



FEDERAL RESERVE statistical release

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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 27, 1995	change since		Dec 27, 1995	change since		
		Dec 20, 1995	Dec 28, 1994		Dec 20, 1995	Dec 28, 1994	
ASSETS							
1	Cash and balances due from depository institutions	134,735	1,904	2,330	18,820	381	832
2	U.S. government securities	287,589	-6,131	-5,857	42,692	-1,447	5,078
3	Trading account	24,337	-1,023	7,221	--	--	--
4	Investment account	263,252	-5,109	-13,079	--	--	--
5	Mortgage-backed securities ¹	106,830	-1,011	11,916	--	--	--
6	All other maturing in: 1 year or less	44,258	-2,698	530	--	--	--
7	Over 1 through 5 years	63,216	-480	-10,555	--	--	--
8	Over 5 years	48,948	-919	-14,970	--	--	--
9	Other securities	122,892	648	10,438	34,687	449	21,833
10	Trading account	1,928	-27	-207	--	--	--
11	Investment account	64,599	110	2,520	--	--	--
12	State and local government securities	19,238	-44	-2,212	--	--	--
13	Maturing in: 1 year or less	4,768	-29	-713	--	--	--
14	Over 1 year	14,469	-15	-1,500	--	--	--
15	Other bonds, stocks, and securities	45,361	154	4,733	--	--	--
16	Other trading account assets	56,365	565	8,125	--	--	--
17	Federal funds sold ²	110,092	-7,940	2,792	29,614	4,041	-6,209
	To commercial banks in the U.S.	74,973	-5,727	-4,882	11,588	4,174	2,494
	To nonbank brokers and dealers	30,094	-2,008	8,600	--	--	--
	To others ³	5,025	-204	-925	18,026	-132	-8,703
21	Other loans and leases, gross	1,285,425	4,697	127,207	182,965	666	12,205
22	Commercial and industrial	348,404	154	32,858	117,880	766	10,326
23	Bankers' acceptances and commercial paper	1,380	77	-1,300	4,548	191	881
24	All other	347,024	77	34,158	113,332	576	9,445
25	U.S. addressees	344,468	155	33,834	107,414	-35	7,701
26	Non-U.S. addressees	2,556	-78	324	5,918	611	1,744
27	Real estate loans	500,650	-1,574	43,603	22,016	-41	-3,772
28	Revolving, home equity	47,907	55	1,215	--	--	--
29	All other	452,744	-1,629	42,389	--	--	--
30	Loans to individuals	255,939	3,757	16,005	--	--	--
31	Loans to financial institutions	72,895	5,311	20,042	30,100	417	1,554
32	Commercial banks in the U.S.	44,209	5,524	11,323	2,756	-361	-3,029
33	Banks in foreign countries	3,440	-635	601	3,254	150	1,157
34	Nonbank financial institutions	25,245	422	8,118	24,090	628	3,427
35	Loans for purchasing and carrying securities	19,029	-1,580	2,995	6,417	-991	1,633
36	Loans for agricultural production	6,547	49	153	--	--	--
37	Loans to states and political subdivisions	10,682	-125	-614	--	--	--
38	Loans to foreign governments and official institutions	1,121	29	179	452	-28	74
39	All other loans ⁴	29,500	-1,721	3,084	6,099	543	2,389
40	Lease financing receivables	40,658	396	8,901	--	--	--
41	Less: Unearned income	1,740	9	-22	--	--	--
42	Loan and lease reserve ⁵	33,509	-111	-759	--	--	--
43	Other loans and leases, net	1,250,176	4,799	127,988	--	--	--
44	Other assets	144,399	-2,260	6,690	40,373	-1,135	7,598
45	TOTAL ASSETS ⁶	2,049,884	-8,980	144,382	375,533	1,609	42,340

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. per-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.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Dec 27, 1995	change since		Dec 27, 1995	change since	
		Dec 20, 1995	Dec 28, 1994		Dec 20, 1995	Dec 28, 1994
46 Deposits	1,217,366	3,583	45,195	105,321	-2,088	353
47 Demand deposits ⁷	335,269	6,509	7,330	5,090	692	353
48 Individuals, partnerships, and corporations	280,475	9,188	5,468	4,011	391	101
49 Other holders	54,794	-2,679	1,862	1,079	301	252
50 States and political subdivisions	10,180	-219	336	--	--	--
51 U.S. government	1,851	-505	-250	--	--	--
52 Depository institutions in the U.S.	23,696	976	794	--	--	--
