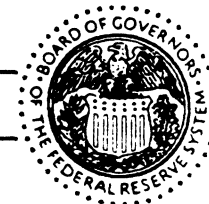


# FEDERAL RESERVE statistical release



E.3.4/113

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1989  
 MILLIONS OF DOLLARS

E.3.4

September 26, 1989

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,757,037	1,791,722	965,316	2,044,592	712,445
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	210,324	142,901	67,423	162,686	47,638
CURRENCY AND COIN.....	22,805	14,702	8,104	17,309	5,496
NONINTEREST-BEARING BALANCES DUE FROM COMMERCIAL BANKS....	29,643	10,717	18,927	16,874	12,769
OTHER.....	157,875	117,483	40,392	128,503	29,373
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	2,367,373	1,503,019	864,354	1,732,093	635,279
TOTAL SECURITIES, BOOK VALUE.....	510,970	258,272	252,698	338,628	172,343
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	341,272	161,964	179,308	222,514	118,758
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	102,444	56,714	45,729	73,010	29,434
TAXABLE SECURITIES.....	2,447	839	1,607	1,457	990
TAX-EXEMPT SECURITIES.....	99,997	55,875	44,122	71,553	28,444
OTHER SECURITIES.....	58,503	34,779	23,724	39,180	19,323
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	3,933	2,059	1,874	2,826	1,107
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	135,309	85,264	50,044	106,729	28,580
FEDERAL FUNDS SOLD.....	56,661	10,619	46,042	32,091	24,570
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..... (8)	4,069	1,491	2,578	2,878	1,191
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,734,218	1,166,559	567,659	1,296,035	438,183
LESS: UNEARNED INCOME ON LOANS.....	13,124	7,077	6,048	9,299	3,826
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,721,093	1,159,483	561,611	1,286,737	434,357

**DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/  
CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1989  
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.....	669,276	402,114	267,162	470,602	198,674
CONSTRUCTION AND LAND DEVELOPMENT.....	129,852	102,236	27,616	101,349	28,503
SECURED BY FARMLAND.....	15,827	2,724	13,103	7,517	8,310
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	308,700	169,705	138,995	208,620	100,079
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	41,928	29,893	12,035	31,818	10,110
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	266,772	139,813	126,959	176,802	89,970
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.	18,910	11,972	6,939	14,041	4,869
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	195,986	115,477	80,509	139,074	56,913
 LOANS TO DEPOSITORY INSTITUTIONS.....	 32,024	 28,609	 3,415	 28,092	 3,932
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	28,389	6,617	21,772	15,105	13,284
 COMMERCIAL AND INDUSTRIAL LOANS.....	 499,769	 369,768	 130,001	 392,270	 107,499
 ACCEPTANCES OF OTHER BANKS.....	 4,320	 490	 3,830	 2,141	 2,179
 LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	 355,578	 234,386	 121,192	 262,816	 92,762
 OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	 43,803	 33,621	 10,182	 35,922	 7,881
NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS.....	1,345	990	355	1,042	303
OTHER OBLIGATIONS (EXCLUDING SECURITIES).....	42,458	32,631	9,827	34,880	7,578
 ALL OTHER LOANS.....	 70,704	 63,272	 7,432	 63,108	 7,596
 LEASE FINANCING RECEIVABLES.....	 30,354	 27,682	 2,672	 25,979	 4,375

