

# FEDERAL RESERVE statistical release



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

H.4.2(504)

August 2, 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 24, 1996	change since		Jul 24, 1996	change since		
	Jul 17, 1996	Jul 26, 1995		Jul 17, 1996	Jul 26, 1995		
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	108,610	-13,043	-660	15,065	-421	-2,072
2	U.S. government securities	274,795	956	-18,310	51,780	675	9,691
3	Trading account	18,845	174	1,602	--	--	--
4	Investment account	255,950	782	-19,912	--	--	--
5	Mortgage-backed securities <sup>1</sup>	115,374	269	17,908	--	--	--
6	All other maturing in: 1 year or less	34,412	762	-10,454	--	--	--
7	Over 1 through 5 years	59,426	-372	-13,733	--	--	--
8	Over 5 years	46,737	122	-13,632	--	--	--
9	Other securities	119,371	-3,229	-3,404	40,101	-736	-276
10	Trading account	2,115	-160	649	--	--	--
11	Investment account	62,442	-535	636	--	--	--
12	State and local government securities	18,687	288	-1,154	--	--	--
13	Maturing in: 1 year or less	3,824	17	-1,298	--	--	--
14	Over 1 year	14,863	271	144	--	--	--
15	Other bonds, stocks, and securities	43,755	-823	1,790	--	--	--
16	Other trading account assets	54,814	-2,534	-4,689	--	--	--
17	Federal funds sold <sup>2</sup>	103,482	-1,884	3,101	26,480	-1,926	-6,435
18	To commercial banks in the U.S.	75,676	700	9,299	4,831	-1,700	-2,623
19	To nonbank brokers and dealers	23,547	-2,185	-4,548	--	--	--
20	To others <sup>3</sup>	4,259	-399	-1,650	21,650	-226	-3,812
21	Other loans and leases, gross	1,332,272	-1,417	95,763	194,683	-214	20,849
22	Commercial and industrial	359,440	-488	17,462	123,294	2	11,509
23	Bankers' acceptances and commercial paper	1,453	15	-85	4,951	-2	1,134
24	All other	357,987	-503	17,547	118,344	4	10,374
25	U.S. addressees	355,082	-577	17,320	111,388	27	8,234
26	Non-U.S. addressees	2,906	73	227	6,956	-23	2,140
27	Real estate loans	522,865	1,049	32,085	19,984	-11	-3,250
28	Revolving, home equity	49,814	285	1,084	--	--	--
29	All other	473,051	763	31,002	--	--	--
30	Loans to individuals	262,872	1,548	17,997	--	--	--
31	Loans to financial institutions	77,284	-4,202	13,399	38,396	-377	10,434
32	Commercial banks in the U.S.	44,555	-1,428	2,814	2,586	-123	-2,166
33	Banks in foreign countries	4,838	-1,633	2,051	3,351	-167	1,344
34	Nonbank financial institutions	27,891	-1,141	8,534	32,460	-86	11,256
35	Loans for purchasing and carrying securities	14,890	330	-119	5,490	47	251
36	Loans for agricultural production	7,277	-28	633	--	--	--
37	Loans to states and political subdivisions	10,692	-8	-457	--	--	--
38	Loans to foreign governments and official institutions	960	-353	-109	787	12	458
39	All other loans <sup>4</sup>	26,133	632	449	6,731	112	1,448
40	Lease financing receivables	49,857	102	14,422	--	--	--
41	Less: Unearned income	2,148	111	505	--	--	--
42	Loan and lease reserve <sup>5</sup>	33,781	-1	-357	--	--	--
43	Other loans and leases, net	1,296,342	-1,527	95,615	--	--	--
44	Other assets	174,138	-74	38,119	34,500	441	-4,681
45	TOTAL ASSETS <sup>6</sup>	2,076,739	-18,801	114,460	388,227	-812	14,695

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.

