	192,962	284,519	96,913
U.S. TREASURY SECURITIES .....	127,022	60,971	66,050	93,741	33,280
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	110,057	55,342	54,715	84,286	25,771
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	67,220	45,077	22,143	56,303	10,917
ALL OTHER.....	42,836	10,265	32,571	27,983	14,854
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	87,894	47,391	40,503	69,271	18,623
TAXABLE SECURITIES.....	1,115	340	774	763	352
TAX-EXEMPT SECURITIES.....	86,779	47,051	39,729	68,508	18,272
OTHER DOMESTIC SECURITIES.....	55,053	23,862	31,191	36,057	18,997
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	3,391	1,542	1,848	2,764	627
ALL OTHER.....	51,663	22,320	29,343	33,293	18,370
FOREIGN SECURITIES.....	1,407	903	504	1,165	241
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	115,968	72,857	43,112	97,475	18,493
FEDERAL FUNDS SOLD.....	34,229	3,917	30,312	21,827	12,402
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....(10)	4,965	530	4,435	3,504	1,461
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,477,389	913,434	563,955	1,184,117	293,272
LESS: UNEARNED INCOME ON LOANS.....	11,028	4,853	6,175	8,506	2,523
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,466,361	908,580	557,780	1,175,611	290,749

## E.3.4/113

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1988  
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
<b>TOTAL LOANS, GROSS BY CATEGORY</b>					
LOANS SECURED BY REAL ESTATE.....	532,268	298,247	234,022	406,085	126,183
CONSTRUCTION AND LAND DEVELOPMENT.....	119,292	84,094	35,198	97,217	22,075
SECURED BY FARMLAND.....	6,112	1,968	4,144	4,160	1,952
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	235,802	121,137	114,665	173,979	61,823
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	35,207	20,569	14,638	27,465	7,742
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	200,595	100,568	100,027	146,513	54,082
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	15,724	9,500	6,224	12,464	3,259
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	155,339	81,548	73,791	118,265	37,074
LOANS TO COMMERCIAL BANKS IN THE U.S. ....	25,564	20,396	5,167	22,700	2,864
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	3,097	2,444	652	2,828	269
LOANS TO BANKS IN FOREIGN COUNTRIES.....	4,963	4,828	136	4,849	115
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	12,201	5,731	6,470	9,608	2,593
COMMERCIAL AND INDUSTRIAL LOANS.....	445,331	302,134	143,197	365,710	79,621
TO U.S. ADDRESSEES (DOMICILE).....	442,333	299,490	142,842	362,977	79,356
TO NON-U.S. ADDRESSEES (DOMICILE).....	2,998	2,643	355	2,733	265
ACCEPTANCES OF OTHER BANKS (7).....	2,258	330	1,928	1,374	884
OF U.S. BANKS.....	765	228	537	478	286
OF FOREIGN BANKS.....	428	102	326	338	90
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	307,391	167,642	139,750	243,798	63,594
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	2,580	2,393	188	2,484	97
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	45,394	30,174	15,220	38,218	7,176
TAXABLE OBLIGATIONS.....	959	571	388	688	271
TAX-EXEMPT OBLIGATIONS.....	44,435	29,603	14,832	37,530	6,905



