

FEDERAL RESERVE statistical release



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

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August 9, 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 31, 1996	change since Jul 24, 1996	Aug 2, 1995	Jul 31, 1996	change since Jul 24, 1996	Aug 2, 1995
ASSETS						
1 Cash and balances due from depository institutions	130,732	22,076	14,967	15,508	443	-1,085
2 U.S. government securities	276,160	1,324	-19,961	52,247	467	9,846
3 Trading account	21,741	2,894	1,191	--	--	--
4 Investment account	254,419	-1,570	-21,152	--	--	--
5 Mortgage-backed securities ¹	116,559	1,205	18,138	--	--	--
6 All other maturing in: 1 year or less	31,916	-2,535	-12,917	--	--	--
7 Over 1 through 5 years	59,069	-379	-13,178	--	--	--
8 Over 5 years	46,876	139	-13,195	--	--	--
9 Other securities	114,313	-5,011	-6,528	40,252	151	-3,808
10 Trading account	2,271	157	739	--	--	--
11 Investment account	62,259	-136	-162	--	--	--
12 State and local government securities	18,769	111	-949	--	--	--
13 Maturing in: 1 year or less	3,865	71	-1,207	--	--	--
14 Over 1 year	14,903	40	257	--	--	--
15 Other bonds, stocks, and securities	43,491	-247	787	--	--	--
16 Other trading account assets	49,783	-5,032	-7,105	--	--	--
17 Federal funds sold ²	116,762	13,396	4,649	26,710	230	-4,637
18 To commercial banks in the U.S.	87,449	11,889	11,552	5,674	843	-1,938
19 To nonbank brokers and dealers	22,706	-840	-7,397	--	--	--
20 To others ³	6,606	2,347	494	21,036	-613	-2,698
21 Other loans and leases, gross	1,332,780	448	87,875	194,878	195	18,775
22 Commercial and industrial	361,161	1,362	15,372	122,401	-893	9,099
23 Bankers' acceptances and commercial paper	1,536	83	-23	4,718	-233	769
24 All other	359,626	1,279	15,396	117,683	-660	8,330
25 U.S. addressees	356,800	1,359	15,298	110,747	-640	6,313
26 Non-U.S. addressees	2,826	-81	98	6,936	-20	2,017
27 Real estate loans	522,894	361	31,016	20,037	53	-3,093
28 Revolving, home equity	49,879	66	1,728	--	--	--
29 All other	473,015	295	29,289	--	--	--
30 Loans to individuals	261,891	-996	16,868	--	--	--
31 Loans to financial institutions	75,986	-1,297	9,633	39,340	943	10,823
32 Commercial banks in the U.S.	43,551	-1,004	990	2,584	-1	-1,944
33 Banks in foreign countries	3,752	-1,086	507	3,370	19	1,332
34 Nonbank financial institutions	28,682	793	8,136	33,385	926	11,435
35 Loans for purchasing and carrying securities	15,186	295	559	5,472	-18	287
36 Loans for agricultural production	7,254	-5	585	--	--	--
37 Loans to states and political subdivisions	10,695	5	-276	--	--	--
38 Loans to foreign governments and official institutions	959	-1	-336	933	145	352
39 All other loans ⁴	26,239	72	-387	6,696	-35	1,307
40 Lease financing receivables	50,516	652	14,840	--	--	--
41 Less: Unearned income	2,132	-16	509	--	--	--
42 Loan and lease reserve ⁵	33,942	160	-205	--	--	--
43 Other loans and leases, net	1,296,707	304	87,571	--	--	--
44 Other assets	174,715	641	35,912	35,751	1,251	-1,871
45 TOTAL ASSETS ⁶	2,109,389	32,730	116,610	393,191	4,964	15,705

