

FEDERAL RESERVE statistical release



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July 5, 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 26, 1996	change since		Jun 26, 1996	change since		
		Jun 19, 1996	Jun 28, 1995		Jun 19, 1996	Jun 28, 1995	
ASSETS							
1	Cash and balances due from depository institutions	110,486	-15,365	1,238	15,533	-461	-1,290
2	U.S. government securities	272,854	1,252	-24,770	49,962	-56	9,854
3	Trading account	17,997	-348	-2,944	--	--	--
4	Investment account	254,858	1,600	-21,825	--	--	--
5	Mortgage-backed securities ¹	115,976	1,426	19,885	--	--	--
6	All other maturing in: 1 year or less	33,650	36	-13,053	--	--	--
7	Over 1 through 5 years	59,712	2,146	-13,359	--	--	--
8	Over 5 years	45,520	-2,008	-15,299	--	--	--
9	Other securities	121,995	-1,469	-5,658	40,278	-69	3,932
10	Trading account	2,242	-119	634	--	--	--
11	Investment account	63,685	-426	1,135	--	--	--
12	State and local government securities	18,845	70	-1,754	--	--	--
13	Maturing in: 1 year or less	4,012	17	-1,561	--	--	--
14	Over 1 year	14,833	54	-193	--	--	--
15	Other bonds, stocks, and securities	44,840	-496	2,889	--	--	--
16	Other trading account assets	56,069	-924	-7,427	--	--	--
17	Federal funds sold ²	113,132	2,213	9,883	27,389	-2,010	-2,957
18	To commercial banks in the U.S.	84,473	5,218	18,616	6,285	-1,502	-1,828
19	To nonbank brokers and dealers	22,608	-3,685	-8,107	--	--	--
20	To others ³	6,051	680	-626	21,104	-508	-1,128
21	Other loans and leases, gross	1,306,436	643	77,943	190,777	50	16,163
22	Commercial and industrial	357,582	-262	15,022	121,958	858	9,312
23	Bankers' acceptances and commercial paper	1,324	-66	-287	4,969	83	1,456
24	All other	356,258	-196	15,310	116,988	775	7,856
25	U.S. addressees	353,670	-147	15,266	109,927	-8	5,741
26	Non-U.S. addressees	2,588	-49	44	7,061	783	2,115
27	Real estate loans	508,195	-466	22,685	20,438	144	-3,104
28	Revolving, home equity	48,855	-410	361	--	--	--
29	All other	459,340	-56	22,324	--	--	--
30	Loans to individuals	255,326	1,830	9,973	--	--	--
31	Loans to financial institutions	74,684	376	13,539	36,044	66	7,314
32	Commercial banks in the U.S.	43,590	401	4,316	2,735	-273	-2,126
33	Banks in foreign countries	3,215	-124	12	3,129	54	995
34	Nonbank financial institutions	27,879	99	9,211	30,181	285	8,444
35	Loans for purchasing and carrying securities	15,602	-1,493	120	4,994	-748	25
36	Loans for agricultural production	7,260	196	725	--	--	--
37	Loans to states and political subdivisions	10,520	128	-643	--	--	--
38	Loans to foreign governments and official institutions	1,066	-141	203	783	-8	423
39	All other loans ⁴	27,317	78	2,007	6,560	-262	2,193
40	Lease financing receivables	48,883	397	14,314	--	--	--
41	Less: Unearned income	2,003	1	328	--	--	--
42	Loan and lease reserve ⁵	33,153	-131	-1,247	--	--	--
43	Other loans and leases, net	1,271,279	773	78,862	--	--	--
44	Other assets	158,263	-480	24,627	33,640	-1,006	-4,788
45	TOTAL ASSETS ⁶	2,048,010	-13,075	84,183	388,800	-3,095	27,635

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 26, 1996	change since		Jun 26, 1996	change since		
		Jun 19, 1996	Jun 28, 1995		Jun 19, 1996	Jun 28, 1995	
LIABILITIES							
46	Deposits	1,221,348	-8,767	67,554	108,311	-297	4,117
47	Demand deposits ⁷	305,604	-5,429	16,415	4,380	-82	285
