

FEDERAL RESERVE statistical release



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

H.4.2(504)

March 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			
	Mar 1, 1995	change since		Mar 1, 1995	change since		
		Feb 22, 1995	Mar 2, 1994		Feb 22, 1995	Mar 2, 1994	
ASSETS							
1	Cash and balances due from depository institutions	130,074	7,235	5,879	14,847	-453	-398
2	U.S. government securities	294,702	-3,985	-19,354	42,243	2,796	6,400
3	Trading account	22,442	34	-4,159	--	--	--
4	Investment account	272,260	-4,019	-15,195	--	--	--
5	Mortgage-backed securities ¹	94,996	-1,030	4,355	--	--	--
6	All other maturing in: 1 year or less	45,985	667	-3,953	--	--	--
7	Over 1 through 5 years	69,119	-2,590	-7,244	--	--	--
8	Over 5 years	62,160	-1,066	-8,352	--	--	--
9	Other securities	112,964	2,374	20,720	14,269	481	5,593
10	Trading account	1,857	14	17	--	--	--
11	Investment account	60,709	-341	3,337	--	--	--
12	State and local government securities	20,307	-125	-1,114	--	--	--
13	Maturing in: 1 year or less	5,469	14	1,250	--	--	--
14	Over 1 year	14,837	-140	-2,363	--	--	--
15	Other bonds, stocks, and securities	40,402	-216	4,450	--	--	--
16	Other trading account assets	50,398	2,701	17,367	--	--	--
17	Federal funds sold ²	118,938	10,657	21,035	26,442	1,498	2,880
18	To commercial banks in the U.S.	79,178	6,226	20,286	5,702	-961	-976
19	To nonbank brokers and dealers	30,868	2,657	-1,544	--	--	--
20	To others ³	8,892	1,775	2,294	20,740	2,459	3,855
21	Other loans and leases, gross	1,184,852	8,544	142,175	171,226	2,652	13,973
22	Commercial and industrial	332,923	4,712	48,860	111,326	1,899	17,153
23	Bankers' acceptances and commercial paper	2,109	-115	-1,014	3,439	6	468
24	All other	330,815	4,827	49,874	107,888	1,893	16,686
25	U.S. addressees	328,684	4,747	49,756	103,614	1,730	15,732
26	Non-U.S. addressees	2,131	79	118	4,274	163	953
27	Real estate loans	468,253	1,370	50,550	25,041	-89	-4,071
28	Revolving, home equity	46,703	-450	3,134	--	--	--
29	All other	421,551	1,820	47,416	--	--	--
30	Loans to individuals	237,771	-532	28,877	--	--	--
31	Loans to financial institutions	53,985	987	16,425	25,988	242	4,033
32	Commercial banks in the U.S.	34,679	634	19,152	4,994	-130	-55
33	Banks in foreign countries	3,186	359	123	2,212	173	246
34	Nonbank financial institutions	16,121	-6	-2,850	18,782	199	3,843
35	Loans for purchasing and carrying securities	15,535	399	-6,652	4,636	736	-2,969
36	Loans for agricultural production	6,194	44	348	--	--	--
37	Loans to states and political subdivisions	11,206	43	-1,054	--	--	--
38	Loans to foreign governments and official institutions	1,091	133	52	323	-6	-289
39	All other loans ⁴	25,139	1,224	-1,273	3,912	-130	114
40	Lease financing receivables	32,755	164	6,043	--	--	--
41	Less: Unearned income	1,670	-131	-189	--	--	--
42	Loan and lease reserve ⁵	34,409	-80	-918	--	--	--
43	Other loans and leases, net	1,148,774	8,754	143,281	--	--	--
44	Other assets	140,697	5,175	-20,217	51,692	3,052	18,550
45	TOTAL ASSETS ⁶	1,946,149	30,210	151,346	345,435	13,060	49,652

