

FEDERAL RESERVE statistical release



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June 2, 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			
	May 24, 1995	change since		May 24, 1995	change since		
		May 17, 1995	May 25, 1994		May 17, 1995	May 25, 1994	
ASSETS							
1	Cash and balances due from depository institutions	105,247	-1,572	-471	17,439	-71	308
2	U.S. government securities	298,691	2,855	-9,545	41,271	-745	3,842
3	Trading account	22,901	114	-902	--	--	--
4	Investment account	275,790	2,741	-8,643	--	--	--
5	Mortgage-backed securities ¹	96,274	2,208	9,681	--	--	--
6	All other maturing in: 1 year or less	46,424	-799	-2,287	--	--	--
7	Over 1 through 5 years	72,043	726	-4,462	--	--	--
8	Over 5 years	61,049	606	-11,574	--	--	--
9	Other securities	127,814	-609	32,053	13,441	-54	2,383
10	Trading account	1,274	-39	-964	--	--	--
11	Investment account	62,441	371	4,512	--	--	--
12	State and local government securities	20,898	19	-697	--	--	--
13	Maturing in: 1 year or less	5,562	10	1,123	--	--	--
14	Over 1 year	15,336	9	-1,821	--	--	--
15	Other bonds, stocks, and securities	41,543	351	5,210	--	--	--
16	Other trading account assets	64,099	-941	28,504	--	--	--
17	Federal funds sold ²	108,379	3,908	13,312	28,182	1,169	2,048
18	To commercial banks in the U.S.	70,131	3,738	7,665	8,737	2,818	-142
19	To nonbank brokers and dealers	32,003	610	4,443	--	--	--
20	To others ³	6,245	-440	1,204	19,445	-1,649	2,190
21	Other loans and leases, gross	1,210,250	2,486	158,692	171,675	574	14,361
22	Commercial and industrial	342,257	-732	50,148	111,219	221	11,712
23	Bankers' acceptances and commercial paper	1,748	15	-1,352	3,133	251	-343
24	All other	340,509	-747	51,500	108,086	-30	12,055
25	U.S. addressees	337,845	-841	50,651	103,249	-172	11,119
26	Non-U.S. addressees	2,665	93	849	4,837	141	936
27	Real estate loans	477,689	372	54,128	23,645	-44	-4,073
28	Revolving, home equity	47,950	22	3,795	--	--	--
29	All other	429,739	350	50,334	--	--	--
30	Loans to individuals	241,214	513	27,387	--	--	--
31	Loans to financial institutions	57,229	1,732	20,910	27,215	-209	4,887
32	Commercial banks in the U.S.	36,778	1,383	19,572	4,659	-233	-587
33	Banks in foreign countries	3,435	321	760	2,169	-60	322
34	Nonbank financial institutions	17,017	29	578	20,387	83	5,152
35	Loans for purchasing and carrying securities	15,735	1,296	-1,365	5,239	512	1,533
36	Loans for agricultural production	6,396	22	142	--	--	--
37	Loans to states and political subdivisions	11,053	-108	-936	--	--	--
38	Loans to foreign governments and official institutions	930	-11	-158	381	11	-147
39	All other loans ⁴	23,722	-704	1,704	3,975	84	449
40	Lease financing receivables	34,025	106	6,732	--	--	--
41	Less: Unearned income	1,667	37	9	--	--	--
42	Loan and lease reserve ⁵	34,511	-17	-516	--	--	--
43	Other loans and leases, net	1,174,072	2,466	159,199	--	--	--
44	Other assets	130,135	-4,889	-21,735	60,016	-2,914	27,159
45	TOTAL ASSETS ⁶	1,944,338	2,159	172,814	359,141	-1,507	56,142

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	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
	May 24, 1995	change since		May 24, 1995	change since	
		May 17, 1995	May 25, 1994		May 17, 1995	May 25, 1994
46 Deposits	1,138,207	-9,280	22,387	104,349	1,744	11,031
47 Demand deposits ⁷	279,094	-5,917	-1,977	3,637	479	-796
