

# FEDERAL RESERVE statistical release



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

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February 24, 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 15, 1995	change since		Feb 15, 1995	change since		
		Feb 8, 1995	Feb 16, 1994		Feb 8, 1995	Feb 16, 1994	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	119,679	19,003	4,394	15,283	-44	-861
2	U.S. government securities	298,255	925	-8,259	39,890	-1,376	3,463
3	Trading account	23,545	4,204	-3,100	--	--	--
4	Investment account	274,710	-3,279	-5,159	--	--	--
5	Mortgage-backed securities <sup>1</sup>	95,007	-1,148	6,864	--	--	--
6	All other maturing in: 1 year or less	44,736	-52	-2,637	--	--	--
7	Over 1 through 5 years	71,564	-1,844	-3,182	--	--	--
8	Over 5 years	63,402	-235	-6,203	--	--	--
9	Other securities	108,013	213	18,240	14,533	632	5,791
10	Trading account	2,058	143	390	--	--	--
11	Investment account	61,393	-28	4,248	--	--	--
12	State and local government securities	20,468	-108	-714	--	--	--
13	Maturing in: 1 year or less	5,531	-69	1,444	--	--	--
14	Over 1 year	14,937	-39	-2,158	--	--	--
15	Other bonds, stocks, and securities	40,926	80	4,962	--	--	--
16	Other trading account assets	44,561	99	13,602	--	--	--
17	Federal funds sold <sup>2</sup>	118,439	11,764	17,627	24,767	-1,352	-2,548
18	To commercial banks in the U.S.	82,273	8,419	20,728	5,078	274	-1,398
19	To nonbank brokers and dealers	27,556	3,150	-4,010	--	--	--
20	To others <sup>3</sup>	8,610	195	909	19,689	-1,626	-1,150
21	Other loans and leases, gross	1,176,058	5,031	137,877	170,173	254	14,094
22	Commercial and industrial	327,125	2,293	44,468	110,020	463	15,377
23	Bankers' acceptances and commercial paper	2,255	-182	-972	3,715	49	288
24	All other	324,870	2,474	45,440	106,305	414	15,089
25	U.S. addressees	322,786	2,493	45,349	102,276	528	14,350
26	Non-U.S. addressees	2,084	-19	92	4,029	-114	739
27	Real estate loans	466,322	184	47,277	25,256	-34	-4,226
28	Revolving, home equity	46,928	-82	3,219	--	--	--
29	All other	419,394	265	44,057	--	--	--
30	Loans to individuals	238,271	292	29,662	--	--	--
31	Loans to financial institutions	54,358	133	16,662	26,417	-40	4,882
32	Commercial banks in the U.S.	34,657	39	18,911	5,527	-132	470
33	Banks in foreign countries	2,724	521	-396	2,005	74	20
34	Nonbank financial institutions	16,977	-427	-1,853	18,885	17	4,392
35	Loans for purchasing and carrying securities	15,210	407	-4,692	3,971	-318	-2,118
36	Loans for agricultural production	6,251	18	393	--	--	--
37	Loans to states and political subdivisions	11,273	48	-1,057	--	--	--
38	Loans to foreign governments and official institutions	938	37	-189	363	-11	-231
39	All other loans <sup>4</sup>	23,803	1,580	-533	4,145	194	411
40	Lease financing receivables	32,508	40	5,886	--	--	--
41	Less: Unearned income	1,790	13	-100	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,524	20	-576	--	--	--
43	Other loans and leases, net	1,139,743	4,998	138,554	--	--	--
44	Other assets	142,189	4,798	-21,199	47,808	-400	14,815
45	TOTAL ASSETS <sup>6</sup>	1,926,318	41,702	149,357	334,615	-2,093	36,467

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.

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Federal Reserve Bank of St. Louis

Domestic Offices of Domestically Chartered BanksU.S. Branches and Agencies of Foreign Banks