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			
	Mar 1, 1995	change since		Mar 1, 1995	change since		
		Feb 22, 1995	Mar 2, 1994		Feb 22, 1995	Mar 2, 1994	
LIABILITIES							
46	Deposits	1,175,491	23,365	22,077	95,007	-1,614	5,027
47	Demand deposits ⁷	310,077	16,979	1,874	3,870	-262	-963
48	Individuals, partnerships, and corporations	259,150	14,119	5,611	3,166	52	-655
49	Other holders	50,926	2,860	-3,737	705	-314	-308
50	States and political subdivisions	9,216	320	121	--	--	--
51	U.S. government	3,121	1,569	291	--	--	--
52	Depository institutions in the U.S.	23,554	2,368	-1,065	--	--	--
53	Banks in foreign countries	5,261	-160	102	--	--	--
54	Foreign governments and official institutions	899	175	220	--	--	--
55	Certified and officers' checks	8,875	-1,412	-3,405	--	--	--
56	Other transaction deposits ⁸	128,350	4,200	2,523	--	--	--
57	Nontransaction deposits	737,065	2,186	17,680	91,137	-1,351	5,990
58	Individuals, partnerships, and corporations	713,623	2,169	17,168	62,633	76	3,386
59	Other holders	23,442	18	511	28,504	-1,427	2,605
60	States and political subdivisions	19,144	-294	415	--	--	--
61	U.S. government	1,873	68	-248	--	--	--
62	Depository institutions in the U.S.	2,070	245	282	--	--	--
63	Foreign governments, official institutions, and banks	355	-1	63	--	--	--
64	Borrowings ⁹	390,885	3,066	51,224	83,958	12,241	13,316
65	Federal funds purchased ¹⁰	--	--	--	47,280	8,504	11,937
66	From commercial banks in the U.S.	--	--	--	8,878	3,192	-811
67	From others	--	--	--	38,402	5,312	12,748
68	From Federal Reserve Banks	0	0	0	--	--	--
69	Treasury tax and loan notes	17,070	2,438	-8,911	--	--	--
70	Other liabilities for borrowed money ¹¹	373,814	628	60,135	36,678	3,737	1,379
71	To commercial banks in the U.S.	--	--	--	5,828	-99	714
72	To others	--	--	--	30,850	3,836	665
73	Other liabilities (including subordinated debt)	200,528	2,256	62,806	48,454	2,798	17,933
74	TOTAL LIABILITIES ¹²	1,766,904	28,688	136,107	345,435	13,060	49,652
75	Residual (Total assets less total liabilities) ¹³	179,245	1,523	15,239	0	0	0
MEMORANDA							
76	Total loans and leases, gross, adjusted, plus securities ¹⁴	1,597,600	10,730	125,139	243,485	8,518	29,876
77	Time deposits in amounts of \$100,000 or more	109,341	816	12,072	--	--	--
78	Loans sold outright to affiliates ¹⁵	572	0	-179	--	--	--
79	Commercial and industrial	295	0	-78	--	--	--
80	Other	277	-0	-101	--	--	--
81	Foreign branch credit extended to U.S. residents ^{16,17}	23,337	-374	2,786	--	--	--
82	Net due to related institutions ¹⁷	86,237	4,810	81,393	93,300	-3,399	10,721

