



FEDERAL RESERVE statistical release

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

H.4.2(504)

December 29, 1995

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			
	Dec 20, 1995	change since		Dec 20, 1995	change since		
		Dec 13, 1995	Dec 21, 1994		Dec 13, 1995	Dec 21, 1994	
ASSETS							
1	Cash and balances due from depository institutions	130,331	9,472	11,936	18,439	994	1,324
2	U.S. government securities	293,729	-106	-5,331	44,139	-478	7,817
3	Trading account	25,360	938	4,208	--	--	--
4	Investment account	268,369	-1,044	-9,540	--	--	--
5	Mortgage-backed securities ¹	107,719	476	11,848	--	--	--
6	All other maturing in: 1 year or less	47,039	3,682	3,536	--	--	--
7	Over 1 through 5 years	63,645	-4,592	-10,845	--	--	--
8	Over 5 years	49,965	-610	-14,079	--	--	--
9	Other securities	122,203	-1,604	11,266	34,239	-1,000	21,479
10	Trading account	1,956	399	-98	--	--	--
11	Investment account	64,448	-824	2,322	--	--	--
12	State and local government securities	19,288	-37	-2,126	--	--	--
13	Maturing in: 1 year or less	4,797	-41	-686	--	--	--
14	Over 1 year	14,491	5	-1,440	--	--	--
15	Other bonds, stocks, and securities	45,160	-787	4,447	--	--	--
16	Other trading account assets	55,800	-1,179	9,043	--	--	--
17	Federal funds sold ²	117,889	15,271	6,233	25,573	-1,961	-4,400
18	To commercial banks in the U.S.	80,310	13,423	-621	7,415	-2,537	801
19	To nonbank brokers and dealers	32,375	2,025	6,223	--	--	--
20	To others ³	5,205	-177	631	18,158	576	-5,201
21	Other loans and leases, gross	1,280,236	12,376	123,850	182,299	1,847	10,112
22	Commercial and industrial	348,267	3,080	32,234	117,114	504	8,845
23	Bankers' acceptances and commercial paper	1,303	-104	-1,715	4,358	-98	738
24	All other	346,964	3,184	33,949	112,756	603	8,107
25	U.S. addressees	344,329	3,169	33,554	107,449	405	7,052
26	Non-U.S. addressees	2,635	15	396	5,307	198	1,056
27	Real estate loans	502,282	-1,018	45,013	22,057	30	-3,788
28	Revolving, home equity	47,851	113	1,294	--	--	--
29	All other	454,431	-1,131	43,719	--	--	--
30	Loans to individuals	251,677	2,794	14,448	--	--	--
31	Loans to financial institutions	67,557	1,057	15,259	29,683	-41	989
32	Commercial banks in the U.S.	38,703	531	6,187	3,117	-1	-2,896
33	Banks in foreign countries	4,038	1,144	1,155	3,104	110	1,052
34	Nonbank financial institutions	24,815	-618	7,917	23,462	-150	2,833
35	Loans for purchasing and carrying securities	20,609	4,004	2,973	7,408	1,307	2,319
36	Loans for agricultural production	6,496	-8	211	--	--	--
37	Loans to states and political subdivisions	10,810	-125	-529	--	--	--
38	Loans to foreign governments and official institutions	1,091	-39	203	480	28	57
39	All other loans ⁴	31,307	2,478	5,438	5,557	20	1,690
40	Lease financing receivables	40,140	153	8,600	--	--	--
41	Less: Unearned income	1,730	-2	-37	--	--	--
42	Loan and lease reserve ⁵	33,633	-81	-826	--	--	--
43	Other loans and leases, net	1,244,873	12,459	124,713	--	--	--
44	Other assets	146,254	4,286	3,926	41,509	-4,386	-1,933
45	TOTAL ASSETS ⁶	2,055,279	39,778	152,743	373,925	-2,929	35,143

