

# FEDERAL RESERVE statistical release



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

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August 23, 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

	change since			change since		
	Aug 14, 1996	Aug 7, 1996	Aug 16, 1995	Aug 14, 1996	Aug 7, 1996	Aug 16, 1995
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	116,467	3,452	7,861	15,553	-237	-1,372
2 U.S. government securities	272,663	-3,290	-24,717	53,987	1,129	9,071
3 Trading account	20,066	-1,938	769	--	--	--
4 Investment account	252,597	-1,353	-25,486	--	--	--
5 Mortgage-backed securities <sup>1</sup>	116,122	598	16,292	--	--	--
6 All other maturing in: 1 year or less	31,941	277	-12,613	--	--	--
7 Over 1 through 5 years	57,058	-2,211	-17,039	--	--	--
8 Over 5 years	47,477	-17	-12,126	--	--	--
9 Other securities	123,218	1,805	211	39,500	-1,735	-6,452
10 Trading account	3,888	1,656	2,254	--	--	--
11 Investment account	62,007	-32	-677	--	--	--
12 State and local government securities	18,728	31	-1,222	--	--	--
13 Maturing in: 1 year or less	3,960	24	-1,146	--	--	--
14 Over 1 year	14,768	8	-76	--	--	--
15 Other bonds, stocks, and securities	43,279	-63	545	--	--	--
16 Other trading account assets	57,323	180	-1,365	--	--	--
17 Federal funds sold <sup>2</sup>	109,779	9,771	7,453	27,591	637	-934
18 To commercial banks in the U.S.	81,898	9,423	13,573	5,117	1,291	-2,211
19 To nonbank brokers and dealers	23,770	204	-5,007	--	--	--
20 To others <sup>3</sup>	4,112	145	-1,114	22,474	-653	1,277
21 Other loans and leases, gross	1,329,529	-1,220	87,929	193,547	-754	17,963
22 Commercial and industrial	358,175	-1,295	15,811	121,474	-618	7,837
23 Bankers' acceptances and commercial paper	1,570	42	-9	4,543	-110	510
24 All other	356,605	-1,337	15,820	116,931	-508	7,327
25 U.S. addressees	353,767	-1,390	15,562	110,509	-18	5,761
26 Non-U.S. addressees	2,838	53	258	6,422	-490	1,566
27 Real estate loans	525,014	1,204	31,413	19,995	148	-3,002
28 Revolving, home equity	51,123	1,139	2,600	--	--	--
29 All other	473,891	65	28,813	--	--	--
30 Loans to individuals	263,520	1,375	16,837	--	--	--
31 Loans to financial institutions	75,111	-1,044	10,992	39,330	412	10,927
32 Commercial banks in the U.S.	43,710	-545	2,637	2,584	-57	-1,863
33 Banks in foreign countries	3,653	-272	622	3,176	119	1,267
34 Nonbank financial institutions	27,747	-227	7,733	33,570	350	11,522
35 Loans for purchasing and carrying securities	13,007	-841	-1,946	5,032	-576	223
36 Loans for agricultural production	7,187	-28	490	--	--	--
37 Loans to states and political subdivisions	10,592	-76	-422	--	--	--
38 Loans to foreign governments and official institutions	897	-42	-155	934	-42	417
39 All other loans <sup>4</sup>	24,916	-965	-250	6,782	-77	1,562
40 Lease financing receivables	51,110	492	15,157	--	--	--
41 Less: Unearned income	2,183	56	545	--	--	--