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: Weekly reporting domestic banks acquired \$800 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, real estate loans, all other, \$300 million, loans to individuals, \$100 million, and other assets, \$100 million. The major liability items affected were nontransaction deposits-IPC, \$1300 million, other transaction deposits, \$100 million, and the residual, -\$700 million. The major memoranda item affected was time deposits in amounts of \$100,000 or more, \$100 million. The same group of banks acquired \$100 million in assets and liabilities of thrift institutions in the week ending March 1, 1995. The major asset item affected was cash and due from depository institutions, \$100 million. The major liability item affected was nontransaction deposits-IPC, \$100 million.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	6,338	36,357	28,903	4,664	8,546	9,845	12,216
2	U.S. government securities, investment account ¹⁸	21,958	61,312	39,902	12,084	28,225	31,343	28,796
3	Mortgage-backed securities ¹	8,695	27,741	19,755	2,193	10,278	6,722	7,423
4	All other maturing in: 1 year or less	6,125	3,985	2,344	4,339	1,930	7,213	5,275
5	Over 1 through 5 years	6,049	15,604	7,364	3,552	1,769	13,525	11,319
6	Over 5 years	1,089	13,982	10,439	2,001	14,248	3,883	4,778
7	Other securities, investment account ¹⁸	7,225	14,855	8,951	3,185	7,710	4,160	6,096
8	State and local government securities	1,404	5,619	3,868	1,280	978	1,825	2,543
9	Maturing in: 1 year or less	826	1,832	1,179	317	401	445	501
10	Over 1 year	578	3,786	2,689	962	577	1,380	2,042
11	Other bonds, stocks, and securities	5,820	9,236	5,083	1,905	6,732	2,335	3,553
12	Federal funds sold ²	9,159	43,756	33,853	1,130	5,512	14,553	10,286
13	To commercial banks in the U.S.	4,156	26,265	20,124	530	4,546	9,243	9,929
14	To nonbank brokers and dealers	2,568	14,803	11,257	0	966	3,912	316
15	To others	2,435	2,688	2,472	600	0	1,398	41
16	Other loans and leases, gross	66,032	227,472	158,641	87,713	106,662	116,816	119,142
17	Commercial and industrial	25,758	65,708	42,396	14,922	32,049	30,935	30,370
18	Bankers' acceptances and commercial paper	29	1,020	483	5	69	110	23
19	All other	25,728	64,688	41,913	14,917	31,980	30,825	30,347
20	U.S. addressees	25,690	64,364	41,688	14,857	31,892	30,673	29,997
21	Non-U.S. addressees	38	324	225	60	88	152	350
22	Real estate loans	27,464	82,730	54,886	23,332	38,569	51,826	52,924
23	Revolving, home equity	3,943	7,483	4,305	2,858	4,488	5,521	3,464
24	All other	23,522	75,247	50,580	20,473	34,082	46,305	49,460
25	Loans to individuals	5,874	40,204	26,756	43,151	21,995	17,941	27,674
26	Loans to financial institutions	1,558	15,392	14,675	1,917	4,421	7,264	1,315
27	Commercial banks in the U.S.	137	9,848	9,660	724	3,848	6,580	274
28	Banks in foreign countries	103	1,805	1,753	115	50	35	279
29	Nonbank financial institutions	1,318	3,739	3,261	1,078	522	649	761
30	Loans for purchasing and carrying securities	524	7,504	6,551	117	1,442	225	641
31	Loans for agricultural production	58	152	121	123	134	397	475
32	Loans to states and political subdivisions	347	2,170	1,159	804	1,190	2,108	1,996
33	Loans to foreign governments and official institutions	1	495	485	0	242	37	42
34	All other loans	1,645	7,615	7,047	460	1,865	3,463	1,748
35	Lease financing receivables	2,803	5,503	4,566	2,889	4,756	2,621	1,958
36	Less: Unearned income	14	875	666	145	99	57	117
37	Loan and lease reserve ⁵	1,727	11,843	9,927	2,311	2,431	2,528	2,192
38	Other loans and leases, net	64,291	214,754	148,047	85,257	104,132	114,231	116,832
39	Other assets ¹⁸	9,101	99,558	85,058	6,842	7,258	18,092	9,795
40	TOTAL ASSETS	118,072	470,593	344,715	113,162	161,383	192,223	184,020
LIABILITIES								
41	Deposits	66,824	246,455	165,450	61,600	94,693	107,637	131,447
42	Demand deposits	16,770	78,797	59,264	11,167	20,764	23,384	27,074
43	Individuals, partnerships, and corporations	14,118	62,917	45,682	9,641	17,805	20,491	23,135
44	States and political subdivisions	652	1,887	1,068	376	565	650	1,333
45	U.S. government	142	501	386	84	205	387	262
46	Depository institutions in the U.S.	1,467	6,074	5,418	695	1,240	1,032	1,491
47	Banks in foreign countries	69	4,054	3,840	98	116	32	140
48	Foreign governments and official institutions	3	735	702	2	1	99	10
49	Certified and officers' checks	318	2,628	2,168	271	833	694	704
50	Other transaction deposits ⁸	7,027	19,426	10,195	5,533	10,203	15,149	16,304
51	Nontransaction deposits	43,027	148,232	95,991	44,900	63,726	69,103	88,069
52	Individuals, partnerships, and corporations	41,530	140,992	92,038	44,245	61,277	67,683	84,832
53	States and political subdivisions	1,417	6,460	3,196	640	1,682	1,050	2,991
54	U.S. government	9	195	195	2	491	224	141
55	Depository institutions in the U.S.	71	439	416	13	267	43	94
56	Foreign governments, official institutions, and banks	0	146	146	0	8	103	11
57	Borrowings ⁹	29,134	86,086	64,071	31,534	37,913	50,036	30,529
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,729	1,816	1,140	428	2,647	886	766
60	Other liabilities for borrowed money ¹¹	27,405	84,270	62,932	31,107	35,266	49,149	29,763
61	Other liabilities (including subordinated debt)	12,628	80,536	68,866	7,861	15,961	21,445	7,657
62	TOTAL LIABILITIES	108,586	413,076	298,388	100,995	148,567	179,118	169,633
63	Residual (Total assets less total liabilities) ¹³	9,486	57,517	46,327	12,167	12,816	13,105	14,387
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	100,080	311,282	211,563	102,858	139,715	151,049	154,115
65	Time deposits in amounts of \$100,000 or more	7,301	27,229	20,227	9,000	6,409	7,917	11,962

