

# FEDERAL RESERVE statistical release



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

H.4.2(504)

April 14, 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

	Apr 5, 1995	change since		Apr 5, 1995	change since	
		Mar 29, 1995	Apr 6, 1994		Mar 29, 1995	Apr 6, 1994
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	106,286	284	-6,992	15,401	-850	-294
2 U.S. government securities	298,353	6,380	-27,551	41,353	460	225
3 Trading account	23,810	4,610	-5,238	--	--	--
4 Investment account	274,543	1,770	-22,312	--	--	--
5 Mortgage-backed securities <sup>1</sup>	93,124	278	414	--	--	--
6 All other maturing in: 1 year or less	47,469	1,603	-1,624	--	--	--
7 Over 1 through 5 years	71,689	-708	-10,333	--	--	--
8 Over 5 years	62,261	598	-10,769	--	--	--
9 Other securities	131,972	5,984	37,394	14,438	285	5,846
10 Trading account	1,317	-145	-652	--	--	--
11 Investment account	60,683	397	2,731	--	--	--
12 State and local government securities	20,287	-127	-1,304	--	--	--
13 Maturing in: 1 year or less	5,568	-38	1,393	--	--	--
14 Over 1 year	14,719	-89	-2,697	--	--	--
15 Other bonds, stocks, and securities	40,396	525	4,035	--	--	--
16 Other trading account assets	69,971	5,731	35,316	--	--	--
17 Federal funds sold <sup>2</sup>	98,095	-4,998	6,099	25,310	-4,115	255
18 To commercial banks in the U.S.	65,929	-5,329	9,190	4,511	-3,127	-832
19 To nonbank brokers and dealers	25,906	1,200	-3,506	--	--	--
20 To others <sup>3</sup>	6,260	-870	416	20,799	-988	1,087
21 Other loans and leases, gross	1,196,103	8,805	152,047	169,262	-1,584	9,865
22 Commercial and industrial	337,411	3,430	48,778	109,593	-839	11,131
23 Bankers' acceptances and commercial paper	1,835	13	-852	3,101	-128	-712
24 All other	335,576	3,416	49,630	106,493	-711	11,843
25 U.S. addressees	333,258	3,316	49,239	101,852	-777	10,964
26 Non-U.S. addressees	2,318	100	391	4,641	66	879
27 Real estate loans	471,588	1,438	49,583	24,021	-253	-4,159
28 Revolving, home equity	46,741	104	3,314	--	--	--
29 All other	424,847	1,334	46,269	--	--	--
30 Loans to individuals	239,532	1,161	30,002	--	--	--
31 Loans to financial institutions	56,778	1,608	19,560	27,385	421	3,027
32 Commercial banks in the U.S.	37,495	1,346	22,459	5,904	573	294
33 Banks in foreign countries	2,739	-138	-271	2,113	9	-124
34 Nonbank financial institutions	16,544	400	-2,628	19,368	-161	2,857
35 Loans for purchasing and carrying securities	13,314	-1,326	-3,398	3,682	-829	-552
36 Loans for agricultural production	6,225	-17	208	--	--	--
37 Loans to states and political subdivisions	11,242	117	-821	--	--	--
38 Loans to foreign governments and official institutions	906	-111	-127	409	-4	-257
39 All other loans <sup>4</sup>	25,936	2,664	1,840	4,172	-80	674
40 Lease financing receivables	33,169	-159	6,423	--	--	--
41 Less: Unearned income	1,631	-47	16	--	--	--
42 Loan and lease reserve <sup>5</sup>	34,311	-97	-514	--	--	--
43 Other loans and leases, net	1,160,160	8,949	152,546	--	--	--
44 Other assets	136,484	4,599	-25,369	59,437	6,609	28,276
45 TOTAL ASSETS <sup>6</sup>	1,931,351	21,197	136,127	350,689	3,573	50,322