LIABILITIES	change since			change since		
	Feb 15, 1995	Feb 8, 1995	Feb 16, 1994	Feb 15, 1995	Feb 8, 1995	Feb 16, 1994
46 Deposits	1,164,508	25,415	16,931	95,647	-1,397	1,363
47 Demand deposits <sup>7</sup>	302,668	22,974	-284	4,024	225	-736
48 Individuals, partnerships, and corporations	254,695	17,183	4,453	3,032	18	-648
49 Other holders	47,973	5,791	-4,737	992	207	-88
50 States and political subdivisions	9,518	934	162	--	--	--
51 U.S. government	3,264	1,580	-298	--	--	--
52 Depository institutions in the U.S.	21,135	3,551	-808	--	--	--
53 Banks in foreign countries	5,311	728	-287	--	--	--
54 Foreign governments and official institutions	652	-58	62	--	--	--
55 Certified and officers' checks	8,094	-944	-3,567	--	--	--
56 Other transaction deposits <sup>8</sup>	125,950	-1,202	2,785	--	--	--
57 Nontransaction deposits	735,890	3,643	14,430	91,623	-1,622	2,099
58 Individuals, partnerships, and corporations	713,037	3,432	14,625	60,836	-1,088	-1,040
59 Other holders	22,853	211	-195	30,787	-534	3,139
60 States and political subdivisions	18,893	-49	-1	--	--	--
61 U.S. government	1,881	65	-246	--	--	--
62 Depository institutions in the U.S.	1,661	279	-66	--	--	--
63 Foreign governments, official institutions, and banks	419	-84	118	--	--	--
64 Borrowings <sup>9</sup>	390,527	19,306	59,452	76,834	1,480	9,384
65 Federal funds purchased <sup>10</sup>	--	--	--	44,664	2,852	10,404
66 From commercial banks in the U.S.	--	--	--	8,291	1,444	-1,475
67 From others	--	--	--	36,373	1,408	11,879
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	10,870	-1,327	-13,722	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	379,657	20,633	73,174	32,170	-1,372	-1,020
71 To commercial banks in the U.S.	--	--	--	6,235	65	720
72 To others	--	--	--	25,936	-1,437	-1,740
73 Other liabilities (including subordinated debt)	194,793	-2,806	60,261	44,102	-1,603	13,864
74 TOTAL LIABILITIES <sup>12</sup>	1,749,828	41,915	136,644	334,615	-2,093	36,467
75 Residual (Total assets less total liabilities) <sup>13</sup>	176,490	-213	12,713	-0	-0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,583,835	9,475	125,845	238,758	-1,985	21,728
77 Time deposits in amounts of \$100,000 or more	107,850	3,320	11,145	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	578	2	-185	--	--	--
79 Commercial and industrial	281	-14	-101	--	--	--
80 Other	297	16	-84	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,686	189	2,546	--	--	--
82 Net due to related institutions <sup>17</sup>	85,463	6,669	86,865	95,870	-766	10,144

