

# FEDERAL RESERVE statistical release



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

H.4.2(504)

July 12, 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		
	Jul 3, 1996	change since Jun 26, 1996	Jul 5, 1995	Jul 3, 1996	change since Jun 26, 1996	Jul 5, 1995
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	125,256	14,810	-8,087	15,588	55	-1,519
2 U.S. government securities	276,210	3,362	-19,074	50,300	338	8,331
3 Trading account	20,705	2,709	2,768	--	--	--
4 Investment account	255,505	653	-21,842	--	--	--
5 Mortgage-backed securities <sup>1</sup>	116,357	381	16,651	--	--	--
6 All other maturing in: 1 year or less	33,428	-217	-11,840	--	--	--
7 Over 1 through 5 years	60,227	515	-13,194	--	--	--
8 Over 5 years	45,493	-25	-15,459	--	--	--
9 Other securities	121,926	-73	-5,742	39,523	-755	-429
10 Trading account	2,380	138	188	--	--	--
11 Investment account	63,431	-258	994	--	--	--
12 State and local government securities	18,330	-515	-1,496	--	--	--
13 Maturing in: 1 year or less	3,654	-358	-1,317	--	--	--
14 Over 1 year	14,676	-157	-178	--	--	--
15 Other bonds, stocks, and securities	45,101	257	2,490	--	--	--
16 Other trading account assets	56,116	48	-6,924	--	--	--
17 Federal funds sold <sup>2</sup>	123,081	11,164	6,734	28,122	733	2,073
18 To commercial banks in the U.S.	92,298	9,044	9,169	6,072	-213	810
19 To nonbank brokers and dealers	25,035	2,427	-2,247	--	--	--
20 To others <sup>3</sup>	5,748	-307	-188	22,050	946	1,262
21 Other loans and leases, gross	1,337,180	30,512	94,575	193,798	3,022	17,129
22 Commercial and industrial	362,719	5,118	16,277	122,773	815	9,083
23 Bankers' acceptances and commercial paper	1,366	41	-192	5,096	126	1,354
24 All other	361,353	5,077	16,469	117,678	689	7,730
25 U.S. addressees	358,659	4,990	16,352	110,850	923	5,995
26 Non-U.S. addressees	2,694	87	116	6,827	-234	1,734
27 Real estate loans	521,815	13,617	32,768	20,126	-312	-3,190
28 Revolving, home equity	49,202	348	540	--	--	--
29 All other	472,612	13,269	32,228	--	--	--
30 Loans to individuals	263,325	7,968	18,061	--	--	--
31 Loans to financial institutions	75,031	302	12,226	37,352	1,307	8,077
32 Commercial banks in the U.S.	42,539	-1,057	2,855	2,715	-19	-1,926
33 Banks in foreign countries	3,719	464	-87	3,334	205	1,048
34 Nonbank financial institutions	28,773	894	9,457	31,302	1,122	8,955
35 Loans for purchasing and carrying securities	15,413	-189	-390	5,920	926	-78
36 Loans for agricultural production	7,297	55	701	--	--	--
37 Loans to states and political subdivisions	10,619	99	-497	--	--	--
38 Loans to foreign governments and official institutions	1,079	13	182	773	-11	431
39 All other loans <sup>4</sup>	30,734	3,261	1,091	6,855	295	2,806
40 Lease financing receivables	49,150	267	14,156	--	--	--
41 Less: Unearned income	1,988	-15	302	--	--	--
42 Loan and lease reserve <sup>5</sup>	33,477	324	-790	--	--	--
43 Other loans and leases, net	1,301,715	30,203	95,064	--	--	--
44 Other assets	173,549	15,751	34,785	32,941	-698	-5,199
45 TOTAL ASSETS <sup>6</sup>	2,121,737	75,218	103,680	386,947	-1,853	23,870

