

# FEDERAL RESERVE statistical release



These data are scheduled for release at 4:15 p.m. eastern time each Friday.

H.4.2(504)

June 14, 1996

## 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		
	Jun 5, 1996	change since		Jun 5, 1996	change since	
ASSETS		May 29, 1996	Jun 7, 1995		May 29, 1996	Jun 7, 1995
1 Cash and balances due from depository institutions	114,650	-8,429	2,861	15,943	-48	-1,211
2 U.S. government securities	277,861	-1,842	-27,985	49,899	-84	7,811
3 Trading account	21,151	-1,814	-6,323	--	--	--
4 Investment account	256,710	-28	-21,662	--	--	--
5 Mortgage-backed securities <sup>1</sup>	115,441	-205	18,640	--	--	--
6 All other maturing in: 1 year or less	33,630	243	-13,723	--	--	--
7 Over 1 through 5 years	60,847	103	-12,181	--	--	--
8 Over 5 years	46,792	-169	-14,397	--	--	--
9 Other securities	124,532	1,178	-5,969	44,080	-487	8,211
10 Trading account	1,657	420	239	--	--	--
11 Investment account	63,375	-36	483	--	--	--
12 State and local government securities	18,443	-386	-2,406	--	--	--
13 Maturing in: 1 year or less	3,912	-107	-1,690	--	--	--
14 Over 1 year	14,532	-279	-716	--	--	--
15 Other bonds, stocks, and securities	44,932	350	2,889	--	--	--
16 Other trading account assets	59,500	794	-6,691	--	--	--
17 Federal funds sold <sup>2</sup>	112,727	5,973	1,678	25,651	-1,993	719
18 To commercial banks in the U.S.	81,612	6,672	13,896	7,320	-3,250	1,846
19 To nonbank brokers and dealers	26,213	-647	-10,856	--	--	--
20 To others <sup>3</sup>	4,902	-51	-1,362	18,331	1,256	-1,126
21 Other loans and leases, gross	1,299,050	2,439	75,737	186,845	-316	14,858
22 Commercial and industrial	355,710	-1,239	12,892	120,260	526	9,787
23 Bankers' acceptances and commercial paper	1,370	-48	-354	4,942	30	1,853
24 All other	354,341	-1,191	13,246	115,318	496	7,934
25 U.S. addressees	351,595	-1,161	13,117	109,080	454	6,411
26 Non-U.S. addressees	2,746	-29	128	6,239	41	1,522
27 Real estate loans	505,927	1,382	22,370	20,195	-338	-3,476
28 Revolving, home equity	48,835	789	652	--	--	--
29 All other	457,092	593	21,717	--	--	--
30 Loans to individuals	253,212	1,473	8,234	--	--	--
31 Loans to financial institutions	75,001	575	15,578	33,826	-657	6,163
32 Commercial banks in the U.S.	44,107	590	6,473	3,100	205	-1,552
33 Banks in foreign countries	3,170	-610	-464	3,062	41	907
34 Nonbank financial institutions	27,724	595	9,570	27,664	-903	6,807
35 Loans for purchasing and carrying securities	15,267	252	605	5,237	201	-225
36 Loans for agricultural production	6,841	-72	393	--	--	--
37 Loans to states and political subdivisions	10,437	-24	-652	--	--	--
38 Loans to foreign governments and official institutions	1,095	9	167	587	-9	186
39 All other loans <sup>4</sup>	28,186	-410	3,254	6,740	-40	2,423
40 Lease financing receivables	47,372	493	12,896	--	--	--
41 Less: Unearned income	1,936	70	260	--	--	--
42 Loan and lease reserve <sup>5</sup>	33,289	257	-1,325	--	--	--
43 Other loans and leases, net	1,263,824	2,112	76,801	--	--	--
44 Other assets	168,749	23,148	33,850	39,804	335	-2,878
45 TOTAL ASSETS <sup>6</sup>	2,062,343	22,140	81,237	397,200	-3,931	33,747

NOTE TO USERS: Data on this release are affected by acquisitions of assets and liabilities from banks outside the reporting panel as a result of mergers. Merger-adjusted balance sheets for large domestic banks, as well as for other domestic banks, are published weekly in the Federal Reserve statistical release H.8, "Assets and Liabilities of Commercial Banks in the United States."

