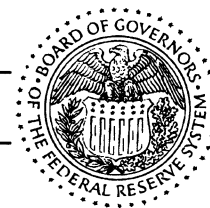


# FEDERAL RESERVE statistical release



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

H.4.2(504)

February 23, 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			
	Feb 14, 1996	change since		Feb 14, 1996	change since		
		Feb 7, 1996	Feb 15, 1995		Feb 7, 1996	Feb 15, 1995	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	115,351	1,194	-6,204	18,058	656	2,775
2	U.S. government securities	289,939	1,020	-9,240	46,201	-187	6,310
3	Trading account	26,661	1,619	2,218	--	--	--
4	Investment account	263,278	-599	-11,458	--	--	--
5	Mortgage-backed securities <sup>1</sup>	111,594	148	16,589	--	--	--
6	All other maturing in: 1 year or less	39,357	262	-5,462	--	--	--
7	Over 1 through 5 years	63,993	-14	-7,648	--	--	--
8	Over 5 years	48,334	-995	-14,938	--	--	--
9	Other securities	125,325	-1,006	17,790	44,610	213	30,078
10	Trading account	1,513	41	-546	--	--	--
11	Investment account	64,485	-372	3,107	--	--	--
12	State and local government securities	18,894	-26	-1,578	--	--	--
13	Maturing in: 1 year or less	4,341	-3	-1,112	--	--	--
14	Over 1 year	14,553	-24	-466	--	--	--
15	Other bonds, stocks, and securities	45,591	-346	4,685	--	--	--
16	Other trading account assets	59,327	-675	15,229	--	--	--
17	Federal funds sold <sup>2</sup>	104,820	5,382	-14,458	31,485	2,735	6,717
18	To commercial banks in the U.S.	64,869	2,449	-18,283	6,845	594	1,766
19	To nonbank brokers and dealers	32,089	3,433	4,234	--	--	--
20	To others <sup>3</sup>	7,862	-499	-409	24,640	2,141	4,951
21	Other loans and leases, gross	1,283,198	2,741	106,783	184,179	2,191	14,006
22	Commercial and industrial	351,690	193	23,453	120,718	483	10,698
23	Bankers' acceptances and commercial paper	1,446	37	-848	5,080	-61	1,365
24	All other	350,244	156	24,301	115,638	544	9,332
25	U.S. addressees	347,468	163	23,774	109,617	485	7,341
26	Non-U.S. addressees	2,775	-7	528	6,021	60	1,991
27	Real estate loans	507,343	17	41,486	21,280	-46	-3,976
28	Revolving, home equity	47,920	38	1,032	--	--	--
29	All other	459,423	-22	40,453	--	--	--
30	Loans to individuals	250,080	-32	12,166	--	--	--
31	Loans to financial institutions	68,977	-93	14,504	29,382	493	2,964
32	Commercial banks in the U.S.	40,522	-77	5,839	2,791	450	-2,736
33	Banks in foreign countries	3,199	-64	427	2,781	-125	776
34	Nonbank financial institutions	25,255	48	8,239	23,809	169	4,924
35	Loans for purchasing and carrying securities	17,061	2,205	2,028	5,781	890	1,810
36	Loans for agricultural production	6,462	-22	208	--	--	--
37	Loans to states and political subdivisions	10,548	35	-729	--	--	--
38	Loans to foreign governments and official institutions	1,228	75	290	735	94	372
39	All other loans <sup>4</sup>	26,521	-75	2,624	6,283	276	2,138
40	Lease financing receivables	43,286	440	10,752	--	--	--
41	Less: Unearned income	1,770	49	-20	--	--	--
42	Loan and lease reserve <sup>5</sup>	33,407	7	-1,145	--	--	--
43	Other loans and leases, net	1,248,021	2,684	107,948	--	--	--
44	Other assets	140,841	2,473	-712	41,571	-331	3,765
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>2,024,296</b>	<b>11,748</b>	<b>95,125</b>	<b>392,354</b>	<b>4,276</b>	<b>67,740</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		
	Feb 14, 1996	change since		Feb 14, 1996	change since	
		Feb 7, 1996	Feb 15, 1995		Feb 7, 1996	Feb 15, 1995
<b>LIABILITIES</b>						
46 Deposits	1,209,645	5,982	43,715	100,901	-364	5,254
47 Demand deposits <sup>7</sup>	304,804	4,997	440	4,910	630	886
48 Individuals, partnerships, and corporations	257,683	4,594	1,395	3,335	45	303
49 Other holders	47,121	403	-955	1,576	585	584
50 States and political subdivisions	8,234	-235	-1,292	--	--	--
51 U.S. government	1,952	-47	-1,322	--	--	--
52 Depository institutions in the U.S.	19,804	-1	-1,359	--	--	--
