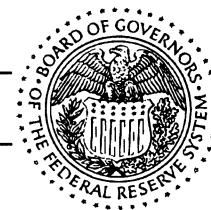


FEDERAL RESERVE statistical release



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

H.4.2(504)

September 6, 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 28, 1996	change since		Aug 28, 1996	change since		
		Aug 21, 1996	Aug 30, 1995		Aug 21, 1996	Aug 30, 1995	
ASSETS							
1	Cash and balances due from depository institutions	116,566	7,598	13,458	15,557	487	-1,671
2	U.S. government securities	270,990	1,797	-26,501	54,683	1,003	9,315
3	Trading account	19,863	1,505	893	--	--	--
4	Investment account	251,127	291	-27,393	--	--	--
5	Mortgage-backed securities ¹	115,057	671	13,476	--	--	--
6	All other maturing in: 1 year or less	31,859	-655	-12,342	--	--	--
7	Over 1 through 5 years	57,351	864	-16,116	--	--	--
8	Over 5 years	46,860	-588	-12,412	--	--	--
9	Other securities	115,733	-5,041	-8,987	39,614	-14	-4,961
10	Trading account	3,714	45	2,114	--	--	--
11	Investment account	60,544	-938	-2,210	--	--	--
12	State and local government securities	18,718	25	-1,347	--	--	--
13	Maturing in: 1 year or less	3,953	7	-1,262	--	--	--
14	Over 1 year	14,765	17	-85	--	--	--
15	Other bonds, stocks, and securities	41,826	-962	-864	--	--	--
16	Other trading account assets	51,475	-4,148	-8,891	--	--	--
17	Federal funds sold ²	102,413	-3,732	3,720	23,724	2,798	-9,662
18	To commercial banks in the U.S.	77,160	-2,588	11,118	6,078	3,072	-5,015
19	To nonbank brokers and dealers	20,530	-1,394	-6,974	--	--	--
20	To others ³	4,723	250	-424	17,646	-274	-4,647
21	Other loans and leases, gross	1,332,973	-982	85,779	193,996	-353	18,416
22	Commercial and industrial	359,405	-913	19,321	122,473	189	9,221
23	Bankers' acceptances and commercial paper	1,626	52	69	4,555	16	954
24	All other	357,779	-965	19,252	117,918	173	8,268
25	U.S. addressees	354,904	-960	18,883	111,333	130	6,587
26	Non-U.S. addressees	2,875	-5	369	6,585	42	1,681
27	Real estate loans	523,232	-483	27,818	20,067	-17	-2,840
28	Revolving, home equity	51,019	119	2,463	--	--	--
29	All other	472,212	-602	25,355	--	--	--
30	Loans to individuals	267,348	1,501	16,808	--	--	--
31	Loans to financial institutions	74,641	-1,053	8,517	38,849	-141	10,583
32	Commercial banks in the U.S.	42,741	-1,568	131	3,197	644	-829
33	Banks in foreign countries	3,974	123	1,117	3,195	40	1,221
34	Nonbank financial institutions	27,925	391	7,269	32,457	-825	10,191
35	Loans for purchasing and carrying securities	13,704	160	-2,192	5,131	-186	584
36	Loans for agricultural production	7,152	16	424	--	--	--
37	Loans to states and political subdivisions	10,598	-45	-393	--	--	--
38	Loans to foreign governments and official institutions	888	23	-198	867	28	361
39	All other loans ⁴	25,146	-310	1,036	6,609	-226	507
40	Lease financing receivables	50,859	121	14,638	--	--	--
41	Less: Unearned income	2,150	-6	504	--	--	--
42	Loan and lease reserve ⁵	33,892	-71	-283	--	--	--
43	Other loans and leases, net	1,296,930	-905	85,557	--	--	--
44	Other assets	178,634	2,147	43,536	38,655	3,496	-754
45	TOTAL ASSETS ⁶	2,081,266	1,863	110,783	396,475	5,986	10,208

