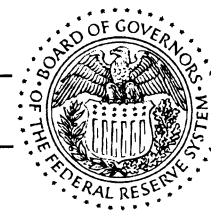


FEDERAL RESERVE statistical release



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

H.4.2(504)

January 16, 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			
	Jan 3, 1996	change since		Jan 3, 1996	change since		
		Dec 27, 1995	Jan 4, 1995		Dec 27, 1995	Jan 4, 1995	
ASSETS							
1	Cash and balances due from depository institutions	159,972	24,267	16,839	18,596	-223	1,097
2	U.S. government securities	287,349	214	-12,948	42,296	-396	5,180
3	Trading account	25,170	967	5,505	--	--	--
4	Investment account	262,179	-753	-18,453	--	--	--
5	Mortgage-backed securities ¹	109,436	2,926	13,412	--	--	--
6	All other maturing in: 1 year or less	41,124	-3,137	-3,784	--	--	--
7	Over 1 through 5 years	63,624	408	-11,938	--	--	--
8	Over 5 years	47,995	-950	-16,142	--	--	--
9	Other securities	127,584	4,794	15,414	40,576	5,889	27,615
10	Trading account	2,018	58	16	--	--	--
11	Investment account	64,946	400	2,788	--	--	--
12	State and local government securities	19,069	-167	-2,237	--	--	--
13	Maturing in: 1 year or less	4,487	-281	-988	--	--	--
14	Over 1 year	14,582	114	-1,249	--	--	--
15	Other bonds, stocks, and securities	45,877	567	5,025	--	--	--
16	Other trading account assets	60,620	4,336	12,609	--	--	--
17	Federal funds sold ²	128,750	18,307	15,561	27,848	-1,775	-2,954
18	To commercial banks in the U.S.	88,704	13,325	6,909	7,933	-3,664	521
19	To nonbank brokers and dealers	33,045	3,006	8,117	--	--	--
20	To others ³	7,001	1,976	535	19,915	1,889	-3,475
21	Other loans and leases, gross	1,295,555	9,792	128,376	183,913	924	14,324
22	Commercial and industrial	351,913	3,398	34,742	117,839	124	11,251
23	Bankers' acceptances and commercial paper	1,402	41	-1,203	4,559	11	830
24	All other	350,511	3,358	35,945	113,279	113	10,422
25	U.S. addressees	347,828	3,252	35,481	107,590	142	8,787
26	Non-U.S. addressees	2,684	106	464	5,689	-29	1,635
27	Real estate loans	503,468	2,897	43,428	21,737	-279	-3,684
28	Revolving, home equity	47,979	127	1,067	--	--	--
29	All other	455,489	2,770	42,361	--	--	--
30	Loans to individuals	256,007	151	14,984	--	--	--
31	Loans to financial institutions	73,994	878	19,570	30,649	359	2,184
32	Commercial banks in the U.S.	44,721	402	11,104	2,811	65	-2,640
33	Banks in foreign countries	3,832	272	389	3,209	-45	1,190
34	Nonbank financial institutions	25,441	204	8,077	24,629	340	3,633
35	Loans for purchasing and carrying securities	18,335	-615	3,215	6,807	390	1,957
36	Loans for agricultural production	6,927	381	346	--	--	--
37	Loans to states and political subdivisions	10,491	-184	-743	--	--	--
38	Loans to foreign governments and official institutions	1,188	67	276	633	181	259
39	All other loans ⁴	31,589	1,869	2,775	6,248	148	2,357
40	Lease financing receivables	41,643	950	9,782	--	--	--
41	Less: Unearned income	1,769	28	15	--	--	--
42	Loan and lease reserve ⁵	33,489	12	-815	--	--	--
43	Other loans and leases, net	1,260,296	9,752	129,176	--	--	--
44	Other assets	143,774	1,544	6,805	41,726	1,352	6,773
45	TOTAL ASSETS ⁶	2,107,726	58,877	170,846	380,782	5,215	52,506