Additional footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks			
	Jun 5, 1996	change since		Jun 5, 1996	change since		
		May 29, 1996	Jun 7, 1995		May 29, 1996	Jun 7, 1995	
<b>LIABILITIES</b>							
46	Deposits	1,238,668	17,377	64,858	111,088	-1,440	507
47	Demand deposits <sup>7</sup>	316,921	1,349	24,721	4,325	-30	454
48	Individuals, partnerships, and corporations	271,841	4,003	25,068	3,617	44	584
49	Other holders	45,080	-2,654	-347	708	-75	-130
50	States and political subdivisions	8,229	-307	576	--	--	--
51	U.S. government	2,142	672	-11	--	--	--
52	Depository institutions in the U.S.	22,254	-1,847	3,369	--	--	--
53	Banks in foreign countries	5,174	-372	-543	--	--	--
54	Foreign governments and official institutions	564	-211	-199	--	--	--
55	Certified and officers' checks	6,717	-589	-3,539	--	--	--
56	Other transaction deposits <sup>8</sup>	73,183	1,152	-42,566	--	--	--
57	Nontransaction deposits	848,564	14,876	82,704	106,763	-1,409	53
58	Individuals, partnerships, and corporations	818,835	14,616	77,181	78,147	-1,075	7,017
59	Other holders	29,729	261	5,523	28,616	-334	-6,964
60	States and political subdivisions	23,365	140	3,005	--	--	--
61	U.S. government	4,107	67	2,057	--	--	--
62	Depository institutions in the U.S.	1,957	73	473	--	--	--
63	Foreign governments, official institutions, and banks	300	-19	-12	--	--	--
64	Borrowings <sup>9</sup>	408,766	1,952	2,954	81,729	2,244	1,319
65	Federal funds purchased <sup>10</sup>	--	--	--	49,330	3,673	4,512
66	From commercial banks in the U.S.	--	--	--	11,993	3,233	3,883
67	From others	--	--	--	37,337	440	629
68	From Federal Reserve Banks	0	0	0	--	--	--
69	Treasury tax and loan notes	611	-2,743	541	--	--	--
70	Other liabilities for borrowed money <sup>11</sup>	408,155	4,695	2,413	32,399	-1,429	-3,192
71	To commercial banks in the U.S.	--	--	--	3,812	-287	-607
72	To others	--	--	--	28,587	-1,141	-2,585
73	Other liabilities (including subordinated debt)	218,841	2,921	1,742	61,863	9	2,361
74	TOTAL LIABILITIES <sup>12</sup>	1,866,274	22,249	69,554	397,200	-3,931	33,747
75	Residual (Total assets less total liabilities) <sup>13</sup>	196,069	-110	11,683	-0	-0	0

## MEMORANDA

76	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,688,450	486	23,092	296,056	163	31,305
77	Time deposits in amounts of \$100,000 or more	125,878	1,164	15,526	--	--	--
78	Loans sold outright to affiliates <sup>15</sup>	1,020	-13	-606	--	--	--
79	Commercial and industrial	264	-4	-28	--	--	--
80	Other	755	-9	-577	--	--	--
81	Foreign branch credit extended to U.S. residents <sup>16,17</sup>	28,262	382	2,900	--	--	--
82	Net due to related institutions <sup>17</sup>	87,464	-10,377	-462	107,541	-3,408	23,324

## 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.

NOTE: Weekly reporting domestic banks acquired \$1.2 billion of assets and liabilities of thrift institutions in the week ending June 5, 1996. The major asset items affected were: (in billions): federal funds sold to commercial banks, \$0.4 and real estate loans, revolving home equity, \$0.7. The major liability items affected were: demand deposits-IPC, \$0.2; other transaction deposits, \$0.8; nontransaction deposits-IPC, \$0.1; and the residual, \$0.1. The major memoranda item affected was large time deposits over \$100,000, \$0.1.

