

FEDERAL RESERVE statistical release



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February 17, 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			
	Feb 8, 1995	change since		Feb 8, 1995	change since		
		Feb 1, 1995	Feb 9, 1994		Feb 1, 1995	Feb 9, 1994	
ASSETS							
1	Cash and balances due from depository institutions	100,081	-28,612	-12,371	15,327	-1,240	-465
2	U.S. government securities	297,331	-2,512	-6,231	41,266	2,642	5,546
3	Trading account	19,341	-994	-4,804	--	--	--
4	Investment account	277,990	-1,519	-1,427	--	--	--
5	Mortgage-backed securities ¹	96,156	-100	8,550	--	--	--
6	All other maturing in: 1 year or less	44,789	-12	-2,935	--	--	--
7	Over 1 through 5 years	73,408	-1,618	61	--	--	--
8	Over 5 years	63,637	212	-7,104	--	--	--
9	Other securities	107,799	-1,498	17,982	13,901	299	5,335
10	Trading account	1,916	-264	82	--	--	--
11	Investment account	61,422	20	4,152	--	--	--
12	State and local government securities	20,576	-45	-521	--	--	--
13	Maturing in: 1 year or less	5,600	-40	1,595	--	--	--
14	Over 1 year	14,976	-6	-2,116	--	--	--
15	Other bonds, stocks, and securities	40,846	66	4,673	--	--	--
16	Other trading account assets	44,462	-1,254	13,748	--	--	--
17	Federal funds sold ²	106,675	-7,826	12,953	26,119	-2,978	-3,507
18	To commercial banks in the U.S.	73,854	-8,535	15,507	4,804	-2,630	-1,117
19	To nonbank brokers and dealers	24,406	-1,344	-4,939	--	--	--
20	To others ³	8,415	2,053	2,385	21,315	-348	-2,390
21	Other loans and leases, gross	1,171,118	-8,692	130,653	169,919	-1,592	13,365
22	Commercial and industrial	324,833	-129	43,922	109,568	-64	15,028
23	Bankers' acceptances and commercial paper	2,437	-88	-760	3,665	-47	524
24	All other	322,396	-41	44,682	105,903	-17	14,505
25	U.S. addressees	320,293	-16	44,474	101,759	3	13,682
26	Non-U.S. addressees	2,103	-25	208	4,144	-19	823
27	Real estate loans	466,138	154	43,932	25,290	-59	-4,153
28	Revolving, home equity	47,009	-136	3,277	--	--	--
29	All other	419,129	290	40,655	--	--	--
30	Loans to individuals	238,026	-1,987	28,541	--	--	--
31	Loans to financial institutions	54,260	-2,146	15,471	26,446	-1,119	3,599
32	Commercial banks in the U.S.	34,653	-1,526	18,028	5,658	-216	845
33	Banks in foreign countries	2,203	-587	-441	1,931	-61	114
34	Nonbank financial institutions	17,404	-33	-2,115	18,856	-842	2,640
35	Loans for purchasing and carrying securities	14,803	-1,223	-4,546	4,288	-19	-888
36	Loans for agricultural production	6,233	-42	332	--	--	--
37	Loans to states and political subdivisions	11,225	-23	-1,046	--	--	--
38	Loans to foreign governments and official institutions	909	-16	-133	374	25	-520
39	All other loans ⁴	22,223	-3,342	-1,702	3,952	-356	298
40	Lease financing receivables	32,468	61	5,881	--	--	--
41	Less: Unearned income	1,778	7	-115	--	--	--
42	Loan and lease reserve ⁵	34,504	76	-636	--	--	--
43	Other loans and leases, net	1,134,836	-8,776	131,403	--	--	--
44	Other assets	137,390	-6,106	-27,111	48,208	492	15,195
45	TOTAL ASSETS ⁶	1,884,112	-55,330	116,626	336,708	-3,622	37,033