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1989  
 MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	25,149	24,887	262	23,947	1,202
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	40,728	39,496	1,232	36,593	4,135
REMAINING ASSETS.....	154,192	120,915	33,277	125,866	28,326
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,757,037	1,791,722	965,316	2,044,592	712,445
TOTAL LIABILITIES (4).....	2,555,990	1,668,497	887,493	1,901,025	654,965
TOTAL DEPOSITS.....	2,087,487	1,251,069	836,417	1,500,698	586,789
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,903,324	1,135,978	767,347	1,363,686	539,638
U.S. GOVERNMENT.....	4,463	3,057	1,406	3,532	931
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	107,679	55,125	52,554	73,118	34,561
COMMERCIAL BANKS IN THE U.S. ....	36,294	29,817	6,477	31,709	4,585
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	8,261	5,894	2,366	6,336	1,925
CERTIFIED AND OFFICIAL CHECKS.....	17,554	11,653	5,901	13,390	4,164
ALL OTHER.....	9,912	9,545	367	8,928	984
TOTAL TRANSACTION ACCOUNTS.....	610,213	386,516	223,697	456,694	153,519
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	526,666	327,449	199,217	389,185	137,481
U.S. GOVERNMENT.....	3,131	2,056	1,075	2,369	762
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	24,279	11,831	12,448	16,717	7,562
COMMERCIAL BANKS IN THE U.S. ....	25,062	21,244	3,818	22,975	2,087
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	5,247	4,233	1,014	4,197	1,050
CERTIFIED AND OFFICIAL CHECKS.....	17,554	11,653	5,901	13,390	4,164
ALL OTHER.....	8,274	8,049	224	7,861	413
DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....	414,314	285,874	128,440	321,736	92,578
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	342,143	230,372	111,771	261,170	80,972
U.S. GOVERNMENT.....	3,062	2,020	1,042	2,326	736
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	13,016	8,305	4,711	9,847	3,170
COMMERCIAL BANKS IN THE U.S. ....	25,036	21,244	3,792	22,955	2,081
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	5,231	4,232	999	4,188	1,043
CERTIFIED AND OFFICIAL CHECKS.....	17,554	11,653	5,901	13,390	4,164
ALL OTHER.....	8,271	8,048	223	7,860	412

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1989  
 MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
TOTAL NONTRANSACTION ACCOUNTS.....	1,477,274	864,553	612,720	1,044,003	433,270
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,376,658	808,528	568,130	974,501	402,157
U.S. GOVERNMENT.....	1,332	1,001	331	1,163	169
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	83,400	43,294	40,106	56,400	27,000
COMMERCIAL BANKS IN THE U.S. ....	11,232	8,573	2,659	8,734	2,498
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	3,014	1,662	1,352	2,138	875
ALL OTHER.....	1,638	1,496	142	1,067	571
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER					
AGREEMENTS TO REPURCHASE.....	257,977	229,517	28,460	221,332	36,645
FEDERAL FUNDS PURCHASED.....	31,888	19,681	12,207	23,490	8,398
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE..... (9)	31,251	16,791	14,461	16,184	15,067
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	10,382	8,706	1,676	9,234	1,149
OTHER BORROWED MONEY.....	86,907	78,710	8,197	71,673	15,234
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	25,743	25,472	271	24,541	1,202
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	2,175	1,142	1,032	1,273	901
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	14,907	14,710	197	12,637	2,269
REMAINING LIABILITIES.....	85,320	73,880	11,439	72,274	13,045
TOTAL EQUITY CAPITAL (6).....	201,047	123,224	77,823	143,567	57,480

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1989  
 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	25,112	N/A	N/A	N/A
U.S. TREASURY SECURITIES.....	N/A	15,438	N/A	N/A	N/A
U.S. GOVERNMENT AGENCY CORPORATION OBLIGATIONS.....	N/A	3,804	N/A	N/A	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S.....	N/A	963	N/A	N/A	N/A
OTHER BONDS, NOTES AND DEBENTURES.....	N/A	373	N/A	N/A	N/A
CERTIFICATES OF DEPOSIT.....	N/A	818	N/A	N/A	N/A
COMMERCIAL PAPER.....	N/A	55	N/A	N/A	N/A
BANKERS ACCEPTANCES.....	N/A	1,356	N/A	N/A	N/A
OTHER.....	N/A	2,305	N/A	N/A	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	99,777	56,127	43,649	71,191	28,586
TOTAL BROKERED DEPOSITS.....	59,345	55,285	4,060	45,688	13,656
TOTAL BROKERED RETAIL DEPOSITS.....	22,390	18,924	3,466	14,400	7,991
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	9,219	6,562	2,657	4,139	5,080
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	13,172	12,363	809	10,261	2,911
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	337,247	219,333	117,914	251,322	85,926
OTHER SAVINGS DEPOSITS.....	186,204	104,907	81,298	131,811	54,393
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	564,864	267,066	297,799	373,280	191,585
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	352,752	241,539	111,213	257,143	95,609
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	36,205	31,709	4,497	30,448	5,757
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	189,911	97,688	92,223	131,487	58,424
TOTAL TIME AND SAVINGS DEPOSITS.....	1,673,173	965,195	707,978	1,178,962	494,211

DOMESTIC OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/, 5/  
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1989  
 MILLIONS OF DOLLARS