53 Banks in foreign countries	5,823	837	-97	--	--	--
54 Foreign governments and official institutions	596	-79	-220	--	--	--
55 Certified and officers' checks	12,648	-3,688	1,298	--	--	--
56 Other transaction deposits ⁸	94,594	-421	-32,987	--	--	--
57 Nontransaction deposits	787,503	-2,506	70,852	100,231	-2,780	5,330
58 Individuals, partnerships, and corporations	765,771	-2,429	69,064	71,569	-2,959	8,012
59 Other holders	21,732	-76	1,788	28,663	179	-2,682
60 States and political subdivisions	19,418	-144	2,585	--	--	--
61 U.S. government	623	69	-656	--	--	--
62 Depository institutions in the U.S.	1,391	-2	72	--	--	--
63 Foreign governments, official institutions, and banks	300	0	-212	--	--	--
64 Borrowings ⁹	422,661	-12,981	55,700	72,524	-2,006	-7,424
65 Federal funds purchased ¹⁰	--	--	--	44,501	-1,222	1,012
66 From commercial banks in the U.S.	--	--	--	9,397	-363	2,777
67 From others	--	--	--	35,104	-859	-1,764
68 From Federal Reserve Banks	0	-3,405	0	--	--	--
69 Treasury tax and loan notes	17,153	-13,755	7,317	--	--	--
70 Other liabilities for borrowed money ¹¹	405,508	4,179	48,383	28,023	-784	-8,436
71 To commercial banks in the U.S.	--	--	--	4,587	89	-1,838
72 To others	--	--	--	23,436	-874	-6,598
73 Other liabilities (including subordinated debt)	218,644	1,729	24,807	54,948	-536	24,756
74 TOTAL LIABILITIES ¹²	1,858,671	-7,670	125,702	375,533	1,609	42,340
75 Residual (Total assets less total liabilities) ¹³	191,213	-1,311	18,679	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,686,816	-8,523	128,140	275,615	-104	33,4
77 Time deposits in amounts of \$100,000 or more	112,065	-2,686	16,183	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,294	-15	677	--	--	--
79 Commercial and industrial	277	-2	-20	--	--	--
80 Other	1,017	-13	698	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	26,414	293	3,168	--	--	--
82 Net due to related institutions ¹⁷	82,925	3,458	16,875	116,358	7,584	18,321

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.

NOTE: A reclassification at domestically chartered weekly reporting banks increased U.S. government securities investment account mortgage-backed securities \$500 million and reduced U.S. government securities investment account maturing in over 5 years the same amount.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	8,126	31,781	24,295	4,648	10,064	11,816	11,288
2	U.S. government securities, investment account 18	20,268	66,597	47,379	8,629	23,638	34,323	28,997
3	Mortgage-backed securities ¹	6,672	37,650	31,054	1,639	10,073	9,290	9,896
4	All other maturing in: 1 year or less	7,855	7,983	2,951	3,339	2,519	5,908	4,261
5	Over 1 through 5 years	4,228	8,813	4,758	1,888	2,372	16,739	10,499
6	Over 5 years	1,514	12,151	8,616	1,763	8,674	2,386	4,342
7	Other securities, investment account 18	6,592	17,325	9,629	4,565	7,375	5,100	6,877
8	State and local government securities	1,551	6,061	4,171	1,027	939	1,272	2,178
9	Maturing in: 1 year or less	834	1,856	994	282	274	213	365
10	Over 1 year	717	4,206	3,178	744	665	1,059	1,813
11	Other bonds, stocks, and securities	5,041	11,264	5,457	3,538	6,436	3,828	4,700
12	Federal funds sold ²	10,538	37,106	25,601	2,423	4,455	10,629	15,057
13	To commercial banks in the U.S.	3,552	20,796	14,108	2,367	3,971	5,283	14,264
14	To nonbank brokers and dealers	6,206	15,561	10,754	56	485	3,418	703
15	To others	780	749	740	0	0	1,928	89
16	Other loans and leases, gross	68,988	250,591	177,753	93,658	117,768	131,019	130,497
17	Commercial and industrial	26,133	65,447	41,711	13,999	33,793	33,923	32,247
18	Bankers' acceptances and commercial paper	82	702	180	7	52	50	19
19	All other	26,051	64,744	41,531	13,991	33,741	33,873	32,228
20	U.S. addressees	25,978	64,453	41,308	13,967	33,667	33,598	31,759
