

FEDERAL RESERVE statistical release



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March 22, 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 13, 1996	change since		Mar 13, 1996	change since	
		Mar 6, 1996	Mar 15, 1995		Mar 6, 1996	Mar 15, 1995
ASSETS						
1 Cash and balances due from depository institutions	112,662	3,995	-12,416	16,694	452	874
2 U.S. government securities	285,878	-807	-14,123	46,911	-188	5,927
3 Trading account	29,777	1,155	3,471	-	-	-
4 Investment account	256,102	-1,962	-17,594	-	-	-
5 Mortgage-backed securities ¹	110,069	-1,161	15,628	-	-	-
6 All other maturing in: 1 year or less	36,049	-616	-9,821	-	-	-
7 Over 1 through 5 years	60,328	-372	-11,566	-	-	-
8 Over 5 years	49,655	187	-11,836	-	-	-
9 Other securities	124,886	-108	1,479	43,324	-770	29,265
10 Trading account	1,472	-5	-249	-	-	-
11 Investment account	64,673	72	4,329	-	-	-
12 State and local government securities	18,966	13	-1,308	-	-	-
13 Maturing in: 1 year or less	4,240	-16	-1,264	-	-	-
14 Over 1 year	14,726	29	-45	-	-	-
15 Other bonds, stocks, and securities	45,707	59	5,638	-	-	-
16 Other trading account assets	58,741	-176	-2,601	-	-	-
17 Federal funds sold ²	107,431	2,682	-8,347	29,682	2,607	1,495
To commercial banks in the U.S.	70,765	1,384	-10,348	7,274	2,072	461
To nonbank brokers and dealers	31,207	1,897	3,887	-	-	-
To others ³	5,459	-599	-1,885	22,409	535	1,034
21 Other loans and leases, gross	1,284,259	-1,272	102,618	181,937	1,262	9,940
22 Commercial and industrial	353,012	-991	19,438	120,134	470	9,353
23 Bankers' acceptances and commercial paper	1,579	-17	-402	5,048	-106	1,779
24 All other	351,433	-974	19,839	115,086	576	7,574
25 U.S. addressees	348,653	-957	19,341	108,992	486	6,212
26 Non-U.S. addressees	2,780	-17	498	6,093	90	1,362
27 Real estate loans	508,717	34	40,605	20,817	-17	-4,222
28 Revolving, home equity	47,921	-52	1,600	-	-	-
29 All other	460,796	85	39,005	-	-	-
30 Loans to individuals	246,833	-1,042	10,120	-	-	-
31 Loans to financial institutions	70,466	438	16,309	28,908	532	1,243
32 Commercial banks in the U.S.	40,558	-30	6,185	3,233	723	-1,742
33 Banks in foreign countries	3,029	371	-284	2,845	-38	631
34 Nonbank financial institutions	26,879	98	10,408	22,830	-154	2,353
35 Loans for purchasing and carrying securities	17,004	263	2,532	5,402	277	1,245
36 Loans for agricultural production	6,519	-44	326	-	-	-
37 Loans to states and political subdivisions	10,579	-31	-548	-	-	-
38 Loans to foreign governments and official institutions	1,119	8	254	593	-93	181
39 All other loans ⁴	25,614	-326	2,306	6,082	93	2,140
40 Lease financing receivables	44,396	421	11,277	-	-	-
41 Less: Unearned income	1,803	39	130	-	-	-
42 Loan and lease reserve ⁵	33,514	-23	-1,095	-	-	-
43 Other loans and leases, net	1,248,942	-1,288	103,584	-	-	-
44 Other assets	142,953	-3,985	8,359	41,240	227	-379
45 TOTAL ASSETS ⁶	2,022,753	489	78,536	387,964	793	51,988

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. Mergers-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		
	Mar 13, 1996	change since		Mar 13, 1996	change since	
		Mar 6, 1996	Mar 15, 1995		Mar 6, 1996	Mar 15, 1995
LIABILITIES						
46 Deposits	1,209,779	-4,828	36,775	105,992	2,128	7,741
47 Demand deposits ⁷	298,001	-3,579	-8,986	3,896	118	-66
48 Individuals, partnerships, and corporations	256,761	-1,977	3,170	3,105	-78	-38
49 Other holders	41,240	-1,602	-12,156	791	196	-28
