

# FEDERAL RESERVE statistical release



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

H.4.2(504)

May 3, 1996

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES

(Millions of dollars)

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>			
	Apr 24, 1996	change since		Apr 24, 1996	change since		
	Apr 17, 1996	Apr 26, 1995		Apr 17, 1996	Apr 26, 1995		
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	127,248	10,365	12,740	15,572	-145	-611
2	U.S. government securities	279,503	-3,837	-12,757	44,914	-50	3,297
3	Trading account	19,411	-2,275	-2,403	--	--	--
4	Investment account	260,092	-1,563	-10,354	--	--	--
5	Mortgage-backed securities <sup>1</sup>	112,859	-254	19,437	--	--	--
6	All other maturing in: 1 year or less	34,927	-969	-11,537	--	--	--
7	Over 1 through 5 years	64,146	51	-5,910	--	--	--
8	Over 5 years	48,159	-390	-12,344	--	--	--
9	Other securities	118,996	31	-15,942	44,674	569	10,836
10	Trading account	1,641	99	172	--	--	--
11	Investment account	63,397	-6	2,835	--	--	--
12	State and local government securities	19,045	43	-1,105	--	--	--
13	Maturing in: 1 year or less	4,229	20	-1,319	--	--	--
14	Over 1 year	14,816	23	214	--	--	--
15	Other bonds, stocks, and securities	44,352	-50	3,939	--	--	--
16	Other trading account assets	53,958	-62	-18,949	--	--	--
17	Federal funds sold <sup>2</sup>	119,810	5,509	12,914	28,065	-3,084	-5,473
18	To commercial banks in the U.S.	81,110	5,486	6,690	8,634	1,728	1,020
19	To nonbank brokers and dealers	34,428	605	8,437	--	--	--
20	To others <sup>3</sup>	4,272	-582	-2,214	19,431	-4,811	-6,493
21	Other loans and leases, gross	1,297,152	294	93,627	185,435	1,330	14,917
22	Commercial and industrial	359,986	-74	17,977	121,033	-724	11,005
23	Bankers' acceptances and commercial paper	1,432	-26	-616	5,122	-32	2,042
24	All other	358,554	-47	18,592	115,911	-692	8,963
25	U.S. addressees	355,816	-44	18,355	109,720	-504	7,553
26	Non-U.S. addressees	2,737	-4	238	6,191	-188	1,410
27	Real estate loans	507,727	-906	32,872	20,364	155	-3,555
28	Revolving, home equity	48,180	220	1,128	--	--	--
29	All other	459,547	-1,126	31,744	--	--	--
30	Loans to individuals	249,894	364	10,151	--	--	--
31	Loans to financial institutions	73,975	873	17,814	31,626	1,186	3,610
32	Commercial banks in the U.S.	41,755	762	5,365	2,560	316	-2,533
33	Banks in foreign countries	3,525	504	334	3,120	69	916
34	Nonbank financial institutions	28,694	-393	12,115	25,947	801	5,227
35	Loans for purchasing and carrying securities	15,794	675	241	5,134	271	984
36	Loans for agricultural production	6,646	61	385	--	--	--
37	Loans to states and political subdivisions	10,318	-169	-726	--	--	--
38	Loans to foreign governments and official institutions	1,110	-128	89	605	-84	252
39	All other loans <sup>4</sup>	26,012	-534	2,518	6,674	526	2,620
40	Lease financing receivables	45,691	133	12,305	--	--	--
41	Less: Uneamed income	1,808	-5	160	--	--	--
42	Loan and lease reserve <sup>5</sup>	33,003	-32	-1,299	--	--	--
43	Other loans and leases, net	1,262,341	331	94,766	--	--	--
44	Other assets	140,479	-6,707	9,171	36,909	-326	-3,126
45	TOTAL ASSETS <sup>6</sup>	2,048,377	5,691	100,891	391,394	-1,558	27,646

