

FEDERAL RESERVE statistical release



OCT -8 96

H.4.2(504)

October 4, 1996

NOTE TO USERS OF THE H.4.2

This is the final issue of the H.4.2, which is being discontinued to improve the efficiency of data publication. The weekly balance sheet data for large domestic banks now reported in the H.4.2 will appear instead in the weekly statistical release, "Assets and Liabilities of Commercial Banks in the United States (H.8)," effective October 11, 1996. The H.8 to be published October 11 will also include the disaggregation of the large bank data by Federal Reserve district that is now available in the H.4.2. However, the large bank balance sheet items to be published next week will differ somewhat from those in today's H.4.2, reflecting the elimination of certain items from the underlying report form and the addition of others.

The H.8 release contains weekly and monthly balance sheet data for all U.S. commercial banks, disaggregated by large and small domestic banks and foreign-related banking institutions. The large bank balance sheet information already published in the H.8 is somewhat less detailed than in the H.4.2; however, the H.8 large bank balance sheet data are seasonally adjusted and adjusted also to account for the impact of mergers between large and other domestic banks. These data for large banks will continue to be published in the H.8.

The balance sheet data for weekly reporting U.S. branches and agencies of foreign banks that appear in the H.4.2 will no longer be published. These data are used to estimate the balance sheets for all foreign-related banking institutions mentioned above, which will continue to appear in the H.8.

Subscriptions to the H.4.2 will automatically be converted to subscriptions to the H.8, beginning with the publication week of October 11.

FEDERAL RESERVE statistical release



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

H.4.2(504)

October 4, 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			
	Sep 25, 1996	change since		Sep 25, 1996	change since		
		Sep 18, 1996	Sep 27, 1995		Sep 18, 1996	Sep 27, 1995	
ASSETS							
1	Cash and balances due from depository institutions	118,312	-3,081	2,419	15,411	-544	-1,249
2	U.S. government securities	268,917	-1,432	-27,688	54,737	2,071	12,840
3	Trading account	20,573	-215	241	--	--	--
4	Investment account	248,344	-1,216	-27,930	--	--	--
5	Mortgage-backed securities ¹	114,186	-70	9,655	--	--	--
6	All other maturing in: 1 year or less	31,269	-776	-11,696	--	--	--
7	Over 1 through 5 years	54,868	-267	-16,235	--	--	--
8	Over 5 years	48,021	-103	-9,654	--	--	--
9	Other securities	116,819	1,000	-6,963	36,917	-532	-8,668
10	Trading account	4,200	142	2,717	--	--	--
11	Investment account	61,130	-125	-1,623	--	--	--
12	State and local government securities	18,795	-110	-1,141	--	--	--
13	Maturing in: 1 year or less	3,946	11	-1,243	--	--	--
14	Over 1 year	14,849	-121	102	--	--	--
15	Other bonds, stocks, and securities	42,334	-15	-482	--	--	--
16	Other trading account assets	51,490	983	-8,058	--	--	--
17	Federal funds sold ²	115,386	9,230	13,120	29,329	4,175	-9,275
18	To commercial banks in the U.S.	86,846	10,803	18,152	8,687	3,079	-6,646
19	To nonbank brokers and dealers	24,489	-1,438	-4,252	--	--	--
20	To others ³	4,051	-135	-780	20,642	1,096	-2,629
21	Other loans and leases, gross	1,347,992	896	91,077	199,455	1,425	19,180
22	Commercial and industrial	367,629	1,635	23,574	126,506	552	12,021
23	Bankers' acceptances and commercial paper	1,760	47	199	4,672	-21	603
24	All other	365,869	1,588	23,375	121,834	573	11,418
25	U.S. addressees	362,981	1,581	22,960	114,819	768	9,452
26	Non-U.S. addressees	2,888	8	415	7,014	-195	1,967
27	Real estate loans	523,327	-1,855	24,328	20,017	-17	-2,790
28	Revolving, home equity	50,573	-37	2,704	--	--	--
29	All other	472,754	-1,817	21,625	--	--	--
30	Loans to individuals	267,417	-206	18,469	--	--	--
31	Loans to financial institutions	76,708	336	11,160	38,173	184	8,471
32	Commercial banks in the U.S.	45,188	303	6,601	2,880	87	-912
33	Banks in foreign countries	3,786	-270	798	3,272	-30	917
34	Nonbank financial institutions	27,734	303	3,760	32,021	127	8,465
35	Loans for purchasing and carrying securities	15,492	1,629	-1,385	6,800	1,293	-175
36	Loans for agricultural production	7,155	-67	438	--	--	--
37	Loans to states and political subdivisions	10,397	51	-538	--	--	--
38	Loans to foreign governments and official institutions	872	-25	-252	877	-2	376
39	All other loans ⁴	26,531	-774	91	7,083	-586	1,277
40	Lease financing receivables	52,465	171	15,193	--	--	--
41	Less: Unearned income	2,170	-10	497	--	--	--
42	Loan and lease reserve ⁵	34,089	14	-95	--	--	--
43	Other loans and leases, net	1,311,733	891	90,675	--	--	--
44	Other assets	181,828	1,465	44,301	34,418	270	-2,430
45	TOTAL ASSETS ⁶	2,112,995	8,074	115,864	399,802	6,255	13,742

