

FEDERAL RESERVE statistical release



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

H.4.2(504)

March 8, 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 28, 1996	change since		Feb 28, 1996	change since		
		Feb 21, 1996	Mar 1, 1995		Feb 21, 1996	Mar 1, 1995	
ASSETS							
1	Cash and balances due from depository institutions	117,920	-17,301	-12,036	16,736	-213	1,889
2	U.S. government securities	290,042	-1,228	-5,432	49,319	2,605	7,076
3	Trading account	27,636	-1,821	4,355	--	--	--
4	Investment account	262,406	593	-9,788	--	--	--
5	Mortgage-backed securities ¹	111,483	88	16,526	--	--	--
6	All other maturing in: 1 year or less	37,900	-712	-8,196	--	--	--
7	Over 1 through 5 years	62,808	1,083	-6,389	--	--	--
8	Over 5 years	50,215	133	-11,728	--	--	--
9	Other securities	122,085	-1,646	9,951	43,612	528	29,343
10	Trading account	1,492	-4	-365	--	--	--
11	Investment account	63,335	-486	2,602	--	--	--
12	State and local government securities	18,876	29	-1,440	--	--	--
13	Maturing in: 1 year or less	4,275	-34	-1,199	--	--	--
14	Over 1 year	14,600	63	-241	--	--	--
15	Other bonds, stocks, and securities	44,459	-516	4,042	--	--	--
16	Other trading account assets	57,257	-1,155	7,714	--	--	--
17	Federal funds sold ²	107,221	2,802	-11,957	31,387	5,859	4,945
18	To commercial banks in the U.S.	70,027	2,221	-9,966	7,963	3,548	2,261
19	To nonbank brokers and dealers	29,941	520	-908	--	--	--
20	To others ³	7,253	61	-1,084	23,425	2,310	2,684
21	Other loans and leases, gross	1,283,745	194	98,972	185,279	1,184	14,053
22	Commercial and industrial	353,185	1,266	20,179	120,880	160	9,729
23	Bankers' acceptances and commercial paper	1,464	-31	-681	5,271	107	1,832
24	All other	351,721	1,297	20,860	115,609	53	7,897
25	U.S. addressees	348,905	1,253	20,341	109,686	50	6,247
26	Non-U.S. addressees	2,816	44	519	5,923	2	1,649
27	Real estate loans	505,126	709	37,359	21,009	-277	-4,032
28	Revolving, home equity	47,986	205	1,555	--	--	--
29	All other	457,139	504	35,804	--	--	--
30	Loans to individuals	247,806	-2,375	10,390	--	--	--
31	Loans to financial institutions	69,489	-392	15,136	29,673	98	3,632
32	Commercial banks in the U.S.	40,584	175	5,900	2,413	32	-2,580
33	Banks in foreign countries	2,790	-866	-444	3,050	347	838
34	Nonbank financial institutions	26,115	299	9,680	24,210	-281	5,374
35	Loans for purchasing and carrying securities	19,659	2,214	4,109	7,027	1,177	2,391
36	Loans for agricultural production	6,533	124	348	--	--	--
37	Loans to states and political subdivisions	10,555	97	-655	--	--	--
38	Loans to foreign governments and official institutions	1,281	141	190	661	0	215
39	All other loans ⁴	26,600	-1,721	1,341	6,030	25	2,118
40	Lease financing receivables	43,511	130	10,575	--	--	--
41	Less: Unearned income	1,747	-23	77	--	--	--
42	Loan and lease reserve ⁵	33,278	-70	-1,157	--	--	--
43	Other loans and leases, net	1,248,720	286	100,051	--	--	--
44	Other assets	141,349	1,179	1,338	41,942	621	250
45	TOTAL ASSETS ⁶	2,027,337	-15,908	81,914	396,532	10,912	61,096