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		
	Dec 20, 1995	change since		Dec 20, 1995	change since	
		Dec 13, 1995	Dec 21, 1994		Dec 13, 1995	Dec 21, 1994
LIABILITIES						
46 Deposits	1,212,598	10,450	56,112	107,409	1,970	7,687
47 Demand deposits ⁷	327,566	13,586	19,647	4,398	18	272
48 Individuals, partnerships, and corporations	270,461	5,745	11,277	3,620	430	409
49 Other holders	57,105	7,841	8,370	777	-412	-138
50 States and political subdivisions	10,371	1,768	-35	--	--	--
51 U.S. government	2,360	492	-102	--	--	--
52 Depository institutions in the U.S.	22,413	2,439	2,801	--	--	--
53 Banks in foreign countries	4,952	-227	-596	--	--	--
54 Foreign governments and official institutions	675	50	-171	--	--	--
55 Certified and officers' checks	16,334	3,319	6,472	--	--	--
56 Other transaction deposits ⁸	95,013	973	-33,365	--	--	--
57 Nontransaction deposits	790,019	-4,109	69,830	103,011	1,952	7,415
58 Individuals, partnerships, and corporations	768,128	-3,701	68,125	74,527	372	11,302
59 Other holders	21,890	-407	1,706	28,484	1,580	-3,887
60 States and political subdivisions	19,651	-322	2,687	--	--	--
61 U.S. government	554	-74	-724	--	--	--
62 Depository institutions in the U.S.	1,393	-11	-16	--	--	--
63 Foreign governments, official institutions, and banks	293	0	-240	--	--	--
64 Borrowings ⁹	434,624	32,690	50,490	74,531	1,033	-2,706
65 Federal funds purchased ¹⁰	--	--	--	45,723	1,116	4,846
66 From commercial banks in the U.S.	--	--	--	9,760	593	2,203
67 From others	--	--	--	35,963	523	2,643
68 From Federal Reserve Banks	3,405	3,405	2,640	--	--	--
69 Treasury tax and loan notes	30,914	25,886	2,772	--	--	--
70 Other liabilities for borrowed money ¹¹	400,305	3,399	45,079	28,808	-84	-7,552
71 To commercial banks in the U.S.	--	--	--	4,498	-253	-2,248
72 To others	--	--	--	24,310	169	-5,304
73 Other liabilities (including subordinated debt)	215,532	-3,034	27,058	55,484	-5,636	14,897
74 TOTAL LIABILITIES ¹²	1,862,755	40,106	133,661	373,925	-2,929	35,143
75 Residual (Total assets less total liabilities) ¹³	192,524	-328	19,082	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,695,044	11,983	130,452	275,719	947	37,104
77 Time deposits in amounts of \$100,000 or more	114,806	-1,264	18,432	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,309	-9	642	--	--	--
79 Commercial and industrial	279	-0	-60	--	--	--
80 Other	1,030	-8	702	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	26,120	-5	2,891	--	--	--
82 Net due to related institutions ¹⁷	79,467	2,359	14,473	108,774	-2,349	14,521