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		
	Jan 3, 1996	Dec 27, 1995	Jan 4, 1995	Jan 3, 1996	Dec 27, 1995	Jan 4, 1995
LIABILITIES						
46 Deposits	1,262,945	44,253	60,958	102,209	-3,116	7,194
47 Demand deposits ⁷	357,368	20,859	16,973	4,541	-553	42
48 Individuals, partnerships, and corporations	297,268	15,828	11,721	3,653	-363	-102
49 Other holders	60,100	5,031	5,252	888	-190	144
50 States and political subdivisions	10,533	145	197	--	--	--
51 U.S. government	2,713	819	-352	--	--	--
52 Depository institutions in the U.S.	28,819	5,159	3,283	--	--	--
53 Banks in foreign countries	5,248	-589	201	--	--	--
54 Foreign governments and official institutions	649	54	-145	--	--	-145
55 Certified and officers' checks	12,138	-556	2,069	--	--	--
56 Other transaction deposits ⁸	95,534	1,201	-40,616	--	--	--
57 Nontransaction deposits	810,043	22,192	84,601	97,668	-2,563	7,152
58 Individuals, partnerships, and corporations	786,842	20,808	81,025	69,031	-2,537	7,677
59 Other holders	23,202	1,384	3,576	28,637	-26	-525
60 States and political subdivisions	20,800	1,380	3,004	--	--	--
61 U.S. government	639	16	309	--	--	--
62 Depository institutions in the U.S.	1,398	-76	403	--	--	--
63 Foreign governments, official institutions, and banks	364	63	-141	--	--	--
64 Borrowings ⁹	427,940	7,798	58,679	74,151	1,520	-696
65 Federal funds purchased ¹⁰	--	--	--	48,649	4,042	5,951
66 From commercial banks in the U.S.	--	--	--	10,481	978	2,966
67 From others	--	--	--	38,168	3,064	2,985
68 From Federal Reserve Banks	170	170	-720	--	--	--
69 Treasury tax and loan notes	4,928	-12,214	-3,203	--	--	--
70 Other liabilities for borrowed money ¹¹	422,842	19,842	62,601	25,502	-2,521	-6,647
71 To commercial banks in the U.S.	--	--	--	4,212	-375	-1,910
72 To others	--	--	--	21,290	-2,146	-4,737
73 Other liabilities (including subordinated debt)	224,644	5,820	33,912	60,146	5,198	28,067
74 TOTAL LIABILITIES ¹²	1,915,530	57,871	153,549	380,782	5,215	52,506
75 Residual (Total assets less total liabilities) ¹³	192,196	1,006	17,298	-0	-0	-0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,705,813	19,380	128,389	283,890	8,240	46,284
77 Time deposits in amounts of \$100,000 or more	113,759	1,690	17,102	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,286	-8	683	--	--	--
79 Commercial and industrial	277	-1	-19	--	--	--
80 Other	1,009	-8	702	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	27,092	678	4,020	--	--	--
82 Net due to related institutions ¹⁷	88,027	5,102	12,720	118,449	2,168	17,470

