

FEDERAL RESERVE statistical release



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

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May 5, 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 26, 1995	change since		Apr 26, 1995	change since	
ASSETS	Apr 19, 1995	Apr 27, 1994	Apr 19, 1995	Apr 19, 1995	Apr 27, 1994	Apr 27, 1994
1 Cash and balances due from depository institutions	114,460	1,557	13,181	16,931	587	108
2 U.S. government securities	292,515	-3,102	-20,415	41,621	254	1,701
3 Trading account	21,780	-883	-2,577	--	--	--
4 Investment account	270,735	-2,219	-17,838	--	--	--
5 Mortgage-backed securities ¹	93,718	490	6,612	--	--	--
6 All other maturing in: 1 year or less	46,383	-633	-4,101	--	--	--
7 Over 1 through 5 years	70,132	-1,621	-7,824	--	--	--
8 Over 5 years	60,504	-456	-12,525	--	--	--
9 Other securities	134,187	-4,722	40,140	13,526	-688	3,569
10 Trading account	1,470	121	-314	--	--	--
11 Investment account	60,550	-279	2,824	--	--	--
12 State and local government securities	20,145	-119	-1,574	--	--	--
13 Maturing in: 1 year or less	5,549	7	1,137	--	--	--
14 Over 1 year	14,595	-127	-2,711	--	--	--
15 Other bonds, stocks, and securities	40,406	-160	4,398	--	--	--
16 Other trading account assets	72,167	-4,564	37,631	--	--	--
17 Federal funds sold ²	106,818	7,070	6,371	33,538	2,819	4,549
18 To commercial banks in the U.S.	74,362	8,084	8,568	7,614	2,032	-590
19 To nonbank brokers and dealers	26,044	-1,625	-3,353	--	--	--
20 To others ³	6,412	611	1,156	25,924	788	5,139
21 Other loans and leases, gross	1,203,582	-363	155,798	170,638	392	11,147
22 Commercial and industrial	341,642	1,291	51,152	110,054	120	11,203
23 Bankers' acceptances and commercial paper	2,015	-89	-868	3,080	-91	-714
24 All other	339,628	1,380	52,019	106,975	211	11,917
25 U.S. addressees	337,193	1,349	51,379	102,119	62	10,771
26 Non-U.S. addressees	2,435	30	640	4,856	149	1,146
27 Real estate loans	475,339	1,035	54,290	23,845	-16	-3,936
28 Revolving, home equity	47,441	167	3,597	--	--	--
29 All other	427,897	867	50,693	--	--	--
30 Loans to individuals	239,631	-466	27,325	--	--	--
31 Loans to financial institutions	56,154	-1,202	20,331	28,158	509	4,124
32 Commercial banks in the U.S.	36,385	-1,001	20,377	5,092	-3	-322
33 Banks in foreign countries	3,150	-95	918	2,321	40	356
34 Nonbank financial institutions	16,619	-106	-964	20,745	472	4,090
35 Loans for purchasing and carrying securities	15,542	-855	-2,967	4,149	-183	-297
36 Loans for agricultural production	6,292	-51	195	--	--	--
37 Loans to states and political subdivisions	11,039	-43	-1,065	--	--	--
38 Loans to foreign governments and official institutions	1,020	134	9	378	-12	-251
39 All other loans ⁴	23,453	-307	-102	4,054	-26	304
40 Lease financing receivables	33,470	99	6,630	--	--	--
41 Less: Unearned income	1,648	4	-22	--	--	--
42 Loan and lease reserve ⁵	34,274	-131	-311	--	--	--
43 Other loans and leases, net	1,167,660	-236	156,130	--	--	--
44 Other assets	131,362	-5,324	-27,863	61,854	928	32,137
45 TOTAL ASSETS ⁶	1,947,002	-4,757	167,544	366,163	5,763	64,211