50 States and political subdivisions	7,499	-394	-986	-	-	-
51 U.S. government	1,660	-500	-6,575	-	-	-
52 Depository institutions in the U.S.	19,826	-434	-2,000	-	-	-
53 Banks in foreign countries	5,001	3	-374	-	-	-
54 Foreign governments and official institutions	678	-2	-70	-	-	-
55 Certified and officers' checks	6,576	-274	-2,149	-	-	-
56 Other transaction deposits ⁸	84,118	-1,905	-43,084	-	-	-
57 Nontransaction deposits	827,660	656	88,844	102,096	2,011	7,807
58 Individuals, partnerships, and corporations	802,760	903	87,561	72,178	2,459	6,976
59 Other holders	24,900	-247	1,283	29,918	-448	831
60 States and political subdivisions	22,046	-140	2,566	-	-	-
61 U.S. government	773	-12	-1,096	-	-	-
62 Depository institutions in the U.S.	1,776	-113	-82	-	-	-
63 Foreign governments, official institutions, and banks	305	19	-105	-	-	-
64 Borrowings ⁹	401,469	6,735	18,199	72,747	-4,366	-14,499
65 Federal funds purchased ¹⁰	-	-	-	45,236	-4,114	-3,063
66 From commercial banks in the U.S.	-	-	-	10,305	-1,450	-653
67 From others	-	-	-	34,931	-2,664	-2,410
68 From Federal Reserve Banks	0	0	0	-	-	-
69 Treasury tax and loan notes	455	451	-4,587	-	-	-
70 Other liabilities for borrowed money ¹¹	401,015	6,285	22,786	27,511	-252	-11,436
71 To commercial banks in the U.S.	-	-	-	3,949	-333	-1,820
72 To others	-	-	-	23,562	80	-9,616
73 Other liabilities (including subordinated debt)	213,684	-2,167	3,768	63,064	38	24,084
74 TOTAL LIABILITIES ¹²	1,824,932	-260	58,741	387,964	793	51,988
75 Residual (Total assets less total liabilities) ¹³	197,820	749	19,794	-0	-0	-0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,691,131	-859	85,791	291,348	116	47,1
77 Time deposits in amounts of \$100,000 or more	117,962	-782	9,221	-	-	-
78 Loans sold outright to affiliates ¹⁵	1,151	-17	582	-	-	-
79 Commercial and industrial	270	-5	-24	-	-	-
80 Other	880	-12	607	-	-	-
81 Foreign branch credit extended to U.S. residents ^{16,17}	27,546	-168	3,880	-	-	-
82 Net due to related institutions ¹⁷	82,191	-10,474	909	117,987	5,789	29,796

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.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	6,713	24,922	18,664	4,084	7,249	11,074	11,946
2	U.S. government securities, investment account 18	15,457	67,076	45,133	6,863	22,631	32,814	29,330
3	Mortgage-backed securities 1	6,213	41,455	30,664	766	9,984	9,690	10,497
4	All other maturing in: 1 year or less	3,828	5,893	2,348	3,303	1,661	5,130	4,164
5	Over 1 through 5 years	3,622	6,748	2,427	1,697	2,675	15,356	9,919
6	Over 5 years	1,794	12,980	9,694	1,096	8,312	2,637	4,750
7	Other securities, investment account 18	4,702	17,936	9,435	4,058	7,128	5,163	8,468
8	State and local government securities	1,419	6,026	4,073	955	895	1,195	2,164
9	Maturing in: 1 year or less	722	1,692	807	264	228	169	302
10	Over 1 year	697	4,334	3,265	692	667	1,026	1,861
11	Other bonds, stocks, and securities	3,282	11,910	5,362	3,103	6,233	3,968	6,304
12	Federal funds sold 2	9,765	39,967	27,697	3,322	4,074	10,136	10,285
13	To commercial banks in the U.S.	4,490	19,236	13,764	2,892	3,706	6,535	9,864
14	To nonbank brokers and dealers	3,694	19,272	12,717	0	368	2,620	395
15	To others	1,582	1,458	1,215	430	0	982	26
16	Other loans and leases, gross	67,522	249,882	173,065	89,717	118,111	132,553	132,625
17	Commercial and industrial	26,495	64,867	41,372	14,320	34,012	35,044	32,951
18	Bankers' acceptances and commercial paper	101	776	213	2	13	57	27
