

# FEDERAL RESERVE statistical release

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



H.4.2(504)

April 7, 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

		change since			change since		
		Mar 29, 1995	Mar 22, 1995	Mar 30, 1994	Mar 29, 1995	Mar 22, 1995	Mar 30, 1994
ASSETS							
1	Cash and balances due from depository institutions	106,188	1,326	-5,957	16,251	926	-161
2	U.S. government securities	291,880	-3,426	-26,856	40,893	905	2,117
3	Trading account	19,146	-2,915	-5,621	--	--	--
4	Investment account	272,734	-511	-21,235	--	--	--
5	Mortgage-backed securities <sup>1</sup>	92,821	-275	1,054	--	--	--
6	All other maturing in: 1 year or less	45,868	-730	-5,218	--	--	--
7	Over 1 through 5 years	72,375	247	-7,006	--	--	--
8	Over 5 years	61,671	246	-10,066	--	--	--
9	Other securities	126,060	3,196	34,597	14,152	181	5,483
10	Trading account	1,460	-101	-480	--	--	--
11	Investment account	60,322	-75	2,729	--	--	--
12	State and local government securities	20,397	90	-1,240	--	--	--
13	Maturing in: 1 year or less	5,575	22	1,344	--	--	--
14	Over 1 year	14,822	68	-2,584	--	--	--
15	Other bonds, stocks, and securities	39,925	-165	3,969	--	--	--
16	Other trading account assets	64,278	3,371	32,348	--	--	--
17	Federal funds sold <sup>2</sup>	102,651	-814	9,889	29,425	3,684	2,135
18	To commercial banks in the U.S.	70,639	1,330	9,251	7,638	2,917	201
19	To nonbank brokers and dealers	24,827	-2,896	-1,123	--	--	--
20	To others <sup>3</sup>	7,184	752	1,761	21,787	767	1,935
21	Other loans and leases, gross	1,187,256	6,629	145,424	170,847	-1,765	10,034
22	Commercial and industrial	334,008	111	46,367	110,432	-452	11,818
23	Bankers' acceptances and commercial paper	1,822	20	-841	3,229	-21	-151
24	All other	332,186	91	47,208	107,203	-431	11,969
25	U.S. addressees	329,968	107	47,006	102,629	-286	11,130
26	Non-U.S. addressees	2,218	-16	202	4,575	-145	839
27	Real estate loans	470,078	1,557	51,117	24,275	-782	-4,202
28	Revolving, home equity	46,630	0	3,121	--	--	--
29	All other	423,448	1,556	47,995	--	--	--
30	Loans to individuals	238,333	405	28,702	--	--	--
31	Loans to financial institutions	55,114	3,011	19,487	26,964	-770	3,626
32	Commercial banks in the U.S.	36,118	2,729	21,269	5,332	126	-118
33	Banks in foreign countries	2,877	101	358	2,104	-193	-245
34	Nonbank financial institutions	16,120	180	-2,139	19,529	-703	3,989
35	Loans for purchasing and carrying securities	14,640	353	-5,420	4,511	-189	-1,611
36	Loans for agricultural production	6,243	-0	298	--	--	--
37	Loans to states and political subdivisions	11,148	98	-984	--	--	--
38	Loans to foreign governments and official institutions	1,017	77	-47	413	-3	-132
39	All other loans <sup>4</sup>	23,341	709	-690	4,252	431	534
40	Lease financing receivables	33,333	309	6,592	--	--	--
41	Less: Unearned income	1,665	-32	31	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,416	-97	-555	--	--	--
43	Other loans and leases, net	1,151,175	6,758	145,949	--	--	--
44	Other assets	131,702	-3,305	-26,799	52,828	1,541	21,632
45	TOTAL ASSETS <sup>6</sup>	1,909,657	3,735	130,823	347,116	3,602	45,663

