

FEDERAL RESERVE statistical release



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February 10, 1995

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

	change since			change since		
	Feb 1, 1995	Jan 25, 1995	Feb 2, 1994	Feb 1, 1995	Jan 25, 1995	Feb 2, 1994
ASSETS						
1 Cash and balances due from depository institutions	128,365	22,369	11,338	16,564	521	151
2 U.S. government securities	301,119	2,684	-2,976	38,624	122	2,066
3 Trading account	21,453	1,339	-2,975	--	--	--
4 Investment account	279,666	1,345	-1	--	--	--
5 Mortgage-backed securities 1	96,194	948	8,156	--	--	--
6 All other maturing in: 1 year or less	45,101	-175	-3,568	--	--	--
7 Over 1 through 5 years	74,939	133	2,306	--	--	--
8 Over 5 years	63,432	438	-6,895	--	--	--
9 Other securities	109,005	-3,509	18,352	13,602	-83	5,106
10 Trading account	2,179	51	355	--	--	--
11 Investment account	61,410	-846	4,264	--	--	--
12 State and local government securities	20,626	-764	-355	--	--	--
13 Maturing in: 1 year or less	5,641	17	1,661	--	--	--
14 Over 1 year	14,985	-781	-2,015	--	--	--
15 Other bonds, stocks, and securities	40,784	-83	4,619	--	--	--
16 Other trading account assets	45,416	-2,714	13,733	--	--	--
17 Federal funds sold 2	114,188	7,200	13,239	29,416	-1,360	-1,689
18 To commercial banks in the U.S.	81,931	6,291	18,030	7,754	-346	377
19 To nonbank brokers and dealers	25,771	1,232	-5,405	--	--	--
20 To others 3	6,486	-323	613	21,663	-1,014	-2,066
21 Other loans and leases, gross	1,180,035	12,968	138,050	171,530	2,101	16,896
22 Commercial and industrial	324,869	5,237	43,027	109,661	1,378	15,245
23 Bankers' acceptances and commercial paper	2,524	89	-581	3,713	258	601
24 All other	322,345	5,148	43,608	105,948	1,120	14,644
25 U.S. addressees	320,217	5,191	43,151	101,779	1,123	13,779
26 Non-U.S. addressees	2,128	-43	457	4,169	-2	865
27 Real estate loans	466,229	2,378	45,048	25,350	-64	-4,052
28 Revolving, home equity	47,141	35	3,307	--	--	--
29 All other	419,088	2,343	41,741	--	--	--
30 Loans to individuals	240,263	697	30,912	--	--	--
31 Loans to financial institutions	56,213	687	17,211	27,573	274	5,800
32 Commercial banks in the U.S.	36,136	889	19,921	5,884	32	558
33 Banks in foreign countries	2,792	7	216	1,992	-110	269
34 Nonbank financial institutions	17,285	-209	-2,926	19,697	352	4,973
35 Loans for purchasing and carrying securities	16,033	616	-3,188	4,307	361	-144
36 Loans for agricultural production	6,282	-39	372	--	--	--
37 Loans to states and political subdivisions	11,230	141	-1,154	--	--	--
38 Loans to foreign governments and official institutions	930	26	-241	339	-5	-458
39 All other loans 4	25,604	3,194	266	4,300	157	505
40 Lease financing receivables	32,381	29	5,797	--	--	--
41 Less: Unearned income	1,771	2	-127	--	--	--
42 Loan and lease reserve 5	34,427	71	-419	--	--	--
43 Other loans and leases, net	1,143,837	12,895	138,596	--	--	--
44 Other assets	142,344	9,285	-23,483	47,678	334	15,162
45 TOTAL ASSETS 6	1,938,859	50,923	155,066	340,628	1,883	35,715

