

# FEDERAL RESERVE statistical release



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May 19, 1995

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES (Millions of dollars)

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>			
	May 10, 1995	change since		May 10, 1995	change since		
		May 3, 1995	May 11, 1994		May 3, 1995	May 11, 1994	
ASSETS							
1	Cash and balances due from depository institutions	106,135	-4,748	2,264	17,302	831	617
2	U.S. government securities	291,240	-2,884	-21,573	43,003	759	3,775
3	Trading account	20,637	-1,019	-5,129	--	--	--
4	Investment account	270,603	-1,865	-16,444	--	--	--
5	Mortgage-backed securities <sup>1</sup>	94,477	411	8,427	--	--	--
6	All other maturing in: 1 year or less	46,729	-1,122	-1,663	--	--	--
7	Over 1 through 5 years	69,161	-110	-9,330	--	--	--
8	Over 5 years	60,235	-1,044	-13,878	--	--	--
9	Other securities	132,984	-667	38,109	14,124	370	3,539
10	Trading account	1,477	-98	-330	--	--	--
11	Investment account	61,852	1,036	4,059	--	--	--
12	State and local government securities	20,867	862	-730	--	--	--
13	Maturing in: 1 year or less	5,541	-14	1,092	--	--	--
14	Over 1 year	15,326	876	-1,822	--	--	--
15	Other bonds, stocks, and securities	40,985	174	4,789	--	--	--
16	Other trading account assets	69,655	-1,605	34,379	--	--	--
17	Federal funds sold <sup>2</sup>	109,152	3,944	12,064	30,648	191	4,687
18	To commercial banks in the U.S.	72,984	2,826	7,323	5,577	-76	-2,484
19	To nonbank brokers and dealers	29,598	304	3,604	--	--	--
20	To others <sup>3</sup>	6,570	814	1,138	25,071	267	7,171
21	Other loans and leases, gross	1,208,436	-432	155,803	170,726	560	13,334
22	Commercial and industrial	343,745	-216	51,534	110,996	171	12,574
23	Bankers' acceptances and commercial paper	2,021	56	-1,080	3,125	116	-536
24	All other	341,724	-272	52,614	107,870	55	13,110
25	U.S. addressees	339,159	-255	51,876	103,191	119	12,119
26	Non-U.S. addressees	2,565	-16	738	4,679	-64	991
27	Real estate loans	477,828	1,013	51,933	23,777	-110	-3,973
28	Revolving, home equity	47,853	-2	3,918	--	--	--
29	All other	429,975	1,014	48,014	--	--	--
30	Loans to individuals	240,470	-1,131	27,226	--	--	--
31	Loans to financial institutions	56,520	1,050	20,476	27,151	-283	3,842
32	Commercial banks in the U.S.	35,787	325	19,546	4,866	19	-422
33	Banks in foreign countries	3,346	472	1,132	2,321	178	526
34	Nonbank financial institutions	17,388	253	-201	19,964	-480	3,738
35	Loans for purchasing and carrying securities	14,453	270	-1,870	4,319	529	564
36	Loans for agricultural production	6,287	-31	111	--	--	--
37	Loans to states and political subdivisions	11,091	-37	-925	--	--	--
38	Loans to foreign governments and official institutions	890	-14	-102	392	13	-250
39	All other loans <sup>4</sup>	23,358	-1,431	836	4,092	241	577
40	Lease financing receivables	33,794	95	6,583	--	--	--
41	Less: Unearned income	1,640	8	-16	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,535	-11	-529	--	--	--
43	Other loans and leases, net	1,172,261	-429	156,348	--	--	--
44	Other assets	134,192	-115	-30,286	63,956	-2,495	29,455
45	TOTAL ASSETS <sup>6</sup>	1,945,964	-4,899	156,925	366,884	205	61,504