19	All other	26,394	64,091	41,158	14,317	33,999	34,987	32,924
20	U.S. addressees	26,324	63,769	40,902	14,292	33,887	34,668	32,354
21	Non-U.S. addressees	70	322	257	26	112	319	570
22	Real estate loans	25,874	93,257	59,604	22,860	42,234	58,886	62,294
23	Revolving, home equity	3,450	6,741	4,359	2,568	5,457	5,930	4,128
24	All other	22,425	86,516	55,245	20,292	36,777	52,957	58,166
25	Loans to individuals	6,752	39,034	25,036	45,912	25,045	20,512	26,968
26	Loans to financial institutions	1,480	25,660	24,694	1,539	5,249	7,868	2,186
27	Commercial banks in the U.S.	246	19,029	18,873	168	2,439	6,839	1,000
28	Banks in foreign countries	173	1,729	1,584	117	191	26	263
29	Nonbank financial institutions	1,061	4,901	4,237	1,254	2,619	1,004	923
30	Loans for purchasing and carrying securities	568	9,850	7,868	205	1,132	241	421
31	Loans for agricultural production	25	155	134	100	156	459	600
32	Loans to states and political subdivisions	247	1,893	1,020	750	1,122	2,139	1,896
	Loans to foreign governments and official institutions	2	598	584	0	253	65	15
	All other loans	1,963	6,367	5,776	414	3,105	3,730	2,195
	Lease financing receivables	4,115	8,202	6,979	3,618	5,803	3,608	3,098
	Less: Unearned income	9	1,033	888	81	117	65	147
37	Loan and lease reserve 5	1,749	11,713	9,871	2,370	2,301	2,339	2,237
38	Other loans and leases, net	65,764	237,136	162,306	87,266	115,693	130,149	130,241
39	Other assets 18	9,903	102,163	89,542	7,346	12,499	25,291	10,965
40	TOTAL ASSETS	112,303	489,200	352,777	112,939	169,274	214,627	201,235
LIABILITIES								
41	Deposits	68,057	245,289	158,421	60,596	103,445	119,312	143,187
42	Demand deposits	17,643	65,086	45,476	11,118	21,655	25,806	27,716
43	Individuals, partnerships, and corporations	15,131	55,376	37,737	8,718	19,027	22,901	24,300
44	States and political subdivisions	513	1,356	611	439	493	642	1,147
45	U.S. government	117	328	267	49	94	119	149
46	Depository institutions in the U.S.	1,513	2,246	1,811	1,427	1,376	1,272	1,495
47	Banks in foreign countries	68	3,883	3,670	110	32	41	135
48	Foreign governments and official institutions	1	541	523	1	0	107	0
49	Certified and officers' checks	300	1,355	858	372	631	723	490
50	Other transaction deposits 8	5,176	15,431	6,928	2,586	7,469	7,462	8,289
51	Nontransaction deposits	45,239	164,772	106,016	46,892	74,321	86,044	107,182
52	Individuals, partnerships, and corporations	44,164	157,000	102,125	46,430	72,564	84,172	102,292
53	States and political subdivisions	1,022	7,040	3,251	373	1,642	1,399	4,473
54	U.S. government	0	361	361	2	3	235	65
55	Depository institutions in the U.S.	52	341	250	88	112	80	331
56	Foreign governments, official institutions, and banks	0	29	29	0	0	157	22
57	Borrowings 9	24,534	92,407	67,528	30,529	37,093	54,612	31,691
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	29	70	54	-21	79	48	78
60	Other liabilities for borrowed money 11	24,505	92,337	67,474	30,550	37,014	54,563	31,612
61	Other liabilities (including subordinated debt)	9,320	88,321	75,804	9,777	14,810	25,383	8,850
62	TOTAL LIABILITIES	101,911	426,017	301,753	100,901	155,348	199,306	183,728
63	Residual (Total assets less total liabilities) 13	10,392	63,183	51,024	12,037	13,926	15,320	17,507
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	92,710	336,595	222,692	100,900	145,799	167,292	169,844
	Time deposits in amounts of \$100,000 or more	6,958	29,009	19,685	8,864	6,507	10,008	13,929

Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Fra.	
