

FEDERAL RESERVE statistical release



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July 26, 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 17, 1996	change since		Jul 17, 1996	change since		
	Jul 10, 1996	Jul 19, 1995	Jul 10, 1996	Jul 19, 1995	Jul 10, 1996	Jul 19, 1995	
ASSETS							
1	Cash and balances due from depository institutions	121,615	8,408	13,737	15,486	418	-1,166
2	U.S. government securities	273,819	-653	-19,161	51,104	178	9,610
3	Trading account	18,671	-672	916	--	--	--
4	Investment account	255,148	18	-20,077	--	--	--
5	Mortgage-backed securities ¹	115,060	-1,157	18,516	--	--	--
6	All other maturing in: 1 year or less	33,609	703	-11,006	--	--	--
7	Over 1 through 5 years	60,318	-238	-13,255	--	--	--
8	Over 5 years	46,161	710	-14,332	--	--	--
9	Other securities	122,577	985	-1,770	40,843	631	342
10	Trading account	2,253	-53	923	--	--	--
11	Investment account	62,952	89	1,195	--	--	--
12	State and local government securities	18,405	50	-1,384	--	--	--
13	Maturing in: 1 year or less	3,807	101	-1,253	--	--	--
14	Over 1 year	14,598	-51	-130	--	--	--
15	Other bonds, stocks, and securities	44,547	39	2,579	--	--	--
16	Other trading account assets	57,373	949	-3,889	--	--	--
17	Federal funds sold ²	105,476	-102	-895	28,406	-373	-1,548
18	To commercial banks in the U.S.	75,101	-123	5,845	6,531	-136	562
19	To nonbank brokers and dealers	25,718	-230	-5,098	--	--	--
20	To others ³	4,657	251	-1,642	21,875	-237	-2,110
21	Other loans and leases, gross	1,333,721	6,302	97,752	194,897	2,315	19,757
22	Commercial and industrial	359,890	1,078	16,570	123,292	1,425	11,001
23	Bankers' acceptances and commercial paper	1,437	33	-154	4,953	-26	981
24	All other	358,453	1,045	16,725	118,339	1,450	10,019
25	U.S. addressees	355,620	972	16,592	111,360	1,391	7,828
26	Non-U.S. addressees	2,832	73	132	6,979	60	2,192
27	Real estate loans	521,850	44	30,593	19,995	-259	-3,433
28	Revolving, home equity	49,529	305	843	--	--	--
29	All other	472,321	-261	29,750	--	--	--
30	Loans to individuals	261,317	1,477	17,610	--	--	--
31	Loans to financial institutions	81,528	3,893	17,683	38,773	1,245	10,218
32	Commercial banks in the U.S.	46,025	2,211	4,283	2,709	5	-2,002
33	Banks in foreign countries	6,471	2,105	3,750	3,518	274	1,157
34	Nonbank financial institutions	29,032	-423	9,650	32,546	965	11,063
35	Loans for purchasing and carrying securities	14,560	-339	394	5,444	143	402
36	Loans for agricultural production	7,304	18	665	--	--	--
37	Loans to states and political subdivisions	10,700	94	-373	--	--	--
38	Loans to foreign governments and official institutions	1,313	267	391	775	-3	446
39	All other loans ⁴	25,509	-414	-201	6,619	-236	1,123
40	Lease financing receivables	49,750	183	14,420	--	--	--
41	Less: Unearned income	2,037	18	364	--	--	--
42	Loan and lease reserve ⁵	33,782	179	-419	--	--	--
43	Other loans and leases, net	1,297,903	6,105	97,808	--	--	--
44	Other assets	175,792	-245	39,209	34,059	418	-4,873
45	TOTAL ASSETS ⁶	2,097,181	14,497	128,928	389,044	1,778	20,848

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 17, 1996	change since		Jul 17, 1996	change since	
		Jul 10, 1996	Jul 19, 1995		Jul 10, 1996	Jul 19, 1995
LIABILITIES						
46 Deposits	1,263,358	-1,228	98,949	109,787	3,205	4,582
47 Demand deposits ⁷	313,610	-1,031	26,475	4,664	568	400
48 Individuals, partnerships, and corporations	270,230	-1,817	26,580	4,015	603	841
49 Other holders	43,379	785	-105	648	-34	-441
50 States and political subdivisions	7,735	20	-758	--	--	--
51 U.S. government	1,622	-59	-45	--	--	--
52 Depository institutions in the U.S.	19,175	-827	899	--	--	--
53 Banks in foreign countries	6,870	1,431	1,647	--	--	--
54 Foreign governments and official institutions	802	263	170	--	--	--
55 Certified and officers' checks	7,174	-43	-2,018	--	--	--
