

# FEDERAL RESERVE statistical release



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

H.4.2(504)

April 26, 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 17, 1996	change since		Apr 17, 1996	change since		
		Apr 10, 1996	Apr 19, 1995		Apr 10, 1996	Apr 19, 1995	
<b>ASSETS</b>							
1 Cash and balances due from depository institutions	117,054	4,035	4,119	15,717	-349	397	
2 U.S. government securities	283,146	-3,284	-12,400	44,965	-1,807	3,600	
3 Trading account	21,686	-2,781	-977	--	--	--	
4 Investment account	261,460	-503	-11,423	--	--	--	
5 Mortgage-backed securities <sup>1</sup>	113,012	267	19,929	--	--	--	
6 All other maturing in: 1 year or less	35,897	-1,241	-11,179	--	--	--	
7 Over 1 through 5 years	64,050	906	-7,714	--	--	--	
8 Over 5 years	48,501	-434	-12,458	--	--	--	
9 Other securities	118,700	-1,201	-20,581	44,105	1,232	8,601	
10 Trading account	1,219	-692	-130	--	--	--	
11 Investment account	63,461	-354	2,607	--	--	--	
12 State and local government securities	18,883	47	-1,385	--	--	--	
13 Maturing in: 1 year or less	4,178	-15	-1,363	--	--	--	
14 Over 1 year	14,706	62	-22	--	--	--	
15 Other bonds, stocks, and securities	44,578	-401	3,992	--	--	--	
16 Other trading account assets	54,021	-155	-23,058	--	--	--	
17 Federal funds sold <sup>2</sup>	114,281	-1,804	14,559	31,149	4,456	430	
18 To commercial banks in the U.S.	75,310	-6,086	9,039	6,907	-193	1,324	
19 To nonbank brokers and dealers	33,823	5,107	6,191	--	--	--	
20 To others <sup>3</sup>	5,148	-825	-671	24,242	4,649	-894	
21 Other loans and leases, gross	1,297,045	2,707	93,072	184,106	-702	13,981	
22 Commercial and industrial	360,199	3,028	19,469	121,757	-256	11,845	
23 Bankers' acceptances and commercial paper	1,458	-145	-680	5,154	-275	1,983	
24 All other	358,741	3,173	20,149	116,603	19	9,862	
25 U.S. addressees	356,000	3,113	19,879	110,225	-205	8,116	
26 Non-U.S. addressees	2,741	60	270	6,378	224	1,746	
27 Real estate loans	508,256	-291	34,348	20,209	-1	-3,725	
28 Revolving, home equity	47,962	929	1,080	--	--	--	
29 All other	460,294	-1,221	33,268	--	--	--	
30 Loans to individuals	249,525	1,030	9,372	--	--	--	
31 Loans to financial institutions	73,528	-968	16,171	30,440	-489	2,937	
32 Commercial banks in the U.S.	41,172	-6	3,785	2,244	-304	-2,851	
33 Banks in foreign countries	3,021	-879	-269	3,051	-59	887	
34 Nonbank financial institutions	29,335	-83	12,655	25,145	-126	4,901	
35 Loans for purchasing and carrying securities	15,150	256	-1,249	4,862	-90	530	
36 Loans for agricultural production	6,519	-56	204	--	--	--	
37 Loans to states and political subdivisions	10,409	-70	-678	--	--	--	
38 Loans to foreign governments and official institutions	1,238	-84	352	689	107	325	
39 All other loans <sup>4</sup>	26,660	-37	2,809	6,148	28	2,069	
40 Lease financing receivables	45,560	-101	12,273	--	--	--	
41 Less: Unearned income	1,813	1	169	--	--	--	
42 Loan and lease reserve <sup>5</sup>	33,035	-31	-1,396	--	--	--	
43 Other loans and leases, net	1,262,196	2,737	94,299	--	--	--	
44 Other assets	147,594	-1,101	11,294	37,235	-327	-1,159	
45 TOTAL ASSETS <sup>6</sup>	2,042,971	-618	91,290	392,952	6,402	34,978	

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."

