

FEDERAL RESERVE statistical release



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

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February 2, 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 24, 1996	change since Jan 17, 1996	Jan 25, 1995	Jan 24, 1996	change since Jan 17, 1996	Jan 25, 1995
ASSETS						
1 Cash and balances due from depository institutions	118,165	-40,070	12,074	19,282	478	3,240
2 U.S. government securities	284,338	-2,062	-14,725	42,214	-558	3,712
3 Trading account	22,906	-3,281	2,107	--	--	--
4 Investment account	261,432	1,218	-16,833	--	--	--
5 Mortgage-backed securities ¹	110,497	458	15,552	--	--	--
6 All other maturing in: 1 year or less	39,012	-606	-6,420	--	--	--
7 Over 1 through 5 years	63,717	507	-11,160	--	--	--
8 Over 5 years	48,206	859	-14,804	--	--	--
9 Other securities	124,558	-790	12,417	43,851	470	30,166
10 Trading account	1,581	8	-547	--	--	--
11 Investment account	66,032	-75	3,756	--	--	--
12 State and local government securities	19,036	1	-2,359	--	--	--
13 Maturing in: 1 year or less	4,438	-3	-1,109	--	--	--
14 Over 1 year	14,598	4	-1,249	--	--	--
15 Other bonds, stocks, and securities	46,996	-76	6,114	--	--	--
16 Other trading account assets	56,945	-724	9,209	--	--	--
17 Federal funds sold ²	110,503	-8,455	3,521	29,905	-1,184	-871
18 To commercial banks in the U.S.	73,475	-9,860	-2,625	8,091	-799	-8
19 To nonbank brokers and dealers	30,549	1,055	6,017	--	--	--
20 To others ³	6,478	350	129	21,814	-384	-862
21 Other loans and leases, gross	1,282,280	-10,126	114,990	181,050	-550	11,625
22 Commercial and industrial	349,668	401	28,933	118,599	258	10,341
23 Bankers' acceptances and commercial paper	1,401	35	-1,075	5,035	115	1,580
24 All other	348,267	366	30,008	113,564	143	8,761
25 U.S. addressees	345,522	342	29,597	107,699	4	7,068
26 Non-U.S. addressees	2,745	24	411	5,865	139	1,693
27 Real estate loans	505,814	-1,935	42,656	21,304	-193	-4,105
28 Revolving, home equity	48,031	-15	1,166	--	--	--
29 All other	457,783	-1,920	41,490	--	--	--
30 Loans to individuals	252,338	-2,811	13,198	--	--	--
31 Loans to financial institutions	71,042	-1,878	15,345	29,750	-338	2,427
32 Commercial banks in the U.S.	42,857	-1,869	7,611	2,630	244	-3,202
33 Banks in foreign countries	3,705	597	877	2,844	-159	743
34 Nonbank financial institutions	24,480	-605	6,856	24,276	-423	4,885
35 Loans for purchasing and carrying securities	15,414	-750	-13	4,735	-298	788
36 Loans for agricultural production	6,578	-39	257	--	--	--
37 Loans to states and political subdivisions	10,704	150	-383	--	--	--
38 Loans to foreign governments and official institutions	1,182	-14	278	643	2	299
39 All other loans ⁴	27,081	-3,279	4,717	6,019	20	1,876
40 Lease financing receivables	42,460	30	10,002	--	--	--
41 Less: Unearned income	1,735	4	-34	--	--	--
42 Loan and lease reserve ⁵	33,288	-167	-1,053	--	--	--
43 Other loans and leases, net	1,247,256	-9,963	116,077	--	--	--
44 Other assets	139,801	-3,198	5,468	39,982	1,039	2,638
45 TOTAL ASSETS ⁶	2,024,621	-64,539	134,831	383,654	-905	54,914

