

# FEDERAL RESERVE statistical release



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

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March 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

	Mar 8, 1995	change since		Mar 8, 1995	change since	
		Mar 1, 1995	Mar 9, 1994		Mar 1, 1995	Mar 9, 1994
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	106,076	-24,009	-1,781	15,327	481	-438
2 U.S. government securities	296,914	2,138	-20,041	40,303	-1,941	2,741
3 Trading account	24,488	2,060	-4,720	-	-	-
4 Investment account	272,427	78	-15,320	-	-	-
5 Mortgage-backed securities <sup>1</sup>	95,217	228	4,823	-	-	-
6 All other maturing in: 1 year or less	46,401	370	-3,138	-	-	-
7 Over 1 through 5 years	68,617	-556	-8,130	-	-	-
8 Over 5 years	62,192	37	-8,876	-	-	-
9 Other securities	122,719	9,753	30,065	14,151	-118	5,543
10 Trading account	1,812	-46	47	-	-	-
11 Investment account	60,572	-141	3,097	-	-	-
12 State and local government securities	20,326	15	-1,256	-	-	-
13 Maturing in: 1 year or less	5,557	82	1,310	-	-	-
14 Over 1 year	14,769	-67	-2,566	-	-	-
15 Other bonds, stocks, and securities	40,246	-156	4,353	-	-	-
16 Other trading account assets	60,335	9,939	26,921	-	-	-
17 Federal funds sold <sup>2</sup>	104,666	-14,489	13,153	25,507	-936	3,885
18 To commercial banks in the U.S.	67,955	-11,438	15,399	6,087	385	2,158
19 To nonbank brokers and dealers	27,987	-2,883	-4,524	-	-	-
20 To others <sup>3</sup>	8,724	-168	2,278	19,419	-1,321	1,727
21 Other loans and leases, gross	1,180,373	-4,439	142,890	171,500	274	13,419
22 Commercial and industrial	331,221	-1,708	48,067	110,228	-1,045	15,350
23 Bankers' acceptances and commercial paper	2,142	33	-1,032	3,430	-9	307
24 All other	329,079	-1,741	49,099	106,798	-1,037	15,043
25 U.S. addressees	326,984	-1,705	49,017	102,414	-1,147	14,097
26 Non-U.S. addressees	2,095	-36	83	4,384	110	946
27 Real estate loans	468,068	-131	49,118	25,056	15	-4,084
28 Revolving, home equity	46,649	-52	3,128	-	-	-
29 All other	421,419	-79	45,989	-	-	-
30 Loans to individuals	237,711	-61	29,426	-	-	-
31 Loans to financial institutions	54,763	777	17,473	27,444	1,403	5,070
32 Commercial banks in the U.S.	35,309	630	19,687	4,820	-174	-309
33 Banks in foreign countries	3,156	-29	119	2,943	731	566
34 Nonbank financial institutions	16,298	177	-2,333	19,681	846	4,812
35 Loans for purchasing and carrying securities	14,468	-1,068	-6,650	4,190	-446	-3,151
36 Loans for agricultural production	6,163	-31	309	-	-	-
37 Loans to states and political subdivisions	11,093	-111	-1,117	-	-	-
38 Loans to foreign governments and official institutions	1,187	97	113	453	129	-148
39 All other loans <sup>4</sup>	22,944	-2,203	-74	4,130	218	383
40 Lease financing receivables	32,755	-0	6,224	-	-	-
41 Less: Unearned income	1,678	8	29	-	-	-
42 Loan and lease reserve <sup>5</sup>	34,543	134	-881	-	-	-
43 Other loans and leases, net	1,144,153	-4,580	143,742	-	-	-
44 Other assets	136,821	-3,822	-22,568	55,220	3,529	22,822
45 TOTAL ASSETS <sup>6</sup>	1,911,348	-35,010	142,570	344,795	-640	50,771