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		
	Jul 3, 1996	Jun 26, 1996	Jul 5, 1995	Jul 3, 1996	Jun 26, 1996	Jul 5, 1995
<b>LIABILITIES</b>						
46 Deposits	1,289,536	68,274	70,626	104,020	-4,291	6,420
47 Demand deposits <sup>7</sup>	334,111	28,856	-3,384	4,203	-177	-139
48 Individuals, partnerships, and corporations	285,826	24,933	883	3,503	-181	124
49 Other holders	48,284	3,923	-4,268	700	4	-263
50 States and political subdivisions	8,627	-432	40	--	--	--
51 U.S. government	2,438	344	600	--	--	--
52 Depository institutions in the U.S.	22,950	3,469	253	--	--	--
53 Banks in foreign countries	5,938	46	-667	--	--	--
54 Foreign governments and official institutions	761	206	49	--	--	--
55 Certified and officers' checks	7,570	291	-4,542	--	--	--
56 Other transaction deposits <sup>8</sup>	70,032	-2,181	-46,941	--	--	--
57 Nontransaction deposits	885,393	41,598	120,950	99,818	-4,113	6,559
58 Individuals, partnerships, and corporations	857,281	41,502	114,374	73,784	-2,220	14,465
59 Other holders	28,112	96	6,577	26,034	-1,893	-7,906
60 States and political subdivisions	22,037	99	3,906	--	--	--
61 U.S. government	4,244	194	2,235	--	--	--
62 Depository institutions in the U.S.	1,426	-298	329	--	--	--
63 Foreign governments, official institutions, and banks	406	100	106	--	--	--
64 Borrowings <sup>9</sup>	408,442	-4,765	-5,214	83,982	2,371	-3,289
65 Federal funds purchased <sup>10</sup>	--	--	--	53,652	3,665	4,591
66 From commercial banks in the U.S.	--	--	--	11,635	1,433	218
67 From others	--	--	--	42,018	2,232	4,373
68 From Federal Reserve Banks	0	0	-1,574	--	--	--
69 Treasury tax and loan notes	6,130	-16,843	-11,005	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	402,312	12,079	7,365	30,329	-1,294	-7,880
71 To commercial banks in the U.S.	--	--	--	3,953	-289	-2,690
72 To others	--	--	--	26,377	-1,005	-5,190
73 Other liabilities (including subordinated debt)	217,010	2,086	17,260	55,530	-763	-4,568
74 TOTAL LIABILITIES <sup>12</sup>	1,914,987	65,595	82,671	386,947	-1,853	23,870
75 Residual (Total assets less total liabilities) <sup>13</sup>	206,749	9,623	21,009	0	0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,723,561	36,978	64,468	302,956	3,571	28,219
77 Time deposits in amounts of \$100,000 or more	130,224	4,192	23,941	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	980	-9	-593	--	--	--
79 Commercial and industrial	263	-0	-28	--	--	--
80 Other	717	-9	-565	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	28,633	-417	3,603	--	--	--
82 Net due to related institutions <sup>17</sup>	78,224	5,582	-8,263	116,741	5,377	21,822