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		
	May 10, 1995	change since		May 10, 1995	change since	
	May 3, 1995	May 11, 1994		May 3, 1995	May 11, 1994	
<b>LIABILITIES</b>						
46 Deposits	1,145,788	-12,211	16,837	102,502	1,266	10,905
47 Demand deposits <sup>7</sup>	282,052	-11,494	-5,994	3,520	-159	-805
48 Individuals, partnerships, and corporations	239,340	-8,189	-2,433	2,606	-324	-798
49 Other holders	42,713	-3,305	-3,561	914	165	-7
50 States and political subdivisions	7,804	-1,497	-827	--	--	--
51 U.S. government	1,640	-491	-299	--	--	--
52 Depository institutions in the U.S.	17,642	-2,050	-2,867	--	--	--
53 Banks in foreign countries	5,818	555	536	--	--	--
54 Foreign governments and official institutions	633	9	2	--	--	--
55 Certified and officers' checks	9,175	168	-106	--	--	--
56 Other transaction deposits <sup>8</sup>	120,657	-3,170	-2,749	--	--	--
57 Nontransaction deposits	743,078	2,453	25,580	98,982	1,426	11,710
58 Individuals, partnerships, and corporations	718,684	1,820	24,327	67,268	1,254	8,546
59 Other holders	24,394	633	1,252	31,714	171	3,163
60 States and political subdivisions	20,058	328	1,945	--	--	--
61 U.S. government	2,059	21	-647	--	--	--
62 Depository institutions in the U.S.	1,959	277	19	--	--	--
63 Foreign governments, official institutions, and banks	319	8	-64	--	--	--
64 Borrowings <sup>9</sup>	399,967	4,940	50,340	89,456	2,020	18,329
65 Federal funds purchased <sup>10</sup>	--	--	--	50,260	1,627	15,775
66 From commercial banks in the U.S.	--	--	--	11,453	3,078	2,061
67 From others	--	--	--	38,807	-1,451	13,714
68 From Federal Reserve Banks	0	-15	0	--	--	--
69 Treasury tax and loan notes	17,444	-5,388	-13,084	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	382,523	10,342	63,425	39,196	394	2,554
71 To commercial banks in the U.S.	--	--	--	5,685	150	-1,766
72 To others	--	--	--	33,511	244	4,320
73 Other liabilities (including subordinated debt)	217,549	1,325	70,539	60,830	-1,103	30,492
74 TOTAL LIABILITIES <sup>12</sup>	1,763,304	-5,946	137,717	366,884	205	61,504
75 Residual (Total assets less total liabilities) <sup>13</sup>	182,660	1,047	19,208	0	0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,633,041	-3,191	157,534	248,058	1,937	28,242
77 Time deposits in amounts of \$100,000 or more	108,757	287	12,067	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	562	-0	-137	--	--	--
79 Commercial and industrial	294	-0	-34	--	--	--
80 Other	268	-0	-103	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	24,900	221	2,758	--	--	--
82 Net due to related institutions <sup>17</sup>	82,624	-12,499	65,797	86,971	-1,968	-4,319