56 Other transaction deposits ⁸	71,128	715	-40,444	--	--	--
57 Nontransaction deposits	878,620	-912	112,918	105,123	2,637	4,182
58 Individuals, partnerships, and corporations	850,377	-904	107,047	76,480	1,612	10,723
59 Other holders	28,243	-8	5,871	28,643	1,024	-6,541
60 States and political subdivisions	22,049	-131	3,666	--	--	--
61 U.S. government	4,010	5	1,588	--	--	--
62 Depository institutions in the U.S.	1,675	145	405	--	--	--
63 Foreign governments, official institutions, and banks	509	-27	212	--	--	--
64 Borrowings ⁹	412,459	12,236	-1,712	78,595	-3,208	-6,207
65 Federal funds purchased ¹⁰	--	--	--	48,083	-4,007	2,848
66 From commercial banks in the U.S.	--	--	--	7,897	-2,192	996
67 From others	--	--	--	40,186	-1,816	1,853
68 From Federal Reserve Banks	0	0	-834	--	--	--
69 Treasury tax and loan notes	12,298	9,606	-4,839	--	--	--
70 Other liabilities for borrowed money ¹¹	400,161	2,631	3,961	30,512	800	-9,055
71 To commercial banks in the U.S.	--	--	--	3,712	-417	-1,927
72 To others	--	--	--	26,800	1,216	-7,128
73 Other liabilities (including subordinated debt)	213,974	3,477	10,691	55,730	-339	-3,744
74 TOTAL LIABILITIES ¹²	1,889,791	14,485	107,928	389,044	1,778	20,848
75 Residual (Total assets less total liabilities) ¹³	207,390	12	21,000	0	-0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,714,467	4,443	65,798	306,010	2,882	29,601
77 Time deposits in amounts of \$100,000 or more	131,353	370	21,607	--	--	--
78 Loans sold outright to affiliates ¹⁵	967	-8	-603	--	--	--
79 Commercial and industrial	263	0	-28	--	--	--
80 Other	704	-8	-575	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	28,577	-312	3,350	--	--	--
82 Net due to related institutions ¹⁷	67,112	-5,946	-5,043	120,683	3,929	27,490

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 demand deposits, individuals, partnerships, and corporations \$700 million and reduced demand deposits, depository institution in the U.S. \$500 million and demand deposits, state and political subdivisions \$200 million due to reclassifications the week ending July 17, 1996. Another reclassification increased real estate loans, all other \$100 million and reduced commercial and industrial loans to U.S. addressees the same amount the week ending July 17, 1996.

		Federal Reserve District						
		Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta
			district	city				
ASSETS								
1	Cash and balances due from depository institutions	8,043	28,116	19,090	3,999	9,076	9,977	12,112
2	U.S. government securities, investment account 18	17,411	70,386	49,601	4,799	24,148	29,297	28,829
3	Mortgage-backed securities ¹	6,850	41,576	30,411	1,065	11,444	11,556	11,334
4	All other maturing in: 1 year or less	3,207	4,646	3,590	727	1,350	4,807	3,354
5	Over 1 through 5 years	5,475	12,057	7,074	2,127	3,497	10,247	9,089
6	Over 5 years	1,880	12,108	8,527	879	7,857	2,687	5,052
7	Other securities, investment account 18	5,337	18,732	9,740	3,289	6,026	4,877	8,501
8	State and local government securities	1,939	5,436	3,624	667	882	1,026	2,154
9	Maturing in: 1 year or less	983	1,246	452	202	177	99	292
10	Over 1 year	956	4,191	3,173	465	706	928	1,861
11	Other bonds, stocks, and securities	3,398	13,296	6,116	2,622	5,144	3,850	6,347
12	Federal funds sold ²	7,622	40,818	31,771	2,032	5,368	13,283	10,767
13	To commercial banks in the U.S.	1,174	28,396	20,553	2,032	5,196	9,122	9,605
14	To nonbank brokers and dealers	6,154	10,326	9,143	0	171	3,036	1,137
15	To others	293	2,096	2,074	0	0	1,125	26
16	Other loans and leases, gross	62,848	251,438	171,315	82,947	122,212	133,617	161,854
17	Commercial and industrial	25,850	65,194	42,394	12,895	35,603	34,200	36,566
18	Bankers' acceptances and commercial paper	97	703	213	0	24	42	20