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		
	Mar 8, 1995	change since		Mar 8, 1995	change since	
		Mar 1, 1995	Mar 9, 1994		Mar 1, 1995	Mar 9, 1994
46 Deposits	1,151,014	-24,738	14,698	97,075	2,067	9,413
47 Demand deposits <sup>7</sup>	284,181	-26,123	-5,037	3,717	-153	-652
48 Individuals, partnerships, and corporations	241,526	-17,735	-619	2,937	-228	-626
49 Other holders	42,654	-8,388	-4,418	780	75	-26
50 States and political subdivisions	7,424	-1,803	-811	-	-	-
51 U.S. government	1,720	-1,403	-442	-	-	-
52 Depository institutions in the U.S.	18,834	-4,822	-2,112	-	-	-
53 Banks in foreign countries	5,097	-163	13	-	-	-
54 Foreign governments and official institutions	674	-225	-104	-	-	-
55 Certified and officers' checks	8,906	29	-961	-	-	-
56 Other transaction deposits <sup>8</sup>	127,370	-993	1,955	-	-	-
57 Nontransaction deposits	739,463	2,378	17,780	93,357	2,221	10,065
58 Individuals, partnerships, and corporations	715,435	1,823	16,580	65,059	2,427	7,118
59 Other holders	24,029	555	1,199	28,298	-206	2,947
60 States and political subdivisions	19,868	717	1,268	-	-	-
61 U.S. government	1,804	-70	-301	-	-	-
62 Depository institutions in the U.S.	1,949	-146	117	-	-	-
63 Foreign governments, official institutions, and banks	409	54	116	-	-	-
64 Borrowings <sup>9</sup>	373,765	-17,165	47,415	79,963	-3,995	10,659
65 Federal funds purchased <sup>10</sup>	-	-	-	40,792	-6,488	7,592
66 From commercial banks in the U.S.	-	-	-	6,093	-2,785	-487
67 From others	-	-	-	34,699	-3,703	8,079
68 From Federal Reserve Banks	0	0	0	-	-	-
69 Treasury tax and loan notes	6,958	-10,107	921	-	-	-
70 Other liabilities for borrowed money <sup>11</sup>	366,806	-7,058	46,494	39,171	2,493	3,067
71 To commercial banks in the U.S.	-	-	-	5,756	-72	241
72 To others	-	-	-	33,415	2,565	2,826
73 Other liabilities (including subordinated debt)	206,620	6,170	65,345	52,166	3,712	22,677
74 TOTAL LIABILITIES <sup>12</sup>	1,731,398	-35,733	127,458	344,795	-640	50,771
75 Residual (Total assets less total liabilities) <sup>13</sup>	179,950	724	15,112	-0	-0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,601,408	3,771	130,981	240,553	-2,932	23,739
77 Time deposits in amounts of \$100,000 or more	108,988	-368	11,870	-	-	-
78 Loans sold outright to affiliates <sup>15</sup>	570	-2	-181	-	-	-
79 Commercial and industrial	295	-0	-78	-	-	-
80 Other	275	-2	-103	-	-	-
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,784	418	3,349	-	-	-
82 Net due to related institutions <sup>17</sup>	81,106	-5,146	74,076	92,804	-496	5,224