48 Individuals, partnerships, and corporations	236,841	-6,760	2,202	2,910	417	-600
49 Other holders	42,253	843	-4,179	727	62	-195
50 States and political subdivisions	8,312	616	-596	--	--	--
51 U.S. government	1,719	124	-17	--	--	--
52 Depository institutions in the U.S.	17,542	141	-3,850	--	--	--
53 Banks in foreign countries	5,480	342	589	--	--	--
54 Foreign governments and official institutions	581	-52	35	--	--	--
55 Certified and officers' checks	8,619	-328	-341	--	--	--
56 Other transaction deposits ⁸	115,241	-4,501	-6,224	--	--	--
57 Nontransaction deposits	743,872	1,138	30,588	100,712	1,265	11,827
58 Individuals, partnerships, and corporations	720,161	1,152	30,277	69,136	1,703	10,353
59 Other holders	23,711	-14	310	31,576	-437	1,474
60 States and political subdivisions	19,792	-26	1,421	--	--	--
61 U.S. government	2,033	12	-659	--	--	--
62 Depository institutions in the U.S.	1,577	2	-384	--	--	--
63 Foreign governments, official institutions, and banks	309	-2	-67	--	--	--
64 Borrowings ⁹	405,863	5,274	71,804	75,769	-3,095	7,710
65 Federal funds purchased ¹⁰	--	--	--	41,832	-2,141	11,069
66 From commercial banks in the U.S.	--	--	--	7,559	-813	693
67 From others	--	--	--	34,272	-1,328	10,376
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	6,927	-4,039	-1,896	--	--	--
70 Other liabilities for borrowed money ¹¹	398,936	9,313	73,699	33,938	-954	-3,359
71 To commercial banks in the U.S.	--	--	--	4,715	-663	-1,979
72 To others	--	--	--	29,223	-291	-1,381
73 Other liabilities (including subordinated debt)	217,803	6,264	59,557	57,131	-1,843	27,222
74 TOTAL LIABILITIES ¹²	1,761,873	2,258	153,748	359,141	-1,507	56,142
75 Residual (Total assets less total liabilities) ¹³	182,464	-100	19,066	-0	0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,638,225	3,519	167,275	241,173	-1,640	23,363
77 Time deposits in amounts of \$100,000 or more	108,615	-381	11,908	--	--	--
78 Loans sold outright to affiliates ¹⁵	564	2	-135	--	--	--
79 Commercial and industrial	294	-0	-34	--	--	--
80 Other	270	2	-100	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,996	154	2,398	--	--	--
82 Net due to related institutions ¹⁷	86,410	601	54,783	94,775	1,154	4,138

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							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	5,850	28,758	22,100	3,919	7,177	8,119	9,213
2	U.S. government securities, investment account 18	21,848	61,925	39,880	11,059	27,921	33,496	28,929
3	Mortgage-backed securities ¹	8,324	29,536	21,896	1,931	10,038	7,747	7,725
4	All other maturing in: 1 year or less	5,967	4,912	2,680	4,436	1,512	6,011	6,021
5	Over 1 through 5 years	6,117	13,367	4,608	2,649	2,269	16,676	10,554
6	Over 5 years	1,441	14,110	10,697	2,043	14,103	3,062	4,629
7	Other securities, investment account 18	7,066	16,034	9,312	3,327	7,781	4,074	6,329
8	State and local government securities	1,496	6,374	4,421	1,263	988	1,716	2,504
9	Maturing in: 1 year or less	817	1,962	1,081	336	406	427	455
10	Over 1 year	679	4,412	3,340	927	582	1,289	2,049
11	Other bonds, stocks, and securities	5,570	9,659	4,891	2,065	6,792	2,358	3,825
12	Federal funds sold ²	9,132	34,687	25,334	1,398	4,933	15,151	10,411
13	To commercial banks in the U.S.	3,527	18,341	14,093	1,398	4,356	9,323	10,269
14	To nonbank brokers and dealers	4,087	14,781	9,892	0	577	4,496	129
15	To others	1,517	1,565	1,350	0	0	1,332	12