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		
		change since			change since	
	Mar 29, 1995	Mar 22, 1995	Mar 30, 1994	Mar 29, 1995	Mar 22, 1995	Mar 30, 1994
<b>LIABILITIES</b>						
46 Deposits	1,137,176	1,543	7,846	100,387	1,795	10,099
47 Demand deposits <sup>7</sup>	279,620	-3,749	-13,502	4,516	701	-678
48 Individuals, partnerships, and corporations	236,586	3,802	-6,812	3,325	248	-566
49 Other holders	43,034	-53	-6,690	1,191	453	-112
50 States and political subdivisions	7,492	-1,401	-1,241	--	--	--
51 U.S. government	1,835	39	-239	--	--	--
52 Depository institutions in the U.S.	17,206	438	-3,712	--	--	--
53 Banks in foreign countries	5,337	-57	-97	--	--	--
54 Foreign governments and official institutions	756	112	179	--	--	--
55 Certified and officers' checks	10,406	816	-1,581	--	--	--
56 Other transaction deposits <sup>8</sup>	123,817	-689	48	--	--	--
57 Nontransaction deposits	733,738	-1,518	21,299	95,872	1,094	10,777
58 Individuals, partnerships, and corporations	710,663	-1,354	19,633	65,335	-127	7,144
59 Other holders	23,075	-163	1,666	30,537	1,221	3,633
60 States and political subdivisions	19,444	-33	1,619	--	--	--
61 U.S. government	1,852	-8	333	--	--	--
62 Depository institutions in the U.S.	1,361	-122	-327	--	--	--
63 Foreign governments, official institutions, and banks	418	-0	41	--	--	--
64 Borrowings <sup>9</sup>	378,290	-1,456	32,371	81,277	-1,728	15,705
65 Federal funds purchased <sup>10</sup>	--	--	--	40,973	-2,433	9,029
66 From commercial banks in the U.S.	--	--	--	7,325	39	310
67 From others	--	--	--	33,648	-2,472	8,719
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	4,772	-2,693	-9,519	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	373,518	1,238	41,890	40,304	705	6,676
71 To commercial banks in the U.S.	--	--	--	6,028	98	81
72 To others	--	--	--	34,276	607	6,595
73 Other liabilities (including subordinated debt)	215,380	3,990	75,687	48,484	433	19,501
74 TOTAL LIABILITIES <sup>12</sup>	1,730,846	4,077	115,904	347,116	3,602	45,663
75 Residual (Total assets less total liabilities) <sup>13</sup>	178,811	-341	14,919	0	-0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,601,090	1,525	132,534	242,348	-38	19,686
77 Time deposits in amounts of \$100,000 or more	105,690	-1,595	14,130	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	566	-1	-131	--	--	--
79 Commercial and industrial	295	0	-40	--	--	--
80 Other	271	-1	-91	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,444	-85	1,334	--	--	--
82 Net due to related institutions <sup>17</sup>	85,542	-1,516	72,860	94,248	4,971	-4,065

## 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 real estate loans, all other, \$500 million and reduced loans to individuals, \$500 million the week ending March 29, 1995.

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,  
BY DISTRICT AND FOR NEW YORK CITYMarch 29, 1995  
(in millions of dollars)