	TOTAL	\$ 1 BILLION OR MORE	LESS THAN \$ 1 BILLION	MEMBER	NONMEMBER
<b>QUARTERLY AVERAGES</b>					
TOTAL LOANS.....	1,674,267	1,120,258	554,009	1,246,948	427,318
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	195,978	100,973	95,005	135,416	60,562
<b>NONTRANSACTION ACCOUNTS:</b>					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	339,682	219,590	120,092	251,759	87,923
OTHER SAVINGS DEPOSITS.....	185,371	104,464	80,908	131,074	54,297
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	340,041	230,760	109,281	244,577	95,464
ALL OTHER TIME DEPOSITS.....	581,416	284,989	296,428	388,357	193,059
NUMBER OF BANKS.....	12,966	355	12,611	5,336	7,630

- (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.
- (3) 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/  
 CONSOLIDATED REPORT OF CONDITION: MARCH 31, 1989  
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
TOTAL ASSETS (3).....	2,375,533	1,447,753	927,779	1,890,290	485,243
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	182,770	118,917	63,853	151,137	31,633
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS...	90,277	70,566	19,711	81,412	8,866
CURRENCY AND COIN.....	19,431	11,956	7,475	15,930	3,501
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S. ....	31,860	10,518	21,342	20,726	11,134
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	7,937	3,432	4,505	6,061	1,875
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	33,265	22,444	10,821	27,008	6,257
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, (NET OF UNEARNED INCOME).....	2,026,390	1,198,823	827,566	1,594,666	431,723
TOTAL SECURITIES, BOOK VALUE.....	394,246	192,427	201,819	292,881	101,365
U.S. TREASURY SECURITIES .....	127,423	58,501	68,922	91,896	35,527
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	125,713	62,444	63,269	96,069	29,644
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	75,026	49,442	25,584	62,931	12,094
ALL OTHER.....	50,687	13,002	37,685	33,138	17,549
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	83,413	45,015	38,399	65,846	17,567
TAXABLE SECURITIES.....	1,457	686	772	1,125	332
TAX-EXEMPT SECURITIES.....	81,956	44,329	37,627	64,721	17,235
OTHER DOMESTIC SECURITIES.....	48,840	23,086	25,754	34,608	14,232
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	3,408	1,329	2,079	2,579	829
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	112,633	75,763	36,869	96,598	16,035
FEDERAL FUNDS SOLD.....	34,295	5,212	29,083	22,117	12,178
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....(10)	3,759	485	3,274	2,721	1,038
TOTAL LOANS AND LEASE FINANCING RECEIVABLES, GROSS.....	1,530,520	935,368	595,152	1,213,584	316,936
LESS: UNEARNED INCOME ON LOANS.....	11,009	4,736	6,273	8,396	2,613
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,519,511	930,632	588,878	1,205,188	314,323

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, 1989  
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
<b>TOTAL LOANS, GROSS BY CATEGORY</b>					
LOANS SECURED BY REAL ESTATE.....	571,910	316,920	254,991	431,726	140,184
CONSTRUCTION AND LAND DEVELOPMENT.....	122,645	85,957	36,688	98,380	24,265
SECURED BY FARMLAND.....	6,651	2,155	4,496	4,463	2,188
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	255,174	129,998	125,176	187,020	68,154
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	39,562	22,758	16,804	30,769	8,793
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	215,612	107,239	108,372	156,251	59,361
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.....	17,015	10,071	6,943	13,347	3,668
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	170,426	88,738	81,688	128,516	41,909
LOANS TO COMMERCIAL BANKS IN THE U.S. ....	25,132	20,261	4,871	21,853	3,279
LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	2,479	1,972	507	2,256	223
LOANS TO BANKS IN FOREIGN COUNTRIES.....	3,836	3,688	148	3,675	161
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	11,737	5,503	6,234	9,199	2,538
COMMERCIAL AND INDUSTRIAL LOANS.....	457,696	309,963	147,733	374,161	83,535
TO U.S. ADDRESSEES (DOMICILE).....	454,876	307,687	147,188	371,714	83,162
TO NON-U.S. ADDRESSEES (DOMICILE).....	2,821	2,275	545	2,447	374
ACCEPTANCES OF OTHER BANKS (7).....	2,420	252	2,168	1,378	1,042
OF U.S. BANKS.....	875	202	672	549	326
OF FOREIGN BANKS.....	309	49	260	253	56
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	314,901	167,461	147,440	246,048	68,853
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,858	1,709	149	1,788	70
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (INCLUDES NONRATED INDUSTRIAL DEVELOPMENT OBLIGATIONS).....	41,939	27,611	14,328	35,235	6,704
TAXABLE OBLIGATIONS.....	1,268	855	413	1,012	257
TAX-EXEMPT OBLIGATIONS.....	40,671	26,756	13,915	34,223	6,447