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 24, 1996	change since		Jan 24, 1996	change since	
		Jan 17, 1996	Jan 25, 1995		Jan 17, 1996	Jan 25, 1995
LIABILITIES						
46 Deposits	1,194,851	-54,502	61,317	100,494	-864	1,089
47 Demand deposits ⁷	299,990	-41,732	18,870	4,134	-220	417
48 Individuals, partnerships, and corporations	252,446	-30,257	16,059	3,118	-465	59
49 Other holders	47,544	-11,476	2,812	1,015	245	358
50 States and political subdivisions	9,172	180	-30	--	--	--
51 U.S. government	2,430	-1,099	541	--	--	--
52 Depository institutions in the U.S.	20,081	-8,738	1,699	--	--	--
53 Banks in foreign countries	5,141	-402	-633	--	--	--
54 Foreign governments and official institutions	567	-52	-247	--	--	--
55 Certified and officers' checks	10,151	-1,365	1,482	--	--	--
56 Other transaction deposits ⁸	89,322	-4,107	-35,537	--	--	--
57 Nontransaction deposits	805,540	-8,663	77,983	96,360	-644	672
58 Individuals, partnerships, and corporations	782,233	-8,755	76,767	66,080	-1,856	1,402
59 Other holders	23,306	91	1,216	30,280	1,213	-730
60 States and political subdivisions	20,524	-107	2,014	--	--	--
61 U.S. government	772	24	-943	--	--	--
62 Depository institutions in the U.S.	1,667	192	295	--	--	--
63 Foreign governments, official institutions, and banks	344	-18	-150	--	--	--
64 Borrowings ⁹	408,741	-10,429	28,836	72,761	-1,041	-534
65 Federal funds purchased ¹⁰	--	--	--	47,355	-841	8,357
66 From commercial banks in the U.S.	--	--	--	9,604	-1,278	4,210
67 From others	--	--	--	37,751	437	4,147
68 From Federal Reserve Banks	0	-130	-350	--	--	--
69 Treasury tax and loan notes	23,060	12,560	3,329	--	--	--
70 Other liabilities for borrowed money ¹¹	385,681	-22,859	25,857	25,406	-200	-8,890
71 To commercial banks in the U.S.	--	--	--	4,104	-292	-2,344
72 To others	--	--	--	21,302	92	-6,546
73 Other liabilities (including subordinated debt)	225,832	-1,055	26,295	62,951	2,784	28,663
74 TOTAL LIABILITIES ¹²	1,829,424	-65,986	116,447	383,654	-905	54,914
75 Residual (Total assets less total liabilities) ¹³	195,197	1,447	18,383	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,685,346	-9,704	111,216	286,299	-1,265	47,842
77 Time deposits in amounts of \$100,000 or more	116,664	-1,350	13,185	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,226	-10	646	--	--	--
79 Commercial and industrial	276	-0	-19	--	--	--
80 Other	950	-10	664	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	27,372	-440	3,491	--	--	--
82 Net due to related institutions ¹⁷	91,151	10,742	2,969	120,079	-1,183	21,291

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: Reclassifications at U.S. branches and agencies of foreign banks increased commercial and industrial loans to Non-U.S. addressees, \$300 million and decreased commercial and industrial loans to U.S. addressees the same amount the week ending January 24, 1996.

