

FEDERAL RESERVE statistical release



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

H.4.2(504)

March 3, 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 22, 1995	change since		Feb 22, 1995	change since	
		Feb 15, 1995	Feb 23, 1994		Feb 15, 1995	Feb 23, 1994
ASSETS						
1 Cash and balances due from depository institutions	122,516	961	-4,843	15,299	16	395
2 U.S. government securities	298,565	38	-5,149	39,447	-443	3,331
3 Trading account	22,271	-1,418	-2,181	--	--	--
4 Investment account	276,294	1,456	-2,968	--	--	--
5 Mortgage-backed securities ¹	96,022	862	7,065	--	--	--
6 All other maturing in: 1 year or less	45,345	678	-1,777	--	--	--
7 Over 1 through 5 years	71,981	418	-1,312	--	--	--
8 Over 5 years	62,946	-502	-6,945	--	--	--
9 Other securities	110,575	2,562	26,404	13,789	-744	4,898
10 Trading account	1,848	-211	58	--	--	--
11 Investment account	61,049	-344	3,755	--	--	--
12 State and local government securities	20,433	-34	-866	--	--	--
13 Maturing in: 1 year or less	5,532	1	1,389	--	--	--
14 Over 1 year	14,901	-35	-2,256	--	--	--
15 Other bonds, stocks, and securities	40,616	-310	4,621	--	--	--
16 Other trading account assets	47,679	3,118	22,591	--	--	--
17 Federal funds sold ²	108,629	-10,347	19,493	24,944	176	-4,148
18 To commercial banks in the U.S.	73,627	-9,013	19,530	6,663	1,584	-3,026
19 To nonbank brokers and dealers	28,039	313	-260	--	--	--
20 To others ³	6,963	-1,647	224	18,281	-1,408	-1,122
21 Other loans and leases, gross	1,175,681	-520	144,100	168,574	-1,598	13,077
22 Commercial and industrial	327,408	257	46,597	109,427	-593	15,057
23 Bankers' acceptances and commercial paper	2,225	-29	-935	3,432	-282	455
24 All other	325,183	286	47,531	105,995	-311	14,602
25 U.S. addressees	323,130	315	47,497	101,884	-392	13,823
26 Non-U.S. addressees	2,053	-29	35	4,111	81	779
27 Real estate loans	467,107	547	51,305	25,130	-126	-4,126
28 Revolving, home equity	47,157	-7	3,524	--	--	--
29 All other	419,949	554	47,781	--	--	--
30 Loans to individuals	238,224	-104	30,203	--	--	--
31 Loans to financial institutions	53,024	-1,344	15,617	25,746	-671	4,271
32 Commercial banks in the U.S.	34,045	-638	17,568	5,124	-403	291
33 Banks in foreign countries	2,827	100	150	2,039	33	115
34 Nonbank financial institutions	16,152	-806	-2,101	18,583	-302	3,865
35 Loans for purchasing and carrying securities	15,135	116	-4,569	3,900	-70	-2,050
36 Loans for agricultural production	6,147	-107	371	--	--	--
37 Loans to states and political subdivisions	11,165	-107	-1,136	--	--	--
38 Loans to foreign governments and official institutions	957	19	-265	329	-34	-290
39 All other loans ⁴	23,892	90	9	4,042	-103	215
40 Lease financing receivables	32,622	113	5,969	--	--	--
41 Less: Unearned income	1,801	11	-108	--	--	--
42 Loan and lease reserve ⁵	34,488	-38	-572	--	--	--
43 Other loans and leases, net	1,139,392	-492	144,780	--	--	--
44 Other assets	135,945	-6,213	-27,724	48,640	834	16,544
45 TOTAL ASSETS ⁶	1,915,621	-13,490	152,962	332,375	-2,239	37,220