48	Individuals, partnerships, and corporations	261,260	-1,451	15,782	3,684	121	415
49	Other holders	44,344	-3,979	633	696	-203	-130
50	States and political subdivisions	9,067	-250	524	--	--	--
51	U.S. government	2,093	-2,225	513	--	--	--
52	Depository institutions in the U.S.	19,499	-2,097	2,130	--	--	--
53	Banks in foreign countries	5,849	385	-31	--	--	--
54	Foreign governments and official institutions	555	-14	-64	--	--	--
55	Certified and officers' checks	7,280	222	-2,440	--	--	--
56	Other transaction deposits ⁸	72,388	-1,423	-37,813	--	--	--
57	Nontransaction deposits	843,357	-1,915	88,952	103,931	-215	3,831
58	Individuals, partnerships, and corporations	815,340	-1,321	83,333	76,005	135	10,690
59	Other holders	28,017	-594	5,619	27,927	-350	-6,859
60	States and political subdivisions	21,938	-725	3,265	--	--	--
61	U.S. government	4,049	40	2,033	--	--	--
62	Depository institutions in the U.S.	1,724	90	332	--	--	--
63	Foreign governments, official institutions, and banks	306	1	-11	--	--	--
64	Borrowings ⁹	414,681	-5,472	-4,335	81,610	-3,104	796
65	Federal funds purchased ¹⁰	--	--	--	49,987	-522	7,019
66	From commercial banks in the U.S.	--	--	--	10,202	-800	2,027
67	From others	--	--	--	39,786	278	4,992
68	From Federal Reserve Banks	0	-3,522	0	--	--	--
69	Treasury tax and loan notes	22,969	-1,605	-3,197	--	--	--
70	Other liabilities for borrowed money ¹¹	391,712	-345	-1,138	31,623	-2,583	-6,223
71	To commercial banks in the U.S.	--	--	--	4,241	217	-1,599
72	To others	--	--	--	27,382	-2,799	-4,624
73	Other liabilities (including subordinated debt)	214,861	1,614	8,368	56,293	978	-539
74	TOTAL LIABILITIES ¹²	1,850,890	-12,625	71,586	388,800	-3,095	27,635
75	Residual (Total assets less total liabilities) ¹³	197,120	-450	12,597	-0	-0	-0
MEMORANDA							
76	Total loans and leases, gross, adjusted, plus securities ¹⁴	1,686,354	-2,980	34,467	299,386	-310	30,946
77	Time deposits in amounts of \$100,000 or more	125,341	-1,568	20,947	--	--	--
78	Loans sold outright to affiliates ¹⁵	989	-11	-634	--	--	--
79	Commercial and industrial	263	-0	-28	--	--	--
80	Other	725	-11	-606	--	--	--
81	Foreign branch credit extended to U.S. residents ^{16,17}	29,051	718	3,676	--	--	--
82	Net due to related institutions ¹⁷	72,643	-2,322	-13,888	111,364	-1,129	16,541

Footnotes

1. Includes certificates of participation, issued or guaranteed by agencies of the U.S. government, in pools of residential mortgages.
2. Includes securities purchased under agreements to resell.
3. For U.S. branches and agencies of foreign banks includes transactions with nonbank brokers and dealers in securities.
4. For U.S. branches and agencies of foreign banks includes lease financing receivables.
5. Includes allocated transfer risk reserve.
6. Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net due from position.
7. For U.S. branches and agencies of foreign banks includes other transaction deposits.
8. Includes NOW, ATS, and telephone and pre-authorized transfer savings deposits.
9. Includes borrowings only from other than directly related institutions.
10. Includes securities sold under agreements to repurchase.
11. For domestically chartered banks includes federal funds purchased and securities sold under agreements to repurchase.
12. Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net due to position.
13. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
14. Excludes loans to and federal funds transactions with commercial banks in the U.S. At the district level this also excludes trading account securities.
15. 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.
16. 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.
17. For domestically chartered banks data are for the Wednesday preceding the date indicated.
18. 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 \$300 million in assets and liabilities of thrift institutions in the week ending June 19, 1996. The major asset items affected were commercial and industrial loans to U.S. addressees, \$100 million and other assets, \$200 million. The major liability items affected were demand deposits-IPC, \$100 million and nontransaction deposits-IPC, \$100 million.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	7,786	25,841	18,359	3,994	7,610	9,350	9,213
2	U.S. government securities, investment account ¹⁸	16,115	68,530	48,415	7,206	24,471	30,213	28,796
3	Mortgage-backed securities ¹	5,783	41,546	30,597	1,147	11,597	11,620	11,736
4	All other maturing in: 1 year or less	3,139	5,082	3,493	2,758	1,350	4,900	3,168
5	Over 1 through 5 years	5,359	10,630	6,046	2,059	3,046	11,396	9,323
6	Over 5 years	1,835	11,271	8,279	1,242	8,479	2,297	4,569
7	Other securities, investment account 18	5,305	18,464	10,030	4,168	6,508	4,825	8,095
8	State and local government securities	2,066	5,574	3,913	717	937	1,064	2,111
9	Maturing in: 1 year or less	1,106	1,278	654	228	213	95	264
10	Over 1 year	960	4,296	3,260	489	724	969	1,847
11	Other bonds, stocks, and securities	3,239	12,890	6,117	3,451	5,571	3,761	5,985
12	Federal funds sold ²	5,912	43,766	32,243	1,934	5,624	14,533	10,847
13	To commercial banks in the U.S.	1,360	31,310	21,169	1,849	5,390	10,210	10,480
14	To nonbank brokers and dealers	3,877	9,644	8,263	0	234	3,409	334
15	To others	675	2,811	2,811	85	0	914	33
16	Other loans and leases, gross	65,467	242,417	167,805	94,878	122,982	134,601	141,272
17	Commercial and industrial	25,935	65,188	42,498	13,159	35,516	34,963	33,747
18	Bankers' acceptances and commercial paper	104	691	218	0	22	32	8
19	All other	25,831	64,496	42,280	13,159	35,494	34,931	33,740
20	U.S. addressees	25,706	64,223	42,075	13,142	35,400	34,637	33,066
21	Non-U.S. addressees	124	273	205	16	94	294	674
22	Real estate loans	23,908	89,307	57,703	21,941	44,620	60,161	68,839
23	Revolving, home equity	3,195	7,321	4,549	2,310	5,144	6,192	4,449
24	All other	20,713	81,985	53,154	19,630	39,476	53,969	64,391
25	Loans to individuals	6,931	34,463	19,816	53,661	25,327	20,511	27,892
26	Loans to financial institutions	1,370	26,360	24,874	1,103	4,644	8,161	2,349
27	Commercial banks in the U.S.	819	18,777	18,028	208	2,830	7,036	1,141
28	Banks in foreign countries	231	1,935	1,711	128	93	41	244
29	Nonbank financial institutions	319	5,647	5,135	767	1,721	1,084	963
30	Loans for purchasing and carrying securities	400	8,355	6,878	61	1,233	282	422
31	Loans for agricultural production	24	106	81	107	213	585	625
32	Loans to states and political subdivisions	235	1,826	985	728	1,093	2,104	1,949
33	Loans to foreign governments and official institutions	1	544	540	0	261	58	13
