

FEDERAL RESERVE statistical release



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March 1, 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 21, 1996	change since		Feb 21, 1996	change since		
		Feb 14, 1996	Feb 22, 1995		Feb 14, 1996	Feb 22, 1995	
ASSETS							
1	Cash and balances due from depository institutions	134,944	20,510	12,105	16,949	-1,109	1,649
2	U.S. government securities	291,111	1,332	-8,101	46,714	514	7,267
3	Trading account	29,457	2,831	6,421	--	--	--
4	Investment account	261,655	-1,499	-14,523	--	--	--
5	Mortgage-backed securities ¹	111,139	-318	15,181	--	--	--
6	All other maturing in: 1 year or less	38,611	-743	-6,768	--	--	--
7	Over 1 through 5 years	61,725	-2,146	-10,006	--	--	--
8	Over 5 years	50,180	1,708	-12,929	--	--	--
9	Other securities	123,759	-1,592	13,645	43,084	-1,526	29,296
10	Trading account	1,496	-16	-346	--	--	--
11	Investment account	63,850	-677	2,815	--	--	--
12	State and local government securities	18,847	-47	-1,590	--	--	--
13	Maturing in: 1 year or less	4,309	-32	-1,145	--	--	--
14	Over 1 year	14,537	-16	-445	--	--	--
15	Other bonds, stocks, and securities	45,003	-630	4,405	--	--	--
16	Other trading account assets	58,413	-900	11,177	--	--	--
17	Federal funds sold ²	104,583	-5,143	-3,698	25,529	-5,956	585
18	To commercial banks in the U.S.	67,806	-1,940	-5,607	4,414	-2,430	-2,248
19	To nonbank brokers and dealers	29,421	-2,697	1,231	--	--	--
20	To others ³	7,356	-506	678	21,114	-3,526	2,833
21	Other loans and leases, gross	1,283,494	489	107,388	184,096	-83	15,521
22	Commercial and industrial	351,919	250	23,362	120,720	2	11,293
23	Bankers' acceptances and commercial paper	1,495	45	-767	5,163	83	1,731
24	All other	350,424	205	24,130	115,556	-81	9,562
25	U.S. addressees	347,652	209	23,575	109,635	18	7,751
26	Non-U.S. addressees	2,772	-4	555	5,921	-99	1,811
27	Real estate loans	504,416	-2,901	37,964	21,285	5	-3,845
28	Revolving, home equity	47,781	-141	888	--	--	--
29	All other	456,635	-2,761	37,076	--	--	--
30	Loans to individuals	250,124	59	12,157	--	--	--
31	Loans to financial institutions	69,881	1,033	16,800	29,575	194	3,829
32	Commercial banks in the U.S.	40,410	923	6,365	2,381	-410	-2,742
33	Banks in foreign countries	3,655	446	783	2,703	-78	664
34	Nonbank financial institutions	25,816	-335	9,652	24,491	682	5,907
35	Loans for purchasing and carrying securities	17,445	382	2,294	5,850	69	1,949
36	Loans for agricultural production	6,408	-51	258	--	--	--
37	Loans to states and political subdivisions	10,458	-89	-711	--	--	--
38	Loans to foreign governments and official institutions	1,140	-88	183	661	-75	332
39	All other loans ⁴	28,322	1,799	4,316	6,005	-278	1,962
40	Lease financing receivables	43,382	95	10,765	--	--	--
41	Less: Unearned income	1,770	0	-27	--	--	--
42	Loan and lease reserve ⁵	33,348	-124	-1,167	--	--	--
43	Other loans and leases, net	1,248,377	613	108,582	--	--	--
44	Other assets	140,018	-981	4,710	41,321	-250	2,681
45	TOTAL ASSETS ⁶	2,042,792	14,738	127,244	385,619	-6,735	63,244

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 21, 1996	change since		Feb 21, 1996	change since	
		Feb 14, 1996	Feb 22, 1995		Feb 14, 1996	Feb 22, 1995
LIABILITIES						
46 Deposits	1,211,967	3,163	59,857	99,493	-1,408	2,872
47 Demand deposits ⁷	314,273	10,028	21,176	4,247	-663	114
48 Individuals, partnerships, and corporations	261,812	4,307	16,855	3,268	-67	154
49 Other holders	52,462	5,721	4,321	980	-596	-39
50 States and political subdivisions	9,130	907	234	--	--	--
51 U.S. government	1,494	-455	-58	--	--	--
52 Depository institutions in the U.S.	25,727	5,717	4,541	--	--	--
53 Banks in foreign countries	5,410	110	-86	--	--	--