## 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: MARCH 31, 1989  
 MILLIONS OF DOLLARS

	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
OTHER LOANS.....	66,806	55,171	11,635	60,469	6,337
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	16,991	14,583	2,408	15,391	1,600
ALL OTHER LOANS.....	49,815	40,588	9,227	45,078	4,737
LEASE FINANCING RECEIVABLES.....	29,808	24,858	4,949	25,797	4,011
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	25,129	24,326	802	23,934	1,194
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	40,728	36,788	3,940	36,593	4,135
REMAINING ASSETS.....	141,244	105,687	35,558	120,552	20,693
TOTAL LIABILITIES AND EQUITY CAPITAL.....	2,375,533	1,447,753	927,779	1,890,290	485,243
TOTAL LIABILITIES (4).....	2,208,482	1,349,430	859,053	1,760,159	448,323
TOTAL DEPOSITS.....	1,748,307	993,002	755,304	1,363,429	384,877
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,593,351	900,103	693,248	1,237,930	355,421
U.S. GOVERNMENT.....	3,939	2,614	1,325	3,324	615
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	83,699	42,084	41,615	64,175	19,525
COMMERCIAL BANKS IN THE U.S. ....	34,752	25,048	9,704	30,794	3,958
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	7,378	4,956	2,421	5,925	1,453
BANKS IN FOREIGN COUNTRIES.....	8,035	7,119	916	7,263	772
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,827	1,302	525	1,644	183
CERTIFIED AND OFFICIAL CHECKS.....	15,325	9,776	5,549	12,376	2,950
TOTAL TRANSACTION ACCOUNTS.....	520,617	318,345	202,272	419,551	101,066
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	446,887	268,459	178,428	356,124	90,763
U.S. GOVERNMENT.....	2,712	1,708	1,003	2,204	508
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	18,189	8,916	9,273	14,518	3,671
COMMERCIAL BANKS IN THE U.S. ....	24,282	18,133	6,149	22,416	1,866
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	4,959	3,557	1,402	4,056	903
BANKS IN FOREIGN COUNTRIES.....	7,251	6,871	380	6,921	330
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,012	925	88	937	76
CERTIFIED AND OFFICIAL CHECKS.....	15,325	9,776	5,549	12,376	2,950

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)....	367,011	239,787	127,225	301,413	65,599
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	300,535	192,350	108,186	243,463	57,072
U.S. GOVERNMENT.....	2,660	1,683	976	2,163	497
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	11,020	6,493	4,527	9,109	1,911
COMMERCIAL BANKS IN THE U.S. ....	24,261	18,133	6,128	22,395	1,865
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	4,949	3,557	1,393	4,050	900
BANKS IN FOREIGN COUNTRIES.....	7,250	6,871	379	6,921	330
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	1,011	925	86	936	75
CERTIFIED AND OFFICIAL CHECKS.....	15,325	9,776	5,549	12,376	2,950
TOTAL NONTRANSACTION ACCOUNTS.....	1,227,690	674,657	553,033	943,878	283,811
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	1,146,464	631,644	514,821	881,806	264,658
U.S. GOVERNMENT.....	1,228	906	322	1,120	107
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	65,510	33,168	32,342	49,656	15,854
COMMERCIAL BANKS IN THE U.S. ....	10,470	6,915	3,555	8,378	2,092
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	792	422	370	491	301
OTHER COMMERCIAL BANKS IN THE U.S.....	9,678	6,493	3,185	7,887	1,791
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	2,419	1,399	1,019	1,869	550
BANKS IN FOREIGN COUNTRIES.....	784	248	536	342	442
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	212	1	211	53	159
OTHER BANKS IN FOREIGN COUNTRIES.....	572	247	325	289	283
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	815	377	438	707	108
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	255,238	194,695	60,543	219,846	35,392
FEDERAL FUNDS PURCHASED.....	30,736	10,489	20,247	22,787	7,949
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....(11)	29,664	4,656	25,009	15,401	14,263
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	10,014	7,846	2,168	9,072	941
OTHER BORROWED MONEY.....	85,906	63,490	22,416	71,335	14,571
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	25,723	24,911	812	24,528	1,194