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 \$5.7 billion in assets and liabilities of thrift institutions in the week ending January 3, 1996. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$2.2; U.S. government securities investment account maturing in over 1 to 5 years, \$0.1; other securities investment account state and local government securities maturing in over 1 year, \$0.1; other securities investment account other bonds, notes, and securities, \$0.2; real estate loans, revolving, home equity, \$0.1; real estate loan, all other, \$2.5; and other assets, \$0.5. The major liability items affected were: demand deposits-IPC, \$0.3; other transaction deposits, \$0.1; nontransaction deposits-IPC, \$4.1; other liabilities for borrowed money, \$0.2; and other liabilities, \$1.0. The major memoranda item affected was: time deposits in amounts greater than \$100,00, \$0.2.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	9,396	37,723	29,620	5,839	10,659	14,032	15,303
2	U.S. government securities, investment account 18	17,995	66,103	45,714	8,296	23,169	34,671	29,233
3	Mortgage-backed securities 1	6,700	40,211	31,275	1,499	9,580	9,361	9,854
4	All other maturing in: 1 year or less	6,265	6,498	2,724	3,354	2,521	5,917	4,323
5	Over 1 through 5 years	3,519	8,092	3,962	1,994	2,379	17,016	10,329
6	Over 5 years	1,511	11,303	7,753	1,450	8,689	2,377	4,726
7	Other securities, investment account 18	6,560	17,485	9,429	4,465	7,352	5,225	6,915
8	State and local government securities	1,502	6,025	4,066	1,028	922	1,250	2,173
9	Maturing in: 1 year or less	803	1,715	853	282	253	204	325
10	Over 1 year	698	4,310	3,213	746	669	1,046	1,848
11	Other bonds, stocks, and securities	5,059	11,460	5,363	3,437	6,430	3,975	4,742
12	Federal funds sold 2	12,388	45,564	33,675	2,382	6,212	13,949	13,847
13	To commercial banks in the U.S.	4,501	27,807	20,779	2,381	5,907	6,756	13,330
14	To nonbank brokers and dealers	5,553	17,102	12,269	1	304	5,045	427
15	To others	2,333	654	627	0	0	2,148	90
16	Other loans and leases, gross	69,594	256,186	180,309	94,443	117,433	130,935	130,783
17	Commercial and industrial	26,460	66,102	42,425	14,029	34,228	34,353	33,233
18	Bankers' acceptances and commercial paper	93	705	190	8	45	52	26
19	All other	26,367	65,398	42,235	14,021	34,183	34,302	33,207
20	U.S. addressees	26,293	65,110	42,012	13,996	34,089	34,006	32,698
21	Non-U.S. addressees	74	288	222	25	95	296	509
22	Real estate loans	27,971	90,845	58,077	22,925	42,371	58,061	59,903
23	Revolving, home equity	3,605	6,675	4,304	2,666	5,486	5,904	4,092
24	All other	24,366	84,170	53,773	20,259	36,885	52,157	55,811
25	Loans to individuals	6,722	41,782	27,870	50,037	24,640	20,372	27,601
26	Loans to financial institutions	1,579	27,351	26,356	2,295	5,467	7,725	2,009
27	Commercial banks in the U.S.	240	19,762	19,561	958	3,629	6,696	724
28	Banks in foreign countries	138	2,476	2,379	236	47	31	311
29	Nonbank financial institutions	1,201	5,113	4,416	1,102	1,792	997	974
30	Loans for purchasing and carrying securities	470	10,380	8,608	127	1,070	343	413
31	Loans for agricultural production	26	176	148	119	152	435	572
32	Loans to states and political subdivisions	268	1,901	1,015	754	1,078	2,230	1,896
33	Loans to foreign governments and official institutions	2	616	603	0	245	74	15
34	All other loans	2,014	9,985	9,231	624	2,953	3,794	2,206
35	Lease financing receivables	4,082	7,048	5,976	3,532	5,228	3,548	2,936
36	Less: Unearned income	9	950	809	120	154	62	126
37	Loan and lease reserve 5	1,705	11,722	9,942	2,322	2,259	2,370	2,240
38	Other loans and leases, net	67,880	243,515	169,558	92,001	115,020	128,503	128,417
39	Other assets 18	10,662	102,901	90,660	8,268	11,673	23,186	10,429
40	TOTAL ASSETS	124,882	513,291	378,655	121,252	174,084	219,566	204,143
LIABILITIES								
41	Deposits	73,449	263,594	176,990	61,719	107,744	121,877	143,906
42	Demand deposits	21,259	83,427	61,577	12,795	25,476	29,061	31,388
43	Individuals, partnerships, and corporations	17,722	67,459	48,380	11,031	21,627	24,884	26,830
44	States and political subdivisions	859	2,082	1,214	370	774	714	1,360
45	U.S. government	110	295	172	63	246	171	276
46	Depository institutions in the U.S.	2,168	3,341	2,619	859	1,697	2,289	2,273
47	Banks in foreign countries	60	4,016	3,724	150	50	43	124
48	Foreign governments and official institutions	3	506	488	3	0	105	0
49	Certified and officers' checks	338	5,727	4,980	319	1,081	856	525
50	Other transaction deposits 8	5,774	18,092	9,110	5,431	7,366	8,573	9,086
51	Nontransaction deposits	46,417	162,075	106,303	43,493	74,902	84,243	103,432
52	Individuals, partnerships, and corporations	45,284	154,719	102,903	42,909	73,107	82,398	98,874
53	States and political subdivisions	1,106	6,625	2,789	582	1,557	1,419	4,229
54	U.S. government	0	202	202	1	3	251	81
55	Depository institutions in the U.S.	26	400	285	1	235	46	246
56	Foreign governments, official institutions, and banks	0	128	125	0	0	129	2
57	Borrowings 9	28,800	91,489	68,474	37,473	36,863	60,362	33,407
58	From Federal Reserve Banks	0	0	0	0	0	125	0
59	Treasury tax and loan notes	624	0	0	167	900	419	418
60	Other liabilities for borrowed money 11	28,176	91,489	68,474	37,307	35,963	59,818	32,989
61	Other liabilities (including subordinated debt)	12,773	96,034	82,686	10,004	16,712	21,986	10,314
62	TOTAL LIABILITIES	115,023	451,117	328,151	109,196	161,319	204,224	187,627
63	Residual (Total assets less total liabilities) 13	9,859	62,174	50,505	12,055	12,765	15,342	16,515
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	101,796	337,769	228,787	106,248	144,629	171,328	166,724
65	Time deposits in amounts of \$100,000 or more	6,894	30,503	21,153	8,164	6,739	9,416	14,030