		Federal Reserve District						
		New York						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS								
1	Cash and balances due from depository institutions	6,631	29,332	23,498	7,251	7,760	9,648	11,188
2	U.S. government securities, investment account 18	16,194	67,226	46,170	8,188	23,004	34,559	29,230
3	Mortgage-backed securities ¹	6,656	42,291	32,527	1,264	9,624	9,061	9,808
4	All other maturing in: 1 year or less	4,495	5,969	2,376	3,489	2,525	5,932	4,330
5	Over 1 through 5 years	3,541	7,749	3,489	1,974	2,247	17,181	10,419
6	Over 5 years	1,502	11,217	7,778	1,461	8,609	2,385	4,674
7	Other securities, investment account 18	6,391	17,510	9,417	4,462	7,153	5,396	8,293
8	State and local government securities	1,440	6,102	4,122	1,007	917	1,232	2,166
9	Maturing in: 1 year or less	776	1,720	833	274	245	203	320
10	Over 1 year	664	4,382	3,289	733	671	1,030	1,845
11	Other bonds, stocks, and securities	4,951	11,408	5,295	3,454	6,236	4,163	6,128
12	Federal funds sold ²	12,999	38,024	26,298	1,876	4,413	11,605	12,006
13	To commercial banks in the U.S.	4,279	21,709	15,818	1,876	4,144	5,833	11,368
14	To nonbank brokers and dealers	6,361	15,654	9,823	0	269	3,734	549
15	To others	2,360	662	657	0	0	2,038	89
16	Other loans and leases, gross	68,834	248,600	173,335	93,536	116,649	130,956	133,069
17	Commercial and industrial	25,959	65,852	42,339	14,277	33,801	34,158	32,409
18	Bankers' acceptances and commercial paper	101	708	203	0	26	43	26
19	All other	25,857	65,145	42,136	14,277	33,775	34,115	32,383
20	U.S. addressees	25,786	64,833	41,895	14,252	33,666	33,810	31,873
21	Non-U.S. addressees	72	312	242	25	108	305	510
22	Real estate loans	27,701	91,322	58,554	23,259	42,205	58,283	62,838
23	Revolving, home equity	3,583	6,698	4,337	2,636	5,489	5,972	4,119
24	All other	24,118	84,624	54,217	20,624	36,716	52,311	58,719
25	Loans to individuals	6,692	40,344	26,253	48,511	24,289	20,444	27,609
26	Loans to financial institutions	1,483	25,424	24,514	2,400	5,354	7,692	2,271
27	Commercial banks in the U.S.	197	18,107	17,974	1,168	3,610	6,681	1,043
28	Banks in foreign countries	162	2,477	2,371	112	52	43	296
29	Nonbank financial institutions	1,124	4,840	4,169	1,119	1,693	968	932
30	Loans for purchasing and carrying securities	427	8,270	6,944	119	1,052	334	362
31	Loans for agricultural production	27	185	159	101	155	431	572
32	Loans to states and political subdivisions	262	2,055	1,173	765	1,106	2,202	1,887
33	Loans to foreign governments and official institutions	2	667	652	0	252	74	14
34	All other loans	2,211	7,203	6,536	517	2,836	3,770	2,102
35	Lease financing receivables	4,070	7,278	6,210	3,586	5,599	3,567	3,005
36	Less: Unearned income	9	983	833	86	118	65	126
37	Loan and lease reserve ⁵	1,728	11,570	9,794	2,294	2,289	2,346	2,242
38	Other loans and leases, net	67,096	236,047	162,709	91,156	114,243	128,546	130,701
39	Other assets ¹⁸	10,380	98,484	86,557	9,653	11,558	20,857	10,022
40	TOTAL ASSETS	119,691	486,623	354,649	122,586	168,131	210,611	201,440
LIABILITIES								
41	Deposits	68,957	245,387	162,857	62,510	101,042	116,515	142,410
42	Demand deposits	18,061	72,613	53,238	11,062	20,642	24,683	27,471
43	Individuals, partnerships, and corporations	15,244	58,207	41,017	9,202	17,565	21,608	23,783
44	States and political subdivisions	711	2,009	1,175	347	817	757	1,347
45	U.S. government	108	262	134	52	157	118	201
46	Depository institutions in the U.S.	1,624	3,201	2,662	994	954	1,278	1,528
47	Banks in foreign countries	75	4,053	3,843	133	32	39	135
48	Foreign governments and official institutions	2	429	410	2	5	105	0
49	Certified and officers' checks	297	4,453	3,936	332	1,113	779	477
50	Other transaction deposits ⁸	5,206	16,979	8,822	5,501	6,947	8,091	8,579
51	Nontransaction deposits	45,691	155,795	100,797	45,946	73,453	83,741	106,361
52	Individuals, partnerships, and corporations	44,593	148,756	97,260	45,555	71,784	81,927	101,827
53	States and political subdivisions	1,044	6,245	2,840	383	1,605	1,381	4,147
54	U.S. government	0	329	329	8	3	251	73
55	Depository institutions in the U.S.	54	354	258	1	61	53	311
56	Foreign governments, official institutions, and banks	0	111	111	0	0	129	2
57	Borrowings ⁹	29,859	80,894	56,978	35,562	38,292	55,281	32,593
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	3,181	2,672	1,593	749	1,637	1,222	998
60	Other liabilities for borrowed money ¹¹	26,678	78,222	55,385	34,813	36,655	54,059	31,594
61	Other liabilities (including subordinated debt)	10,539	97,772	84,361	12,347	15,491	23,547	9,594
62	TOTAL LIABILITIES	109,355	424,053	304,196	110,418	154,825	195,343	184,597
63	Residual (Total assets less total liabilities) ¹³	10,336	62,570	50,453	12,168	13,306	15,267	16,843
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	99,943	331,545	221,428	105,018	143,466	170,002	170,188
65	Time deposits in amounts of \$100,000 or more	7,072	28,499	19,515	8,169	6,768	9,560	14,635