## 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 \$400 million in assets and liabilities of thrift institutions in the week ending March 8, 1995. The major asset items affected were real estate loans, all other, \$100 million, and other assets, \$300 million. The major liability items affected were nontransaction deposits-IPC, \$100 million and borrowings, \$400 million.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,842	26,733	19,892	3,878	6,646	8,540	11,469
2	U.S. government securities, investment account <sup>18</sup>	22,116	61,701	40,255	12,087	28,175	31,437	28,916
3	Mortgage-backed securities <sup>1</sup>	8,733	27,769	19,754	2,157	10,318	6,679	7,477
4	All other maturing in: 1 year or less	6,236	4,154	2,390	4,338	1,931	7,089	5,387
5	Over 1 through 5 years	6,071	15,471	7,357	3,619	1,738	13,757	11,245
6	Over 5 years	1,076	14,307	10,754	1,974	14,189	3,911	4,806
7	Other securities, investment account <sup>18</sup>	7,173	14,755	8,784	3,182	7,695	4,197	6,101
8	State and local government securities	1,412	5,678	3,857	1,289	976	1,797	2,524
9	Maturing in: 1 year or less	828	1,882	1,152	320	399	450	499
10	Over 1 year	584	3,795	2,705	969	577	1,347	2,025
11	Other bonds, stocks, and securities	5,760	9,077	4,927	1,893	6,719	2,400	3,577
12	Federal funds sold <sup>2</sup>	7,475	40,126	30,636	1,048	4,720	13,071	10,081
13	To commercial banks in the U.S.	2,350	23,856	18,992	588	3,728	8,064	9,691
14	To nonbank brokers and dealers	2,998	12,862	8,447	0	992	2,941	352
15	To others	2,127	3,408	3,196	460	0	2,065	37
16	Other loans and leases, gross	65,484	225,876	156,773	87,315	106,004	116,478	118,999
17	Commercial and industrial	25,629	64,758	41,510	14,796	31,725	30,676	30,373
18	Bankers' acceptances and commercial paper	33	979	423	4	73	165	68
19	All other	25,597	63,780	41,087	14,792	31,652	30,511	30,305
20	U.S. addressees	25,555	63,479	40,905	14,733	31,569	30,349	29,953
21	Non-U.S. addressees	42	301	183	59	84	162	352
22	Real estate loans	27,415	82,522	54,619	23,306	38,635	51,671	52,930
23	Revolving, home equity	3,940	7,461	4,319	2,850	4,485	5,523	3,463
24	All other	23,475	75,061	50,300	20,456	34,150	46,148	49,466
25	Loans to individuals	5,885	40,340	26,823	42,935	21,979	17,945	27,665
26	Loans to financial institutions	1,492	15,712	14,881	1,851	4,248	7,512	1,242
27	Commercial banks in the U.S.	110	10,042	9,799	719	3,717	6,564	254
28	Banks in foreign countries	81	1,792	1,650	77	54	33	282
29	Nonbank financial institutions	1,301	3,878	3,432	1,055	477	914	705
30	Loans for purchasing and carrying securities	615	6,582	5,583	133	1,487	223	603
31	Loans for agricultural production	58	151	119	123	135	450	467
32	Loans to states and political subdivisions	345	2,150	1,144	803	1,189	2,097	1,977
33	Loans to foreign governments and official institutions	1	599	590	0	239	37	32
34	All other loans	1,248	7,515	6,895	471	1,732	3,223	1,702
35	Lease financing receivables	2,796	5,548	4,609	2,896	4,636	2,645	2,008
36	Less: Unearned income	14	877	670	147	101	57	115
37	Loan and lease reserve <sup>5</sup>	1,745	11,926	10,005	2,325	2,414	2,527	2,202
38	Other loans and leases, net	63,725	213,072	146,098	84,843	103,489	113,895	116,681
39	Other assets <sup>18</sup>	9,669	103,571	90,491	7,277	7,605	20,067	9,504
40	<b>TOTAL ASSETS</b>	<b>115,999</b>	<b>459,958</b>	<b>336,155</b>	<b>112,315</b>	<b>158,331</b>	<b>191,207</b>	<b>182,753</b>
<b>LIABILITIES</b>								
41	Deposits	65,673	236,724	155,863	61,012	92,595	106,969	130,888
42	Demand deposits	15,600	69,218	49,980	10,580	18,540	22,166	26,041
43	Individuals, partnerships, and corporations	13,267	56,485	39,344	9,144	16,292	19,693	22,377
44	States and political subdivisions	506	1,487	700	339	431	627	1,182
45	U.S. government	83	309	233	59	113	163	155
46	Depository institutions in the U.S.	1,407	2,801	2,238	675	1,028	953	1,555
47	Banks in foreign countries	48	4,140	3,941	103	35	26	142
48	Foreign governments and official institutions	3	523	491	2	0	102	10
49	Certified and officers' checks	286	3,474	3,033	258	641	603	620
50	Other transaction deposits <sup>8</sup>	6,967	19,421	10,226	5,576	10,252	15,058	16,195
51	Nontransaction deposits	43,107	148,085	95,657	44,856	63,804	69,746	88,652
52	Individuals, partnerships, and corporations	41,719	140,160	91,486	44,189	61,561	68,291	85,317
53	States and political subdivisions	1,306	7,139	3,408	653	1,646	1,071	3,093
54	U.S. government	9	132	131	1	491	223	138
55	Depository institutions in the U.S.	73	457	435	13	97	55	93
56	Foreign governments, official institutions, and banks	0	197	197	0	8	106	11
57	Borrowings <sup>9</sup>	28,675	79,551	59,217	31,136	37,762	49,260	30,002
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	588	971	659	162	1,378	483	383
60	Other liabilities for borrowed money <sup>11</sup>	28,086	78,580	58,558	30,974	36,384	48,778	29,619
61	Other liabilities (including subordinated debt)	12,126	85,873	74,583	8,244	15,013	21,799	7,434
62	<b>TOTAL LIABILITIES</b>	<b>106,474</b>	<b>402,148</b>	<b>289,662</b>	<b>100,392</b>	<b>145,370</b>	<b>178,028</b>	<b>168,324</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,525	57,810	46,492	11,923	12,960	13,178	14,429
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	99,788	308,560	207,657	102,325	139,151	150,554	154,151
65	Time deposits in amounts of \$100,000 or more	7,216	26,968	19,908	9,003	6,270	7,925	12,196

