



# FEDERAL RESERVE statistical release

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

H.4.2(504)

July 19, 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 10, 1996	change since		Jul 10, 1996	change since	
		Jul 3, 1996	Jul 12, 1995		Jul 3, 1996	Jul 12, 1995
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	113,212	-12,355	3,179	15,069	-519	-1,466
2 U.S. government securities	274,484	-847	-18,417	50,926	626	9,100
3 Trading account	19,343	-365	1,526	--	--	--
4 Investment account	255,141	-482	-19,943	--	--	--
5 Mortgage-backed securities 1	116,219	-158	18,707	--	--	--
6 All other maturing in: 1 year or less	32,904	-510	-11,185	--	--	--
7 Over 1 through 5 years	60,559	259	-12,625	--	--	--
8 Over 5 years	45,459	-73	-14,840	--	--	--
9 Other securities	121,581	-243	-2,337	39,911	388	-1,431
10 Trading account	2,305	-78	858	--	--	--
11 Investment account	62,851	-551	300	--	--	--
12 State and local government securities	18,355	52	-1,508	--	--	--
13 Maturing in: 1 year or less	3,706	72	-1,332	--	--	--
14 Over 1 year	14,649	-20	-176	--	--	--
15 Other bonds, stocks, and securities	44,497	-603	1,808	--	--	--
16 Other trading account assets	56,424	387	-3,495	--	--	--
17 Federal funds sold 2	105,906	-16,729	3,548	28,779	657	-292
18 To commercial banks in the U.S.	75,203	-16,055	10,519	6,667	595	-357
19 To nonbank brokers and dealers	25,948	320	-5,535	--	--	--
20 To others 3	4,754	-994	-1,436	22,112	62	65
21 Other loans and leases, gross	1,327,426	-6,201	91,168	192,582	-1,217	17,385
22 Commercial and industrial	358,812	-4,120	15,799	121,868	-906	8,535
23 Bankers' acceptances and commercial paper	1,404	39	-192	4,979	-117	1,115
24 All other	357,408	-4,158	15,991	116,889	-789	7,421
25 U.S. addressees	354,648	-4,222	15,861	109,970	-881	5,527
26 Non-U.S. addressees	2,759	64	131	6,919	92	1,894
27 Real estate loans	521,796	144	30,601	20,253	128	-3,122
28 Revolving, home equity	49,224	37	573	--	--	--
29 All other	472,572	107	30,029	--	--	--
30 Loans to individuals	259,817	118	17,527	--	--	--
31 Loans to financial institutions	77,666	1,859	11,360	37,528	176	8,906
32 Commercial banks in the U.S.	43,844	1,254	1,278	2,703	-12	-2,009
33 Banks in foreign countries	4,367	730	102	3,244	-90	859
34 Nonbank financial institutions	29,455	-125	9,980	31,581	278	10,055
35 Loans for purchasing and carrying securities	14,899	-513	484	5,300	-620	-15
36 Loans for agricultural production	7,296	2	632	--	--	--
37 Loans to states and political subdivisions	10,606	-7	-457	--	--	--
38 Loans to foreign governments and official institutions	1,046	-33	151	778	5	300
39 All other loans 4	25,922	-4,058	889	6,855	0	2,782
40 Lease financing receivables	49,567	406	14,180	--	--	--
41 Less: Unearned income	2,018	30	340	--	--	--
42 Loan and lease reserve 5	33,556	-15	-642	--	--	--
43 Other loans and leases, net	1,291,852	-6,217	91,470	--	--	--
44 Other assets	176,057	2,819	38,420	33,641	700	-4,517
45 TOTAL ASSETS 6	2,083,091	-33,572	115,863	386,965	19	20,008