53 Banks in foreign countries	5,308	379	-71	--	--	--
54 Foreign governments and official institutions	692	168	40	--	--	--
55 Certified and officers' checks	11,130	138	3,049	--	--	--
56 Other transaction deposits <sup>B</sup>	84,924	-1,115	-40,983	--	--	--
57 Nontransaction deposits	819,917	2,100	84,259	95,991	-994	4,368
58 Individuals, partnerships, and corporations	795,179	1,954	82,384	64,697	-1,495	3,861
59 Other holders	24,737	147	1,875	31,294	500	507
60 States and political subdivisions	21,451	-108	2,549	--	--	--
61 U.S. government	1,089	228	-791	--	--	--
62 Depository institutions in the U.S.	1,929	27	266	--	--	--
63 Foreign governments, official institutions, and banks	269	-0	-150	--	--	--
64 Borrowings <sup>9</sup>	402,335	5,506	8,868	73,791	629	-3,043
65 Federal funds purchased <sup>10</sup>	--	--	--	45,700	779	1,036
66 From commercial banks in the U.S.	--	--	--	9,046	1,215	755
67 From others	--	--	--	36,654	-436	281
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	5,225	1,664	-5,647	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	397,110	3,842	14,515	28,091	-150	-4,080
71 To commercial banks in the U.S.	--	--	--	4,479	360	-1,756
72 To others	--	--	--	23,612	-510	-2,323
73 Other liabilities (including subordinated debt)	215,744	-194	22,401	63,753	-1,058	29,652
74 TOTAL LIABILITIES <sup>12</sup>	1,827,724	11,294	74,985	392,354	4,276	67,740
75 Residual (Total assets less total liabilities) <sup>13</sup>	196,572	454	20,140	0	0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,697,890	5,764	113,320	296,838	3,908	58,080
77 Time deposits in amounts of \$100,000 or more	120,147	-130	12,461	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,196	-12	618	--	--	--
79 Commercial and industrial	275	0	-20	--	--	--
80 Other	921	-12	638	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	27,584	-230	3,837	--	--	--
82 Net due to related institutions <sup>17</sup>	82,637	-1,208	-2,574	127,658	6,069	31,788

### 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: Weekly reporting domestic banks acquired \$300 million in assets and liabilities of thrift institutions in the week ending February 14, 1996. The major asset item affected was real estate loans, all other, \$200 million. The major liability item affected was nontransaction deposits-IPC, \$200 million.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,734	31,305	25,712	4,781	7,959	9,642	11,006
2	U.S. government securities, investment account <sup>18</sup>	16,069	67,765	46,963	7,026	22,906	34,981	29,722
3	Mortgage-backed securities <sup>1</sup>	6,542	42,890	33,106	803	9,555	9,393	10,193
4	All other maturing in: 1 year or less	4,439	6,103	2,169	3,356	2,600	6,228	4,203
5	Over 1 through 5 years	3,541	6,658	2,969	1,686	2,164	17,052	10,641
6	Over 5 years	1,547	12,113	8,719	1,181	8,586	2,308	4,686
7	Other securities, investment account <sup>18</sup>	5,522	17,363	9,479	4,088	6,950	5,291	8,343
8	State and local government securities	1,398	6,040	4,095	991	898	1,224	2,174
9	Maturing in: 1 year or less	735	1,714	819	273	237	195	305
10	Over 1 year	663	4,326	3,276	718	661	1,029	1,869
11	Other bonds, stocks, and securities	4,123	11,324	5,383	3,097	6,052	4,067	6,170
12	Federal funds sold <sup>2</sup>	9,555	39,781	28,157	2,634	5,024	11,975	5,789
13	To commercial banks in the U.S.	3,419	19,416	13,466	2,340	4,627	5,202	5,439
14	To nonbank brokers and dealers	4,085	18,346	13,027	0	397	4,567	324
15	To others	2,050	2,018	1,663	294	0	2,206	26
16	Other loans and leases, gross	68,900	249,615	174,118	92,262	117,006	132,471	132,749
17	Commercial and industrial	26,183	65,939	42,392	14,102	33,927	34,833	32,326
18	Bankers' acceptances and commercial paper	101	787	261	2	30	46	26
19	All other	26,082	65,153	42,131	14,100	33,897	34,787	32,300