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		
	Sep 25, 1996	change since		Sep 25, 1996	change since	
		Sep 18, 1996	Sep 27, 1995		Sep 18, 1996	Sep 27, 1995
LIABILITIES						
46 Deposits	1,266,127	-16,728	98,558	115,662	2,350	3,554
47 Demand deposits ⁷	306,298	-8,954	9,302	3,948	195	-566
48 Individuals, partnerships, and corporations	259,918	-6,629	14,103	3,237	111	-212
49 Other holders	46,380	-2,325	-4,800	712	83	-354
50 States and political subdivisions	8,996	351	66	--	--	--
51 U.S. government	1,898	-2,335	54	--	--	--
52 Depository institutions in the U.S.	21,893	-722	1,195	--	--	--
53 Banks in foreign countries	5,579	446	849	--	--	--
54 Foreign governments and official institutions	524	-30	-328	--	--	--
55 Certified and officers' checks	7,490	-35	-6,636	--	--	--
56 Other transaction deposits ⁸	59,292	-2,545	-39,757	--	--	--
57 Nontransaction deposits	900,537	-5,228	129,013	111,714	2,155	4,121
58 Individuals, partnerships, and corporations	871,893	-5,511	123,567	84,313	1,143	9,112
59 Other holders	28,644	283	5,446	27,401	1,013	-4,991
60 States and political subdivisions	22,020	55	3,028	--	--	--
61 U.S. government	4,108	17	1,803	--	--	--
62 Depository institutions in the U.S.	2,027	214	442	--	--	--
63 Foreign governments, official institutions, and banks	488	-2	173	--	--	--
64 Borrowings ⁹	418,981	16,030	-2,032	78,882	3,351	2,098
65 Federal funds purchased ¹⁰	--	--	--	51,029	3,113	9,529
66 From commercial banks in the U.S.	--	--	--	11,956	3,022	5,345
67 From others	--	--	--	39,073	91	4,184
68 From Federal Reserve Banks	55	51	55	--	--	--
69 Treasury tax and loan notes	28,108	8,048	2,103	--	--	--
70 Other liabilities for borrowed money ¹¹	390,817	7,931	-4,190	27,853	238	-7,431
71 To commercial banks in the U.S.	--	--	--	3,134	-577	-1,668
72 To others	--	--	--	24,718	815	-5,764
73 Other liabilities (including subordinated debt)	218,646	10,137	-673	55,993	1,872	-7,666
74 TOTAL LIABILITIES ¹²	1,903,753	9,439	95,853	399,802	6,255	13,742
75 Residual (Total assets less total liabilities) ¹³	209,242	-1,365	20,011	0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,717,079	-1,412	44,792	308,871	3,973	21,635
77 Time deposits in amounts of \$100,000 or more	140,140	624	31,908	--	--	--
78 Loans sold outright to affiliates ¹⁵	879	-7	-564	--	--	--
79 Commercial and industrial	260	-0	-20	--	--	--
80 Other	618	-7	-544	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	29,635	426	3,876	--	--	--
82 Net due to related institutions ¹⁷	65,915	1,089	-14,978	119,730	-708	12,413