34	All other loans	2,442	6,681	6,148	402	3,466	3,621	2,079
35	Lease financing receivables	4,222	9,587	8,281	3,716	6,608	4,155	3,356
36	Less: Unearned income	9	1,177	1,024	73	191	67	135
37	Loan and lease reserve ⁵	1,707	11,588	9,752	2,314	2,365	2,270	2,249
38	Other loans and leases, net	63,752	229,651	157,028	92,491	120,425	132,264	138,888
39	Other assets ¹⁸	13,440	100,549	90,077	7,779	13,235	24,621	11,279
40	TOTAL ASSETS	112,311	486,801	356,152	117,571	177,873	215,805	207,118
LIABILITIES								
41	Deposits	65,077	248,875	160,080	60,278	109,465	120,444	142,642
42	Demand deposits	17,503	71,559	50,948	11,268	22,469	24,597	26,285
43	Individuals, partnerships, and corporations	15,080	60,284	42,113	9,053	19,401	21,786	22,651
44	States and political subdivisions	729	1,676	863	440	675	729	1,167
45	U.S. government	102	399	295	44	139	161	149
46	Depository institutions in the U.S.	1,182	2,489	1,886	1,218	1,509	1,040	1,664
47	Banks in foreign countries	84	4,504	4,167	158	37	57	144
48	Foreign governments and official institutions	0	418	398	1	0	110	0
49	Certified and officers' checks	326	1,788	1,227	354	708	713	511
50	Other transaction deposits ⁸	3,520	14,655	7,117	1,776	4,508	5,861	6,386
51	Nontransaction deposits	44,054	162,660	102,015	47,234	82,488	89,986	109,971
52	Individuals, partnerships, and corporations	42,901	155,379	98,329	46,880	79,086	88,070	104,460
53	States and political subdivisions	1,108	6,656	3,147	352	1,723	1,309	4,420
54	U.S. government	20	313	313	2	1,303	332	621
55	Depository institutions in the U.S.	25	281	195	1	375	120	448
56	Foreign governments, official institutions, and banks	0	32	32	0	2	155	22
57	Borrowings ⁹	24,549	91,200	71,593	38,071	37,785	57,332	35,256
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,101	2,085	1,508	477	4,003	1,159	902
60	Other liabilities for borrowed money ¹¹	23,448	89,115	70,085	37,594	33,782	56,173	34,354
61	Other liabilities (including subordinated debt)	12,883	84,451	73,639	7,259	16,308	22,448	11,446
62	TOTAL LIABILITIES	102,509	424,525	305,312	105,609	163,559	200,224	189,343
63	Residual (Total assets less total liabilities) ¹³	9,802	62,275	50,840	11,963	14,315	15,581	17,775
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	90,621	323,088	219,295	106,128	151,365	166,925	177,388
65	Time deposits in amounts of \$100,000 or more	6,626	27,727	18,512	9,014	9,125	12,887	15,527

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,858	3,258	1,781	1,748	6,996	20,052
2	U.S. government securities, investment account ¹⁸	21,568	7,860	2,031	5,270	14,149	28,649
3	Mortgage-backed securities ¹	7,154	1,993	1,138	3,021	6,490	12,751
4	All other maturing in: 1 year or less	8,066	840	238	363	1,723	2,023
5	Over 1 through 5 years	4,076	2,152	318	1,036	4,381	5,936
6	Over 5 years	2,272	2,874	337	850	1,556	7,939
7	Other securities, investment account ¹⁸	3,917	1,877	690	762	2,731	6,343
8	State and local government securities	2,267	965	211	501	705	1,729
9	Maturing in: 1 year or less	289	101	22	62	66	290
10	Over 1 year	1,978	864	189	439	639	1,439
11	Other bonds, stocks, and securities	1,651	912	480	260	2,026	4,614
12	Federal funds sold ²	12,480	2,094	4,333	494	2,430	8,684
13	To commercial banks in the U.S.	8,783	1,692	3,881	491	2,199	6,829
