

# FEDERAL RESERVE statistical release



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

H.4.2(504)

April 12, 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			
	Apr 3, 1996	change since		Apr 3, 1996	change since		
		Mar 27, 1996	Apr 5, 1995		Mar 27, 1996	Apr 5, 1995	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	112,918	2,382	6,328	16,353	-258	1,886
2	U.S. government securities	282,384	-2,722	-15,953	46,347	918	5,007
3	Trading account	22,235	-4,388	-1,574	--	--	--
4	Investment account	260,149	1,666	-14,379	--	--	--
5	Mortgage-backed securities <sup>1</sup>	113,246	889	20,076	--	--	--
6	All other maturing in: 1 year or less	35,829	-49	-11,828	--	--	--
7	Over 1 through 5 years	62,109	657	-9,703	--	--	--
8	Over 5 years	48,965	169	-12,924	--	--	--
9	Other securities	118,956	-1,115	-13,351	42,023	-532	7,254
10	Trading account	1,840	172	517	--	--	--
11	Investment account	64,200	360	3,590	--	--	--
12	State and local government securities	18,862	-43	-1,430	--	--	--
13	Maturing in: 1 year or less	4,193	-0	-1,388	--	--	--
14	Over 1 year	14,669	-43	-42	--	--	--
15	Other bonds, stocks, and securities	45,338	404	5,020	--	--	--
16	Other trading account assets	52,916	-1,648	-17,459	--	--	--
17	Federal funds sold <sup>2</sup>	111,218	9,181	13,229	24,361	-5,760	-949
18	To commercial banks in the U.S.	73,856	2,923	8,007	5,248	-2,565	737
19	To nonbank brokers and dealers	30,978	4,914	5,116	--	--	--
20	To others <sup>3</sup>	6,384	1,344	106	19,113	-3,195	-1,686
21	Other loans and leases, gross	1,291,971	5,703	95,716	185,536	1,938	16,330
22	Commercial and industrial	356,939	708	19,726	123,150	2,485	13,545
23	Bankers' acceptances and commercial paper	1,617	17	-254	5,163	-24	2,063
24	All other	355,321	691	19,979	117,987	2,509	11,482
25	U.S. addressees	352,621	726	19,743	111,770	2,475	9,832
26	Non-U.S. addressees	2,700	-35	236	6,216	34	1,650
27	Real estate loans	506,739	177	35,344	20,124	-250	-3,982
28	Revolving, home equity	46,996	-769	541	--	--	--
29	All other	459,743	946	34,803	--	--	--
30	Loans to individuals	248,174	836	8,743	--	--	--
31	Loans to financial institutions	74,822	3,506	17,611	30,531	448	3,263
32	Commercial banks in the U.S.	42,200	2,296	4,698	2,376	-944	-3,528
33	Banks in foreign countries	3,034	-177	259	3,061	306	1,065
34	Nonbank financial institutions	29,589	1,387	12,654	25,094	1,085	5,725
35	Loans for purchasing and carrying securities	14,189	-1,734	873	4,942	-839	1,271
36	Loans for agricultural production	6,519	-35	306	--	--	--
37	Loans to states and political subdivisions	10,543	-46	-706	--	--	--
38	Loans to foreign governments and official institutions	1,127	45	211	621	27	237
39	All other loans <sup>4</sup>	27,912	1,829	1,708	6,168	68	1,996
40	Lease financing receivables	45,009	417	11,900	--	--	--
41	Less: Unearned income	1,764	-27	134	--	--	--
42	Loan and lease reserve <sup>5</sup>	33,260	138	-1,078	--	--	--
43	Other loans and leases, net	1,256,948	5,591	96,659	--	--	--
44	Other assets	148,761	5,217	12,690	36,849	64	-973
45	TOTAL ASSETS <sup>6</sup>	2,031,184	18,536	99,603	384,114	7	35,746

