

BANKS HEADQUARTERED BY REGION
JUNE 30, 1996
(NOT SEASONALLY ADJUSTED, PRELIMINARY DATA)

		U.S.	U.S. - 12th District	12th District	12th District - CA	CA
ASSETS AND LIABILITIES -- \$ MILLION (ALL COMMERCIAL BANKS)						
ASSETS	TOTAL	4,369,085	3,768,656	600,430	205,649	394,781
	FOREIGN	602,322	538,048	64,273	2,881	61,393
	DOMESTIC	3,766,764	3,230,607	536,156	202,768	333,389
LOANS	TOTAL	2,674,604	2,260,496	414,108	149,045	265,063
	FOREIGN	300,016	259,552	40,464	2,170	38,294
	DOMESTIC	2,374,588	2,000,944	373,644	146,875	226,768
	REAL ESTATE	1,067,243	890,357	176,886	53,815	123,071
	COMMERCIAL RE	304,638	248,452	56,186	17,722	38,464
	SINGLE FAMILY RES	629,536	530,399	99,137	26,492	72,646
	COMMERCIAL	548,155	473,654	74,501	26,872	47,629
	CONSUMER	503,293	427,989	75,304	52,454	22,851
	CREDIT CARDS	212,107	171,483	40,625	36,907	3,718
	AGRICULTURAL	40,925	34,080	6,845	3,031	3,814
	OTHER LOANS	214,971	174,864	40,107	10,703	29,404
INV. SECURITIE	TOTAL	796,940	724,894	72,046	27,911	44,135
	U.S. TREASURIES	185,637	170,659	14,979	4,972	10,007
	U.S. AGENCIES, TOTAL	213,781	192,795	20,986	8,815	12,170
	U.S. AGENCIES, MBS	90,124	80,096	10,028	4,592	5,436
	OTHER MBS	25,476	21,840	3,636	519	3,117
	OTHER SECURITIES	372,046	339,601	32,445	13,605	18,841
LIABILITIES	TOTAL	4,006,349	3,464,071	542,278	185,242	357,037
	DOMESTIC	3,404,031	2,926,025	478,006	182,362	295,644
DEPOSITS	TOTAL	3,038,760	2,603,474	435,287	133,264	302,022
	FOREIGN	461,840	408,765	53,075	3,428	49,647
	DOMESTIC	2,576,920	2,194,709	382,211	129,836	252,375
	DEMAND	553,879	450,439	103,440	30,120	73,320
	NOW	198,956	165,386	33,570	12,290	21,280
	MMDA & SAVINGS	835,125	702,846	132,280	45,578	86,702
	SMALL TIME	703,180	631,463	71,717	28,057	43,661
	LARGE TIME	282,584	241,779	40,804	13,683	27,121
	OTHER DEPOSITS	3,196	2,796	400	109	292
OTHER BORROWINGS		335,308	308,812	26,496	15,672	10,823
EQUITY CAPITAL		362,732	304,581	58,150	20,407	37,743
LOAN LOSS RESERVE		53,370	44,216	9,154	3,393	5,762
LOAN COMMITMENTS		2,344,020	1,941,082	402,938	272,423	130,515
TIER1 CAPITAL RATIO		0.102	0.103	0.094	0.102	0.090
TOTAL CAPITAL RATIO		0.127	0.128	0.122	0.125	0.121
LEVERAGE RATIO		0.077	0.077	0.079	0.088	0.075
QUARTERLY EARNINGS AND RETURNS (ANNUALIZED) -- \$ MILLION (ALL COMMERCIAL BANKS)						
INCOME	TOTAL	98,792	85,610	13,188	5,131	8,056
	INTEREST	75,108	65,036	10,072	3,817	6,255
	FEES & CHARGES	4,038	3,345	692	193	499
EXPENSES	TOTAL	78,308	67,925	10,388	4,011	6,377
	INTEREST	35,943	31,876	4,067	1,469	2,599
	SALARIES	16,170	13,796	2,374	722	1,652
	LOAN LOSS PROVISION	4,188	3,636	552	448	104
	OTHER	22,006	18,617	3,395	1,373	2,022
TAXES		7,113	5,967	1,146	417	729
NET INCOME		13,395	11,748	1,647	703	944
ROA (% ANNUALIZED)		1.24	1.26	1.12	1.41	0.98
ROE (% ANNUALIZED)		14.77	15.43	11.33	13.79	10.00
NET INTEREST MARGIN (% ANNUALIZED)		3.62	3.55	4.10	4.69	3.79
ASSET QUALITY -- PERCENT OF LOANS (LARGE COMMERCIAL BANKS)						
LOAN LOSS RESERVE		2.07	2.04	2.23	2.32	2.18
NET CHARGEOFFS, TOTAL		0.60	0.58	0.70	1.31	0.37
	REAL ESTATE	0.12	0.10	0.21	0.12	0.25
	COMMERCIAL	0.25	0.25	0.26	-0.08	0.39
	CONSUMER	2.36	2.28	2.79	3.46	1.26
	CREDIT CARDS	4.37	4.39	4.24	4.58	0.74
	AGRICULTURAL	0.29	0.39	0.13	0.22	0.06
PAST DUE & NON-ACCRUAL, TOTAL		2.32	2.32	2.34	2.31	2.35
	REAL ESTATE	2.68	2.61	2.97	1.70	3.51
	CONSTRUCTION	4.29	3.74	6.63	2.00	12.01
	COMMERCIAL	3.28	3.29	3.25	1.65	4.03
	FARM	3.73	3.34	5.56	3.83	6.21
	HOME EQUITY LINES	1.34	1.46	0.99	0.60	1.12
	MORTGAGES	2.27	2.21	2.57	1.97	2.78
	MULTI-FAMILY	2.72	1.93	6.11	1.29	8.69
	COMMERCIAL	1.79	1.80	1.78	1.97	1.71
	CONSUMER	3.41	3.50	2.90	3.39	1.77
	CREDIT CARDS	4.10	4.21	3.67	3.91	1.24
	AGRICULTURAL	3.32	3.59	2.93	2.29	3.37
NUMBER OF BANKS		9,670	9,035	635	268	367
NUMBER OF EMPLOYEES		1,461,671	1,241,992	219,679	89,060	130,619