### 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.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,963	25,758	18,999	4,133	7,099	8,366	10,994
2	U.S. government securities, investment account 18	21,267	59,147	37,424	11,294	27,570	34,375	29,162
3	Mortgage-backed securities <sup>1</sup>	8,447	27,486	19,633	1,949	9,939	7,624	7,600
4	All other maturing in: 1 year or less	5,642	4,806	2,910	4,409	1,600	7,105	5,803
5	Over 1 through 5 years	6,137	13,347	4,764	2,892	1,980	16,531	11,075
6	Over 5 years	1,042	13,507	10,117	2,043	14,051	3,115	4,684
7	Other securities, investment account 18	7,111	15,864	9,263	3,255	7,824	3,912	6,197
8	State and local government securities	1,478	6,361	4,420	1,270	1,001	1,720	2,513
9	Maturing in: 1 year or less	827	1,940	1,077	341	422	426	456
10	Over 1 year	651	4,421	3,343	929	579	1,293	2,057
11	Other bonds, stocks, and securities	5,633	9,503	4,843	1,985	6,823	2,192	3,684
12	Federal funds sold <sup>2</sup>	7,756	39,356	29,542	1,165	4,911	14,503	9,633
13	To commercial banks in the U.S.	2,611	24,135	18,999	1,165	4,108	7,493	9,107
14	To nonbank brokers and dealers	3,260	13,924	9,417	0	803	4,559	506
15	To others	1,885	1,297	1,126	0	0	2,452	20
16	Other loans and leases, gross	66,918	234,581	164,294	86,633	107,511	120,131	122,372
17	Commercial and industrial	27,051	67,118	42,938	15,204	32,234	31,904	31,503
18	Bankers' acceptances and commercial paper	27	978	466	83	51	212	21
19	All other	27,024	66,140	42,472	15,121	32,184	31,692	31,482
20	U.S. addressees	26,969	65,816	42,237	15,096	32,115	31,438	31,118
21	Non-U.S. addressees	55	323	234	25	69	254	365
22	Real estate loans	27,417	84,308	56,311	22,786	39,267	53,788	54,344
23	Revolving, home equity	3,959	7,700	4,506	2,831	4,601	5,695	3,695
24	All other	23,458	76,608	51,805	19,956	34,666	48,092	50,649
25	Loans to individuals	5,872	41,923	27,959	42,368	22,182	18,036	28,305
26	Loans to financial institutions	1,480	18,647	17,822	1,646	4,497	7,406	1,220
27	Commercial banks in the U.S.	99	12,426	12,199	463	3,753	6,428	183
28	Banks in foreign countries	157	1,912	1,847	63	42	43	306
29	Nonbank financial institutions	1,225	4,308	3,775	1,119	703	935	731
30	Loans for purchasing and carrying securities	485	6,916	6,266	139	1,398	285	450
31	Loans for agricultural production	34	93	64	123	145	490	482
32	Loans to states and political subdivisions	324	2,241	1,153	829	1,151	2,052	2,044
33	Loans to foreign governments and official institutions	1	306	288	0	239	27	45
34	All other loans	1,331	7,339	6,755	503	1,912	3,360	1,737
35	Lease financing receivables	2,922	5,690	4,738	3,035	4,486	2,785	2,241
36	Less: Unearned income	13	864	688	155	100	60	117
37	Loan and lease reserve <sup>5</sup>	1,770	12,003	10,132	2,252	2,359	2,514	2,206
38	Other loans and leases, net	65,135	221,713	153,473	84,226	105,053	117,557	120,049
39	Other assets <sup>18</sup>	10,097	104,444	90,321	7,295	7,877	20,760	9,703
40	TOTAL ASSETS	117,330	466,283	339,022	111,366	160,334	199,473	185,738
<b>LIABILITIES</b>								
41	Deposits	66,053	236,359	156,131	60,887	92,460	108,026	130,790
42	Demand deposits	15,978	68,573	49,399	10,545	18,731	22,629	26,001
43	Individuals, partnerships, and corporations	13,362	54,656	37,743	9,105	16,604	20,134	22,558
44	States and political subdivisions	553	1,547	726	374	529	603	1,190
45	U.S. government	80	292	227	49	88	133	193
46	Depository institutions in the U.S.	1,257	2,979	2,470	653	941	1,003	1,334
47	Banks in foreign countries	138	4,690	4,478	127	32	33	149
48	Foreign governments and official institutions	1	498	480	1	0	89	3
49	Certified and officers' checks	586	3,911	3,276	236	536	634	574
50	Other transaction deposits <sup>8</sup>	6,852	19,204	9,986	5,401	9,856	13,887	13,984
51	Nontransaction deposits	43,223	148,581	96,745	44,941	63,873	71,509	90,804
52	Individuals, partnerships, and corporations	41,797	141,158	92,836	44,285	61,487	70,052	86,470
53	States and political subdivisions	1,378	6,711	3,223	643	1,673	1,012	3,554
54	U.S. government	9	157	157	1	501	242	348
55	Depository institutions in the U.S.	40	458	433	12	203	96	431
56	Foreign governments, official institutions, and banks	0	96	96	0	8	107	2
57	Borrowings <sup>9</sup>	30,242	81,067	57,984	30,457	40,335	55,965	32,189
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,581	2,189	1,418	374	2,182	1,038	686
60	Other liabilities for borrowed money <sup>11</sup>	28,661	78,878	56,566	30,083	38,152	54,927	31,503
61	Other liabilities (including subordinated debt)	11,391	89,100	76,605	8,557	14,876	22,149	7,809
62	TOTAL LIABILITIES	107,686	406,525	290,720	99,901	147,671	186,139	170,788
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,644	59,757	48,302	11,465	12,663	13,335	14,950
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	100,342	312,387	209,325	100,718	139,956	159,001	158,073
65	Time deposits in amounts of \$100,000 or more	7,543	25,566	18,711	9,047	6,627	7,919	12,689