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 Banks			U.S. Branches and Agencies of Foreign Banks		
	Apr 24, 1996	Apr 17, 1996	Apr 26, 1995	Apr 24, 1996	Apr 17, 1996	Apr 26, 1995
<b>LIABILITIES</b>						
46 Deposits	1,212,767	-23,651	71,722	108,393	3,220	4,446
47 Demand deposits <sup>7</sup>	302,815	-13,388	18,021	4,216	180	379
48 Individuals, partnerships, and corporations	255,013	-14,039	17,492	3,481	170	744
49 Other holders	47,802	651	529	735	10	-365
50 States and political subdivisions	8,786	663	174	--	--	--
51 U.S. government	6,541	1,362	3,089	--	--	--
52 Depository institutions in the U.S.	19,651	-1,333	873	--	--	--
53 Banks in foreign countries	5,250	689	-478	--	--	--
54 Foreign governments and official institutions	578	-62	-197	--	--	--
55 Certified and officers' checks	6,996	-668	-2,932	--	--	--
56 Other transaction deposits <sup>8</sup>	82,960	-6,978	-40,842	--	--	--
57 Nontransaction deposits	826,992	-3,285	94,543	104,177	3,040	4,066
58 Individuals, partnerships, and corporations	798,720	-4,971	90,283	74,749	2,491	6,834
59 Other holders	28,272	1,686	4,260	29,428	549	-2,767
60 States and political subdivisions	22,353	-6	2,431	--	--	--
61 U.S. government	3,634	1,179	1,498	--	--	--
62 Depository institutions in the U.S.	1,978	519	337	--	--	--
63 Foreign governments, official institutions, and banks	306	-6	-5	--	--	--
64 Borrowings <sup>9</sup>	416,217	17,440	16,151	75,963	-6,912	-10,221
65 Federal funds purchased <sup>10</sup>	--	--	--	44,693	-8,184	-1,738
66 From commercial banks in the U.S.	--	--	--	8,762	-3,896	1,031
67 From others	--	--	--	35,931	-4,289	-2,769
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	26,446	1,654	7,614	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	389,771	15,786	8,537	31,270	1,273	-8,483
71 To commercial banks in the U.S.	--	--	--	4,543	216	-1,315
72 To others	--	--	--	26,727	1,057	-7,168
73 Other liabilities (including subordinated debt)	222,972	11,513	-3,493	59,700	-2,165	4,249
74 TOTAL LIABILITIES <sup>12</sup>	1,851,956	5,303	84,380	391,394	-1,558	27,646
75 Residual (Total assets less total liabilities) <sup>13</sup>	196,421	388	16,511	0	0	-0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,692,596	-4,251	65,785	291,896	-3,278	25,090
77 Time deposits in amounts of \$100,000 or more	122,260	3,148	14,179	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,088	-9	-631	--	--	--
79 Commercial and industrial	268	-0	-26	--	--	--
80 Other	820	-9	-605	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	27,861	754	3,295	--	--	--
82 Net due to related institutions <sup>17</sup>	73,430	5,748	-2,179	111,513	4,150	21,366