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.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	8,088	37,757	31,352	4,454	6,532	10,897	10,748
2	U.S. government securities, investment account ¹⁸	20,177	68,586	48,965	8,901	24,304	34,605	28,900
3	Mortgage-backed securities ¹	6,613	37,734	31,207	1,657	10,803	9,116	9,164
4	All other maturing in: 1 year or less	7,865	9,351	4,046	3,659	2,568	5,991	4,270
5	Over 1 through 5 years	4,221	8,951	4,724	1,825	2,372	16,968	10,627
6	Over 5 years	1,478	12,550	8,987	1,761	8,560	2,531	4,840
7	Other securities, investment account ¹⁸	6,679	17,347	9,647	4,563	7,420	4,760	6,888
8	State and local government securities	1,617	6,058	4,165	1,027	941	1,273	2,179
9	Maturing in: 1 year or less	853	1,858	989	282	276	213	369
10	Over 1 year	764	4,200	3,177	745	665	1,060	1,810
11	Other bonds, stocks, and securities	5,062	11,289	5,481	3,536	6,480	3,487	4,709
12	Federal funds sold ²	9,741	41,788	27,897	2,377	4,559	12,421	14,527
13	To commercial banks in the U.S.	2,932	23,625	15,812	2,376	4,071	6,381	13,600
14	To nonbank brokers and dealers	6,492	17,113	11,037	0	488	3,767	812
15	To others	317	1,049	1,048	0	0	2,273	115
16	Other loans and leases, gross	70,393	251,097	177,762	92,349	117,090	129,834	129,069
17	Commercial and industrial	26,359	66,103	42,289	14,213	33,785	33,602	32,263
18	Bankers' acceptances and commercial paper	81	720	184	7	50	33	20
19	All other	26,278	65,383	42,104	14,206	33,735	33,568	32,243
20	U.S. addressees	26,205	65,074	41,864	14,181	33,661	33,295	31,785
21	Non-U.S. addressees	73	309	241	26	74	273	458
22	Real estate loans	28,457	88,820	58,564	22,921	42,715	58,816	60,181
23	Revolving, home equity	3,644	6,635	4,333	2,679	5,473	5,893	4,075
24	All other	24,813	82,185	54,231	20,242	37,241	52,922	56,107
25	Loans to individuals	6,808	40,254	26,539	48,152	24,667	20,318	26,626
26	Loans to financial institutions	1,678	24,118	23,009	2,086	4,746	6,860	1,993
27	Commercial banks in the U.S.	351	16,523	16,169	988	2,915	5,735	669
28	Banks in foreign countries	144	2,808	2,685	58	61	27	309
29	Nonbank financial institutions	1,183	4,787	4,154	1,041	1,769	1,098	1,015
30	Loans for purchasing and carrying securities	592	12,146	10,269	126	1,450	261	389
31	Loans for agricultural production	28	149	124	119	149	448	551
32	Loans to states and political subdivisions	275	1,934	1,027	762	1,116	2,270	2,003
33	Loans to foreign governments and official institutions	2	496	480	0	240	73	16
34	All other loans	2,380	10,265	9,569	447	3,219	3,771	2,336
35	Lease financing receivables	3,814	6,811	5,892	3,523	5,005	3,416	2,710
36	Less: Unearned income	8	943	820	118	129	59	123
37	Loan and lease reserve ⁵	1,746	11,747	9,962	2,278	2,387	2,338	2,234
38	Other loans and leases, net	68,639	238,406	166,980	89,953	114,574	127,437	126,711
39	Other assets ¹⁸	11,025	101,222	86,998	8,000	11,749	22,783	11,236
40	TOTAL ASSETS	124,350	505,106	371,838	118,247	169,138	212,904	199,011
LIABILITIES								
41	Deposits	70,664	254,128	173,529	60,209	103,064	117,525	139,520
42	Demand deposits	19,206	85,829	65,556	11,346	21,817	25,993	28,518
43	Individuals, partnerships, and corporations	15,944	64,913	47,187	9,910	18,838	23,026	24,439
44	States and political subdivisions	974	1,812	866	316	641	734	1,588
45	U.S. government	208	509	445	48	133	188	218
46	Depository institutions in the U.S.	1,701	3,657	3,202	669	1,451	1,094	1,640
47	Banks in foreign countries	68	3,790	3,554	125	37	46	136
48	Foreign governments and official institutions	2	527	508	3	2	105	0
49	Certified and officers' checks	310	10,620	9,794	275	715	799	496
50	Other transaction deposits ⁸	5,389	19,117	10,288	5,403	7,312	9,092	9,229
51	Nontransaction deposits	46,069	149,183	97,684	43,461	73,935	82,440	101,773
52	Individuals, partnerships, and corporations	45,035	142,097	94,377	42,876	72,057	80,744	97,553
53	States and political subdivisions	1,007	6,336	2,666	583	1,710	1,250	3,869
54	U.S. government	0	136	135	1	4	231	81
55	Depository institutions in the U.S.	27	547	441	1	165	87	270
56	Foreign governments, official institutions, and banks	0	68	64	0	0	129	1
57	Borrowings ⁹	31,847	90,958	64,931	36,077	40,074	60,031	33,288
58	From Federal Reserve Banks	0	1,350	1,350	0	1,400	0	0
59	Treasury tax and loan notes	4,105	5,391	2,759	704	2,322	1,483	999
60	Other liabilities for borrowed money ¹¹	27,742	84,217	60,821	35,373	36,353	58,547	32,289
61	Other liabilities (including subordinated debt)	11,349	98,417	83,703	9,857	12,720	20,535	9,787
62	TOTAL LIABILITIES	113,860	443,503	322,163	106,143	155,859	198,091	182,595
63	Residual (Total assets less total liabilities) ¹³	10,490	61,603	49,675	12,104	13,278	14,813	16,415
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	103,707	338,669	232,289	104,826	146,387	169,505	165,115
65	Time deposits in amounts of \$100,000 or more	6,994	28,624	19,026	8,210	6,962	9,419	14,389

