

FEDERAL RESERVE statistical release



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

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March 15, 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			
	Mar 6, 1996	change since		Mar 6, 1996	change since		
		Feb 28, 1996	Mar 8, 1995		Feb 28, 1996	Mar 8, 1995	
ASSETS							
1	Cash and balances due from depository institutions	108,829	-8,435	2,607	16,242	-494	915
2	U.S. government securities	287,411	-2,591	-10,406	47,099	-2,220	6,796
3	Trading account	28,623	987	3,258	--	--	--
4	Investment account	258,789	-3,578	-13,664	--	--	--
5	Mortgage-backed securities ¹	110,601	-1,085	15,288	--	--	--
6	All other maturing in: 1 year or less	37,223	-457	-9,251	--	--	--
7	Over 1 through 5 years	60,719	-2,079	-7,977	--	--	--
8	Over 5 years	50,245	42	-11,724	--	--	--
9	Other securities	124,898	2,710	3,097	44,100	487	29,949
10	Trading account	1,477	-16	-335	--	--	--
11	Investment account	64,453	1,016	3,922	--	--	--
12	State and local government securities	18,938	53	-1,393	--	--	--
13	Maturing in: 1 year or less	4,255	-36	-1,301	--	--	--
14	Over 1 year	14,683	89	-92	--	--	--
15	Other bonds, stocks, and securities	45,515	963	5,314	--	--	--
16	Other trading account assets	58,968	1,709	-490	--	--	--
17	Federal funds sold ²	104,136	-3,017	-455	27,075	-4,312	1,568
18	To commercial banks in the U.S.	68,768	-1,314	503	5,202	-2,761	-885
19	To nonbank brokers and dealers	29,310	-642	1,344	--	--	--
20	To others ³	6,058	-1,061	-2,302	21,873	-1,552	2,454
21	Other loans and leases, gross	1,285,546	1,897	105,310	180,675	-4,604	9,176
22	Commercial and industrial	353,904	953	22,701	119,665	-1,215	9,552
23	Bankers' acceptances and commercial paper	1,594	129	-578	5,155	-116	1,725
24	All other	352,310	824	23,279	114,510	-1,099	7,827
25	U.S. addressees	349,512	843	22,745	108,506	-1,179	6,208
26	Non-U.S. addressees	2,797	-19	534	6,004	80	1,619
27	Real estate loans	508,708	3,597	41,002	20,833	-175	-4,215
28	Revolving, home equity	47,964	-16	1,562	--	--	--
29	All other	460,744	3,612	39,440	--	--	--
30	Loans to individuals	247,929	94	10,850	--	--	--
31	Loans to financial institutions	70,036	567	14,868	28,376	-1,297	933
32	Commercial banks in the U.S.	40,552	-21	5,241	2,510	97	-2,309
33	Banks in foreign countries	2,656	-132	-546	2,883	-167	-60
34	Nonbank financial institutions	26,827	721	10,173	22,984	-1,226	3,302
35	Loans for purchasing and carrying securities	16,744	-2,912	2,236	5,126	-1,901	936
36	Loans for agricultural production	6,561	30	406	--	--	--
37	Loans to states and political subdivisions	10,614	61	-493	--	--	--
38	Loans to foreign governments and official institutions	1,111	-170	-76	686	25	109
39	All other loans ⁴	25,960	-794	2,888	5,990	-41	1,860
40	Lease financing receivables	43,979	470	10,929	--	--	--
41	Less: Unearned income	1,764	18	87	--	--	--
42	Loan and lease reserve ⁵	33,528	252	-1,038	--	--	--
43	Other loans and leases, net	1,250,253	1,627	106,262	--	--	--
44	Other assets	146,829	5,544	11,118	41,014	-929	-4,207
45	TOTAL ASSETS ⁶	2,022,357	-4,162	112,223	387,176	-9,355	52,381

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.

