

FEDERAL RESERVE statistical release



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

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April 19, 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 10, 1996	change since		Apr 10, 1996	change since		
		Apr 3, 1996	Apr 12, 1995		Apr 3, 1996	Apr 12, 1995	
ASSETS							
1	Cash and balances due from depository institutions	112,264	-1,003	1,895	16,065	-208	1,137
2	U.S. government securities	286,377	3,989	-10,815	46,772	425	6,489
3	Trading account	24,467	2,230	2,195	--	--	--
4	Investment account	261,911	1,759	-13,011	--	--	--
5	Mortgage-backed securities ¹	112,746	-502	20,232	--	--	--
6	All other maturing in: 1 year or less	37,138	1,323	-10,614	--	--	--
7	Over 1 through 5 years	63,094	975	-9,909	--	--	--
8	Over 5 years	48,933	-37	-12,720	--	--	--
9	Other securities	119,901	930	-15,468	42,873	851	7,874
10	Trading account	1,911	71	569	--	--	--
11	Investment account	63,815	-387	2,870	--	--	--
12	State and local government securities	18,836	-22	-1,431	--	--	--
13	Maturing in: 1 year or less	4,192	-2	-1,357	--	--	--
14	Over 1 year	14,644	-20	-74	--	--	--
15	Other bonds, stocks, and securities	44,979	-365	4,301	--	--	--
16	Other trading account assets	54,175	1,246	-18,907	--	--	--
17	Federal funds sold ²	116,898	5,599	13,790	26,693	2,332	1,568
18	To commercial banks in the U.S.	82,161	9,324	11,136	7,100	1,852	3,877
19	To nonbank brokers and dealers	28,764	-3,313	3,124	--	--	--
20	To others ³	5,973	-412	-470	19,593	480	-2,309
21	Other loans and leases, gross	1,293,678	3,169	97,849	184,807	-729	15,975
22	Commercial and industrial	357,184	144	19,391	122,013	-1,137	12,279
23	Bankers' acceptances and commercial paper	1,603	-15	-402	5,429	266	2,058
24	All other	355,582	159	19,793	116,584	-1,403	10,221
25	U.S. addressees	352,901	178	19,460	110,430	-1,340	8,644
26	Non-U.S. addressees	2,681	-19	333	6,154	-63	1,577
27	Real estate loans	508,530	1,812	35,668	20,210	86	-3,920
28	Revolving, home equity	47,032	18	459	--	--	--
29	All other	461,498	1,795	35,209	--	--	--
30	Loans to individuals	248,513	381	8,816	--	--	--
31	Loans to financial institutions	73,775	454	16,848	30,929	398	4,195
32	Commercial banks in the U.S.	40,456	-244	3,284	2,548	173	-2,873
33	Banks in foreign countries	3,901	868	817	3,110	49	1,251
34	Nonbank financial institutions	29,418	-170	12,746	25,271	177	5,817
35	Loans for purchasing and carrying securities	14,894	706	1,264	4,952	10	1,279
36	Loans for agricultural production	6,573	55	335	--	--	--
37	Loans to states and political subdivisions	10,480	-63	-732	--	--	--
38	Loans to foreign governments and official institutions	1,322	199	385	582	-39	214
39	All other loans ⁴	26,747	-1,171	3,428	6,120	-48	1,927
40	Lease financing receivables	45,661	652	12,445	--	--	--
41	Less: Unearned income	1,812	48	164	--	--	--
42	Loan and lease reserve ⁵	33,066	-187	-1,314	--	--	--
43	Other loans and leases, net	1,258,800	3,308	98,999	--	--	--
44	Other assets	148,673	-210	13,499	37,563	714	-569
45	TOTAL ASSETS ⁶	2,042,912	12,613	101,901	386,550	2,517	39,755

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 BanksU.S. Branches and Agencies of Foreign Banks