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 26, 1995	change since		Apr 26, 1995	change since		
	Apr 19, 1995	Apr 27, 1994		Apr 19, 1995	Apr 27, 1994		
LIABILITIES							
46	Deposits	1,141,109	-20,089	21,133	103,948	3,815	13,892
47	Demand deposits ⁷	285,546	-8,468	-1,353	3,837	194	-774
48	Individuals, partnerships, and corporations	237,976	-8,311	1,522	2,737	0	-759
49	Other holders	47,570	-157	-2,876	1,100	194	-15
50	States and political subdivisions	8,630	387	-1,518	--	--	--
51	U.S. government	3,449	-1,220	388	--	--	--
52	Depository institutions in the U.S.	18,787	-710	-1,498	--	--	--
53	Banks in foreign countries	5,688	903	384	--	--	--
54	Foreign governments and official institutions	775	31	-253	--	--	--
55	Certified and officers' checks	10,241	451	-379	--	--	--
56	Other transaction deposits ⁸	123,837	-8,272	1,780	--	--	--
57	Nontransaction deposits	731,727	-3,350	20,706	100,111	3,621	14,666
58	Individuals, partnerships, and corporations	707,792	-4,083	19,456	67,915	2,922	9,844
59	Other holders	23,934	733	1,250	32,195	698	4,822
60	States and political subdivisions	19,889	382	2,134	--	--	--
61	U.S. government	2,121	41	-678	--	--	--
62	Depository institutions in the U.S.	1,625	316	-131	--	--	--
63	Foreign governments, official institutions, and banks	299	-6	-75	--	--	--
64	Borrowings ⁹	398,965	425	47,213	86,186	-391	16,751
65	Federal funds purchased ¹⁰	--	--	--	46,431	-886	10,678
66	From commercial banks in the U.S.	--	--	--	7,731	-1,121	-437
67	From others	--	--	--	38,700	235	11,115
68	From Federal Reserve Banks	0	0	0	--	--	--
69	Treasury tax and loan notes	18,827	-4,909	-14,594	--	--	--
70	Other liabilities for borrowed money ¹¹	380,138	5,334	61,807	39,755	495	6,074
71	To commercial banks in the U.S.	--	--	--	5,860	-374	-1,039
72	To others	--	--	--	33,895	869	7,113
73	Other liabilities (including subordinated debt)	226,151	14,506	83,344	57,471	112	29,680
74	TOTAL LIABILITIES ¹²	1,766,224	-5,158	151,690	366,163	5,763	64,211
75	Residual (Total assets less total liabilities) ¹³	180,777	401	15,854	0	0	0

MEMORANDA

76	Total loans and leases, gross, adjusted, plus securities ¹⁴	1,626,355	-8,200	152,948	246,616	749	21,877
77	Time deposits in amounts of \$100,000 or more	107,350	-248	11,873	--	--	--
78	Loans sold outright to affiliates ¹⁵	560	11	-135	--	--	--
79	Commercial and industrial	294	-0	-34	--	--	--
80	Other	265	11	-101	--	--	--
81	Foreign branch credit extended to U.S. residents ^{16,17}	24,476	263	2,450	--	--	--
82	Net due to related institutions ¹⁷	76,401	1,467	57,481	90,503	757	-7,112