		Federal Reserve District						
		New York						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	9,236	22,273	15,509	4,646	8,537	10,353	9,891
2	U.S. government securities, investment account 18	15,910	70,415	49,663	7,880	23,589	31,789	29,353
3	Mortgage-backed securities <sup>1</sup>	5,817	43,014	31,966	1,167	10,903	11,292	12,119
4	All other maturing in: 1 year or less	3,030	5,368	3,275	3,337	1,338	4,876	3,251
5	Over 1 through 5 years	5,217	9,148	4,581	2,092	3,098	13,028	9,589
6	Over 5 years	1,846	12,885	9,841	1,284	8,251	2,593	4,394
7	Other securities, investment account 18	5,340	18,352	10,040	4,218	6,476	4,828	8,090
8	State and local government securities	2,083	5,500	3,942	726	756	1,070	2,118
9	Maturing in: 1 year or less	1,129	1,167	652	231	207	99	274
10	Over 1 year	954	4,333	3,290	494	549	971	1,844
11	Other bonds, stocks, and securities	3,257	12,853	6,097	3,492	5,720	3,759	5,972
12	Federal funds sold <sup>2</sup>	6,762	45,572	33,817	2,330	4,620	10,773	11,915
13	To commercial banks in the U.S.	858	31,140	22,838	2,330	4,384	8,238	11,676
14	To nonbank brokers and dealers	4,653	12,791	9,338	0	237	1,984	189
15	To others	1,251	1,641	1,641	0	0	552	50
16	Other loans and leases, gross	64,952	243,633	168,743	95,206	118,765	135,609	140,074
17	Commercial and industrial	25,812	65,771	43,020	12,926	35,241	35,186	33,517
18	Bankers' acceptances and commercial paper	107	689	208	0	16	36	7
19	All other	25,705	65,081	42,812	12,926	35,225	35,150	33,510
20	U.S. addressees	25,583	64,764	42,559	12,909	35,124	34,853	32,862
21	Non-U.S. addressees	122	317	253	17	101	297	648
22	Real estate loans	23,929	88,907	57,206	22,006	42,189	60,149	68,287
23	Revolving, home equity	3,223	7,260	4,496	2,335	4,847	6,116	5,126
24	All other	20,706	81,646	52,710	19,672	37,342	54,033	63,162
25	Loans to individuals	6,958	34,429	19,862	54,322	24,617	20,540	27,668
26	Loans to financial institutions	954	27,125	25,640	988	4,608	8,823	2,186
27	Commercial banks in the U.S.	473	19,467	18,719	162	2,672	7,802	1,053
28	Banks in foreign countries	145	1,951	1,749	121	95	17	229
29	Nonbank financial institutions	337	5,707	5,172	705	1,841	1,004	903
30	Loans for purchasing and carrying securities	370	8,519	6,921	61	1,133	272	417
31	Loans for agricultural production	24	107	82	106	175	553	596
32	Loans to states and political subdivisions	237	1,871	1,004	718	1,037	2,206	1,918
33	Loans to foreign governments and official institutions	1	579	575	0	260	55	15
34	All other loans	2,463	7,211	6,572	385	3,349	3,772	2,134
