



FEDERAL RESERVE statistical release

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April 28, 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 19, 1995	change since		Apr 19, 1995	change since		
		Apr 12, 1995	Apr 20, 1994		Apr 12, 1995	Apr 20, 1994	
ASSETS							
1	Cash and balances due from depository institutions	112,876	2,600	1,800	16,344	503	10
2	U.S. government securities	296,272	-1,560	-22,968	41,367	1,081	1,278
3	Trading account	22,664	392	-4,466	--	--	--
4	Investment account	273,609	-1,952	-18,502	--	--	--
5	Mortgage-backed securities ¹	93,285	571	3,268	--	--	--
6	All other maturing in: 1 year or less	47,609	-675	-1,926	--	--	--
7	Over 1 through 5 years	71,757	-1,155	-7,085	--	--	--
8	Over 5 years	60,958	-693	-12,758	--	--	--
9	Other securities	138,893	3,913	44,600	14,214	-453	4,736
10	Trading account	1,348	7	-425	--	--	--
11	Investment account	60,830	-91	2,789	--	--	--
12	State and local government securities	20,264	1	-1,446	--	--	--
13	Maturing in: 1 year or less	5,544	-9	1,154	--	--	--
14	Over 1 year	14,719	10	-2,600	--	--	--
15	Other bonds, stocks, and securities	40,566	-92	4,235	--	--	--
16	Other trading account assets	76,715	3,996	42,236	--	--	--
17	Federal funds sold ²	99,823	-3,310	8,494	30,719	5,594	6,485
18	To commercial banks in the U.S.	66,353	-4,672	7,188	5,582	2,359	1,208
19	To nonbank brokers and dealers	27,670	1,985	1,461	--	--	--
20	To others ³	5,801	-623	-155	25,136	3,234	5,277
21	Other loans and leases, gross	1,202,553	7,971	153,971	170,246	1,358	10,704
22	Commercial and industrial	340,327	2,937	49,670	109,882	160	10,715
23	Bankers' acceptances and commercial paper	2,103	134	-869	3,171	-200	-649
24	All other	338,224	2,803	50,538	106,711	360	11,364
25	U.S. addressees	335,821	2,679	50,073	102,004	304	10,303
26	Non-U.S. addressees	2,404	124	465	4,707	55	1,062
27	Real estate loans	473,523	1,031	51,665	23,903	-144	-3,847
28	Revolving, home equity	47,162	309	3,409	--	--	--
29	All other	426,361	722	48,256	--	--	--
30	Loans to individuals	239,625	342	28,177	--	--	--
31	Loans to financial institutions	57,368	430	21,621	27,649	799	3,857
32	Commercial banks in the U.S.	37,387	216	22,034	5,096	-325	-271
33	Banks in foreign countries	3,255	207	812	2,281	305	255
34	Nonbank financial institutions	16,725	8	-1,225	20,273	820	3,873
35	Loans for purchasing and carrying securities	16,389	2,811	-1,050	4,343	659	-234
36	Loans for agricultural production	6,343	81	237	--	--	--
37	Loans to states and political subdivisions	11,101	-104	-1,028	--	--	--
38	Loans to foreign governments and official institutions	876	-51	-199	390	-3	-267
39	All other loans ⁴	23,714	420	-1,517	4,079	-114	481
40	Lease financing receivables	33,286	72	6,395	--	--	--
41	Less: Unearned income	1,633	-5	14	--	--	--
42	Loan and lease reserve ⁵	34,403	51	-301	--	--	--
43	Other loans and leases, net	1,166,517	7,924	154,258	90,926	989	29,427
44	Other assets	136,527	853	-24,134	60,926	989	29,427
45	TOTAL ASSETS ⁶	1,950,910	10,419	162,050	360,400	11,123	57,919

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		
	Apr 19, 1995	change since		Apr 19, 1995	change since	
		Apr 12, 1995	Apr 20, 1994		Apr 12, 1995	Apr 20, 1994
46 Deposits	1,161,288	-3,715	30,233	100,133	2,889	8,933
47 Demand deposits ⁷	294,261	-451	2,035	3,643	-309	-632
48 Individuals, partnerships, and corporations	246,522	-3,149	3,093	2,737	-106	-813
49 Other holders	47,739	2,697	-1,058	906	-203	181
50 States and political subdivisions	8,241	268	-1,791	--	--	--
51 U.S. government	4,677	2,199	1,258	--	--	--
52 Depository institutions in the U.S.	19,496	691	-885	--	--	--
53 Banks in foreign countries	4,785	-13	-410	--	--	--