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.....	2,016	752	1,264	1,225	791
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	14,907	11,975	2,932	12,637	2,269
REMAINING LIABILITIES.....	81,280	64,733	16,546	70,723	10,557
TOTAL EQUITY CAPITAL (6).....	167,050	98,324	68,726	130,130	36,920

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, 1989  
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	TOTAL	WEEKLY REPORTERS 8/	NONWEEKLY REPORTERS 9/	MEMBER	NONMEMBER
<b>MEMO</b>					
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	1,915	193	1,722	752	1,162
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	83,255	44,617	38,639	64,803	18,452
TOTAL BROKERED DEPOSITS.....	58,388	42,721	15,667	45,361	13,027
TOTAL BROKERED RETAIL DEPOSITS.....	21,585	11,435	10,149	14,127	7,458
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	8,488	2,556	5,931	3,880	4,608
ISSUED IN DENOMINATIONS GREATER THAN \$100,000 AND PARTICIPATED OUT BY THE BROKER IN SHARES OF \$100,000 OR LESS.....	13,097	8,879	4,218	10,247	2,850
SAVINGS DEPOSITS					
MONEY MARKET DEPOSIT ACCOUNTS.....	295,232	173,379	121,854	233,153	62,079
OTHER SAVINGS ACCOUNTS.....	155,196	81,371	73,826	119,282	35,914
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	430,795	200,691	230,103	322,151	108,643
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	311,875	191,133	120,742	239,348	72,527
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	34,591	28,083	6,509	29,944	4,647
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	149,107	76,251	72,856	115,139	33,967
TOTAL TIME AND SAVINGS DEPOSITS.....	1,381,296	753,216	628,080	1,062,017	319,278,657
<b>QUARTERLY AVERAGES</b>					
TOTAL LOANS.....	1,475,649	894,050	581,599	1,166,535	309,114
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	42,219	27,987	14,231	35,596	6,623
TRANSACTION ACCOUNTS (NOW ACCOUNTS, ATS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	153,653	79,059	74,594	118,611	35,042
NONTRANSACTION ACCOUNTS:					
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	296,847	172,346	124,501	233,287	63,560
OTHER SAVINGS DEPOSITS.....	154,618	80,872	73,746	118,654	35,964
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	300,202	179,422	120,780	227,203	72,999
ALL OTHER TIME DEPOSITS.....	448,043	217,087	230,955	337,727	110,315
NUMBER OF BANKS.....	2,766	165	2,601	1,566	1,200

- (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).....	3,129,031	1,804,082	429,440	1,430,250	945,283	381,505
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.....	330,576	238,635	120,387	118,248	64,522	27,554
CASH ITEMS IN PROCESS OF COLLECTION, UNPOSTED DEBITS, AND CURRENCY AND COIN.....	N/A	82,279	1,870	80,409	29,300	N/A
CASH ITEMS IN PROCESS OF COLLECTION AND UNPOSTED DEBITS. CURRENCY AND COIN.....	N/A	N/A	N/A	68,980	21,298	N/A
BALANCES DUE FROM DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	11,429	8,002	N/A
BALANCES DUE FROM BANKS IN FOREIGN COUNTRIES AND FOREIGN CENTRAL BANKS.....	N/A	34,825	22,698	12,128	19,732	N/A
BALANCES DUE FROM FEDERAL RESERVE BANKS.....	N/A	99,122	95,514	3,608	4,329	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	22,409	305	22,104	11,161	N/A
TOTAL SECURITIES, LOANS AND LEASE FINANCING RECEIVABLES, NET	2,566,780	N/A	N/A	N/A	840,498	337,690
TOTAL SECURITIES, BOOK VALUE.....	539,770	224,037	29,341	194,696	199,550	116,724
U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	343,920	122,687	2,648	120,039	133,096	88,136
U.S. TREASURY SECURITIES .....	N/A	58,990	1,472	57,518	69,904	N/A
U.S. GOVERNMENT AGENCY AND CORPORATION OBLIGATIONS.....	N/A	63,697	1,176	62,521	63,192	N/A
ALL HOLDINGS OF U.S. GOVERNMENT-ISSUED OR GUARANTEED CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES.....	91,154	49,823	1,111	48,712	26,314	15,235
ALL OTHER.....	N/A	13,874	65	13,809	36,878	N/A
SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	102,955	44,212	511	43,701	39,712	19,030
TAXABLE SECURITIES.....	2,496	776	49	727	730	989
TAX-EXEMPT SECURITIES.....	100,323	43,436	462	42,974	38,982	18,041
OTHER SECURITIES.....	84,157	53,162	25,654	27,508	22,891	8,105
OTHER DOMESTIC SECURITIES.....	N/A	28,702	2,309	26,393	22,447	-----
ALL HOLDINGS OF PRIVATE CERTIFICATES OF PARTICIPATION IN POOLS OF RESIDENTIAL MORTGAGES..	3,933	1,676	0	1,676	1,732	525
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	137,019	76,290	1,710	74,579	38,054	22,676
FEDERAL FUNDS SOLD.....	110,403	53,746	N/A	N/A	34,295	22,366
SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	26,618	22,544	N/A	N/A	3,759	310