### 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 U.S. branches and agencies of foreign banks increased loans to nonbank financial institutions \$800 million and reduced commercial and industrial loans to U.S. addressees the same amount in the week ending April 24, 1996. Another reclassification reduced other assets \$200 million and increased real estate loans the same amount.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,890	32,378	25,900	4,890	9,344	10,514	9,873
2	U.S. government securities, investment account 18	14,928	72,526	50,977	7,334	24,407	31,795	27,748
3	Mortgage-backed securities <sup>1</sup>	5,738	44,392	33,377	958	11,173	9,314	9,986
4	All other maturing in: 1 year or less	2,771	6,099	3,147	3,308	1,311	4,987	3,552
5	Over 1 through 5 years	4,579	8,901	4,590	1,961	3,516	14,907	10,008
6	Over 5 years	1,841	13,134	9,862	1,107	8,406	2,586	4,202
7	Other securities, investment account 18	4,870	18,125	9,631	4,095	6,561	5,026	8,194
8	State and local government securities	1,682	5,960	4,022	925	891	1,169	2,153
9	Maturing in: 1 year or less	775	1,665	780	258	241	157	300
10	Over 1 year	907	4,295	3,242	668	650	1,012	1,853
11	Other bonds, stocks, and securities	3,188	12,165	5,609	3,170	5,670	3,857	6,041
12	Federal funds sold <sup>2</sup>	9,382	43,737	31,472	3,184	5,414	11,445	12,885
13	To commercial banks in the U.S.	3,223	23,691	16,905	3,184	4,867	7,758	12,192
14	To nonbank brokers and dealers	5,993	18,911	13,796	0	547	1,956	596
15	To others	166	1,136	771	0	0	1,731	97
16	Other loans and leases, gross	66,111	252,081	175,628	91,504	117,727	134,144	134,346
17	Commercial and industrial	26,635	65,481	42,028	14,611	35,056	35,406	34,201
18	Bankers' acceptances and commercial paper	107	702	202	3	35	28	17
19	All other	26,528	64,779	41,826	14,608	35,021	35,378	34,184
20	U.S. addressees	26,464	64,467	41,580	14,586	34,921	35,049	33,585
21	Non-U.S. addressees	65	312	246	22	99	329	599
22	Real estate loans	23,908	93,789	60,538	22,676	41,812	60,059	62,314
23	Revolving, home equity	3,392	7,315	4,962	2,521	4,819	6,013	4,314
24	All other	20,516	86,474	55,576	20,155	36,994	54,046	58,000
25	Loans to individuals	6,842	39,858	25,662	47,735	24,270	20,691	27,111
26	Loans to financial institutions	1,766	26,600	25,827	1,300	4,637	7,984	2,389
27	Commercial banks in the U.S.	419	17,657	17,610	174	2,573	6,896	1,146
28	Banks in foreign countries	189	2,368	2,196	76	92	23	247
29	Nonbank financial institutions	1,158	6,575	6,022	1,051	1,972	1,065	996
30	Loans for purchasing and carrying securities	474	8,223	6,226	258	1,335	253	424
31	Loans for agricultural production	25	99	73	140	157	544	582
32	Loans to states and political subdivisions	242	1,828	959	744	1,102	1,966	1,937
33	Loans to foreign governments and official institutions	1	575	571	0	256	61	31
34	All other loans	1,984	6,955	6,307	420	3,146	3,353	2,113
35	Lease financing receivables	4,235	8,672	7,436	3,619	5,955	3,828	3,244
36	Less: Unearned income	9	1,064	925	78	115	58	137
37	Loan and lease reserve <sup>5</sup>	1,800	11,458	9,669	2,259	2,276	2,287	2,229
38	Other loans and leases, net	64,302	239,559	165,034	89,167	115,335	131,800	131,979
39	Other assets <sup>18</sup>	9,450	87,950	77,955	7,144	11,989	24,835	10,913
40	TOTAL ASSETS	109,822	494,276	360,968	115,814	173,050	215,415	201,591
<b>LIABILITIES</b>								
41	Deposits	66,192	247,073	159,425	60,221	103,889	118,639	143,125
42	Demand deposits	17,309	66,585	46,510	11,124	21,538	24,717	27,314
43	Individuals, partnerships, and corporations	14,672	55,769	38,236	9,044	18,816	21,832	23,763
44	States and political subdivisions	664	1,683	667	474	612	747	1,127
45	U.S. government	369	788	720	61	317	117	146
46	Depository institutions in the U.S.	1,192	2,386	1,718	1,129	1,151	1,113	1,625
47	Banks in foreign countries	96	3,922	3,698	72	37	64	141
48	Foreign governments and official institutions	1	439	419	1	0	107	0
49	Certified and officers' checks	316	1,597	1,051	343	605	737	511
50	Other transaction deposits <sup>8</sup>	5,143	15,879	7,410	2,688	6,669	7,843	7,405
51	Nontransaction deposits	43,740	164,609	105,505	46,408	75,681	86,080	108,407
52	Individuals, partnerships, and corporations	42,585	156,798	101,562	45,969	72,609	84,275	103,384
53	States and political subdivisions	1,127	7,000	3,304	349	1,694	1,358	4,304
54	U.S. government	2	375	375	2	1,303	209	300
55	Depository institutions in the U.S.	27	406	235	89	74	81	397
56	Foreign governments, official institutions, and banks	0	31	29	0	0	157	22
57	Borrowings <sup>9</sup>	23,453	88,000	66,632	33,645	39,347	57,806	31,247
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,924	2,428	1,505	680	2,494	1,153	867
60	Other liabilities for borrowed money <sup>11</sup>	20,528	85,572	65,127	32,965	36,852	56,652	30,380
61	Other liabilities (including subordinated debt)	9,774	95,848	84,329	9,820	16,285	23,686	9,763
62	TOTAL LIABILITIES	99,419	430,921	310,385	103,686	159,520	200,131	184,136
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,403	63,355	50,583	12,128	13,529	15,283	17,456
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	91,650	345,121	233,193	102,760	146,668	167,757	169,835
65	Time deposits in amounts of \$100,000 or more	6,971	29,676	20,156	8,929	7,957	10,536	14,496