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 31, 1996	Jul 24, 1996	Aug 2, 1995	Jul 31, 1996	Jul 24, 1996	Aug 2, 1995
LIABILITIES						
46 Deposits	1,282,301	28,212	98,064	109,190	-114	-710
47 Demand deposits ⁷	330,217	25,311	27,419	4,192	354	487
48 Individuals, partnerships, and corporations	284,279	21,723	29,080	3,416	194	407
49 Other holders	45,938	3,588	-1,660	776	160	80
50 States and political subdivisions	9,196	1,257	331	--	--	--
51 U.S. government	2,318	553	351	--	--	--
52 Depository institutions in the U.S.	21,225	1,694	710	--	--	--
53 Banks in foreign countries	4,625	-543	-285	--	--	--
54 Foreign governments and official institutions	807	284	162	--	--	--
55 Certified and officers' checks	7,767	343	-2,930	--	--	--
56 Other transaction deposits ⁸	70,857	866	-42,435	--	--	--
57 Nontransaction deposits	881,227	2,035	113,079	104,997	-468	-1,197
58 Individuals, partnerships, and corporations	852,695	1,814	107,217	75,548	-781	4,183
59 Other holders	28,532	222	5,863	29,449	313	-5,380
60 States and political subdivisions	22,488	357	4,036	--	--	--
61 U.S. government	4,026	21	1,628	--	--	--
62 Depository institutions in the U.S.	1,582	-82	97	--	--	--
63 Foreign governments, official institutions, and banks	436	-75	102	--	--	--
64 Borrowings ⁹	407,110	6,769	-19,844	86,068	5,168	-208
65 Federal funds purchased ¹⁰	--	--	--	53,673	5,024	8,346
66 From commercial banks in the U.S.	--	--	--	13,688	4,646	4,652
67 From others	--	--	--	39,985	378	3,693
68 From Federal Reserve Banks	1,381	1,381	-1,794	--	--	--
69 Treasury tax and loan notes	22,609	4,065	-4,915	--	--	--
70 Other liabilities for borrowed money ¹¹	383,119	1,322	-13,135	32,395	144	-8,553
71 To commercial banks in the U.S.	--	--	--	3,641	29	-2,524
72 To others	--	--	--	28,754	115	-6,030
73 Other liabilities (including subordinated debt)	211,975	-1,670	17,648	57,365	1,792	-6,472
74 TOTAL LIABILITIES ¹²	1,901,386	33,310	95,867	393,191	4,964	15,705
75 Residual (Total assets less total liabilities) ¹³	208,003	-580	20,743	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,709,014	-729	53,494	305,829	201	24,058
77 Time deposits in amounts of \$100,000 or more	130,557	-1,647	21,101	--	--	--
78 Loans sold outright to affiliates ¹⁵	951	-7	-568	--	--	--
79 Commercial and industrial	263	-0	-19	--	--	--
80 Other	689	-7	-550	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	28,729	106	3,619	--	--	--
82 Net due to related institutions ¹⁷	72,401	3,822	-10,278	112,724	-4,109	24,610

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.