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 28, 1996	change since		Aug 28, 1996	change since	
		Aug 21, 1996	Aug 30, 1995		Aug 21, 1996	Aug 30, 1995
LIABILITIES						
46 Deposits	1,262,062	3,433	97,865	113,847	3,311	3,433
47 Demand deposits ⁷	304,439	7,635	15,576	4,110	137	-374
48 Individuals, partnerships, and corporations	261,772	6,453	15,468	3,434	117	422
49 Other holders	42,666	1,182	107	676	20	-797
50 States and political subdivisions	8,187	668	-39	--	--	--
51 U.S. government	1,545	-256	22	--	--	--
52 Depository institutions in the U.S.	19,251	-335	1,258	--	--	--
53 Banks in foreign countries	5,496	476	383	--	--	--
54 Foreign governments and official institutions	541	32	-161	--	--	--
55 Certified and officers' checks	7,645	597	-1,355	--	--	--
56 Other transaction deposits ⁸	66,773	42	-38,542	--	--	--
57 Nontransaction deposits	890,851	-4,243	120,831	109,737	3,174	3,807
58 Individuals, partnerships, and corporations	862,715	-4,055	115,556	81,717	2,764	8,369
59 Other holders	28,135	-188	5,275	28,020	409	-4,562
60 States and political subdivisions	21,772	-14	3,188	--	--	--
61 U.S. government	4,077	-11	1,731	--	--	--
62 Depository institutions in the U.S.	1,826	-173	218	--	--	--
63 Foreign governments, official institutions, and banks	462	10	139	--	--	--
64 Borrowings ⁹	396,751	5,349	-7,244	81,345	-492	-1,496
65 Federal funds purchased ¹⁰	--	--	--	47,147	-3,773	5,369
66 From commercial banks in the U.S.	--	--	--	10,186	-2,514	4,580
67 From others	--	--	--	36,961	-1,259	789
68 From Federal Reserve Banks	0	0	-50	--	--	--
69 Treasury tax and loan notes	9,011	-555	5,206	--	--	--
70 Other liabilities for borrowed money ¹¹	387,740	5,904	-12,400	34,198	3,281	-6,865
71 To commercial banks in the U.S.	--	--	--	3,643	52	-1,817
72 To others	--	--	--	30,555	3,229	-5,048
73 Other liabilities (including subordinated debt)	215,086	-5,953	-308	57,639	2,066	-9,422
74 TOTAL LIABILITIES ¹²	1,873,900	2,829	90,314	396,475	5,986	10,208
75 Residual (Total assets less total liabilities) ¹³	207,366	-967	20,469	-0	-0	-0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,702,208	-3,803	42,762	302,742	-283	18,952
77 Time deposits in amounts of \$100,000 or more	136,314	-37	25,917	--	--	--
78 Loans sold outright to affiliates ¹⁵	919	-7	-567	--	--	--
79 Commercial and industrial	262	-0	-19	--	--	--
80 Other	656	-7	-548	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	28,319	-87	2,817	--	--	--
82 Net due to related institutions ¹⁷	73,102	11,309	-15,289	113,398	2,532	18,168

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.