**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.....	1,952,214	1,129,623	217,996	911,627	618,893	203,698
LESS: UNEARNED INCOME ON LOANS.....	15,199	7,005	2,220	4,785	6,224	2,115
TOTAL LOANS AND LEASES (NET OF UNEARNED INCOME).....	1,935,718	1,122,618	215,776	906,842	612,669	201,583
LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	45,553	32,499	N/A	N/A	9,774	3,293
LESS: ALLOCATED TRANSFER RISK RESERVE.....	175	174	N/A	N/A	0	1
EQUALS: TOTAL LOANS AND LEASES, NET.....	1,889,990	1,089,945	N/A	N/A	602,894	198,289
<b>TOTAL LOANS, GROSS BY CATEGORY</b>						
LOANS SECURED BY REAL ESTATE.....	691,883	336,680	23,019	313,662	258,249	97,365
CONSTRUCTION AND LAND DEVELOPMENT.....	N/A	N/A	N/A	85,232	37,414	7,207
SECURED BY FARMLAND.....	N/A	N/A	N/A	2,012	4,639	9,176
SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	129,837	125,336	53,526
REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT.....	N/A	N/A	N/A	22,417	17,145	2,366
ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	107,421	108,191	51,160
SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES.	N/A	N/A	N/A	10,103	6,912	1,895
SECURED BY NONFARM NONRESIDENTIAL PROPERTIES.....	N/A	N/A	N/A	86,478	83,948	25,561
LOANS TO DEPOSITORY INSTITUTIONS.....	56,232	50,433	24,208	26,225	5,221	578
TO COMMERCIAL BANKS IN THE U.S. ....	N/A	21,620	1,037	20,583	4,548	N/A
TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	2,272	357	1,914	565	N/A
TO BANKS IN FOREIGN COUNTRIES.....	N/A	26,542	22,814	3,728	108	N/A
LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS.....	28,577	5,209	227	4,983	6,754	16,652
COMMERCIAL AND INDUSTRIAL LOANS.....	601,548	416,913	101,779	315,134	142,562	42,073
TO U.S. ADDRESSEES (DOMICILE).....	N/A	336,078	23,353	312,724	142,151	N/A
TO NON-U.S. ADDRESSEES (DOMICILE).....	N/A	80,835	78,425	2,410	411	N/A
ACCEPTANCES OF OTHER BANKS.....	4,894	1,015	574	441	1,978	1,900
OF U.S. BANKS.....	N/A	297	62	235	N/A	N/A
OF FOREIGN BANKS.....	N/A	717	512	206	N/A	N/A
LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES (INCLUDES PURCHASED PAPER).....	367,694	154,222	12,115	142,106	172,795	40,678
CREDIT CARDS AND RELATED PLANS.....	111,321	44,311	N/A	N/A	64,890	2,169
OTHER (INCLUDES SINGLE PAYMENT AND INSTALLMENT).....	255,633	109,911	N/A	N/A	107,905	38,509