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		
	Apr 5, 1995	change since		Apr 5, 1995	change since	
		Mar 29, 1995	Apr 6, 1994		Mar 29, 1995	Apr 6, 1994
<b>LIABILITIES</b>						
43 Deposits	1,163,898	26,989	14,839	97,136	-3,251	9,854
47 Demand deposits <sup>7</sup>	295,237	15,873	-5,625	3,944	-572	-745
48 Individuals, partnerships, and corporations	251,361	15,002	1,134	3,124	-201	-604
49 Other holders	43,876	872	-6,759	820	-371	-141
50 States and political subdivisions	8,130	665	-337	--	--	--
51 U.S. government	2,262	490	93	--	--	--
52 Depository institutions in the U.S.	19,190	1,948	-3,099	--	--	--
53 Banks in foreign countries	4,566	-796	-2,001	--	--	--
54 Foreign governments and official institutions	646	-110	2	--	--	--
55 Certified and officers' checks	9,082	-1,324	-1,418	--	--	--
56 Other transaction deposits <sup>8</sup>	131,061	7,265	1,997	--	--	--
57 Nontransaction deposits	737,600	3,851	18,467	93,193	-2,679	10,599
58 Individuals, partnerships, and corporations	714,226	3,852	15,520	63,386	-1,949	7,406
59 Other holders	23,375	-1	2,946	29,807	-730	3,192
60 States and political subdivisions	19,442	-2	1,527	--	--	--
61 U.S. government	2,155	303	1,533	--	--	--
62 Depository institutions in the U.S.	1,359	-302	-155	--	--	--
63 Foreign governments, official institutions, and banks	418	-0	41	--	--	--
64 Borrowings <sup>9</sup>	379,800	530	39,592	82,375	1,098	11,505
65 Federal funds purchased <sup>10</sup>	--	--	--	43,191	2,218	5,442
66 From commercial banks in the U.S.	--	--	--	9,387	2,062	-48
67 From others	--	--	--	33,804	156	5,490
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	6,913	2,145	447	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	372,887	-1,615	39,145	39,184	-1,120	6,063
71 To commercial banks in the U.S.	--	--	--	6,473	444	444
72 To others	--	--	--	32,711	-1,565	5,620
73 Other liabilities (including subordinated debt)	208,264	-6,892	67,209	55,868	7,383	28,714
74 TOTAL LIABILITIES <sup>12</sup>	1,751,962	20,627	121,640	350,689	3,573	50,322
75 Residual (Total assets less total liabilities) <sup>13</sup>	179,388	570	14,487	0	0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,621,099	20,154	136,342	239,948	-2,400	16,729
77 Time deposits in amounts of \$100,000 or more	105,160	-527	12,778	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	551	-15	-142	--	--	--
79 Commercial and industrial	294	-0	-35	--	--	--
80 Other	257	-14	-108	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,593	149	1,711	--	--	--
82 Net due to related institutions <sup>17</sup>	88,935	1,400	72,764	89,823	-4,425	-5,901

### 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 U.S. government securities investment account mortgage-backed securities, \$100 million and reduced U.S. government investment account all other maturing over 5 years, \$100 million the week ending April 5, 1995.

