




# FEDERAL RESERVE statistical release

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

H.4.2(504)

February 9, 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 31, 1996	change since		Jan 31, 1996	change since		
	Jan 24, 1996	Feb 1, 1996	Jan 24, 1996	Feb 1, 1996	Jan 24, 1996	Feb 1, 1996	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	123,188	8,514	-5,528	18,689	-593	2,123
2	U.S. government securities	285,692	1,343	-14,781	42,545	331	3,921
3	Trading account	23,713	847	2,655	--	--	--
4	Investment account	261,979	496	-17,435	--	--	--
5	Mortgage-backed securities <sup>1</sup>	111,354	886	15,435	--	--	--
6	All other maturing in: 1 year or less	38,464	-577	-6,491	--	--	--
7	Over 1 through 5 years	63,576	-93	-11,533	--	--	--
8	Over 5 years	48,584	280	-14,847	--	--	--
9	Other securities	125,209	-585	16,433	46,483	2,632	32,881
10	Trading account	1,545	-34	-635	--	--	--
11	Investment account	65,329	-738	4,019	--	--	--
12	State and local government securities	18,999	-39	-1,627	--	--	--
13	Maturing in: 1 year or less	4,426	-16	-1,134	--	--	--
14	Over 1 year	14,574	-23	-493	--	--	--
15	Other bonds, stocks, and securities	46,330	-699	5,645	--	--	--
16	Other trading account assets	58,334	187	13,049	--	--	--
17	Federal funds sold <sup>2</sup>	110,903	580	-3,609	29,005	-901	-92
18	To commercial banks in the U.S.	74,460	1,130	-8,389	8,690	599	1,256
19	To nonbank brokers and dealers	29,894	-681	4,153	--	--	--
20	To others <sup>3</sup>	6,549	131	626	20,314	-1,500	-1,348
21	Other loans and leases, gross	1,285,294	3,583	105,278	181,705	666	10,194
22	Commercial and industrial	352,443	3,061	26,359	118,834	219	9,226
23	Bankers' acceptances and commercial paper	1,318	-86	-1,246	5,134	99	1,422
24	All other	351,125	3,147	27,605	113,699	120	7,805
25	U.S. addressees	348,369	3,138	27,153	107,811	185	6,080
26	Non-U.S. addressees	2,755	9	452	5,888	-66	1,725
27	Real estate loans	506,543	709	41,268	21,204	-88	-4,145
28	Revolving, home equity	48,032	1	1,160	--	--	--
29	All other	458,511	708	40,107	--	--	--
30	Loans to individuals	250,887	-1,318	11,343	--	--	--
31	Loans to financial institutions	69,410	-1,536	12,976	30,084	347	2,494
32	Commercial banks in the U.S.	41,173	-1,614	4,995	2,444	-186	-3,410
33	Banks in foreign countries	3,192	-508	356	2,819	-25	827
34	Nonbank financial institutions	25,044	586	7,625	24,820	558	5,077
35	Loans for purchasing and carrying securities	17,558	2,133	1,521	4,888	156	580
36	Loans for agricultural production	6,539	-56	264	--	--	--
37	Loans to states and political subdivisions	10,607	-106	-646	--	--	--
38	Loans to foreign governments and official institutions	1,159	-23	233	587	-57	238
39	All other loans <sup>4</sup>	27,460	484	1,760	6,108	89	1,800
40	Lease financing receivables	42,689	235	10,201	--	--	--
41	Less: Unearned income	1,734	-0	-36	--	--	--
42	Loan and lease reserve <sup>5</sup>	33,346	58	-1,105	--	--	--
43	Other loans and leases, net	1,250,214	3,526	106,419	--	--	--
44	Other assets	142,932	3,655	-2,020	40,021	40	2,316
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>2,038,137</b>	<b>17,033</b>	<b>96,914</b>	<b>387,476</b>	<b>3,836</b>	<b>57,157</b>