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 8, 1995	change since		Feb 8, 1995	change since		
		Feb 1, 1995	Feb 9, 1994		Feb 1, 1995	Feb 9, 1994	
LIABILITIES							
46	Deposits	1,139,088	-28,888	5,336	97,044	749	2,080
47	Demand deposits ⁷	279,710	-30,990	-10,234	3,800	-327	-1,002
48	Individuals, partnerships, and corporations	237,484	-20,055	-3,720	3,014	-344	-617
49	Other holders	42,226	-10,934	-6,514	785	17	-385
50	States and political subdivisions	8,584	-1,901	-347	--	--	--
51	U.S. government	1,751	-1,339	-376	--	--	--
52	Depository institutions in the U.S.	17,562	-6,326	-2,852	--	--	--
53	Banks in foreign countries	4,582	-925	-98	--	--	--
54	Foreign governments and official institutions	710	-114	103	--	--	--
55	Certified and officers' checks	9,037	-329	-2,945	--	--	--
56	Other transaction deposits ⁸	127,152	-918	3,845	--	--	--
57	Nontransaction deposits	732,226	3,020	11,726	93,245	1,076	3,082
58	Individuals, partnerships, and corporations	709,588	2,263	11,968	61,924	-290	-768
59	Other holders	22,638	756	-242	31,321	1,366	3,850
60	States and political subdivisions	18,937	615	131	--	--	--
61	U.S. government	1,815	90	-305	--	--	--
62	Depository institutions in the U.S.	1,382	44	-264	--	--	--
63	Foreign governments, official institutions, and banks	503	8	196	--	--	--
64	Borrowings ⁹	371,289	-29,596	34,034	75,354	-298	1,883
65	Federal funds purchased ¹⁰	--	--	--	41,812	-1,519	2,577
66	From commercial banks in the U.S.	--	--	--	6,848	-455	-2,860
67	From others	--	--	--	34,964	-1,064	5,437
68	From Federal Reserve Banks	0	0	0	--	--	--
69	Treasury tax and loan notes	12,197	-14,338	-16,598	--	--	--
70	Other liabilities for borrowed money ¹¹	359,091	-15,259	50,632	33,542	1,221	-694
71	To commercial banks in the U.S.	--	--	--	6,169	-790	-57
72	To others	--	--	--	27,373	2,012	-636
73	Other liabilities (including subordinated debt)	197,647	4,559	63,930	45,705	1,586	15,454
74	TOTAL LIABILITIES ¹²	1,708,023	-53,925	103,300	336,708	-3,622	37,033
75	Residual (Total assets less total liabilities) ¹³	176,089	-1,405	13,326	0	0	0

MEMORANDA

76	Total loans and leases, gross, adjusted, plus securities ¹⁴	1,574,416	-10,468	121,822	240,743	1,218	21,011
77	Time deposits in amounts of \$100,000 or more	104,715	1,532	7,659	--	--	--
78	Loans sold outright to affiliates ¹⁵	576	-3	-192	--	--	--
79	Commercial and industrial	295	-0	-87	--	--	--
80	Other	281	-3	-105	--	--	--
81	Foreign branch credit extended to U.S. residents ^{16,17}	23,506	-387	2,181	--	--	--
82	Net due to related institutions ¹⁷	78,789	-12,145	77,596	96,637	-4,414	16,051

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 weekly reporting domestic banks increased other assets \$1.9 billion and other liabilities \$2.9 billion.