Federal Reserve District

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	7,197	23,609	16,795	4,082	8,723	9,500	12,055
2	U.S. government securities, investment account 18	16,940	69,498	48,671	4,192	23,858	29,565	28,667
3	Mortgage-backed securities ¹	6,776	40,966	29,534	811	11,271	11,914	11,406
4	All other maturing in: 1 year or less	3,384	4,772	3,778	826	1,375	4,648	3,464
5	Over 1 through 5 years	4,912	11,252	6,429	1,807	3,758	9,958	8,466
6	Over 5 years	1,868	12,507	8,929	748	7,454	3,045	5,331
7	Other securities, investment account 18	5,355	18,530	9,486	2,384	5,461	4,508	8,089
8	State and local government securities	1,910	5,609	3,686	668	939	982	2,118
9	Maturing in: 1 year or less	937	1,410	501	186	209	74	291
10	Over 1 year	974	4,199	3,185	482	730	908	1,827
11	Other bonds, stocks, and securities	3,445	12,921	5,800	1,716	4,522	3,526	5,971
12	Federal funds sold ²	7,889	38,783	30,384	2,672	6,437	13,257	8,475
13	To commercial banks in the U.S.	2,259	29,052	21,593	2,670	5,885	9,509	7,655
14	To nonbank brokers and dealers	5,630	7,249	6,313	0	552	2,911	792
15	To others	0	2,483	2,479	2	0	837	28
16	Other loans and leases, gross	62,919	245,216	166,655	83,502	124,388	131,526	165,700
17	Commercial and industrial	26,351	63,700	40,874	13,640	35,156	33,845	36,708
18	Bankers' acceptances and commercial paper	93	747	235	0	29	51	8
19	All other	26,259	62,953	40,639	13,640	35,127	33,794	36,700
20	U.S. addressees	26,185	62,661	40,419	13,587	35,037	33,486	35,939
21	Non-U.S. addressees	74	292	220	52	89	309	761
22	Real estate loans	20,944	93,482	57,934	18,729	45,195	59,800	81,376
23	Revolving, home equity	3,197	7,020	4,076	1,942	5,249	6,409	6,227
24	All other	17,747	86,462	53,858	16,786	39,946	53,390	75,149
25	Loans to individuals	6,843	34,965	20,048	45,330	27,369	20,226	35,192
26	Loans to financial institutions	2,062	26,541	25,780	1,252	4,519	6,673	3,473
27	Commercial banks in the U.S.	847	18,742	18,696	209	2,706	5,637	2,020
28	Banks in foreign countries	68	2,482	2,282	177	164	85	418
29	Nonbank financial institutions	1,147	5,316	4,802	867	1,649	951	1,035
30	Loans for purchasing and carrying securities	358	7,272	6,015	65	985	278	397
31	Loans for agricultural production	20	84	63	105	218	593	611
32	Loans to states and political subdivisions	222	1,856	964	681	1,079	2,048	2,112
33	Loans to foreign governments and official institutions	1	367	364	0	271	40	17
34	All other loans	1,755	6,555	5,602	366	2,802	3,517	2,320
35	Lease financing receivables	4,362	10,393	9,010	3,334	6,795	4,507	3,494
36	Less: Unearned income	0	1,235	1,067	40	281	85	135
37	Loan and lease reserve ⁵	1,707	11,821	9,900	2,060	2,315	2,276	2,576
38	Other loans and leases, net	61,212	232,160	155,687	81,402	121,792	129,165	162,989
39	Other assets ¹⁸	13,362	110,324	99,646	7,265	12,887	25,635	12,721
40	TOTAL ASSETS	111,955	492,904	360,671	101,997	179,158	211,630	232,995
LIABILITIES								
41	Deposits	65,526	253,132	162,264	57,265	113,861	120,142	162,951
42	Demand deposits	17,227	64,039	44,135	11,237	23,157	24,267	30,098
43	Individuals, partnerships, and corporations	15,073	53,476	35,768	9,672	20,054	21,582	26,477
44	States and political subdivisions	586	1,385	631	344	665	698	985
45	U.S. government	89	372	288	55	106	124	126
46	Depository institutions in the U.S.	1,083	2,458	1,973	746	1,544	1,020	1,573
47	Banks in foreign countries	35	4,279	4,038	129	37	96	201
48	Foreign governments and official institutions	1	391	371	2	0	118	0
49	Certified and officers' checks	361	1,678	1,066	289	752	628	735
50	Other transaction deposits ⁸	3,479	13,288	5,562	1,249	4,577	3,882	6,425
51	Nontransaction deposits	44,819	175,805	112,567	44,779	86,127	91,993	126,429
52	Individuals, partnerships, and corporations	43,322	168,375	109,144	44,670	82,723	89,678	120,907
53	States and political subdivisions	1,449	6,872	3,019	109	1,747	1,471	4,346
54	U.S. government	18	223	223	0	1,303	456	637
55	Depository institutions in the U.S.	29	307	154	0	351	210	517
56	Foreign governments, official institutions, and banks	0	28	28	0	2	179	21
57	Borrowings ⁹	24,770	90,392	71,200	27,828	35,851	53,104	38,622
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	403	1,704	1,425	329	1,737	747	507
60	Other liabilities for borrowed money ¹¹	24,367	88,688	69,775	27,500	34,115	52,356	38,115
61	Other liabilities (including subordinated debt)	11,689	86,955	76,510	6,673	14,862	22,937	11,637
62	TOTAL LIABILITIES	101,985	430,480	309,974	91,766	164,575	196,182	213,211
63	Residual (Total assets less total liabilities) ¹³	9,970	62,425	50,697	10,231	14,583	15,448	19,784
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	89,997	324,233	214,908	89,871	151,553	163,710	201,256
65	Time deposits in amounts of \$100,000 or more	6,799	32,041	21,678	8,650	10,834	12,541	18,037