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 U.S. branches and agencies of foreign banks reduced commercial and industrial loans, all other, U.S. addressees \$400 million and increased loans to nonbank financial institutions the same amount the week ending April 26, 1995. A reclassification the week ending April 19, 1995 at weekly reporting domestic banks reduced nontransaction deposits-foreign governments, official institutions, and banks \$100 million and increased other liabilities the same amount.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	6,484	29,577	22,584	4,115	7,347	9,360	10,512
2	U.S. government securities, investment account 18	21,581	58,831	37,346	11,886	27,572	33,805	29,362
3	Mortgage-backed securities ¹	8,485	27,332	19,549	1,923	9,797	7,002	7,778
4	All other maturing in: 1 year or less	6,025	4,394	2,564	4,412	1,676	7,267	5,745
5	Over 1 through 5 years	6,031	14,126	5,586	3,539	2,008	15,524	11,126
6	Over 5 years	1,040	12,979	9,647	2,012	14,091	4,012	4,713
7	Other securities, investment account 18	7,027	14,977	8,409	3,158	7,693	3,891	6,066
8	State and local government securities	1,458	5,510	3,588	1,281	1,024	1,750	2,521
9	Maturing in: 1 year or less	826	1,893	1,052	341	418	458	456
10	Over 1 year	632	3,617	2,536	940	606	1,292	2,065
11	Other bonds, stocks, and securities	5,568	9,467	4,821	1,878	6,669	2,141	3,544
12	Federal funds sold ²	7,878	35,321	26,109	1,110	5,300	13,075	10,579
13	To commercial banks in the U.S.	3,280	22,665	17,402	1,110	4,363	7,464	10,051
14	To nonbank brokers and dealers	2,512	11,414	7,628	0	924	3,724	507
15	To others	2,086	1,242	1,080	0	12	1,887	21
16	Other loans and leases, gross	66,210	234,533	163,637	86,691	107,356	119,848	121,543
17	Commercial and industrial	26,531	67,173	43,126	15,330	32,329	31,752	31,158
18	Bankers' acceptances and commercial paper	28	978	460	146	48	147	61
19	All other	26,503	66,195	42,666	15,184	32,281	31,606	31,097
20	U.S. addressees	26,439	65,869	42,429	15,160	32,204	31,356	30,740
21	Non-U.S. addressees	64	326	237	25	77	250	356
22	Real estate loans	27,315	83,551	55,603	23,168	39,165	53,893	54,012
23	Revolving, home equity	3,921	7,507	4,326	2,833	4,569	5,661	3,659
24	All other	23,394	76,044	51,278	20,335	34,596	48,232	50,353
25	Loans to individuals	5,939	41,381	27,464	42,042	22,144	17,781	28,119
26	Loans to financial institutions	1,446	18,928	17,509	1,632	4,390	7,337	1,305
27	Commercial banks in the U.S.	63	13,225	12,375	455	3,726	6,383	311
28	Banks in foreign countries	148	1,673	1,618	110	34	47	307
29	Nonbank financial institutions	1,235	4,030	3,516	1,067	630	907	688
30	Loans for purchasing and carrying securities	561	7,739	6,883	117	1,448	230	482
31	Loans for agricultural production	34	117	86	123	143	517	478
32	Loans to states and political subdivisions	327	2,218	1,120	796	1,139	2,052	2,048
33	Loans to foreign governments and official institutions	1	445	427	0	239	35	40
34	All other loans	1,133	7,352	6,741	471	1,905	3,502	1,738
35	Lease financing receivables	2,923	5,628	4,677	3,012	4,454	2,749	2,163
36	Less: Unearned income	13	866	688	159	100	60	120
37	Loan and lease reserve ⁵	1,772	11,841	9,964	2,228	2,366	2,504	2,191
38	Other loans and leases, net	64,425	221,826	152,985	84,304	104,890	117,285	119,232
39	Other assets 18	9,948	107,470	94,274	7,251	7,576	19,829	9,696
40	TOTAL ASSETS	117,343	468,001	341,708	111,824	160,379	197,245	185,447
LIABILITIES								
41	Deposits	64,984	234,077	154,826	60,592	91,699	108,084	130,350
42	Demand deposits	15,414	70,509	51,539	10,512	18,575	22,794	25,743
43	Individuals, partnerships, and corporations	12,491	55,785	38,985	9,029	15,629	20,200	22,059
44	States and political subdivisions	706	1,641	724	399	509	659	1,223
45	U.S. government	101	578	509	50	60	133	192
46	Depository institutions in the U.S.	1,385	3,178	2,676	653	1,718	964	1,500
47	Banks in foreign countries	101	4,515	4,311	119	30	32	149
48	Foreign governments and official institutions	2	619	596	1	1	99	4
49	Certified and officers' checks	628	4,192	3,739	262	629	707	615
50	Other transaction deposits ⁸	6,843	18,756	9,723	5,366	9,845	15,145	16,131
51	Nontransaction deposits	42,727	144,813	93,564	44,714	63,280	70,145	88,476
52	Individuals, partnerships, and corporations	41,407	137,535	89,647	44,056	60,931	68,758	84,403
53	States and political subdivisions	1,239	6,707	3,370	644	1,706	993	3,344
54	U.S. government	9	241	241	1	501	218	349
55	Depository institutions in the U.S.	72	241	217	12	133	73	379
56	Foreign governments, official institutions, and banks	0	89	88	0	8	103	2
57	Borrowings ⁹	30,320	83,278	60,236	30,675	38,981	53,027	32,219
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,990	2,312	1,513	525	2,029	935	768
60	Other liabilities for borrowed money ¹¹	28,330	80,966	58,723	30,150	36,952	52,091	31,451
61	Other liabilities (including subordinated debt)	12,448	92,661	79,976	8,883	16,827	22,626	7,987
62	TOTAL LIABILITIES	107,752	410,017	295,038	100,150	147,507	183,737	170,555
63	Residual (Total assets less total liabilities) ¹³	9,591	57,985	46,669	11,674	12,873	13,508	14,891
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	99,353	307,772	205,724	101,280	139,832	156,773	157,188
65	Time deposits in amounts of \$100,000 or more	7,400	25,377	18,604	9,046	6,484	7,833	12,513