## E.3.4/113

DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1988  
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
OTHER LOANS.....	67,848	55,402	12,446	61,301	6,547
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	16,179	13,668	2,511	14,913	1,266
ALL OTHER LOANS.....	51,669	41,734	9,935	46,388	5,281
LEASE FINANCING RECEIVABLES.....	28,493	23,715	4,779	25,163	3,330
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	26,207	25,469	738	25,116	1,091
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	37,685	34,725	2,960	34,311	3,375
REMAINING ASSETS.....	124,458	92,009	32,449	105,740	18,719
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,300,477	1,404,675	895,802	1,842,136	458,341
TOTAL LIABILITIES (4).....	2,145,823	1,314,539	831,284	1,721,194	424,629
TOTAL DEPOSITS.....	1,679,810	955,808	724,003	1,317,031	362,779
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,523,412	862,222	661,190	1,189,227	334,185
U.S. GOVERNMENT.....	3,721	2,250	1,471	3,065	656
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	81,965	40,814	41,152	62,925	19,041
COMMERCIAL BANKS IN THE U.S. ....	37,956	27,414	10,541	34,182	3,774
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	6,733	4,135	2,598	5,480	1,253
BANKS IN FOREIGN COUNTRIES.....	8,226	7,324	902	7,435	791
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,637	1,185	452	1,504	133
CERTIFIED AND OFFICIAL CHECKS.....	16,159	10,464	5,696	13,213	2,946
TOTAL TRANSACTION ACCOUNTS.....	522,608	321,697	200,912	426,686	95,922
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	446,428	270,630	175,798	360,113	86,315
U.S. GOVERNMENT.....	2,488	1,409	1,080	1,990	499
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	18,562	9,036	9,526	14,944	3,618
COMMERCIAL BANKS IN THE U.S. ....	26,199	19,373	6,826	24,735	1,464
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	4,828	3,381	1,447	4,208	620
BANKS IN FOREIGN COUNTRIES.....	7,149	6,677	473	6,755	395
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	794	727	66	729	65
CERTIFIED AND OFFICIAL CHECKS.....	16,159	10,464	5,696	13,213	2,946

## E.3.4/113

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)....	375,947	246,433	129,514	313,461	62,486
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	306,893	197,774	109,119	252,389	54,504
U.S. GOVERNMENT.....	2,443	1,383	1,061	1,949	494
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	11,494	6,656	4,839	9,492	2,002
COMMERCIAL BANKS IN THE U.S. ....	26,195	19,373	6,822	24,733	1,462
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	4,820	3,380	1,440	4,201	619
BANKS IN FOREIGN COUNTRIES.....	7,149	6,677	472	6,754	395
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	793	727	66	729	65
CERTIFIED AND OFFICIAL CHECKS.....	16,159	10,464	5,696	13,213	2,946
TOTAL NONTRANSACTION ACCOUNTS.....	1,157,202	634,111	523,091	890,345	266,857
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,076,984	591,592	485,392	829,115	247,870
U.S. GOVERNMENT.....	1,233	841	392	1,075	157
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	63,403	31,777	31,626	47,980	15,423
COMMERCIAL BANKS IN THE U.S. ....	11,757	8,041	3,716	9,447	2,310
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	511	136	375	204	307
OTHER COMMERCIAL BANKS IN THE U.S.....	11,246	7,905	3,341	9,243	2,003
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	1,905	754	1,151	1,273	633
BANKS IN FOREIGN COUNTRIES.....	1,077	647	429	680	397
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	351	232	119	233	118
OTHER BANKS IN FOREIGN COUNTRIES.....	726	415	310	446	279
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	843	458	386	775	68
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	243,903	183,204	60,699	211,198	32,705
FEDERAL FUNDS PURCHASED.....	27,167	8,693	18,474	20,364	6,802
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..... (11)	29,119	4,769	24,349	15,429	13,690
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	30,563	25,408	5,155	28,508	2,055
OTHER BORROWED MONEY.....	80,652	57,709	22,943	65,447	15,205
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	26,878	26,139	739	25,787	1,091

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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.....	2,087	738	1,349	1,197	890
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	16,447	13,441	3,005	13,832	2,615
REMAINING LIABILITIES.....	81,931	65,535	16,396	72,026	9,905
TOTAL EQUITY CAPITAL (6).....	154,654	90,136	64,518	120,942	33,712