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	17,219	4,928	2,837	3,213	8,406	30,418
2	U.S. government securities, investment account 18	21,679	7,773	1,964	5,349	15,294	30,652
3	Mortgage-backed securities ¹	9,164	1,907	995	2,984	5,242	11,938
4	All other maturing in: 1 year or less	5,373	549	589	782	1,171	3,781
5	Over 1 through 5 years	3,768	2,477	247	707	7,292	5,803
6	Over 5 years	3,373	2,840	133	875	1,589	9,130
7	Other securities, investment account 18	3,738	1,822	776	699	3,168	6,741
8	State and local government securities	2,310	969	234	482	631	1,544
9	Maturing in: 1 year or less	314	85	95	68	59	284
10	Over 1 year	1,996	884	139	414	572	1,260
11	Other bonds, stocks, and securities	1,428	852	542	217	2,537	5,198
12	Federal funds sold ²	9,909	2,582	5,830	319	1,222	14,548
13	To commercial banks in the U.S.	6,880	1,732	5,068	316	1,112	12,913
14	To nonbank brokers and dealers	1,545	817	750	0	91	1,409
15	To others	1,484	33	12	3	18	226
16	Other loans and leases, gross	119,443	30,076	34,215	10,613	63,044	238,789
17	Commercial and industrial	51,481	8,945	7,498	3,098	22,364	50,120
18	Bankers' acceptances and commercial paper	276	1	5	5	5	182
19	All other	51,205	8,945	7,493	3,093	22,359	49,939
20	U.S. addressees	50,798	8,940	7,493	3,090	21,586	49,728
21	Non-U.S. addressees	406	5	0	2	773	211
22	Real estate loans	34,396	12,373	8,428	3,715	27,628	114,853
23	Revolving, home equity	3,407	1,129	398	208	512	13,898
24	All other	30,989	11,244	8,030	3,507	27,116	100,956
25	Loans to individuals	18,084	6,021	13,699	2,072	8,252	36,725
26	Loans to financial institutions	6,181	482	1,881	600	1,995	16,428
27	Commercial banks in the U.S.	885	73	1,029	594	28	10,102
28	Banks in foreign countries	96	2	0	1	309	185
29	Nonbank financial institutions	5,200	407	851	5	1,659	6,141
30	Loans for purchasing and carrying securities	2,791	288	327	46	395	1,686
31	Loans for agricultural production	280	63	39	320	207	4,536
32	Loans to states and political subdivisions	646	306	153	86	183	990
33	Loans to foreign governments and official institutions	7	56	5	0	140	28
34	All other loans	2,841	573	1,315	521	1,387	3,375
35	Lease financing receivables	2,736	969	871	154	492	10,047
36	Less: Unearned income	125	20	3	5	0	195
37	Loan and lease reserve ⁵	2,302	506	698	199	814	6,352
38	Other loans and leases, net	117,016	29,551	33,514	10,408	62,230	232,241
39	Other assets ¹⁸	20,345	2,701	3,261	901	5,589	31,666
40	TOTAL ASSETS	189,905	49,356	48,183	20,890	95,909	346,266
LIABILITIES							
41	Deposits	110,001	31,996	21,926	16,266	59,107	251,361
42	Demand deposits	35,338	8,604	7,956	5,704	17,720	78,642
43	Individuals, partnerships, and corporations	28,257	6,143	6,738	3,907	15,279	67,390
44	States and political subdivisions	678	134	154	120	360	2,928
45	U.S. government	554	95	31	50	136	686
46	Depository institutions in the U.S.	4,698	2,063	876	1,525	1,634	5,398
47	Banks in foreign countries	205	5	31	14	33	517
48	Foreign governments and official institutions	2	0	0	0	3	27
49	Certified and officers' checks	945	164	124	88	275	1,695
50	Other transaction deposits ⁸	8,562	1,536	1,183	2,063	2,486	25,382
51	Nontransaction deposits	66,101	21,856	12,788	8,499	38,902	147,336
52	Individuals, partnerships, and corporations	63,666	21,456	12,681	8,078	38,053	145,616
53	States and political subdivisions	2,076	398	102	308	840	1,559
54	U.S. government	18	0	0	5	4	72
55	Depository institutions in the U.S.	342	2	5	4	4	87
56	Foreign governments, official institutions, and banks	0	0	0	103	0	2
57	Borrowings ⁹	40,024	11,893	19,572	2,924	25,466	39,667
58	From Federal Reserve Banks	0	0	0	0	0	45
59	Treasury tax and loan notes	1,188	131	179	39	555	309
60	Other liabilities for borrowed money ¹¹	38,836	11,761	19,394	2,885	24,911	39,313
61	Other liabilities (including subordinated debt)	23,094	1,766	3,134	343	4,865	23,619
62	TOTAL LIABILITIES	173,119	45,655	44,632	19,533	89,438	314,647
63	Residual (Total assets less total liabilities) ¹³	16,786	3,701	3,550	1,356	6,471	31,620
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	147,003	40,448	36,687	16,069	81,589	267,715
65	Time deposits in amounts of \$100,000 or more	12,056	1,920	956	1,069	3,863	18,148