Weekly reporting domestic banks acquired \$1.0 billion in assets and liabilities of thrift institutions in the week ending April 5, 1995. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$1.1; real estate loans, all other, \$.7; and other assets, \$.1. The major liability items affected were: demand deposits at depository institutions in the U.S., \$.1; other transaction deposits, \$.1; nontransaction deposits-IPC, \$.6; and borrowings, \$.1. The major memoranda item affected was time deposits in amounts of \$100,00 or more, \$.1.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,409	24,139	17,446	4,058	6,294	9,180	11,155
2	U.S. government securities, investment account <sup>18</sup>	21,567	61,815	40,128	12,043	27,625	32,830	26,147
3	Mortgage-backed securities <sup>1</sup>	8,553	26,889	19,153	2,050	9,625	7,061	5,932
4	All other maturing in: 1 year or less	6,060	4,802	2,967	4,412	1,890	7,563	5,059
5	Over 1 through 5 years	5,901	16,153	7,516	3,508	1,962	14,149	10,475
6	Over 5 years	1,053	13,971	10,493	2,073	14,149	4,058	4,681
7	Other securities, investment account <sup>18</sup>	7,063	14,991	8,802	3,218	7,730	3,958	5,886
8	State and local government securities	1,435	5,636	3,754	1,289	1,035	1,756	2,413
9	Maturing in: 1 year or less	825	1,891	1,089	336	427	459	465
10	Over 1 year	609	3,745	2,665	952	608	1,297	1,948
11	Other bonds, stocks, and securities	5,628	9,355	5,048	1,929	6,695	2,202	3,473
12	Federal funds sold <sup>2</sup>	7,564	34,632	25,174	949	4,259	13,266	11,257
13	To commercial banks in the U.S.	2,326	21,701	16,012	949	3,328	7,386	10,867
14	To nonbank brokers and dealers	3,262	11,565	8,084	0	932	3,645	348
15	To others	1,975	1,365	1,079	0	0	2,235	42
16	Other loans and leases, gross	66,879	229,229	159,490	88,250	106,063	118,240	114,009
17	Commercial and industrial	26,197	65,638	41,893	15,536	31,708	31,057	29,339
18	Bankers' acceptances and commercial paper	32	732	213	197	72	114	16
19	All other	26,165	64,906	41,681	15,339	31,636	30,943	29,323
20	U.S. addressees	26,097	64,581	41,475	15,274	31,554	30,727	28,965
21	Non-U.S. addressees	68	325	206	65	82	216	358
22	Real estate loans	27,269	82,404	54,591	23,210	38,879	53,298	50,555
23	Revolving, home equity	3,897	7,460	4,276	2,823	4,501	5,572	3,444
24	All other	23,372	74,943	50,315	20,387	34,377	47,726	47,112
25	Loans to individuals	5,980	40,972	27,225	42,772	21,962	17,689	26,503
26	Loans to financial institutions	1,503	17,969	17,032	2,071	4,433	7,357	1,137
27	Commercial banks in the U.S.	77	12,404	12,016	955	3,828	6,431	151
28	Banks in foreign countries	169	1,288	1,240	84	48	46	296
29	Nonbank financial institutions	1,257	4,277	3,776	1,032	557	880	691
30	Loans for purchasing and carrying securities	421	6,194	5,391	122	1,326	203	546
31	Loans for agricultural production	57	114	83	122	137	465	438
32	Loans to states and political subdivisions	337	2,256	1,152	810	1,151	2,077	1,862
33	Loans to foreign governments and official institutions	1	322	314	0	239	38	22
34	All other loans	2,204	7,797	7,193	647	1,791	3,298	1,526
35	Lease financing receivables	2,910	5,563	4,615	2,960	4,439	2,758	2,082
36	Less: Unearned income	13	849	674	158	100	60	113
37	Loan and lease reserve <sup>5</sup>	1,729	11,783	9,914	2,327	2,361	2,506	2,005
38	Other loans and leases, net	65,136	216,598	148,902	85,765	103,603	115,674	111,891
39	Other assets <sup>18</sup>	10,967	107,129	93,401	6,935	8,611	22,135	9,237
40	<b>TOTAL ASSETS</b>	<b>117,706</b>	<b>459,303</b>	<b>333,853</b>	<b>112,968</b>	<b>158,122</b>	<b>197,041</b>	<b>175,574</b>
<b>LIABILITIES</b>								
41	Deposits	66,934	236,388	155,197	61,915	93,755	110,520	123,831
42	Demand deposits	16,413	69,913	50,282	11,113	19,447	23,916	25,202
43	Individuals, partnerships, and corporations	13,962	57,481	39,937	9,578	17,184	21,076	21,585
44	States and political subdivisions	627	1,595	882	334	483	606	1,158
45	U.S. government	103	471	385	77	129	173	168
46	Depository institutions in the U.S.	1,300	2,910	2,392	745	1,008	1,277	1,556
47	Banks in foreign countries	104	3,424	3,163	126	30	30	158
48	Foreign governments and official institutions	9	485	458	2	0	99	2
49	Certified and officers' checks	307	3,547	3,065	252	612	655	574
50	Other transaction deposits <sup>8</sup>	7,247	19,887	10,409	5,646	10,397	15,597	15,573
51	Nontransaction deposits	43,275	146,587	94,506	45,156	63,911	71,007	83,056
52	Individuals, partnerships, and corporations	41,889	139,298	90,627	44,554	61,662	69,523	79,855
53	States and political subdivisions	1,305	6,612	3,228	587	1,646	1,056	2,435
54	U.S. government	9	231	231	1	501	274	342
55	Depository institutions in the U.S.	72	249	224	12	94	50	414
56	Foreign governments, official institutions, and banks	0	197	197	0	8	103	11
57	Borrowings <sup>9</sup>	27,783	82,037	60,071	31,025	37,710	51,927	30,760
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	613	1,111	738	196	690	564	431
60	Other liabilities for borrowed money <sup>11</sup>	27,169	80,926	59,333	30,830	37,019	51,363	30,330
61	Other liabilities (including subordinated debt)	13,490	83,213	72,303	8,597	13,675	21,346	7,090
62	<b>TOTAL LIABILITIES</b>	<b>108,206</b>	<b>401,638</b>	<b>287,571</b>	<b>101,538</b>	<b>145,139</b>	<b>183,792</b>	<b>161,682</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,500	57,665	46,282	11,431	12,983	13,249	13,892
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	100,669	306,562	205,567	102,555	138,523	154,476	146,282
65	Time deposits in amounts of \$100,000 or more	7,456	25,174	18,241	9,025	6,380	7,898	11,208