19	All other	25,753	64,491	42,181	12,895	35,579	34,157	36,546
20	U.S. addressees	25,615	64,228	41,979	12,847	35,484	33,847	35,803
21	Non-U.S. addressees	138	263	202	48	95	311	744
22	Real estate loans	20,923	94,561	58,145	19,929	44,616	60,044	79,010
23	Revolving, home equity	3,165	7,255	4,273	2,268	5,164	6,238	4,902
24	All other	17,758	87,307	53,872	17,661	39,451	53,806	74,108
25	Loans to individuals	6,809	34,560	19,548	43,941	25,519	20,492	34,654
26	Loans to financial institutions	2,406	29,712	28,275	1,110	4,663	8,069	2,852
27	Commercial banks in the U.S.	1,158	18,676	18,589	163	2,792	7,122	1,537
28	Banks in foreign countries	135	4,987	4,701	171	116	40	386
29	Nonbank financial institutions	1,113	6,048	4,985	775	1,755	908	929
30	Loans for purchasing and carrying securities	380	7,746	6,205	70	999	250	392
31	Loans for agricultural production	23	90	66	107	221	616	608
32	Loans to states and political subdivisions	228	1,869	1,018	704	1,123	2,132	2,031
33	Loans to foreign governments and official institutions	1	793	790	0	265	55	14
34	All other loans	1,919	6,874	6,217	425	2,551	3,502	2,272
35	Lease financing receivables	4,309	10,037	8,656	3,766	6,652	4,257	3,454
36	Less: Unearned income	9	1,212	1,043	75	197	60	132
37	Loan and lease reserve ⁵	1,698	11,743	9,831	2,128	2,322	2,269	2,552
38	Other loans and leases, net	61,141	238,482	160,442	80,744	119,693	131,288	159,170
39	Other assets ¹⁸	12,498	107,812	97,069	8,609	13,025	25,493	13,544
40	TOTAL ASSETS	112,052	504,347	367,713	103,472	177,337	214,214	232,923
LIABILITIES								
41	Deposits	67,319	258,798	164,449	58,027	110,626	122,175	162,766
42	Demand deposits	18,255	71,377	49,764	11,601	22,863	25,433	30,790
43	Individuals, partnerships, and corporations	15,961	59,367	40,205	10,079	19,877	22,905	27,208
44	States and political subdivisions	569	1,347	600	253	649	599	1,234
45	U.S. government	124	359	237	92	101	133	109
46	Depository institutions in the U.S.	1,220	2,405	1,990	689	1,527	958	1,439
47	Banks in foreign countries	52	5,552	5,272	165	49	61	198
48	Foreign governments and official institutions	1	666	645	0	0	110	0
49	Certified and officers' checks	327	1,681	815	323	659	668	603
50	Other transaction deposits ⁸	3,532	15,077	6,967	1,665	4,408	4,530	6,550
51	Nontransaction deposits	45,533	172,345	107,718	44,761	83,355	92,212	125,426
52	Individuals, partnerships, and corporations	44,198	164,677	104,117	44,450	80,034	90,222	119,841
53	States and political subdivisions	1,280	7,049	3,067	309	1,732	1,396	4,400
54	U.S. government	28	240	240	1	1,303	337	638
55	Depository institutions in the U.S.	27	272	187	1	284	102	526
56	Foreign governments, official institutions, and banks	0	107	106	0	2	155	22
57	Borrowings ⁹	23,569	96,525	76,555	27,293	37,018	55,076	38,141
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	633	1,671	1,275	366	2,114	919	667
60	Other liabilities for borrowed money ¹¹	22,936	94,854	75,280	26,928	34,904	54,157	37,474
61	Other liabilities (including subordinated debt)	11,565	86,005	75,429	7,592	15,372	21,418	12,105
62	TOTAL LIABILITIES	102,453	441,329	316,433	92,913	163,016	198,668	213,012
63	Residual (Total assets less total liabilities) ¹³	9,599	63,018	51,279	10,559	14,320	15,546	19,911
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	90,885	334,301	223,286	90,872	149,765	164,830	198,810
65	Time deposits in amounts of \$100,000 or more	6,857	30,706	20,699	8,629	9,330	12,919	17,717

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	12,513	3,036	2,133	1,728	7,937	22,945
2	U.S. government securities, investment account 18	20,536	7,871	2,128	5,205	14,114	30,423
3	Mortgage-backed securities ¹	6,569	1,895	1,236	2,930	6,389	12,216
4	All other maturing in: 1 year or less	7,616	879	239	374	1,728	4,682
5	Over 1 through 5 years	3,976	2,146	317	1,080	4,455	5,852