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Apr 17, 1996	change since		Apr 17, 1996	change since	
		Apr 10, 1996	Apr 19, 1995		Apr 10, 1996	Apr 19, 1995
<b>LIABILITIES</b>						
46 Deposits	1,236,681	3,807	75,518	105,173	3,831	5,040
47 Demand deposits <sup>7</sup>	316,184	4,942	22,536	4,036	100	393
48 Individuals, partnerships, and corporations	268,863	1,620	22,668	3,311	93	574
49 Other holders	47,321	3,322	-132	725	6	-181
50 States and political subdivisions	7,930	-760	-313	--	--	--
51 U.S. government	5,175	2,682	505	--	--	--
52 Depository institutions in the U.S.	21,353	1,418	1,857	--	--	--
53 Banks in foreign countries	4,561	-842	-262	--	--	--
54 Foreign governments and official institutions	640	-25	-104	--	--	--
55 Certified and officers' checks	7,662	849	-1,815	--	--	--
56 Other transaction deposits <sup>8</sup>	89,874	3,607	-42,226	--	--	--
57 Nontransaction deposits	830,623	-4,742	95,208	101,137	3,731	4,647
58 Individuals, partnerships, and corporations	803,979	-4,490	91,785	72,258	3,002	7,265
59 Other holders	26,645	-252	3,422	28,879	728	-2,618
60 States and political subdivisions	22,418	-650	2,909	--	--	--
61 U.S. government	2,455	293	375	--	--	--
62 Depository institutions in the U.S.	1,459	97	131	--	--	--
63 Foreign governments, official institutions, and banks	312	7	7	--	--	--
64 Borrowings <sup>9</sup>	398,761	-8,570	-215	82,875	6,735	-3,703
65 Federal funds purchased <sup>10</sup>	--	--	--	52,877	7,597	5,560
66 From commercial banks in the U.S.	--	--	--	12,657	2,904	3,806
67 From others	--	--	--	40,220	4,692	1,755
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	24,690	18,809	965	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	374,070	-27,379	-1,180	29,998	-861	-9,263
71 To commercial banks in the U.S.	--	--	--	4,328	76	-1,907
72 To others	--	--	--	25,670	-938	-7,356
73 Other liabilities (including subordinated debt)	211,431	4,207	106	61,866	159	6,758
74 TOTAL LIABILITIES <sup>12</sup>	1,846,872	-556	75,408	392,952	6,402	34,978
75 Residual (Total assets less total liabilities) <sup>13</sup>	196,098	-62	15,882	-0	0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,696,690	2,511	61,825	295,174	3,677	28,139
77 Time deposits in amounts of \$100,000 or more	119,117	876	10,705	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,098	-8	-611	--	--	--
79 Commercial and industrial	268	0	-26	--	--	--
80 Other	829	-8	-585	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	27,107	206	2,828	--	--	--
82 Net due to related institutions <sup>17</sup>	67,682	-3,481	-6,579	107,363	-8,221	17,755