42 Loan and lease reserve <sup>5</sup>	34,025	46	-285	--	--	--
43 Other loans and leases, net	1,293,322	-1,322	87,668	--	--	--
44 Other assets	178,581	1,065	40,051	36,813	1,571	-1,648
45 TOTAL ASSETS <sup>6</sup>	2,094,031	11,481	118,527	394,928	2,470	18,341

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 14, 1996	change since		Aug 14, 1996	change since	
		Aug 7, 1996	Aug 16, 1995		Aug 7, 1996	Aug 16, 1995
<b>LIABILITIES</b>						
46 Deposits	1,281,046	7,022	97,514	107,220	-168	1,290
47 Demand deposits <sup>7</sup>	315,553	2,800	15,721	3,894	-89	88
48 Individuals, partnerships, and corporations	273,169	3,313	19,389	3,224	-142	292
49 Other holders	42,384	-513	-3,668	670	53	-204
50 States and political subdivisions	8,015	-143	71	--	--	--
51 U.S. government	1,850	60	-581	--	--	--
52 Depository institutions in the U.S.	20,468	-532	-645	--	--	--
53 Banks in foreign countries	4,226	-349	-494	--	--	--
54 Foreign governments and official institutions	863	312	257	--	--	--
55 Certified and officers' checks	6,963	139	-2,276	--	--	--
56 Other transaction deposits <sup>8</sup>	65,826	-1,237	-44,527	--	--	--
57 Nontransaction deposits	899,667	5,459	126,320	103,326	-79	1,202
58 Individuals, partnerships, and corporations	870,784	5,669	120,307	76,829	1,342	7,210
59 Other holders	28,883	-210	6,014	26,498	-1,421	-6,008
60 States and political subdivisions	22,475	-356	3,946	--	--	--
61 U.S. government	4,107	-16	1,762	--	--	--
62 Depository institutions in the U.S.	1,851	135	178	--	--	--
63 Foreign governments, official institutions, and banks	451	27	127	--	--	--
64 Borrowings <sup>9</sup>	395,874	2,032	-9,704	84,257	-3,706	4,639
65 Federal funds purchased <sup>10</sup>	--	--	--	52,996	-3,354	14,389
66 From commercial banks in the U.S.	--	--	--	12,363	-976	6,525
67 From others	--	--	--	40,633	-2,379	7,864
68 From Federal Reserve Banks	20	20	20	--	--	--
69 Treasury tax and loan notes	5,218	-2,769	-71	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	390,636	4,781	-9,653	31,261	-352	-9,750
71 To commercial banks in the U.S.	--	--	--	3,597	-223	-1,905
72 To others	--	--	--	27,664	-129	-7,846
73 Other liabilities (including subordinated debt)	209,642	1,890	9,838	56,846	406	-9,844
74 TOTAL LIABILITIES <sup>12</sup>	1,886,563	10,944	97,649	394,928	2,470	18,341
75 Residual (Total assets less total liabilities) <sup>13</sup>	207,468	537	20,878	0	-0	-0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,709,582	-1,812	54,665	306,925	-1,956	23,723
77 Time deposits in amounts of \$100,000 or more	135,654	2,395	24,759	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	934	-8	-575	--	--	--
79 Commercial and industrial	263	-0	-19	--	--	--
80 Other	671	-8	-556	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	28,228	-630	3,363	--	--	--
82 Net due to related institutions <sup>17</sup>	65,315	-5,763	-14,451	118,668	4,078	20,544

