

# FEDERAL RESERVE statistical release



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## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES (Millions of dollars)

|                                                           | Domestic Offices of Domestically Chartered Banks |                              |              | U.S. Branches and Agencies of Foreign Banks |                              |              |
|-----------------------------------------------------------|--------------------------------------------------|------------------------------|--------------|---------------------------------------------|------------------------------|--------------|
|                                                           | Aug 26, 1992                                     | change since<br>Aug 19, 1992 | Aug 28, 1991 | Aug 26, 1992                                | change since<br>Aug 19, 1992 | Aug 28, 1991 |
| <b>ASSETS</b>                                             |                                                  |                              |              |                                             |                              |              |
| 1 Cash and balances due from depository institutions      | 96,937                                           | 99                           | -2,069       | 20,569                                      | 177                          | 4,764        |
| 2 U.S. government securities                              | 260,009                                          | -2,102                       | 53,077       | 23,717                                      | -131                         | 8,903        |
| 3 Trading account                                         | 19,614                                           | -2,723                       | 3,370        | --                                          | --                           | --           |
| 4 Investment account                                      | 240,395                                          | 621                          | 49,707       | --                                          | --                           | --           |
| 5 Mortgage-backed securities 1                            | 79,247                                           | -516                         | -754         | --                                          | --                           | --           |
| 6 All other maturing in: 1 year or less                   | 24,799                                           | 98                           | 763          | --                                          | --                           | --           |
| 7 Over 1 through 5 years                                  | 77,903                                           | 1,226                        | 30,687       | --                                          | --                           | --           |
| 8 Over 5 years                                            | 58,446                                           | -187                         | 19,012       | --                                          | --                           | --           |
| 9 Other securities                                        | 55,385                                           | -239                         | -1,705       | 8,492                                       | -70                          | 589          |
| 10 Trading account                                        | 2,087                                            | -58                          | 622          | --                                          | --                           | --           |
| 11 Investment account                                     | 53,298                                           | -181                         | -2,327       | --                                          | --                           | --           |
| 12 State and local government securities                  | 21,662                                           | 94                           | -3,764       | --                                          | --                           | --           |
| 13 Maturing in: 1 year or less                            | 4,009                                            | 90                           | 782          | --                                          | --                           | --           |
| 14 Over 1 year                                            | 17,653                                           | 4                            | -4,546       | --                                          | --                           | --           |
| 15 Other bonds, stocks, and securities                    | 31,636                                           | -274                         | 1,436        | --                                          | --                           | --           |
| 16 Other trading account assets                           | 12,217                                           | 411                          | 1,430        | --                                          | --                           | --           |
| 17 Federal funds sold 2                                   | 80,313                                           | -3,933                       | 2,936        | 18,393                                      | 1,472                        | 9,012        |
| 18 To commercial banks in the U.S.                        | 50,246                                           | -6,610                       | -2,320       | 5,246                                       | 916                          | 1,724        |
| 19 To nonbank brokers and dealers                         | 24,932                                           | 2,637                        | 4,918        | --                                          | --                           | --           |
| 20 To others 3                                            | 5,135                                            | 40                           | 338          | 13,147                                      | 556                          | 7,288        |
| 21 Other loans and leases, gross                          | 966,228                                          | 188                          | -64,625      | 159,646                                     | -695                         | 10,948       |
| 22 Commercial and industrial                              | 275,126                                          | -1,415                       | -27,991      | 95,732                                      | -96                          | 5,656        |
| 23 Bankers' acceptances and commercial paper              | 1,791                                            | 146                          | 28           | 2,273                                       | -76                          | 125          |
| 24 All other                                              | 273,335                                          | -1,561                       | -28,019      | 93,459                                      | -21                          | 5,531        |
| 25 U.S. addressees                                        | 271,801                                          | -1,510                       | -28,095      | 90,587                                      | 9                            | 4,863        |