54 Foreign governments and official institutions	607	-85	-116	--	--	--
55 Certified and officers' checks	10,093	-473	-194	--	--	--
56 Other transaction deposits ⁸	86,053	1,190	-38,097	--	--	--
57 Nontransaction deposits	811,641	-8,054	76,778	95,246	-745	2,758
58 Individuals, partnerships, and corporations	787,140	-7,879	75,703	65,020	324	2,463
59 Other holders	24,500	-175	1,075	30,226	-1,068	295
60 States and political subdivisions	21,534	-49	2,095	--	--	--
61 U.S. government	730	-165	-1,076	--	--	--
62 Depository institutions in the U.S.	1,968	39	143	--	--	--
63 Foreign governments, official institutions, and banks	269	-0	-88	--	--	--
64 Borrowings ⁹	410,531	4,316	21,055	71,983	-1,808	266
65 Federal funds purchased ¹⁰	--	--	--	43,012	-2,688	4,237
66 From commercial banks in the U.S.	--	--	--	7,648	-1,398	1,961
67 From others	--	--	--	35,365	-1,289	2,275
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	5,304	79	-9,328	--	--	--
70 Other liabilities for borrowed money ¹¹	405,227	4,237	30,383	28,971	880	-3,970
71 To commercial banks in the U.S.	--	--	--	3,864	-615	-2,064
72 To others	--	--	--	25,107	1,495	-1,906
73 Other liabilities (including subordinated debt)	223,559	7,691	26,697	62,331	-1,422	26,674
74 TOTAL LIABILITIES ¹²	1,846,057	15,171	107,610	385,619	-6,735	63,244
75 Residual (Total assets less total liabilities) ¹³	196,735	-433	19,634	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,694,732	-3,896	108,476	292,627	-4,211	57,659
77 Time deposits in amounts of \$100,000 or more	119,127	-982	10,548	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,187	-9	614	--	--	--
79 Commercial and industrial	275	0	-20	--	--	--
80 Other	912	-9	634	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	27,767	183	3,996	--	--	--
82 Net due to related institutions ¹⁷	78,912	-3,725	-2,159	123,885	-3,773	27,186

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 weekly reporting domestic banks increased loans to nonbank financial institutions \$1.0 billion and reduced loans to banks in the U.S. the same amount in the week ending February 14, 1996.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	7,623	33,052	26,723	4,926	9,004	12,018	12,514
2	U.S. government securities, investment account 18	16,070	68,814	47,961	6,258	22,780	33,770	29,191
3	Mortgage-backed securities ¹	6,371	43,284	33,250	784	9,730	9,147	9,998
4	All other maturing in: 1 year or less	4,510	6,224	2,469	2,662	2,302	5,506	4,559
5	Over 1 through 5 years	3,437	6,244	2,563	1,686	2,230	16,598	9,793
6	Over 5 years	1,751	13,062	9,679	1,128	8,519	2,519	4,841
7	Other securities, investment account 18	5,006	17,367	9,426	4,007	7,082	5,180	8,379
8	State and local government securities	1,386	6,006	4,068	984	904	1,218	2,172
9	Maturing in: 1 year or less	722	1,683	791	270	237	194	300
10	Over 1 year	664	4,323	3,277	714	668	1,024	1,872
11	Other bonds, stocks, and securities	3,620	11,361	5,359	3,023	6,178	3,963	6,207
12	Federal funds sold ²	8,981	36,046	25,374	3,016	4,994	11,987	10,480
13	To commercial banks in the U.S.	2,590	17,429	12,060	2,883	4,389	6,699	9,931
14	To nonbank brokers and dealers	4,189	16,423	11,465	0	605	3,388	523
15	To others	2,202	2,194	1,848	133	0	1,900	26
16	Other loans and leases, gross	67,948	250,541	175,317	92,424	116,836	132,426	132,894
17	Commercial and industrial	26,175	65,542	42,032	14,316	33,830	34,617	32,589
18	Bankers' acceptances and commercial paper	105	768	205	2	33	61	25
19	All other	26,071	64,774	41,826	14,315	33,797	34,556	32,564
20	U.S. addressees	25,997	64,443	41,567	14,289	33,700	34,238	32,036
21	Non-U.S. addressees	74	331	260	25	97	319	528
22	Real estate loans	26,202	91,367	58,694	22,925	42,101	58,874	62,464