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		
	Feb 1, 1995	change since		Feb 1, 1995	change since	
LIABILITIES	Jan 25, 1995	Feb 2, 1994	Feb 2, 1994	Jan 25, 1995	Feb 2, 1994	Feb 2, 1994
46 Deposits	1,167,669	34,067	20,778	96,405	-2,999	3,735
47 Demand deposits ⁷	311,000	29,831	8,317	4,132	415	-1,051
48 Individuals, partnerships, and corporations	257,805	21,358	8,826	3,364	304	-398
49 Other holders	53,194	8,473	-509	768	111	-653
50 States and political subdivisions	10,501	1,298	691	--	--	--
51 U.S. government	3,016	1,097	96	--	--	--
52 Depository institutions in the U.S.	23,947	5,564	1,202	--	--	--
53 Banks in foreign countries	5,515	-219	-268	--	--	--
54 Foreign governments and official institutions	822	7	142	--	--	--
55 Certified and officers' checks	9,394	725	-2,373	--	--	--
56 Other transaction deposits ⁸	127,958	3,099	3,831	--	--	--
57 Nontransaction deposits	728,711	1,137	8,631	92,274	-3,414	4,786
58 Individuals, partnerships, and corporations	706,903	1,418	9,373	62,299	-2,659	306
59 Other holders	21,808	-281	-742	29,975	-755	4,480
60 States and political subdivisions	18,248	-260	-209	--	--	--
61 U.S. government	1,726	11	-370	--	--	--
62 Depository institutions in the U.S.	1,339	-33	-350	--	--	--
63 Foreign governments, official institutions, and banks	495	1	187	--	--	--
64 Borrowings ⁹	400,640	22,728	63,909	75,643	2,349	-6,458
65 Federal funds purchased ¹⁰	--	--	--	43,246	4,248	-4,328
66 From commercial banks in the U.S.	--	--	--	7,223	1,830	-8,656
67 From others	--	--	--	36,023	2,419	4,328
68 From Federal Reserve Banks	0	-350	0	--	--	--
69 Treasury tax and loan notes	26,528	6,799	-4,373	--	--	--
70 Other liabilities for borrowed money ¹¹	374,112	16,279	68,282	32,397	-1,899	-2,130
71 To commercial banks in the U.S.	--	--	--	6,985	536	970
72 To others	--	--	--	25,413	-2,435	-3,100
73 Other liabilities (including subordinated debt)	192,917	-6,067	56,754	44,088	-200	13,579
74 TOTAL LIABILITIES ¹²	1,761,226	50,728	141,441	340,628	1,883	35,715
75 Residual (Total assets less total liabilities) ¹³	177,633	195	13,625	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,586,281	12,162	128,714	239,535	1,093	21,443
77 Time deposits in amounts of \$100,000 or more	103,382	-25	5,932	--	--	--
78 Loans sold outright to affiliates ¹⁵	579	-1	-189	--	--	--
79 Commercial and industrial	295	0	-87	--	--	--
80 Other	284	-2	-101	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,869	107	2,148	--	--	--
82 Net due to related institutions ¹⁷	87,756	1,458	83,449	101,278	2,485	26,836

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 federal 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.