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
	Mar 6, 1996	<u>change since</u>		Mar 6, 1996	<u>change since</u>	
		Feb 28, 1996	Mar 8, 1995		Feb 28, 1996	Mar 8, 1995
LIABILITIES						
46 Deposits	1,214,304	20,005	63,301	103,864	-310	6,789
47 Demand deposits ⁷	301,590	3,096	17,442	3,778	-109	61
48 Individuals, partnerships, and corporations	258,725	3,679	17,309	3,183	17	246
49 Other holders	42,865	-583	134	595	-126	-185
50 States and political subdivisions	7,873	-444	461	--	--	--
51 U.S. government	2,162	453	442	--	--	--
52 Depository institutions in the U.S.	20,310	430	1,471	--	--	--
53 Banks in foreign countries	4,997	-846	-197	--	--	--
54 Foreign governments and official institutions	679	126	5	--	--	--
55 Certified and officers' checks	6,844	-302	-2,049	--	--	--
56 Other transaction deposits ⁸	86,444	1,273	-40,947	--	--	--
57 Nontransaction deposits	826,270	15,636	86,805	100,086	-201	6,728
58 Individuals, partnerships, and corporations	801,408	15,304	85,973	69,719	891	4,660
59 Other holders	24,862	331	832	30,366	-1,092	2,068
60 States and political subdivisions	21,941	377	2,072	--	--	--
61 U.S. government	784	45	-1,020	--	--	--
62 Depository institutions in the U.S.	1,852	-91	-97	--	--	--
63 Foreign governments, official institutions, and banks	286	0	-123	--	--	--
64 Borrowings ⁹	395,019	-14,984	19,590	77,113	1,298	-2,870
65 Federal funds purchased ¹⁰	--	--	--	49,350	4,337	8,557
66 From commercial banks in the U.S.	--	--	--	11,755	1,556	5,661
67 From others	--	--	--	37,595	2,781	2,896
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	3	-21,224	-6,961	--	--	--
70 Other liabilities for borrowed money ¹¹	395,016	6,240	26,551	27,764	-3,040	-11,427
71 To commercial banks in the U.S.	--	--	--	4,282	-21	-1,474
72 To others	--	--	--	23,482	-3,018	-9,953
73 Other liabilities (including subordinated debt)	215,885	-9,625	11,384	63,028	-1,935	20,882
74 TOTAL LIABILITIES ¹²	1,825,208	-4,605	94,275	387,176	-9,355	52,381
75 Residual (Total assets less total liabilities) ¹³	197,149	442	17,949	-0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,692,671	334	91,802	291,238	-7,985	50,683
77 Time deposits in amounts of \$100,000 or more	118,729	534	9,547	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,168	-10	597	--	--	--
79 Commercial and industrial	275	-0	-20	--	--	--
80 Other	892	-10	617	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	27,714	-275	3,865	--	--	--
82 Net due to related institutions ¹⁷	92,665	566	12,051	112,200	-11,124	19,396

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 \$2.6 billion in assets and liabilities of thrift institutions in the week ending March 6, 1996. The major asset items affected were (in billions): U.S. government securities investment account maturing in 1 year or less, \$0.1; U.S. government securities investment account maturing in over 1 to 5 years, \$0.1; U.S. government securities investment account maturing in over 5 years, \$0.8; other securities investment account other bonds, notes, and securities, \$0.4; and real estate loans, all other, \$1.2. The major liability items affected were other transaction deposits, \$0.2; nontransaction deposits-IPC, \$3.3; and other liabilities, \$0.9. The major memorandum item affected was: time deposits in amounts greater than \$100,000, \$0.1.