54 Foreign governments and official institutions	755	-40	167	--	--	--
55 Certified and officers' checks	9,785	-408	604	--	--	--
56 Other transaction deposits ⁸	132,113	1,587	4,885	--	--	--
57 Nontransaction deposits	734,914	-4,852	23,313	96,490	3,199	9,565
58 Individuals, partnerships, and corporations	711,567	-4,754	22,466	64,993	720	5,726
59 Other holders	23,346	-98	848	31,497	2,479	3,839
60 States and political subdivisions	19,507	-47	1,831	--	--	--
61 U.S. government	2,130	-25	-702	--	--	--
62 Depository institutions in the U.S.	1,309	-24	-305	--	--	--
63 Foreign governments, official institutions, and banks	400	-2	24	--	--	--
64 Borrowings ⁹	399,005	11,383	47,041	86,578	2,862	13,711
65 Federal funds purchased ¹⁰	--	--	--	47,317	2,119	10,146
66 From commercial banks in the U.S.	--	--	--	8,852	1,060	691
67 From others	--	--	--	38,465	1,059	9,454
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	23,602	19,764	-8,175	--	--	--
70 Other liabilities for borrowed money ¹¹	375,403	-8,380	55,215	39,261	743	3,566
71 To commercial banks in the U.S.	--	--	--	6,235	-46	-158
72 To others	--	--	--	33,026	789	3,724
73 Other liabilities (including subordinated debt)	210,799	2,333	69,787	57,359	2,216	29,434
74 TOTAL LIABILITIES ¹²	1,771,092	10,001	147,061	360,400	11,123	57,919
75 Residual (Total assets less total liabilities) ¹³	179,818	418	14,989	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,633,802	11,469	154,875	245,868	5,545	22,266
77 Time deposits in amounts of \$100,000 or more	107,730	609	12,357	--	--	--
78 Loans sold outright to affiliates ¹⁵	549	-2	-144	--	--	--
79 Commercial and industrial	294	-0	-35	--	--	--
80 Other	255	-2	-109	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,213	260	2,255	--	--	--
82 Net due to related institutions ¹⁷	74,935	1,552	61,227	89,746	1,104	561

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.

	Federal Reserve District						Atlanta	
	Boston	New York		Philadelphia	Cleveland	Richmond		
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	6,357	25,095	17,662	4,494	6,997	9,786	11,021
2	U.S. government securities, investment account 18	21,674	60,199	38,719	12,549	27,621	34,116	26,031
3	Mortgage-backed securities ¹	8,519	26,957	19,255	1,975	9,620	7,017	5,981
4	All other maturing in: 1 year or less	6,067	4,660	2,802	5,026	1,918	7,289	5,093
5	Over 1 through 5 years	6,032	15,294	6,624	3,558	1,963	15,755	10,303
6	Over 5 years	1,056	13,288	10,038	1,990	14,120	4,054	4,654
7	Other securities, investment account 18	7,073	15,118	8,553	3,159	7,726	3,926	5,921
8	State and local government securities	1,449	5,637	3,730	1,280	1,023	1,750	2,409
9	Maturing in: 1 year or less	821	1,892	1,065	340	419	457	445
10	Over 1 year	628	3,745	2,665	940	604	1,293	1,964
11	Other bonds, stocks, and securities	5,624	9,481	4,823	1,880	6,703	2,176	3,513
12	Federal funds sold 2	7,578	32,851	24,447	1,146	4,605	11,698	9,669
13	To commercial banks in the U.S.	2,928	20,432	15,951	1,146	3,669	5,867	9,083
14	To nonbank brokers and dealers	3,124	11,335	7,673	0	926	4,361	565
15	To others	1,526	1,083	823	0	11	1,470	21
16	Other loans and leases, gross	66,461	231,607	160,932	88,341	107,497	119,198	115,146
17	Commercial and industrial	26,645	65,972	41,988	15,395	32,143	31,720	29,807
18	Bankers' acceptances and commercial paper	27	962	436	166	65	89	56
19	All other	26,618	65,010	41,552	15,229	32,078	31,631	29,751
20	U.S. addressees	26,555	64,704	41,346	15,210	32,003	31,380	29,397
21	Non-U.S. addressees	63	306	206	20	76	251	354
22	Real estate loans	27,277	82,662	54,825	23,258	39,019	53,640	50,902
23	Revolving, home equity	3,907	7,476	4,291	2,829	4,548	5,624	3,493