LIABILITIES	Apr 10, 1996	change since		Apr 10, 1996	change since	
		Apr 3, 1996	Apr 12, 1995		Apr 3, 1996	Apr 12, 1995
46 Deposits	1,232,620	-4,368	67,695	101,342	-4,472	4,092
47 Demand deposits ⁷	310,954	-4,364	16,639	3,936	-98	-23
48 Individuals, partnerships, and corporations	266,887	-3,809	17,348	3,217	76	374
49 Other holders	44,067	-555	-709	719	-174	-397
50 States and political subdivisions	8,692	564	719	--	--	--
51 U.S. government	2,492	233	10	--	--	--
52 Depository institutions in the U.S.	20,017	-1,472	1,208	--	--	--
53 Banks in foreign countries	5,390	413	554	--	--	--
54 Foreign governments and official institutions	665	44	-129	--	--	--
55 Certified and officers' checks	6,811	-338	-3,071	--	--	--
56 Other transaction deposits ^B	86,285	-606	-44,232	--	--	--
57 Nontransaction deposits	835,380	602	95,288	97,406	-4,374	4,115
58 Individuals, partnerships, and corporations	808,471	388	91,852	69,256	-2,523	4,982
59 Other holders	26,909	214	3,436	28,151	-1,851	-867
60 States and political subdivisions	23,081	104	3,525	--	--	--
61 U.S. government	2,162	228	7	--	--	--
62 Depository institutions in the U.S.	1,362	-118	1	--	--	--
63 Foreign governments, official institutions, and banks	305	-0	-97	--	--	--
64 Borrowings ⁹	407,077	13,578	19,708	76,140	2,061	-7,477
65 Federal funds purchased ¹⁰	--	--	--	45,281	-2,417	83
66 From commercial banks in the U.S.	--	--	--	9,753	-2,341	1,961
67 From others	--	--	--	35,528	-76	-1,879
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	5,884	-5,410	2,043	--	--	--
70 Other liabilities for borrowed money ¹¹	401,193	18,988	17,665	30,859	4,478	-7,560
71 To commercial banks in the U.S.	--	--	--	4,251	-136	-2,030
72 To others	--	--	--	26,608	4,614	-5,530
73 Other liabilities (including subordinated debt)	207,069	1,362	-2,329	61,707	3,365	8,886
74 TOTAL LIABILITIES ¹²	1,846,766	10,572	85,075	386,550	2,517	39,755
75 Residual (Total assets less total liabilities) ¹³	196,146	2,041	16,825	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,694,237	4,607	70,935	291,497	854	30,902
77 Time deposits in amounts of \$100,000 or more	118,225	-1,162	10,416	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,106	-10	555	--	--	--
79 Commercial and industrial	268	-0	-26	--	--	--
80 Other	838	-10	581	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	26,895	-61	2,822	--	--	--
82 Net due to related institutions ¹⁷	71,168	-13,954	-1,568	115,584	2,430	26,973