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 28, 1996	change since		Feb 28, 1996	change since	
		Feb 21, 1996	Mar 1, 1995		Feb 21, 1996	Mar 1, 1995
LIABILITIES						
46 Deposits	1,194,698	-17,201	18,997	104,173	4,680	9,166
47 Demand deposits ⁷	298,771	-15,425	-11,483	3,887	-361	16
48 Individuals, partnerships, and corporations	255,300	-6,430	-3,681	3,166	-102	0
49 Other holders	43,471	-8,996	-7,802	721	-259	16
50 States and political subdivisions	8,314	-819	-912	--	--	--
51 U.S. government	1,701	207	-1,422	--	--	--
52 Depository institutions in the U.S.	19,901	-5,826	-3,833	--	--	--
53 Banks in foreign countries	5,850	440	436	--	--	--
54 Foreign governments and official institutions	553	-54	-345	--	--	--
55 Certified and officers' checks	7,151	-2,944	-1,725	--	--	--
56 Other transaction deposits ⁸	85,175	-911	-43,195	--	--	--
57 Nontransaction deposits	810,752	-865	73,675	100,287	5,040	9,150
58 Individuals, partnerships, and corporations	786,216	-900	72,615	68,828	3,808	6,196
59 Other holders	24,535	36	1,060	31,458	1,232	2,954
60 States and political subdivisions	21,568	34	2,416	--	--	--
61 U.S. government	739	10	-1,134	--	--	--
62 Depository institutions in the U.S.	1,943	-25	-152	--	--	--
63 Foreign governments, official institutions, and banks	285	17	-70	--	--	--
64 Borrowings ⁹	410,339	-317	17,788	75,816	3,833	-8,142
65 Federal funds purchased ¹⁰	--	--	--	45,012	2,000	-2,267
66 From commercial banks in the U.S.	--	--	--	10,198	2,551	1,320
67 From others	--	--	--	34,814	-550	-3,587
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	21,219	15,926	4,150	--	--	--
70 Other liabilities for borrowed money ¹¹	389,120	-16,243	13,638	30,803	1,833	-5,875
71 To commercial banks in the U.S.	--	--	--	4,304	440	-1,525
72 To others	--	--	--	26,500	1,393	-4,350
73 Other liabilities (including subordinated debt)	225,574	1,608	26,837	64,963	2,733	26,509
74 TOTAL LIABILITIES ¹²	1,830,611	-15,910	63,623	396,532	10,912	61,096
75 Residual (Total assets less total liabilities) ¹³	196,727	2	18,291	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,692,481	-2,274	95,600	299,223	6,595	55,736
77 Time deposits in amounts of \$100,000 or more	118,213	-888	8,998	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,177	-9	605	--	--	--
79 Commercial and industrial	275	-0	-20	--	--	--
80 Other	902	-9	625	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	27,990	223	4,562	--	--	--
82 Net due to related institutions ¹⁷	92,098	13,186	6,165	123,324	-661	30,024