21	Non-U.S. addressees	73	291	223	25	74	275	469
22	Real estate loans	27,980	88,958	58,692	22,904	42,342	58,056	60,001
23	Revolving, home equity	3,651	6,631	4,329	2,677	5,480	5,908	4,087
24	All other	24,328	82,326	54,363	20,227	36,862	52,148	55,914
25	Loans to individuals	6,743	41,062	27,284	49,674	25,005	20,321	27,504
26	Loans to financial institutions	1,567	26,531	25,460	2,107	5,488	7,894	2,635
27	Commercial banks in the U.S.	251	19,332	19,025	963	3,649	6,745	1,300
28	Banks in foreign countries	145	2,184	2,080	95	61	33	311
29	Nonbank financial institutions	1,171	5,014	4,355	1,049	1,777	1,117	1,024
30	Loans for purchasing and carrying securities	572	10,618	9,127	126	1,379	315	415
31	Loans for agricultural production	26	150	124	119	150	427	558
32	Loans to states and political subdivisions	272	1,897	1,033	762	1,127	2,217	2,006
33	Loans to foreign governments and official institutions	2	602	586	0	243	74	18
34	All other loans	1,757	8,528	7,852	445	3,064	4,323	2,286
	Lease financing receivables	3,937	6,800	5,885	3,524	5,177	3,469	2,828
	Less: Unearned income	8	950	827	119	130	61	121
	Loan and lease reserve ⁵	1,728	11,676	9,918	2,253	2,351	2,333	2,216
35	Other loans and leases, net	67,252	237,965	167,008	91,286	115,287	128,624	128,160
39	Other assets ¹⁸	10,578	100,569	87,318	8,785	11,343	23,368	10,413
40	TOTAL ASSETS	123,354	491,343	361,230	120,336	172,162	213,861	200,792
LIABILITIES								
41	Deposits	71,541	249,179	168,473	61,018	104,230	118,115	140,078
42	Demand deposits	19,908	81,637	60,654	12,229	23,101	26,681	29,330
43	Individuals, partnerships, and corporations	16,580	64,369	45,849	10,521	20,138	23,628	25,156
44	States and political subdivisions	1,105	1,917	1,003	315	653	639	1,316
45	U.S. government	103	279	186	44	133	137	175
46	Depository institutions in the U.S.	1,698	3,451	2,792	921	1,293	1,288	2,040
47	Banks in foreign countries	90	4,601	4,372	148	44	51	141
48	Foreign governments and official institutions	2	451	432	3	0	105	0
49	Certified and officers' checks	331	6,569	6,021	278	840	833	501
50	Other transaction deposits ⁸	5,411	19,117	10,351	5,398	7,373	8,638	9,305
51	Nontransaction deposits	46,221	148,425	97,468	43,390	73,756	82,796	101,443
52	Individuals, partnerships, and corporations	45,227	141,298	93,967	42,806	71,926	81,156	97,321
53	States and political subdivisions	967	6,232	2,725	582	1,659	1,222	3,792
54	U.S. government	0	206	206	1	3	230	80
55	Depository institutions in the U.S.	27	622	506	1	167	60	248
56	Foreign governments, official institutions, and banks	0	68	64	0	0	129	1
57	Borrowings ⁹	29,879	83,572	60,527	37,486	39,726	59,460	34,917
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,871	2,524	1,292	447	1,634	1,079	680
60	Other liabilities for borrowed money ¹¹	28,008	81,048	59,235	37,039	38,092	58,381	34,237
61	Other liabilities (including subordinated debt)	11,977	97,626	82,852	9,598	15,070	21,411	9,449
62	TOTAL LIABILITIES	113,397	430,377	311,852	108,102	159,026	198,986	184,444
63	Residual (Total assets less total liabilities) ¹³	9,957	60,966	49,378	12,235	13,137	14,874	16,348
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	102,583	331,491	227,230	105,945	145,617	169,043	165,864
65	Time deposits in amounts of \$100,000 or more	6,966	27,865	18,660	8,105	6,938	9,440	14,222

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	16,533	3,870	2,113	2,339	6,975	25,183
2	U.S. government securities, investment account 18	21,913	7,740	2,011	5,356	13,386	30,393
3	Mortgage-backed securities ¹	9,151	1,874	1,046	2,913	4,906	11,719
4	All other maturing in: 1 year or less	5,634	506	589	844	1,171	3,649
5	Over 1 through 5 years	3,631	2,511	242	689	5,721	5,883
6	Over 5 years	3,497	2,848	133	910	1,588	9,143