| 26 Non-U.S. addressees                                    | 1,534                                            | -51                          | 76           | 2,872                                       | -30                          | 668          |
| 27 Real estate loans                                      | 394,544                                          | 428                          | -12,943      | 36,109                                      | -131                         | 542          |
| 28 Revolving, home equity                                 | 42,215                                           | 35                           | 2,124        | --                                          | --                           | --           |
| 29 All other                                              | 352,328                                          | 394                          | -15,067      | --                                          | --                           | --           |
| 30 Loans to individuals                                   | 177,299                                          | -97                          | -10,308      | --                                          | --                           | --           |
| 31 Loans to financial institutions                        | 35,266                                           | -808                         | -9,868       | 21,860                                      | -581                         | 3,436        |
| 32 Commercial banks in the U.S.                           | 13,545                                           | -104                         | -7,708       | 6,270                                       | -295                         | -1,867       |
| 33 Banks in foreign countries                             | 1,689                                            | -354                         | -73          | 2,055                                       | -129                         | -80          |
| 34 Nonbank financial institutions                         | 20,032                                           | -350                         | -2,087       | 13,535                                      | -156                         | 5,383        |
| 35 Loans for purchasing and carrying securities           | 15,550                                           | 1,822                        | 1,210        | 3,474                                       | 134                          | 924          |
| 36 Loans for agricultural production                      | 6,355                                            | -64                          | 106          | --                                          | --                           | --           |
| 37 Loans to states and political subdivisions             | 15,610                                           | 57                           | -3,237       | --                                          | --                           | --           |
| 38 Loans to foreign governments and official institutions | 903                                              | -41                          | -116         | 372                                         | -16                          | 22           |
| 39 All other loans 4                                      | 21,424                                           | 308                          | 184          | 2,099                                       | -6                           | 368          |
| 40 Lease financing receivables                            | 24,151                                           | -1                           | -1,663       | --                                          | --                           | --           |
| 41 Less: Unearned income                                  | 2,710                                            | 13                           | -1,099       | --                                          | --                           | --           |
| 42 Loan and lease reserve 5                               | 38,320                                           | -83                          | 584          | --                                          | --                           | --           |
| 43 Other loans and leases, net                            | 925,198                                          | 258                          | -64,110      | --                                          | --                           | --           |
| 44 Other assets                                           | 157,057                                          | -3,569                       | 2,994        | 29,377                                      | 109                          | 678          |
| 45 TOTAL ASSETS 6                                         | 1,587,117                                        | -9,076                       | -7,447       | 300,563                                     | -685                         | 37,341       |

Footnotes appear on the following page.

| LIABILITIES                                                     | Domestic Offices of Domestically Chartered Banks |              |              | U.S. Branches and Agencies of Foreign Banks |              |              |
|-----------------------------------------------------------------|--------------------------------------------------|--------------|--------------|---------------------------------------------|--------------|--------------|
|                                                                 | Aug 26, 1992                                     | change since |              | Aug 26, 1992                                | change since |              |
|                                                                 |                                                  | Aug 19, 1992 | Aug 28, 1991 |                                             | Aug 19, 1992 | Aug 28, 1991 |
| 46 Deposits                                                     | 1,092,768                                        | -5,916       | -29,520      | 102,242                                     | 2,402        | 7,291        |
| 47 Demand deposits <sup>7</sup>                                 | 240,423                                          | -1,210       | 20,855       | 3,533                                       | -120         | 29           |
| 48 Individuals, partnerships, and corporations                  | 193,375                                          | -2,383       | 15,491       | 2,748                                       | 74           | 691          |
| 49 Other holders                                                | 47,048                                           | 1,173        | 5,364        | 785                                         | -194         | -663         |
| 50 States and political subdivisions                            | 7,873                                            | -111         | 1,012        | --                                          | --           | --           |
| 51 U.S. government                                              | 1,736                                            | -57          | 455          | --                                          | --           | --           |
| 52 Depository institutions in the U.S.                          | 20,532                                           | -958         | 1,603        | --                                          | --           | --           |
