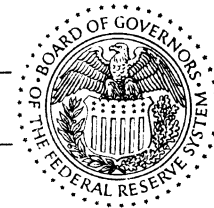


FEDERAL RESERVE statistical release



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H.4.2(504)

August 16, 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

	Aug 7, 1996	change since		Aug 7, 1996	change since	
		Jul 31, 1996	Aug 9, 1995		Jul 31, 1995	Aug 9, 1995
ASSETS						
1 Cash and balances due from depository institutions	113,215	-17,123	8,395	15,790	282	-864
2 U.S. government securities	275,933	-207	-22,201	52,858	611	9,397
3 Trading account	22,003	262	210	--	--	--
4 Investment account	253,930	-469	-22,411	--	--	--
5 Mortgage-backed securities ¹	115,504	-499	17,079	--	--	--
6 All other maturing in: 1 year or less	31,628	-341	-13,179	--	--	--
7 Over 1 through 5 years	59,304	-57	-13,878	--	--	--
8 Over 5 years	47,494	429	-12,432	--	--	--
9 Other securities	121,415	7,078	1,686	41,235	983	-2,587
10 Trading account	2,232	-39	767	--	--	--
11 Investment account	62,041	-238	-514	--	--	--
12 State and local government securities	18,697	-72	-991	--	--	--
13 Maturing in: 1 year or less	3,936	65	-1,141	--	--	--
14 Over 1 year	14,761	-137	150	--	--	--
15 Other bonds, stocks, and securities	43,343	-165	477	--	--	--
16 Other trading account assets	57,142	7,354	1,434	--	--	--
17 Federal funds sold ²	99,875	-16,981	-1,385	26,954	244	-4,523
18 To commercial banks in the U.S.	72,409	-15,132	8,703	3,827	-1,847	-3,346
19 To nonbank brokers and dealers	23,503	794	-7,899	--	--	--
20 To others ³	3,963	-2,643	-2,189	23,127	2,091	-1,177
21 Other loans and leases, gross	1,330,862	-1,936	87,699	194,302	-430	18,551
22 Commercial and industrial	358,952	-1,704	14,745	122,092	-309	9,032
23 Bankers' acceptances and commercial paper	1,528	-8	-29	4,653	-64	700
24 All other	357,424	-1,696	14,774	117,439	-244	8,332
25 U.S. addressees	354,638	-1,657	14,748	110,527	-220	6,307
26 Non-U.S. addressees	2,786	-40	25	6,912	-24	2,025
27 Real estate loans	523,746	829	29,777	19,847	-43	-3,226
28 Revolving, home equity	49,982	101	1,543	--	--	--
29 All other	473,764	727	28,235	--	--	--
30 Loans to individuals	262,258	321	17,268	--	--	--
31 Loans to financial institutions	76,155	251	10,819	38,918	-421	10,275
32 Commercial banks in the U.S.	44,256	704	2,996	2,641	57	-1,994
33 Banks in foreign countries	3,925	173	350	3,057	-313	851
34 Nonbank financial institutions	27,974	-627	7,473	33,220	-165	11,417
35 Loans for purchasing and carrying securities	13,848	-1,337	-896	5,609	136	368
36 Loans for agricultural production	7,215	-39	497	--	--	--
37 Loans to states and political subdivisions	10,669	-26	-304	--	--	--
38 Loans to foreign governments and official institutions	939	-20	-391	976	44	496
39 All other loans ⁴	26,463	-306	1,477	6,859	164	1,606
40 Lease financing receivables	50,617	96	14,705	--	--	--
41 Less: Unearned income	2,127	-4	485	--	--	--
42 Loan and lease reserve ⁵	33,976	18	-337	--	--	--
43 Other loans and leases, net	1,294,759	-1,950	87,551	--	--	--
44 Other assets	177,485	1,644	39,276	35,242	-498	-3,035
45 TOTAL ASSETS ⁶	2,082,682	-27,540	113,322	392,458	-575	15,350