## 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 \$5.4 billion in assets and liabilities of thrift institutions in the week ending July 3, 1996. The major asset items affected were (in billions): cash and balances due from depository institutions, \$0.4; U.S. government securities investment account maturing in over 1 to 5 years, \$0.1; real estate loans, revolving home equity, \$0.2; real estate loans, all other, \$1.1; commercial and industrial loans to U.S. addressees, \$0.1; loans to individuals, \$0.1; and other assets, \$3.4. The major liability items affected were: demand deposits-IPC, \$0.1; other transaction deposits, \$0.2; and nontransaction deposits-IPC, \$4.8. The major memoranda item affected was large time deposits in amounts greater than \$100,000, \$0.2. A reclassification at large weekly reporting banks the week ending July 3, 1996 increased U.S. government securities investment account maturing in over 1 to 5 years \$0.5 billion and reduced U.S. government securities investment account maturing in over 5 years, \$0.4. Another reclassification increased the residual \$0.3 billion.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	9,148	25,968	17,112	4,019	8,785	10,067	13,436
2	U.S. government securities, investment account 18	17,787	68,814	49,105	4,914	24,294	30,086	29,652
3	Mortgage-backed securities <sup>1</sup>	7,055	40,927	29,911	1,035	11,512	12,062	11,848
4	All other maturing in: 1 year or less	3,433	4,624	3,503	713	1,350	4,823	3,842
5	Over 1 through 5 years	5,428	11,724	7,133	1,994	3,508	10,747	9,133
6	Over 5 years	1,872	11,538	8,558	1,173	7,924	2,454	4,829
7	Other securities, investment account 18	5,221	18,249	9,812	4,093	6,191	4,801	8,675
8	State and local government securities	1,942	5,317	3,682	702	882	1,045	2,155
9	Maturing in: 1 year or less	985	1,088	462	224	177	93	285
10	Over 1 year	957	4,229	3,220	478	704	952	1,870
11	Other bonds, stocks, and securities	3,279	12,932	6,130	3,391	5,309	3,756	6,520
12	Federal funds sold <sup>2</sup>	8,666	49,243	39,530	2,185	5,875	14,119	13,404
13	To commercial banks in the U.S.	2,637	35,661	27,472	2,185	5,737	10,227	13,021
14	To nonbank brokers and dealers	5,543	11,044	9,520	0	138	2,460	358
15	To others	487	2,538	2,538	0	0	1,432	26
16	Other loans and leases, gross	63,597	247,921	171,580	87,569	122,771	134,535	161,119
17	Commercial and industrial	26,222	66,142	43,586	13,216	35,586	34,898	36,356
18	Bankers' acceptances and commercial paper	107	690	219	0	33	33	8
19	All other	26,114	65,452	43,367	13,216	35,553	34,865	36,348
20	U.S. addressees	25,978	65,184	43,162	13,199	35,463	34,553	35,627
21	Non-U.S. addressees	136	268	204	16	90	313	721
22	Real estate loans	21,005	91,779	58,151	21,914	44,633	59,938	78,919
23	Revolving, home equity	3,182	7,019	4,264	2,297	5,127	6,214	4,879
24	All other	17,823	84,760	53,887	19,617	39,506	53,724	74,041
25	Loans to individuals	6,829	34,767	20,050	46,283	25,498	20,549	34,462
26	Loans to financial institutions	1,355	26,699	25,350	1,103	4,756	7,987	2,477