16	Other loans and leases, gross	66,861	234,327	164,029	86,539	107,829	120,315	122,859
17	Commercial and industrial	26,872	66,233	42,402	14,672	32,243	31,832	31,607
18	Bankers' acceptances and commercial paper	23	836	333	29	46	172	17
19	All other	26,849	65,397	42,069	14,643	32,197	31,661	31,590
20	U.S. addressees	26,802	65,023	41,784	14,582	32,124	31,396	31,223
21	Non-U.S. addressees	47	374	285	61	73	265	368
22	Real estate loans	27,448	84,343	56,186	22,822	39,245	53,857	54,467
23	Revolving, home equity	3,940	7,688	4,499	2,844	4,610	5,720	3,717
24	All other	23,508	76,655	51,687	19,977	34,635	48,137	50,750
25	Loans to individuals	5,875	42,109	28,067	42,754	22,273	18,182	28,508
26	Loans to financial institutions	1,545	18,259	17,368	1,676	4,488	7,383	1,248
27	Commercial banks in the U.S.	105	12,302	12,036	463	3,722	6,439	180
28	Banks in foreign countries	151	1,949	1,844	115	55	37	361
29	Nonbank financial institutions	1,289	4,008	3,488	1,098	711	908	707
30	Loans for purchasing and carrying securities	506	7,941	7,252	139	1,519	276	484
31	Loans for agricultural production	34	91	62	122	149	544	484
32	Loans to states and political subdivisions	323	2,194	1,113	833	1,156	2,040	2,035
33	Loans to foreign governments and official institutions	1	350	332	0	239	32	49
34	All other loans	1,340	7,115	6,512	467	2,026	3,373	1,657
35	Lease financing receivables	2,915	5,691	4,736	3,054	4,492	2,796	2,319
36	Less: Unearned income	12	866	687	158	100	62	137
37	Loan and lease reserve ⁵	1,765	12,031	10,156	2,242	2,364	2,505	2,201
38	Other loans and leases, net	65,084	221,430	153,186	84,139	105,365	117,749	120,521
39	Other assets ¹⁸	9,003	102,120	88,654	7,801	6,725	20,199	9,749
40	TOTAL ASSETS	117,984	464,953	338,467	111,643	159,903	198,788	185,151
LIABILITIES								
41	Deposits	65,402	235,568	156,407	60,419	91,728	106,864	129,566
42	Demand deposits	15,434	69,358	50,895	10,326	18,442	22,021	25,312
43	Individuals, partnerships, and corporations	13,249	55,932	39,530	8,846	16,333	19,441	21,867
44	States and political subdivisions	570	1,609	794	343	700	699	1,204
45	U.S. government	99	352	285	48	95	135	137
46	Depository institutions in the U.S.	1,096	3,307	2,883	752	758	930	1,400
47	Banks in foreign countries	131	4,337	4,051	105	37	36	142
48	Foreign governments and official institutions	1	450	428	1	0	89	4
49	Certified and officers' checks	287	3,370	2,923	232	519	690	558
50	Other transaction deposits ⁸	6,660	18,704	9,834	5,256	9,609	12,708	11,910
51	Nontransaction deposits	43,307	147,506	95,679	44,837	63,676	72,135	92,343
52	Individuals, partnerships, and corporations	41,968	140,435	92,044	44,177	61,271	70,706	88,090
53	States and political subdivisions	1,302	6,649	3,237	647	1,699	991	3,564
54	U.S. government	0	151	151	1	501	236	347
55	Depository institutions in the U.S.	37	177	153	12	197	96	341
56	Foreign governments, official institutions, and banks	0	95	94	0	8	107	2
57	Borrowings ⁹	33,237	80,182	56,720	30,857	39,983	57,351	32,413
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	538	1,240	883	182	1,446	578	421
60	Other liabilities for borrowed money ¹¹	32,700	78,942	55,838	30,675	38,537	56,773	31,992
61	Other liabilities (including subordinated debt)	9,715	89,756	77,409	8,669	15,463	21,271	8,173
62	TOTAL LIABILITIES	108,355	405,507	290,536	99,945	147,174	185,486	170,151