6	Over 5 years	2,375	2,950	336	821	1,542	7,673
7	Other securities, investment account 18	3,802	1,858	622	761	2,684	6,464
8	State and local government securities	2,222	951	199	502	699	1,727
9	Maturing in: 1 year or less	310	109	15	64	72	239
10	Over 1 year	1,913	842	185	437	627	1,488
11	Other bonds, stocks, and securities	1,579	907	422	259	1,985	4,737
12	Federal funds sold 2	10,098	1,999	4,496	640	1,439	6,913
13	To commercial banks in the U.S.	7,251	1,591	3,885	640	1,001	5,208
14	To nonbank brokers and dealers	1,924	313	600	0	405	1,652
15	To others	923	95	11	0	34	54
16	Other loans and leases, gross	122,843	31,607	31,602	10,585	57,951	264,217
17	Commercial and industrial	54,192	9,015	7,822	3,332	22,787	52,433
18	Bankers' acceptances and commercial paper	211	4	3	6	4	322
19	All other	53,981	9,011	7,820	3,326	22,783	52,110
20	U.S. addressees	53,595	9,005	7,819	3,324	22,177	51,875
21	Non-U.S. addressees	386	5	1	2	606	235
22	Real estate loans	35,188	13,695	8,273	3,783	21,777	120,050
23	Revolving, home equity	3,824	1,205	408	244	303	14,552
24	All other	31,364	12,490	7,865	3,539	21,473	105,498
25	Loans to individuals	18,424	6,027	12,113	2,206	8,623	47,949
26	Loans to financial institutions	5,991	445	1,255	321	2,392	22,312
27	Commercial banks in the U.S.	595	76	15	312	21	13,558
28	Banks in foreign countries	123	6	69	1	222	215
29	Nonbank financial institutions	5,272	363	1,171	8	2,150	8,539
30	Loans for purchasing and carrying securities	2,518	280	381	31	206	1,308
31	Loans for agricultural production	270	82	24	300	162	4,801
32	Loans to states and political subdivisions	715	305	135	100	134	1,223
33	Loans to foreign governments and official institutions	9	4	5	0	148	18
34	All other loans	2,169	719	738	398	1,187	2,754
35	Lease financing receivables	3,368	1,034	855	114	534	11,370
36	Less: Unearned income	126	18	2	6	0	200
37	Loan and lease reserve 5	2,390	523	707	212	776	6,461
38	Other loans and leases, net	120,328	31,066	30,893	10,367	57,175	257,556
39	Other assets 18	21,094	2,825	2,621	968	5,794	39,804
40	TOTAL ASSETS	188,371	48,654	42,893	19,669	89,143	364,107
LIABILITIES							
41	Deposits	106,814	31,598	19,580	15,480	59,279	250,894
42	Demand deposits	27,741	6,695	6,262	4,621	17,913	70,058
43	Individuals, partnerships, and corporations	23,082	5,151	5,361	3,828	16,039	61,371
44	States and political subdivisions	660	125	100	104	225	1,871
45	U.S. government	184	41	26	28	69	357
46	Depository institutions in the U.S.	3,088	1,221	600	553	1,205	4,270
47	Banks in foreign countries	137	6	31	16	33	571
48	Foreign governments and official institutions	1	0	0	0	2	22
49	Certified and officers' checks	588	150	143	93	341	1,596
50	Other transaction deposits 8	6,643	817	1,080	1,688	2,036	23,102
51	Nontransaction deposits	72,431	24,086	12,239	9,171	39,329	157,734
52	Individuals, partnerships, and corporations	70,055	22,901	11,923	8,745	38,462	154,870
53	States and political subdivisions	2,131	429	70	294	855	2,104
54	U.S. government	16	752	1	0	7	688
55	Depository institutions in the U.S.	100	4	245	39	5	70
56	Foreign governments, official institutions, and banks	129	0	0	92	0	2
57	Borrowings 9	42,268	11,268	14,633	2,330	18,096	46,243
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,182	263	414	32	1,595	442
60	Other liabilities for borrowed money 11	39,086	11,005	14,219	2,298	16,501	45,800
61	Other liabilities (including subordinated debt)	21,396	2,005	4,965	443	4,906	26,202
62	TOTAL LIABILITIES	170,479	44,870	39,178	18,253	82,281	323,339
63	Residual (Total assets less total liabilities) 13	17,892	3,784	3,715	1,416	6,863	40,767
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	149,434	41,667	34,948	16,239	75,166	289,253
65	Time deposits in amounts of \$100,000 or more	12,354	2,769	1,155	1,007	4,187	23,722