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 \$500 million in assets and liabilities of thrift institutions in the week ending February 28, 1996. The major asset items affected were real estate loans, all other, \$200 million; and lease financing receivables; \$100 million. The major liability items affected were other transaction deposits, \$100 million; nontransaction deposits-IPC, \$100 million; and residual, \$200 million.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	7,150	27,484	21,772	4,511	8,667	11,115	11,856
2	U.S. government securities, investment account ^{1B}	15,240	67,934	46,811	6,927	22,603	34,367	29,607
3	Mortgage-backed securities ¹	6,171	42,154	32,136	783	10,028	9,765	10,491
4	All other maturing in: 1 year or less	3,857	6,220	2,411	3,314	1,714	5,575	4,433
5	Over 1 through 5 years	3,447	6,511	2,585	1,709	2,435	16,467	9,746
6	Over 5 years	1,766	13,049	9,678	1,121	8,425	2,561	4,937
7	Other securities, investment account ^{1B}	4,460	17,336	9,420	3,993	7,150	5,170	8,324
8	State and local government securities	1,378	6,027	4,082	984	905	1,214	2,175
9	Maturing in: 1 year or less	710	1,693	799	270	234	180	307
10	Over 1 year	668	4,334	3,283	714	671	1,034	1,868
11	Other bonds, stocks, and securities	3,082	11,309	5,338	3,009	6,245	3,956	6,149
12	Federal funds sold ²	12,272	36,682	25,071	2,727	5,603	11,715	9,659
13	To commercial banks in the U.S.	4,578	18,324	12,396	2,594	5,005	6,773	9,229
14	To nonbank brokers and dealers	5,566	15,956	10,674	0	598	3,012	404
15	To others	2,127	2,402	2,000	133	0	1,930	26
16	Other loans and leases, gross	67,882	249,736	173,260	91,103	118,015	132,318	132,464
17	Commercial and industrial	26,741	65,415	41,813	14,345	33,952	34,583	32,927
18	Bankers' acceptances and commercial paper	99	779	216	2	23	33	26
19	All other	26,642	64,637	41,597	14,343	33,930	34,550	32,902
20	U.S. addressees	26,569	64,316	41,347	14,318	33,820	34,230	32,340
21	Non-U.S. addressees	74	320	249	25	109	320	562
22	Real estate loans	25,867	91,411	58,530	22,892	42,196	58,980	62,320
23	Revolving, home equity	3,498	6,669	4,321	2,595	5,471	5,982	4,132
24	All other	22,369	84,741	54,209	20,297	36,725	52,998	58,188
25	Loans to individuals	6,738	39,109	24,959	46,306	25,121	20,494	27,006
26	Loans to financial institutions	1,423	24,649	23,562	2,451	5,003	7,686	2,185
27	Commercial banks in the U.S.	203	18,124	17,924	1,150	2,368	6,694	966
28	Banks in foreign countries	137	1,670	1,424	95	51	30	262
29	Nonbank financial institutions	1,083	4,855	4,214	1,206	2,584	961	957
30	Loans for purchasing and carrying securities	664	11,846	9,741	212	1,397	235	406
31	Loans for agricultural production	27	142	121	100	150	447	593
32	Loans to states and political subdivisions	252	1,894	1,012	758	1,136	2,174	1,903
33	Loans to foreign governments and official institutions	2	765	749	0	252	71	10
34	All other loans	2,153	6,768	6,127	432	3,070	4,036	2,059
35	Lease financing receivables	4,015	7,738	6,647	3,608	5,738	3,613	3,055
36	Less: Unearned income	9	1,004	854	79	122	67	120
37	Loan and lease reserve ⁵	1,736	11,621	9,819	2,290	2,323	2,326	2,224
38	Other loans and leases, net	66,138	237,111	162,587	88,734	115,570	129,926	130,121
39	Other assets ^{1B}	10,323	97,075	85,411	6,652	11,377	25,160	10,819
40	TOTAL ASSETS	115,583	483,621	351,070	113,545	170,969	217,454	200,386
LIABILITIES								
41	Deposits	67,631	239,698	157,046	60,507	102,755	118,042	141,865
42	Demand deposits	17,395	66,963	47,759	11,256	21,591	25,184	27,447
43	Individuals, partnerships, and corporations	14,198	56,119	38,974	9,147	18,890	22,219	23,945
44	States and political subdivisions	560	1,558	755	474	599	694	1,185
45	U.S. government	153	347	264	35	95	130	136
46	Depository institutions in the U.S.	2,085	2,244	1,781	1,075	1,205	1,151	1,522
47	Banks in foreign countries	77	4,608	4,405	156	44	73	129
48	Foreign governments and official institutions	2	403	384	1	1	120	0
49	Certified and officers' checks	320	1,685	1,196	368	757	798	529
50	Other transaction deposits ⁸	5,111	15,335	7,048	3,372	7,506	8,253	8,483
51	Nontransaction deposits	45,124	157,401	102,239	45,879	73,657	84,605	105,934
52	Individuals, partnerships, and corporations	44,026	149,739	98,377	45,410	71,855	82,818	101,283
53	States and political subdivisions	1,045	6,982	3,274	379	1,694	1,341	4,239
54	U.S. government	0	320	320	2	3	241	64
55	Depository institutions in the U.S.	52	331	239	88	105	66	326
56	Foreign governments, official institutions, and banks	0	29	29	0	0	139	22
57	Borrowings ⁹	26,894	82,013	56,948	31,368	39,598	60,507	32,314
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,966	2,383	1,425	643	1,582	989	890
60	Other liabilities for borrowed money ¹¹	23,928	79,630	55,523	30,726	38,016	59,517	31,424
61	Other liabilities (including subordinated debt)	10,649	99,224	86,363	9,394	14,839	23,561	8,716
62	TOTAL LIABILITIES	105,173	420,935	300,356	101,270	157,192	202,109	182,895
63	Residual (Total assets less total liabilities) ¹³	10,410	62,686	50,714	12,276	13,777	15,345	17,491
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	95,072	335,241	224,240	101,007	145,998	170,103	169,859
65	Time deposits in amounts of \$100,000 or more	7,121	28,158	18,998	8,799	6,896	9,868	14,022