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.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Feb 22, 1995	change since		Feb 22, 1995	change since	
	Feb 15, 1995	Feb 23, 1994		Feb 15, 1995	Feb 23, 1994	
46 Deposits	1,152,269	-13,701	21,654	96,621	974	3,230
47 Demand deposits ⁷	293,150	-11,214	423	4,133	109	-759
48 Individuals, partnerships, and corporations	244,909	-11,453	3,849	3,114	82	-692
49 Other holders	48,241	239	-3,426	1,019	27	-68
50 States and political subdivisions	8,990	-536	-372	--	--	--
51 U.S. government	1,632	-1,642	-55	--	--	--
52 Depository institutions in the U.S.	21,188	25	-2,902	--	--	--
53 Banks in foreign countries	5,429	124	-335	--	--	--
54 Foreign governments and official institutions	723	71	183	--	--	--
55 Certified and officers' checks	10,279	2,197	55	--	--	--
56 Other transaction deposits ⁸	124,267	-1,640	2,197	--	--	--
57 Nontransaction deposits	734,852	-847	19,034	92,488	865	3,990
58 Individuals, partnerships, and corporations	710,321	-2,516	17,341	62,557	1,721	827
59 Other holders	24,531	1,669	1,692	29,931	-856	3,163
60 States and political subdivisions	19,545	645	815	--	--	--
61 U.S. government	1,805	-75	-315	--	--	--
62 Depository institutions in the U.S.	2,824	1,162	1,133	--	--	--
63 Foreign governments, official institutions, and banks	356	-62	60	--	--	--
64 Borrowings ⁹	387,391	-4,069	53,066	71,717	-5,117	3,936
65 Federal funds purchased ¹⁰	--	--	--	38,776	-5,888	5,134
66 From commercial banks in the U.S.	--	--	--	5,687	-2,605	-1,743
67 From others	--	--	--	33,089	-3,283	6,878
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	14,643	3,774	-8,294	--	--	--
70 Other liabilities for borrowed money ¹¹	372,748	-7,844	61,360	32,941	771	-1,199
71 To commercial banks in the U.S.	--	--	--	5,927	-307	289
72 To others	--	--	--	27,014	1,078	-1,488
73 Other liabilities (including subordinated debt)	198,249	3,066	63,687	45,656	1,556	15,914
74 TOTAL LIABILITIES ¹²	1,737,909	-14,704	138,407	332,375	-2,239	37,220
75 Residual (Total assets less total liabilities) ¹³	177,713	1,214	14,554	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,585,778	1,385	147,751	234,968	-3,790	19,893
77 Time deposits in amounts of \$100,000 or more	108,424	791	12,230	--	--	--
78 Loans sold outright to affiliates ¹⁵	572	-6	-185	--	--	--
79 Commercial and industrial	295	-0	-81	--	--	--
80 Other	277	-6	-103	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,691	5	2,981	--	--	--
82 Net due to related institutions ¹⁷	81,509	-3,955	84,004	96,699	829	11,017