Federal Reserve District							
New York							
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
1 Cash and balances due from depository institutions	6,016	26,641	19,288	2,335	7,276	10,426	10,603
2 U.S. government securities, investment account 18	21,705	61,012	39,561	7,138	27,515	36,948	25,909
3 Mortgage-backed securities 1	8,552	26,747	19,046	445	9,713	8,582	5,817
4 All other maturing in: 1 year or less	6,041	3,937	2,165	4,283	1,840	7,479	4,665
5 Over 1 through 5 years	6,046	16,646	8,114	1,495	1,867	15,852	10,635
6 Over 5 years	1,065	13,682	10,236	915	14,094	5,035	4,793
7 Other securities, investment account 18	7,091	14,647	8,494	1,666	7,737	5,580	5,817
8 State and local government securities	1,431	5,634	3,748	780	1,046	2,292	2,425
9 Maturing in: 1 year or less	828	1,880	1,084	154	423	614	497
10 Over 1 year	603	3,754	2,664	626	623	1,678	1,928
11 Other bonds, stocks, and securities	5,660	9,013	4,747	886	6,691	3,288	3,392
12 Federal funds sold 2	6,421	37,645	26,211	815	4,921	14,959	9,438
13 To commercial banks in the U.S.	1,886	24,536	17,252	815	4,149	9,291	9,182
14 To nonbank brokers and dealers	2,201	11,370	7,476	0	772	3,780	214
15 To others	2,334	1,740	1,483	0	0	1,889	42
16 Other loans and leases, gross	65,789	226,252	156,442	65,709	106,443	139,063	113,426
17 Commercial and industrial	25,898	64,507	40,801	11,358	32,122	34,839	28,975
18 Bankers' acceptances and commercial paper	30	740	211	0	91	231	16
19 All other	25,868	63,767	40,590	11,357	32,031	34,608	28,959
20 U.S. addressees	25,819	63,468	40,410	11,294	31,960	34,398	28,610
21 Non-U.S. addressees	49	299	180	64	71	210	349
22 Real estate loans	27,474	82,440	54,730	10,588	38,861	64,992	50,460
23 Revolving, home equity	3,897	7,397	4,307	1,037	4,508	7,359	3,419
24 All other	23,577	75,042	50,423	9,551	34,352	57,633	47,041
25 Loans to individuals	5,930	40,910	27,156	40,703	22,041	19,623	26,450
26 Loans to financial institutions	1,522	16,089	15,125	949	4,010	8,566	1,071
27 Commercial banks in the U.S.	87	10,873	10,469	46	3,522	7,342	122
28 Banks in foreign countries	141	1,383	1,271	117	61	61	284
29 Nonbank financial institutions	1,293	3,834	3,385	787	426	1,163	666
30 Loans for purchasing and carrying securities	481	6,821	5,829	53	1,426	276	546
31 Loans for agricultural production	57	143	112	123	136	446	443
32 Loans to states and political subdivisions	340	2,238	1,125	536	1,144	2,354	1,870
33 Loans to foreign governments and official institutions	1	443	434	0	239	37	24
34 All other loans	1,183	7,118	6,532	338	1,689	3,361	1,524
35 Lease financing receivables	2,903	5,544	4,598	1,063	4,776	4,570	2,063
36 Less: Unearned income	14	891	684	85	101	135	102
37 Loan and lease reserve 5	1,746	11,910	9,998	1,755	2,408	3,047	2,007
38 Other loans and leases, net	64,030	213,450	145,761	63,869	103,934	135,882	111,318
39 Other assets 18	10,313	99,467	87,044	5,428	7,861	20,280	9,008
40 TOTAL ASSETS	115,575	452,863	326,358	81,250	159,244	224,075	172,093
LIABILITIES							
41 Deposits	65,199	233,944	153,986	36,129	92,275	131,187	120,505
42 Demand deposits	15,453	68,926	50,035	5,973	18,524	26,218	23,643
43 Individuals, partnerships, and corporations	13,067	55,806	38,950	5,112	15,847	23,187	20,403
44 States and political subdivisions	546	1,466	714	118	466	810	1,189
45 U.S. government	123	330	253	27	115	202	133
46 Depository institutions in the U.S.	1,202	2,770	2,295	408	1,130	1,170	1,194
47 Banks in foreign countries	96	4,187	3,914	111	64	40	155
48 Foreign governments and official institutions	109	506	479	1	0	99	3
49 Certified and officers' checks	309	3,861	3,430	195	901	710	567
50 Other transaction deposits 8	6,810	18,832	9,802	2,712	9,875	17,457	14,699
51 Nontransaction deposits	42,935	146,186	94,148	27,444	63,876	87,512	82,162
52 Individuals, partnerships, and corporations	41,660	138,802	90,199	27,218	61,479	85,679	79,581
53 States and political subdivisions	1,195	6,686	3,278	212	1,724	1,418	2,358
54 U.S. government	9	144	144	1	491	267	130
55 Depository institutions in the U.S.	72	356	330	12	174	45	83
56 Foreign governments, official institutions, and banks	0	198	197	0	8	103	11
57 Borrowings 9	27,176	76,796	53,931	28,833	38,465	51,858	30,834
58 From Federal Reserve Banks	0	0	0	0	0	0	0
59 Treasury tax and loan notes	310	824	601	127	1,165	408	316
60 Other liabilities for borrowed money 11	26,866	75,973	53,330	28,706	37,300	51,451	30,517
61 Other liabilities (including subordinated debt)	13,732	84,970	72,620	7,515	15,573	24,926	7,105
62 TOTAL LIABILITIES	106,107	395,711	280,536	72,477	146,313	207,970	158,443
63 Residual (Total assets less total liabilities) 13	9,468	57,152	45,821	8,774	12,931	16,105	13,650
MEMORANDA							
64 Total loans and leases, gross, adjusted, plus securities 14	99,033	304,148	202,987	74,467	138,944	179,918	145,287
65 Time deposits in amounts of \$100,000 or more	7,294	25,479	18,501	8,116	6,465	8,801	11,013