		Federal Reserve District						
		New York						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS								
1	Cash and balances due from depository institutions	5,499	26,120	19,072	3,802	6,020	8,135	10,719
2	U.S. government securities, investment account ¹⁸	22,162	63,589	42,833	12,623	28,436	30,902	29,238
3	Mortgage-backed securities ¹	8,943	28,415	21,101	2,240	10,379	6,369	7,170
4	All other maturing in: 1 year or less	6,055	5,252	3,205	4,401	2,134	5,678	4,553
5	Over 1 through 5 years	6,115	15,199	7,390	3,958	1,584	14,951	12,614
6	Over 5 years	1,049	14,722	11,137	2,025	14,339	3,904	4,901
7	Other securities, investment account ¹⁸	7,133	14,919	9,057	3,262	7,718	4,147	6,066
8	State and local government securities	1,374	5,720	3,955	1,312	973	1,829	2,564
9	Maturing in: 1 year or less	809	1,962	1,225	316	396	457	461
10	Over 1 year	565	3,758	2,729	996	577	1,372	2,104
11	Other bonds, stocks, and securities	5,759	9,199	5,102	1,950	6,745	2,317	3,501
12	Federal funds sold ²	7,763	38,238	29,101	1,062	5,136	13,443	10,025
13	To commercial banks in the U.S.	3,395	23,904	18,721	630	4,355	8,636	9,704
14	To nonbank brokers and dealers	1,802	11,175	7,388	0	781	3,383	279
15	To others	2,566	3,159	2,993	432	0	1,423	42
16	Other loans and leases, gross	65,146	225,301	156,160	86,520	105,263	115,580	117,310
17	Commercial and industrial	25,203	64,950	41,978	14,462	31,084	30,204	29,361
18	Bankers' acceptances and commercial paper	30	1,103	516	5	91	223	15
19	All other	25,173	63,848	41,462	14,457	30,993	29,981	29,346
20	U.S. addressees	25,121	63,496	41,211	14,398	30,892	29,832	29,014
21	Non-U.S. addressees	52	351	251	59	101	149	332
22	Real estate loans	27,814	82,297	54,386	23,274	38,228	51,566	52,461
23	Revolving, home equity	3,808	7,975	4,334	2,853	4,493	5,516	3,440
24	All other	24,006	74,321	50,052	20,420	33,735	46,050	49,022
25	Loans to individuals	5,748	40,548	26,661	42,493	22,108	17,874	27,587
26	Loans to financial institutions	1,561	15,857	14,943	1,859	4,349	7,272	1,272
27	Commercial banks in the U.S.	122	10,462	10,115	702	3,784	6,313	206
28	Banks in foreign countries	74	867	823	72	51	30	310
29	Nonbank financial institutions	1,365	4,528	4,006	1,084	514	929	756
30	Loans for purchasing and carrying securities	605	6,369	5,480	110	1,581	233	540
31	Loans for agricultural production	58	151	119	122	129	427	462
32	Loans to states and political subdivisions	358	2,173	1,160	807	1,238	2,122	1,999
33	Loans to foreign governments and official institutions	1	310	300	0	237	37	62
34	All other loans	1,072	7,143	6,569	517	1,566	3,264	1,690
35	Lease financing receivables	2,725	5,504	4,563	2,876	4,744	2,582	1,875
36	Less: Unearned income	15	978	673	144	104	57	121
37	Loan and lease reserve ⁵	1,748	11,868	9,932	2,338	2,422	2,536	2,196
38	Other loans and leases, net	63,383	212,455	145,554	84,038	102,737	112,987	114,993
39	Other assets ¹⁸	9,221	93,769	79,793	6,983	6,866	15,597	9,541
40	TOTAL ASSETS	115,161	449,089	325,411	111,770	156,913	185,212	180,582
LIABILITIES								
41	Deposits	65,592	232,848	152,343	61,165	92,235	106,098	129,008
42	Demand deposits	15,784	67,707	48,571	10,519	18,691	22,033	25,563
43	Individuals, partnerships, and corporations	13,407	55,408	38,334	9,157	16,495	19,528	22,026
44	States and political subdivisions	656	1,733	888	332	557	586	1,330
45	U.S. government	159	307	232	50	103	147	151
46	Depository institutions in the U.S.	1,220	2,404	1,931	646	905	1,087	1,310
47	Banks in foreign countries	47	3,616	3,405	95	30	30	151
48	Foreign governments and official institutions	18	521	492	1	5	99	16
49	Certified and officers' checks	277	3,718	3,289	237	596	556	578
50	Other transaction deposits ⁸	6,989	19,557	10,180	5,665	10,236	14,902	16,187
51	Nontransaction deposits	42,820	145,585	93,592	44,981	63,308	69,163	87,259
52	Individuals, partnerships, and corporations	41,196	138,523	89,878	44,260	61,051	67,801	84,075
53	States and political subdivisions	1,580	6,333	3,008	707	1,591	997	2,941
54	U.S. government	9	157	157	2	491	215	139
55	Depository institutions in the U.S.	35	324	305	13	166	47	94
56	Foreign governments, official institutions, and banks	0	247	244	0	8	103	11
57	Borrowings ⁹	29,265	81,104	60,986	31,221	35,774	43,730	30,573
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,177	1,604	1,048	307	2,352	763	635
60	Other liabilities for borrowed money ¹¹	28,088	79,500	59,937	30,914	33,422	42,967	29,938
61	Other liabilities (including subordinated debt)	10,669	77,726	65,794	8,109	16,669	22,484	7,358
62	TOTAL LIABILITIES	105,526	391,679	279,123	100,495	144,678	172,312	166,939
63	Residual (Total assets less total liabilities) ¹³	9,635	57,411	46,288	11,276	12,235	12,900	13,642
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	98,686	307,680	208,315	102,135	138,414	149,123	152,727
65	Time deposits in amounts of \$100,000 or more	6,834	24,302	17,707	8,994	6,025	8,014	11,819