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 \$600 million in assets and liabilities of thrift institutions in the week ending February 22, 1995. The major asset items affected were U.S. government securities investment account maturing in over 1 to 5 years, \$100 million and real estate loans, all other, \$300 million. The major liability items affected were nontransaction deposits-IPC, \$400 million and the residual, \$100 million.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	6,639	30,591	22,402	4,492	7,765	9,877	12,761
2	U.S. government securities, investment account 18	21,962	63,506	42,474	12,508	28,689	31,221	29,150
3	Mortgage-backed securities 1	8,658	28,592	20,634	2,197	10,497	6,533	7,368
4	All other maturing in: 1 year or less	6,166	5,010	3,288	4,355	2,205	6,109	5,014
5	Over 1 through 5 years	6,062	15,289	7,455	3,952	1,715	14,690	12,132
6	Over 5 years	1,076	14,616	11,097	2,004	14,273	3,888	4,636
7	Other securities, investment account 18	7,163	14,941	9,006	3,219	7,640	4,149	6,120
8	State and local government securities	1,379	5,680	3,914	1,293	976	1,827	2,555
9	Maturing in: 1 year or less	813	1,926	1,188	310	398	456	453
10	Over 1 year	567	3,754	2,727	983	577	1,371	2,102
11	Other bonds, stocks, and securities	5,783	9,261	5,092	1,925	6,665	2,322	3,564
12	Federal funds sold 2	6,330	39,084	29,854	1,216	5,019	14,067	9,838
13	To commercial banks in the U.S.	2,041	24,435	19,357	756	4,027	8,866	9,429
14	To nonbank brokers and dealers	1,729	12,613	8,599	0	992	3,772	341
15	To others	2,560	2,037	1,898	460	0	1,429	67
16	Other loans and leases, gross	65,304	225,820	155,928	87,019	105,657	116,122	118,374
17	Commercial and industrial	25,075	64,681	41,630	14,738	31,385	30,632	30,012
18	Bankers' acceptances and commercial paper	33	1,001	450	5	90	209	23
19	All other	25,042	63,681	41,181	14,733	31,295	30,423	29,989
20	U.S. addressees	24,998	63,357	40,956	14,673	31,222	30,273	29,654
21	Non-U.S. addressees	44	324	225	60	73	150	335
22	Real estate loans	27,839	82,690	54,329	23,288	38,375	51,615	52,793
23	Revolving, home equity	3,946	7,949	4,315	2,862	4,491	5,515	3,456
24	All other	23,893	74,741	50,014	20,426	33,884	46,100	49,337
25	Loans to individuals	5,764	40,675	26,771	42,744	22,058	17,900	27,650
26	Loans to financial institutions	1,525	14,836	14,033	1,894	4,353	7,190	1,235
27	Commercial banks in the U.S.	134	9,798	9,585	718	3,799	6,260	179
28	Banks in foreign countries	79	1,421	1,324	140	62	29	287
29	Nonbank financial institutions	1,311	3,617	3,124	1,036	492	901	769
30	Loans for purchasing and carrying securities	575	7,161	5,987	114	1,457	209	551
31	Loans for agricultural production	59	145	113	124	129	401	472
32	Loans to states and political subdivisions	347	2,213	1,197	807	1,182	2,099	1,998
33	Loans to foreign governments and official institutions	1	381	371	0	237	36	44
34	All other loans	1,336	7,514	6,933	432	1,735	3,462	1,676
35	Lease financing receivables	2,784	5,524	4,563	2,877	4,746	2,578	1,943
36	Less: Unearned income	14	990	678	150	106	57	119
37	Loan and lease reserve 5	1,744	11,930	9,962	2,285	2,428	2,531	2,198
38	Other loans and leases, net	63,547	212,900	145,288	84,584	103,123	113,535	116,056
39	Other assets 18	8,808	97,147	83,677	6,381	7,212	17,248	9,753
40	TOTAL ASSETS	114,448	458,169	332,701	112,400	159,448	190,095	183,678
LIABILITIES								
41	Deposits	65,432	238,323	157,419	61,363	92,770	106,884	130,549
42	Demand deposits	15,885	72,062	52,562	10,748	19,502	23,125	26,769
43	Individuals, partnerships, and corporations	13,364	58,271	41,133	9,230	16,928	20,225	22,692
44	States and political subdivisions	579	1,698	806	322	545	801	1,493
45	U.S. government	81	188	104	56	98	222	145
46	Depository institutions in the U.S.	1,480	2,556	1,949	760	1,164	1,163	1,680
47	Banks in foreign countries	55	4,297	4,096	132	30	37	154
48	Foreign governments and official institutions	16	566	538	0	0	82	13
49	Certified and officers' checks	311	4,485	3,936	248	737	596	593
50	Other transaction deposits 8	6,767	19,070	9,962	5,471	9,984	14,795	15,882
51	Nontransaction deposits	42,780	147,191	94,895	45,145	63,284	68,964	87,898
52	Individuals, partnerships, and corporations	41,221	138,726	89,827	44,450	60,880	67,576	84,739
53	States and political subdivisions	1,516	6,731	3,353	681	1,786	1,027	2,915
54	U.S. government	9	144	143	2	491	210	139
55	Depository institutions in the U.S.	35	1,441	1,424	13	120	48	93
56	Foreign governments, official institutions, and banks	0	148	148	0	8	103	11
57	Borrowings 9	28,179	83,923	62,303	31,500	37,383	48,431	30,984
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,211	2,131	1,530	456	2,610	1,006	772
60	Other liabilities for borrowed money 11	26,968	81,792	60,773	31,044	34,773	47,425	30,212
61	Other liabilities (including subordinated debt)	11,371	78,657	66,884	7,948	16,548	21,766	7,820
62	TOTAL LIABILITIES	104,982	400,904	286,607	100,812	146,701	177,081	169,353
63	Residual (Total assets less total liabilities) 13	9,466	57,266	46,094	11,588	12,747	13,014	14,325
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	98,584	309,119	208,319	102,488	139,180	150,433	153,872
65	Time deposits in amounts of \$100,000 or more	7,053	26,786	19,769	9,054	6,135	7,857	12,307