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 31, 1996	change since		Jan 31, 1996	change since		
		Jan 24, 1996	Feb 1, 1995		Jan 24, 1996	Feb 1, 1995	
<b>LIABILITIES</b>							
46	Deposits	1,211,612	20,019	43,672	100,765	271	4,469
47	Demand deposits <sup>7</sup>	316,108	16,849	5,431	4,486	352	359
48	Individuals, partnerships, and corporations	265,621	14,002	8,183	3,418	300	60
49	Other holders	50,487	2,847	-2,751	1,067	52	299
50	States and political subdivisions	10,199	1,032	-286	--	--	--
51	U.S. government	2,367	-16	-708	--	--	--
52	Depository institutions in the U.S.	21,637	1,472	-2,270	--	--	--
53	Banks in foreign countries	5,678	474	96	--	--	--
54	Foreign governments and official institutions	710	144	-114	--	--	--
55	Certified and officers' checks	9,897	-260	531	--	--	--
56	Other transaction deposits <sup>8</sup>	88,801	1,778	-39,269	--	--	--
57	Nontransaction deposits	806,703	1,392	77,509	96,279	-81	4,111
58	Individuals, partnerships, and corporations	782,968	935	75,657	65,758	-322	3,544
59	Other holders	23,735	456	1,852	30,521	241	567
60	States and political subdivisions	20,803	308	2,480	--	--	--
61	U.S. government	829	57	-897	--	--	--
62	Depository institutions in the U.S.	1,834	165	495	--	--	--
63	Foreign governments, official institutions, and banks	270	-74	-226	--	--	--
64	Borrowings <sup>9</sup>	409,541	2,116	6,704	71,685	-1,076	-3,967
65	Federal funds purchased <sup>10</sup>	--	--	--	47,553	198	4,222
66	From commercial banks in the U.S.	--	--	--	11,188	1,585	3,885
67	From others	--	--	--	36,365	-1,387	336
68	From Federal Reserve Banks	0	0	0	--	--	--
69	Treasury tax and loan notes	21,407	-1,653	-5,123	--	--	--
70	Other liabilities for borrowed money <sup>11</sup>	388,134	3,769	11,827	24,132	-1,274	-8,189
71	To commercial banks in the U.S.	--	--	--	4,013	-76	-2,946
72	To others	--	--	--	20,119	-1,197	-5,242
73	Other liabilities (including subordinated debt)	221,414	-5,582	27,742	63,850	914	29,734
74	TOTAL LIABILITIES <sup>12</sup>	1,842,568	16,553	78,118	387,476	3,836	57,157
75	Residual (Total assets less total liabilities) <sup>13</sup>	195,570	480	18,796	0	-0	0
<b>MEMORANDA</b>							
76	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,691,464	5,405	106,715	288,603	2,316	49,057
77	Time deposits in amounts of \$100,000 or more	118,354	1,110	15,102	--	--	--
78	Loans sold outright to affiliates <sup>15</sup>	1,215	-11	636	--	--	--
79	Commercial and industrial	275	-1	-20	--	--	--
80	Other	940	-10	656	--	--	--
81	Foreign branch credit extended to U.S. residents <sup>16,17</sup>	27,140	-223	3,187	--	--	--
82	Net due to related institutions <sup>17</sup>	91,295	144	711	122,148	2,066	21,105

