

# FEDERAL RESERVE statistical release



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

H.4.2(504)

September 27, 1996

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES (Millions of dollars)

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>			
	Sep 18, 1996	change since		Sep 18, 1996	change since		
	Sep 11, 1996	Sep 20, 1995	Sep 11, 1996	Sep 20, 1995	Sep 11, 1996	Sep 20, 1995	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	121,810	401	6,916	15,955	130	-840
2	U.S. government securities	270,436	-1,473	-24,520	52,667	-1,339	10,365
3	Trading account	20,783	123	977	--	--	--
4	Investment account	249,653	-1,596	-25,497	--	--	--
5	Mortgage-backed securities <sup>1</sup>	114,267	-917	11,451	--	--	--
6	All other maturing in: 1 year or less	32,047	-1,095	-11,444	--	--	--
7	Over 1 through 5 years	55,211	485	-14,957	--	--	--
8	Over 5 years	48,127	-68	-10,548	--	--	--
9	Other securities	119,157	1,044	-6,115	37,449	-918	-8,420
10	Trading account	7,419	2,849	5,990	--	--	--
11	Investment account	61,216	454	-1,722	--	--	--
12	State and local government securities	18,905	193	-1,086	--	--	--
13	Maturing in: 1 year or less	3,936	16	-1,280	--	--	--
14	Over 1 year	14,969	177	194	--	--	--
15	Other bonds, stocks, and securities	42,311	261	-636	--	--	--
16	Other trading account assets	50,521	-2,259	-10,383	--	--	--
17	Federal funds sold <sup>2</sup>	106,394	-510	2,080	25,154	2,475	-6,575
18	To commercial banks in the U.S.	76,281	-122	9,515	5,609	127	-2,617
19	To nonbank brokers and dealers	25,928	-747	-6,152	--	--	--
20	To others <sup>3</sup>	4,185	359	-1,283	19,546	2,348	-3,958
21	Other loans and leases, gross	1,346,445	4,080	89,471	198,029	2,744	18,299
22	Commercial and industrial	365,316	3,356	19,699	125,969	1,882	10,945
23	Bankers' acceptances and commercial paper	1,715	2	147	4,693	-28	654
24	All other	363,601	3,353	19,553	121,276	1,910	10,291
25	U.S. addressees	360,721	3,342	19,186	114,052	1,859	8,021
26	Non-U.S. addressees	2,880	12	366	7,224	51	2,270
27	Real estate loans	525,825	-929	28,538	20,034	-22	-2,780
28	Revolving, home equity	50,610	275	2,813	--	--	--
29	All other	475,215	-1,204	25,725	--	--	--
30	Loans to individuals	267,442	-1,108	18,427	--	--	--
31	Loans to financial institutions	76,121	-278	11,175	37,989	-571	8,384
32	Commercial banks in the U.S.	44,635	81	6,555	2,793	-38	-889
33	Banks in foreign countries	4,055	343	1,195	3,302	1	1,025
34	Nonbank financial institutions	27,431	-702	3,426	31,894	-534	8,247
35	Loans for purchasing and carrying securities	13,863	495	-3,980	5,506	391	-705
36	Loans for agricultural production	7,123	-59	402	--	--	--
37	Loans to states and political subdivisions	10,298	38	-643	--	--	--
38	Loans to foreign governments and official institutions	898	-14	-123	864	14	342
39	All other loans <sup>4</sup>	27,266	2,381	621	7,668	1,049	2,112
40	Lease financing receivables	52,294	197	15,353	--	--	--
41	Less: Unearned income	2,180	10	510	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,075	-34	-261	--	--	--
43	Other loans and leases, net	1,310,190	4,104	89,221	--	--	--
44	Other assets	180,025	-2,554	41,104	34,148	-4,198	-3,052
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>2,108,012</b>	<b>1,012</b>	<b>108,686</b>	<b>393,547</b>	<b>-3,690</b>	<b>13,184</b>