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).....	44,128	26,739	325	26,414	15,525	1,864
TAXABLE OBLIGATIONS.....	1,355	715	21	694	574	77
TAX-EXEMPT OBLIGATIONS.....	42,733	26,024	304	25,720	14,951	1,788
ALL OTHER LOANS.....	122,682	110,305	51,978	58,327	10,337	2,040
LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS....	N/A	34,872	33,262	1,610	248	N/A
OTHER LOANS.....	N/A	75,433	18,716	56,716	10,090	N/A
LOANS FOR PURCHASING AND CARRYING SECURITIES.....	N/A	N/A	N/A	15,349	1,642	N/A
ALL OTHER LOANS.....	N/A	N/A	N/A	41,367	8,448	N/A
LEASE FINANCING RECEIVABLES.....	34,126	28,106	3,772	24,335	5,473	547
ASSETS HELD IN TRADING ACCOUNTS.....	42,096	41,166	16,497	24,670	772	158
PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)....	45,717	24,103	N/A	N/A	14,983	6,644
OTHER REAL ESTATE OWNED.....	11,712	5,378	N/A	N/A	3,757	2,575
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....	2,816	2,114	N/A	N/A	663	39
CUSTOMERS' LIABILITY ON ACCEPTANCES OUTSTANDING.....	31,052	30,164	N/A	N/A	854	20
NET DUE FROM OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	40,728	N/A	N/A
INTANGIBLE ASSETS.....	5,141	3,077	N/A	N/A	1,849	217
OTHER ASSETS.....	93,136	69,173	N/A	N/A	17,383	6,607
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL.....	3,129,031	1,804,082	N/A	N/A	945,283	381,505
*TOTAL LIABILITIES (4).....	2,928,262	1,705,827	429,606	1,331,829	876,653	347,508
LIMITED-LIFE PREFERRED STOCK.....	84	0	N/A	N/A	83	2



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	
<b>TOTAL DEPOSITS.....</b>	<b>2,412,338</b>	<b>1,306,521</b>	<b>324,852</b>	<b>981,669</b>	<b>766,638</b>	<b>339,180</b>
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	191,351	888,241	705,111	309,973
U.S. GOVERNMENT.....	N/A	N/A	N/A	2,539	1,400	524
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	41,083	42,616	23,979
COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	25,786	8,965	1,542
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	5,105	2,273	883
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,644	391	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	26,082	24,569	1,513	314	N/A
CERTIFIED AND OFFICIAL CHECKS.....	18,166	10,370	612	9,758	5,567	2,229
ALL OTHER (9).....	N/A	N/A	79,622	-----	-----	50
<b>TOTAL TRANSACTION ACCOUNTS.....</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>309,874</b>	<b>210,743</b>	<b>89,596</b>
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	260,410	186,477	79,779
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,607	1,104	420
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	8,252	9,937	6,090
COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	18,158	6,123	781
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	3,647	1,312	288
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,063	188	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	977	36	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	9,758	5,567	2,229
ALL OTHER.....	N/A	N/A	N/A	-----	-----	10
<b>DEMAND DEPOSITS (INCLUDED IN TOTAL TRANSACTION ACCOUNTS)....</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>235,474</b>	<b>131,537</b>	<b>47,302</b>
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	188,138	112,397	41,607
U.S. GOVERNMENT.....	N/A	N/A	N/A	1,585	1,074	402
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	6,149	4,871	1,996
COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	18,158	6,103	775
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	3,647	1,302	282
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	7,063	188	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	975	36	N/A
CERTIFIED AND OFFICIAL CHECKS.....	N/A	N/A	N/A	9,758	5,567	2,229
ALL OTHER.....	N/A	N/A	N/A	-----	-----	10
<b>TOTAL NONTRANSACTION ACCOUNTS.....</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>671,796</b>	<b>555,894</b>	<b>249,584</b>
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS.....	N/A	N/A	N/A	627,830	518,634	230,194
U.S. GOVERNMENT.....	N/A	N/A	N/A	931	296	104
STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	32,831	32,679	17,890
COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	7,628	2,842	761
U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS.....	N/A	N/A	N/A	663	129	N/A
OTHER COMMERCIAL BANKS IN THE U.S. ....	N/A	N/A	N/A	6,965	2,713	N/A
OTHER DEPOSITORY INSTITUTIONS IN THE U.S. ....	N/A	N/A	N/A	1,458	961	595
BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	580	204	N/A
FOREIGN BRANCHES OF OTHER U.S. BANKS.....	N/A	N/A	N/A	12	200	N/A
OTHER BANKS IN FOREIGN COUNTRIES.....	N/A	N/A	N/A	568	4	N/A
FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS.....	N/A	N/A	N/A	537	278	N/A
ALL OTHER.....	N/A	N/A	N/A	-----	-----	40