## 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.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,230	34,001	26,790	4,417	6,847	9,085	12,074
2	U.S. government securities, investment account 18	22,045	62,376	41,702	12,461	28,517	30,928	28,967
3	Mortgage-backed securities <sup>1</sup>	8,817	27,515	19,957	2,181	10,392	6,418	7,253
4	All other maturing in: 1 year or less	6,138	4,980	3,175	4,383	2,109	6,004	5,009
5	Over 1 through 5 years	6,038	15,140	7,403	3,900	1,715	14,615	11,802
6	Over 5 years	1,052	14,740	11,167	1,997	14,301	3,890	4,903
7	Other securities, investment account 18	7,152	14,928	8,998	3,244	7,713	4,147	6,088
8	State and local government securities	1,377	5,683	3,919	1,313	977	1,827	2,561
9	Maturing in: 1 year or less	813	1,926	1,191	298	400	456	457
10	Over 1 year	564	3,757	2,728	1,016	577	1,371	2,104
11	Other bonds, stocks, and securities	5,776	9,246	5,078	1,931	6,737	2,320	3,527
12	Federal funds sold <sup>2</sup>	7,378	42,598	33,237	1,073	5,421	15,193	10,997
13	To commercial banks in the U.S.	3,289	27,485	21,728	560	4,568	10,001	10,572
14	To nonbank brokers and dealers	1,606	12,040	8,595	0	842	3,610	386
15	To others	2,483	3,073	2,914	513	12	1,581	39
16	Other loans and leases, gross	65,484	226,813	157,598	86,684	105,464	115,925	117,928
17	Commercial and industrial	25,187	65,327	42,179	14,553	31,250	30,480	29,812
18	Bankers' acceptances and commercial paper	32	1,018	453	3	95	160	16
19	All other	25,155	64,309	41,726	14,549	31,155	30,320	29,796
20	U.S. addressees	25,099	63,996	41,511	14,490	31,054	30,171	29,456
21	Non-U.S. addressees	55	314	215	59	100	150	341
22	Real estate loans	27,621	82,243	54,328	23,331	38,200	51,635	52,595
23	Revolving, home equity	3,723	7,957	4,324	2,851	4,496	5,515	3,446
24	All other	23,899	74,285	50,004	20,481	33,704	46,120	49,149
25	Loans to individuals	5,743	40,540	26,640	42,580	22,100	17,898	27,625
26	Loans to financial institutions	1,594	16,118	15,337	1,830	4,386	7,279	1,202
27	Commercial banks in the U.S.	127	10,452	10,184	722	3,817	6,354	169
28	Banks in foreign countries	106	1,366	1,343	69	51	29	288
29	Nonbank financial institutions	1,361	4,300	3,810	1,040	518	896	746
30	Loans for purchasing and carrying securities	630	7,134	6,296	109	1,652	219	509
31	Loans for agricultural production	59	166	135	123	129	432	469
32	Loans to states and political subdivisions	359	2,161	1,151	808	1,180	2,101	1,993
33	Loans to foreign governments and official institutions	1	353	344	0	237	37	47
34	All other loans	1,509	7,267	6,626	473	1,588	3,263	1,804
35	Lease financing receivables	2,782	5,505	4,563	2,876	4,743	2,582	1,870
36	Less: Unearned income	15	984	675	148	106	57	120
37	Loan and lease reserve <sup>5</sup>	1,744	11,920	9,966	2,311	2,425	2,534	2,194
38	Other loans and leases, net	63,724	213,908	146,957	84,225	102,934	113,334	115,613
39	Other assets <sup>18</sup>	8,986	102,007	87,701	6,855	6,884	16,378	9,717
40	TOTAL ASSETS	115,516	469,819	345,384	112,275	158,316	189,065	183,456
<b>LIABILITIES</b>								
41	Deposits	66,750	244,650	163,449	61,977	93,407	106,851	130,638
42	Demand deposits	16,957	77,460	57,607	11,254	19,868	22,941	27,075
43	Individuals, partnerships, and corporations	14,590	63,045	45,617	9,799	17,216	20,220	23,084
44	States and political subdivisions	542	1,879	881	375	601	768	1,460
45	U.S. government	137	619	451	89	151	321	297
46	Depository institutions in the U.S.	1,320	4,567	4,070	647	1,033	919	1,463
47	Banks in foreign countries	74	4,262	3,992	109	34	36	156
48	Foreign governments and official institutions	2	494	466	1	0	99	12
49	Certified and officers' checks	292	2,594	2,130	234	833	580	604
50	Other transaction deposits <sup>8</sup>	6,843	19,508	10,092	5,601	10,162	14,812	15,959
51	Nontransaction deposits	42,950	147,682	95,751	45,122	63,377	69,098	87,605
52	Individuals, partnerships, and corporations	41,333	140,623	91,967	44,445	61,149	67,734	84,401
53	States and political subdivisions	1,574	6,327	3,077	663	1,607	1,001	2,954
54	U.S. government	9	213	213	2	491	213	140
55	Depository institutions in the U.S.	35	329	311	13	122	48	100
56	Foreign governments, official institutions, and banks	0	191	184	0	8	103	11
57	Borrowings <sup>9</sup>	27,594	91,952	71,028	31,097	35,537	47,437	32,121
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	977	1,578	1,096	320	2,037	755	593
60	Other liabilities for borrowed money <sup>11</sup>	26,618	90,375	69,932	30,776	33,500	46,683	31,528
61	Other liabilities (including subordinated debt)	11,670	76,195	65,003	7,792	17,149	21,911	6,469
62	TOTAL LIABILITIES	106,015	412,797	299,480	100,866	146,093	176,199	169,228
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,501	57,022	45,904	11,409	12,223	12,866	14,228
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	98,643	308,778	209,623	102,180	138,731	149,839	153,240
65	Time deposits in amounts of \$100,000 or more	7,031	26,193	19,501	9,056	6,071	7,837	11,904

	Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,673	2,959	1,719	2,145	6,919	20,611
2	U.S. government securities, investment account 18	27,243	8,233	2,296	5,526	11,529	34,590
3	Mortgage-backed securities 1	11,887	1,762	1,402	2,887	2,801	11,692
4	All other maturing in: 1 year or less	6,138	602	38	565	3,171	5,599
5	Over 1 through 5 years	4,376	2,382	698	1,050	3,675	6,173
6	Over 5 years	4,841	3,487	159	1,024	1,881	11,126
7	Other securities, investment account 18	4,305	1,785	802	642	3,126	7,459
8	State and local government securities	2,668	960	271	476	657	1,698
9	Maturing in: 1 year or less	573	76	76	74	64	319
10	Over 1 year	2,095	883	195	402	594	1,379
11	Other bonds, stocks, and securities	1,638	825	531	166	2,469	5,761
12	Federal funds sold 2	13,977	2,536	5,799	460	3,432	9,574
13	To commercial banks in the U.S.	8,741	1,982	4,188	445	2,759	7,683
14	To nonbank brokers and dealers	4,443	504	1,609	0	647	1,869
15	To others	793	50	2	15	26	22
16	Other loans and leases, gross	109,405	26,816	28,542	9,028	53,035	230,935
17	Commercial and industrial	46,640	7,686	7,058	2,636	19,851	46,645
18	Bankers' acceptances and commercial paper	311	1	5	2	30	582
19	All other	46,330	7,684	7,053	2,634	19,821	46,063
20	U.S. addressees	46,175	7,669	7,051	2,632	19,162	45,830
21	Non-U.S. addressees	155	15	3	2	659	233
22	Real estate loans	32,263	10,915	7,151	3,205	20,798	116,363
23	Revolving, home equity	3,052	946	338	172	407	14,025
24	All other	29,212	9,969	6,813	3,033	20,391	102,338
25	Loans to individuals	17,021	5,934	10,393	1,876	8,327	38,233
26	Loans to financial institutions	5,121	370	1,936	298	1,784	12,441
27	Commercial banks in the U.S.	871	83	1,323	295	5	10,439
28	Banks in foreign countries	124	0	0	2	485	204
29	Nonbank financial institutions	4,126	286	612	1	1,294	1,797
30	Loans for purchasing and carrying securities	2,502	338	313	75	186	1,543
31	Loans for agricultural production	287	53	38	262	230	4,005
32	Loans to states and political subdivisions	893	320	170	91	257	940
33	Loans to foreign governments and official institutions	4	4	4	0	223	26
34	All other loans	2,700	403	699	482	914	2,701
35	Lease financing receivables	1,972	794	779	104	463	8,037
36	Less: Unearned income	111	31	4	4	42	168
37	Loan and lease reserve 5	2,214	518	679	186	766	7,033
38	Other loans and leases, net	107,080	26,267	27,859	8,837	52,227	223,734
39	Other assets 18	18,131	2,293	2,415	847	4,541	33,299
40	<b>TOTAL ASSETS</b>	<b>183,409</b>	<b>44,074</b>	<b>40,891</b>	<b>18,458</b>	<b>81,775</b>	<b>329,265</b>
<b>LIABILITIES</b>							
41	Deposits	105,500	28,695	19,015	14,217	56,484	236,324
42	Demand deposits	28,596	6,645	5,914	4,488	14,978	66,493
43	Individuals, partnerships, and corporations	22,861	4,963	4,921	3,684	12,889	57,423
44	States and political subdivisions	992	225	87	96	233	2,261
45	U.S. government	335	114	111	35	237	818
46	Depository institutions in the U.S.	3,616	1,171	611	580	1,218	3,990
47	Banks in foreign countries	108	5	31	21	55	421
48	Foreign governments and official institutions	2	0	0	0	3	40
49	Certified and officers' checks	683	167	152	71	344	1,541
50	Other transaction deposits 8	8,748	3,613	2,019	2,437	8,498	27,751
51	Nontransaction deposits	68,156	18,437	11,082	7,292	33,008	142,080
52	Individuals, partnerships, and corporations	65,614	17,702	11,028	6,990	31,659	140,358
53	States and political subdivisions	1,689	316	38	205	1,326	1,194
54	U.S. government	19	353	1	8	18	414
55	Depository institutions in the U.S.	833	65	16	7	5	91
56	Foreign governments, official institutions, and banks	1	0	0	82	0	23
57	Borrowings 9	42,195	9,935	15,261	2,743	15,243	39,412
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,544	371	285	49	992	370
60	Other liabilities for borrowed money 11	39,650	9,564	14,976	2,694	14,251	39,043
61	Other liabilities (including subordinated debt)	20,645	2,217	3,498	318	4,116	22,813
62	<b>TOTAL LIABILITIES</b>	<b>168,339</b>	<b>40,846</b>	<b>37,774</b>	<b>17,278</b>	<b>75,844</b>	<b>298,549</b>
63	Residual (Total assets less total liabilities) 13	15,069	3,227	3,117	1,180	5,931	30,716
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	145,318	37,305	31,928	14,916	68,358	264,434
65	Time deposits in amounts of \$100,000 or more	16,116	2,138	1,147	748	4,516	15,093