		Federal Reserve District						
		Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta
			district	city				
ASSETS								
1	Cash and balances due from depository institutions	5,781	24,220	18,652	4,079	6,702	9,573	12,002
2	U.S. government securities, investment account 1 ⁸	15,337	68,075	46,125	6,862	22,562	33,394	29,815
3	Mortgage-backed securities 1	6,214	41,739	31,719	774	9,981	9,787	10,517
4	All other maturing in: 1 year or less	3,896	6,080	2,339	3,302	1,711	5,174	4,680
5	Over 1 through 5 years	3,460	6,508	2,405	1,685	2,494	15,914	9,838
6	Over 5 years	1,768	13,748	9,662	1,100	8,376	2,519	4,780
7	Other securities, investment account 1 ⁸	4,636	17,794	9,434	4,078	7,153	5,182	8,428
8	State and local government securities	1,387	6,040	4,076	985	894	1,196	2,166
9	Maturing in: 1 year or less	718	1,688	805	285	230	169	303
10	Over 1 year	668	4,352	3,271	700	663	1,027	1,862
11	Other bonds, stocks, and securities	3,250	11,753	5,358	3,093	6,259	3,986	6,263
12	Federal funds sold 2	11,095	36,816	25,258	1,567	4,825	10,394	10,279
13	To commercial banks in the U.S.	4,088	18,641	12,512	1,567	4,432	6,973	9,780
14	To nonbank brokers and dealers	5,545	16,406	11,125	0	393	2,114	473
15	To others	1,462	1,769	1,620	0	0	1,307	26
16	Other loans and leases, gross	67,367	247,880	170,820	90,889	118,473	132,645	132,607
17	Commercial and industrial	26,384	65,071	41,488	14,318	34,432	34,884	32,923
18	Bankers' acceptances and commercial paper	102	770	206	2	31	72	25
19	All other	26,282	64,301	41,282	14,316	34,400	34,812	32,898
20	U.S. addressees	26,212	63,971	41,018	14,290	34,281	34,497	32,334
21	Non-U.S. addressees	70	330	265	26	119	316	564
22	Real estate loans	26,096	92,730	58,666	22,882	42,294	58,971	62,253
23	Revolving, home equity	3,466	6,696	4,309	2,574	5,454	5,965	4,123
24	All other	22,630	86,034	54,356	20,307	36,840	53,005	58,130
25	Loans to individuals	6,750	39,365	25,381	46,166	25,102	20,428	27,000
26	Loans to financial institutions	1,524	24,583	23,667	2,433	5,126	7,791	2,251
27	Commercial banks in the U.S.	271	18,076	17,920	1,111	2,420	6,823	996
28	Banks in foreign countries	172	1,491	1,393	117	59	26	270
29	Nonbank financial institutions	1,081	5,015	4,354	1,205	2,647	942	986
30	Loans for purchasing and carrying securities	618	9,074	7,323	192	1,263	252	427
31	Loans for agricultural production	26	156	135	100	152	477	601
32	Loans to states and political subdivisions	249	1,883	1,005	751	1,133	2,146	1,906
33	Loans to foreign governments and official institutions	2	599	582	0	253	65	11
34	All other loans	1,599	6,511	5,891	439	2,948	4,038	2,136
35	Lease financing receivables	4,118	7,908	6,682	3,609	5,770	3,592	3,099
36	Less: Unearned income	9	997	852	79	119	65	147
37	Loan and lease reserve 5	1,740	11,706	9,862	2,400	2,303	2,337	2,228
38	Other loans and leases, net	65,618	235,177	160,106	88,410	116,051	130,243	130,232
39	Other assets 1 ⁸	10,873	101,639	89,135	7,085	13,222	25,039	10,840
40	TOTAL ASSETS	113,340	483,720	348,710	112,082	170,516	213,825	201,595
LIABILITIES								
41	Deposits	67,826	245,525	158,555	60,668	103,614	119,268	143,292
42	Demand deposits	17,348	65,889	46,161	11,201	21,630	25,703	27,818
43	Individuals, partnerships, and corporations	14,977	55,963	38,373	9,012	18,954	22,582	24,233
44	States and political subdivisions	529	1,342	604	503	495	630	1,143
45	U.S. government	114	443	388	50	94	158	177
46	Depository institutions in the U.S.	1,372	2,408	1,861	1,176	1,323	1,423	1,606
47	Banks in foreign countries	69	3,876	3,614	110	39	47	138
48	Foreign governments and official institutions	1	528	508	1	1	120	0
49	Certified and officers' checks	286	1,330	813	350	725	742	521
50	Other transaction deposits 8	5,250	15,594	6,990	2,583	7,615	8,257	8,442
51	Nontransaction deposits	45,229	164,042	105,404	46,884	74,369	85,308	107,033
52	Individuals, partnerships, and corporations	44,150	156,301	101,472	46,422	72,609	83,411	102,291
53	States and political subdivisions	1,026	7,017	3,299	372	1,646	1,440	4,341
54	U.S. government	0	369	369	2	3	239	65
55	Depository institutions in the U.S.	52	326	234	88	111	80	314
56	Foreign governments, official institutions, and banks	0	29	29	0	0	139	22
57	Borrowings 9	24,876	81,324	57,651	29,718	38,980	56,394	32,165
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2	2	0	-46	2	7	12
60	Other liabilities for borrowed money 11	24,874	81,322	57,651	29,764	38,978	56,386	32,153
61	Other liabilities (including subordinated debt)	10,290	93,947	81,651	9,747	14,057	22,861	8,548
62	TOTAL LIABILITIES	102,993	420,796	297,857	100,132	156,651	198,522	184,006
63	Residual (Total assets less total liabilities) 1 ³	10,348	62,924	50,853	11,950	13,865	15,303	17,589
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 1 ⁴	94,076	333,847	221,204	100,718	146,161	167,819	170,353
65	Time deposits in amounts of \$100,000 or more	7,050	28,998	19,782	8,773	6,614	9,942	13,906