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	15,286	2,946	1,909	1,905	6,873	23,188
2	U.S. government securities, investment account 1 ⁸	27,268	8,375	2,294	5,462	11,378	33,766
3	Mortgage-backed securities ¹	11,842	1,868	1,392	2,779	2,787	11,276
4	All other maturing in: 1 year or less	6,572	556	150	649	3,368	5,822
5	Over 1 through 5 years	4,106	2,427	594	1,013	3,427	5,735
6	Over 5 years	4,749	3,524	158	1,021	1,796	10,932
7	Other securities, investment account 1 ⁸	4,223	1,807	801	644	2,849	7,154
8	State and local government securities	2,652	958	273	476	613	1,686
9	Maturing in: 1 year or less	564	77	76	71	56	303
10	Over 1 year	2,089	881	197	404	557	1,383
11	Other bonds, stocks, and securities	1,570	849	528	169	2,236	5,468
12	Federal funds sold ²	14,444	2,114	4,636	406	3,846	9,097
13	To commercial banks in the U.S.	8,220	1,570	3,771	391	3,378	7,180
14	To nonbank brokers and dealers	4,926	494	863	0	446	1,575
15	To others	1,298	50	2	15	23	342
16	Other loans and leases, gross	111,267	27,166	28,277	9,197	53,691	231,417
17	Commercial and industrial	47,808	7,926	7,241	2,728	20,275	47,205
18	Bankers' acceptances and commercial paper	337	1	3	26	23	464
19	All other	47,471	7,924	7,238	2,703	20,252	46,742
20	U.S. addressees	47,309	7,909	7,236	2,701	19,548	46,507
21	Non-U.S. addressees	162	15	3	2	704	235
22	Real estate loans	32,485	11,008	7,007	3,224	21,046	116,637
23	Revolving, home equity	3,049	959	351	173	401	14,013
24	All other	29,436	10,049	6,656	3,052	20,645	102,624
25	Loans to individuals	17,022	5,932	10,099	1,885	8,320	37,675
26	Loans to financial institutions	5,151	375	1,747	294	1,857	12,695
27	Commercial banks in the U.S.	1,054	79	1,283	291	10	10,550
28	Banks in foreign countries	123	0	1	2	482	191
29	Nonbank financial institutions	3,974	296	463	1	1,366	1,953
30	Loans for purchasing and carrying securities	2,789	298	318	72	176	1,431
31	Loans for agricultural production	293	55	38	269	227	3,975
32	Loans to states and political subdivisions	806	318	168	88	260	951
33	Loans to foreign governments and official institutions	3	4	4	0	223	39
34	All other loans	2,916	446	877	531	849	2,724
35	Lease financing receivables	1,995	804	778	106	458	8,085
36	Less: Unearned income	111	34	4	4	40	168
37	Loan and lease reserve ⁵	2,227	520	667	186	763	7,013
38	Other loans and leases, net	108,928	26,612	27,606	9,007	52,887	224,236
39	Other assets ^{1⁸}	18,107	2,395	2,958	874	4,615	35,802
40	TOTAL ASSETS	188,256	44,249	40,204	18,298	82,448	333,242
LIABILITIES							
41	Deposits	108,485	28,986	20,222	14,356	56,869	237,917
42	Demand deposits	31,420	6,804	5,784	4,584	15,357	68,171
43	Individuals, partnerships, and corporations	25,565	5,116	4,674	3,638	13,375	58,675
44	States and political subdivisions	783	129	89	96	223	2,433
45	U.S. government	337	85	94	97	233	696
46	Depository institutions in the U.S.	3,783	1,314	720	641	1,069	4,027
47	Banks in foreign countries	93	5	40	26	85	502
48	Foreign governments and official institutions	2	0	0	0	3	44
49	Certified and officers' checks	857	155	167	85	369	1,794
50	Other transaction deposits ⁸	9,682	3,613	2,107	2,487	8,683	28,134
51	Nontransaction deposits	67,383	18,569	12,331	7,285	32,830	141,612
52	Individuals, partnerships, and corporations	64,602	17,825	12,257	6,990	31,467	139,924
53	States and political subdivisions	1,805	322	58	198	1,340	1,181
54	U.S. government	19	358	1	8	18	408
55	Depository institutions in the U.S.	956	65	16	7	4	95
56	Foreign governments, official institutions, and banks	1	0	0	82	0	4
57	Borrowings ⁹	44,677	9,885	13,444	2,405	15,626	39,616
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,128	637	315	50	2,004	664
60	Other liabilities for borrowed money ¹¹	39,549	9,248	13,129	2,354	13,622	38,953
61	Other liabilities (including subordinated debt)	19,956	2,091	3,355	292	4,057	24,691
62	TOTAL LIABILITIES	173,117	40,962	37,022	17,053	76,552	302,224
63	Residual (Total assets less total liabilities) ¹³	15,139	3,286	3,182	1,246	5,896	31,018
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	147,928	37,813	30,953	15,027	68,376	263,705
65	Time deposits in amounts of \$100,000 or more	15,511	2,193	1,229	753	4,502	15,335