**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		
	change since			change since		
	Jul 10, 1996	Jul 3, 1996	Jul 12, 1995	Jul 10, 1996	Jul 3, 1996	Jul 12, 1995
<b>LIABILITIES</b>						
46 Deposits	1,264,606	-24,932	88,497	106,582	2,561	2,374
47 Demand deposits <sup>7</sup>	314,662	-19,700	18,963	4,095	-107	392
48 Individuals, partnerships, and corporations	272,061	-14,210	20,883	3,413	-90	383
49 Other holders	42,601	-5,490	-1,920	683	-18	9
50 States and political subdivisions	7,715	-932	-281	--	--	--
51 U.S. government	1,681	-785	75	--	--	--
52 Depository institutions in the U.S.	20,009	-2,760	990	--	--	--
53 Banks in foreign countries	5,439	-422	-409	--	--	--
54 Foreign governments and official institutions	539	-222	-204	--	--	--
55 Certified and officers' checks	7,218	-369	-2,091	--	--	--
56 Other transaction deposits <sup>8</sup>	70,412	403	-42,008	--	--	--
57 Nontransaction deposits	879,531	-5,635	111,542	102,486	2,669	1,982
58 Individuals, partnerships, and corporations	851,281	-5,806	105,525	74,867	1,083	10,365
59 Other holders	28,251	172	6,017	27,619	1,585	-8,383
60 States and political subdivisions	22,179	172	3,847	--	--	--
61 U.S. government	4,004	-238	1,560	--	--	--
62 Depository institutions in the U.S.	1,531	107	373	--	--	--
63 Foreign governments, official institutions, and banks	536	130	237	--	--	--
64 Borrowings <sup>9</sup>	400,181	-3,816	-8,502	81,803	-2,179	-1,915
65 Federal funds purchased <sup>10</sup>	--	--	--	52,091	-1,562	7,751
66 From commercial banks in the U.S.	--	--	--	10,089	-1,546	1,358
67 From others	--	--	--	42,001	-16	6,393
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	2,454	-3,675	-13,684	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	397,727	-141	5,182	29,712	-617	-9,666
71 To commercial banks in the U.S.	--	--	--	4,129	177	-2,048
72 To others	--	--	--	25,583	-794	-7,618
73 Other liabilities (including subordinated debt)	210,891	-5,760	14,838	55,855	325	-4,649
74 TOTAL LIABILITIES <sup>12</sup>	1,875,677	-34,508	94,833	386,965	19	20,008
75 Residual (Total assets less total liabilities) <sup>13</sup>	207,413	936	21,031	-0	0	-0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,710,349	-9,220	62,166	302,827	-129	27,129
77 Time deposits in amounts of \$100,000 or more	130,769	490	21,664	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	974	-6	-599	--	--	--
79 Commercial and industrial	263	-0	-28	--	--	--
80 Other	711	-6	-570	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	28,915	282	3,721	--	--	--
82 Net due to related institutions <sup>17</sup>	73,058	-5,166	-1,405	116,668	-74	22,970