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	14,796	4,308	2,487	2,073	7,912	21,783
2	U.S. government securities, investment account <sup>18</sup>	22,876	8,061	2,096	5,126	14,719	28,477
3	Mortgage-backed securities <sup>1</sup>	8,058	1,965	1,191	2,889	5,192	12,003
4	All other maturing in: 1 year or less	7,613	667	394	405	1,141	2,679
5	Over 1 through 5 years	4,180	2,499	177	996	6,930	5,494
6	Over 5 years	3,025	2,930	334	836	1,457	8,302
7	Other securities, investment account <sup>18</sup>	3,978	1,881	717	750	3,008	6,191
8	State and local government securities	2,348	978	219	483	710	1,526
9	Maturing in: 1 year or less	309	99	27	66	56	276
10	Over 1 year	2,039	879	193	417	655	1,249
11	Other bonds, stocks, and securities	1,630	903	498	267	2,297	4,665
12	Federal funds sold <sup>2</sup>	13,732	1,881	6,127	814	1,829	9,379
13	To commercial banks in the U.S.	8,905	1,434	5,452	812	1,771	7,822
14	To nonbank brokers and dealers	3,938	308	664	0	12	1,503
15	To others	889	139	11	- 3	46	54
16	Other loans and leases, gross	120,613	32,001	30,544	10,324	64,135	243,622
17	Commercial and industrial	53,603	9,083	7,927	3,186	23,385	51,411
18	Bankers' acceptances and commercial paper	335	4	0	8	5	188
19	All other	53,268	9,079	7,927	3,178	23,380	51,223
20	U.S. addressees	52,904	9,073	7,927	3,176	22,661	51,002
21	Non-U.S. addressees	364	6	0	2	719	221
22	Real estate loans	34,625	13,821	7,324	3,648	27,796	115,955
23	Revolving, home equity	3,470	1,156	403	215	478	14,084
24	All other	31,154	12,666	6,921	3,432	27,318	101,871
25	Loans to individuals	18,156	6,225	11,517	2,181	8,205	37,104
26	Loans to financial institutions	5,698	431	1,366	304	2,148	19,353
27	Commercial banks in the U.S.	482	85	305	293	53	11,671
28	Banks in foreign countries	111	1	0	2	226	191
29	Nonbank financial institutions	5,105	344	1,060	9	1,869	7,490
30	Loans for purchasing and carrying securities	2,253	289	433	24	394	1,432
31	Loans for agricultural production	301	84	31	366	182	4,137
32	Loans to states and political subdivisions	683	310	138	96	163	1,109
33	Loans to foreign governments and official institutions	11	4	5	0	146	19
34	All other loans	2,225	750	918	378	1,205	2,564
35	Lease financing receivables	3,057	1,004	886	141	512	10,538
36	Less: Unearned income	127	21	3	5	0	192
37	Loan and lease reserve <sup>5</sup>	2,362	519	698	203	812	6,100
38	Other loans and leases, net	118,124	31,462	29,843	10,115	63,324	237,331
39	Other assets <sup>18</sup>	18,130	2,732	2,950	936	5,814	32,646
40	TOTAL ASSETS	191,636	50,325	44,220	19,815	96,606	335,807
<b>LIABILITIES</b>							
41	Deposits	106,616	32,444	20,501	15,473	58,787	239,806
42	Demand deposits	28,840	7,716	6,537	4,757	17,582	68,795
43	Individuals, partnerships, and corporations	22,120	6,223	5,701	3,584	14,650	58,840
44	States and political subdivisions	688	138	108	106	232	2,207
45	U.S. government	2,312	32	25	396	82	1,898
46	Depository institutions in the U.S.	2,819	1,167	569	534	2,293	3,671
47	Banks in foreign countries	192	5	28	55	30	607
48	Foreign governments and official institutions	2	0	2	0	2	24
49	Certified and officers' checks	708	152	104	82	292	1,549
50	Other transaction deposits <sup>8</sup>	8,185	1,530	1,323	1,754	2,127	22,415
51	Nontransaction deposits	69,591	23,198	12,640	8,962	39,079	148,596
52	Individuals, partnerships, and corporations	66,321	21,893	12,309	8,403	38,149	146,025
53	States and political subdivisions	2,737	550	56	417	921	1,840
54	U.S. government	18	752	0	2	5	667
55	Depository institutions in the U.S.	516	4	274	46	4	61
56	Foreign governments, official institutions, and banks	0	0	0	94	0	2
57	Borrowings <sup>9</sup>	47,461	11,873	14,877	2,729	25,739	40,039
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	10,669	978	583	22	3,050	596
60	Other liabilities for borrowed money <sup>11</sup>	36,792	10,896	14,294	2,707	22,689	39,443
61	Other liabilities (including subordinated debt)	20,237	2,252	5,173	331	5,500	24,303
62	TOTAL LIABILITIES	174,314	46,570	40,551	18,534	90,026	304,149
63	Residual (Total assets less total liabilities) <sup>13</sup>	17,321	3,755	3,670	1,282	6,579	31,659
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	151,812	42,304	33,726	15,909	81,867	268,176
65	Time deposits in amounts of \$100,000 or more	13,587	3,121	1,140	1,152	4,093	20,601