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.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,618	24,432	17,523	5,034	7,238	9,821	11,745
2	U.S. government securities, investment account 18	14,934	72,408	50,027	7,150	23,722	31,848	28,826
3	Mortgage-backed securities <sup>1</sup>	5,673	43,579	32,389	891	11,135	9,440	10,779
4	All other maturing in: 1 year or less	2,956	6,757	3,131	3,315	1,461	5,558	3,916
5	Over 1 through 5 years	4,455	8,890	4,582	1,870	2,637	14,171	9,954
6	Over 5 years	1,850	13,182	9,925	1,075	8,489	2,679	4,177
7	Other securities, investment account 18	4,814	18,055	9,574	4,201	7,261	4,802	8,516
8	State and local government securities	1,502	5,964	4,037	934	900	1,165	2,151
9	Maturing in: 1 year or less	738	1,666	794	261	243	158	299
10	Over 1 year	764	4,298	3,243	673	657	1,007	1,852
11	Other bonds, stocks, and securities	3,312	12,091	5,537	3,267	6,362	3,637	6,365
12	Federal funds sold 2	11,650	39,232	27,552	3,565	3,904	9,120	12,728
13	To commercial banks in the U.S.	3,147	18,389	12,925	3,437	3,817	7,024	12,365
14	To nonbank brokers and dealers	6,645	18,464	12,577	0	87	1,314	337
15	To others	1,858	2,379	2,050	128	0	781	26
16	Other loans and leases, gross	66,498	249,756	173,551	91,002	117,436	133,551	134,045
17	Commercial and industrial	26,386	65,340	41,779	14,757	35,098	34,893	33,775
18	Bankers' acceptances and commercial paper	108	755	212	2	43	39	18
19	All other	26,278	64,585	41,567	14,755	35,055	34,854	33,757
20	U.S. addressees	26,208	64,293	41,342	14,722	34,942	34,546	33,150
21	Non-U.S. addressees	70	292	226	33	113	308	607
22	Real estate loans	24,249	92,537	59,050	22,565	41,644	59,637	62,465
23	Revolving, home equity	3,400	6,608	4,248	2,528	4,735	5,924	4,237
24	All other	20,849	85,929	54,802	20,037	36,909	53,714	58,228
25	Loans to individuals	6,781	39,979	25,891	46,918	24,281	20,526	27,032
26	Loans to financial institutions	1,511	26,732	25,833	1,538	4,738	7,996	2,568
27	Commercial banks in the U.S.	188	18,182	18,029	166	2,462	6,901	1,259
28	Banks in foreign countries	197	1,682	1,557	85	204	24	265
29	Nonbank financial institutions	1,126	6,867	6,247	1,287	2,071	1,071	1,044
30	Loans for purchasing and carrying securities	480	7,120	5,910	291	1,126	235	438
31	Loans for agricultural production	25	126	105	101	155	462	630
32	Loans to states and political subdivisions	244	1,841	965	702	1,157	2,183	1,902
33	Loans to foreign governments and official institutions	1	590	586	0	274	64	19
34	All other loans	2,563	7,263	6,450	519	3,092	3,864	2,010
35	Lease financing receivables	4,257	8,221	6,981	3,610	5,871	3,690	3,208
36	Less: Unearned income	9	1,015	880	75	116	61	140
37	Loan and lease reserve 5	1,800	11,587	9,789	2,361	2,261	2,305	2,225
38	Other loans and leases, net	64,689	237,154	162,882	88,566	115,058	131,185	131,680
39	Other assets 18	9,858	93,208	82,071	7,309	14,608	24,537	10,960
40	<b>TOTAL ASSETS</b>	<b>111,562</b>	<b>484,488</b>	<b>349,629</b>	<b>115,825</b>	<b>171,791</b>	<b>211,312</b>	<b>204,456</b>
<b>LIABILITIES</b>								
41	Deposits	68,531	251,828	162,581	61,612	104,414	122,560	146,048
42	Demand deposits	18,758	68,332	47,761	11,941	22,601	27,430	29,124
43	Individuals, partnerships, and corporations	16,224	58,410	40,268	9,545	19,760	24,178	25,227
44	States and political subdivisions	650	1,477	697	499	574	601	1,079
45	U.S. government	137	498	419	55	120	166	193
46	Depository institutions in the U.S.	1,359	2,221	1,669	1,359	1,364	1,558	1,963
47	Banks in foreign countries	60	3,822	3,389	133	28	41	149
48	Foreign governments and official institutions	1	473	454	4	0	107	0
49	Certified and officers' checks	328	1,432	865	344	755	781	515
50	Other transaction deposits 8	5,249	16,310	7,291	2,747	6,556	7,889	8,281
51	Nontransaction deposits	44,524	167,186	107,529	46,924	75,257	87,240	108,642
52	Individuals, partnerships, and corporations	43,334	159,210	103,656	46,479	72,917	85,353	103,740
53	States and political subdivisions	1,136	7,149	3,164	355	1,658	1,455	4,525
54	U.S. government	1	397	397	2	649	216	59
55	Depository institutions in the U.S.	53	400	282	88	33	58	318
56	Foreign governments, official institutions, and banks	0	30	29	0	0	157	2
57	Borrowings 9	22,320	87,778	65,077	32,101	39,380	51,687	32,212
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,136	1,221	825	398	1,132	771	595
60	Other liabilities for borrowed money 11	21,185	86,557	64,252	31,703	38,248	50,916	31,618
61	Other liabilities (including subordinated debt)	10,303	82,986	72,369	10,500	14,719	21,789	8,599
62	<b>TOTAL LIABILITIES</b>	<b>101,155</b>	<b>422,592</b>	<b>300,027</b>	<b>104,214</b>	<b>158,513</b>	<b>196,035</b>	<b>186,859</b>
63	Residual (Total assets less total liabilities) 13	10,407	61,896	49,602	11,612	13,279	15,276	17,597
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities 14	94,560	342,879	229,749	102,316	146,044	165,395	170,492
65	Time deposits in amounts of \$100,000 or more	6,920	30,505	20,900	3,815	7,262	9,971	14,036