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/  
 CONSOLIDATED REPORT OF CONDITION AND INCOME: MARCH 31, 1989  
 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.....	259,115	195,976	1,138	194,838	60,400	2,739
FEDERAL FUNDS PURCHASED.....	157,379	125,597	N/A	N/A	30,736	1,152
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	101,531	70,379	N/A	N/A	29,664	1,587
DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	N/A	N/A	N/A	7,863	2,151	369
OTHER BORROWED MONEY.....	125,355	93,643	38,448	55,195	30,711	1,001
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	31,180	30,292	5,424	24,869	854	20
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	17,066	14,892	N/A	N/A	2,016	159
NET DUE TO OWN FOREIGN OFFICES, EDGE AND AGREEMENT SUBSIDIARIES AND IBFS.....	N/A	N/A	N/A	14,880	N/A	N/A
ALL OTHER LIABILITIES.....	74,554	56,641	N/A	N/A	13,883	4,040
TOTAL EQUITY CAPITAL (6).....	200,685	98,255	N/A	N/A	68,547	33,996

DOMESTIC AND FOREIGN OFFICES, INSURED COMMERCIAL BANK ASSETS AND LIABILITIES 1/, 2/  
 CONSOLIDATED REPORT OF CONDITION AND INCOME: MARCH 31, 1989  
 MILLIONS OF DOLLARS

ITEMS	BANKS WITH FOREIGN OFFICES 5/, 7/			BANKS WITH DOMESTIC OFFICES ONLY 8/		
	TOTAL	TOTAL	FOREIGN	DOMESTIC	OVER 100	UNDER 100
<b>MEMO</b>						
HOLDINGS OF COMMERCIAL PAPER INCLUDED IN TOTAL LOANS, GROSS.	N/A	1,467	806	660	1,254	N/A
TOTAL INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND KEOGH PLAN ACCOUNTS.....	N/A	N/A	N/A	42,704	40,551	16,521
TOTAL BROKERED DEPOSITS.....	N/A	N/A	N/A	43,096	15,293	957
TOTAL BROKERED RETAIL DEPOSITS.....	N/A	N/A	N/A	11,378	10,206	806
ISSUED IN DENOMINATIONS OF \$100,000 OR LESS.....	N/A	N/A	N/A	3,049	5,438	731
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	8,329	4,768	75
<b>SAVINGS DEPOSITS</b>						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	173,178	122,055	42,015
OTHER SAVINGS DEPOSITS (EXCLUDING MMDAS).....	N/A	N/A	N/A	79,496	75,701	31,008
TOTAL TIME DEPOSITS OF LESS THAN \$100,000.....	N/A	N/A	N/A	192,508	238,286	134,070
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	196,402	115,473	40,877
OPEN-ACCOUNT TIME DEPOSITS OF \$100,000 OR MORE.....	N/A	N/A	N/A	30,212	4,380	1,614
ALL NOW ACCOUNTS (INCLUDING "SUPER NOW" ACCOUNTS).....	N/A	N/A	N/A	72,423	76,683	40,805
TOTAL TIME AND SAVINGS DEPOSITS.....	N/A	N/A	N/A	746,195	635,101	291,877
<b>QUARTERLY AVERAGES</b>						
TOTAL LOANS.....	N/A	N/A	N/A	870,699	604,950	198,618
OBLIGATIONS (OTHER THAN SECURITIES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S. ....	N/A	N/A	N/A	26,818	15,400	N/A
TRANSACTION ACCOUNTS IN DOMESTIC OFFICES (NOW ACCOUNTS, ACS ACCOUNTS AND TELEPHONE AND PREAUTHORIZED TRANSFER ACCOUNTS).....	N/A	N/A	N/A	75,020	78,633	42,325
<b>NONTRANSACTION ACCOUNTS IN DOMESTIC OFFICES:</b>						
MONEY MARKET DEPOSIT ACCOUNTS (MMDAS).....	N/A	N/A	N/A	172,470	124,377	42,835
OTHER SAVINGS DEPOSITS.....	N/A	N/A	N/A	79,026	75,592	30,753
TIME CERTIFICATES OF DEPOSIT OF \$100,000 OR MORE.....	N/A	N/A	N/A	186,760	113,442	39,838
ALL OTHER TIME DEPOSITS.....	N/A	N/A	N/A	211,392	236,651	133,374
NUMBER OF BANKS.....	12,966	244	N/A	N/A	2,522	10,200

- (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.