20	U.S. addressees	26,002	64,814	41,867	14,075	33,797	34,469	31,772
21	Non-U.S. addressees	80	339	265	25	100	318	528
22	Real estate loans	27,858	91,402	58,819	23,112	42,057	58,983	62,651
23	Revolving, home equity	3,556	6,701	4,347	2,611	5,483	5,972	4,128
24	All other	24,302	84,701	54,472	20,501	36,574	53,010	58,523
25	Loans to individuals	6,733	40,440	26,327	47,548	24,559	20,413	27,478
26	Loans to financial institutions	1,532	24,343	23,413	2,397	4,995	7,793	2,268
27	Commercial banks in the U.S.	255	17,433	17,307	1,106	3,311	6,685	1,084
28	Banks in foreign countries	170	2,050	1,899	77	48	32	271
29	Nonbank financial institutions	1,107	4,860	4,207	1,214	1,636	1,075	912
30	Loans for purchasing and carrying securities	411	9,614	7,972	216	1,242	302	413
31	Loans for agricultural production	27	141	120	102	149	440	589
32	Loans to states and political subdivisions	257	1,928	1,054	759	1,125	2,134	1,896
33	Loans to foreign governments and official institutions	2	717	702	0	252	69	10
34	All other loans	1,819	7,357	6,679	421	3,010	3,933	2,105
35	Lease financing receivables	4,079	7,734	6,640	3,605	5,689	3,571	3,013
36	Less: Unearned income	9	1,024	875	82	123	67	116
37	Loan and lease reserve <sup>5</sup>	1,740	11,650	9,850	2,336	2,321	2,340	2,231
38	Other loans and leases, net	67,151	236,941	163,393	89,843	114,562	130,064	130,403
39	Other assets <sup>18</sup>	10,513	102,184	89,923	6,218	11,104	21,722	10,690
40	TOTAL ASSETS	115,543	495,338	363,627	114,590	168,505	213,675	195,954
<b>LIABILITIES</b>								
41	Deposits	69,377	253,066	170,669	60,198	102,985	117,850	142,440
42	Demand deposits	17,633	75,392	56,140	10,812	22,157	24,847	27,245
43	Individuals, partnerships, and corporations	15,031	60,262	43,105	9,029	18,941	22,014	23,804
44	States and political subdivisions	578	1,640	783	421	597	603	1,237
45	U.S. government	178	475	367	35	109	165	149
46	Depository institutions in the U.S.	1,499	3,230	2,815	885	1,097	1,172	1,412
47	Banks in foreign countries	56	4,123	3,871	124	29	46	145
48	Foreign governments and official institutions	2	534	516	1	0	120	0
49	Certified and officers' checks	290	5,127	4,684	318	1,385	727	497
50	Other transaction deposits <sup>8</sup>	5,099	15,354	6,979	3,472	6,808	7,945	8,284
51	Nontransaction deposits	46,646	162,320	107,550	45,914	74,020	85,059	106,911
52	Individuals, partnerships, and corporations	45,465	154,590	103,447	45,506	72,232	83,244	102,177
53	States and political subdivisions	1,127	6,898	3,364	399	1,677	1,178	4,314
54	U.S. government	0	467	467	8	3	433	72
55	Depository institutions in the U.S.	54	334	242	1	108	66	346
56	Foreign governments, official institutions, and banks	0	30	29	0	0	139	2
57	Borrowings <sup>9</sup>	25,821	86,748	63,249	32,173	37,705	58,367	27,082
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	578	872	630	181	418	434	374
60	Other liabilities for borrowed money <sup>11</sup>	25,243	85,875	62,619	31,992	37,287	57,933	26,708
61	Other liabilities (including subordinated debt)	9,944	92,157	78,326	10,105	14,779	22,130	9,032
62	TOTAL LIABILITIES	105,142	431,971	312,244	102,476	155,469	198,347	178,553
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,401	63,367	51,383	12,113	13,036	15,328	17,401
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	96,372	337,674	227,944	102,564	143,948	172,830	170,080
65	Time deposits in amounts of \$100,000 or more	7,288	29,301	20,363	8,968	6,846	9,745	14,305

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	11,246	2,950	1,603	1,639	6,235	20,252
2	U.S. government securities, investment account 18	23,291	7,920	2,183	5,201	16,423	29,792
3	Mortgage-backed securities <sup>1</sup>	9,019	1,921	1,197	2,961	5,182	11,939
4	All other maturing in: 1 year or less	6,668	617	592	513	1,214	2,826
5	Over 1 through 5 years	4,126	2,552	262	865	8,499	5,946