24	All other	23,370	75,186	50,534	20,429	34,471	48,016	47,409
25	Loans to individuals	5,990	41,314	27,442	43,286	22,015	17,699	26,687
26	Loans to financial institutions	1,530	18,385	17,303	1,835	4,564	7,303	1,125
27	Commercial banks in the U.S.	105	12,506	12,003	727	3,914	6,373	142
28	Banks in foreign countries	160	1,858	1,776	79	38	48	308
29	Nonbank financial institutions	1,265	4,020	3,524	1,028	612	882	676
30	Loans for purchasing and carrying securities	521	8,099	6,884	121	1,714	208	543
31	Loans for agricultural production	35	117	86	124	142	513	448
32	Loans to states and political subdivisions	330	2,219	1,122	807	1,148	2,073	1,897
33	Loans to foreign governments and official institutions	1	322	313	0	239	35	21
34	All other loans	1,224	6,971	6,370	509	2,057	3,285	1,568
35	Lease financing receivables	2,908	5,547	4,598	3,006	4,457	2,722	2,147
36	Less: Unearned income	13	849	674	159	100	60	111
37	Loan and lease reserve 5	1,781	11,850	9,967	2,285	2,366	2,507	2,010
38	Other loans and leases, net	64,667	218,908	150,292	85,897	105,031	116,630	113,025
39	Other assets 18	10,204	113,817	99,808	7,221	9,058	21,795	9,216
40	TOTAL ASSETS	117,553	465,988	339,480	114,467	161,037	197,951	174,883
LIABILITIES								
41	Deposits	66,822	236,829	156,044	61,615	93,788	109,780	123,400
42	Demand deposits	16,451	70,669	50,924	11,195	19,918	23,488	24,685
43	Individuals, partnerships, and corporations	13,629	57,244	40,004	9,726	16,666	20,514	21,150
44	States and political subdivisions	702	1,665	758	350	540	607	1,171
45	U.S. government	107	640	564	80	319	169	135
46	Depository institutions in the U.S.	1,304	3,172	2,547	665	1,749	1,362	1,478
47	Banks in foreign countries	44	3,663	3,464	109	28	35	141
48	Foreign governments and official institutions	8	584	560	1	0	110	3
49	Certified and officers' checks	658	3,701	3,027	265	616	692	608
50	Other transaction deposits 8	7,344	20,365	10,869	5,626	10,435	15,718	15,777
51	Nontransaction deposits	43,027	145,795	94,250	44,794	63,435	70,573	82,938
52	Individuals, partnerships, and corporations	41,744	138,514	90,304	44,167	61,191	69,164	79,727
53	States and political subdivisions	1,201	6,626	3,315	614	1,637	998	2,445
54	U.S. government	9	213	213	2	501	265	344
55	Depository institutions in the U.S.	74	246	223	11	97	50	420
56	Foreign governments, official institutions, and banks	0	196	196	0	8	97	2
57	Borrowings 9	31,099	81,294	58,738	32,954	39,971	55,097	30,101
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,601	2,867	1,891	659	2,660	1,118	931
60	Other liabilities for borrowed money 11	28,498	78,427	56,847	32,295	37,311	53,979	29,170
61	Other liabilities (including subordinated debt)	10,072	89,791	78,005	8,225	14,271	19,724	7,525
62	TOTAL LIABILITIES	107,994	407,914	292,786	102,793	148,030	184,600	161,026
63	Residual (Total assets less total liabilities) 13	9,559	58,074	46,694	11,673	13,007	13,350	13,857
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	99,753	306,837	204,697	103,322	139,866	156,696	147,542
65	Time deposits in amounts of \$100,000 or more	7,560	25,955	19,012	9,004	6,383	7,907	11,328

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	14,848	3,547	1,713	2,084	6,332	20,603
2	U.S. government securities, investment account 18	25,924	9,199	2,187	5,418	15,315	33,377
3	Mortgage-backed securities ¹	11,223	1,911	1,289	2,876	4,531	11,384
4	All other maturing in: 1 year or less	5,997	930	263	693	3,714	5,959
5	Over 1 through 5 years	4,074	2,834	477	925	4,926	5,615
6	Over 5 years	4,630	3,524	157	923	2,144	10,418
7	Other securities, investment account 18	4,216	1,965	812	660	3,362	6,892