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	11,274	2,627	1,575	1,793	6,386	20,166
2	U.S. government securities, investment account <sup>18</sup>	25,712	8,523	2,112	5,489	12,542	33,408
3	Mortgage-backed securities <sup>1</sup>	11,141	1,837	1,233	2,929	2,957	11,335
4	All other maturing in: 1 year or less	6,109	751	263	737	3,430	6,074
5	Over 1 through 5 years	3,819	2,449	480	881	3,978	5,592
6	Over 5 years	4,643	3,486	136	943	2,178	10,407
7	Other securities, investment account <sup>18</sup>	4,128	1,836	809	670	3,377	6,870
8	State and local government securities	2,562	962	268	480	593	1,660
9	Maturing in: 1 year or less	518	80	83	74	57	316
10	Over 1 year	2,044	882	185	406	536	1,343
11	Other bonds, stocks, and securities	1,566	874	541	190	2,784	5,211
12	Federal funds sold <sup>2</sup>	12,142	2,090	3,561	218	2,812	11,006
13	To commercial banks in the U.S.	7,499	1,686	3,441	217	2,716	8,807
14	To nonbank brokers and dealers	4,332	336	108	0	81	1,690
15	To others	311	68	11	1	15	510
16	Other loans and leases, gross	113,507	27,953	30,056	9,454	55,070	234,250
17	Commercial and industrial	49,925	8,376	7,852	2,933	20,958	48,685
18	Bankers' acceptances and commercial paper	333	1	2	98	19	196
19	All other	49,593	8,375	7,850	2,835	20,940	48,490
20	U.S. addressees	49,271	8,360	7,848	2,832	20,076	48,220
21	Non-U.S. addressees	322	14	2	3	864	269
22	Real estate loans	33,169	11,392	7,876	3,366	22,595	117,520
23	Revolving, home equity	3,135	1,003	365	183	389	14,297
24	All other	30,034	10,389	7,511	3,183	22,206	103,224
25	Loans to individuals	17,152	5,896	10,307	1,873	7,420	39,137
26	Loans to financial institutions	5,532	379	2,044	289	1,883	11,495
27	Commercial banks in the U.S.	912	78	1,529	283	22	9,609
28	Banks in foreign countries	148	0	0	2	436	236
29	Nonbank financial institutions	4,472	300	515	4	1,425	1,650
30	Loans for purchasing and carrying securities	2,508	287	301	70	199	1,416
31	Loans for agricultural production	302	64	38	276	222	4,018
32	Loans to states and political subdivisions	730	307	163	79	231	939
33	Loans to foreign governments and official institutions	4	4	4	0	223	36
34	All other loans	2,074	425	675	445	877	2,681
35	Lease financing receivables	2,110	824	796	122	461	8,321
36	Less: Unearned income	116	32	5	3	0	175
37	Loan and lease reserve <sup>5</sup>	2,236	520	676	186	769	7,044
38	Other loans and leases, net	111,156	27,401	29,374	9,264	54,301	227,031
39	Other assets <sup>18</sup>	19,637	2,251	2,588	861	5,174	35,273
40	TOTAL ASSETS	184,048	44,729	40,018	18,295	84,593	333,756
<b>LIABILITIES</b>							
41	Deposits	101,924	28,771	19,159	13,634	55,661	232,065
42	Demand deposits	25,915	6,413	5,342	3,999	14,475	63,450
43	Individuals, partnerships, and corporations	21,307	5,039	4,469	3,276	12,985	55,844
44	States and political subdivisions	651	97	142	88	185	1,846
45	U.S. government	203	44	20	29	83	425
46	Depository institutions in the U.S.	3,045	1,083	567	501	868	3,412
47	Banks in foreign countries	81	9	29	35	56	440
48	Foreign governments and official institutions	2	0	0	0	4	34
49	Certified and officers' checks	626	142	115	70	295	1,448
50	Other transaction deposits <sup>8</sup>	8,375	3,564	2,024	2,460	8,143	26,908
51	Nontransaction deposits	67,634	18,794	11,794	7,175	33,042	141,707
52	Individuals, partnerships, and corporations	65,263	18,024	11,721	6,886	31,812	139,728
53	States and political subdivisions	1,832	349	58	175	1,186	1,487
54	U.S. government	14	358	1	14	15	400
55	Depository institutions in the U.S.	517	63	14	4	29	91
56	Foreign governments, official institutions, and banks	8	0	0	96	0	2
57	Borrowings <sup>9</sup>	43,390	10,315	14,079	3,124	17,013	41,792
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	6,129	659	315	51	1,517	723
60	Other liabilities for borrowed money <sup>11</sup>	37,261	9,655	13,765	3,073	15,496	41,069
61	Other liabilities (including subordinated debt)	23,254	2,271	3,084	295	5,796	28,966
62	TOTAL LIABILITIES	168,569	41,356	36,323	17,053	78,470	302,823
63	Residual (Total assets less total liabilities) <sup>13</sup>	15,480	3,373	3,696	1,242	6,123	30,933
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	147,078	38,638	31,567	15,331	71,064	267,119
65	Time deposits in amounts of \$100,000 or more	14,428	2,205	1,178	733	4,347	16,474