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DOMESTIC OFFICES, INSURED COMMERCIAL BANKS WITH ASSETS OF \$100 MILLION OR MORE OR WITH FOREIGN OFFICES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: SEPTEMBER 30, 1988  
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
<u>MEMO</u>					
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	2,485	151	2,333	738	1,747
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	76,168	41,032	35,137	59,122	17,047
TOTAL BROKERED DEPOSITS.....	47,063	34,071	12,991	35,630	11,432
TOTAL BROKERED RETAIL DEPOSITS.....	15,450	8,488	6,962	9,776	5,674
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	5,275	1,133	4,142	2,008	3,267
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	10,175	7,355	2,820	7,769	2,407
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS.....	300,307	173,658	126,649	235,871	64,437
OTHER SAVINGS ACCOUNTS.....	154,396	82,293	72,103	119,304	35,092
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	379,164	178,569	200,595	285,782	93,382
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	290,324	172,543	117,780	220,567	69,757
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	33,011	27,048	5,963	28,821	4,191
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	142,458	73,136	69,322	110,394	32,064
TOTAL TIME AND SAVINGS DEPOSITS.....	1,303,863	709,374	594,489	1,003,571	300,292
<u>QUARTERLY AVERAGES</u>					
TOTAL LOANS.....	1,426,471	880,680	545,791	1,143,378	283,093
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	45,838	30,707	15,131	38,779	7,059
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	147,773	76,600	71,173	114,510	33,264
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	304,706	176,112	128,594	239,347	65,360
OTHER SAVINGS DEPOSITS.....	155,090	82,444	72,645	119,608	35,482
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	278,666	164,380	114,286	212,094	66,572
ALL OTHER TIME DEPOSITS.....	400,969	197,707	203,263	304,607	96,362
NUMBER OF BANKS.....	2,628	167	2,461	1,510	1,118

- (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.

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 ASSETS (3).....	3,077,131	1,784,873	432,719	1,406,286	894,191	398,067
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	341,489	241,207	123,050	118,157	67,894	32,388
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	81,097	1,757	79,339	28,541	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS, CURRENCY AND COIN.....	N/A	N/A	N/A	68,309	21,109	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	11,030	7,432	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	36,555	23,779	12,776	21,651	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	100,621	97,235	3,386	6,077	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	22,934	278	22,656	11,626	N/A
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,507,464	1,370,346	N/A	N/A	788,790	348,328
TOTAL SECURITIES, BOOK VALUE.....	526,758	222,892	28,106	194,786	186,647	117,219
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	324,179	117,692	1,600	116,092	120,986	85,501
U.S. TREASURY SECURITIES.....	N/A	61,780	1,028	60,752	66,270	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	55,912	571	55,341	54,716	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	82,454	44,952	523	44,428	22,792	14,710
ALL OTHER.....	N/A	10,960	48	10,912	31,924	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	109,816	48,210	609	47,601	40,293	21,313
TAXABLE SECURITIES.....	2,129	431	47	384	731	968
TAX-EXEMPT SECURITIES.....	107,687	47,779	562	47,217	39,563	20,345
OTHER SECURITIES.....	92,763	56,990	25,898	31,093	25,367	10,406
OTHER DOMESTIC SECURITIES.....	N/A	32,071	1,997	30,075	24,979	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	4,096	1,693	0	1,693	1,697	705
ALL OTHER.....	63,360	30,378	1,997	28,381	23,281	9,700
FOREIGN SECURITIES.....	N/A	24,919	23,901	1,018	389	-----
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	138,275	77,589	814	76,776	39,192	21,493
FEDERAL FUNDS SOLD.....	111,185	55,907	N/A	N/A	34,228	21,050
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	27,090	21,682	N/A	N/A	4,965	443