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 savin.gs 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					
ASSETS								
1	Cash and balances due from depository institutions	6,988	24,497	17,777	4,553	8,990	9,978	11,138
2	U.S. government securities, investment account 18	17,069	69,658	50,528	4,274	25,458	28,361	28,098
3	Mortgage-backed securities ¹	6,683	40,541	29,438	807	10,908	11,885	11,492
4	All other maturing in: 1 year or less	3,335	4,076	3,495	807	2,220	4,895	3,303
5	Over 1 through 5 years	5,268	10,825	7,082	1,906	4,890	8,653	8,169
6	Over 5 years	1,784	14,216	10,513	753	7,440	2,928	5,134
7	Other securities, investment account 18	5,219	18,526	9,442	2,226	5,692	4,851	8,107
8	State and local government securities	1,843	5,656	3,712	648	956	1,031	2,119
9	Maturing in: 1 year or less	864	1,485	550	180	207	70	277
10	Over 1 year	979	4,171	3,163	468	749	961	1,842
11	Other bonds, stocks, and securities	3,376	12,870	5,729	1,578	4,736	3,821	5,988
12	Federal funds sold ²	9,695	39,555	31,814	2,880	7,674	14,920	9,748
13	To commercial banks in the U.S.	3,081	31,016	24,546	2,728	6,236	10,360	8,513
14	To nonbank brokers and dealers	5,736	7,526	6,255	152	1,437	3,889	1,226
15	To others	878	1,013	1,013	0	0	671	10
16	Other loans and leases, gross	64,715	240,315	167,832	84,065	132,511	133,164	168,344
17	Commercial and industrial	26,731	62,249	42,350	13,964	38,992	34,347	37,805
18	Bankers' acceptances and commercial paper	92	821	250	0	22	59	11
19	All other	26,638	61,428	42,100	13,964	38,970	34,269	37,793
20	U.S. addressees	26,583	61,120	41,863	13,904	38,884	33,980	37,015
21	Non-U.S. addressees	56	308	237	60	86	309	779
22	Real estate loans	20,946	89,053	56,628	20,137	49,217	60,168	81,862
23	Revolving, home equity	3,181	6,638	4,012	2,274	5,625	6,491	5,181
24	All other	17,765	82,415	52,616	17,864	43,592	53,677	76,681
25	Loans to individuals	6,856	33,924	19,104	43,710	27,725	20,290	35,447
26	Loans to financial institutions	2,777	27,226	26,332	1,235	4,322	7,141	4,119
27	Commercial banks in the U.S.	1,622	19,368	19,294	185	2,709	5,958	2,773
28	Banks in foreign countries	47	2,352	2,105	140	187	114	436
29	Nonbank financial institutions	1,107	5,506	4,934	910	1,426	1,068	910
30	Loans for purchasing and carrying securities	359	8,215	6,622	67	1,082	261	439
31	Loans for agricultural production	18	77	58	110	226	578	605
32	Loans to states and political subdivisions	240	1,576	923	685	1,073	2,121	2,135