**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.

NOTE: Weekly reporting domestic banks acquired \$2.7 billion in assets and liabilities of thrift institutions in the week ending August 14, 1996. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$0.9; U.S. government securities investment account maturing in over 5 years, \$0.1; federal funds sold to commercial banks in the U.S., \$0.1; real estate loans, revolving, home equity, \$1.2; real estate loans, all other, \$0.2; commercial and industrial U.S. addressees, \$0.2; and other assets, \$0.1. The major liability items affected were: demand deposits-IPC, \$0.1; other transaction deposits, \$0.4; nontransaction deposits-IPC, \$1.3; other liabilities for borrowed money, \$0.6; and the residual, \$0.2. The major memoranda item affected was: time deposits in amounts greater than \$100,000, \$0.2. Weekly reporting domestic banks increased other securities trading account, \$1.9 billion and reduced U.S. government securities trading account the same amount due to reclassifications the week ending August 14, 1996.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	8,186	25,332	17,277	4,323	7,629	8,711	12,319
2	U.S. government securities, investment account 18	17,170	69,745	49,006	4,246	24,240	29,413	29,554
3	Mortgage-backed securities <sup>1</sup>	6,773	41,202	29,927	812	11,439	11,738	12,085
4	All other maturing in: 1 year or less	3,366	5,179	4,200	673	1,350	4,790	3,393
5	Over 1 through 5 years	5,153	10,826	5,936	2,005	3,723	9,906	8,763
6	Over 5 years	1,878	12,538	8,943	757	7,728	2,979	5,313
7	Other securities, investment account 18	5,423	18,504	9,490	2,472	5,930	4,624	8,491
8	State and local government securities	1,954	5,571	3,683	678	924	984	2,119
9	Maturing in: 1 year or less	983	1,361	489	198	208	80	279
10	Over 1 year	971	4,210	3,194	480	716	904	1,839
11	Other bonds, stocks, and securities	3,468	12,933	5,808	1,794	5,006	3,640	6,373
12	Federal funds sold <sup>2</sup>	6,676	46,692	37,844	2,611	6,830	13,592	9,218
13	To commercial banks in the U.S.	1,250	33,785	26,078	2,606	6,160	10,393	8,788
14	To nonbank brokers and dealers	5,426	11,021	9,885	0	670	2,152	405
15	To others	0	1,885	1,881	6	0	1,048	26
16	Other loans and leases, gross	62,485	244,115	165,683	82,165	123,925	131,612	163,889
17	Commercial and industrial	26,303	63,954	41,042	12,935	35,020	33,878	36,491
18	Bankers' acceptances and commercial paper	93	752	228	0	20	28	8
19	All other	26,210	63,202	40,814	12,935	35,001	33,849	36,484
20	U.S. addressees	26,089	62,931	40,615	12,883	34,911	33,552	35,734
21	Non-U.S. addressees	121	271	199	51	90	297	749
22	Real estate loans	20,863	93,556	57,865	19,530	44,980	59,923	80,682
23	Revolving, home equity	3,190	7,035	4,085	2,261	5,210	6,311	6,174
24	All other	17,673	86,522	53,780	17,269	39,770	53,612	74,508
25	Loans to individuals	6,837	34,542	19,847	43,595	27,160	20,063	34,414
26	Loans to financial institutions	1,669	26,594	25,776	1,104	4,684	6,716	3,281
27	Commercial banks in the U.S.	414	19,290	19,210	163	2,727	5,641	1,997
28	Banks in foreign countries	126	2,196	1,969	85	164	84	413
29	Nonbank financial institutions	1,129	5,108	4,597	856	1,793	990	871
30	Loans for purchasing and carrying securities	330	6,617	5,492	66	1,044	295	403
31	Loans for agricultural production	20	84	62	106	225	602	611
32	Loans to states and political subdivisions	225	1,891	1,002	679	1,065	2,116	2,040
33	Loans to foreign governments and official institutions	1	382	380	0	271	41	17