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		
	Aug 7, 1996	change since		Aug 7, 1996	change since	
LIABILITIES	Jul 31, 1996	Aug 9, 1995	Aug 9, 1995	Jul 31, 1996	Aug 9, 1995	Aug 9, 1995
46 Deposits	1,274,099	-9,131	101,966	107,388	-1,802	-254
47 Demand deposits ⁷	312,879	-18,266	23,079	3,982	-210	302
48 Individuals, partnerships, and corporations	270,005	-15,109	24,017	3,365	-51	444
49 Other holders	42,874	-3,157	-937	617	-159	-142
50 States and political subdivisions	8,197	-1,131	887	--	--	--
51 U.S. government	1,792	-529	47	--	--	--
52 Depository institutions in the U.S.	20,921	-322	2,193	--	--	--
53 Banks in foreign countries	4,575	9	18	--	--	--
54 Foreign governments and official institutions	551	-257	-164	--	--	--
55 Certified and officers' checks	6,839	-927	-3,920	--	--	--
56 Other transaction deposits ⁸	67,058	-3,843	-43,808	--	--	--
57 Nontransaction deposits	894,162	12,978	122,695	103,405	-1,592	-556
58 Individuals, partnerships, and corporations	865,062	12,411	116,559	75,487	-61	5,613
59 Other holders	29,100	567	6,136	27,918	-1,531	-6,168
60 States and political subdivisions	22,837	347	4,129	--	--	--
61 U.S. government	4,123	97	1,752	--	--	--
62 Depository institutions in the U.S.	1,716	134	185	--	--	--
63 Foreign governments, official institutions, and banks	424	-12	70	--	--	--
64 Borrowings ⁹	393,949	-13,168	-14,011	87,963	1,895	2,740
65 Federal funds purchased ¹⁰	--	--	--	56,351	2,678	12,400
66 From commercial banks in the U.S.	--	--	--	13,339	-349	5,368
67 From others	--	--	--	43,012	3,027	7,032
68 From Federal Reserve Banks	0	-1,381	0	--	--	--
69 Treasury tax and loan notes	8,009	-14,627	-4,310	--	--	--
70 Other liabilities for borrowed money ¹¹	385,940	2,840	-9,701	31,612	-783	-9,661
71 To commercial banks in the U.S.	--	--	--	3,820	178	-2,500
72 To others	--	--	--	27,793	-961	-7,161
73 Other liabilities (including subordinated debt)	207,674	-4,081	5,360	56,440	-914	-8,657
74 TOTAL LIABILITIES ¹²	1,875,722	-26,380	93,315	392,458	-575	15,350
75 Residual (Total assets less total liabilities) ¹³	206,960	-1,160	20,007	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,711,420	2,382	54,101	308,881	3,199	26,178
77 Time deposits in amounts of \$100,000 or more	133,249	2,801	24,044	--	--	--
78 Loans sold outright to affiliates ¹⁵	942	-9	-577	--	--	--
79 Commercial and industrial	263	-0	-19	--	--	--
80 Other	680	-9	-559	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	28,859	130	3,393	--	--	--
82 Net due to related institutions ¹⁷	71,078	-1,319	-1,771	114,590	2,013	23,110