## 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 increased U.S. government securities investment account mortgage-backed securities \$200 million and U.S. government securities investment account maturing in over 5 years \$300 million and reduced U.S. government securities investment account maturing in over 1 to 5 years \$400 million due to reclassifications the week ending July 10, 1996.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	7,921	24,817	16,988	4,177	8,034	9,214	11,356
2	U.S. government securities, investment account 18	17,617	68,824	49,047	4,938	24,280	29,880	29,507
3	Mortgage-backed securities <sup>1</sup>	7,055	40,850	29,852	1,097	11,512	11,905	11,937
4	All other maturing in: 1 year or less	3,223	4,645	3,520	775	1,350	4,824	3,393
5	Over 1 through 5 years	5,449	11,795	7,139	2,167	3,506	10,698	9,100
6	Over 5 years	1,891	11,534	8,536	900	7,913	2,454	5,077
7	Other securities, investment account 18	5,276	18,347	9,811	3,315	6,214	4,950	8,514
8	State and local government securities	1,936	5,403	3,676	667	882	1,040	2,149
9	Maturing in: 1 year or less	979	1,177	457	200	178	91	289
10	Over 1 year	957	4,226	3,219	467	704	949	1,861
11	Other bonds, stocks, and securities	3,340	12,944	6,135	2,648	5,332	3,910	6,364
12	Federal funds sold <sup>2</sup>	8,262	39,134	29,844	2,680	5,257	12,480	12,696
13	To commercial banks in the U.S.	1,565	27,368	19,180	2,680	5,078	8,343	11,467
14	To nonbank brokers and dealers	6,174	9,951	8,850	0	179	3,052	1,203
15	To others	523	1,815	1,814	0	0	1,085	26
16	Other loans and leases, gross	61,967	246,654	170,429	83,711	122,637	134,227	161,311
17	Commercial and industrial	25,657	64,858	42,283	13,198	35,293	34,669	36,377
18	Bankers' acceptances and commercial paper	104	689	211	0	52	36	21
19	All other	25,552	64,169	42,072	13,198	35,241	34,633	36,356
20	U.S. addressees	25,414	63,901	41,868	13,176	35,151	34,319	35,627
21	Non-U.S. addressees	138	268	204	22	90	314	729
22	Real estate loans	20,977	91,645	58,005	21,721	44,639	60,101	78,897
23	Revolving, home equity	3,174	7,028	4,270	2,274	5,149	6,223	4,887
24	All other	17,802	84,617	53,735	19,448	39,489	53,879	74,010
25	Loans to individuals	6,811	35,035	20,285	42,628	25,467	20,526	34,540
26	Loans to financial institutions	2,128	27,726	26,357	1,109	4,793	8,116	2,453
27	Commercial banks in the U.S.	879	18,704	18,658	163	2,810	7,126	1,103
28	Banks in foreign countries	152	2,970	2,720	130	115	42	394
29	Nonbank financial institutions	1,097	6,052	4,979	816	1,868	948	957
30	Loans for purchasing and carrying securities	353	8,267	7,151	69	981	276	395
31	Loans for agricultural production	21	102	78	108	219	591	611
32	Loans to states and political subdivisions	229	1,801	968	704	1,108	2,141	2,023
33	Loans to foreign governments and official institutions	1	520	517	0	265	57	14
34	All other loans	1,475	6,733	6,128	434	3,234	3,511	2,548
35	Lease financing receivables	4,314	9,968	8,656	3,739	6,639	4,238	3,452
36	Less: Unearned income	9	1,200	1,048	69	198	60	133
37	Loan and lease reserve <sup>5</sup>	1,710	11,564	9,742	2,125	2,304	2,275	2,553
38	Other loans and leases, net	60,248	233,890	159,638	81,518	120,136	131,893	158,625
39	Other assets <sup>18</sup>	13,447	104,606	94,386	8,743	13,169	26,066	13,124
40	TOTAL ASSETS	112,772	489,617	359,714	105,372	177,089	214,483	233,821
LIABILITIES								
41	Deposits	67,609	254,092	164,781	59,877	111,089	122,618	164,109
42	Demand deposits	18,275	70,511	49,940	11,616	23,478	25,633	31,269
43	Individuals, partnerships, and corporations	15,712	60,288	41,847	9,356	20,160	23,028	27,569
44	States and political subdivisions	549	1,303	632	458	797	675	1,075
45	U.S. government	122	415	349	61	110	119	149
46	Depository institutions in the U.S.	1,554	2,395	1,832	1,274	1,554	986	1,658
47	Banks in foreign countries	14	4,302	4,104	130	39	54	183
48	Foreign governments and official institutions	0	398	380	2	0	110	0
49	Certified and officers' checks	325	1,409	796	335	817	663	635
50	Other transaction deposits <sup>8</sup>	3,421	14,468	7,103	1,684	4,336	4,364	6,354
51	Nontransaction deposits	45,913	169,112	107,738	46,577	83,275	92,620	126,485
52	Individuals, partnerships, and corporations	44,573	161,779	104,156	46,232	80,098	90,528	120,850
53	States and political subdivisions	1,276	6,677	3,013	342	1,690	1,490	4,528
54	U.S. government	35	239	238	2	1,303	341	622
55	Depository institutions in the U.S.	29	286	199	1	183	106	463
56	Foreign governments, official institutions, and banks	0	132	132	0	2	155	22
57	Borrowings <sup>9</sup>	22,751	90,155	71,248	26,489	37,801	56,144	38,118
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	80	355	306	76	688	234	215
60	Other liabilities for borrowed money <sup>11</sup>	22,671	89,800	70,942	26,413	37,113	55,910	37,903
61	Other liabilities (including subordinated debt)	12,788	82,507	72,292	8,570	13,665	19,999	11,606
62	TOTAL LIABILITIES	103,148	426,753	308,321	94,936	162,555	198,761	213,832
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,624	62,863	51,393	10,436	14,535	15,722	19,989
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	90,677	326,886	221,292	91,802	150,500	166,068	199,457
65	Time deposits in amounts of \$100,000 or more	7,015	29,998	21,148	8,461	9,287	12,899	17,958