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	11,456	2,633	1,692	1,684	6,218	19,286
2	U.S. government securities, investment account <sup>18</sup>	27,273	8,390	2,289	5,465	10,819	33,760
3	Mortgage-backed securities <sup>1</sup>	11,839	1,870	1,387	2,779	2,955	11,255
4	All other maturing in:						
5	1 year or less	6,613	587	150	682	3,403	5,830
6	Over 1 through 5 years	4,105	2,403	594	991	2,838	5,785
7	Over 5 years	4,716	3,529	158	1,013	1,623	10,890
8	Other securities, investment account <sup>18</sup>	4,247	1,816	801	645	2,832	7,127
9	State and local government securities	2,658	961	273	476	599	1,683
10	Maturing in:						
11	1 year or less	581	78	76	72	61	311
12	Over 1 year	2,077	883	197	404	538	1,372
13	Other bonds, stocks, and securities	1,589	855	528	168	2,233	5,445
14	Federal funds sold <sup>2</sup>	10,751	1,973	4,415	343	2,058	8,605
15	To commercial banks in the U.S.	5,890	1,428	3,500	328	1,995	6,537
16	To nonbank brokers and dealers	4,648	507	913	0	42	1,732
17	To others	214	38	2	15	21	336
18	Other loans and leases, gross	110,706	27,184	28,521	9,104	53,706	230,996
19	Commercial and industrial	47,924	8,004	7,356	2,715	20,269	46,995
20	Bankers' acceptances and commercial paper	353	1	2	25	24	415
21	All other	47,571	8,002	7,354	2,690	20,245	46,580
22	U.S. addressees	47,406	7,987	7,351	2,688	19,558	46,357
23	Non-U.S. addressees	166	15	3	2	688	223
24	Real estate loans	32,509	11,002	7,223	3,226	21,098	116,531
25	Revolving, home equity	3,049	960	350	174	406	13,989
26	All other	29,460	10,042	6,873	3,052	20,692	102,542
27	Loans to individuals	17,069	5,915	10,241	1,894	8,306	37,538
28	Loans to financial institutions	5,301	370	1,814	294	1,889	13,038
29	Commercial banks in the U.S.	1,284	70	1,329	291	18	10,911
30	Banks in foreign countries	133	0	0	2	508	194
31	Nonbank financial institutions	3,884	300	485	1	1,363	1,933
32	Loans for purchasing and carrying securities	2,556	301	282	63	175	1,448
33	Loans for agricultural production	290	56	38	261	227	3,905
34	Loans to states and political subdivisions	743	316	168	84	256	966
35	Loans to foreign governments and official institutions	3	4	4	0	223	45
36	All other loans	2,297	414	619	461	803	2,458
37	Lease financing receivables	2,013	803	775	106	459	8,071
38	Less: Unearned income	113	34	4	4	43	169
39	Loan and lease reserve <sup>5</sup>	2,239	521	663	186	772	7,023
40	Other loans and leases, net	108,354	26,629	27,854	8,914	52,892	223,804
41	Other assets <sup>18</sup>	18,557	2,335	2,889	824	4,226	36,930
42	<b>TOTAL ASSETS</b>	<b>180,638</b>	<b>43,776</b>	<b>39,939</b>	<b>17,875</b>	<b>79,045</b>	<b>329,512</b>
<b>LIABILITIES</b>							
43	Deposits	103,013	29,008	19,861	13,980	55,701	235,588
44	Demand deposits	26,601	6,608	5,338	4,229	14,202	65,056
45	Individuals, partnerships, and corporations	21,785	4,974	4,456	3,416	12,608	57,031
46	States and political subdivisions	651	92	82	82	176	1,769
47	U.S. government	205	34	35	56	138	370
48	Depository institutions in the U.S.	3,130	1,346	551	585	874	3,929
49	Banks in foreign countries	76	6	33	21	53	417
50	Foreign governments and official institutions	2	0	0	0	3	29
51	Certified and officers' checks	753	157	182	70	351	1,512
52	Other transaction deposits <sup>8</sup>	8,827	3,678	2,075	2,422	8,573	28,326
53	Nontransaction deposits	67,585	18,722	12,448	7,329	32,926	142,205
54	Individuals, partnerships, and corporations	64,711	17,971	12,372	7,025	31,547	140,572
55	States and political subdivisions	1,898	329	60	207	1,331	1,134
56	U.S. government	19	358	1	8	18	405
57	Depository institutions in the U.S.	955	65	16	6	29	90
58	Foreign governments, official institutions, and banks	1	0	0	82	0	4
59	Borrowings <sup>9</sup>	43,055	9,337	13,341	2,362	13,049	36,236
60	From Federal Reserve Banks	0	0	0	0	0	0
61	Treasury tax and loan notes	1,518	216	189	25	692	354
62	Other liabilities for borrowed money <sup>11</sup>	41,537	9,121	13,152	2,337	12,357	35,882
63	Other liabilities (including subordinated debt)	19,398	2,134	3,488	302	4,339	26,471
64	<b>TOTAL LIABILITIES</b>	<b>165,465</b>	<b>40,479</b>	<b>36,690</b>	<b>16,644</b>	<b>73,089</b>	<b>298,294</b>
65	Residual (Total assets less total liabilities) <sup>13</sup>	15,173	3,298	3,249	1,231	5,955	31,218
<b>MEMORANDA</b>							
66	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	145,804	37,865	31,196	14,938	67,402	263,040
67	Time deposits in amounts of \$100,000 or more	15,063	2,230	1,202	763	4,532	15,621