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	10,003	2,609	1,466	1,599	5,657	18,451
2	U.S. government securities, investment account 18	27,443	8,297	2,299	5,662	11,692	35,647
3	Mortgage-backed securities ¹	11,951	1,774	1,403	2,888	2,808	11,817
4	All other maturing in: 1 year or less	6,112	622	40	681	3,070	6,191
5	Over 1 through 5 years	4,498	2,427	697	1,068	3,935	6,362
6	Over 5 years	4,882	3,475	160	1,025	1,879	11,277
7	Other securities, investment account 18	4,357	1,789	705	645	3,221	7,462
8	State and local government securities	2,711	964	271	476	676	1,705
9	Maturing in: 1 year or less	580	78	76	74	67	325
10	Over 1 year	2,131	886	195	402	609	1,380
11	Other bonds, stocks, and securities	1,646	825	433	169	2,544	5,757
12	Federal funds sold 2	12,491	2,453	4,856	331	2,921	7,957
13	To commercial banks in the U.S.	7,184	1,996	4,216	316	2,808	6,708
14	To nonbank brokers and dealers	4,650	408	639	0	92	1,197
15	To others	657	49	1	15	21	52
16	Other loans and leases, gross	108,467	26,894	28,618	9,007	52,896	230,115
17	Commercial and industrial	46,068	7,705	6,912	2,686	19,687	46,509
18	Bankers' acceptances and commercial paper	330	1	4	12	29	594
19	All other	45,739	7,704	6,908	2,675	19,657	45,915
20	U.S. addressees	45,584	7,689	6,906	2,673	18,999	45,688
21	Non-U.S. addressees	155	15	3	2	658	227
22	Real estate loans	32,241	10,951	7,283	3,205	20,653	116,165
23	Revolving, home equity	3,050	948	338	171	407	14,010
24	All other	29,191	10,003	6,945	3,034	20,246	102,154
25	Loans to individuals	17,006	5,951	10,421	1,874	8,328	38,088
26	Loans to financial institutions	5,159	380	2,079	298	2,020	12,153
27	Commercial banks in the U.S.	1,024	76	1,330	295	170	10,167
28	Banks in foreign countries	112	0	0	2	488	198
29	Nonbank financial institutions	4,024	303	749	1	1,362	1,788
30	Loans for purchasing and carrying securities	2,746	325	297	83	207	1,707
31	Loans for agricultural production	286	52	38	250	231	4,028
32	Loans to states and political subdivisions	757	319	170	87	258	938
33	Loans to foreign governments and official institutions	4	4	4	0	223	27
34	All other loans	2,222	416	637	422	827	2,448
35	Lease financing receivables	1,978	791	776	103	463	8,052
36	Less: Unearned income	110	31	4	4	42	167
37	Loan and lease reserve 5	2,212	518	678	185	767	7,036
38	Other loans and leases, net	106,145	26,345	27,936	8,817	52,087	222,912
39	Other assets 18	17,472	2,329	2,573	829	4,416	33,512
40	TOTAL ASSETS	177,910	43,822	39,834	17,884	79,994	325,941
LIABILITIES							
41	Deposits	101,132	28,427	19,174	13,834	55,354	234,219
42	Demand deposits	25,902	6,235	5,554	4,059	13,815	63,849
43	Individuals, partnerships, and corporations	21,116	4,736	4,732	3,330	12,123	55,426
44	States and political subdivisions	668	209	83	104	248	2,076
45	U.S. government	227	26	32	25	120	403
46	Depository institutions in the U.S.	3,002	1,120	522	515	883	3,945
47	Banks in foreign countries	89	6	25	22	54	416
48	Foreign governments and official institutions	2	0	0	0	4	46
49	Certified and officers' checks	798	137	158	64	381	1,538
50	Other transaction deposits 8	8,684	3,666	2,021	2,456	8,702	28,089
51	Nontransaction deposits	66,546	18,526	11,600	7,319	32,837	142,282
52	Individuals, partnerships, and corporations	64,385	17,741	11,545	6,986	31,503	140,523
53	States and political subdivisions	1,615	367	38	237	1,311	1,218
54	U.S. government	19	353	1	8	18	403
55	Depository institutions in the U.S.	518	65	16	6	5	94
56	Foreign governments, official institutions, and banks	8	0	0	82	0	44
57	Borrowings 9	41,147	10,109	13,822	2,543	14,067	37,935
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,133	0	267	49	1,302	608
60	Other liabilities for borrowed money 11	38,014	10,109	13,555	2,494	12,765	37,327
61	Other liabilities (including subordinated debt)	20,571	2,062	3,817	326	4,595	23,261
62	TOTAL LIABILITIES	162,851	40,599	36,813	16,703	74,015	295,415
63	Residual (Total assets less total liabilities) 13	15,060	3,223	3,021	1,180	5,979	30,525
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	144,549	37,360	30,931	15,034	67,752	264,306
65	Time deposits in amounts of \$100,000 or more	15,072	2,182	1,172	754	4,498	15,048