34	All other loans	1,865	6,084	5,206	368	2,740	3,504	2,461
35	Lease financing receivables	4,372	10,410	9,011	3,782	6,735	4,475	3,487
36	Less: Unearned income	0	1,241	1,072	59	286	85	137
37	Loan and lease reserve <sup>5</sup>	1,712	11,816	9,892	2,159	2,321	2,290	2,566
38	Other loans and leases, net	60,773	231,058	154,719	79,946	121,318	129,237	161,186
39	Other assets <sup>18</sup>	13,379	114,063	102,962	7,909	13,023	26,835	13,043
40	<b>TOTAL ASSETS</b>	<b>111,607</b>	<b>505,393</b>	<b>371,299</b>	<b>101,508</b>	<b>178,971</b>	<b>212,412</b>	<b>233,811</b>
<b>LIABILITIES</b>								
41	Deposits	67,036	262,574	169,544	57,390	115,498	122,420	164,529
42	Demand deposits	18,345	69,273	47,923	11,294	24,128	25,742	31,179
43	Individuals, partnerships, and corporations	15,987	59,346	40,450	9,811	20,934	22,890	27,288
44	States and political subdivisions	508	1,592	731	367	693	642	1,243
45	U.S. government	142	382	292	57	149	195	137
46	Depository institutions in the U.S.	1,325	2,675	1,997	642	1,547	1,236	1,677
47	Banks in foreign countries	54	3,078	2,919	130	39	69	209
48	Foreign governments and official institutions	1	716	695	3	0	118	0
49	Certified and officers' checks	329	1,485	839	284	766	593	626
50	Other transaction deposits <sup>8</sup>	3,477	13,343	5,472	1,270	4,414	3,896	6,094
51	Nontransaction deposits	45,214	179,958	116,148	44,825	86,956	92,781	127,256
52	Individuals, partnerships, and corporations	43,758	172,018	112,660	44,504	83,527	90,499	121,626
53	States and political subdivisions	1,394	7,411	3,082	319	1,749	1,434	4,432
54	U.S. government	32	237	236	1	1,304	460	628
55	Depository institutions in the U.S.	29	264	142	1	373	209	549
56	Foreign governments, official institutions, and banks	0	28	27	0	2	179	21
57	Borrowings <sup>9</sup>	22,897	93,776	74,463	26,888	35,580	54,075	37,759
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	189	953	819	154	1,336	450	367
60	Other liabilities for borrowed money <sup>11</sup>	22,709	92,823	73,645	26,734	34,243	53,625	37,392
61	Other liabilities (including subordinated debt)	11,667	86,042	76,026	7,340	13,501	20,454	11,596
62	<b>TOTAL LIABILITIES</b>	<b>101,600</b>	<b>442,391</b>	<b>320,033</b>	<b>91,618</b>	<b>164,579</b>	<b>196,949</b>	<b>213,884</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,007	63,002	51,267	9,891	14,392	15,463	19,927
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	90,089	325,981	216,737	88,726	152,038	163,207	200,366
65	Time deposits in amounts of \$100,000 or more	6,705	32,412	22,081	8,461	10,620	12,542	18,095

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	11,615	3,123	1,877	1,753	8,105	23,494
2	U.S. government securities, investment account 18	20,961	7,371	2,144	5,216	14,479	28,059
3	Mortgage-backed securities <sup>1</sup>	6,701	1,859	1,254	2,967	7,049	12,242
4	All other maturing in: 1 year or less	7,984	984	240	348	1,729	1,905
5	Over 1 through 5 years	3,312	1,812	317	1,090	3,958	6,195
6	Over 5 years	2,964	2,716	334	811	1,743	7,717
7	Other securities, investment account 18	4,041	1,856	546	766	2,537	6,816
8	State and local government securities	2,465	937	194	509	689	1,703
9	Maturing in: 1 year or less	323	113	4	63	72	276
10	Over 1 year	2,143	824	190	446	617	1,427
11	Other bonds, stocks, and securities	1,576	918	352	257	1,848	5,113
12	Federal funds sold <sup>2</sup>	9,476	1,775	4,039	855	508	7,507
13	To commercial banks in the U.S.	6,845	1,616	3,482	855	453	5,667