33	Loans to foreign governments and official institutions	1	359	357	0	270	39	16
34	All other loans	2,367	6,878	6,092	360	2,651	3,544	2,396
35	Lease financing receivables	4,418	10,758	9,365	3,798	6,952	4,674	3,519
36	Less: Unearned income	0	1,257	1,097	37	274	82	144
37	Loan and lease reserve ⁵	1,706	11,542	9,914	2,128	2,632	2,260	2,615
38	Other loans and leases, net	63,009	227,516	156,822	81,901	129,605	130,821	165,584
39	Other assets ¹⁸	14,607	112,082	101,883	7,492	11,556	26,507	13,276
40	TOTAL ASSETS	116,587	491,836	368,266	103,326	188,974	215,439	235,950
LIABILITIES								
41	Deposits	66,163	245,287	162,338	58,491	121,540	122,829	163,806
42	Demand deposits	17,853	60,654	42,753	11,761	24,936	26,389	29,976
43	Individuals, partnerships, and corporations	15,562	49,586	33,952	10,170	21,017	22,745	26,232
44	States and political subdivisions	583	1,803	1,029	276	755	1,081	1,097
45	U.S. government	107	363	284	55	117	139	124
46	Depository institutions in the U.S.	1,192	2,883	2,258	825	2,137	1,603	1,619
47	Banks in foreign countries	66	4,225	3,977	149	45	101	201
48	Foreign governments and official institutions	1	363	342	2	0	109	0
49	Certified and officers' checks	341	1,431	911	284	865	610	703
50	Other transaction deposits ⁸	3,492	10,561	3,940	1,326	4,570	3,934	5,633
51	Nontransaction deposits	44,818	174,071	115,645	45,404	92,033	92,506	128,197
52	Individuals, partnerships, and corporations	43,384	166,367	112,083	45,099	88,457	90,182	122,606
53	States and political subdivisions	1,384	7,086	3,156	304	1,822	1,474	4,337
54	U.S. government	25	215	215	0	1,304	456	660
55	Depository institutions in the U.S.	26	376	163	0	448	197	572
56	Foreign governments, official institutions, and banks	0	28	28	0	2	196	21
57	Borrowings ⁹	27,761	96,031	77,125	27,273	38,399	54,114	38,723
58	From Federal Reserve Banks	0	0	0	55	0	0	0
59	Treasury tax and loan notes	2,865	3,582	2,778	596	3,762	1,247	878
60	Other liabilities for borrowed money ¹¹	24,896	92,449	74,347	26,622	34,637	52,867	37,845
61	Other liabilities (including subordinated debt)	12,547	88,813	77,793	7,059	13,405	22,965	13,298
62	TOTAL LIABILITIES	106,471	430,131	317,256	92,822	173,344	199,908	215,828
63	Residual (Total assets less total liabilities) ¹³	10,116	61,705	51,011	10,504	15,630	15,531	20,123
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	91,995	317,671	215,776	90,532	162,389	164,978	203,010
65	Time deposits in amounts of \$100,000 or more	7,124	33,733	23,573	8,790	11,434	13,479	18,907