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	14,492	3,707	1,859	1,951	7,547	22,301
2	U.S. government securities, investment account 18	23,609	7,769	2,014	5,378	13,335	30,789
3	Mortgage-backed securities ¹	10,150	1,877	1,049	2,926	4,864	11,766
4	All other maturing in:	6,328	509	589	844	1,171	3,895
5	1 year or less	3,610	2,523	242	688	5,719	5,899
6	Over 1 through 5 years	3,521	2,860	133	920	1,581	9,230
7	Over 5 years	3,591	1,833	791	701	3,188	6,685
8	Other securities, investment account 18	2,303	977	266	488	632	1,526
9	State and local government securities	335	91	111	74	59	276
10	Maturing in:	1,968	886	156	414	573	1,250
11	1 year or less	1,288	855	525	212	2,556	5,159
12	Over 1 year	9,582	2,417	5,877	345	3,099	11,158
13	Other bonds, stocks, and securities	6,668	1,953	5,144	345	3,056	10,159
14	Federal funds sold ²	1,785	460	722	0	20	717
15	To commercial banks in the U.S.	1,130	4	12	0	23	282
16	To nonbank brokers and dealers	118,680	29,840	33,151	10,034	61,439	237,260
17	To others	50,812	8,953	7,388	3,009	21,216	50,564
18	Other loans and leases, gross	202	1	5	6	5	173
19	Commercial and industrial	50,611	8,952	7,383	3,003	21,211	50,391
20	Bankers' acceptances and commercial paper	50,196	8,948	7,382	3,001	20,451	50,152
21	All other	415	4	1	2	760	239
22	U.S. addressees	34,223	12,610	7,947	3,703	27,429	114,460
23	Non-U.S. addressees	3,401	1,119	399	206	465	13,863
24	Real estate loans	30,822	11,492	7,548	3,498	26,964	100,597
25	Revolving, home equity	18,307	5,605	13,534	2,063	8,178	37,166
26	All other	6,001	473	1,854	293	1,903	15,550
27	Loans to individuals	824	119	1,069	287	45	9,179
28	Loans to financial institutions	131	1	0	2	327	170
29	Commercial banks in the U.S.	5,046	353	785	4	1,531	6,202
30	Banks in foreign countries	2,928	287	370	32	297	1,731
31	Nonbank financial institutions	266	61	40	306	208	4,173
32	Loans for purchasing and carrying securities	709	314	157	84	196	988
33	Loans for agricultural production	7	4	5	0	224	25
34	Loans to states and political subdivisions	2,764	586	994	409	1,277	2,859
35	Loans to foreign governments and official institutions	2,664	946	862	134	510	9,745
36	All other loans	125	21	3	6	0	195
37	Lease financing receivables	2,310	523	674	195	817	6,383
38	Less: Unearned income	2,162	523	674	195	817	6,383
39	Loan and lease reserve ⁵	116,245	29,296	32,474	9,833	60,622	230,683
40	Other loans and leases, net	19,631	2,749	2,607	858	5,673	31,836
40	Other assets ¹⁸	187,150	47,771	45,623	19,065	93,464	333,452
40	TOTAL ASSETS						
LIABILITIES							
41	Deposits	105,744	30,141	20,025	14,460	56,628	240,489
42	Demand deposits	30,164	7,276	6,204	4,452	16,288	70,473
43	Individuals, partnerships, and corporations	24,252	5,097	5,348	3,529	14,510	60,655
44	States and political subdivisions	851	135	87	116	308	2,809
45	U.S. government	301	50	37	38	116	514
46	Depository institutions in the U.S.	3,857	1,834	555	679	1,038	4,238
47	Banks in foreign countries	163	6	31	17	32	501
48	Foreign governments and official institutions	2	0	0	0	2	33
49	Certified and officers' checks	737	155	148	74	282	1,723
50	Other transaction deposits ⁸	8,553	1,837	1,162	1,925	2,244	23,751
51	Nontransaction deposits	67,028	21,028	12,659	8,083	38,096	146,264
52	Individuals, partnerships, and corporations	64,800	20,721	12,560	7,746	37,352	144,587
53	States and political subdivisions	2,047	304	87	234	710	1,514
54	U.S. government	18	0	0	5	5	74
55	Depository institutions in the U.S.	163	2	11	4	29	87
56	Foreign governments, official institutions, and banks	0	0	0	93	0	2
57	Borrowings ⁹	43,610	11,759	19,288	2,890	25,486	39,316
58	From Federal Reserve Banks	570	0	0	0	0	85
59	Treasury tax and loan notes	9,643	1,021	600	75	3,453	1,117
60	Other liabilities for borrowed money ¹¹	33,397	10,739	18,687	2,815	22,033	38,114
61	Other liabilities (including subordinated debt)	20,744	2,206	2,620	382	4,799	22,116
62	TOTAL LIABILITIES	170,099	44,107	41,933	17,733	86,913	301,920
63	Residual (Total assets less total liabilities) ¹³	17,052	3,664	3,690	1,333	6,551	31,532
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	147,971	39,788	35,621	15,825	77,960	266,556
65	Time deposits in amounts of \$100,000 or more	13,856	1,889	1,242	962	3,883	18,375