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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/  
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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 LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,907,072	1,113,373	214,310	899,063	578,326	215,373
LESS: UNEARNED INCOME ON LOANS.....	15,610	7,157	2,259	4,899	6,130	2,323
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,891,462	1,106,216	212,051	894,165	572,196	213,050
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	48,883	36,205	N/A	N/A	9,244	3,435
LESS: ALLOCATED TRANSFER RISK RESERVE.....	148	147	N/A	N/A	1	0
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,842,431	1,069,864	N/A	N/A	562,951	209,615
TOTAL LOANS, GROSS BY CATEGORY						
LOANS SECURED BY REAL ESTATE.....	654,440	318,707	21,200	297,507	234,761	100,971
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	84,618	34,674	7,802
SECURED BY FARMLAND.....	N/A	N/A	N/A	1,875	4,237	9,241
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	121,384	114,418	55,546
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	N/A	N/A	N/A	20,293	14,914	2,350
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	101,091	99,504	53,197
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	9,510	6,213	1,920
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	80,120	75,219	26,462
LOANS TO DEPOSITORY INSTITUTIONS.....	59,927	53,799	25,585	28,214	5,410	718
TO COMMERCIAL BANKS IN THE U.S. ....	N/A	21,761	867	20,894	4,669	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	2,944	468	2,476	620	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	29,094	24,251	4,843	120	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	31,045	5,556	264	5,292	6,909	18,580
COMMERCIAL AND INDUSTRIAL LOANS.....	592,639	414,084	102,631	311,453	133,878	44,677
TO U.S. ADDRESSEES (DOMICILE).....	N/A	329,663	20,902	308,762	133,571	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	84,421	81,729	2,692	306	N/A
ACCEPTANCES OF OTHER BANKS.....	4,100	911	370	540	1,718	1,472
OF U.S. BANKS.....	N/A	271	6	265	N/A	N/A
OF FOREIGN BANKS.....	N/A	640	364	275	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	362,832	154,857	11,439	143,417	163,974	44,001
CREDIT CARDS AND RELATED PLANS.....	107,593	43,926	N/A	N/A	60,821	2,846
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	255,238	110,930	N/A	N/A	103,153	41,155

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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).....	48,148	29,857	575	29,282	16,112	2,179
TAXABLE OBLIGATIONS.....	1,195	611	145	467	493	91
TAX-EXEMPT OBLIGATIONS.....	46,953	29,245	430	28,815	15,620	2,088
ALL OTHER LOANS.....	120,866	107,958	48,226	59,732	10,697	2,211
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	35,374	33,058	2,316	264	N/A
OTHER LOANS.....	N/A	72,584	15,168	57,416	10,433	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	14,128	2,052	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	43,288	8,381	N/A
LEASE FINANCING RECEIVABLES.....	33,076	27,644	4,018	23,626	4,867	564
ASSETS HELD IN TRADING ACCOUNTS.....	41,950	40,930	19,128	21,802	741	279
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	45,151	23,933	N/A	N/A	14,264	6,954
OTHER REAL ESTATE OWNED.....	12,793	6,292	N/A	N/A	3,812	2,688
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,327	1,546	N/A	N/A	731	50
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	33,328	32,909	N/A	N/A	397	22
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	37,685	N/A	N/A
INTANGIBLE ASSETS.....	5,097	3,380	N/A	N/A	1,525	192
OTHER ASSETS.....	87,530	64,330	N/A	N/A	16,034	7,166
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	3,077,131	1,784,873	N/A	N/A	894,191	398,067
TOTAL LIABILITIES (4).....	2,884,928	1,691,479	430,451	1,315,159	830,664	362,785
LIMITED-LIFE PREFERRED STOCK.....	92	0	N/A	N/A	80	13