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	13,221	2,952	1,911	1,940	9,032	22,344
2	U.S. government securities, investment account 18	20,692	7,362	2,352	5,179	14,784	28,039
3	Mortgage-backed securities ¹	6,111	1,851	1,268	2,948	7,528	12,208
4	All other maturing in: 1 year or less	8,258	935	312	339	1,716	1,829
5	Over 1 through 5 years	3,608	1,861	240	1,085	3,918	6,485
6	Over 5 years	2,715	2,715	532	807	1,621	7,517
7	Other securities, investment account 18	4,054	1,865	542	766	2,292	6,697
8	State and local government securities	2,469	936	194	510	688	1,697
9	Maturing in: 1 year or less	320	113	4	64	75	271
10	Over 1 year	2,149	823	190	446	613	1,426
11	Other bonds, stocks, and securities	1,585	930	348	256	1,604	5,001
12	Federal funds sold ²	9,514	2,042	4,493	648	1,252	6,950
13	To commercial banks in the U.S.	7,205	1,891	4,006	648	1,204	5,175
14	To nonbank brokers and dealers	1,275	62	476	0	14	1,569
15	To others	1,034	90	10	0	34	206
16	Other loans and leases, gross	126,555	31,958	31,160	10,643	55,854	263,553
17	Commercial and industrial	54,787	9,007	7,860	3,272	22,433	52,647
18	Bankers' acceptances and commercial paper	244	3	2	4	2	443
19	All other	54,543	9,004	7,858	3,268	22,431	52,204
20	U.S. addressees	54,126	8,997	7,858	3,266	21,806	51,956
21	Non-U.S. addressees	417	6	0	2	624	249
22	Real estate loans	37,648	13,945	7,512	3,851	20,289	120,461
23	Revolving, home equity	4,192	1,226	412	253	296	14,596
24	All other	33,457	12,719	7,100	3,598	19,992	105,865
25	Loans to individuals	19,370	6,167	12,445	2,290	8,315	48,836
26	Loans to financial institutions	6,101	390	1,039	399	2,368	19,823
27	Commercial banks in the U.S.	531	74	39	387	14	11,537
28	Banks in foreign countries	154	3	4	4	211	204
29	Nonbank financial institutions	5,416	313	996	8	2,144	8,082
30	Loans for purchasing and carrying securities	2,078	280	372	34	214	1,371
31	Loans for agricultural production	264	81	13	259	129	4,774
32	Loans to states and political subdivisions	782	293	132	99	127	1,166
33	Loans to foreign governments and official institutions	7	4	5	0	148	28
34	All other loans	1,996	734	914	327	1,259	2,602
35	Lease financing receivables	3,522	1,056	868	112	571	11,844
36	Less: Unearned income	147	17	2	6	0	203
37	Loan and lease reserve ⁵	2,484	521	729	209	784	6,411
38	Other loans and leases, net	123,924	31,420	30,428	10,428	55,070	256,939
39	Other assets ¹⁸	20,096	2,767	2,594	960	5,610	39,465
40	TOTAL ASSETS	191,501	48,408	42,322	19,922	88,040	360,435
LIABILITIES							
41	Deposits	112,327	31,670	19,901	15,568	59,381	250,338
42	Demand deposits	29,271	6,893	6,361	4,644	17,361	69,885
43	Individuals, partnerships, and corporations	24,611	5,210	5,415	3,838	15,317	61,046
44	States and political subdivisions	642	147	88	119	276	2,253
45	U.S. government	196	27	28	35	52	337
46	Depository institutions in the U.S.	3,044	1,368	620	516	1,168	4,112
47	Banks in foreign countries	127	5	28	51	31	477
48	Foreign governments and official institutions	0	0	0	0	2	27
49	Certified and officers' checks	651	136	181	85	516	1,633
50	Other transaction deposits ⁸	7,261	733	365	1,726	2,061	21,725
51	Nontransaction deposits	75,795	24,044	13,175	9,198	39,958	158,729
52	Individuals, partnerships, and corporations	73,249	22,872	12,868	8,767	39,163	156,118
53	States and political subdivisions	2,344	416	60	287	777	1,893
54	U.S. government	17	752	1	0	13	657
55	Depository institutions in the U.S.	58	4	246	40	5	58
56	Foreign governments, official institutions, and banks	127	0	0	103	0	2
57	Borrowings ⁹	39,724	10,598	14,190	2,427	16,329	42,915
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,887	186	295	55	781	381
60	Other liabilities for borrowed money ¹¹	37,837	10,412	13,895	2,373	15,548	42,534
61	Other liabilities (including subordinated debt)	20,750	2,354	4,658	471	5,154	26,945
62	TOTAL LIABILITIES	172,802	44,622	38,748	18,467	80,865	320,198
63	Residual (Total assets less total liabilities) ¹³	18,699	3,786	3,573	1,455	7,175	40,236
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	153,079	41,263	34,502	16,201	72,964	288,527
65	Time deposits in amounts of \$100,000 or more	13,401	3,160	1,049	1,059	4,104	24,640