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
	Jul 24, 1996	<u>change since</u>		Jul 24, 1996	<u>change since</u>	
		Jul 17, 1996	Jul 26, 1995		Jul 17, 1996	Jul 26, 1995
<b>LIABILITIES</b>						
46 Deposits	1,254,183	-9,245	89,539	109,304	-483	-236
47 Demand deposits <sup>7</sup>	304,962	-8,696	14,050	3,839	-825	-259
48 Individuals, partnerships, and corporations	262,612	-7,588	17,353	3,223	-793	215
49 Other holders	42,350	-1,107	-3,303	616	-32	-475
50 States and political subdivisions	7,910	93	-609	--	--	--
51 U.S. government	1,765	146	130	--	--	--
52 Depository institutions in the U.S.	19,558	384	544	--	--	--
53 Banks in foreign countries	5,170	-1,701	-247	--	--	--
54 Foreign governments and official institutions	523	-279	-79	--	--	--
55 Certified and officers' checks	7,424	249	-3,041	--	--	--
56 Other transaction deposits <sup>8</sup>	69,990	-1,106	-39,880	--	--	--
57 Nontransaction deposits	879,231	557	115,369	105,465	342	24
58 Individuals, partnerships, and corporations	850,922	501	109,823	76,329	-151	6,503
59 Other holders	28,309	56	5,546	29,136	493	-6,480
60 States and political subdivisions	22,130	71	3,663	--	--	--
61 U.S. government	4,005	-5	1,559	--	--	--
62 Depository institutions in the U.S.	1,663	-12	111	--	--	--
63 Foreign governments, official institutions, and banks	510	1	213	--	--	--
64 Borrowings <sup>9</sup>	400,328	-11,845	-6,621	80,900	2,305	-3,976
65 Federal funds purchased <sup>10</sup>	--	--	--	48,649	565	5,099
66 From commercial banks in the U.S.	--	--	--	9,042	1,144	2,780
67 From others	--	--	--	39,607	-579	2,319
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	18,541	6,224	-2,518	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	381,787	-18,070	-4,103	32,251	1,739	-9,074
71 To commercial banks in the U.S.	--	--	--	3,612	-100	-2,911
72 To others	--	--	--	28,639	1,840	-6,164
73 Other liabilities (including subordinated debt)	213,486	898	9,073	55,573	-145	-3,878
74 TOTAL LIABILITIES <sup>12</sup>	1,867,997	-20,192	91,992	388,227	-812	14,695
75 Residual (Total assets less total liabilities) <sup>13</sup>	208,742	1,391	22,468	0	-0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,709,689	-4,845	65,037	305,628	-378	28,618
77 Time deposits in amounts of \$100,000 or more	132,227	870	23,075	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	958	-8	-610	--	--	--
79 Commercial and industrial	263	-0	-28	--	--	--
80 Other	695	-8	-582	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	28,623	45	3,528	--	--	--
82 Net due to related institutions <sup>17</sup>	68,578	1,466	-11,613	116,833	-3,858	25,167