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,910	2,836	2,035	1,978	5,972	20,626
2	U.S. government securities, investment account 18	22,355	7,734	1,808	5,352	15,387	30,395
3	Mortgage-backed securities ¹	8,819	1,901	844	3,040	5,185	12,007
4	All other maturing in: 1 year or less	5,999	537	590	669	1,172	3,305
5	Over 1 through 5 years	4,100	2,464	241	745	7,456	5,599
6	Over 5 years	3,437	2,832	133	899	1,573	9,484
7	Other securities, investment account 18	3,668	1,809	769	703	3,147	6,731
8	State and local government securities	2,308	968	229	490	638	1,541
9	Maturing in: 1 year or less	309	89	95	69	58	281
10	Over 1 year	1,999	879	134	421	580	1,260
11	Other bonds, stocks, and securities	1,360	842	541	214	2,508	5,191
12	Federal funds sold ²	8,694	1,571	5,907	248	2,474	10,685
13	To commercial banks in the U.S.	5,788	1,121	5,323	248	2,448	9,338
14	To nonbank brokers and dealers	1,934	429	572	0	8	1,039
15	To others	972	20	12	0	18	307
16	Other loans and leases, gross	118,185	30,266	32,513	10,172	62,627	236,872
17	Commercial and industrial	51,440	8,967	7,426	3,131	22,298	49,950
18	Bankers' acceptances and commercial paper	294	1	2	6	6	187
19	All other	51,146	8,965	7,424	3,125	22,293	49,763
20	U.S. addressees	50,744	8,960	7,422	3,123	21,491	49,562
21	Non-U.S. addressees	402	5	2	2	802	201
22	Real estate loans	34,091	12,706	7,352	3,718	27,548	114,792
23	Revolving, home equity	3,408	1,123	399	210	510	13,886
24	All other	30,683	11,583	6,953	3,508	27,038	100,906
25	Loans to individuals	18,079	5,971	13,617	2,081	8,379	36,321
26	Loans to financial institutions	6,019	423	1,812	302	1,713	16,150
27	Commercial banks in the U.S.	879	90	1,043	291	6	9,743
28	Banks in foreign countries	122	2	0	2	299	139
29	Nonbank financial institutions	5,017	331	769	9	1,408	6,268
30	Loans for purchasing and carrying securities	2,416	299	328	43	244	1,518
31	Loans for agricultural production	276	63	38	350	201	4,179
32	Loans to states and political subdivisions	715	305	150	86	184	987
33	Loans to foreign governments and official institutions	6	4	5	0	140	17
34	All other loans	2,377	569	905	321	1,427	2,842
35	Lease financing receivables	2,766	962	879	139	492	10,118
36	Less: Unearned income	125	20	3	5	0	195
37	Loan and lease reserve ⁵	2,317	506	699	200	811	6,288
38	Other loans and leases, net	115,744	29,740	31,812	9,966	61,816	230,389
39	Other assets ¹⁸	18,155	2,751	2,833	869	5,515	30,155
40	TOTAL ASSETS	181,525	46,442	45,164	19,117	94,311	328,981
LIABILITIES							
41	Deposits	102,076	29,328	20,108	14,938	55,853	235,727
42	Demand deposits	26,944	6,377	6,585	4,482	15,499	65,572
43	Individuals, partnerships, and corporations	21,804	4,812	5,869	3,573	13,693	57,088
44	States and political subdivisions	576	139	92	156	358	1,865
45	U.S. government	819	34	22	30	99	530
46	Depository institutions in the U.S.	2,969	1,269	473	639	1,057	4,096
47	Banks in foreign countries	144	5	32	17	31	447
48	Foreign governments and official institutions	1	0	0	0	2	20
49	Certified and officers' checks	631	119	97	67	259	1,526
50	Other transaction deposits ⁸	7,849	1,724	1,134	1,906	2,205	23,201
51	Nontransaction deposits	67,284	21,227	12,389	8,550	38,149	146,953
52	Individuals, partnerships, and corporations	64,453	20,785	12,073	8,115	37,257	145,108
53	States and political subdivisions	2,354	440	80	326	883	1,636
54	U.S. government	21	0	0	5	5	76
55	Depository institutions in the U.S.	456	2	235	4	4	131
56	Foreign governments, official institutions, and banks	0	0	0	99	0	3
57	Borrowings ⁹	41,504	10,877	18,186	2,540	26,690	36,464
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	7,007	706	600	58	3,225	1,004
60	Other liabilities for borrowed money ¹¹	34,496	10,171	17,586	2,482	23,464	35,460
61	Other liabilities (including subordinated debt)	20,728	2,621	3,053	293	5,228	24,620
62	TOTAL LIABILITIES	164,307	42,826	41,347	17,771	87,771	296,810
63	Residual (Total assets less total liabilities) ¹³	17,217	3,616	3,817	1,346	6,539	32,171
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	146,235	40,169	34,632	15,936	81,180	265,602
65	Time deposits in amounts of \$100,000 or more	13,931	2,071	1,159	1,120	3,936	19,744