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DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/  
 CONSOLIDATED REPORT OF CONDITION AND INCOME: SEPTEMBER 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	
TOTAL DEPOSITS.....	2,360,233	1,287,042	328,362	958,680	721,130	352,060
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	189,138	863,561	659,851	322,092
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,247	1,474	588
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	40,357	41,608	23,998
COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	28,494	9,461	1,902
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	4,271	2,463	1,075
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,891	335	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	25,718	24,370	1,348	289	N/A
CERTIFIED AND OFFICIAL CHECKS.....	19,089	11,074	563	10,511	5,648	2,367
ALL OTHER (9).....	N/A	N/A	90,101	-----	-----	39
TOTAL TRANSACTION ACCOUNTS.....	N/A	N/A	N/A	316,893	205,715	94,204
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	265,722	180,706	83,834
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,376	1,113	454
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	8,621	9,942	6,362
COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	19,508	6,691	862
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	3,442	1,386	310
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	6,934	215	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	780	14	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	10,511	5,648	2,367
ALL OTHER.....	N/A	N/A	N/A	-----	-----	14
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	N/A	N/A	N/A	244,487	131,460	50,882
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	195,511	111,382	44,665
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,352	1,091	441
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	6,451	5,044	2,233
COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	19,508	6,687	860
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	3,442	1,378	304
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	6,934	215	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	780	14	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	10,511	5,648	2,367
ALL OTHER.....	N/A	N/A	N/A	-----	-----	12
TOTAL NONTRANSACTION ACCOUNTS.....	N/A	N/A	N/A	641,787	515,415	257,856
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	597,839	479,145	238,257
U.S. GOVERNMENT.....	N/A	N/A	N/A	871	362	134
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	31,737	31,666	17,635
COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	8,987	2,770	1,040
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	432	79	N/A
OTHER COMMERCIAL BANKS IN THE U.S.....	N/A	N/A	N/A	8,555	2,691	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	829	1,076	765
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	957	120	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	232	118	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	724	1	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	568	276	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	25

E.3.4/113

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/  
 CONSOLIDATED REPORT OF CONDITION AND INCOME: SEPTEMBER 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.....	248,474	188,453	831	187,621	56,282	3,740
FEDERAL FUNDS PURCHASED.....	150,992	122,321	N/A	N/A	27,167	1,504
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	97,482	66,132	N/A	N/A	29,115	2,236
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	25,565	4,998	648
OTHER BORROWED MONEY.....	120,253	85,690	37,903	47,787	32,865	1,698
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	33,449	33,030	6,548	26,481	397	22
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	17,098	14,706	N/A	N/A	2,087	305
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	16,447	N/A	N/A
ALL OTHER LIABILITIES.....	74,211	56,993	N/A	N/A	12,906	4,312
TOTAL EQUITY CAPITAL (6).....	192,111	93,395	N/A	N/A	63,447	35,269

## E.3.4/113

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
<u>MEMO</u>						
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	N/A	2,391	1,005	1,386	1,099	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	39,740	36,429	16,407
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	33,878	13,185	1,324
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	7,534	7,916	1,151
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	1,027	4,247	852
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	6,507	3,668	299
SAVINGS DEPOSITS						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	176,864	123,443	48,444
OTHER SAVINGS DEPOSITS (EXCLUDING MMDAS).....	N/A	N/A	N/A	80,656	73,740	33,447
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	172,612	206,551	132,563
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	182,550	107,774	41,850
OPFN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	29,105	3,907	1,553
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	N/A	N/A	N/A	70,491	71,967	41,818
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	714,193	589,671	301,178
<u>QUARTERLY AVERAGES</u>						
TOTAL LOANS.....	N/A	N/A	N/A	866,171	560,299	209,020
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	29,890	15,948	N/A
TRANSACTION ACCOUNTS IN DOMESTIC OFFICES (NOW ACCOUNTS, ACS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	N/A	N/A	N/A	73,799	73,974	43,224
NONTRANSACTION ACCOUNTS IN DOMESTIC OFFICES:						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	179,351	125,355	49,099
OTHER SAVINGS DEPOSITS.....	N/A	N/A	N/A	80,676	74,414	33,362
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	175,058	103,608	40,901
ALL OTHER TIME DEPOSITS.....	N/A	N/A	N/A	194,099	206,870	132,610
NUMBER OF BANKS.....	13,166	250	N/A	N/A	2,378	10,538

- (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.