## 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.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,365	23,949	17,365	4,989	8,307	11,046	12,161
2	U.S. government securities, investment account <sup>18</sup>	15,127	72,690	50,811	7,160	24,436	32,261	27,686
3	Mortgage-backed securities <sup>1</sup>	5,590	44,331	33,241	882	11,061	9,854	9,941
4	All other maturing in: 1 year or less	3,100	6,374	3,144	3,300	1,461	4,895	3,560
5	Over 1 through 5 years	4,596	8,883	4,582	1,918	3,516	14,898	9,965
6	Over 5 years	1,841	13,103	9,844	1,060	8,399	2,614	4,219
7	Other securities, investment account <sup>18</sup>	4,870	18,100	9,605	4,188	6,566	5,045	8,184
8	State and local government securities	1,550	5,956	4,025	929	888	1,159	2,151
9	Maturing in: 1 year or less	740	1,662	784	261	242	157	299
10	Over 1 year	810	4,294	3,241	668	646	1,003	1,851
11	Other bonds, stocks, and securities	3,320	12,144	5,579	3,258	5,678	3,886	6,034
12	Federal funds sold <sup>2</sup>	9,246	44,606	31,349	4,027	4,509	9,654	12,968
13	To commercial banks in the U.S.	1,748	23,813	16,702	3,743	4,100	6,759	12,309
14	To nonbank brokers and dealers	7,382	18,948	13,168	0	409	1,815	563
15	To others	116	1,845	1,478	284	0	1,080	97
16	Other loans and leases, gross	66,314	251,726	175,400	91,662	118,190	134,239	134,016
17	Commercial and industrial	26,629	65,539	42,131	15,079	35,334	35,090	33,956
18	Bankers' acceptances and commercial paper	114	703	204	2	28	30	18
19	All other	26,515	64,835	41,927	15,077	35,306	35,061	33,938
20	U.S. addressees	26,451	64,524	41,682	15,055	35,207	34,733	33,327
21	Non-U.S. addressees	65	311	246	22	99	327	611
22	Real estate loans	24,136	94,065	60,578	22,562	41,822	59,644	62,372
23	Revolving, home equity	3,391	7,312	4,945	2,524	4,764	5,972	4,283
24	All other	20,745	86,752	55,633	20,038	37,058	53,672	58,089
25	Loans to individuals	6,836	40,346	26,184	47,136	24,300	20,674	27,054
26	Loans to financial institutions	1,732	25,919	25,159	1,677	4,827	8,236	2,305
27	Commercial banks in the U.S.	389	17,523	17,475	176	2,569	7,048	1,071
28	Banks in foreign countries	180	1,727	1,585	213	90	21	241
29	Nonbank financial institutions	1,163	6,668	6,098	1,288	2,167	1,167	993
30	Loans for purchasing and carrying securities	490	7,472	5,777	289	1,310	238	421
31	Loans for agricultural production	25	100	73	101	154	437	625
32	Loans to states and political subdivisions	242	1,828	960	684	1,107	2,140	1,914
33	Loans to foreign governments and official institutions	1	718	714	0	254	63	18
34	All other loans	1,972	7,067	6,390	521	3,148	3,906	2,118
35	Lease financing receivables	4,252	8,674	7,437	3,614	5,935	3,811	3,234
36	Less: Unearned income	9	1,064	926	78	116	61	137
37	Loan and lease reserve <sup>5</sup>	1,802	11,476	9,682	2,295	2,263	2,282	2,220
38	Other loans and leases, net	64,503	239,187	164,793	89,289	115,812	131,896	131,660
39	Other assets <sup>18</sup>	9,020	92,886	83,303	7,382	13,240	24,964	10,982
40	<b>TOTAL ASSETS</b>	<b>109,131</b>	<b>491,418</b>	<b>357,225</b>	<b>117,035</b>	<b>172,869</b>	<b>214,867</b>	<b>203,641</b>
<b>LIABILITIES</b>								
41	Deposits	67,815	251,635	162,791	61,644	105,065	122,928	145,847
42	Demand deposits	17,931	69,467	48,880	12,086	22,766	27,112	28,674
43	Individuals, partnerships, and corporations	15,364	59,274	41,148	9,776	19,611	23,703	25,171
44	States and political subdivisions	569	1,491	555	500	600	422	975
45	U.S. government	368	590	506	72	492	161	146
46	Depository institutions in the U.S.	1,183	2,564	2,006	1,229	1,317	1,885	1,657
47	Banks in foreign countries	76	3,300	3,061	138	29	40	160
48	Foreign governments and official institutions	1	481	463	1	0	122	0
49	Certified and officers' checks	369	1,767	1,142	370	717	780	564
50	Other transaction deposits <sup>8</sup>	5,672	17,496	8,537	2,762	6,914	8,220	8,655
51	Nontransaction deposits	44,213	164,672	105,374	46,795	75,386	87,595	108,518
52	Individuals, partnerships, and corporations	43,073	156,940	101,455	46,302	72,745	85,750	103,479
53	States and political subdivisions	1,112	6,964	3,322	403	1,662	1,386	4,324
54	U.S. government	1	390	389	2	949	211	302
55	Depository institutions in the U.S.	26	349	178	88	30	82	391
56	Foreign governments, official institutions, and banks	0	29	29	0	0	165	22
57	Borrowings <sup>9</sup>	20,608	89,887	67,711	32,873	39,112	53,067	31,527
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	3,146	2,562	1,637	749	2,177	1,239	935
60	Other liabilities for borrowed money <sup>11</sup>	17,462	87,325	66,074	32,124	36,934	51,828	30,593
61	Other liabilities (including subordinated debt)	10,214	87,102	76,107	10,604	15,057	23,557	8,697
62	<b>TOTAL LIABILITIES</b>	<b>98,637</b>	<b>428,624</b>	<b>306,609</b>	<b>105,121</b>	<b>159,234</b>	<b>199,552</b>	<b>186,071</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,494	62,794	50,616	11,914	13,635	15,315	17,569
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	93,420	345,786	232,987	103,118	147,031	167,392	169,475
65	Time deposits in amounts of \$100,000 or more	6,780	28,911	19,418	8,687	7,560	10,590	14,623