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 \$700 million in assets and liabilities of thrift institutions in the week ending August 7, 1996. The major asset items affected were U.S. government securities investment account mortgage-backed securities, \$300 million; real estate loans, all other, \$300 million; and other assets, \$100 million. The major liability items affected were other transaction deposits, \$100 million; nontransaction deposits-IPC, \$400 million; other liabilities for borrowed money, \$200 million; and the residual, \$100 million. Weekly reporting domestic banks increased other liabilities, \$800 million and reduced other transaction deposits the same amount due to reclassifications the week ending August 7, 1996.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	7,393	24,912	17,392	3,786	8,009	9,621	12,247
2	U.S. government securities, investment account ¹⁸	17,464	70,147	49,387	4,259	24,222	29,541	28,913
3	Mortgage-backed securities ¹	6,780	41,336	30,038	813	11,433	11,758	11,405
4	All other maturing in: 1 year or less	3,358	4,393	3,412	667	1,351	4,730	3,274
5	Over 1 through 5 years	5,467	11,932	7,022	2,021	3,673	10,042	8,995
6	Over 5 years	1,859	12,486	8,916	758	7,766	3,010	5,239
7	Other securities, investment account ¹⁸	5,395	18,499	9,486	2,478	5,939	4,700	8,437
8	State and local government securities	1,946	5,537	3,668	679	928	978	2,115
9	Maturing in: 1 year or less	976	1,328	474	198	207	75	277
10	Over 1 year	970	4,210	3,193	481	721	903	1,838
11	Other bonds, stocks, and securities	3,448	12,961	5,819	1,800	5,011	3,723	6,329
12	Federal funds sold ²	7,412	38,475	29,647	1,361	6,797	12,725	8,329
13	To commercial banks in the U.S.	1,484	25,694	18,176	1,361	6,790	9,728	8,011
14	To nonbank brokers and dealers	5,929	11,169	9,863	0	7	2,050	287
15	To others	0	1,612	1,608	0	0	947	26
16	Other loans and leases, gross	63,160	245,803	167,541	81,898	123,312	131,609	162,463
17	Commercial and industrial	26,005	64,041	41,331	12,884	34,965	33,864	58,525
18	Bankers' acceptances and commercial paper	92	744	226	0	20	33	7
19	All other	25,913	63,297	41,104	12,884	34,946	33,831	36,616
20	U.S. addressees	25,782	63,032	40,910	12,832	34,854	33,528	35,860
21	Non-U.S. addressees	132	265	195	52	92	304	754
22	Real estate loans	20,860	93,869	58,112	19,518	45,074	59,981	79,085
23	Revolving, home equity	3,194	7,200	4,250	2,260	5,217	6,288	4,939
24	All other	17,667	86,669	53,862	17,258	39,857	53,693	74,145
25	Loans to individuals	6,862	34,631	19,966	43,323	26,544	20,057	34,308
26	Loans to financial institutions	1,624	27,213	26,362	1,141	4,724	6,583	3,475
27	Commercial banks in the U.S.	380	19,663	19,587	166	2,751	5,581	2,187
28	Banks in foreign countries	122	2,517	2,260	151	156	38	396
29	Nonbank financial institutions	1,121	5,033	4,514	824	1,817	963	893
30	Loans for purchasing and carrying securities	306	7,290	6,183	73	1,042	273	391
31	Loans for agricultural production	20	89	67	106	221	606	608
32	Loans to states and political subdivisions	229	1,890	1,003	678	1,068	2,144	2,046
33	Loans to foreign governments and official institutions	1	422	419	0	271	43	17
34	All other loans	2,874	6,347	5,481	397	2,698	3,589	2,436
35	Lease financing receivables	4,380	10,010	8,616	3,779	6,704	4,469	3,472
36	Less: Unearned income	1	1,194	1,025	59	287	83	131
37	Loan and lease reserve ⁵	1,711	11,785	9,865	2,182	2,303	2,292	2,542
38	Other loans and leases, net	61,448	232,823	156,652	79,656	120,722	129,233	159,790
39	Other assets ¹⁸	13,506	111,412	100,285	7,646	13,106	27,386	13,193
40	TOTAL ASSETS	112,619	496,267	362,849	99,186	178,795	213,207	230,902
LIABILITIES								
41	Deposits	67,656	256,088	163,810	57,821	114,399	122,885	163,096
42	Demand deposits	18,703	67,152	46,520	11,368	23,554	25,957	30,940
43	Individuals, partnerships, and corporations	16,182	57,801	39,288	9,784	20,230	23,257	27,134
44	States and political subdivisions	656	1,408	651	333	714	686	1,204
45	U.S. government	89	472	385	51	117	155	131
46	Depository institutions in the U.S.	1,396	2,181	1,754	780	1,776	1,062	1,658
47	Banks in foreign countries	64	3,502	3,277	131	42	52	187
48	Foreign governments and official institutions	1	399	378	2	0	118	0
49	Certified and officers' checks	315	1,390	786	288	675	625	626
50	Other transaction deposits ⁸	3,490	13,316	5,467	1,217	4,406	3,885	5,485
51	Nontransaction deposits	45,463	175,620	111,823	45,235	86,439	93,043	126,672
52	Individuals, partnerships, and corporations	43,985	167,690	108,246	44,896	83,064	90,709	120,985
53	States and political subdivisions	1,407	7,420	3,189	337	1,756	1,493	4,563
54	U.S. government	41	238	238	2	1,304	464	629
55	Depository institutions in the U.S.	29	269	147	1	313	203	473
56	Foreign governments, official institutions, and banks	0	3	2	0	2	175	21
57	Borrowings ⁹	22,849	92,062	72,518	24,936	35,651	56,709	36,140
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	384	1,154	913	204	1,493	592	482
60	Other liabilities for borrowed money ¹¹	22,465	90,909	71,606	24,731	34,159	56,116	35,658
61	Other liabilities (including subordinated debt)	12,325	85,486	75,659	6,585	14,472	18,114	11,538
62	TOTAL LIABILITIES	102,830	433,637	311,988	89,342	164,522	197,708	210,774
63	Residual (Total assets less total liabilities) ¹³	9,789	62,631	50,862	9,844	14,273	15,499	20,127
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	91,567	327,566	218,299	88,470	150,730	163,266	197,938
65	Time deposits in amounts of \$100,000 or more	6,801	30,944	20,691	8,646	9,868	12,497	17,690