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>		
	<u>change since</u>			<u>change since</u>		
	Sep 18, 1996	Sep 11, 1996	Sep 20, 1995	Sep 18, 1996	Sep 11, 1996	Sep 20, 1995
<b>LIABILITIES</b>						
46 Deposits	1,282,553	-2,618	105,982	113,313	3,359	6,236
47 Demand deposits <sup>7</sup>	314,936	1,370	14,713	3,754	-213	-238
48 Individuals, partnerships, and corporations	266,471	-3,345	17,813	3,129	-225	80
49 Other holders	48,465	4,715	-3,100	625	12	-319
50 States and political subdivisions	8,627	1,017	-820	--	--	--
51 U.S. government	4,234	1,950	1,045	--	--	--
52 Depository institutions in the U.S.	22,399	1,144	1,688	--	--	--
53 Banks in foreign countries	5,130	403	115	--	--	--
54 Foreign governments and official institutions	554	-33	-205	--	--	--
55 Certified and officers' checks	7,521	234	-5,024	--	--	--
56 Other transaction deposits <sup>8</sup>	61,816	-776	-42,238	--	--	--
57 Nontransaction deposits	905,800	-3,213	133,506	109,559	3,572	6,474
58 Individuals, partnerships, and corporations	877,440	-2,385	128,116	83,170	2,941	11,147
59 Other holders	28,361	-828	5,390	26,388	631	-4,673
60 States and political subdivisions	21,966	-877	3,261	--	--	--
61 U.S. government	4,091	18	1,810	--	--	--
62 Depository institutions in the U.S.	1,813	19	192	--	--	--
63 Foreign governments, official institutions, and banks	491	13	128	--	--	--
64 Borrowings <sup>9</sup>	402,981	4,361	-16,228	75,531	-5,513	-4,933
65 Federal funds purchased <sup>10</sup>	--	--	--	47,916	-4,444	2,892
66 From commercial banks in the U.S.	--	--	--	8,929	-4,980	1,285
67 From others	--	--	--	38,987	536	1,608
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	19,945	12,880	-10,751	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	383,037	-8,519	-5,477	27,615	-1,069	-7,825
71 To commercial banks in the U.S.	--	--	--	3,711	293	-1,206
72 To others	--	--	--	23,904	-1,361	-6,620
73 Other liabilities (including subordinated debt)	211,872	-1,378	-1,879	53,258	-5,051	-10,868
74 TOTAL LIABILITIES <sup>12</sup>	1,897,406	365	87,874	393,547	-3,690	13,184
75 Residual (Total assets less total liabilities) <sup>13</sup>	210,605	647	20,812	0	0	0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,721,515	3,182	44,845	304,898	2,872	17,175
77 Time deposits in amounts of \$100,000 or more	139,509	1,218	28,826	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	886	-17	-567	--	--	--
79 Commercial and industrial	261	-0	-20	--	--	--
80 Other	625	-17	-546	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	29,209	197	3,668	--	--	--
82 Net due to related institutions <sup>17</sup>	64,826	7,906	-20,987	121,301	6,099	19,342

**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 \$200 million in assets of thrift institutions in the week ending September 4, 1996. The major asset item affected was real estate loans, all other, \$200 million. A reclassification at domestic weekly reporting banks increased loans to commercial banks in the U.S., \$200 million and reduced federal funds sold to commercial banks in the U.S. the same amount the week ending September 18, 1996.