## Federal Reserve District

Chicago St. Louis Minneapolis Kansas City Dallas San Francisco

## ASSETS

1	Cash and balances due from depository institutions	11,812	3,122	1,955	1,956	5,996	18,050
2	U.S. government securities, investment account 18	26,058	9,247	2,229	5,483	15,832	33,658
3	Mortgage-backed securities <sup>1</sup>	11,303	1,924	1,338	2,881	4,409	11,111
4	All other maturing in: 1 year or less	6,018	1,033	131	650	3,778	6,014
5	Over 1 through 5 years	4,073	2,766	602	1,020	5,614	5,758
6	Over 5 years	4,665	3,524	158	933	2,031	10,776
7	Other securities, investment account 18	4,256	1,952	814	656	3,030	7,075
8	State and local government securities	2,678	1,062	268	486	616	1,680
9	Maturing in: 1 year or less	568	88	75	71	64	314
10	Over 1 year	2,110	974	192	416	552	1,366
11	Other bonds, stocks, and securities	1,578	890	547	169	2,413	5,395
12	Federal funds sold <sup>2</sup>	11,308	1,816	3,052	391	2,315	9,569
13	To commercial banks in the U.S.	6,809	1,471	2,907	374	1,855	7,364
14	To nonbank brokers and dealers	3,748	312	133	0	433	1,864
15	To others	751	33	12	17	27	340
16	Other loans and leases, gross	112,434	29,839	29,093	9,220	57,883	232,104
17	Commercial and industrial	49,188	8,699	7,471	2,744	21,118	47,090
18	Bankers' acceptances and commercial paper	358	1	1	13	34	307
19	All other	48,831	8,697	7,470	2,731	21,084	46,783
20	U.S. addressees	48,617	8,683	7,467	2,729	20,378	46,545
21	Non-U.S. addressees	213	15	2	2	706	238
22	Real estate loans	32,775	12,199	7,155	3,261	23,177	116,697
23	Revolving, home equity	3,054	999	350	174	427	14,010
24	All other	29,721	11,200	6,804	3,087	22,751	102,688
25	Loans to individuals	16,798	6,485	10,108	1,899	9,196	38,192
26	Loans to financial institutions	5,171	356	2,306	291	1,954	12,828
27	Commercial banks in the U.S.	1,129	84	1,885	284	17	10,727
28	Banks in foreign countries	151	0	0	2	475	201
29	Nonbank financial institutions	3,891	272	421	4	1,462	1,899
30	Loans for purchasing and carrying securities	2,689	322	324	64	183	1,455
31	Loans for agricultural production	294	86	37	264	238	3,976
32	Loans to states and political subdivisions	751	348	166	83	360	959
33	Loans to foreign governments and official institutions	3	4	4	0	223	39
34	All other loans	2,714	523	728	503	973	2,687
35	Lease financing receivables	2,051	817	795	109	461	8,180
36	Less: Unearned income	113	39	4	4	6	171
37	Loan and lease reserve <sup>5</sup>	2,240	561	664	186	910	6,983
38	Other loans and leases, net	110,081	29,240	28,425	9,030	56,967	224,950
39	Other assets <sup>18</sup>	19,087	2,695	2,599	839	4,285	34,723
40	TOTAL ASSETS	182,602	48,073	39,075	18,354	88,425	328,026

## LIABILITIES

41	Deposits	101,182	32,095	19,466	13,709	60,458	231,028
42	Demand deposits	27,102	7,222	5,188	4,003	14,835	62,533
43	Individuals, partnerships, and corporations	22,033	5,586	4,285	3,304	13,215	54,741
44	States and political subdivisions	558	105	78	77	226	1,852
45	U.S. government	245	63	36	48	135	376
46	Depository institutions in the U.S.	2,997	1,131	526	486	830	3,362
47	Banks in foreign countries	93	7	25	20	52	487
48	Foreign governments and official institutions	2	0	0	0	3	33
49	Certified and officers' checks	1,173	329	238	68	373	1,681
50	Other transaction deposits <sup>8</sup>	8,732	4,152	2,018	2,394	8,822	27,314
51	Nontransaction deposits	65,348	20,721	12,260	7,311	36,801	141,181
52	Individuals, partnerships, and corporations	62,992	19,856	12,191	7,003	34,656	139,546
53	States and political subdivisions	1,918	443	55	200	2,097	1,139
54	U.S. government	18	358	1	9	18	407
55	Depository institutions in the U.S.	420	64	14	5	29	86
56	Foreign governments, official institutions, and banks	1	0	0	95	0	4
57	Borrowings <sup>9</sup>	43,019	10,076	13,295	2,992	15,570	39,375
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	756	144	140	27	292	264
60	Other liabilities for borrowed money <sup>11</sup>	42,263	9,933	13,155	2,965	15,278	39,111
61	Other liabilities (including subordinated debt)	23,235	2,225	3,001	428	5,845	26,825
62	TOTAL LIABILITIES	167,437	44,397	35,762	17,129	81,873	297,228
63	Residual (Total assets less total liabilities) <sup>13</sup>	15,165	3,676	3,313	1,226	6,553	30,798

## MEMORANDA

64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	146,117	41,300	30,397	15,091	77,188	264,314
65	Time deposits in amounts of \$100,000 or more	13,278	2,474	1,167	753	5,443	15,406