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 included 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	6,439	22,516	16,853	4,448	7,766	10,884	11,715
2	U.S. government securities, investment account 18	15,124	72,138	50,094	7,160	24,291	32,368	28,700
3	Mortgage-backed securities ¹	5,672	43,306	32,205	888	11,135	9,368	10,660
4	All other maturing in: 1 year or less	3,059	6,754	3,376	3,313	1,972	5,582	3,891
5	Over 1 through 5 years	4,546	8,914	4,602	1,883	2,698	14,772	9,937
6	Over 5 years	1,847	13,163	9,911	1,077	8,486	2,645	4,211
7	Other securities, investment account 18	4,852	18,093	9,612	4,198	7,151	4,756	8,191
8	State and local government securities	1,510	5,952	4,026	930	895	1,160	2,151
9	Maturing in: 1 year or less	734	1,656	784	260	258	157	299
10	Over 1 year	776	4,296	3,242	670	637	1,003	1,852
11	Other bonds, stocks, and securities	3,341	12,141	5,586	3,268	6,256	3,596	6,040
12	Federal funds sold ²	6,627	49,581	37,054	3,953	3,906	10,774	12,586
13	To commercial banks in the U.S.	1,277	29,369	22,477	3,669	3,784	7,920	12,131
14	To nonbank brokers and dealers	4,308	17,801	12,473	0	123	2,000	429
15	To others	1,042	2,411	2,104	284	0	854	26
16	Other loans and leases, gross	66,074	252,408	176,363	91,238	117,702	134,298	133,683
17	Commercial and industrial	26,357	65,483	42,004	14,768	35,187	35,368	34,035
18	Bankers' acceptances and commercial paper	109	738	191	2	36	34	18
19	All other	26,248	64,745	41,814	14,766	35,151	35,334	34,017
20	U.S. addressees	26,183	64,453	41,586	14,737	35,052	35,025	33,408
21	Non-U.S. addressees	65	292	227	29	99	309	609
22	Real estate loans	24,161	93,182	59,790	22,545	41,689	59,836	62,366
23	Revolving, home equity	3,382	6,652	4,280	2,518	4,733	5,928	4,238
24	All other	20,779	86,531	55,510	20,027	36,956	53,907	58,127
25	Loans to individuals	6,804	40,426	26,316	46,928	24,243	20,510	26,948
26	Loans to financial institutions	1,792	27,325	26,387	1,765	4,665	7,929	2,131
27	Commercial banks in the U.S.	427	17,990	17,838	195	2,455	6,844	915
28	Banks in foreign countries	189	2,513	2,315	271	102	25	253
29	Nonbank financial institutions	1,177	6,823	6,235	1,299	2,108	1,061	963
30	Loans for purchasing and carrying securities	633	7,520	6,160	285	1,273	235	420
31	Loans for agricultural production	24	116	95	101	152	472	617
32	Loans to states and political subdivisions	243	1,832	959	690	1,129	2,188	1,909
33	Loans to foreign governments and official institutions	1	803	798	0	254	65	16
34	All other loans	1,822	7,048	6,417	543	3,197	3,998	2,029
35	Lease financing receivables	4,237	8,672	7,436	3,614	5,913	3,698	3,210
36	Less: Unearned income	9	1,061	927	78	116	61	138
37	Loan and lease reserve ⁵	1,804	11,487	9,697	2,320	2,261	2,289	2,219
38	Other loans and leases, net	64,261	239,859	165,738	88,840	115,325	131,948	131,326
39	Other assets ¹⁸	10,076	96,412	84,798	7,223	13,399	25,396	11,170
40	TOTAL ASSETS	107,379	498,599	364,150	115,823	171,839	216,124	203,687
LIABILITIES								
41	Deposits	66,482	255,536	166,229	61,189	104,085	121,683	145,027
42	Demand deposits	16,838	71,143	50,591	11,658	21,386	26,624	28,263
43	Individuals, partnerships, and corporations	14,396	60,496	42,219	9,364	18,833	23,644	24,770
44	States and political subdivisions	557	1,573	712	498	525	598	1,132
45	U.S. government	145	438	369	72	157	153	163
46	Depository institutions in the U.S.	1,339	2,429	1,954	1,227	1,235	1,361	1,548
47	Banks in foreign countries	68	4,276	3,977	123	40	43	133
48	Foreign governments and official institutions	1	517	499	1	0	107	0
49	Certified and officers' checks	332	1,413	861	373	595	716	517
50	Other transaction deposits ⁸	5,277	16,427	7,478	2,712	6,524	7,790	8,186
51	Nontransaction deposits	44,366	167,966	108,161	46,818	76,175	87,269	108,578
52	Individuals, partnerships, and corporations	43,199	159,984	104,316	46,321	73,853	85,369	103,471
53	States and political subdivisions	1,114	7,262	3,243	407	1,642	1,447	4,466
54	U.S. government	1	392	392	2	649	213	301
55	Depository institutions in the U.S.	52	298	180	88	31	82	318
56	Foreign governments, official institutions, and banks	0	30	29	0	0	157	22
57	Borrowings ⁹	20,738	95,884	73,502	32,130	38,722	56,675	32,506
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	471	779	582	208	818	469	412
60	Other liabilities for borrowed money ¹¹	20,268	95,105	72,920	31,922	37,904	56,206	32,094
61	Other liabilities (including subordinated debt)	9,715	84,073	73,566	10,767	15,342	22,360	8,582
62	TOTAL LIABILITIES	96,936	435,494	313,297	104,086	158,149	200,718	186,115
63	Residual (Total assets less total liabilities) ¹³	10,443	63,106	50,853	11,737	13,690	15,406	17,572
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	90,974	344,860	232,807	102,686	146,813	167,431	170,112
65	Time deposits in amounts of \$100,000 or more	6,793	29,662	20,027	8,706	7,256	10,093	14,164