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,370	2,942	1,626	1,922	7,617	21,770
2	U.S. government securities, investment account ¹⁸	21,642	7,826	2,144	5,189	14,855	27,728
3	Mortgage-backed securities ¹	6,744	1,671	1,254	2,951	7,059	12,099
4	All other maturing in:	8,607	1,001	240	362	1,728	1,918
5	1 year or less	3,327	2,037	317	1,062	4,350	6,082
6	Over 1 through 5 years	2,964	2,917	334	814	1,718	7,629
7	Over 5 years	4,064	1,858	600	766	2,509	6,797
8	Other securities, investment account ¹⁹	2,477	940	197	508	688	1,703
9	State and local government securities:	329	113	6	63	72	293
10	Maturing in:	2,148	827	191	446	616	1,409
11	1 year or less	1,587	918	403	258	1,820	5,094
12	Over 1 year	9,252	1,609	3,716	672	771	8,762
13	Other bonds, stocks, and securities	1,707	78	594	0	14	1,668
14	Federal funds sold ²	1,093	73	11	0	22	175
15	To commercial banks in the U.S.	126,674	31,878	31,942	10,681	56,782	264,661
16	To nonbank brokers and dealers	54,703	8,951	7,783	3,309	22,688	53,133
17	To others	197	4	2	5	3	420
18	Other loans and leases, gross	54,506	8,946	7,780	3,304	22,685	52,713
19	Commercial and industrial	54,122	8,941	7,780	3,302	22,121	52,482
20	Bankers' acceptances and commercial paper	384	6	0	2	564	231
21	All other	37,687	14,074	8,373	3,831	21,202	120,193
22	U.S. addressees	4,150	1,220	410	250	301	14,553
23	Non-U.S. addressees	33,537	12,854	7,963	3,581	20,902	105,640
24	Real estate loans	19,286	6,031	12,483	2,243	8,164	48,327
25	Revolving, home equity	6,117	440	1,070	404	2,356	21,010
26	All other	555	67	15	391	7	12,493
27	Loans to individuals	129	4	4	4	211	192
28	Commercial banks in the U.S.	5,432	368	1,051	8	2,139	8,324
29	Banks in foreign countries	2,278	262	359	31	205	1,337
30	Nonbank financial institutions	268	81	23	284	136	4,773
31	Loans for purchasing and carrying securities	821	298	134	101	136	1,124
32	Loans for agricultural production	8	4	5	0	148	20
33	Loans to states and political subdivisions	2,015	691	850	365	1,206	2,995
34	Loans to foreign governments and official institutions	3,492	1,046	862	113	541	11,749
35	All other loans	147	17	2	6	0	200
36	Lease financing receivables	2,484	521	722	211	788	6,433
37	Less: Unearned income	124,042	31,340	31,218	10,464	55,995	258,029
38	Loan and lease reserve ⁵	20,283	2,737	3,031	987	5,994	39,582
39	Other loans and leases, net	190,652	48,312	42,335	20,000	87,740	362,668
40	Other assets ¹⁸						
40	TOTAL ASSETS						
LIABILITIES							
41	Deposits	111,005	31,941	19,943	15,668	59,506	254,091
42	Demand deposits	27,893	6,741	6,353	4,652	17,938	71,628
43	Individuals, partnerships, and corporations	23,390	5,241	5,435	3,818	15,822	61,911
44	States and political subdivisions	578	118	115	107	266	2,012
45	U.S. government	178	33	32	31	60	444
46	Depository institutions in the U.S.	3,072	1,208	592	611	1,385	5,200
47	Banks in foreign countries	70	5	28	2	28	462
48	Foreign governments and official institutions	1	0	0	0	2	28
49	Certified and officers' checks	604	135	151	83	375	1,570
50	Other transaction deposits ⁸	7,173	502	153	1,674	2,035	23,721
51	Nontransaction deposits	75,940	24,698	13,436	9,341	39,532	158,742
52	Individuals, partnerships, and corporations	73,578	23,445	13,117	8,920	38,623	156,049
53	States and political subdivisions	2,149	497	74	287	891	1,963
54	U.S. government	17	752	1	0	13	663
55	Depository institutions in the U.S.	68	4	245	41	5	64
56	Foreign governments, official institutions, and banks	128	0	0	93	0	2
57	Borrowings ⁹	41,292	10,677	14,297	2,410	15,758	41,167
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,030	151	234	20	892	373
60	Other liabilities for borrowed money ¹¹	39,262	10,526	14,063	2,390	14,866	40,794
61	Other liabilities (including subordinated debt)	19,707	1,929	4,560	470	5,524	26,964
62	TOTAL LIABILITIES	172,004	44,546	38,801	18,548	80,788	322,223
63	Residual (Total assets less total liabilities) ¹³	18,648	3,765	3,534	1,453	6,952	40,445
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	154,629	41,646	35,276	16,245	74,175	288,536
65	Time deposits in amounts of \$100,000 or more	12,796	3,118	1,095	1,033	4,098	24,665