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	13,861	3,470	1,765	1,919	7,181	22,042
2	U.S. government securities, investment account 1 <sup>8</sup>	23,532	8,026	2,101	5,131	14,743	28,567
3	Mortgage-backed securities <sup>1</sup>	8,126	1,963	1,196	2,889	5,177	12,003
4	All other maturing in: 1 year or less	7,815	737	397	409	1,141	2,709
5	Over 1 through 5 years	4,194	2,396	174	992	7,042	5,475
6	Over 5 years	3,396	2,931	334	840	1,384	8,380
7	Other securities, investment account 1 <sup>8</sup>	3,953	1,876	717	746	3,005	6,211
8	State and local government securities	2,341	978	219	481	707	1,524
9	Maturing in: 1 year or less	308	102	27	66	56	258
10	Over 1 year	2,033	876	193	415	652	1,266
11	Other bonds, stocks, and securities	1,612	899	498	265	2,298	4,687
12	Federal funds sold 2	9,990	1,879	4,819	810	2,877	8,895
13	To commercial banks in the U.S.	6,006	1,404	4,132	810	2,829	7,657
14	To nonbank brokers and dealers	2,523	355	677	0	10	1,140
15	To others	1,461	120	11	0	37	98
16	Other loans and leases, gross	120,687	31,976	30,720	10,319	64,422	242,773
17	Commercial and industrial	53,658	9,091	7,844	3,197	23,452	51,330
18	Bankers' acceptances and commercial paper	349	4	1	9	5	196
19	All other	53,309	9,087	7,843	3,188	23,447	51,134
20	U.S. addressees	52,951	9,081	7,843	3,186	22,732	50,908
21	Non-U.S. addressees	358	6	0	2	715	226
22	Real estate loans	34,619	13,894	7,911	3,652	27,926	115,655
23	Revolving, home equity	3,458	1,151	398	215	484	14,011
24	All other	31,161	12,743	7,513	3,437	27,442	101,644
25	Loans to individuals	18,131	6,184	11,515	2,174	8,176	37,000
26	Loans to financial institutions	5,946	461	1,068	304	2,173	18,879
27	Commercial banks in the U.S.	615	101	40	294	11	11,333
28	Banks in foreign countries	125	1	0	2	210	211
29	Nonbank financial institutions	5,206	359	1,027	9	1,953	7,336
30	Loans for purchasing and carrying securities	2,250	288	412	29	407	1,543
31	Loans for agricultural production	299	82	31	351	185	4,130
32	Loans to states and political subdivisions	678	313	139	95	165	1,105
33	Loans to foreign governments and official institutions	11	4	5	0	146	18
34	All other loans	2,061	675	913	376	1,284	2,620
35	Lease financing receivables	3,034	984	882	141	507	10,492
36	Less: Unearned income	127	21	3	5	0	192
37	Loan and lease reserve 5	2,362	520	695	203	816	6,102
38	Other loans and leases, net	118,197	31,435	30,022	10,110	63,606	236,479
39	Other assets 1 <sup>8</sup>	19,802	2,737	2,777	954	5,902	33,873
40	<b>TOTAL ASSETS</b>	<b>189,335</b>	<b>49,424</b>	<b>42,201</b>	<b>19,670</b>	<b>97,314</b>	<b>336,066</b>
<b>LIABILITIES</b>							
41	Deposits	107,301	32,506	20,393	15,648	59,894	246,005
42	Demand deposits	29,688	7,599	6,150	4,815	17,851	72,046
43	Individuals, partnerships, and corporations	23,537	5,953	5,390	3,716	15,347	62,019
44	States and political subdivisions	759	153	76	101	230	2,054
45	U.S. government	1,441	31	24	271	92	1,488
46	Depository institutions in the U.S.	3,046	1,291	519	582	1,843	4,239
47	Banks in foreign countries	139	5	29	63	33	548
48	Foreign governments and official institutions	1	0	2	0	2	30
49	Certified and officers' checks	765	167	110	81	304	1,669
50	Other transaction deposits 8	8,749	1,546	1,331	1,723	2,374	24,430
51	Nontransaction deposits	68,864	23,361	12,912	9,110	39,669	149,528
52	Individuals, partnerships, and corporations	65,992	22,379	12,575	8,552	38,787	147,406
53	States and political subdivisions	2,752	622	63	411	873	1,845
54	U.S. government	17	357	0	7	5	214
55	Depository institutions in the U.S.	103	4	274	46	4	60
56	Foreign governments, official institutions, and banks	0	0	0	94	0	2
57	Borrowings 9	44,052	11,392	14,084	2,341	26,173	33,646
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	8,390	519	600	63	3,321	990
60	Other liabilities for borrowed money 11	35,662	10,873	13,484	2,278	22,852	32,656
61	Other liabilities (including subordinated debt)	20,625	1,784	4,118	354	4,748	24,571
62	<b>TOTAL LIABILITIES</b>	<b>171,978</b>	<b>45,683</b>	<b>38,595</b>	<b>18,343</b>	<b>90,815</b>	<b>304,221</b>
63	Residual (Total assets less total liabilities) 13	17,357	3,741	3,606	1,327	6,500	31,845
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	151,541	42,252	34,184	15,901	82,207	267,456
65	Time deposits in amounts of \$100,000 or more	12,672	2,696	1,118	1,151	4,074	20,255