| 53 Banks in foreign countries                                   | 4,741                                            | -71          | -57          | --                                          | --           | --           |
| 54 Foreign governments and official institutions                | 702                                              | -8           | 134          | --                                          | --           | --           |
| 55 Certified and officers' checks                               | 11,464                                           | 2,378        | 2,218        | --                                          | --           | --           |
| 56 Other transaction deposits <sup>8</sup>                      | 103,337                                          | -1,199       | 10,454       | --                                          | --           | --           |
| 57 Nontransaction deposits                                      | 749,008                                          | -3,507       | -60,829      | 98,710                                      | 2,522        | 7,263        |
| 58 Individuals, partnerships, and corporations                  | 718,791                                          | -5,883       | -55,708      | 70,786                                      | 1,548        | 4,880        |
| 59 Other holders                                                | 30,217                                           | 2,376        | -5,122       | 27,924                                      | 974          | 2,382        |
| 60 States and political subdivisions                            | 25,080                                           | 2,306        | -3,885       | --                                          | --           | --           |
| 61 U.S. government                                              | 2,208                                            | 41           | 1,099        | --                                          | --           | --           |
| 62 Depository institutions in the U.S.                          | 2,621                                            | 28           | -2,216       | --                                          | --           | --           |
| 63 Foreign governments, official institutions, and banks        | 309                                              | 0            | -120         | --                                          | --           | --           |
| 64 Borrowings <sup>9</sup>                                      | 263,286                                          | -4,024       | 4,599        | 90,953                                      | -5,343       | -2,165       |
| 65 Federal funds purchased <sup>10</sup>                        | --                                               | --           | --           | 50,009                                      | -3,137       | 4,673        |
| 66 From commercial banks in the U.S.                            | --                                               | --           | --           | 12,633                                      | -798         | -8,638       |
| 67 From others                                                  | --                                               | --           | --           | 37,376                                      | -2,339       | 13,312       |
| 68 From Federal Reserve Banks                                   | 0                                                | -30          | -392         | --                                          | --           | --           |
| 69 Treasury tax and loan notes                                  | 13,922                                           | -386         | 3,272        | --                                          | --           | --           |
| 70 Other liabilities for borrowed money <sup>11</sup>           | 249,364                                          | -3,608       | 1,719        | 40,944                                      | -2,206       | -6,839       |
| 71 To commercial banks in the U.S.                              | --                                               | --           | --           | 9,601                                       | 30           | -5,559       |
| 72 To others                                                    | --                                               | --           | --           | 31,343                                      | -2,236       | -1,279       |
| 73 Other liabilities (including subordinated debt)              | 100,130                                          | 279          | 2,295        | 29,421                                      | 567          | 2,594        |
| 74 TOTAL LIABILITIES <sup>12</sup>                              | 1,456,184                                        | -9,660       | -22,627      | 300,563                                     | -685         | 37,341       |
| 75 Residual (Total assets less total liabilities) <sup>13</sup> | 130,933                                          | 584          | 15,180       | 0                                           | 0            | 0            |

## MEMORANDA

|                                                                           |           |       |         |         |       |        |
|---------------------------------------------------------------------------|-----------|-------|---------|---------|-------|--------|
| 76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup> | 1,310,361 | 1,039 | 1,141   | 198,732 | -45   | 29,595 |
| 77 Time deposits in amounts of \$100,000 or more                          | 135,494   | -951  | -50,701 | --      | --    | --     |
| 78 Loans sold outright to affiliates <sup>15</sup>                        | 1,101     | 20    | -610    | --      | --    | --     |
| 79 Commercial and industrial                                              | 626       | 8     | -389    | --      | --    | --     |
| 80 Other                                                                  | 476       | 12    | -221    | --      | --    | --     |
| 81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>      | 24,476    | -268  | 1,220   | --      | --    | --     |
| 82 Net due to related institutions <sup>17</sup>                          | -9,538    | 1,526 | -4,500  | 37,578  | 3,237 | 27,174 |

## Footnotes

- Includes certificates of participation, issued or guaranteed by agencies of the U.S. government, in pools of residential mortgages.
- Includes securities purchased under agreements to resell.
- For U.S. branches and agencies of foreign banks includes transactions with nonbank brokers and dealers in securities.
- For U.S. branches and agencies of foreign banks includes lease financing receivables.
- Includes allocated transfer risk reserve.
- Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net due from position.
- For U.S. branches and agencies of foreign banks includes other transaction deposits.
- Includes NOW, ATS, and telephone and pre-authorized transfer savings deposits.
- Includes borrowings only from other than directly related institutions.
- Includes securities sold under agreements to repurchase.
- For domestically chartered banks includes federal funds purchased and securities sold under agreements to repurchase.
- Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net due to position.
- This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
- Excludes loans to and federal funds transactions with commercial banks in the U.S. At the district level this also excludes trading account securities.