## Federal Reserve District

Chicago St. Louis Minneapolis Kansas City Dallas San Francisco

## ASSETS

1	Cash and balances due from depository institutions	11,342	3,028	1,685	1,896	7,062	22,681
2	U.S. government securities, investment account 18	20,352	7,862	2,042	5,234	14,187	30,417
3	Mortgage-backed securities 1	7,156	1,895	1,150	2,955	6,453	12,254
4	All other maturing in: 1 year or less	6,810	879	238	362	1,723	4,684
5	Over 1 through 5 years	4,035	2,145	318	1,100	4,462	5,785
6	Over 5 years	2,351	2,943	336	818	1,549	7,694
7	Other securities, investment account 18	3,798	1,860	620	761	2,697	6,499
8	State and local government securities	2,211	953	198	502	698	1,716
9	Maturing in: 1 year or less	299	109	9	65	72	239
10	Over 1 year	1,912	844	189	437	626	1,477
11	Other bonds, stocks, and securities	1,587	907	422	259	1,998	4,783
12	Federal funds sold 2	11,463	1,881	3,789	487	772	7,004
13	To commercial banks in the U.S.	7,951	1,391	3,229	487	341	5,302
14	To nonbank brokers and dealers	2,405	408	548	0	404	1,624
15	To others	1,107	82	11	0	28	78
16	Other loans and leases, gross	122,244	31,820	32,198	10,532	58,108	262,019
17	Commercial and industrial	53,644	9,061	7,895	3,285	22,622	52,254
18	Bankers' acceptances and commercial paper	199	5	2	6	2	289
19	All other	53,445	9,057	7,893	3,279	22,620	51,966
20	U.S. addressees	53,078	9,051	7,892	3,277	22,025	51,738
21	Non-U.S. addressees	368	6	0	2	595	228
22	Real estate loans	35,295	13,871	8,815	3,795	21,959	120,080
23	Revolving, home equity	3,821	1,202	408	241	304	14,513
24	All other	31,474	12,669	8,408	3,554	21,655	105,567
25	Loans to individuals	18,407	6,015	12,050	2,197	8,586	47,554
26	Loans to financial institutions	6,119	448	1,242	319	2,537	20,675
27	Commercial banks in the U.S.	613	63	13	309	103	11,957
28	Banks in foreign countries	119	6	3	1	227	209
29	Nonbank financial institutions	5,387	379	1,226	8	2,208	8,509
30	Loans for purchasing and carrying securities	2,372	276	338	40	221	1,311
31	Loans for agricultural production	280	82	24	311	165	4,783
32	Loans to states and political subdivisions	708	305	140	102	130	1,213
33	Loans to foreign governments and official institutions	10	4	5	0	148	22
34	All other loans	2,063	725	837	368	1,208	2,786
35	Lease financing receivables	3,347	1,032	852	115	531	11,340
36	Less: Unearned income	126	18	2	6	0	199
37	Loan and lease reserve 5	2,388	522	708	209	777	6,424
38	Other loans and leases, net	119,731	31,280	31,488	10,317	57,332	255,395
39	Other assets 18	20,513	2,882	2,615	1,027	5,982	41,954
40	TOTAL ASSETS	187,199	48,793	42,238	19,723	88,033	363,951

## LIABILITIES

41	Deposits	106,299	31,946	19,647	15,637	59,225	252,459
42	Demand deposits	27,181	6,949	6,376	4,673	17,646	71,056
43	Individuals, partnerships, and corporations	22,747	5,339	5,480	3,867	15,682	62,832
44	States and political subdivisions	504	136	100	90	253	1,775
45	U.S. government	190	26	23	29	54	383
46	Depository institutions in the U.S.	2,869	1,288	614	583	1,294	3,942
47	Banks in foreign countries	158	7	25	15	33	479
48	Foreign governments and official institutions	2	0	0	0	2	26
49	Certified and officers' checks	711	153	134	89	329	1,618
50	Other transaction deposits 8	6,730	824	1,031	1,638	2,037	23,525
51	Nontransaction deposits	72,388	24,173	12,241	9,327	39,542	157,879
52	Individuals, partnerships, and corporations	69,885	22,900	11,905	8,884	38,642	155,004
53	States and political subdivisions	2,256	517	89	310	890	2,115
54	U.S. government	17	752	1	0	5	688
55	Depository institutions in the U.S.	100	4	246	40	5	69
56	Foreign governments, official institutions, and banks	130	0	0	93	0	2
57	Borrowings 9	40,333	11,266	14,384	2,226	16,868	43,645
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	341	45	73	12	134	201
60	Other liabilities for borrowed money 11	39,992	11,221	14,311	2,215	16,734	43,444
61	Other liabilities (including subordinated debt)	22,769	1,811	4,572	440	5,013	27,152
62	TOTAL LIABILITIES	169,401	45,023	38,603	18,303	81,106	323,256
63	Residual (Total assets less total liabilities) 13	17,798	3,770	3,636	1,420	6,926	40,694

## MEMORANDA

64	Total loans and leases, gross, adjusted, plus securities 14	149,294	41,969	35,406	16,218	75,320	288,680
65	Time deposits in amounts of \$100,000 or more	12,458	2,847	876	1,053	4,163	23,754