6	Over 5 years	3,477	2,831	132	862	1,528	9,083
7	Other securities, investment account 18	3,737	1,808	774	684	3,234	6,690
8	State and local government securities	2,293	965	237	465	675	1,533
9	Maturing in: 1 year or less	298	87	100	68	58	271
10	Over 1 year	1,995	878	137	397	617	1,262
11	Other bonds, stocks, and securities	1,444	843	537	220	2,559	5,157
12	Federal funds sold 2	9,949	1,616	5,625	437	735	11,700
13	To commercial banks in the U.S.	6,738	1,270	4,831	434	697	10,456
14	To nonbank brokers and dealers	2,165	322	782	0	14	1,086
15	To others	1,047	24	12	3	24	158
16	Other loans and leases, gross	117,955	30,626	31,615	10,227	63,166	236,604
17	Commercial and industrial	51,429	9,019	7,531	3,210	22,559	50,631
18	Bankers' acceptances and commercial paper	222	2	2	43	6	178
19	All other	51,207	9,017	7,529	3,167	22,552	50,453
20	U.S. addressees	50,821	9,012	7,528	3,165	21,769	50,245
21	Non-U.S. addressees	386	5	1	2	783	208
22	Real estate loans	34,111	12,982	7,892	3,643	27,862	114,791
23	Revolving, home equity	3,378	1,151	395	211	504	13,830
24	All other	30,734	11,831	7,497	3,431	27,359	100,960
25	Loans to individuals	18,097	5,959	12,918	2,083	8,398	35,454
26	Loans to financial institutions	6,067	418	969	326	1,793	16,078
27	Commercial banks in the U.S.	891	72	33	314	10	9,328
28	Banks in foreign countries	111	1	0	1	271	166
29	Nonbank financial institutions	5,064	344	935	11	1,512	6,584
30	Loans for purchasing and carrying securities	2,321	287	368	49	307	1,533
31	Loans for agricultural production	281	64	37	339	203	4,089
32	Loans to states and political subdivisions	700	303	148	98	181	1,020
33	Loans to foreign governments and official institutions	6	4	5	0	150	14
34	All other loans	2,156	626	864	339	1,222	2,669
35	Lease financing receivables	2,787	966	884	140	491	10,326
36	Less: Unearned income	126	20	3	6	0	194
37	Loan and lease reserve 5	2,351	508	692	198	814	6,226
38	Other loans and leases, net	115,478	30,098	30,920	10,023	62,353	230,185
39	Other assets <sup>18</sup>	21,436	2,659	2,733	883	5,596	32,603
40	TOTAL ASSETS	185,137	47,052	43,839	18,867	94,574	331,223
<b>LIABILITIES</b>							
41	Deposits	102,872	30,412	19,805	14,782	56,106	239,751
42	Demand deposits	26,834	6,716	5,948	4,348	15,483	67,389
43	Individuals, partnerships, and corporations	21,967	5,106	5,155	3,618	13,731	59,025
44	States and political subdivisions	653	153	92	163	298	1,799
45	U.S. government	213	43	28	48	110	398
46	Depository institutions in the U.S.	3,102	1,280	532	422	1,051	4,122
47	Banks in foreign countries	177	5	27	16	39	521
48	Foreign governments and official institutions	1	0	0	0	3	32
49	Certified and officers' checks	720	130	113	81	252	1,492
50	Other transaction deposits 8	8,034	1,551	1,031	1,890	1,973	23,483
51	Nontransaction deposits	68,004	22,144	12,826	8,544	38,651	148,880
52	Individuals, partnerships, and corporations	64,968	21,656	12,445	8,219	37,645	147,034
53	States and political subdivisions	2,501	486	72	220	997	1,581
54	U.S. government	20	0	0	5	5	76
55	Depository institutions in the U.S.	515	2	309	4	4	186
56	Foreign governments, official institutions, and banks	0	0	0	96	0	2
57	Borrowings 9	42,904	10,644	17,253	2,355	26,676	34,607
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,238	130	159	19	528	294
60	Other liabilities for borrowed money 11	41,666	10,514	17,094	2,336	26,148	34,313
61	Other liabilities (including subordinated debt)	22,219	2,353	2,948	357	5,268	24,452
62	TOTAL LIABILITIES	167,994	43,409	40,006	17,494	88,050	298,810
63	Residual (Total assets less total liabilities) 13	17,142	3,643	3,832	1,373	6,524	32,412
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	147,303	40,629	35,334	15,802	82,850	265,004
65	Time deposits in amounts of \$100,000 or more	14,338	2,273	1,247	1,079	4,041	20,716