

# FEDERAL RESERVE statistical release



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

H.4.2(504)

March 29, 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 20, 1996	change since		Mar 20, 1996	change since	
		Mar 13, 1996	Mar 22, 1995		Mar 13, 1996	Mar 22, 1995
<b>A S S E T S</b>						
1	Cash and balances due from depository institutions	109,504	-3,872	4,643	16,500	-194
2	U.S. government securities	284,570	-806	-10,887	46,967	56
3	Trading account	29,921	144	7,860	--	--
4	Investment account	254,648	-950	-18,747	--	--
5	Mortgage-backed securities <sup>1</sup>	109,650	-564	16,484	--	--
6	All other maturing in: 1 year or less	36,106	30	-10,565	--	--
7	Over 1 through 5 years	59,629	47	-12,687	--	--
8	Over 5 years	49,263	-463	-11,979	--	--
9	Other securities	119,920	-5,016	-2,774	42,717	-608
10	Trading account	1,539	70	-22	--	--
11	Investment account	63,902	-771	3,676	--	--
12	State and local government securities	18,899	-69	-1,413	--	--
13	Maturing in: 1 year or less	4,214	-27	-1,338	--	--
14	Over 1 year	14,685	-43	-75	--	--
15	Other bonds, stocks, and securities	45,003	-702	5,089	--	--
16	Other trading account assets	54,479	-4,315	-6,428	--	--
17	Federal funds sold <sup>2</sup>	105,751	-2,627	2,263	28,169	-1,513
18	To commercial banks in the U.S.	71,482	130	2,173	5,948	-1,325
19	To nonbank brokers and dealers	28,463	-2,902	760	--	--
20	To others <sup>3</sup>	5,806	145	-670	22,221	-188
21	Other loans and leases, gross	1,285,612	1,113	104,956	183,360	1,423
22	Commercial and industrial	355,566	2,258	22,050	121,246	1,112
23	Bankers' acceptances and commercial paper	1,628	49	-210	5,149	100
24	All other	353,937	2,209	22,260	116,097	1,011
25	U.S. addressees	351,179	2,251	21,878	109,974	982
26	Non-U.S. addressees	2,758	-42	382	6,123	30
27	Real estate loans	507,002	-1,790	38,414	20,687	-130
28	Revolving, home equity	47,825	-95	1,527	--	--
29	All other	459,176	-1,695	36,887	--	--
30	Loans to individuals	247,469	627	9,976	--	--
31	Loans to financial institutions	70,767	362	18,260	29,316	408
32	Commercial banks in the U.S.	39,740	-783	6,345	3,145	-88
33	Banks in foreign countries	3,075	74	253	2,671	-174
34	Nonbank financial institutions	27,952	1,071	11,662	23,500	670
35	Loans for purchasing and carrying securities	16,210	-796	1,893	5,516	114
36	Loans for agricultural production	6,503	-18	259	--	--
37	Loans to states and political subdivisions	10,505	-66	-551	--	--
38	Loans to foreign governments and official institutions	1,102	-17	162	669	76
39	All other loans <sup>4</sup>	25,944	406	3,153	5,926	-157
40	Lease financing receivables	44,544	148	11,340	--	--
41	Less: Unearned income	1,793	-11	95	--	--
42	Loan and lease reserve <sup>5</sup>	33,449	-67	-1,090	--	--
43	Other loans and leases, net	1,250,370	1,191	105,951	--	--
44	Other assets	144,882	2,265	10,382	36,505	-4,735
45	TOTAL ASSETS <sup>6</sup>	2,014,996	-8,866	109,578	384,985	-2,980
						51,492