14	To nonbank brokers and dealers	2,440	266	442	0	210	1,750
15	To others	1,257	136	11	3	21	105
16	Other loans and leases, gross	122,615	31,497	30,908	10,504	57,693	251,603
17	Commercial and industrial	53,948	9,022	7,909	3,257	22,729	52,210
18	Bankers' acceptances and commercial paper	199	4	2	7	5	252
19	All other	53,749	9,018	7,907	3,250	22,724	51,958
20	U.S. addressees	53,462	9,013	7,907	3,249	22,128	51,737
21	Non-U.S. addressees	287	6	0	2	596	221
22	Real estate loans	34,816	13,471	7,752	3,778	21,695	117,908
23	Revolving, home equity	3,608	1,194	408	238	463	14,333
24	All other	31,208	12,278	7,344	3,540	21,232	103,575
25	Loans to individuals	18,288	6,185	11,839	2,203	8,553	39,472
26	Loans to financial institutions	6,125	421	1,219	310	2,317	20,305
27	Commercial banks in the U.S.	685	83	61	300	9	11,639
28	Banks in foreign countries	111	4	0	2	224	202
29	Nonbank financial institutions	5,330	333	1,157	9	2,084	8,464
30	Loans for purchasing and carrying securities	2,561	301	343	27	212	1,405
31	Loans for agricultural production	286	80	25	317	164	4,727
32	Loans to states and political subdivisions	733	308	136	104	135	1,169
33	Loans to foreign governments and official institutions	11	4	5	0	146	23
34	All other loans	2,523	668	780	370	1,212	3,072
35	Lease financing receivables	3,324	1,037	900	138	530	11,310
36	Less: Unearned income	126	18	3	6	0	198
37	Loan and lease reserve ⁵	2,391	523	719	209	764	6,054
38	Other loans and leases, net	120,098	30,955	30,186	10,290	56,929	245,351
39	Other assets ¹⁸	20,182	2,715	2,940	930	5,200	31,700
40	TOTAL ASSETS	191,103	48,759	41,961	19,493	88,436	340,779
LIABILITIES							
41	Deposits	104,566	31,363	19,451	15,280	58,828	245,080
42	Demand deposits	28,448	6,771	6,352	4,544	17,628	68,179
43	Individuals, partnerships, and corporations	23,388	5,205	5,360	3,648	15,776	59,627
44	States and political subdivisions	922	126	84	138	250	2,130
45	U.S. government	345	31	17	32	62	610
46	Depository institutions in the U.S.	2,922	1,231	716	609	1,198	3,720
47	Banks in foreign countries	209	7	40	33	37	539
48	Foreign governments and official institutions	1	0	0	0	2	23
49	Certified and officers' checks	660	170	133	85	302	1,530
50	Other transaction deposits ⁸	7,420	1,057	1,103	1,683	1,994	22,426
51	Nontransaction deposits	68,698	23,536	11,997	9,052	39,206	154,474
52	Individuals, partnerships, and corporations	66,180	22,322	11,680	8,575	38,254	151,554
53	States and political subdivisions	2,396	458	71	341	943	2,161
54	U.S. government	17	752	0	2	5	683
55	Depository institutions in the U.S.	105	4	246	42	4	74
56	Foreign governments, official institutions, and banks	0	0	0	93	0	2
57	Borrowings ⁹	46,096	11,327	14,382	2,410	18,145	38,128
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	8,376	893	564	76	2,639	693
60	Other liabilities for borrowed money ¹¹	37,720	10,434	13,817	2,334	15,507	37,435
61	Other liabilities (including subordinated debt)	22,982	2,301	4,541	411	4,660	25,171
62	TOTAL LIABILITIES	173,644	44,991	38,374	18,101	81,633	308,378
63	Residual (Total assets less total liabilities) ¹³	17,459	3,768	3,587	1,392	6,803	32,401
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	151,113	41,552	34,020	16,239	74,796	276,811
65	Time deposits in amounts of \$100,000 or more	12,321	2,952	827	1,069	4,159	23,106