27	Commercial banks in the U.S.	796	18,079	18,032	208	2,814	7,049	1,131
28	Banks in foreign countries	212	2,278	2,038	128	107	42	386
29	Nonbank financial institutions	347	6,342	5,280	767	1,835	896	960
30	Loans for purchasing and carrying securities	380	8,584	7,296	83	866	286	395
31	Loans for agricultural production	21	119	96	107	215	588	616
32	Loans to states and political subdivisions	234	1,806	969	720	1,097	2,150	2,022
33	Loans to foreign governments and official institutions	1	556	554	0	265	57	14
34	All other loans	3,225	7,875	7,248	440	3,229	3,841	2,406
35	Lease financing receivables	4,326	9,593	8,282	3,703	6,626	4,241	3,453
36	Less: Unearned income	9	1,177	1,025	67	196	57	133
37	Loan and lease reserve <sup>5</sup>	1,703	11,499	9,681	2,059	2,309	2,281	2,572
38	Other loans and leases, net	61,885	235,245	160,873	85,443	120,267	132,197	158,414
39	Other assets <sup>18</sup>	13,114	101,147	91,013	7,673	13,810	28,200	13,550
40	<b>TOTAL ASSETS</b>	<b>115,822</b>	<b>498,665</b>	<b>367,446</b>	<b>108,328</b>	<b>179,221</b>	<b>219,470</b>	<b>237,130</b>
<b>LIABILITIES</b>								
41	Deposits	70,827	255,769	165,918	60,597	112,851	124,469	167,536
42	Demand deposits	21,003	71,753	50,514	11,940	24,274	27,452	32,895
43	Individuals, partnerships, and corporations	17,783	60,401	41,482	9,577	20,958	24,545	28,719
44	States and political subdivisions	662	1,553	863	496	651	685	1,096
45	U.S. government	147	583	450	65	144	188	218
46	Depository institutions in the U.S.	1,998	2,533	1,895	1,288	1,667	1,172	1,997
47	Banks in foreign countries	94	4,490	4,229	158	33	48	194
48	Foreign governments and official institutions	0	610	592	1	1	110	0
49	Certified and officers' checks	318	1,582	1,002	355	821	704	670
50	Other transaction deposits <sup>8</sup>	3,666	14,692	7,145	1,793	3,708	3,525	6,433
51	Nontransaction deposits	46,157	169,324	108,260	46,864	84,869	93,492	128,209
52	Individuals, partnerships, and corporations	44,801	162,258	104,728	46,508	81,774	91,286	122,378
53	States and political subdivisions	1,285	6,407	2,958	353	1,674	1,533	4,609
54	U.S. government	48	245	245	2	1,303	413	769
55	Depository institutions in the U.S.	23	282	196	1	116	105	432
56	Foreign governments, official institutions, and banks	0	132	132	0	2	155	22
57	Borrowings <sup>9</sup>	23,458	92,884	73,264	27,900	37,493	57,523	38,745
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	281	544	393	155	1,899	396	290
60	Other liabilities for borrowed money <sup>11</sup>	23,177	92,340	72,871	27,745	35,594	57,128	38,455
61	Other liabilities (including subordinated debt)	11,997	87,548	77,245	9,434	14,631	21,641	10,610
62	<b>TOTAL LIABILITIES</b>	<b>106,282</b>	<b>436,201</b>	<b>316,427</b>	<b>97,931</b>	<b>164,976</b>	<b>203,633</b>	<b>216,891</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,540	62,464	51,019	10,396	14,246	15,837	20,239
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	91,838	330,485	224,524	96,368	150,580	166,265	198,698
65	Time deposits in amounts of \$100,000 or more	6,823	30,406	21,183	8,553	9,067	12,567	18,201