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.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Mar 20, 1996	change since		Mar 20, 1996	change since	
		Mar 13, 1996	Mar 22, 1995		Mar 13, 1996	Mar 22, 1995
46 Deposits	1,203,099	-6,708	67,415	105,042	-950	6,450
47 Demand deposits <sup>7</sup>	296,365	-1,550	20,441	3,623	-273	-192
48 Individuals, partnerships, and corporations	252,076	-4,990	19,311	2,921	-184	-156
49 Other holders	44,289	3,440	1,130	702	-89	-36
50 States and political subdivisions	8,605	1,142	-288	--	--	--
51 U.S. government	2,020	323	225	--	--	--
52 Depository institutions in the U.S.	20,391	979	3,647	--	--	--
53 Banks in foreign countries	5,790	771	299	--	--	--
54 Foreign governments and official institutions	695	18	51	--	--	--
55 Certified and officers' checks	6,787	207	-2,804	--	--	--
56 Other transaction deposits <sup>8</sup>	84,876	754	-39,576	--	--	--
57 Nontransaction deposits	821,859	-5,912	86,551	101,419	-677	6,642
58 Individuals, partnerships, and corporations	797,197	-5,678	85,484	71,713	-466	6,251
59 Other holders	24,661	-234	1,067	29,707	-212	391
60 States and political subdivisions	21,843	-191	2,363	--	--	--
61 U.S. government	755	-26	-1,105	--	--	--
62 Depository institutions in the U.S.	1,752	-25	-85	--	--	--
63 Foreign governments, official institutions, and banks	312	8	-106	--	--	--
64 Borrowings <sup>9</sup>	410,358	6,308	28,764	75,565	2,818	-7,519
65 Federal funds purchased <sup>10</sup>	--	--	--	47,141	1,905	3,734
66 From commercial banks in the U.S.	--	--	--	8,850	-1,455	1,564
67 From others	--	--	--	38,291	3,359	2,170
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	15,824	15,360	8,355	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	394,534	-9,052	20,409	28,424	913	-11,254
71 To commercial banks in the U.S.	--	--	--	4,244	294	-1,687
72 To others	--	--	--	24,181	619	-9,567
73 Other liabilities (including subordinated debt)	203,972	-8,259	-5,877	59,105	-3,959	21,133
74 TOTAL LIABILITIES <sup>12</sup>	1,817,429	-8,659	90,303	384,985	-2,980	51,492
75 Residual (Total assets less total liabilities) <sup>13</sup>	197,567	-207	19,276	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,684,631	-6,683	85,041	292,120	772	49,733
77 Time deposits in amounts of \$100,000 or more	117,701	-281	10,462	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,136	-14	570	--	--	--
79 Commercial and industrial	270	-0	-24	--	--	--
80 Other	866	-14	594	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	27,360	-187	3,735	--	--	--
82 Net due to related institutions <sup>17</sup>	80,559	-1,631	-5,924	114,506	-3,480	25,251