23	Revolving, home equity	3,502	6,687	4,336	2,597	5,463	5,967	4,131
24	All other	22,700	84,680	54,358	20,328	36,637	52,907	58,334
25	Loans to individuals	6,722	40,295	26,160	47,700	24,502	20,431	27,468
26	Loans to financial institutions	1,745	25,138	24,314	2,387	5,051	7,783	2,270
27	Commercial banks in the U.S.	470	17,980	17,868	1,102	2,308	6,673	1,138
28	Banks in foreign countries	156	2,481	2,411	113	54	34	262
29	Nonbank financial institutions	1,119	4,678	4,035	1,172	2,689	1,077	870
30	Loans for purchasing and carrying securities	639	9,837	8,579	212	1,210	321	371
31	Loans for agricultural production	27	135	113	102	150	424	592
32	Loans to states and political subdivisions	253	1,901	1,024	757	1,122	2,085	1,908
33	Loans to foreign governments and official institutions	2	622	607	0	252	69	10
34	All other loans	2,118	7,992	7,175	417	2,900	4,234	2,197
35	Lease financing receivables	4,064	7,712	6,620	3,607	5,718	3,586	3,026
36	Less: Unearned income	9	1,025	878	83	123	67	116
37	Loan and lease reserve ⁵	1,744	11,642	9,836	2,307	2,318	2,336	2,225
38	Other loans and leases, net	66,194	237,874	164,603	90,034	114,395	130,022	130,554
39	Other assets ¹⁸	10,672	99,766	87,874	6,621	12,240	23,922	10,529
40	TOTAL ASSETS	114,547	492,918	361,962	114,863	170,495	216,900	201,647
LIABILITIES								
41	Deposits	68,436	247,192	164,441	61,101	102,899	119,127	143,610
42	Demand deposits	18,346	73,742	54,061	11,875	22,104	26,135	28,706
43	Individuals, partnerships, and corporations	14,926	59,283	41,870	9,498	18,775	22,844	24,730
44	States and political subdivisions	724	1,755	889	476	668	692	1,295
45	U.S. government	130	205	123	34	91	150	132
46	Depository institutions in the U.S.	2,178	3,328	2,831	1,367	1,602	1,485	1,931
47	Banks in foreign countries	78	4,164	3,945	142	28	60	140
48	Foreign governments and official institutions	3	447	429	1	1	120	0
49	Certified and officers' checks	307	4,559	3,975	356	939	784	478
50	Other transaction deposits ⁸	5,133	15,299	7,057	3,379	7,603	8,122	8,506
51	Nontransaction deposits	44,956	158,152	103,323	45,847	73,192	84,869	106,398
52	Individuals, partnerships, and corporations	43,834	150,590	99,479	45,376	71,423	83,039	101,703
53	States and political subdivisions	1,068	6,901	3,275	381	1,672	1,383	4,300
54	U.S. government	0	300	300	2	3	242	72
55	Depository institutions in the U.S.	54	331	240	88	93	66	321
56	Foreign governments, official institutions, and banks	0	30	29	0	0	139	2
57	Borrowings ⁹	25,204	87,179	64,217	31,695	39,259	59,934	31,330
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	434	873	651	194	813	528	371
60	Other liabilities for borrowed money ¹¹	24,770	86,306	63,566	31,501	38,446	59,406	30,959
61	Other liabilities (including subordinated debt)	10,560	95,771	82,537	9,863	14,577	22,535	9,248
62	TOTAL LIABILITIES	104,200	430,143	311,196	102,659	156,735	201,597	184,188
63	Residual (Total assets less total liabilities) ¹³	10,347	62,776	50,766	12,204	13,760	15,304	17,460
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	94,945	337,358	228,150	101,721	144,995	169,991	169,875
65	Time deposits in amounts of \$100,000 or more	7,174	28,632	19,593	8,800	6,807	9,803	14,256

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	14,727	3,950	2,611	2,526	7,750	24,243
2	U.S. government securities, investment account 18	22,965	7,883	2,672	5,249	16,160	29,841
3	Mortgage-backed securities ¹	8,324	1,903	1,192	2,968	5,137	12,301
4	All other maturing in: 1 year or less	7,214	633	591	488	1,402	2,519
5	Over 1 through 5 years	3,960	2,498	262	931	8,069	6,019
6	Over 5 years	3,468	2,849	627	862	1,552	9,002
7	Other securities, investment account 18	3,734	1,806	772	680	3,211	6,625