ASSETS							
1	Cash and balances due from depository institutions	11,304	3,276	1,848	1,863	7,469	20,915
2	U.S. government securities, investment account 18	22,712	7,911	2,306	5,082	14,391	29,530
3	Mortgage-backed securities ¹	8,310	1,967	1,242	2,766	4,989	12,190
4	All other maturing in: 1 year or less	6,750	593	511	461	1,152	2,605
5	Over 1 through 5 years	4,114	2,486	218	1,005	6,712	5,774
6	Over 5 years	3,538	2,865	335	850	1,538	8,961
7	Other securities, investment account 18	4,023	1,869	719	709	3,356	6,541
8	State and local government securities	2,380	988	237	480	684	1,542
9	Maturing in: 1 year or less	338	95	33	67	55	275
10	Over 1 year	2,042	893	204	413	629	1,267
11	Other bonds, stocks, and securities	1,643	881	482	229	2,672	4,999
12	Federal funds sold ²	9,810	1,980	4,917	645	693	11,837
13	To commercial banks in the U.S.	6,340	1,574	3,982	645	610	10,892
14	To nonbank brokers and dealers	2,692	316	923	0	57	869
15	To others	778	90	12	0	25	76
16	Other loans and leases, gross	119,086	31,550	31,703	10,163	63,364	237,982
17	Commercial and industrial	52,185	8,849	7,677	3,203	22,596	50,814
18	Bankers' acceptances and commercial paper	342	2	1	32	6	218
19	All other	51,842	8,846	7,676	3,171	22,589	50,596
20	U.S. addressees	51,466	8,841	7,675	3,168	21,825	50,384
21	Non-U.S. addressees	376	6	1	2	765	212
22	Real estate loans	34,760	13,755	7,881	3,645	27,773	115,497
23	Revolving, home equity	3,423	1,137	397	211	494	13,986
24	All other	31,337	12,618	7,483	3,433	27,280	101,511
25	Loans to individuals	18,059	6,159	12,759	2,084	8,545	35,004
26	Loans to financial institutions	5,997	477	1,060	313	1,828	16,810
27	Commercial banks in the U.S.	726	79	41	301	13	9,675
28	Banks in foreign countries	103	3	1	1	13	193
29	Nonbank financial institutions	5,167	395	1,018	11	1,585	6,942
30	Loans for purchasing and carrying securities	2,233	285	365	28	262	1,414
31	Loans for agricultural production	294	72	36	328	191	4,102
32	Loans to states and political subdivisions	685	321	143	90	184	1,110
33	Loans to foreign governments and official institutions	6	4	5	0	150	20
34	All other loans	1,967	654	902	331	1,337	2,000
35	Lease financing receivables	2,901	975	876	141	498	1
36	Less: Unearned income	129	21	3	5	0	6
37	Loan and lease reserve ⁵	2,390	518	688	199	817	6
38	Other loans and leases, net	116,566	31,011	31,012	9,959	62,548	231,598
39	Other assets ¹⁸	20,283	2,826	2,944	816	6,287	31,621
40	TOTAL ASSETS	184,698	48,873	43,747	19,074	94,743	332,041
LIABILITIES							
41	Deposits	103,560	31,677	20,130	15,100	57,394	242,032
42	Demand deposits	26,994	7,080	6,076	4,489	15,993	68,345
43	Individuals, partnerships, and corporations	22,658	5,496	5,186	3,617	14,242	60,108
44	States and political subdivisions	498	136	69	167	257	1,783
45	U.S. government	233	34	27	38	73	398
46	Depository institutions in the U.S.	2,863	1,260	627	566	1,113	4,067
47	Banks in foreign countries	167	5	31	33	39	456
48	Foreign governments and official institutions	1	0	0	0	2	24
49	Certified and officers' checks	574	149	138	68	267	1,509
50	Other transaction deposits ⁸	8,394	1,671	1,045	1,620	1,974	23,001
51	Nontransaction deposits	68,171	22,926	13,009	8,991	39,426	150,686
52	Individuals, partnerships, and corporations	65,218	22,422	12,625	8,512	38,453	148,908
53	States and political subdivisions	2,618	499	75	336	964	1,607
54	U.S. government	19	0	0	7	5	75
55	Depository institutions in the U.S.	317	4	309	43	5	94
56	Foreign governments, official institutions, and banks	0	0	0	94	0	2
57	Borrowings ⁹	41,807	11,321	15,520	2,200	25,610	34,146
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	57	6	15	1	21	71
60	Other liabilities for borrowed money ¹¹	41,750	11,315	15,505	2,199	25,589	34,075
61	Other liabilities (including subordinated debt)	22,016	2,034	4,164	374	5,275	23,360
62	TOTAL LIABILITIES	167,383	45,032	39,814	17,674	88,279	299,538
63	Residual (Total assets less total liabilities) ¹³	17,315	3,841	3,933	1,399	6,464	32,503
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	148,564	41,657	35,623	15,653	81,180	265,324
65	Time deposits in amounts of \$100,000 or more	13,500	2,298	1,229	1,122	4,121	20,418