### 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 domestic weekly reporting banks increased U.S. government securities investment account maturing in over 1 to 5 years \$800 million and reduced U.S. government securities investment account maturing in less than 1 year the same amount the week ending March 20, 1996.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>A S S E T S</b>								
1	Cash and balances due from depository institutions	6,386	24,690	18,678	4,709	7,677	10,151	11,726
2	U.S. government securities, investment account 18	14,575	67,989	45,525	6,781	23,003	31,902	28,140
3	Mortgage-backed securities <sup>1</sup>	5,245	41,665	30,404	738	10,615	9,315	10,368
4	All other maturing in: 1 year or less	2,970	6,614	3,042	3,299	1,461	5,129	4,178
5	Over 1 through 5 years	4,573	6,790	2,446	1,674	2,682	14,781	8,890
6	Over 5 years	1,786	12,919	9,633	1,070	8,244	2,677	4,704
7	Other securities, investment account 18	4,671	17,839	9,373	4,138	7,097	4,993	8,368
8	State and local government securities	1,403	6,014	4,050	950	890	1,194	2,168
9	Maturing in: 1 year or less	720	1,681	800	267	229	169	303
10	Over 1 year	684	4,334	3,249	684	661	1,026	1,865
11	Other bonds, stocks, and securities	3,268	11,824	5,323	3,187	6,207	3,799	6,200
12	Federal funds sold <sup>2</sup>	10,693	37,680	25,485	2,624	4,182	9,651	11,610
13	To commercial banks in the U.S.	5,342	19,044	13,289	2,255	3,803	6,654	10,366
14	To nonbank brokers and dealers	3,981	16,631	10,443	0	379	2,175	1,015
15	To others	1,370	2,005	1,752	370	0	822	229
16	Other loans and leases, gross	66,148	248,940	172,294	90,014	118,924	133,145	133,220
17	Commercial and industrial	26,198	65,331	41,703	14,374	34,731	35,350	33,590
18	Bankers' acceptances and commercial paper	100	765	212	2	15	54	26
19	All other	26,097	64,566	41,491	14,372	34,716	35,296	33,564
20	U.S. addressees	26,027	64,244	41,235	14,346	34,604	34,995	32,971
21	Non-U.S. addressees	70	322	256	25	112	301	593
22	Real estate loans	24,809	93,338	59,705	22,926	42,189	58,985	62,351
23	Revolving, home equity	3,438	6,690	4,311	2,558	5,448	5,929	4,136
24	All other	21,371	86,648	55,394	20,368	36,742	53,056	58,215
25	Loans to individuals	6,764	39,021	25,013	46,071	25,126	20,508	26,981
26	Loans to financial institutions	1,573	25,341	24,494	1,489	5,180	8,011	2,161
27	Commercial banks in the U.S.	276	17,896	17,788	177	2,362	6,835	1,057
28	Banks in foreign countries	214	1,792	1,657	74	190	26	259
29	Nonbank financial institutions	1,083	5,653	5,048	1,239	2,628	1,149	845
30	Loans for purchasing and carrying securities	646	8,343	6,545	304	1,325	256	428
31	Loans for agricultural production	26	150	128	104	156	431	593
32	Loans to states and political subdivisions	245	1,834	961	743	1,167	2,117	1,880
33	Loans to foreign governments and official institutions	1	584	569	0	253	64	16
34	All other loans	1,775	6,793	6,198	388	2,977	3,791	2,070
35	Lease financing receivables	4,111	8,205	6,979	3,616	5,821	3,632	3,151
36	Less: Unearned income	9	1,028	883	81	116	65	143
37	Loan and lease reserve <sup>5</sup>	1,737	11,701	9,856	2,330	2,313	2,320	2,240
38	Other loans and leases, net	64,402	236,211	161,556	87,603	116,495	130,761	130,837
39	Other assets <sup>18</sup>	10,697	98,116	86,077	7,094	12,410	26,083	10,879
40	<b>TOTAL ASSETS</b>	111,424	482,524	346,694	112,948	170,864	213,540	201,561
<b>LIABILITIES</b>								
41	Deposits	68,283	243,527	156,656	60,581	101,620	118,811	142,673
42	Demand deposits	18,065	66,245	46,566	11,070	20,637	25,761	27,256
43	Individuals, partnerships, and corporations	15,082	54,600	37,287	8,949	18,144	22,513	23,812
44	States and political subdivisions	675	1,788	737	491	558	747	1,180
45	U.S. government	104	505	425	64	97	131	217
46	Depository institutions in the U.S.	1,779	2,704	2,268	1,094	1,208	1,471	1,426
47	Banks in foreign countries	112	4,555	4,263	118	71	50	144
48	Foreign governments and official institutions	1	550	531	1	1	107	0
49	Certified and officers' checks	311	1,544	1,055	353	559	742	476
50	Other transaction deposits <sup>8</sup>	5,178	15,577	7,123	2,615	7,498	7,514	8,527
51	Nontransaction deposits	45,040	161,705	102,966	46,896	73,486	85,536	106,889
52	Individuals, partnerships, and corporations	44,024	153,941	99,147	46,441	71,720	83,739	102,064
53	States and political subdivisions	963	7,025	3,172	365	1,622	1,351	4,417
54	U.S. government	0	356	356	2	3	212	73
55	Depository institutions in the U.S.	52	353	262	88	141	77	313
56	Foreign governments, official institutions, and banks	0	29	29	0	0	157	22
57	Borrowings <sup>9</sup>	23,757	89,529	63,820	30,810	41,335	59,167	32,357
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,747	1,918	1,392	598	1,475	978	725
60	Other liabilities for borrowed money <sup>11</sup>	22,010	87,611	62,428	30,212	39,860	58,189	31,632
61	Other liabilities (including subordinated debt)	9,028	86,473	75,201	9,366	14,008	20,342	8,998
62	<b>TOTAL LIABILITIES</b>	101,068	419,530	295,677	100,757	156,963	198,320	184,027
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,356	62,995	51,017	12,191	13,901	15,220	17,534
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	90,469	335,509	221,599	101,125	147,040	166,202	169,915
65	Time deposits in amounts of \$100,000 or more	7,054	28,567	19,203	8,949	6,478	10,012	13,904

## Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
--	---------	-----------	-------------	-------------	--------	---------------