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,359	2,996	1,848	1,955	6,196	20,697
	U.S. government securities, investment account 18	26,120	9,258	2,190	5,462	15,957	33,529
	Mortgage-backed securities <sup>1</sup>	11,305	1,936	1,292	2,878	4,509	11,094
4	All other maturing in: 1 year or less	6,020	1,022	257	677	3,702	6,005
5	Over 1 through 5 years	4,112	2,773	483	960	5,568	5,645
6	Over 5 years	4,683	3,527	158	947	2,179	10,785
7	Other securities, investment account 18	4,208	1,966	814	652	3,299	6,899
8	State and local government securities	2,626	1,063	272	482	609	1,673
9	Maturing in: 1 year or less	536	92	86	73	60	318
10	Over 1 year	2,090	971	186	408	549	1,355
11	Other bonds, stocks, and securities	1,582	903	542	171	2,689	5,226
12	Federal funds sold 2	9,631	1,905	2,506	155	2,733	9,238
13	To commercial banks in the U.S.	5,972	1,450	2,383	155	2,459	6,951
14	To nonbank brokers and dealers	3,544	410	111	0	246	1,844
15	To others	115	45	12	0	28	443
16	Other loans and leases, gross	113,043	30,052	29,709	9,232	58,556	232,840
17	Commercial and industrial	49,419	8,793	7,575	2,783	21,537	47,829
18	Bankers' acceptances and commercial paper	366	1	1	13	34	256
19	All other	49,053	8,792	7,574	2,769	21,503	47,573
20	U.S. addressees	48,834	8,776	7,572	2,768	20,784	47,326
21	Non-U.S. addressees	219	15	2	1	718	247
22	Real estate loans	32,761	12,361	7,531	3,261	23,360	116,699
23	Revolving, home equity	3,064	1,007	349	175	427	14,023
24	All other	29,698	11,354	7,182	3,086	22,933	102,676
25	Loans to individuals	16,850	6,462	10,421	1,911	9,245	38,766
26	Loans to financial institutions	5,066	376	2,269	295	1,939	12,364
27	Commercial banks in the U.S.	967	79	1,821	288	11	10,485
28	Banks in foreign countries	147	0	0	3	478	180
29	Nonbank financial institutions	3,952	297	448	4	1,450	1,699
30	Loans for purchasing and carrying securities	2,403	317	276	75	174	1,259
31	Loans for agricultural production	296	90	37	267	230	3,973
32	Loans to states and political subdivisions	829	345	165	93	348	970
33	Loans to foreign governments and official institutions	3	4	4	0	223	49
34	All other loans	3,350	485	654	430	1,041	2,713
35	Lease financing receivables	2,065	820	777	119	459	8,218
36	Less: Unearned income	114	38	4	4	6	172
37	Loan and lease reserve 5	2,217	561	686	186	921	7,031
38	Other loans and leases, net	110,712	29,453	29,019	9,042	57,630	225,638
39	Other assets 18	19,349	2,605	2,855	869	5,385	35,506
40	TOTAL ASSETS	182,379	48,183	39,231	18,135	91,200	331,507
<b>LIABILITIES</b>							
41	Deposits	102,703	32,349	20,197	14,278	62,687	238,341
42	Demand deposits	27,524	7,303	5,559	4,371	16,117	68,359
43	Individuals, partnerships, and corporations	22,645	5,814	4,605	3,603	14,313	59,512
44	States and political subdivisions	605	119	77	82	227	2,218
45	U.S. government	282	44	47	55	155	557
46	Depository institutions in the U.S.	3,227	1,133	595	537	1,007	3,894
47	Banks in foreign countries	83	6	35	22	53	494
48	Foreign governments and official institutions	4	0	0	0	4	42
49	Certified and officers' checks	678	185	199	71	359	1,642
50	Other transaction deposits 8	9,268	4,363	2,161	2,589	9,362	28,971
51	Nontransaction deposits	65,910	20,684	12,478	7,318	37,208	141,011
52	Individuals, partnerships, and corporations	63,697	19,817	12,405	7,034	35,128	139,364
53	States and political subdivisions	1,923	445	58	177	2,036	1,162
54	U.S. government	17	358	1	9	15	398
55	Depository institutions in the U.S.	272	64	14	4	29	84
56	Foreign governments, official institutions, and banks	1	0	0	95	0	4
57	Borrowings 9	41,485	10,186	12,730	2,348	16,171	35,638
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,685	243	237	40	710	392
60	Other liabilities for borrowed money 11	39,799	9,943	12,493	2,308	15,461	35,246
61	Other liabilities (including subordinated debt)	22,965	1,988	3,050	288	5,695	26,867
62	TOTAL LIABILITIES	167,152	44,524	35,977	16,914	84,553	300,847
63	Residual (Total assets less total liabilities) 13	15,227	3,659	3,254	1,221	6,646	30,661
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	146,063	41,652	31,014	15,058	78,075	265,070
65	Time deposits in amounts of \$100,000 or more	13,060	2,515	1,238	734	5,373	15,100