### 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							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	7,514	31,585	25,236	4,471	8,156	10,368	11,303
2	U.S. government securities, investment account 18	16,130	66,846	45,987	8,146	23,104	34,702	29,144
3	Mortgage-backed securities <sup>1</sup>	6,643	42,266	32,399	1,237	9,710	9,475	9,774
4	All other maturing in:	4,386	6,065	2,263	3,487	2,526	6,083	4,052
5	1 year or less	3,618	6,813	2,905	1,970	2,241	16,827	10,659
6	Over 1 through 5 years	1,482	11,703	8,419	1,453	8,626	2,316	4,658
7	Over 5 years	5,941	17,382	9,468	4,476	6,995	5,482	8,278
8	Other securities, investment account 18	1,421	6,087	4,109	1,010	915	1,210	2,169
9	State and local government securities	757	1,709	818	278	244	201	330
10	Maturing in:	664	4,378	3,290	732	670	1,008	1,838
11	Over 1 year	4,520	11,295	5,359	3,466	6,080	4,273	6,109
12	Other bonds, stocks, and securities	11,334	38,315	26,447	1,707	5,062	11,681	11,449
13	Federal funds sold <sup>2</sup>	5,240	20,091	13,120	1,703	4,655	6,328	10,921
14	To commercial banks in the U.S.	4,287	16,125	11,260	0	407	4,472	502
15	To nonbank brokers and dealers	1,807	2,099	2,066	4	0	881	25
16	To others	69,023	249,937	174,198	92,476	117,202	132,130	133,068
17	Other loans and leases, gross	25,912	67,139	43,560	14,134	33,929	34,672	32,546
18	Commercial and industrial	97	715	187	3	32	28	26
19	Bankers' acceptances and commercial paper	25,815	66,424	43,373	14,131	33,897	34,644	32,521
20	All other	25,743	66,082	43,106	14,106	33,787	34,319	32,004
21	U.S. addressees	72	342	267	25	111	325	517
22	Non-U.S. addressees	27,854	90,550	57,917	23,196	42,253	58,877	62,738
23	Real estate loans	3,580	6,680	4,327	2,633	5,490	6,005	4,124
24	Revolving, home equity	24,274	83,870	53,590	20,563	36,763	52,873	58,614
25	All other	6,706	40,552	26,456	47,713	24,388	20,277	27,618
26	Loans to individuals	1,672	24,422	23,565	2,390	5,368	7,739	2,200
27	Loans to financial institutions	388	17,459	17,371	1,172	3,479	6,684	980
28	Commercial banks in the U.S.	177	1,981	1,887	106	53	44	293
29	Banks in foreign countries	1,106	4,982	4,306	1,113	1,836	1,011	927
30	Nonbank financial institutions	595	9,998	8,146	147	963	261	363
31	Loans for purchasing and carrying securities	27	181	157	100	151	444	584
32	Loans for agricultural production	258	1,893	1,014	775	1,121	2,204	1,901
33	Loans to states and political subdivisions	2	636	622	0	252	69	13
34	Loans to foreign governments and official institutions	1,908	7,261	6,552	429	3,152	4,005	2,097
35	All other loans	4,089	7,304	6,210	3,592	5,623	3,581	3,008
36	Lease financing receivables	9	987	828	80	120	65	123
37	Less: Unearned income	1,721	11,562	9,772	2,367	2,305	2,338	2,234
38	Loan and lease reserve <sup>5</sup>	67,292	237,388	163,598	90,029	114,777	129,726	130,711
39	Other loans and leases, net	10,079	98,537	86,504	7,224	11,293	22,044	11,380
40	Other assets <sup>18</sup>	118,290	490,053	357,239	116,053	169,387	214,002	202,265
<b>LIABILITIES</b>								
41	Deposits	70,362	247,670	164,700	60,464	102,641	117,681	143,601
42	Demand deposits	19,215	74,474	54,442	11,165	21,947	25,564	28,391
43	Individuals, partnerships, and corporations	16,205	59,723	42,036	9,204	19,160	22,293	24,171
44	States and political subdivisions	806	2,026	1,096	358	631	690	1,332
45	U.S. government	143	421	323	36	105	222	238
46	Depository institutions in the U.S.	1,638	3,156	2,645	1,027	1,168	1,360	1,970
47	Banks in foreign countries	88	4,464	4,260	195	38	38	135
48	Foreign governments and official institutions	1	548	529	0	6	120	0
49	Certified and officers' checks	333	4,136	3,552	345	838	841	546
50	Other transaction deposits <sup>8</sup>	5,341	17,399	9,061	3,230	7,107	8,105	8,370
51	Nontransaction deposits	45,807	155,798	101,197	46,068	73,587	84,011	106,840
52	Individuals, partnerships, and corporations	44,659	148,538	97,331	45,669	71,849	82,185	102,124
53	States and political subdivisions	1,093	6,473	3,174	390	1,592	1,384	4,335
54	U.S. government	0	382	382	8	3	254	73
55	Depository institutions in the U.S.	54	373	279	1	143	50	306
56	Foreign governments, official institutions, and banks	0	31	30	0	0	139	2
57	Borrowings <sup>9</sup>	28,380	84,767	60,810	33,172	37,968	57,935	32,702
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,945	2,497	1,515	703	1,553	1,151	954
60	Other liabilities for borrowed money <sup>11</sup>	25,436	82,270	59,295	32,469	36,415	56,784	31,748
61	Other liabilities (including subordinated debt)	9,436	95,054	81,246	10,207	14,700	23,297	8,774
62	TOTAL LIABILITIES	108,178	427,492	306,756	103,843	155,309	198,913	185,077
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,112	62,561	50,484	12,210	14,078	15,089	17,188
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	96,800	334,929	225,608	103,931	144,229	170,983	170,037
65	Time deposits in amounts of \$100,000 or more	7,080	29,140	20,322	8,800	6,816	9,536	14,889

## Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	13,611	3,152	1,966	1,979	7,477	21,606
2	U.S. government securities, investment account 1 <sup>B</sup>	22,411	7,707	2,171	5,299	16,209	30,110
3	Mortgage-backed securities <sup>1</sup>	9,049	1,877	1,207	2,978	5,190	11,948
4	All other maturing in: 1 year or less	5,917	611	590	587	1,172	2,987
5	Over 1 through 5 years	3,997	2,400	241	836	8,276	5,696
6	Over 5 years	3,448	2,819	133	898	1,568	9,479
7	Other securities, investment account 1 <sup>B</sup>	3,703	1,782	765	711	3,133	6,681
8	State and local government securities	2,312	966	228	490	649	1,545
9	Maturing in: 1 year or less	308	95	94	69	58	280
10	Over 1 year	2,003	870	134	421	591	1,264
11	Other bonds, stocks, and securities	1,391	816	537	221	2,484	5,136
12	Federal funds sold 2	9,229	1,529	7,189	371	1,939	11,099
13	To commercial banks in the U.S.	6,049	1,181	6,414	371	1,910	9,599
14	To nonbank brokers and dealers	2,201	323	763	0	5	808
15	To others	979	25	12	0	24	693
16	Other loans and leases, gross	118,867	30,521	31,633	10,179	62,876	237,381
17	Commercial and industrial	51,832	9,126	7,422	3,139	22,425	50,167
18	Bankers' acceptances and commercial paper	218	2	3	6	6	184
19	All other	51,614	9,124	7,420	3,133	22,418	49,983
20	U.S. addressees	51,230	9,118	7,418	3,131	21,629	49,803
21	Non-U.S. addressees	384	6	2	2	790	180
22	Real estate loans	34,134	12,690	7,708	3,724	27,710	115,108
23	Revolving, home equity	3,405	1,129	397	210	505	13,874
24	All other	30,729	11,561	7,311	3,514	27,204	101,234
25	Loans to individuals	18,106	6,005	13,336	2,085	8,364	35,734
26	Loans to financial institutions	5,993	418	798	318	1,798	16,294
27	Commercial banks in the U.S.	811	61	32	308	31	9,769
28	Banks in foreign countries	107	3	0	1	283	146
29	Nonbank financial institutions	5,076	353	766	9	1,485	6,379
30	Loans for purchasing and carrying securities	2,587	295	342	35	291	1,680
31	Loans for agricultural production	289	63	32	315	201	4,154
32	Loans to states and political subdivisions	721	307	151	84	184	1,007
33	Loans to foreign governments and official institutions	6	4	5	0	151	19
34	All other loans	2,388	645	966	338	1,261	3,009
35	Lease financing receivables	2,810	970	873	140	492	10,209
36	Less: Unearned income	125	20	3	5	0	196
37	Loan and lease reserve 5	2,330	505	698	199	814	6,272
38	Other loans and leases, net	116,412	29,995	30,933	9,975	62,062	230,913
39	Other assets 1 <sup>B</sup>	20,992	2,509	3,045	936	5,503	32,981
40	TOTAL ASSETS	186,358	46,675	46,068	19,271	96,324	333,391
<b>LIABILITIES</b>							
41	Deposits	105,025	29,881	20,408	14,952	57,213	241,715
42	Demand deposits	29,632	6,784	6,738	4,550	16,419	71,230
43	Individuals, partnerships, and corporations	24,530	4,972	5,873	3,661	14,155	61,674
44	States and political subdivisions	745	147	143	159	492	2,669
45	U.S. government	319	50	40	39	138	616
46	Depository institutions in the U.S.	3,181	1,465	560	582	1,308	4,223
47	Banks in foreign countries	180	5	26	20	35	454
48	Foreign governments and official institutions	1	0	0	0	3	31
49	Certified and officers' checks	676	145	97	88	288	1,562
50	Other transaction deposits 8	8,002	1,849	1,247	1,921	2,651	23,577
51	Nontransaction deposits	67,390	21,248	12,423	8,482	38,142	146,907
52	Individuals, partnerships, and corporations	64,608	20,792	12,056	8,108	37,270	145,111
53	States and political subdivisions	2,305	454	57	269	864	1,587
54	U.S. government	21	0	0	5	5	76
55	Depository institutions in the U.S.	456	2	310	4	4	132
56	Foreign governments, official institutions, and banks	0	0	0	96	0	2
57	Borrowings 9	41,298	11,010	18,518	2,366	27,320	34,104
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	6,467	628	551	71	2,941	947
60	Other liabilities for borrowed money 11	34,831	10,382	17,967	2,295	24,379	33,158
61	Other liabilities (including subordinated debt)	23,029	2,124	3,410	546	5,236	25,600
62	TOTAL LIABILITIES	169,351	43,015	42,336	17,865	89,769	301,419
63	Residual (Total assets less total liabilities) 13	17,007	3,660	3,732	1,406	6,555	31,972
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	147,350	40,297	35,312	15,882	82,217	265,905
65	Time deposits in amounts of \$100,000 or more	13,883	2,185	1,210	1,065	3,957	19,795