## ASSETS

1	Cash and balances due from depository institutions	11,652	3,013	1,470	1,716	6,148	20,166
2	U.S. government securities, investment account 18	23,056	7,918	2,291	5,308	14,432	29,254
3	Mortgage-backed securities <sup>1</sup>	8,335	1,974	1,234	2,954	5,050	12,157
4	All other maturing in: 1 year or less	7,127	590	510	468	1,152	2,609
5	Over 1 through 5 years	4,073	2,471	213	1,037	6,718	5,727
6	Over 5 years	3,521	2,883	335	850	1,512	8,761
7	Other securities, investment account 18	4,000	1,868	728	702	3,112	6,385
8	State and local government securities	2,363	986	233	473	687	1,538
9	Maturing in: 1 year or less	321	95	33	67	54	275
10	Over 1 year	2,042	891	199	405	633	1,262
11	Other bonds, stocks, and securities	1,638	882	495	230	2,425	4,847
12	Federal funds sold 2	9,192	1,762	5,762	486	1,236	10,874
13	To commercial banks in the U.S.	6,430	1,188	4,806	486	1,206	9,902
14	To nonbank brokers and dealers	2,130	307	944	0	9	891
15	To others	632	266	12	0	21	81
16	Other loans and leases, gross	120,007	31,498	31,333	10,238	63,805	238,340
17	Commercial and industrial	52,693	8,935	7,669	3,187	22,603	50,906
18	Bankers' acceptances and commercial paper	403	2	1	32	7	220
19	All other	52,289	8,933	7,667	3,154	22,596	50,686
20	U.S. addressees	51,902	8,927	7,666	3,152	21,874	50,470
21	Non-U.S. addressees	387	6	1	2	722	216
22	Real estate loans	34,630	13,615	7,407	3,643	27,726	115,382
23	Revolving, home equity	3,427	1,135	397	211	492	13,964
24	All other	31,203	12,480	7,010	3,432	27,235	101,418
25	Loans to individuals	18,100	6,180	12,859	2,109	8,572	35,179
26	Loans to financial institutions	6,037	417	975	307	2,102	17,173
27	Commercial banks in the U.S.	824	62	18	294	12	9,928
28	Banks in foreign countries	116	3	0	2	222	177
29	Nonbank financial institutions	5,097	353	957	11	1,869	7,068
30	Loans for purchasing and carrying securities	2,370	290	390	34	420	1,404
31	Loans for agricultural production	293	72	27	368	189	4,095
32	Loans to states and political subdivisions	684	319	143	91	186	1,097
33	Loans to foreign governments and official institutions	6	4	5	0	150	19
34	All other loans	2,275	693	981	360	1,359	2,483
35	Lease financing receivables	2,919	972	878	141	497	10,602
36	Less: Unearned income	129	21	3	5	0	192
37	Loan and lease reserve 5	2,394	519	688	199	814	6,195
38	Other loans and leases, net	117,484	30,958	30,641	10,034	62,991	231,953
39	Other assets <sup>18</sup>	20,322	2,688	2,921	871	6,784	31,954
40	TOTAL ASSETS	185,707	48,207	43,813	19,117	94,704	330,587

## LIABILITIES

41	Deposits	103,089	31,161	19,756	14,937	57,952	240,709
42	Demand deposits	26,486	6,823	5,814	4,313	16,380	67,515
43	Individuals, partnerships, and corporations	21,818	5,066	4,951	3,524	14,675	58,942
44	States and political subdivisions	682	161	77	94	240	1,911
45	U.S. government	272	30	30	60	80	429
46	Depository institutions in the U.S.	2,948	1,407	603	527	1,054	4,171
47	Banks in foreign countries	177	4	23	39	37	461
48	Foreign governments and official institutions	1	0	0	0	2	33
49	Certified and officers' checks	588	155	130	69	292	1,568
50	Other transaction deposits 8	8,471	1,793	1,118	1,649	2,084	22,852
51	Nontransaction deposits	68,132	22,545	12,824	8,976	39,488	150,342
52	Individuals, partnerships, and corporations	65,236	22,030	12,443	8,443	38,515	148,602
53	States and political subdivisions	2,579	510	72	380	965	1,593
54	U.S. government	19	0	0	7	5	76
55	Depository institutions in the U.S.	298	4	309	44	4	68
56	Foreign governments, official institutions, and banks	0	0	0	101	0	2
57	Borrowings 9	43,995	11,097	16,109	2,415	25,632	34,154
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	4,644	544	567	64	1,860	704
60	Other liabilities for borrowed money 11	39,351	10,554	15,542	2,351	23,773	33,451
61	Other liabilities (including subordinated debt)	21,297	2,142	3,957	376	4,625	23,360
62	TOTAL LIABILITIES	168,382	44,400	39,822	17,729	88,209	298,223
63	Residual (Total assets less total liabilities) 13	17,325	3,806	3,991	1,388	6,495	32,364

## MEMORANDA

64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	149,001	41,795	35,290	15,955	81,367	265,023
65	Time deposits in amounts of \$100,000 or more	13,344	2,352	1,392	1,113	4,096	20,439