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,553	3,434	1,865	1,867	6,972	22,340
2	U.S. government securities, investment account 18	22,684	7,817	2,111	5,167	14,604	28,877
3	Mortgage-backed securities <sup>1</sup>	8,381	1,997	1,207	2,878	5,214	12,073
4	All other maturing in: 1 year or less	6,814	528	401	412	1,141	2,571
5	Over 1 through 5 years	4,092	2,377	169	1,010	6,842	5,641
6	Over 5 years	3,397	2,915	334	868	1,407	8,592
7	Other securities, investment account 18	3,956	1,859	722	723	3,032	6,259
8	State and local government securities	2,341	979	224	481	703	1,518
9	Maturing in: 1 year or less	313	100	22	66	55	271
10	Over 1 year	2,027	879	202	415	648	1,247
11	Other bonds, stocks, and securities	1,615	880	498	242	2,329	4,740
12	Federal funds sold <sup>2</sup>	9,095	1,995	5,684	625	1,529	12,093
13	To commercial banks in the U.S.	5,991	1,430	4,895	625	1,508	11,228
14	To nonbank brokers and dealers	2,178	299	777	0	14	863
15	To others	926	266	11	0	7	2
16	Other loans and leases, gross	120,254	31,904	31,579	10,340	64,153	241,454
17	Commercial and industrial	52,686	9,058	7,699	3,187	23,010	51,050
18	Bankers' acceptances and commercial paper	423	3	1	9	7	210
19	All other	52,263	9,055	7,698	3,178	23,003	50,840
20	U.S. addressees	51,913	9,049	7,697	3,176	22,298	50,627
21	Non-U.S. addressees	350	6	1	2	705	213
22	Real estate loans	34,843	13,846	7,444	3,642	27,991	115,876
23	Revolving, home equity	3,423	1,140	395	213	483	13,910
24	All other	31,420	12,706	7,049	3,429	27,508	101,967
25	Loans to individuals	18,115	6,175	13,063	2,167	8,112	35,024
26	Loans to financial institutions	6,206	451	997	307	2,328	19,450
27	Commercial banks in the U.S.	676	52	36	295	14	11,968
28	Banks in foreign countries	145	2	2	2	218	207
29	Nonbank financial institutions	5,385	398	960	11	2,095	7,274
30	Loans for purchasing and carrying securities	2,107	292	349	31	241	1,477
31	Loans for agricultural production	293	72	37	368	188	4,062
32	Loans to states and political subdivisions	631	320	139	98	167	1,159
33	Loans to foreign governments and official institutions	6	4	5	0	146	17
34	All other loans	2,406	699	965	399	1,463	2,662
35	Lease financing receivables	2,961	988	881	141	506	10,677
36	Less: Unearned income	126	21	3	5	0	192
37	Loan and lease reserve <sup>5</sup>	2,372	520	704	201	819	6,104
38	Other loans and leases, net	117,755	31,363	30,873	10,133	63,334	235,158
39	Other assets <sup>18</sup>	19,003	2,717	3,347	868	6,704	32,633
40	TOTAL ASSETS	185,046	49,185	44,602	19,384	96,174	337,360
<b>LIABILITIES</b>							
41	Deposits	105,875	32,329	20,237	15,512	59,775	248,481
42	Demand deposits	28,773	7,347	6,018	4,692	17,670	72,877
43	Individuals, partnerships, and corporations	23,870	5,636	5,117	3,784	15,768	63,582
44	States and political subdivisions	620	147	91	105	254	2,018
45	U.S. government	302	37	34	58	95	563
46	Depository institutions in the U.S.	3,150	1,367	634	632	1,219	4,542
47	Banks in foreign countries	179	5	27	41	34	459
48	Foreign governments and official institutions	2	0	2	0	2	30
49	Certified and officers' checks	650	154	114	73	299	1,683
50	Other transaction deposits <sup>8</sup>	8,673	1,776	1,125	1,691	2,177	24,452
51	Nontransaction deposits	68,429	23,206	13,094	9,128	39,928	151,152
52	Individuals, partnerships, and corporations	65,522	22,205	12,710	8,582	38,977	149,049
53	States and political subdivisions	2,789	641	74	400	942	1,813
54	U.S. government	19	357	0	7	5	221
55	Depository institutions in the U.S.	99	4	309	45	4	67
56	Foreign governments, official institutions, and banks	0	0	0	94	0	2
57	Borrowings <sup>9</sup>	41,362	11,040	16,353	2,197	24,569	33,675
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,546	276	372	28	1,361	459
60	Other liabilities for borrowed money <sup>11</sup>	37,816	10,764	15,982	2,169	23,208	33,216
61	Other liabilities (including subordinated debt)	20,578	2,083	4,587	353	5,292	23,836
62	TOTAL LIABILITIES	167,815	45,452	41,177	18,062	89,636	305,992
63	Residual (Total assets less total liabilities) <sup>13</sup>	17,231	3,733	3,425	1,322	6,538	31,367
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	149,322	42,093	35,165	15,936	81,795	265,486
65	Time deposits in amounts of \$100,000 or more	12,601	2,623	962	1,119	4,097	20,455