8	State and local government securities	2,303	965	236	464	677	1,531
9	Maturing in: 1 year or less	319	88	100	68	58	271
10	Over 1 year	1,984	877	136	396	619	1,260
11	Other bonds, stocks, and securities	1,431	842	536	216	2,534	5,093
12	Federal funds sold ²	8,807	1,579	6,292	379	533	11,490
13	To commercial banks in the U.S.	6,275	1,241	5,580	364	110	10,315
14	To nonbank brokers and dealers	1,764	312	700	0	398	1,119
15	To others	767	27	12	15	24	56
16	Other loans and leases, gross	118,560	30,479	31,626	10,162	62,839	236,761
17	Commercial and industrial	51,945	8,965	7,707	3,222	22,460	50,550
18	Bankers' acceptances and commercial paper	259	2	1	44	6	191
19	All other	51,687	8,963	7,705	3,179	22,454	50,360
20	U.S. addressees	51,296	8,957	7,704	3,177	21,664	50,151
21	Non-U.S. addressees	391	6	1	2	789	209
22	Real estate loans	34,032	12,924	7,352	3,643	27,718	114,815
23	Revolving, home equity	3,368	1,148	400	212	499	13,806
24	All other	30,664	11,775	6,952	3,431	27,218	101,009
25	Loans to individuals	18,091	5,960	12,939	2,074	8,418	35,524
26	Loans to financial institutions	5,939	418	938	297	1,739	16,175
27	Commercial banks in the U.S.	764	82	27	285	11	9,570
28	Banks in foreign countries	105	1	0	1	260	189
29	Nonbank financial institutions	5,071	335	910	11	1,468	6,416
30	Loans for purchasing and carrying securities	2,402	280	387	39	242	1,504
31	Loans for agricultural production	279	64	36	327	200	4,073
32	Loans to states and political subdivisions	698	302	148	94	182	1,009
33	Loans to foreign governments and official institutions	6	4	5	0	150	20
34	All other loans	2,361	598	1,223	324	1,233	2,724
35	Lease financing receivables	2,807	965	892	141	497	10,368
36	Less: Unearned income	126	19	3	6	0	193
37	Loan and lease reserve ⁵	2,353	509	692	199	811	6,212
38	Other loans and leases, net	116,082	29,951	30,930	9,958	62,027	230,356
39	Other assets ¹⁸	21,807	2,557	2,863	813	5,745	31,847
40	TOTAL ASSETS	188,121	47,727	46,140	19,605	95,427	334,401
LIABILITIES							
41	Deposits	104,982	30,586	20,385	15,440	57,234	240,975
42	Demand deposits	29,395	7,286	6,417	4,946	16,380	68,941
43	Individuals, partnerships, and corporations	23,485	5,063	5,343	3,888	14,210	59,768
44	States and political subdivisions	802	152	96	170	317	1,982
45	U.S. government	209	34	22	35	97	353
46	Depository institutions in the U.S.	4,136	1,885	803	752	1,452	4,807
47	Banks in foreign countries	170	6	30	35	40	518
48	Foreign governments and official institutions	2	0	0	0	2	31
49	Certified and officers' checks	592	146	122	65	262	1,482
50	Other transaction deposits ⁸	7,962	1,653	1,084	1,923	2,129	23,259
51	Nontransaction deposits	67,625	21,647	12,884	8,571	38,725	148,774
52	Individuals, partnerships, and corporations	64,535	21,151	12,503	8,247	37,788	146,950
53	States and political subdivisions	2,550	494	72	218	928	1,567
54	U.S. government	22	0	0	5	5	77
55	Depository institutions in the U.S.	518	2	309	4	4	178
56	Foreign governments, official institutions, and banks	0	0	0	96	0	2
57	Borrowings ⁹	42,193	11,266	17,262	2,443	26,200	36,566
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	991	148	214	31	412	293
60	Other liabilities for borrowed money ¹¹	41,202	11,118	17,048	2,412	25,788	36,273
61	Other liabilities (including subordinated debt)	23,853	2,219	4,601	350	5,470	24,511
62	TOTAL LIABILITIES	171,028	44,071	42,248	18,233	88,904	302,052
63	Residual (Total assets less total liabilities) ¹³	17,093	3,656	3,892	1,372	6,523	32,348
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	147,026	40,426	35,754	15,821	82,621	264,832
65	Time deposits in amounts of \$100,000 or more	13,944	2,222	1,498	1,078	4,035	20,878