## Federal Reserve District

Chicago St. Louis Minneapolis Kansas City Dallas San Francisco

## ASSETS

1	Cash and balances due from depository institutions	13,459	3,468	2,502	1,987	9,238	23,179
2	U.S. government securities, investment account 18	20,242	7,890	2,042	5,209	14,208	30,365
3	Mortgage-backed securities <sup>1</sup>	7,156	1,915	1,150	2,983	6,449	12,264
4	All other maturing in: 1 year or less	6,775	877	238	352	1,723	4,679
5	Over 1 through 5 years	3,983	2,155	318	1,028	4,485	5,724
6	Over 5 years	2,328	2,943	336	846	1,551	7,699
7	Other securities, investment account 18	3,842	1,860	673	765	2,705	6,356
8	State and local government securities	2,226	954	198	501	698	1,710
9	Maturing in: 1 year or less	313	111	9	63	72	235
10	Over 1 year	1,913	843	189	438	626	1,475
11	Other bonds, stocks, and securities	1,616	907	476	264	2,006	4,646
12	Federal funds sold <sup>2</sup>	11,088	2,289	3,757	594	1,370	10,490
13	To commercial banks in the U.S.	7,789	1,679	3,191	587	930	8,655
14	To nonbank brokers and dealers	2,301	440	515	0	404	1,832
15	To others	999	170	51	7	37	3
16	Other loans and leases, gross	123,901	31,839	32,554	10,587	58,305	262,483
17	Commercial and industrial	54,371	9,160	7,941	3,298	22,757	52,773
18	Bankers' acceptances and commercial paper	196	4	2	7	4	281
19	All other	54,175	9,156	7,939	3,291	22,752	52,492
20	U.S. addressees	53,858	9,151	7,939	3,289	22,154	52,265
21	Non-U.S. addressees	317	6	0	2	598	227
22	Real estate loans	35,307	13,725	8,731	3,778	21,774	120,312
23	Revolving, home equity	3,807	1,200	407	240	306	14,525
24	All other	31,500	12,525	8,324	3,538	21,468	105,787
25	Loans to individuals	18,393	6,011	12,056	2,196	8,571	47,710
26	Loans to financial institutions	6,159	449	1,256	314	2,507	19,968
27	Commercial banks in the U.S.	652	59	27	304	63	11,356
28	Banks in foreign countries	121	6	0	2	224	214
29	Nonbank financial institutions	5,386	384	1,229	8	2,220	8,398
30	Loans for purchasing and carrying securities	2,646	277	327	31	228	1,310
31	Loans for agricultural production	269	83	25	315	166	4,771
32	Loans to states and political subdivisions	663	306	136	110	146	1,229
33	Loans to foreign governments and official institutions	10	4	5	0	148	19
34	All other loans	2,738	779	1,221	430	1,477	3,073
35	Lease financing receivables	3,346	1,044	855	115	532	11,317
36	Less: Unearned income	125	18	2	6	0	199
37	Loan and lease reserve <sup>5</sup>	2,388	522	711	207	778	6,449
38	Other loans and leases, net	121,388	31,299	31,841	10,373	57,528	255,835
39	Other assets <sup>18</sup>	20,787	2,910	3,100	1,052	5,616	41,791
40	TOTAL ASSETS	190,806	49,718	43,916	19,980	90,665	368,016

## LIABILITIES

41	Deposits	109,449	32,585	20,813	15,966	61,201	257,473
42	Demand deposits	29,759	7,418	7,315	5,000	19,230	76,073
43	Individuals, partnerships, and corporations	24,573	5,551	6,260	4,063	17,154	66,242
44	States and political subdivisions	512	124	93	137	260	2,358
45	U.S. government	314	51	50	42	83	553
46	Depository institutions in the U.S.	3,386	1,491	756	647	1,372	4,643
47	Banks in foreign countries	312	11	22	30	32	514
48	Foreign governments and official institutions	14	0	0	0	2	23
49	Certified and officers' checks	648	189	134	80	327	1,740
50	Other transaction deposits <sup>8</sup>	6,962	837	1,088	1,744	2,153	23,432
51	Nontransaction deposits	72,728	24,330	12,411	9,222	39,819	157,968
52	Individuals, partnerships, and corporations	70,372	23,036	12,083	8,750	38,926	155,108
53	States and political subdivisions	2,240	539	82	335	882	2,099
54	U.S. government	17	752	0	2	5	688
55	Depository institutions in the U.S.	99	4	246	42	5	71
56	Foreign governments, official institutions, and banks	0	0	0	93	0	2
57	Borrowings <sup>9</sup>	42,402	11,372	14,399	2,136	16,945	43,185
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,387	112	186	13	629	238
60	Other liabilities for borrowed money <sup>11</sup>	41,015	11,259	14,212	2,123	16,316	42,946
61	Other liabilities (including subordinated debt)	21,194	2,002	5,158	468	5,467	26,860
62	TOTAL LIABILITIES	173,045	45,958	40,370	18,570	83,613	327,517
63	Residual (Total assets less total liabilities) <sup>13</sup>	17,761	3,760	3,546	1,410	7,052	40,498

## MEMORANDA

64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	150,633	42,141	35,809	16,264	75,596	289,682
65	Time deposits in amounts of \$100,000 or more	12,211	2,914	852	1,065	4,139	23,425