- Affiliates include a bank's own foreign branches, nonconsolidated nonbank affiliates of the bank, the bank's holding company (if not a bank), and nonconsolidated nonbank subsidiaries of the holding company.
- Credit extended by foreign branches of domestically chartered weekly reporting banks to nonbank U.S. residents. Consists mainly of commercial and industrial loans, but includes an unknown amount of credit extended to other than nonfinancial businesses.
- For domestically chartered banks data are for the Wednesday preceding the date indicated.
- Trading account securities and other trading account assets are not available on a district basis. They are included in other assets.

| Federal Reserve District |          |         |              |           |          |         |
|--------------------------|----------|---------|--------------|-----------|----------|---------|
| Boston                   | New York |         | Philadelphia | Cleveland | Richmond | Atlanta |
|                          | district | city    |              |           |          |         |
| 4,648                    | 24,820   | 18,251  | 3,383        | 4,791     | 9,287    | 9,398   |
| 16,908                   | 55,010   | 33,968  | 10,578       | 22,238    | 32,560   | 28,897  |
| 7,571                    | 20,328   | 12,094  | 974          | 10,458    | 6,357    | 5,956   |
| 1,326                    | 2,437    | 1,389   | 3,833        | 309       | 4,366    | 3,176   |
| 4,775                    | 15,030   | 7,099   | 2,675        | 4,578     | 15,080   | 12,673  |
| 3,237                    | 17,214   | 13,386  | 3,097        | 6,893     | 6,758    | 7,092   |
| 3,207                    | 14,249   | 9,235   | 2,044        | 4,540     | 4,900    | 6,039   |
| 486                      | 5,452    | 3,951   | 1,166        | 1,574     | 2,544    | 2,751   |
| 212                      | 1,046    | 705     | 185          | 354       | 192      | 258     |
| 274                      | 4,407    | 3,247   | 980          | 1,220     | 2,353    | 2,493   |
| 2,721                    | 8,797    | 5,283   | 879          | 2,967     | 2,356    | 3,289   |
| 5,756                    | 22,661   | 14,992  | 1,117        | 4,141     | 9,127    | 8,083   |
| 2,033                    | 10,423   | 6,192   | 543          | 3,661     | 6,382    | 6,073   |
| 3,723                    | 10,180   | 6,764   | 189          | 481       | 1,980    | 1,340   |
| 0                        | 2,058    | 2,036   | 385          | 0         | 765      | 669     |
| 48,996                   | 224,565  | 153,432 | 58,830       | 63,799    | 93,962   | 88,248  |
| 18,809                   | 72,209   | 48,064  | 10,988       | 20,628    | 24,599   | 20,974  |
| 67                       | 1,056    | 481     | 5            | 75        | 67       | 46      |
| 18,742                   | 71,153   | 47,583  | 10,983       | 20,553    | 24,532   | 20,928  |
| 18,730                   | 70,886   | 47,374  | 10,979       | 20,365    | 24,409   | 20,837  |
| 11                       | 266      | 209     | 4            | 188       | 123      | 91      |
| 21,393                   | 84,705   | 55,590  | 11,779       | 19,973    | 44,849   | 41,209  |
| 3,685                    | 7,693    | 3,318   | 971          | 3,121     | 5,433    | 3,008   |
| 17,708                   | 77,013   | 52,272  | 10,807       | 16,851    | 39,416   | 38,201  |
| 3,836                    | 28,914   | 18,555  | 30,705       | 15,008    | 14,745   | 18,846  |
| 532                      | 13,358   | 10,565  | 1,789        | 2,291     | 1,736    | 1,055   |
| 52                       | 4,870    | 3,437   | 381          | 1,220     | 834      | 504     |
| 52                       | 1,207    | 1,144   | 152          | 25        | 14       | 25      |
| 428                      | 7,282    | 5,984   | 1,256        | 1,045     | 888      | 526     |
| 459                      | 8,106    | 6,773   | 580          | 1,118     | 277      | 289     |
| 74                       | 200      | 140     | 53           | 118       | 398      | 391     |
| 641                      | 4,467    | 2,947   | 1,081        | 1,173     | 2,602    | 2,474   |
| 18                       | 118      | 70      | 0            | 231       | 16       | 11      |
| 757                      | 6,988    | 6,131   | 413          | 614       | 3,156    | 1,976   |
| 2,477                    | 5,499    | 4,596   | 1,443        | 2,647     | 1,584    | 1,024   |
| 26                       | 1,397    | 1,036   | 145          | 349       | 78       | 315     |
| 2,374                    | 13,525   | 10,531  | 2,228        | 1,815     | 3,187    | 2,169   |
| 46,596                   | 209,642  | 141,865 | 56,456       | 61,635    | 90,697   | 85,764  |
| 9,072                    | 83,056   | 70,135  | 8,386        | 5,648     | 11,526   | 9,301   |
| 86,187                   | 409,438  | 288,446 | 81,966       | 102,994   | 158,098  | 147,482 |
|                          |          |         |              |           |          |         |
| 61,536                   | 244,853  | 161,217 | 46,575       | 71,717    | 108,558  | 113,635 |
| 13,095                   | 64,119   | 45,862  | 7,664        | 12,629    | 19,989   | 20,908  |
| 10,806                   | 47,601   | 31,911  | 6,379        | 10,458    | 17,029   | 17,251  |
| 527                      | 1,632    | 708     | 254          | 553       | 646      | 1,159   |