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,248	3,368	1,677	2,027	6,697	21,455
2	U.S. government securities, investment account 18	23,005	7,882	2,296	5,046	15,056	29,460
3	Mortgage-backed securities ¹	8,319	1,964	1,242	2,776	5,089	12,199
4	All other maturing in:	7,018	599	501	473	1,152	2,637
5	1 year or less	4,160	2,487	218	937	7,272	5,745
6	Over 1 through 5 years	3,507	2,832	335	859	1,543	8,879
7	Over 5 years	4,008	1,844	723	695	3,371	6,541
8	Other securities, investment account 18	2,380	964	241	466	684	1,536
9	State and local government securities	339	89	37	67	55	274
10	Maturing in:	2,041	874	204	399	630	1,262
11	1 year or less	1,629	881	482	229	2,687	5,005
12	Over 1 year	9,423	1,720	5,313	643	797	11,265
13	Federal funds sold ²	5,792	1,351	4,454	643	768	10,279
14	To commercial banks in the U.S.	2,315	299	846	0	9	910
15	To nonbank brokers and dealers	1,316	70	12	0	20	76
16	To others	120,131	31,437	31,764	10,196	63,527	238,631
17	Other loans and leases, gross	52,358	8,957	7,607	3,235	22,574	51,162
18	Commercial and industrial	337	2	1	33	6	213
19	Bankers' acceptances and commercial paper	52,021	8,955	7,606	3,202	22,567	50,949
20	All other	51,651	8,949	7,605	3,200	21,791	50,732
21	U.S. addressees	370	6	1	2	777	217
22	Non-U.S. addressees	34,865	13,606	7,931	3,641	27,927	115,511
23	Real estate loans	3,418	1,150	397	211	496	14,011
24	Revolving, home equity	31,447	12,456	7,534	3,430	27,431	101,500
25	All other	18,070	6,091	13,037	2,080	8,503	35,337
26	Loans to individuals	6,072	489	871	307	1,854	16,736
27	Loans to financial institutions	763	70	37	295	8	9,681
28	Commercial banks in the U.S.	102	6	0	1	236	177
29	Banks in foreign countries	5,207	413	834	11	1,610	6,878
30	Nonbank financial institutions	2,491	284	372	31	251	1,489
31	Loans for purchasing and carrying securities	295	73	37	347	200	4,098
32	Loans for agricultural production	687	314	144	95	183	1,123
33	Loans to states and political subdivisions	6	4	5	0	150	16
34	Loans to foreign governments and official institutions	2,407	647	887	318	1,389	2,641
35	All other loans	2,880	972	874	141	497	10,520
36	Lease financing receivables	130	19	3	5	0	192
37	Less: Unearned income	2,389	515	694	198	818	6,200
38	Loan and lease reserve ⁵	117,612	30,902	31,067	9,992	62,709	232,239
39	Other loans and leases, net	20,489	2,484	3,126	794	7,597	32,710
40	Other assets ¹⁸	185,785	48,200	44,202	19,196	96,226	333,670
LIABILITIES							
41	Deposits	104,698	31,102	20,457	15,357	58,369	244,129
42	Demand deposits	27,694	6,942	6,202	4,763	16,569	69,832
43	Individuals, partnerships, and corporations	22,837	5,246	5,162	3,836	14,691	61,232
44	States and political subdivisions	660	143	234	173	244	1,778
45	U.S. government	276	40	32	66	111	602
46	Depository institutions in the U.S.	2,972	1,370	616	587	1,214	4,242
47	Banks in foreign countries	179	6	29	29	32	442
48	Foreign governments and official institutions	5	0	0	0	2	21
49	Certified and officers' checks	765	137	128	72	275	1,515
50	Other transaction deposits ⁸	8,356	1,629	1,066	1,928	2,126	23,600
51	Nontransaction deposits	68,648	22,531	13,188	8,666	39,674	150,696
52	Individuals, partnerships, and corporations	65,475	22,045	12,811	8,346	38,674	148,874
53	States and political subdivisions	2,736	482	68	217	991	1,606
54	U.S. government	19	0	0	5	5	75
55	Depository institutions in the U.S.	418	4	309	4	5	140
56	Foreign governments, official institutions, and banks	0	0	0	93	0	2
57	Borrowings ⁹	42,307	11,397	15,794	2,105	26,460	33,498
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	10	0	3	2	0	8
60	Other liabilities for borrowed money ¹¹	42,297	11,397	15,791	2,104	26,460	33,490
61	Other liabilities (including subordinated debt)	21,491	1,977	4,165	344	4,880	23,578
62	TOTAL LIABILITIES	168,496	44,475	40,416	17,807	89,709	301,204
63	Residual (Total assets less total liabilities) ¹³	17,289	3,725	3,786	1,389	6,517	32,466
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	150,012	41,461	35,605	15,642	81,975	265,937
65	Time deposits in amounts of \$100,000 or more	13,981	2,347	1,205	1,102	4,088	20,721