## 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 all other loans \$100 million and reduced loans to individuals the same amount due to reclassifications the week ending July 24, 1996.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	7,570	23,263	14,697	3,627	7,709	8,217	11,806
2	U.S. government securities, investment account 18	17,389	70,425	49,703	4,603	24,130	28,853	29,038
3	Mortgage-backed securities <sup>1</sup>	6,836	41,739	30,429	923	11,426	11,471	11,570
4	All other maturing in: 1 year or less	3,200	4,610	3,565	727	1,350	4,811	3,359
5	Over 1 through 5 years	5,473	12,066	7,147	2,125	3,497	9,677	9,061
6	Over 5 years	1,880	12,011	8,562	829	7,857	2,894	5,047
7	Other securities, investment account 18	5,306	18,759	9,762	2,482	5,938	4,881	8,454
8	State and local government securities	1,927	5,494	3,658	690	883	976	2,149
9	Maturing in: 1 year or less	967	1,271	454	200	174	83	282
10	Over 1 year	960	4,224	3,204	490	710	894	1,867
11	Other bonds, stocks, and securities	3,379	13,265	6,104	1,792	5,054	3,904	6,305
12	Federal funds sold 2	6,551	37,459	28,961	3,193	7,091	13,571	10,171
13	To commercial banks in the U.S.	629	26,538	19,196	3,169	6,920	9,766	9,095
14	To nonbank brokers and dealers	5,495	9,280	8,144	0	171	2,730	1,051
15	To others	427	1,642	1,622	24	0	1,075	26
16	Other loans and leases, gross	63,229	247,565	169,314	83,220	123,146	132,820	161,387
17	Commercial and industrial	25,866	64,329	41,574	12,829	35,199	33,885	36,643
18	Bankers' acceptances and commercial paper	99	716	216	0	15	19	21
19	All other	25,767	63,613	41,358	12,829	35,184	33,867	36,623
20	U.S. addressees	25,630	63,530	41,155	12,781	35,089	33,546	35,877
21	Non-U.S. addressees	138	263	203	47	95	321	745
22	Real estate loans	20,913	94,150	58,005	19,905	44,931	59,978	78,972
23	Revolving, home equity	3,154	7,186	4,243	2,263	5,223	6,254	4,911
24	All other	17,759	86,964	53,761	17,642	39,709	53,723	74,061
25	Loans to individuals	6,826	33,596	19,382	44,395	26,491	20,484	34,617
26	Loans to financial institutions	2,601	27,746	26,857	1,055	4,639	7,650	2,348
27	Commercial banks in the U.S.	1,354	19,322	19,243	174	2,776	6,655	1,031
28	Banks in foreign countries	144	3,393	3,115	113	136	40	384
29	Nonbank financial institutions	1,103	5,031	4,499	767	1,727	954	933
30	Loans for purchasing and carrying securities	386	8,190	7,078	70	1,003	270	398
31	Loans for agricultural production	21	104	81	108	226	623	600
32	Loans to states and political subdivisions	248	1,821	979	705	1,130	2,122	2,037
33	Loans to foreign governments and official institutions	1	442	439	0	271	43	17
34	All other loans	2,038	7,149	6,264	383	2,584	3,499	2,358
35	Lease financing receivables	4,330	10,037	8,656	3,769	6,672	4,266	3,395
36	Less: Unearned income	8	1,215	1,041	65	291	62	132
37	Loan and lease reserve 5	1,710	11,745	9,832	2,092	2,311	2,263	2,548
38	Other loans and leases, net	61,511	234,605	158,441	81,063	120,544	130,495	158,707
39	Other assets <sup>18</sup>	13,711	104,940	94,097	7,038	13,033	26,198	12,680
40	TOTAL ASSETS	112,038	489,452	355,662	102,006	178,446	212,213	230,857
<b>LIABILITIES</b>								
41	Deposits	66,519	254,803	163,444	57,081	111,516	119,532	161,159
42	Demand deposits	17,803	68,911	48,368	11,118	22,288	24,498	29,920
43	Individuals, partnerships, and corporations	15,346	58,719	40,623	9,696	19,134	21,464	26,076
44	States and political subdivisions	697	1,521	728	296	583	707	1,142
45	U.S. government	140	368	287	53	100	194	123
46	Depository institutions in the U.S.	1,235	2,309	1,892	657	1,484	1,285	1,781
47	Banks in foreign countries	57	3,903	3,581	138	88	66	201
48	Foreign governments and official institutions	1	384	364	2	0	110	0
49	Certified and officers' checks	326	1,706	894	277	899	672	598
50	Other transaction deposits 8	3,536	14,668	6,911	1,231	4,427	4,608	6,802
51	Nontransaction deposits	45,181	171,224	108,164	44,732	84,801	90,425	124,437
52	Individuals, partnerships, and corporations	43,826	163,519	104,613	44,409	81,337	88,436	119,021
53	States and political subdivisions	1,300	7,063	3,011	320	1,836	1,385	4,272
54	U.S. government	26	246	245	2	1,305	345	634
55	Depository institutions in the U.S.	29	289	188	1	321	104	487
56	Foreign governments, official institutions, and banks	0	107	106	0	2	155	22
57	Borrowings 9	24,377	87,928	68,264	27,396	35,380	55,314	37,161
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,023	3,154	2,497	514	2,549	1,115	890
60	Other liabilities for borrowed money 11	23,354	84,774	65,767	26,882	32,832	54,199	36,272
61	Other liabilities (including subordinated debt)	11,492	83,734	72,758	6,720	17,195	21,827	12,565
62	TOTAL LIABILITIES	102,388	426,465	304,466	91,198	164,091	196,672	210,886
63	Residual (Total assets less total liabilities) 13	9,649	62,987	51,196	10,808	14,355	15,541	19,971
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	90,493	328,350	219,302	90,155	150,610	163,703	198,924
65	Time deposits in amounts of \$100,000 or more	6,843	31,070	20,916	8,449	9,925	12,036	17,569