		Federal Reserve District					
		New York		Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district city				
ASSETS							
1	Cash and balances due from depository institutions	8,696	31,551	23,463	5,050	8,882	12,916
2	U.S. government securities, investment account 18	17,441	70,461	49,718	4,304	24,098	29,224
3	Mortgage-backed securities ¹	6,816	41,727	30,433	828	11,433	11,525
4	All other maturing in: 1 year or less	3,324	4,501	3,490	680	1,350	3,407
5	Over 1 through 5 years	5,440	12,115	7,241	2,028	3,498	9,060
6	Over 5 years	1,862	12,118	8,555	768	7,816	5,233
7	Other securities, investment account 18	5,376	18,734	9,691	2,482	5,940	8,434
8	State and local government securities	1,948	5,532	3,664	693	923	2,147
9	Maturing in: 1 year or less	975	1,313	464	199	202	283
10	Over 1 year	974	4,219	3,200	495	722	1,864
11	Other bonds, stocks, and securities	3,427	13,202	6,027	1,789	5,017	6,287
12	Federal funds sold 2	7,059	46,792	36,974	3,015	7,563	9,144
13	To commercial banks in the U.S.	1,798	32,391	24,096	3,013	7,317	9,335
14	To nonbank brokers and dealers	5,034	10,720	9,198	0	245	367
15	To others	227	3,681	3,680	2	0	26
16	Other loans and leases, gross	63,378	246,649	167,807	83,087	123,831	161,812
17	Commercial and industrial	26,534	64,531	41,927	13,347	35,113	36,877
18	Bankers' acceptances and commercial paper	96	740	228	0	24	21
19	All other	26,439	63,791	41,699	13,347	35,089	36,856
20	U.S. addressees	26,298	63,534	41,502	13,294	35,000	36,101
21	Non-U.S. addressees	141	256	197	52	90	755
22	Real estate loans	20,942	93,970	58,105	19,562	45,096	79,117
23	Revolving, home equity	3,157	7,188	4,237	2,262	5,214	4,926
24	All other	17,785	86,782	53,867	17,301	39,882	74,191
25	Loans to individuals	6,837	34,249	19,668	44,033	26,570	34,315
26	Loans to financial institutions	2,187	26,756	25,943	1,113	4,918	2,489
27	Commercial banks in the U.S.	952	18,808	18,732	163	2,809	1,224
28	Banks in foreign countries	121	2,327	2,111	148	154	40
29	Nonbank financial institutions	1,114	5,621	5,100	802	1,955	884
30	Loans for purchasing and carrying securities	311	8,447	6,694	71	1,103	391
31	Loans for agricultural production	20	93	70	107	225	609
32	Loans to states and political subdivisions	227	1,870	979	700	1,083	2,039
33	Loans to foreign governments and official institutions	1	446	443	0	271	17
34	All other loans	1,914	6,255	5,334	382	2,757	2,506
35	Lease financing receivables	4,405	10,033	8,645	3,773	6,695	3,450
36	Less: Unearned income	8	1,210	1,040	59	289	129
37	Loan and lease reserve 5	1,704	11,760	9,848	2,167	2,338	2,542
38	Other loans and leases, net	61,665	233,679	156,919	80,861	121,204	159,141
39	Other assets 18	12,873	102,565	91,644	7,353	11,531	13,148
40	TOTAL ASSETS	113,112	503,782	368,409	103,066	179,217	232,007
LIABILITIES							
41	Deposits	68,616	259,274	166,606	57,895	113,863	163,920
42	Demand deposits	19,603	73,486	52,214	11,768	24,046	31,961
43	Individuals, partnerships, and corporations	16,882	63,676	44,593	10,329	20,298	27,765
44	States and political subdivisions	870	1,470	640	283	801	1,254
45	U.S. government	112	432	319	53	225	222
46	Depository institutions in the U.S.	1,308	2,221	1,900	648	1,745	1,838
47	Banks in foreign countries	60	3,338	3,080	159	34	210
48	Foreign governments and official institutions	1	651	630	1	0	0
49	Certified and officers' checks	371	1,697	1,051	296	943	705
50	Other transaction deposits 8	3,573	15,171	7,318	1,232	4,693	6,270
51	Nontransaction deposits	45,440	170,618	107,074	44,895	85,124	125,689
52	Individuals, partnerships, and corporations	44,007	162,830	103,593	44,551	81,710	120,049
53	States and political subdivisions	1,354	7,287	3,103	342	1,788	4,531
54	U.S. government	50	240	239	2	1,304	629
55	Depository institutions in the U.S.	29	257	136	1	319	459
56	Foreign governments, official institutions, and banks	0	3	2	0	2	21
57	Borrowings 9	22,144	96,744	73,644	28,084	35,980	36,944
58	From Federal Reserve Banks	0	0	0	0	0	281
59	Treasury tax and loan notes	1,299	3,598	2,776	545	2,783	1,046
60	Other liabilities for borrowed money 11	20,845	93,146	73,867	27,538	33,197	35,617
61	Other liabilities (including subordinated debt)	12,524	84,887	74,159	7,049	15,140	20,782
62	TOTAL LIABILITIES	103,284	440,905	317,409	93,028	164,983	211,711
63	Residual (Total assets less total liabilities) 13	9,828	62,877	51,001	10,038	14,235	20,297
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	90,504	331,438	221,363	89,712	151,305	198,639
65	Time deposits in amounts of \$100,000 or more	6,859	29,488	19,290	8,455	9,842	17,698

Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
1 Cash and balances due from depository institutions	13,676	3,083	2,097	2,255	8,211	24,546
2 U.S. government securities, investment account 18	21,864	7,828	2,150	5,189	14,917	27,813
3 Mortgage-backed securities ¹	6,740	1,873	1,260	2,928	7,051	12,181
4 All other maturing in: 1 year or less	8,786	1,001	239	347	1,728	1,888
5 Over 1 through 5 years	3,353	2,033	340	1,099	4,424	6,129
6 Over 5 years	2,984	2,921	311	814	1,715	7,615
7 Other securities, investment account 18	4,072	1,866	604	774	2,516	6,820
8 State and local government securities	2,477	948	200	510	697	1,710
9 Maturing in: 1 year or less	322	110	12	64	72	239
10 Over 1 year	2,155	838	188	445	625	1,471
11 Other bonds, stocks, and securities	1,595	918	404	265	1,819	5,110
12 Federal funds sold 2	12,116	2,072	4,208	802	3,154	7,928
13 To commercial banks in the U.S.	9,124	1,863	3,610	777	3,111	6,360
14 To nonbank brokers and dealers	1,911	132	587	0	15	1,417
15 To others	1,082	78	11	25	28	152
16 Other loans and leases, gross	126,905	31,541	31,902	10,558	56,867	263,547
17 Commercial and industrial	54,705	8,963	7,979	3,331	23,115	52,475
18 Bankers' acceptances and commercial paper	211	5	2	5	3	380
19 All other	54,494	8,958	7,977	3,326	23,112	52,095
20 U.S. addressees	54,106	8,953	7,977	3,325	22,522	51,866
21 Non-U.S. addressees	388	6	0	2	590	229
22 Real estate loans	37,476	13,712	7,871	3,787	20,859	120,441
23 Revolving, home equity	4,126	1,216	410	248	301	14,557
24 All other	33,350	12,496	7,461	3,539	20,559	105,884
25 Loans to individuals	19,170	6,045	12,470	2,238	8,137	48,364
26 Loans to financial institutions	6,143	420	1,231	310	2,296	20,438
27 Commercial banks in the U.S.	552	62	170	298	6	11,835
28 Banks in foreign countries	163	4	4	4	211	195
29 Nonbank financial institutions	5,429	354	1,058	8	2,079	8,407
30 Loans for purchasing and carrying securities	2,322	272	386	37	204	1,327
31 Loans for agricultural production	268	82	23	286	134	4,791
32 Loans to states and political subdivisions	814	303	138	104	136	1,193
33 Loans to foreign governments and official institutions	8	4	5	0	148	17
34 All other loans	2,512	695	937	353	1,304	2,841
35 Lease financing receivables	3,487	1,044	861	113	534	11,661
36 Less: Unearned income	148	17	2	6	0	201
37 Loan and lease reserve 5	2,461	529	722	209	782	6,457
38 Other loans and leases, net	124,296	30,995	31,178	10,343	56,085	256,890
39 Other assets 18	19,932	2,405	3,483	1,005	5,987	40,291
40 TOTAL ASSETS	195,957	48,248	43,719	20,369	90,869	364,288
LIABILITIES						
41 Deposits	114,256	31,651	20,807	15,783	59,818	254,709
42 Demand deposits	31,475	6,958	7,384	4,930	18,260	74,177
43 Individuals, partnerships, and corporations	25,903	5,393	6,253	4,034	16,317	64,344
44 States and political subdivisions	799	133	98	112	247	2,394
45 U.S. government	242	44	43	38	81	579
46 Depository institutions in the U.S.	3,646	1,248	813	597	1,187	4,754
47 Banks in foreign countries	149	9	34	45	33	497
48 Foreign governments and official institutions	1	0	0	0	3	33
49 Certified and officers' checks	735	131	144	106	393	1,575
50 Other transaction deposits 8	7,226	918	334	1,746	2,231	22,926
51 Nontransaction deposits	75,555	23,775	13,088	9,107	39,327	157,607
52 Individuals, partnerships, and corporations	73,220	22,593	12,772	8,695	38,466	154,891
53 States and political subdivisions	2,122	426	70	283	842	1,979
54 U.S. government	16	752	1	0	13	668
55 Depository institutions in the U.S.	69	4	246	36	5	67
56 Foreign governments, official institutions, and banks	128	0	0	93	0	2
57 Borrowings 9	42,701	11,103	13,528	2,409	18,626	42,217
58 From Federal Reserve Banks	900	200	0	0	0	0
59 Treasury tax and loan notes	7,077	412	594	69	3,165	800
60 Other liabilities for borrowed money 11	34,723	10,491	12,934	2,341	15,461	41,418
61 Other liabilities (including subordinated debt)	20,494	1,780	5,724	722	5,406	26,621
62 TOTAL LIABILITIES	177,450	44,534	40,059	18,915	83,850	323,547
63 Residual (Total assets less total liabilities) 13	18,506	3,715	3,660	1,453	7,019	40,741
MEMORANDA						
64 Total loans and leases, gross, adjusted, plus securities ¹⁴	155,282	41,382	35,083	16,249	74,336	287,913
65 Time deposits in amounts of \$100,000 or more	13,046	2,907	972	1,017	4,164	23,981