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,678	3,429	1,674	1,945	7,699	22,071
2	U.S. government securities, investment account 18	23,445	7,791	2,114	5,139	14,771	28,869
3	Mortgage-backed securities ¹	8,381	1,974	1,207	2,890	5,197	12,066
4	All other maturing in: 1 year or less	7,519	541	403	390	1,141	2,572
5	Over 1 through 5 years	4,137	2,361	169	1,018	7,032	5,627
6	Over 5 years	3,409	2,915	334	841	1,400	8,604
7	Other securities, investment account 18	3,977	1,878	721	726	3,027	6,245
8	State and local government securities	2,337	979	223	477	703	1,520
9	Maturing in: 1 year or less	308	101	27	67	55	271
10	Over 1 year	2,029	878	196	411	648	1,250
11	Other bonds, stocks, and securities	1,640	900	498	249	2,324	4,725
12	Federal funds sold ²	10,033	1,941	5,824	735	418	10,522
13	To commercial banks in the U.S.	6,595	1,449	5,121	735	384	9,729
14	To nonbank brokers and dealers	2,320	290	692	0	11	791
15	To others	1,117	202	11	0	24	2
16	Other loans and leases, gross	119,801	32,154	30,694	10,362	64,161	241,101
17	Commercial and industrial	52,474	9,096	7,711	3,181	23,002	50,523
18	Bankers' acceptances and commercial paper	438	3	1	8	6	211
19	All other	52,036	9,094	7,710	3,172	22,997	50,311
20	U.S. addressees	51,683	9,088	7,710	3,171	22,295	50,097
21	Non-U.S. addressees	352	6	1	2	702	215
22	Real estate loans	34,918	14,054	8,023	3,678	28,182	115,895
23	Revolving, home equity	3,429	1,143	396	212	482	13,918
24	All other	31,489	12,911	7,628	3,466	27,699	101,977
25	Loans to individuals	18,112	6,175	11,478	2,153	8,136	36,600
26	Loans to financial institutions	6,085	475	1,074	305	2,253	17,975
27	Commercial banks in the U.S.	588	98	65	295	6	10,580
28	Banks in foreign countries	123	1	1	2	212	209
29	Nonbank financial institutions	5,374	376	1,009	9	2,035	7,185
30	Loans for purchasing and carrying securities	2,152	287	395	34	263	1,396
31	Loans for agricultural production	298	83	38	384	187	4,101
32	Loans to states and political subdivisions	629	313	139	94	163	1,150
33	Loans to foreign governments and official institutions	6	4	5	0	146	22
34	All other loans	2,118	678	944	392	1,324	2,654
35	Lease financing receivables	3,011	988	887	141	506	10,785
36	Less: Unearned income	127	21	3	5	0	192
37	Loan and lease reserve ⁵	2,359	520	695	203	816	6,094
38	Other loans and leases, net	117,315	31,614	29,996	10,155	63,345	234,815
39	Other assets ¹⁸	19,654	2,802	3,018	896	5,820	33,360
40	TOTAL ASSETS	186,101	49,455	43,347	19,596	95,080	335,882
LIABILITIES							
41	Deposits	104,734	32,348	19,979	15,617	59,034	246,904
42	Demand deposits	27,773	7,193	5,938	4,711	17,192	72,234
43	Individuals, partnerships, and corporations	23,190	5,587	5,146	3,785	15,328	62,347
44	States and political subdivisions	546	138	73	102	242	2,707
45	U.S. government	433	30	24	91	65	720
46	Depository institutions in the U.S.	2,847	1,289	564	621	1,227	4,329
47	Banks in foreign countries	136	4	19	36	37	474
48	Foreign governments and official institutions	4	0	2	0	2	31
49	Certified and officers' checks	616	145	111	75	291	1,625
50	Other transaction deposits ⁸	8,516	1,829	1,116	1,646	2,113	24,148
51	Nontransaction deposits	68,446	23,326	12,925	9,260	39,729	150,522
52	Individuals, partnerships, and corporations	65,528	22,315	12,580	8,668	38,785	148,398
53	States and political subdivisions	2,799	650	71	445	935	1,843
54	U.S. government	19	357	0	7	5	215
55	Depository institutions in the U.S.	100	4	274	46	4	64
56	Foreign governments, official institutions, and banks	0	0	0	94	0	2
57	Borrowings ⁹	43,001	11,307	15,511	2,297	24,992	33,313
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,498	123	179	12	605	310
60	Other liabilities for borrowed money ¹¹	41,503	11,184	15,332	2,286	24,387	33,003
61	Other liabilities (including subordinated debt)	21,088	2,058	4,322	360	4,604	23,797
62	TOTAL LIABILITIES	168,824	45,713	39,812	18,275	88,630	304,015
63	Residual (Total assets less total liabilities) ¹³	17,278	3,742	3,535	1,321	6,451	31,867
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	150,073	42,218	34,167	15,933	81,988	266,429
65	Time deposits in amounts of \$100,000 or more	12,445	2,646	936	1,150	4,114	20,261