35	Lease financing receivables	4,204	9,114	7,860	3,694	6,157	4,053	3,337
36	Less: Unearned income	9	1,114	968	74	193	67	133
37	Loan and lease reserve <sup>5</sup>	1,709	11,611	9,752	2,481	2,257	2,298	2,254
38	Other loans and leases, net	63,234	230,908	158,023	92,651	116,315	133,244	137,687
39	Other assets <sup>18</sup>	14,343	111,902	100,813	8,619	13,268	25,183	11,475
40	<b>TOTAL ASSETS</b>	<b>114,826</b>	<b>499,422</b>	<b>367,864</b>	<b>120,344</b>	<b>172,806</b>	<b>216,170</b>	<b>208,410</b>
<b>LIABILITIES</b>								
41	Deposits	67,290	250,637	161,014	61,510	106,975	123,457	145,195
42	Demand deposits	18,729	69,983	49,304	11,688	23,728	26,872	27,818
43	Individuals, partnerships, and corporations	15,898	59,779	41,400	9,236	20,595	23,655	24,501
44	States and political subdivisions	646	1,394	603	477	609	672	1,080
45	U.S. government	112	454	382	60	162	164	158
46	Depository institutions in the U.S.	1,674	2,644	2,063	1,397	1,708	1,490	1,421
47	Banks in foreign countries	99	3,955	3,655	138	37	62	140
48	Foreign governments and official institutions	0	425	402	1	0	110	0
49	Certified and officers' checks	301	1,333	799	379	617	721	518
50	Other transaction deposits <sup>8</sup>	3,365	14,498	6,994	1,815	5,041	5,728	6,203
51	Nontransaction deposits	45,196	166,155	104,716	48,008	78,206	90,857	111,173
52	Individuals, partnerships, and corporations	43,777	158,139	100,740	47,645	75,137	88,730	105,472
53	States and political subdivisions	1,358	7,286	3,418	360	1,589	1,510	4,587
54	U.S. government	36	302	302	2	1,303	341	677
55	Depository institutions in the U.S.	26	396	224	1	175	121	415
56	Foreign governments, official institutions, and banks	0	32	32	0	2	155	22
57	Borrowings <sup>9</sup>	25,792	94,311	74,629	38,407	36,834	55,174	35,686
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	50	53	40	7	124	90	76
60	Other liabilities for borrowed money <sup>11</sup>	25,742	94,258	74,589	38,401	36,710	55,084	35,610
61	Other liabilities (including subordinated debt)	11,864	90,722	79,858	8,851	15,418	21,855	9,649
62	<b>TOTAL LIABILITIES</b>	<b>104,946</b>	<b>435,670</b>	<b>315,501</b>	<b>108,769</b>	<b>159,227</b>	<b>200,486</b>	<b>190,530</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,880	63,752	52,363	11,575	13,579	15,684	17,880
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	91,634	327,365	220,705	107,142	146,395	166,959	176,703
65	Time deposits in amounts of \$100,000 or more	6,918	29,379	20,045	9,273	8,688	11,623	15,188