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,612	3,332	2,030	1,771	9,264	23,159
2	U.S. government securities, investment account 18	19,903	7,678	2,329	5,238	12,079	28,199
3	Mortgage-backed securities ¹	5,806	1,890	1,250	2,956	7,533	12,435
4	All other maturing in: 1 year or less	7,955	943	307	329	1,351	1,746
5	Over 1 through 5 years	3,461	2,084	244	1,102	1,798	6,469
6	Over 5 years	2,682	2,760	527	850	1,398	7,548
7	Other securities, investment account 18	4,045	1,937	538	766	2,323	6,900
8	State and local government securities	2,469	988	194	513	693	1,686
9	Maturing in: 1 year or less	321	125	5	67	81	264
10	Over 1 year	2,147	862	190	446	613	1,422
11	Other bonds, stocks, and securities	1,576	950	344	252	1,629	5,214
12	Federal funds sold ²	10,193	2,364	5,916	696	4,329	7,417
13	To commercial banks in the U.S.	8,147	1,892	4,955	696	3,507	5,715
14	To nonbank brokers and dealers	1,263	86	950	0	785	1,439
15	To others	782	385	10	0	37	263
16	Other loans and leases, gross	130,007	32,751	30,394	10,762	56,175	264,789
17	Commercial and industrial	56,586	9,174	7,993	3,390	22,930	53,467
18	Bankers' acceptances and commercial paper	229	2	2	5	2	514
19	All other	56,357	9,172	7,991	3,385	22,928	52,953
20	U.S. addressees	55,926	9,167	7,991	3,384	22,348	52,680
21	Non-U.S. addressees	431	4	0	2	580	273
22	Real estate loans	37,974	14,192	6,682	3,897	20,003	119,196
23	Revolving, home equity	4,273	1,375	419	260	293	14,564
24	All other	33,701	12,817	6,263	3,637	19,710	104,632
25	Loans to individuals	19,906	6,407	12,544	2,339	8,611	49,657
26	Loans to financial institutions	6,102	362	846	306	2,376	19,896
27	Commercial banks in the U.S.	726	63	26	293	9	11,456
28	Banks in foreign countries	107	5	4	4	205	185
29	Nonbank financial institutions	5,269	295	816	8	2,163	8,255
30	Loans for purchasing and carrying securities	2,507	331	391	36	210	1,592
31	Loans for agricultural production	276	112	12	265	134	4,742
32	Loans to states and political subdivisions	798	298	132	100	110	1,129
33	Loans to foreign governments and official institutions	8	4	5	0	147	23
34	All other loans	2,300	770	918	317	1,084	2,945
35	Lease financing receivables	3,551	1,101	870	112	569	12,142
36	Less: Unearned income	146	16	2	5	0	205
37	Loan and lease reserve ⁵	2,503	548	738	211	788	6,418
38	Other loans and leases, net	127,358	32,187	29,654	10,546	55,387	258,166
39	Other assets ¹⁸	19,251	3,023	2,650	1,042	6,068	40,535
40	TOTAL ASSETS	193,363	50,521	43,118	20,057	89,449	364,376
LIABILITIES							
41	Deposits	110,562	32,889	19,856	15,451	60,443	248,811
42	Demand deposits	28,146	7,170	6,428	4,556	17,581	70,847
43	Individuals, partnerships, and corporations	23,553	5,445	5,394	3,751	15,497	60,967
44	States and political subdivisions	612	148	94	106	258	2,183
45	U.S. government	353	38	38	35	45	483
46	Depository institutions in the U.S.	2,878	1,393	657	537	1,238	4,932
47	Banks in foreign countries	64	7	22	42	40	616
48	Foreign governments and official institutions	3	0	0	0	3	43
49	Certified and officers' checks	683	139	225	84	502	1,623
50	Other transaction deposits ⁸	5,822	732	469	695	2,092	19,967
51	Nontransaction deposits	76,594	24,986	12,959	10,201	40,770	157,997
52	Individuals, partnerships, and corporations	74,060	23,813	12,639	9,767	39,999	155,518
53	States and political subdivisions	2,337	418	74	277	753	1,753
54	U.S. government	17	752	1	1	13	666
55	Depository institutions in the U.S.	64	4	245	39	5	52
56	Foreign governments, official institutions, and banks	117	0	0	117	0	8
57	Borrowings ⁹	44,600	11,434	14,807	2,584	15,994	47,261
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	9,468	1,259	600	76	3,195	580
60	Other liabilities for borrowed money ¹¹	35,131	10,175	14,207	2,508	12,799	46,680
61	Other liabilities (including subordinated debt)	19,439	2,146	4,801	523	5,832	27,819
62	TOTAL LIABILITIES	174,600	46,468	39,465	18,558	82,269	323,890
63	Residual (Total assets less total liabilities) ¹³	18,762	4,052	3,653	1,499	7,180	40,486
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	155,276	42,775	34,195	16,472	71,390	290,134
65	Time deposits in amounts of \$100,000 or more	13,054	3,053	1,075	1,049	4,221	24,221