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	13,360	3,099	1,894	2,382	5,507	20,823
2	U.S. government securities, investment account 1 ⁸	25,730	8,287	2,138	5,420	12,726	33,395
3	Mortgage-backed securities ¹	11,125	1,844	1,253	2,875	2,951	11,353
4	All other maturing in: 1 year or less	5,935	539	263	694	3,430	6,001
5	Over 1 through 5 years	4,035	2,419	486	925	4,226	5,687
6	Over 5 years	4,635	3,485	136	927	2,119	10,354
7	Other securities, investment account 1 ⁸	4,208	1,826	809	667	3,340	6,889
8	State and local government securities	2,624	966	266	482	591	1,673
9	Maturing in: 1 year or less	536	80	85	76	56	323
10	Over 1 year	2,087	886	181	406	535	1,349
11	Other bonds, stocks, and securities	1,584	860	543	185	2,749	5,217
12	Federal funds sold 2	12,927	2,529	3,640	312	3,453	10,695
13	To commercial banks in the U.S.	7,741	2,092	3,535	308	3,378	8,376
14	To nonbank brokers and dealers	4,680	367	94	0	48	1,773
15	To others	505	70	11	4	27	546
16	Other loans and leases, gross	113,178	27,777	29,444	9,365	54,107	233,531
17	Commercial and industrial	49,820	8,314	7,729	2,843	20,508	48,154
18	Bankers' acceptances and commercial paper	330	1	2	39	22	212
19	All other	49,490	8,312	7,727	2,805	20,486	47,942
20	U.S. addressees	49,182	8,297	7,725	2,803	19,737	47,679
21	Non-U.S. addressees	308	15	2	2	749	263
22	Real estate loans	33,058	11,322	7,171	3,316	22,079	117,288
23	Revolving, home equity	3,111	996	359	181	389	14,256
24	All other	29,947	10,326	6,812	3,135	21,690	103,032
25	Loans to individuals	17,084	5,893	10,382	1,924	7,380	39,561
26	Loans to financial institutions	5,303	345	2,161	291	1,835	11,180
27	Commercial banks in the U.S.	885	69	1,712	285	46	9,226
28	Banks in foreign countries	142	0	0	2	471	216
29	Nonbank financial institutions	4,276	276	449	4	1,318	1,739
30	Loans for purchasing and carrying securities	2,667	288	311	67	223	1,410
31	Loans for agricultural production	310	65	37	270	227	3,973
32	Loans to states and political subdivisions	738	307	164	77	240	934
33	Loans to foreign governments and official institutions	3	4	4	0	223	25
34	All other loans	2,111	421	689	455	930	2,747
35	Lease financing receivables	2,084	819	795	122	461	8,260
36	Less: Unearned income	115	33	4	4	0	174
37	Loan and lease reserve 5	2,217	520	684	186	755	7,011
38	Other loans and leases, net	110,846	27,224	28,756	9,174	53,352	226,346
39	Other assets 1 ⁸	19,142	2,351	2,768	844	5,202	34,701
40	TOTAL ASSETS	186,213	45,316	40,006	18,798	83,581	332,849
LIABILITIES							
41	Deposits	102,778	28,823	19,497	14,129	54,767	231,328
42	Demand deposits	27,259	6,615	5,327	4,451	14,059	64,288
43	Individuals, partnerships, and corporations	22,315	5,280	4,391	3,324	12,600	54,873
44	States and political subdivisions	762	91	151	95	183	2,211
45	U.S. government	367	42	28	457	124	1,317
46	Depository institutions in the U.S.	2,852	1,073	589	481	776	3,616
47	Banks in foreign countries	99	7	38	26	74	497
48	Foreign governments and official institutions	2	0	0	0	4	44
49	Certified and officers' checks	860	122	129	68	298	1,730
50	Other transaction deposits 8	8,651	3,563	2,128	2,503	8,116	26,791
51	Nontransaction deposits	66,868	18,646	12,042	7,175	32,592	140,249
52	Individuals, partnerships, and corporations	64,386	17,879	11,973	6,881	31,239	138,345
53	States and political subdivisions	1,954	346	55	181	1,309	1,410
54	U.S. government	14	358	1	14	15	401
55	Depository institutions in the U.S.	514	63	14	3	29	92
56	Foreign governments, official institutions, and banks	1	0	0	96	0	2
57	Borrowings 9	43,564	10,654	13,698	3,156	17,368	42,024
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,990	752	409	25	2,339	753
60	Other liabilities for borrowed money 11	37,575	9,903	13,289	3,131	15,029	41,271
61	Other liabilities (including subordinated debt)	24,607	2,499	3,352	307	5,344	28,610
62	TOTAL LIABILITIES	170,950	41,977	36,547	17,592	77,479	301,963
63	Residual (Total assets less total liabilities) 13	15,263	3,339	3,459	1,206	6,102	30,886
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	147,417	38,258	30,785	15,170	70,202	266,908
65	Time deposits in amounts of \$100,000 or more	13,959	2,225	1,192	735	4,412	16,174