NOTE: Weekly reporting domestic banks acquired \$5.1 billion in assets and liabilities of thrift institutions in the week ending February 1, 1995. The major asset items affected were (in billions): federal funds sold to commercial banks in the U.S., \$0.5; real estate loans, all other, \$1.2; commercial and industrial loans to U.S. addressees, \$2.5; and other assets, \$0.8. The major liability items affected were: other transaction deposits, \$0.2; nontransaction deposits-IPC, \$2.0; borrowings, \$2.5; and the residual, \$0.4. The major memoranda item affected was time deposits in amounts of \$100,000 or more, \$0.1.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	6,547	40,215	31,859	4,217	7,408	9,314	11,148
2	U.S. government securities, investment account 18	22,478	64,334	43,037	12,604	28,125	30,993	29,461
3	Mortgage-backed securities ¹	8,921	28,539	21,175	2,202	10,217	6,389	7,138
4	All other maturing in: 1 year or less	6,125	5,227	3,146	4,360	2,052	5,704	4,699
5	Over 1 through 5 years	6,382	15,990	7,704	3,996	1,547	14,994	12,719
6	Over 5 years	1,051	14,578	11,012	2,046	14,310	3,905	4,905
7	Other securities, investment account 18	7,113	14,966	9,114	3,271	7,693	4,147	6,091
8	State and local government securities	1,372	5,737	3,964	1,317	978	1,831	2,574
9	Maturing in: 1 year or less	808	1,997	1,245	319	398	458	467
10	Over 1 year	564	3,740	2,718	998	580	1,373	2,107
11	Other bonds, stocks, and securities	5,742	9,229	5,150	1,954	6,715	2,316	3,517
12	Federal funds sold ²	7,886	40,212	32,173	1,145	5,875	13,828	9,728
13	To commercial banks in the U.S.	4,333	25,531	20,710	685	4,783	9,950	9,228
14	To nonbank brokers and dealers	1,094	12,560	9,505	0	1,080	3,034	336
15	To others	2,459	2,120	1,958	460	12	844	164
16	Other loans and leases, gross	65,634	229,824	159,276	87,585	105,334	116,340	117,314
17	Commercial and industrial	25,188	65,298	42,325	14,738	30,702	30,609	29,030
18	Bankers' acceptances and commercial paper	31	1,018	426	4	93	228	18
19	All other	25,157	64,280	41,899	14,735	30,609	30,381	29,012
20	U.S. addressees	25,105	63,935	41,652	14,675	30,508	30,220	28,690
21	Non-U.S. addressees	52	346	247	60	102	161	323
22	Real estate loans	27,840	82,336	54,332	23,623	38,304	51,488	52,365
23	Revolving, home equity	3,932	7,958	4,307	2,859	4,495	5,512	3,437
24	All other	23,908	74,378	50,024	20,764	33,809	45,976	48,928
25	Loans to individuals	5,800	41,569	26,660	43,066	22,087	17,873	27,786
26	Loans to financial institutions	1,598	17,334	16,274	1,756	4,429	7,378	1,342
27	Commercial banks in the U.S.	140	11,393	10,954	704	3,829	6,681	247
28	Banks in foreign countries	65	1,395	1,320	82	50	34	302
29	Nonbank financial institutions	1,393	4,545	4,000	970	550	663	792
30	Loans for purchasing and carrying securities	569	7,538	6,502	120	1,634	259	593
31	Loans for agricultural production	58	180	149	122	131	423	481
32	Loans to states and political subdivisions	360	2,194	1,171	809	1,168	2,124	2,025
33	Loans to foreign governments and official institutions	1	337	329	0	237	37	51
34	All other loans	1,497	7,583	7,019	477	1,895	3,552	1,806
35	Lease financing receivables	2,722	5,455	4,516	2,872	4,747	2,598	1,835
36	Less: Unearned income	14	972	668	142	100	62	123
37	Loan and lease reserve ⁵	1,744	11,852	9,918	2,296	2,432	2,540	2,182
38	Other loans and leases, net	63,876	217,000	148,690	85,147	102,802	113,739	115,008
39	Other assets ¹⁸	9,855	100,613	86,761	6,685	7,652	15,580	9,989
40	TOTAL ASSETS	117,755	477,340	351,634	113,068	159,555	187,600	181,426
LIABILITIES								
41	Deposits	66,614	245,490	164,448	61,573	93,827	106,995	129,732
42	Demand deposits	17,058	82,041	61,993	11,029	20,493	23,088	26,475
43	Individuals, partnerships, and corporations	14,310	65,344	47,713	9,422	17,777	20,129	22,495
44	States and political subdivisions	934	1,869	954	391	598	721	1,436
45	U.S. government	119	440	350	79	187	311	252
46	Depository institutions in the U.S.	1,321	6,577	5,919	712	1,203	1,096	1,377
47	Banks in foreign countries	49	4,248	4,081	125	51	29	157
48	Foreign governments and official institutions	5	650	620	1	1	100	15
49	Certified and officers' checks	321	2,913	2,355	299	675	701	742
50	Other transaction deposits ⁸	7,071	19,611	10,291	5,617	10,266	15,042	16,131
51	Nontransaction deposits	42,485	143,838	92,165	44,928	63,068	68,865	87,126
52	Individuals, partnerships, and corporations	41,041	137,120	88,608	44,260	60,941	67,541	83,867
53	States and political subdivisions	1,401	6,054	2,915	654	1,509	987	3,009
54	U.S. government	9	97	96	2	491	192	142
55	Depository institutions in the U.S.	35	322	304	13	119	47	97
56	Foreign governments, official institutions, and banks	0	245	242	0	8	97	11
57	Borrowings ⁹	30,023	97,652	76,601	31,754	35,798	46,637	30,671
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,772	3,048	1,900	665	3,984	1,355	1,193
60	Other liabilities for borrowed money ¹¹	27,250	94,604	74,701	31,089	31,814	45,282	29,478
61	Other liabilities (including subordinated debt)	11,394	76,929	64,443	8,054	17,805	21,051	6,639
62	TOTAL LIABILITIES	108,031	420,071	305,492	101,381	147,430	174,682	167,041
63	Residual (Total assets less total liabilities) ¹³	9,724	57,269	46,142	11,687	12,125	12,918	14,384
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	98,638	312,411	211,936	103,215	138,416	148,677	153,119
65	Time deposits in amounts of \$100,000 or more	6,766	23,974	17,548	8,987	5,932	7,613	11,851