7	Other securities, investment account 18	3,610	1,830	786	700	3,180	6,660
8	State and local government securities	2,323	979	263	483	632	1,530
9	Maturing in: 1 year or less	327	91	114	74	59	278
10	Over 1 year	1,997	888	149	409	573	1,251
11	Other bonds, stocks, and securities	1,287	851	523	217	2,548	5,130
12	Federal funds sold ²	9,004	2,352	5,881	254	1,735	10,658
13	To commercial banks in the U.S.	6,483	1,586	5,152	254	1,615	9,650
14	To nonbank brokers and dealers	1,458	760	717	0	94	636
15	To others	1,064	6	12	0	26	372
16	Other loans and leases, gross	119,470	29,657	33,150	10,073	62,179	238,374
17	Commercial and industrial	51,174	8,768	7,374	3,060	21,863	50,625
18	Bankers' acceptances and commercial paper	277	1	5	5	5	175
19	All other	50,897	8,767	7,369	3,055	21,858	50,449
20	U.S. addressees	50,555	8,763	7,367	3,052	21,097	50,210
21	Non-U.S. addressees	342	4	2	2	761	239
22	Real estate loans	34,378	12,582	7,748	3,649	27,532	114,521
23	Revolving, home equity	3,398	1,125	398	206	461	13,883
24	All other	30,980	11,457	7,349	3,443	27,071	100,637
25	Loans to individuals	18,326	5,637	13,764	2,069	8,223	37,612
26	Loans to financial institutions	6,170	485	1,899	329	1,902	15,890
27	Commercial banks in the U.S.	921	102	1,083	324	18	9,521
28	Banks in foreign countries	99	2	1	1	330	179
29	Nonbank financial institutions	5,149	380	815	4	1,554	6,190
30	Loans for purchasing and carrying securities	2,756	289	338	58	415	1,749
31	Loans for agricultural production	266	61	39	306	205	4,240
32	Loans to states and political subdivisions	675	307	154	90	187	989
33	Loans to foreign governments and official institutions	7	4	5	0	140	
34	All other loans	3,043	574	953	360	1,217	
35	Lease financing receivables	2,676	951	877	152	494	9
36	Less: Unearned income	126	21	3	6	0	190
37	Loan and lease reserve ⁵	2,306	509	707	193	812	6,423
38	Other loans and leases, net	117,039	29,127	32,440	9,874	61,367	231,756
39	Other assets ¹⁸	19,896	2,606	2,652	843	5,543	30,431
40	TOTAL ASSETS	187,995	47,524	45,881	19,368	92,186	335,081
LIABILITIES							
41	Deposits	107,575	30,889	20,155	15,026	57,193	242,369
42	Demand deposits	33,259	7,890	6,590	5,013	16,840	72,790
43	Individuals, partnerships, and corporations	26,844	5,673	5,627	3,972	14,866	63,102
44	States and political subdivisions	1,090	113	123	147	287	2,475
45	U.S. government	315	52	18	33	89	473
46	Depository institutions in the U.S.	3,814	1,866	668	774	1,289	4,592
47	Banks in foreign countries	233	4	22	12	41	435
48	Foreign governments and official institutions	2	0	0	0	2	31
49	Certified and officers' checks	961	182	132	74	266	1,681
50	Other transaction deposits ⁸	8,268	1,782	1,270	1,947	2,317	23,768
51	Nontransaction deposits	66,047	21,217	12,295	8,066	38,035	145,811
52	Individuals, partnerships, and corporations	63,809	20,878	12,208	7,687	37,345	144,110
53	States and political subdivisions	2,063	336	75	270	681	1,538
54	U.S. government	18	0	0	5	5	75
55	Depository institutions in the U.S.	157	2	11	4	4	86
56	Foreign governments, official institutions, and banks	0	0	0	100	0	2
57	Borrowings ⁹	42,366	10,811	19,588	2,696	23,375	38,785
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,740	611	355	69	1,534	607
60	Other liabilities for borrowed money ¹¹	36,626	10,200	19,233	2,626	21,841	38,178
61	Other liabilities (including subordinated debt)	21,108	2,145	2,453	336	4,967	22,504
62	TOTAL LIABILITIES	171,049	43,845	42,195	18,058	85,534	303,658
63	Residual (Total assets less total liabilities) ¹³	16,946	3,679	3,686	1,309	6,651	31,423
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	146,594	39,889	35,592	15,806	78,847	266,912
65	Time deposits in amounts of \$100,000 or more	12,787	1,911	976	1,001	3,778	18,7