| 77                       | 302      | 205     | 31           | 106       | 199      | 237     |
| 1,079                    | 4,204    | 3,652   | 726          | 952       | 1,364    | 1,752   |
| 90                       | 3,748    | 3,550   | 58           | 30        | 71       | 39      |
| 3                        | 558      | 529     | 2            | 0         | 95       | 1       |
| 514                      | 6,074    | 5,308   | 214          | 530       | 585      | 470     |
| 5,640                    | 18,204   | 9,836   | 2,935        | 6,992     | 12,467   | 11,396  |
| 42,801                   | 162,530  | 105,519 | 35,976       | 52,096    | 76,101   | 81,331  |
| 41,140                   | 154,217  | 100,939 | 32,748       | 49,017    | 74,395   | 78,026  |
| 1,494                    | 6,854    | 3,194   | 3,136        | 1,988     | 1,078    | 2,925   |
| 11                       | 153      | 146     | 0            | 911       | 318      | 274     |
| 156                      | 1,166    | 1,103   | 90           | 179       | 296      | 102     |
| 0                        | 138      | 137     | 1            | 0         | 15       | 4       |
| 15,553                   | 77,346   | 58,573  | 23,452       | 19,828    | 33,729   | 19,418  |
| 0                        | 0        | 0       | 0            | 0         | 0        | 0       |
| 1,072                    | 3,917    | 3,281   | 292          | 1,364     | 1,208    | 894     |
| 14,481                   | 73,428   | 55,292  | 23,160       | 18,464    | 32,521   | 18,524  |
| 3,188                    | 46,324   | 36,874  | 4,479        | 3,821     | 5,228    | 4,021   |
| 80,277                   | 368,522  | 256,664 | 74,506       | 95,365    | 147,515  | 137,074 |
| 5,910                    | 40,916   | 31,782  | 7,459        | 7,629     | 10,583   | 10,408  |
|                          |          |         |              |           |          |         |
| 72,783                   | 301,192  | 201,998 | 71,646       | 89,838    | 133,333  | 124,689 |
| 8,029                    | 30,802   | 24,596  | 12,503       | 7,574     | 13,104   | 15,227  |

|                    |                                                                        | Federal Reserve District |               |               |               |               |                |
|--------------------|------------------------------------------------------------------------|--------------------------|---------------|---------------|---------------|---------------|----------------|
|                    |                                                                        | Chicago                  | St. Louis     | Minneapolis   | Kansas City   | Dallas        | San Francisco  |
| <b>ASSETS</b>      |                                                                        |                          |               |               |               |               |                |
| 1                  | Cash and balances due from depository institutions                     | 10,860                   | 2,375         | 1,586         | 1,308         | 5,033         | 19,449         |
| 2                  | U.S. government securities, investment account 18                      | 15,731                   | 7,647         | 2,606         | 2,203         | 15,269        | 30,746         |
| 3                  | Mortgage-backed securities <sup>1</sup>                                | 7,620                    | 4,245         | 1,659         | 497           | 3,457         | 10,123         |
| 4                  | All other maturing in: 1 year or less                                  | 2,086                    | 654           | 139           | 909           | 720           | 4,845          |
| 5                  | Over 1 through 5 years                                                 | 3,469                    | 1,927         | 672           | 552           | 7,669         | 8,805          |
| 6                  | Over 5 years                                                           | 2,557                    | 820           | 136           | 245           | 3,423         | 6,973          |
| 7                  | Other securities, investment account 18                                | 5,543                    | 2,121         | 954           | 521           | 3,960         | 5,221          |
| 8                  | State and local government securities                                  | 3,173                    | 1,025         | 272           | 311           | 162           | 2,747          |
| 9                  | Maturing in: 1 year or less                                            | 428                      | 95            | 19            | 56            | 60            | 1,103          |
| 10                 | Over 1 year                                                            | 2,745                    | 930           | 253           | 255           | 102           | 1,643          |
| 11                 | Other bonds, stocks, and securities                                    | 2,370                    | 1,096         | 682           | 210           | 3,798         | 2,474          |
| 12                 | Federal funds sold <sup>2</sup>                                        | 7,067                    | 1,780         | 1,356         | 932           | 4,785         | 13,508         |
| 13                 | To commercial banks in the U.S.                                        | 3,620                    | 1,356         | 1,120         | 895           | 4,075         | 10,065         |