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	13,066	2,985	1,743	1,892	6,644	20,808
2	U.S. government securities, investment account 18	23,629	7,906	3,295	5,094	15,969	29,835
3	Mortgage-backed securities ¹	8,348	1,946	1,839	2,788	5,108	12,063
4	All other maturing in: 1 year or less	7,603	666	616	511	651	2,738
5	Over 1 through 5 years	4,111	2,484	213	933	8,666	6,088
6	Over 5 years	3,567	2,810	627	862	1,544	8,946
7	Other securities, investment account 18	3,821	1,837	716	679	3,258	6,592
8	State and local government securities	2,302	966	233	465	690	1,537
9	Maturing in: 1 year or less	320	88	74	70	58	272
10	Over 1 year	1,982	878	159	395	632	1,265
11	Other bonds, stocks, and securities	1,519	871	483	215	2,568	5,055
12	Federal funds sold 2	8,954	1,390	5,733	567	1,942	9,975
13	To commercial banks in the U.S.	5,994	1,048	4,931	567	1,897	9,086
14	To nonbank brokers and dealers	2,459	306	790	0	18	833
15	To others	501	37	12	0	27	56
16	Other loans and leases, gross	118,828	30,588	31,783	10,173	63,209	237,646
17	Commercial and industrial	52,171	8,964	7,747	3,226	22,427	50,686
18	Bankers' acceptances and commercial paper	246	2	1	43	6	206
19	All other	51,925	8,963	7,746	3,183	22,421	50,480
20	U.S. addressees	51,531	8,957	7,745	3,181	21,626	50,272
21	Non-U.S. addressees	393	6	1	2	795	208
22	Real estate loans	34,068	12,946	7,609	3,657	27,895	115,284
23	Revolving, home equity	3,361	1,151	400	212	497	14,018
24	All other	30,707	11,795	7,209	3,446	27,397	101,266
25	Loans to individuals	18,069	5,962	13,007	2,075	8,453	35,467
26	Loans to financial institutions	6,096	442	1,045	298	1,770	16,442
27	Commercial banks in the U.S.	809	66	33	286	14	9,873
28	Banks in foreign countries	92	3	0	1	257	192
29	Nonbank financial institutions	5,195	374	1,012	11	1,499	6,377
30	Loans for purchasing and carrying securities	2,426	289	398	37	247	1,501
31	Loans for agricultural production	293	65	36	342	200	4,138
32	Loans to states and political subdivisions	701	302	148	97	187	1,005
33	Loans to foreign governments and official institutions	6	4	5	0	150	15
34	All other loans	2,173	647	886	299	1,383	2,696
35	Lease financing receivables	2,825	967	902	141	497	10,414
36	Less: Unearned income	126	19	3	6	0	192
37	Loan and lease reserve 5	2,351	506	696	198	805	6,203
38	Other loans and leases, net	116,351	30,063	31,083	9,969	62,403	231,251
39	Other assets 18	21,376	2,775	3,270	808	5,435	32,663
40	TOTAL ASSETS	187,197	46,957	45,839	19,010	95,651	331,124
LIABILITIES							
41	Deposits	103,335	30,068	19,737	15,000	56,424	239,637
42	Demand deposits	28,202	6,834	6,008	4,565	15,698	67,629
43	Individuals, partnerships, and corporations	23,511	5,166	5,153	3,639	13,919	59,395
44	States and political subdivisions	609	144	93	187	265	1,946
45	U.S. government	215	34	27	31	91	408
46	Depository institutions in the U.S.	3,067	1,353	584	602	1,095	3,919
47	Banks in foreign countries	172	5	24	28	40	493
48	Foreign governments and official institutions	1	0	0	0	2	24
49	Certified and officers' checks	627	133	128	78	285	1,444
50	Other transaction deposits 8	7,909	1,680	1,139	1,891	2,181	22,313
51	Nontransaction deposits	67,223	21,554	12,590	8,544	38,545	149,695
52	Individuals, partnerships, and corporations	64,112	21,071	12,219	8,222	37,611	147,850
53	States and political subdivisions	2,571	481	61	219	924	1,630
54	U.S. government	23	0	0	5	5	76
55	Depository institutions in the U.S.	517	2	309	4	5	137
56	Foreign governments, official institutions, and banks	0	0	0	93	0	2
57	Borrowings 9	45,017	10,964	17,912	2,323	26,771	34,658
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	6,763	626	497	39	2,864	977
60	Other liabilities for borrowed money 11	38,254	10,338	17,416	2,284	23,907	33,681
61	Other liabilities (including subordinated debt)	21,765	2,241	4,370	340	5,831	24,645
62	TOTAL LIABILITIES	170,116	43,273	42,019	17,663	89,026	298,940
63	Residual (Total assets less total liabilities) 13	17,081	3,684	3,820	1,347	6,625	32,184
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	148,430	40,608	36,562	15,660	82,466	265,089
65	Time deposits in amounts of \$100,000 or more	13,827	2,295	1,181	1,098	4,067	20,881