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	13,070	3,313	2,345	2,269	6,764	22,630
2	U.S. government securities, investment account 18	27,270	8,327	2,332	5,406	11,533	34,391
3	Mortgage-backed securities ¹	11,726	1,853	1,438	2,752	2,791	11,617
4	All other maturing in: 1 year or less	6,526	602	38	575	3,198	5,548
5	Over 1 through 5 years	4,182	2,384	698	1,055	3,674	6,148
6	Over 5 years	4,836	3,487	158	1,024	1,870	11,078
7	Other securities, investment account 18	4,241	1,784	803	648	2,903	7,440
8	State and local government securities	2,662	960	273	477	655	1,696
9	Maturing in: 1 year or less	567	77	76	74	64	317
10	Over 1 year	2,095	883	196	402	591	1,379
11	Other bonds, stocks, and securities	1,578	825	530	171	2,248	5,743
12	Federal funds sold 2	12,277	2,385	6,146	369	3,199	8,700
13	To commercial banks in the U.S.	7,501	1,932	4,559	354	2,886	6,841
14	To nonbank brokers and dealers	4,445	429	1,585	0	301	1,832
15	To others	330	24	2	15	11	27
16	Other loans and leases, gross	109,916	26,824	27,959	9,054	53,052	230,580
17	Commercial and industrial	46,995	7,716	7,144	2,678	19,846	46,507
18	Bankers' acceptances and commercial paper	313	1	5	26	28	492
19	All other	46,681	7,714	7,139	2,652	19,819	46,015
20	U.S. addressees	46,530	7,699	7,137	2,650	19,156	45,781
21	Non-U.S. addressees	151	15	3	2	663	234
22	Real estate loans	32,282	10,886	6,779	3,213	20,889	116,458
23	Revolving, home equity	3,047	948	352	172	402	14,017
24	All other	29,235	9,939	6,427	3,041	20,487	102,440
25	Loans to individuals	17,016	5,942	10,255	1,878	8,311	38,030
26	Loans to financial institutions	5,216	361	1,764	295	1,755	12,600
27	Commercial banks in the U.S.	921	77	1,248	292	10	10,609
28	Banks in foreign countries	125	0	0	2	481	200
29	Nonbank financial institutions	4,170	283	516	1	1,264	1,792
30	Loans for purchasing and carrying securities	2,605	317	334	73	190	1,549
31	Loans for agricultural production	277	53	38	263	230	3,956
32	Loans to states and political subdivisions	764	318	170	87	256	923
33	Loans to foreign governments and official institutions	3	4	4	0	223	23
34	All other loans	2,778	426	688	462	892	2,491
35	Lease financing receivables	1,980	801	783	105	458	8,043
36	Less: Unearned income	112	34	4	4	41	168
37	Loan and lease reserve 5	2,208	517	674	186	761	7,027
38	Other loans and leases, net	107,597	26,273	27,280	8,864	52,249	223,385
39	Other assets 18	17,567	2,211	2,529	831	4,403	33,654
40	TOTAL ASSETS	182,020	44,293	41,434	18,386	81,051	330,200
LIABILITIES							
41	Deposits	103,680	28,436	19,950	14,243	56,053	234,585
42	Demand deposits	28,014	6,418	5,779	4,577	14,918	65,353
43	Individuals, partnerships, and corporations	22,101	4,717	4,803	3,637	12,866	56,074
44	States and political subdivisions	764	212	81	96	200	2,198
45	U.S. government	171	49	26	40	144	413
46	Depository institutions in the U.S.	3,949	1,287	706	718	1,287	4,438
47	Banks in foreign countries	107	5	30	23	48	512
48	Foreign governments and official institutions	2	0	0	0	3	40
49	Certified and officers' checks	919	147	133	62	370	1,678
50	Other transaction deposits 8	8,622	3,553	2,013	2,377	8,262	27,471
51	Nontransaction deposits	67,044	18,465	12,158	7,289	32,872	141,762
52	Individuals, partnerships, and corporations	64,331	17,730	12,095	7,003	31,478	140,092
53	States and political subdivisions	1,803	316	47	190	1,371	1,162
54	U.S. government	19	353	1	8	18	411
55	Depository institutions in the U.S.	890	65	16	7	4	94
56	Foreign governments, official institutions, and banks	1	0	0	82	0	4
57	Borrowings 9	43,516	10,532	14,647	2,646	15,143	40,507
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,446	512	474	71	1,327	626
60	Other liabilities for borrowed money 11	40,070	10,020	14,172	2,575	13,816	39,881
61	Other liabilities (including subordinated debt)	19,753	2,097	3,636	310	3,962	24,380
62	TOTAL LIABILITIES	166,949	41,065	38,233	17,199	75,158	299,472
63	Residual (Total assets less total liabilities) 13	15,071	3,228	3,201	1,187	5,893	30,728
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	145,281	37,311	31,432	14,831	67,790	263,660
65	Time deposits in amounts of \$100,000 or more	15,397	2,171	1,230	734	4,527	15,173