| 14                 | To nonbank brokers and dealers                                         | 2,813                    | 340           | 228           | 35            | 658           | 2,966          |
| 15                 | To others                                                              | 634                      | 83            | 9             | 2             | 53            | 477            |
| 16                 | Other loans and leases, gross                                          | 85,567                   | 20,715        | 22,196        | 5,045         | 35,535        | 218,770        |
| 17                 | Commercial and industrial                                              | 37,324                   | 6,085         | 5,871         | 1,633         | 13,394        | 42,612         |
| 18                 | Bankers' acceptances and commercial paper                              | 189                      | 9             | 9             | 19            | 57            | 191            |
| 19                 | All other                                                              | 37,136                   | 6,075         | 5,862         | 1,614         | 13,337        | 42,421         |
| 20                 | U.S. addressees                                                        | 36,962                   | 6,066         | 5,855         | 1,610         | 13,015        | 42,087         |
| 21                 | Non-U.S. addressees                                                    | 174                      | 9             | 7             | 4             | 322           | 334            |
| 22                 | Real estate loans                                                      | 25,415                   | 7,918         | 6,542         | 1,597         | 12,539        | 116,625        |
| 23                 | Revolving, home equity                                                 | 1,831                    | 779           | 526           | 129           | 323           | 14,717         |
| 24                 | All other                                                              | 23,584                   | 7,139         | 6,017         | 1,468         | 12,216        | 101,908        |
| 25                 | Loans to individuals                                                   | 10,916                   | 4,133         | 4,597         | 1,067         | 5,647         | 38,884         |
| 26                 | Loans to financial institutions                                        | 5,025                    | 573           | 3,143         | 78            | 867           | 4,819          |
| 27                 | Commercial banks in the U.S.                                           | 502                      | 44            | 2,206         | 62            | 112           | 2,758          |
| 28                 | Banks in foreign countries                                             | 104                      | 1             | 0             | 0             | 30            | 80             |
| 29                 | Nonbank financial institutions                                         | 4,419                    | 528           | 937           | 16            | 726           | 1,981          |
| 30                 | Loans for purchasing and carrying securities                           | 2,255                    | 321           | 361           | 77            | 474           | 1,232          |
| 31                 | Loans for agricultural production                                      | 115                      | 66            | 73            | 161           | 161           | 4,546          |
| 32                 | Loans to states and political subdivisions                             | 878                      | 493           | 357           | 70            | 380           | 993            |
| 33                 | Loans to foreign governments and official institutions                 | 175                      | 4             | 4             | 0             | 238           | 87             |
| 34                 | All other loans                                                        | 2,156                    | 612           | 689           | 321           | 1,622         | 2,120          |
| 35                 | Lease financing receivables                                            | 1,307                    | 509           | 559           | 41            | 213           | 6,849          |
| 36                 | Less: Unearned income                                                  | 55                       | 69            | 40            | 1             | 28            | 205            |
| 37                 | Loan and lease reserve <sup>5</sup>                                    | 2,183                    | 475           | 545           | 180           | 680           | 8,958          |
| 38                 | Other loans and leases, net                                            | 83,328                   | 20,171        | 21,611        | 4,864         | 34,827        | 209,607        |
| 39                 | Other assets <sup>18</sup>                                             | 14,702                   | 2,012         | 2,071         | 507           | 3,981         | 40,711         |
| 40                 | <b>TOTAL ASSETS</b>                                                    | <b>137,231</b>           | <b>36,106</b> | <b>30,185</b> | <b>10,335</b> | <b>67,855</b> | <b>319,240</b> |