14	To nonbank brokers and dealers	1,633	96	547	0	14	1,805
15	To others	999	62	11	0	41	35
16	Other loans and leases, gross	125,950	31,646	32,200	10,676	56,672	264,196
17	Commercial and industrial	54,427	8,918	7,893	3,295	22,585	52,477
18	Bankers' acceptances and commercial paper	226	4	2	5	2	429
19	All other	54,201	8,914	7,891	3,290	22,582	52,048
20	U.S. addressees	53,807	8,908	7,890	3,288	21,961	51,811
21	Non-U.S. addressees	394	6	0	2	621	237
22	Real estate loans	37,652	13,892	8,555	3,840	21,200	120,341
23	Revolving, home equity	4,168	1,226	409	252	299	14,589
24	All other	33,484	12,665	8,146	3,589	20,900	105,753
25	Loans to individuals	19,229	6,057	12,538	2,266	8,214	48,606
26	Loans to financial institutions	6,181	408	1,012	394	2,356	20,711
27	Commercial banks in the U.S.	626	79	31	382	10	12,350
28	Banks in foreign countries	152	4	4	4	219	202
29	Nonbank financial institutions	5,403	325	977	8	2,127	8,160
30	Loans for purchasing and carrying securities	2,093	266	358	35	202	1,297
31	Loans for agricultural production	266	81	12	272	134	4,774
32	Loans to states and political subdivisions	762	297	134	107	134	1,142
33	Loans to foreign governments and official institutions	7	4	5	0	148	20
34	All other loans	1,822	680	830	354	1,158	3,051
35	Lease financing receivables	3,510	1,043	863	113	541	11,778
36	Less: Unearned income	147	17	2	6	0	202
37	Loan and lease reserve <sup>5</sup>	2,486	520	719	211	784	6,442
38	Other loans and leases, net	123,317	31,109	31,479	10,459	55,887	257,552
39	Other assets <sup>18</sup>	20,021	2,840	2,838	997	5,946	38,963
40	<b>TOTAL ASSETS</b>	<b>189,432</b>	<b>48,074</b>	<b>42,923</b>	<b>20,047</b>	<b>87,462</b>	<b>362,391</b>
<b>LIABILITIES</b>							
41	Deposits	111,749	32,283	20,179	15,724	59,123	252,543
42	Demand deposits	28,559	7,040	6,715	4,776	17,283	71,218
43	Individuals, partnerships, and corporations	23,899	5,496	5,765	3,828	15,430	62,495
44	States and political subdivisions	637	128	110	131	253	1,710
45	U.S. government	190	54	39	49	61	395
46	Depository institutions in the U.S.	3,187	1,219	596	640	1,105	4,620
47	Banks in foreign countries	74	5	30	45	38	455
48	Foreign governments and official institutions	1	0	0	0	2	23
49	Certified and officers' checks	570	138	175	83	394	1,521
50	Other transaction deposits <sup>8</sup>	7,065	546	189	1,655	1,968	21,908
51	Nontransaction deposits	76,125	24,697	13,275	9,293	39,872	159,417
52	Individuals, partnerships, and corporations	73,794	23,486	12,953	8,863	39,022	156,733
53	States and political subdivisions	2,116	455	76	296	832	1,961
54	U.S. government	17	752	1	0	13	663
55	Depository institutions in the U.S.	72	4	246	41	5	58
56	Foreign governments, official institutions, and banks	126	0	0	93	0	2
57	Borrowings <sup>9</sup>	39,525	9,914	14,654	2,388	16,182	42,238
58	From Federal Reserve Banks	0	20	0	0	0	0
59	Treasury tax and loan notes	872	96	140	40	353	269
60	Other liabilities for borrowed money <sup>11</sup>	38,653	9,798	14,514	2,348	15,830	41,968
61	Other liabilities (including subordinated debt)	19,432	2,098	4,488	471	5,290	27,264
62	<b>TOTAL LIABILITIES</b>	<b>170,705</b>	<b>44,294</b>	<b>39,321</b>	<b>18,583</b>	<b>80,595</b>	<b>322,045</b>
63	Residual (total assets less total liabilities) <sup>13</sup>	18,727	3,780	3,602	1,464	6,866	40,346
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	152,958	40,953	35,416	16,276	73,732	288,561
65	Time deposits in amounts of \$100,000 or more	13,033	3,138	1,092	1,050	4,056	24,450