		Federal Reserve District						
		New York						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	7,047	26,068	18,106	4,467	9,663	9,569	11,622
2	U.S. government securities, investment account <sup>18</sup>	17,076	69,550	50,548	4,251	26,591	27,822	27,791
3	Mortgage-backed securities <sup>1</sup>	6,726	40,465	29,466	796	11,996	11,225	11,102
4	All other maturing in: 1 year or less	3,331	4,013	3,466	806	2,220	4,901	3,306
5	Over 1 through 5 years	5,240	10,852	7,078	1,899	4,897	8,736	8,241
6	Over 5 years	1,779	14,221	10,539	750	7,479	2,960	5,142
7	Other securities, investment account <sup>18</sup>	5,214	18,624	9,536	2,411	5,702	4,744	8,109
8	State and local government securities	1,831	5,782	3,842	649	955	1,030	2,115
9	Maturing in: 1 year or less	867	1,470	538	181	208	70	278
10	Over 1 year	964	4,312	3,304	468	747	960	1,838
11	Other bonds, stocks, and securities	3,383	12,841	5,694	1,762	4,747	3,714	5,994
12	Federal funds sold <sup>2</sup>	8,735	35,853	28,082	2,677	6,402	15,352	10,102
13	To commercial banks in the U.S.	2,552	26,090	19,681	2,239	5,962	9,609	8,680
14	To nonbank brokers and dealers	6,184	8,125	6,763	438	440	4,543	1,412
15	To others	0	1,639	1,639	0	0	1,200	10
16	Other loans and leases, gross	63,885	239,158	166,608	84,905	132,543	132,905	167,766
17	Commercial and industrial	26,581	62,415	42,501	13,968	38,999	34,338	37,219
18	Bankers' acceptances and commercial paper	88	772	244	0	21	68	10
19	All other	26,493	61,643	42,258	13,968	38,978	34,270	37,210
20	U.S. addressees	26,438	61,351	42,037	13,908	38,890	33,957	36,427
21	Non-U.S. addressees	55	291	220	60	88	313	782
22	Real estate loans	20,985	88,950	56,562	20,122	49,252	59,982	81,779
23	Revolving, home equity	3,181	6,623	4,002	2,270	5,621	6,463	5,147
24	All other	17,804	82,328	52,559	17,852	43,631	53,519	76,632
25	Loans to individuals	6,903	34,036	19,253	44,549	27,669	20,282	35,394
26	Loans to financial institutions	2,520	26,618	25,782	1,235	4,499	7,094	4,329
27	Commercial banks in the U.S.	1,357	18,986	18,928	185	2,728	5,956	2,972
28	Banks in foreign countries	59	2,621	2,403	140	174	112	431
29	Nonbank financial institutions	1,104	5,011	4,450	910	1,597	1,027	926
30	Loans for purchasing and carrying securities	348	7,299	5,612	67	1,051	271	409
31	Loans for agricultural production	18	76	57	110	225	585	608
32	Loans to states and political subdivisions	215	1,594	935	710	1,069	2,069	2,138
33	Loans to foreign governments and official institutions	1	392	389	0	270	38	16
34	All other loans	1,916	7,022	6,151	357	2,593	3,604	2,348
35	Lease financing receivables	4,398	10,756	9,365	3,787	6,916	4,641	3,525
36	Less: Unearned income	0	1,261	1,099	35	278	85	148
37	Loan and lease reserve <sup>5</sup>	1,707	11,521	9,890	2,170	2,634	2,271	2,601
38	Other loans and leases, net	62,177	226,376	155,618	82,700	129,631	130,549	165,017
39	Other assets <sup>18</sup>	13,972	109,961	99,955	7,422	12,733	29,520	13,817
40	TOTAL ASSETS	114,222	486,431	361,847	103,928	190,722	217,556	236,457
<b>LIABILITIES</b>								
41	Deposits	66,135	249,103	165,279	58,762	122,838	122,540	164,317
42	Demand deposits	17,518	62,693	44,094	11,805	25,697	26,199	30,379
43	Individuals, partnerships, and corporations	15,211	52,561	36,670	10,189	21,419	23,283	26,566
44	States and political subdivisions	559	1,698	677	266	802	723	1,078
45	U.S. government	124	453	373	50	330	129	134
46	Depository institutions in the U.S.	1,164	2,278	1,636	869	2,196	1,312	1,733
47	Banks in foreign countries	88	3,800	3,507	149	32	68	192
48	Foreign governments and official institutions	1	393	371	2	0	109	0
49	Certified and officers' checks	370	1,509	858	280	918	574	675
50	Other transaction deposits <sup>8</sup>	3,604	12,543	5,772	1,236	4,656	3,796	5,626
51	Nontransaction deposits	45,014	173,867	115,413	45,722	92,485	92,545	128,312
52	Individuals, partnerships, and corporations	43,656	166,294	111,872	45,418	89,043	90,188	122,718
53	States and political subdivisions	1,304	7,001	3,123	304	1,835	1,503	4,389
54	U.S. government	26	223	223	0	1,302	458	634
55	Depository institutions in the U.S.	28	319	166	0	303	201	550
56	Foreign governments, official institutions, and banks	0	30	30	0	2	196	21
57	Borrowings <sup>9</sup>	26,601	93,163	74,198	27,841	37,486	53,165	38,877
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	970	3,082	2,557	484	2,932	998	740
60	Other liabilities for borrowed money <sup>11</sup>	25,632	90,081	71,641	27,357	34,553	52,167	38,137
61	Other liabilities (including subordinated debt)	11,436	81,694	70,596	6,945	14,518	26,136	12,963
62	TOTAL LIABILITIES	104,172	423,960	310,073	93,548	174,842	201,841	216,156
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,049	62,471	51,774	10,380	15,880	15,715	20,301
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	91,002	318,109	216,166	91,819	162,548	165,257	202,115
65	Time deposits in amounts of \$100,000 or more	6,990	34,273	24,312	8,891	11,540	12,548	17,797

	Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	13,662	3,574	1,719	1,825	8,440	24,154
2	U.S. government securities, investment account 1 <sup>B</sup>	20,239	7,708	2,333	5,225	12,740	28,325
3	Mortgage-backed securities <sup>1</sup>	5,835	1,933	1,250	2,956	7,526	12,457
4	All other maturing in: 1 year or less	8,301	943	312	322	1,748	1,844
5	Over 1 through 5 years	3,383	2,079	245	1,096	1,999	6,547
6	Over 5 years	2,720	2,753	1,005	851	1,467	7,478
7	Other securities, investment account 1 <sup>B</sup>	4,048	1,950	536	770	2,348	6,760
8	State and local government securities	2,471	986	194	514	693	1,685
9	Maturing in: 1 year or less	320	125	5	67	81	264
10	Over 1 year	2,151	861	190	446	612	1,421
11	Other bonds, stocks, and securities	1,577	963	344	256	1,655	5,074
12	Federal funds sold 2	9,918	2,385	4,864	820	2,802	6,483
13	To commercial banks in the U.S.	7,650	1,871	4,056	820	2,279	4,473
14	To nonbank brokers and dealers	1,675	123	798	0	386	1,805
15	To others	593	391	10	0	137	205
16	Other loans and leases, gross	128,781	33,082	31,248	10,715	57,183	264,275
17	Commercial and industrial	55,904	9,108	7,978	3,305	22,816	52,683
18	Bankers' acceptances and commercial paper	219	3	1	5	2	526
19	All other	55,685	9,105	7,977	3,300	22,816	52,157
20	U.S. addressees	55,246	9,099	7,977	3,298	22,239	51,890
21	Non-U.S. addressees	440	6	0	2	577	266
22	Real estate loans	37,967	14,518	7,243	3,873	20,415	120,738
23	Revolving, home equity	4,256	1,369	417	258	295	14,711
24	All other	33,711	13,149	6,827	3,614	20,120	106,027
25	Loans to individuals	19,770	6,432	12,553	2,325	8,593	48,936
26	Loans to financial institutions	6,079	385	925	307	2,343	19,787
27	Commercial banks in the U.S.	633	80	92	295	11	11,340
28	Banks in foreign countries	117	2	4	4	202	190
29	Nonbank financial institutions	5,329	303	830	8	2,130	8,256
30	Loans for purchasing and carrying securities	2,183	329	335	39	209	1,322
31	Loans for agricultural production	275	109	13	262	133	4,709
32	Loans to states and political subdivisions	785	298	132	99	114	1,075
33	Loans to foreign governments and official institutions	8	4	5	0	147	16
34	All other loans	2,276	801	1,206	393	1,838	2,911
35	Lease financing receivables	3,533	1,098	859	111	572	12,097
36	Less: Unearned income	145	16	2	5	0	205
37	Loan and lease reserve 5	2,500	544	721	211	796	6,398
38	Other loans and leases, net	126,136	32,521	30,526	10,498	56,387	257,671
39	Other assets 1 <sup>B</sup>	19,293	2,928	2,570	1,002	5,917	39,613
40	<b>TOTAL ASSETS</b>	<b>193,297</b>	<b>51,067</b>	<b>42,551</b>	<b>20,141</b>	<b>88,634</b>	<b>363,006</b>
<b>LIABILITIES</b>							
41	Deposits	113,793	34,035	20,438	15,606	61,534	253,451
42	Demand deposits	30,305	8,040	6,702	4,595	18,228	72,775
43	Individuals, partnerships, and corporations	23,676	6,231	5,713	3,770	15,498	62,353
44	States and political subdivisions	769	135	102	123	225	2,146
45	U.S. government	1,655	34	33	36	68	1,187
46	Depository institutions in the U.S.	3,415	1,483	598	570	1,919	4,861
47	Banks in foreign countries	72	9	24	18	29	648
48	Foreign governments and official institutions	1	0	0	0	3	46
49	Certified and officers' checks	716	148	232	78	487	1,535
50	Other transaction deposits 8	6,102	652	217	649	2,108	20,628
51	Nontransaction deposits	77,387	25,343	13,519	10,362	41,198	160,047
52	Individuals, partnerships, and corporations	74,884	24,156	13,192	9,924	40,460	157,507
53	States and political subdivisions	2,305	432	82	282	720	1,811
54	U.S. government	17	752	1	0	13	665
55	Depository institutions in the U.S.	64	4	245	39	5	56
56	Foreign governments, official institutions, and banks	117	0	0	117	0	8
57	Borrowings 9	41,299	10,929	14,282	2,555	14,559	42,225
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	7,170	619	583	76	1,751	540
60	Other liabilities for borrowed money 11	34,129	10,310	13,699	2,480	12,808	41,684
61	Other liabilities (including subordinated debt)	19,277	2,074	4,132	472	5,437	26,788
62	<b>TOTAL LIABILITIES</b>	<b>174,369</b>	<b>47,039</b>	<b>38,852</b>	<b>18,633</b>	<b>81,530</b>	<b>322,463</b>
63	Residual (Total assets less total liabilities) 13	18,927	4,028	3,699	1,507	7,105	40,543
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	154,703	43,174	34,836	16,415	72,784	290,029
65	Time deposits in amounts of \$100,000 or more	13,111	3,087	1,348	1,066	4,176	24,682