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	13,761	2,894	2,286	1,947	6,716	21,913
2	U.S. government securities, investment account 18	27,987	8,372	2,417	5,539	11,621	35,735
3	Mortgage-backed securities ¹	12,005	1,846	1,439	2,805	2,806	11,886
4	All other maturing in: 1 year or less	6,338	623	28	648	3,089	6,208
5	Over 1 through 5 years	4,777	2,430	791	1,053	3,924	6,336
6	Over 5 years	4,867	3,472	160	1,033	1,802	11,304
7	Other securities, investment account 18	4,379	1,787	705	645	3,268	7,346
8	State and local government securities	2,712	962	272	473	693	1,705
9	Maturing in: 1 year or less	579	73	76	72	69	326
10	Over 1 year	2,134	889	195	402	623	1,380
11	Other bonds, stocks, and securities	1,666	825	433	172	2,575	5,641
12	Federal funds sold ²	12,508	2,734	5,554	392	5,302	9,026
13	To commercial banks in the U.S.	7,290	2,239	4,948	373	4,848	7,722
14	To nonbank brokers and dealers	4,988	440	604	0	435	1,200
15	To others	230	54	2	20	18	103
16	Other loans and leases, gross	109,480	26,908	28,953	9,181	53,080	230,401
17	Commercial and industrial	45,794	7,736	6,888	2,794	19,809	46,283
18	Bankers' acceptances and commercial paper	419	1	4	44	29	635
19	All other	45,375	7,735	6,884	2,750	19,780	45,648
20	U.S. addressees	45,227	7,720	6,881	2,748	19,084	45,425
21	Non-U.S. addressees	148	15	3	2	695	223
22	Real estate loans	32,266	10,984	7,098	3,196	20,591	116,138
23	Revolving, home equity	3,050	947	339	173	406	14,034
24	All other	29,216	10,036	6,759	3,024	20,185	102,104
25	Loans to individuals	17,006	5,889	10,674	1,888	8,336	38,289
26	Loans to financial institutions	5,558	391	2,137	307	2,049	11,934
27	Commercial banks in the U.S.	1,196	80	1,333	304	164	10,066
28	Banks in foreign countries	142	0	0	2	519	199
29	Nonbank financial institutions	4,220	311	804	1	1,366	1,669
30	Loans for purchasing and carrying securities	2,641	297	325	66	245	1,747
31	Loans for agricultural production	281	50	29	251	230	4,046
32	Loans to states and political subdivisions	766	320	170	74	257	962
33	Loans to foreign governments and official institutions	9	4	4	0	223	26
34	All other loans	3,183	445	849	503	877	2,937
35	Lease financing receivables	1,975	792	780	103	463	8,038
36	Less: Unearned income	111	31	4	5	42	166
37	Loan and lease reserve ⁵	2,198	517	685	186	759	7,034
38	Other loans and leases, net	107,171	26,361	28,264	8,990	52,279	223,200
39	Other assets ¹⁸	17,323	2,324	2,956	822	2,614	34,979
40	TOTAL ASSETS	183,128	44,472	42,182	18,335	81,799	332,199
LIABILITIES							
41	Deposits	106,057	28,382	19,428	13,900	56,760	238,911
42	Demand deposits	30,805	6,342	5,910	4,148	15,126	68,485
43	Individuals, partnerships, and corporations	24,574	4,745	4,914	3,291	13,028	57,777
44	States and political subdivisions	805	221	108	115	404	2,899
45	U.S. government	378	145	84	36	259	724
46	Depository institutions in the U.S.	3,798	1,050	630	595	1,014	4,572
47	Banks in foreign countries	260	6	35	25	54	476
48	Foreign governments and official institutions	3	0	0	0	4	43
49	Certified and officers' checks	986	175	138	85	364	1,994
50	Other transaction deposits ⁸	8,812	3,663	2,027	2,422	9,094	28,203
51	Nontransaction deposits	66,440	18,376	11,491	7,330	32,540	142,223
52	Individuals, partnerships, and corporations	64,369	17,584	11,439	6,989	31,335	140,418
53	States and political subdivisions	1,528	374	36	243	1,182	1,271
54	U.S. government	18	353	1	8	18	395
55	Depository institutions in the U.S.	518	65	16	7	5	95
56	Foreign governments, official institutions, and banks	8	0	0	82	0	44
57	Borrowings ⁹	43,026	10,466	15,213	3,053	17,022	39,326
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	7,679	998	500	74	3,167	1,092
60	Other liabilities for borrowed money ¹¹	35,347	9,468	14,712	2,979	13,855	38,233
61	Other liabilities (including subordinated debt)	18,996	2,223	4,303	242	1,704	23,577
62	TOTAL LIABILITIES	168,078	41,071	38,943	17,196	75,487	301,813
63	Residual (Total assets less total liabilities) ¹³	15,050	3,400	3,239	1,139	6,313	30,386
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	145,868	37,482	31,348	15,081	68,259	264,719
65	Time deposits in amounts of \$100,000 or more	14,947	2,155	1,183	770	4,356	14,848