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Apr 3, 1996	change since		Apr 3, 1996	change since	
		Mar 27, 1996	Apr 5, 1995		Mar 27, 1996	Apr 5, 1995
46 Deposits	1,237,203	39,201	72,826	105,814	-175	8,678
47 Demand deposits <sup>7</sup>	315,564	21,425	20,283	4,034	80	91
48 Individuals, partnerships, and corporations	271,098	20,367	19,871	3,141	18	18
49 Other holders	44,466	1,058	411	893	62	73
50 States and political subdivisions	8,113	-87	1	--	--	--
51 U.S. government	2,258	567	-12	--	--	--
52 Depository institutions in the U.S.	21,367	1,227	2,031	--	--	--
53 Banks in foreign countries	4,977	-490	373	--	--	--
54 Foreign governments and official institutions	621	17	-25	--	--	--
55 Certified and officers' checks	7,129	-175	-1,957	--	--	--
56 Other transaction deposits <sup>8</sup>	86,926	2,369	-44,354	--	--	--
57 Nontransaction deposits	834,712	15,407	96,898	101,780	-255	8,587
58 Individuals, partnerships, and corporations	808,078	13,652	93,667	71,779	405	8,393
59 Other holders	26,635	1,755	3,231	30,001	-660	195
60 States and political subdivisions	22,937	957	3,491	--	--	--
61 U.S. government	1,934	1,205	-222	--	--	--
62 Depository institutions in the U.S.	1,479	-400	85	--	--	--
63 Foreign governments, official institutions, and banks	285	-7	-124	--	--	--
64 Borrowings <sup>9</sup>	394,677	-7,990	12,737	74,079	4,004	-8,349
65 Federal funds purchased <sup>10</sup>	--	--	--	47,698	3,757	4,507
66 From commercial banks in the U.S.	--	--	--	12,094	3,363	2,707
67 From others	--	--	--	35,604	393	1,800
68 From Federal Reserve Banks	0	0	-0	--	--	--
69 Treasury tax and loan notes	11,294	-440	4,391	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	383,383	-7,550	8,347	26,381	248	-12,856
71 To commercial banks in the U.S.	--	--	--	4,387	7	-2,085
72 To others	--	--	--	21,994	241	-10,770
73 Other liabilities (including subordinated debt)	205,622	-9,184	-762	58,343	-483	4,827
74 TOTAL LIABILITIES <sup>12</sup>	1,837,502	22,026	84,801	384,114	7	35,746
75 Residual (Total assets less total liabilities) <sup>13</sup>	193,682	-3,490	14,801	-0	-0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,688,474	5,828	66,935	290,643	73	30,432
77 Time deposits in amounts of \$100,000 or more	119,365	3,120	14,347	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,116	-9	565	--	--	--
79 Commercial and industrial	268	-0	-26	--	--	--
80 Other	848	-8	591	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	26,956	-206	3,298	--	--	--
82 Net due to related institutions <sup>17</sup>	85,285	11,286	-2,934	113,233	-6,976	23,398

## 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: A reclassification at weekly reporting domestic banks increased real estate loans, all other \$100 million and reduced loans to individuals the same amount in the week ending April 3, 1996.