8	State and local government securities	2,623	1,064	271	482	610	1,668
9	Maturing in: 1 year or less	536	91	85	76	60	322
10	Over 1 year	2,087	973	186	406	550	1,346
11	Other bonds, stocks, and securities	1,594	901	541	178	2,752	5,225
12	Federal funds sold 2	11,837	2,153	2,971	256	4,690	10,370
13	To commercial banks in the U.S.	6,722	1,693	2,864	255	4,269	7,425
14	To nonbank brokers and dealers	4,353	389	96	0	398	2,124
15	To others	762	71	11	1	22	821
16	Other loans and leases, gross	113,117	30,172	29,221	9,451	57,572	234,769
17	Commercial and industrial	49,363	8,828	7,716	2,940	21,402	48,394
18	Bankers' acceptances and commercial paper	367	1	3	108	37	222
19	All other	48,996	8,827	7,714	2,831	21,366	48,172
20	U.S. addressees	48,688	8,812	7,712	2,830	20,623	47,908
21	Non-U.S. addressees	309	15	2	1	743	264
22	Real estate loans	32,939	12,444	7,403	3,290	23,580	117,110
23	Revolving, home equity	3,098	1,020	356	178	428	14,205
24	All other	29,841	11,424	7,047	3,112	23,151	102,905
25	Loans to individuals	17,019	6,447	9,762	1,922	8,190	39,295
26	Loans to financial institutions	5,480	381	2,283	292	1,915	12,275
27	Commercial banks in the U.S.	1,028	98	1,815	285	51	10,343
28	Banks in foreign countries	135	0	0	2	467	160
29	Nonbank financial institutions	4,317	282	468	4	1,398	1,772
30	Loans for purchasing and carrying securities	2,614	297	290	68	198	1,715
31	Loans for agricultural production	311	93	37	275	233	4,015
32	Loans to states and political subdivisions	737	343	164	83	349	951
33	Loans to foreign governments and official institutions	3	4	4	0	223	23
34	All other loans	2,578	510	775	461	1,022	2,754
35	Lease financing receivables	2,072	826	786	121	460	8,237
36	Less: Unearned income	115	38	4	4	6	173
37	Loan and lease reserve 5	2,215	558	685	187	908	7,051
38	Other loans and leases, net	110,787	29,576	28,532	9,260	56,658	227,544
39	Other assets 18	18,447	2,657	2,607	869	5,457	35,906
40	TOTAL ASSETS	186,059	49,097	38,822	18,547	91,814	334,692
LIABILITIES							
41	Deposits	105,400	32,629	19,669	14,354	61,870	235,132
42	Demand deposits	28,837	7,556	5,323	4,515	15,574	66,050
43	Individuals, partnerships, and corporations	22,675	6,134	4,523	3,457	13,973	56,833
44	States and political subdivisions	677	117	62	119	224	2,007
45	U.S. government	1,231	38	36	335	133	1,454
46	Depository institutions in the U.S.	3,263	1,109	506	493	830	3,565
47	Banks in foreign countries	162	6	26	20	55	498
48	Foreign governments and official institutions	3	0	0	0	4	42
49	Certified and officers' checks	827	152	169	91	355	1,652
50	Other transaction deposits 8	9,502	4,439	2,353	2,571	9,336	28,647
51	Nontransaction deposits	67,061	20,634	11,994	7,268	36,959	140,436
52	Individuals, partnerships, and corporations	64,879	19,759	11,924	6,978	34,884	138,637
53	States and political subdivisions	1,957	455	56	183	2,031	1,304
54	U.S. government	15	358	1	9	15	400
55	Depository institutions in the U.S.	209	63	14	4	29	92
56	Foreign governments, official institutions, and banks	1	0	0	95	0	2
57	Borrowings 9	43,832	10,818	13,579	2,683	18,627	38,950
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	7,400	935	500	78	2,887	966
60	Other liabilities for borrowed money 11	36,432	9,884	13,078	2,605	15,740	37,984
61	Other liabilities (including subordinated debt)	21,521	1,977	2,723	293	4,803	29,874
62	TOTAL LIABILITIES	170,753	45,424	35,971	17,330	85,300	303,956
63	Residual (Total assets less total liabilities) 13	15,306	3,673	2,851	1,217	6,514	30,736
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	147,344	41,698	30,513	15,244	76,619	267,640
65	Time deposits in amounts of \$100,000 or more	13,977	2,513	1,200	722	5,328	15,852