| <b>LIABILITIES</b> |                                                                        |                          |               |               |               |               |                |
| 41                 | Deposits                                                               | 88,317                   | 26,058        | 19,523        | 8,146         | 53,096        | 250,756        |
| 42                 | Demand deposits                                                        | 21,674                   | 5,759         | 4,346         | 2,669         | 11,018        | 56,554         |
| 43                 | Individuals, partnerships, and corporations                            | 16,612                   | 4,295         | 3,662         | 1,790         | 9,415         | 48,078         |
| 44                 | States and political subdivisions                                      | 680                      | 93            | 34            | 65            | 154           | 2,076          |
| 45                 | U.S. government                                                        | 142                      | 33            | 37            | 27            | 167           | 378            |
| 46                 | Depository institutions in the U.S.                                    | 3,454                    | 1,214         | 538           | 719           | 898           | 3,633          |
| 47                 | Banks in foreign countries                                             | 134                      | 5             | 29            | 25            | 34            | 478            |
| 48                 | Foreign governments and official institutions                          | 3                        | 0             | 0             | 0             | 3             | 37             |
| 49                 | Certified and officers' checks                                         | 650                      | 118           | 46            | 42            | 347           | 1,874          |
| 50                 | Other transaction deposits <sup>8</sup>                                | 5,844                    | 3,018         | 1,724         | 975           | 6,759         | 27,383         |
| 51                 | Nontransaction deposits                                                | 60,799                   | 17,281        | 13,452        | 4,502         | 35,319        | 166,819        |
| 52                 | Individuals, partnerships, and corporations                            | 59,075                   | 16,762        | 13,306        | 4,267         | 33,341        | 162,496        |
| 53                 | States and political subdivisions                                      | 1,420                    | 389           | 116           | 171           | 1,894         | 3,615          |
| 54                 | U.S. government                                                        | 24                       | 3             | 3             | 0             | 37            | 473            |
| 55                 | Depository institutions in the U.S.                                    | 234                      | 127           | 28            | 6             | 46            | 189            |
| 56                 | Foreign governments, official institutions, and banks                  | 47                       | 0             | 0             | 58            | 0             | 46             |
| 57                 | Borrowings <sup>9</sup>                                                | 26,812                   | 6,681         | 5,605         | 1,122         | 8,123         | 25,617         |
| 58                 | From Federal Reserve Banks                                             | 0                        | 0             | 0             | 0             | 0             | 0              |
| 59                 | Treasury tax and loan notes                                            | 2,419                    | 547           | 398           | 129           | 1,091         | 591            |
| 60                 | Other liabilities for borrowed money <sup>11</sup>                     | 24,394                   | 6,134         | 5,207         | 992           | 7,032         | 25,026         |
| 61                 | Other liabilities (including subordinated debt)                        | 11,008                   | 837           | 1,880         | 204           | 1,835         | 17,305         |
| 62                 | <b>TOTAL LIABILITIES</b>                                               | <b>126,137</b>           | <b>33,576</b> | <b>27,008</b> | <b>9,471</b>  | <b>63,054</b> | <b>293,678</b> |
| 63                 | Residual (Total assets less total liabilities) <sup>13</sup>           | 11,094                   | 2,530         | 3,177         | 864           | 4,801         | 25,563         |
| <b>MEMORANDA</b>   |                                                                        |                          |               |               |               |               |                |
| 64                 | Total loans and leases, gross, adjusted, plus securities <sup>14</sup> | 109,786                  | 30,862        | 23,787        | 7,744         | 55,363        | 255,420        |
| 65                 | Time deposits in amounts of \$100,000 or more                          | 14,302                   | 1,817         | 2,561         | 512           | 6,257         | 22,804         |