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	11,921	2,694	2,292	1,855	7,034	20,623
2	U.S. government securities, investment account <sup>18</sup>	21,658	7,870	2,156	5,198	14,070	30,559
3	Mortgage-backed securities <sup>1</sup>	6,755	1,866	1,265	2,930	6,361	12,231
4	All other maturing in: 1 year or less	8,336	983	238	389	1,728	4,682
5	Over 1 through 5 years	3,624	2,072	340	1,065	4,454	5,971
6	Over 5 years	2,942	2,950	313	814	1,527	7,674
7	Other securities, investment account <sup>18</sup>	4,093	1,855	605	763	2,640	6,666
8	State and local government securities	2,503	950	197	505	699	1,711
9	Maturing in: 1 year or less	348	110	15	64	72	239
10	Over 1 year	2,155	840	183	441	628	1,472
11	Other bonds, stocks, and securities	1,590	905	408	258	1,940	4,955
12	Federal funds sold <sup>2</sup>	10,092	2,270	4,356	508	1,865	6,354
13	To commercial banks in the U.S.	7,242	1,932	3,719	508	1,433	4,726
14	To nonbank brokers and dealers	1,963	275	627	0	406	1,549
15	To others	887	63	11	0	26	79
16	Other loans and leases, gross	126,953	31,364	31,277	10,531	57,470	263,309
17	Commercial and industrial	55,268	8,987	7,813	3,314	22,921	52,385
18	Bankers' acceptances and commercial paper	202	5	2	6	4	364
19	All other	55,066	8,982	7,811	3,308	22,918	52,021
20	U.S. addressees	54,665	8,977	7,811	3,306	22,312	51,739
21	Non-U.S. addressees	401	6	0	2	606	282
22	Real estate loans	37,397	13,541	7,913	3,780	21,335	120,049
23	Revolving, home equity	4,115	1,208	411	245	302	14,541
24	All other	33,282	12,333	7,502	3,534	21,033	105,508
25	Loans to individuals	19,188	5,994	12,201	2,221	8,659	48,200
26	Loans to financial institutions	6,035	408	1,092	313	2,301	21,096
27	Commercial banks in the U.S.	581	58	6	301	16	12,281
28	Banks in foreign countries	123	5	72	4	214	210
29	Nonbank financial institutions	5,331	345	1,015	8	2,071	8,605
30	Loans for purchasing and carrying securities	2,330	275	391	35	203	1,340
31	Loans for agricultural production	286	82	24	276	142	4,787
32	Loans to states and political subdivisions	687	346	134	102	137	1,222
33	Loans to foreign governments and official institutions	8	4	5	0	148	21
34	All other loans	2,316	698	840	377	1,091	2,799
35	Lease financing receivables	3,439	1,029	863	114	534	11,411
36	Less: Unearned income	148	18	2	6	0	200
37	Loan and lease reserve <sup>5</sup>	2,458	525	706	210	772	6,442
38	Other loans and leases, net	124,347	30,821	30,570	10,315	56,698	256,667
39	Other assets <sup>18</sup>	20,084	2,827	2,708	991	6,251	39,451
40	TOTAL ASSETS	192,197	48,336	42,686	19,630	88,557	360,320
<b>LIABILITIES</b>							
41	Deposits	110,758	31,136	20,009	15,331	58,316	248,024
42	Demand deposits	27,839	6,572	6,872	4,467	17,203	67,471
43	Individuals, partnerships, and corporations	22,986	5,037	5,963	3,675	15,414	59,102
44	States and political subdivisions	586	128	99	116	223	1,812
45	U.S. government	189	35	24	30	64	446
46	Depository institutions in the U.S.	3,299	1,236	620	533	1,074	4,045
47	Banks in foreign countries	144	6	29	41	32	465
48	Foreign governments and official institutions	1	0	0	0	3	22
49	Certified and officers' checks	635	130	138	73	393	1,578
50	Other transaction deposits <sup>8</sup>	7,117	820	271	1,723	2,004	22,782
51	Nontransaction deposits	75,801	23,744	12,866	9,140	39,109	157,770
52	Individuals, partnerships, and corporations	73,427	22,551	12,544	8,723	38,208	154,921
53	States and political subdivisions	2,159	438	76	286	889	2,106
54	U.S. government	16	752	1	0	7	672
55	Depository institutions in the U.S.	70	4	246	38	5	69
56	Foreign governments, official institutions, and banks	129	0	0	93	0	2
57	Borrowings <sup>9</sup>	41,027	11,377	13,858	2,416	18,281	45,813
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,460	355	568	52	2,283	578
60	Other liabilities for borrowed money <sup>11</sup>	35,567	11,023	13,289	2,364	15,998	45,235
61	Other liabilities (including subordinated debt)	21,815	2,068	5,083	464	4,980	25,542
62	TOTAL LIABILITIES	173,600	44,582	38,950	18,211	81,576	319,378
63	Residual (Total assets less total liabilities) <sup>13</sup>	18,597	3,755	3,736	1,420	6,981	40,942
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	154,973	41,369	34,670	16,191	74,595	289,882
65	Time deposits in amounts of \$100,000 or more	13,128	2,935	999	1,013	4,175	24,085