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,180	3,216	2,320	2,207	8,288	21,504
2	U.S. government securities, investment account 18	20,727	7,827	2,032	5,189	14,483	27,516
3	Mortgage-backed securities 1	7,683	1,938	1,149	2,976	6,134	11,249
4	All other maturing in: 1 year or less	6,804	842	233	377	2,222	1,951
5	Over 1 through 5 years	3,938	2,164	316	1,024	4,603	6,630
6	Over 5 years	2,301	2,883	334	812	1,523	7,685
7	Other securities, investment account 18	3,916	1,895	698	756	2,831	5,974
8	State and local government securities	2,266	964	209	498	722	1,532
9	Maturing in: 1 year or less	294	99	17	63	65	267
10	Over 1 year	1,972	865	192	435	658	1,265
11	Other bonds, stocks, and securities	1,650	931	489	258	2,109	4,443
12	Federal funds sold 2	13,731	1,785	3,743	455	873	10,167
13	To commercial banks in the U.S.	8,661	1,263	3,056	454	827	8,725
14	To nonbank brokers and dealers	3,871	356	676	0	14	1,442
15	To others	1,199	166	11	0	33	0
16	Other loans and leases, gross	121,089	32,011	31,910	10,579	58,430	246,792
17	Commercial and industrial	53,121	8,962	7,809	3,234	22,895	51,234
18	Bankers' acceptances and commercial paper	262	3	1	6	4	237
19	All other	52,859	8,959	7,808	3,228	22,891	50,998
20	U.S. addressees	52,567	8,953	7,808	3,226	22,153	50,792
21	Non-U.S. addressees	292	6	0	2	738	206
22	Real estate loans	34,927	14,017	8,753	3,730	22,329	116,703
23	Revolving, home equity	3,559	1,184	403	227	471	14,084
24	All other	31,368	12,833	8,350	3,503	21,858	102,618
25	Loans to individuals	18,223	6,155	11,741	2,179	8,436	37,944
26	Loans to financial institutions	5,836	462	1,196	314	2,266	20,242
27	Commercial banks in the U.S.	584	70	15	303	4	11,502
28	Banks in foreign countries	108	1	0	2	222	279
29	Nonbank financial institutions	5,144	391	1,181	9	2,040	8,461
30	Loans for purchasing and carrying securities	2,282	295	389	30	215	1,284
31	Loans for agricultural production	304	81	16	330	188	4,363
32	Loans to states and political subdivisions	673	308	136	94	160	1,081
33	Loans to foreign governments and official institutions	9	4	5	0	146	20
34	All other loans	2,465	695	983	528	1,273	2,927
35	Lease financing receivables	3,248	1,032	880	139	523	10,993
36	Less: Unearned income	124	19	3	6	0	195
37	Loan and lease reserve 5	2,392	523	715	201	801	6,046
38	Other loans and leases, net	118,573	31,469	31,192	10,372	57,629	240,551
39	Other assets 18	21,042	2,763	3,125	948	5,482	32,907
40	TOTAL ASSETS	190,169	48,955	43,110	19,927	89,586	338,618
<b>LIABILITIES</b>							
41	Deposits	106,699	32,739	20,260	15,548	60,674	247,683
42	Demand deposits	28,422	7,229	6,540	4,753	18,937	72,221
43	Individuals, partnerships, and corporations	23,282	5,538	5,531	3,833	16,972	63,023
44	States and political subdivisions	637	133	125	107	243	2,105
45	U.S. government	301	35	35	37	67	558
46	Depository institutions in the U.S.	3,449	1,341	676	667	1,332	4,456
47	Banks in foreign countries	174	6	37	18	29	481
48	Foreign governments and official institutions	2	0	0	0	2	24
49	Certified and officers' checks	577	176	137	90	292	1,575
50	Other transaction deposits 8	7,566	812	1,077	1,641	2,080	23,356
51	Nontransaction deposits	70,710	24,697	12,643	9,155	39,657	152,106
52	Individuals, partnerships, and corporations	67,503	23,378	12,282	8,673	38,734	149,365
53	States and political subdivisions	2,779	563	88	350	914	1,981
54	U.S. government	17	752	0	2	5	670
55	Depository institutions in the U.S.	411	4	273	44	4	87
56	Foreign governments, official institutions, and banks	0	0	0	86	0	2
57	Borrowings 9	42,948	10,672	14,450	2,655	17,396	34,441
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	57	8	14	17	47	68
60	Other liabilities for borrowed money 11	42,891	10,664	14,436	2,637	17,349	34,374
61	Other liabilities (including subordinated debt)	23,197	1,766	4,924	385	4,814	25,397
62	TOTAL LIABILITIES	172,844	45,176	39,634	18,588	82,884	307,521
63	Residual (Total assets less total liabilities) 13	17,324	3,778	3,476	1,339	6,703	31,097
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	150,217	42,185	35,312	16,221	75,786	270,223
65	Time deposits in amounts of \$100,000 or more	13,347	3,267	887	1,084	4,150	22,074