63	Residual (Total assets less total liabilities) ¹³	9,629	59,446	47,930	11,698	12,730	13,302	14,999
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	101,275	316,329	212,427	100,463	140,386	157,274	158,078
65	Time deposits in amounts of \$100,000 or more	7,619	25,422	18,502	9,041	6,720	7,843	12,559

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,974	2,520	1,926	1,778	5,505	18,508
2	U.S. government securities, investment account 18	26,231	8,359	1,988	5,389	16,586	32,060
3	Mortgage-backed securities ¹	11,007	1,860	1,102	2,897	2,970	11,137
4	All other maturing in: 1 year or less	6,930	683	263	700	3,453	5,536
5	Over 1 through 5 years	3,728	2,320	487	833	7,883	5,160
6	Over 5 years	4,566	3,495	135	959	2,280	10,226
7	Other securities, investment account 18	4,207	1,872	812	670	3,393	6,875
8	State and local government securities	2,592	962	263	481	596	1,661
9	Maturing in: 1 year or less	542	78	94	73	57	314
10	Over 1 year	2,050	884	169	408	539	1,346
11	Other bonds, stocks, and securities	1,614	911	549	189	2,797	5,214
12	Federal funds sold ²	11,830	1,795	3,889	221	3,804	11,128
13	To commercial banks in the U.S.	6,879	1,391	3,772	221	2,268	8,385
14	To nonbank brokers and dealers	4,023	333	105	0	1,464	2,007
15	To others	928	71	11	0	73	736
16	Other loans and leases, gross	114,524	27,894	29,081	9,392	55,350	235,278
17	Commercial and industrial	50,323	8,502	7,758	2,863	21,029	48,323
18	Bankers' acceptances and commercial paper	366	1	2	42	12	202
19	All other	49,957	8,501	7,757	2,821	21,017	48,121
20	U.S. addressees	49,629	8,487	7,755	2,818	20,179	47,827
21	Non-U.S. addressees	328	14	1	3	838	293
22	Real estate loans	33,159	11,489	7,134	3,393	22,746	117,584
23	Revolving, home equity	3,145	1,011	368	185	384	14,329
24	All other	30,015	10,478	6,767	3,208	22,361	103,255
25	Loans to individuals	17,271	5,588	10,167	1,878	7,471	39,137
26	Loans to financial institutions	5,568	399	2,020	290	1,807	12,547
27	Commercial banks in the U.S.	1,045	92	1,532	285	14	10,598
28	Banks in foreign countries	165	0	0	1	381	220
29	Nonbank financial institutions	4,358	307	488	4	1,411	1,729
30	Loans for purchasing and carrying securities	2,573	271	309	67	228	1,422
31	Loans for agricultural production	306	61	39	279	218	4,068
32	Loans to states and political subdivisions	736	307	166	85	230	948
33	Loans to foreign governments and official institutions	3	4	4	0	223	24
34	All other loans	2,434	443	680	413	935	2,839
35	Lease financing receivables	2,149	829	804	124	463	8,387
36	Less: Unearned income	118	31	4	5	0	175
37	Loan and lease reserve ⁵	2,238	509	683	187	765	7,020
38	Other loans and leases, net	112,168	27,354	28,395	9,200	54,585	228,083
39	Other assets ¹⁸	19,100	2,362	2,567	941	5,254	32,587
40	TOTAL ASSETS	185,510	44,262	39,577	18,199	89,127	329,241
LIABILITIES							
41	Deposits	101,888	28,447	19,796	13,676	54,463	230,392
42	Demand deposits	25,643	6,171	5,988	4,042	13,874	62,482
43	Individuals, partnerships, and corporations	21,047	4,853	4,831	3,295	12,361	54,787
44	States and political subdivisions	613	89	281	83	199	1,919
45	U.S. government	232	32	28	27	89	445
46	Depository institutions in the U.S.	2,852	1,079	677	549	869	3,273
47	Banks in foreign countries	108	5	25	17	69	468
48	Foreign governments and official institutions	2	0	0	0	3	30
49	Certified and officers' checks	789	113	146	70	284	1,560
50	Other transaction deposits ⁸	8,321	3,485	1,934	2,425	7,962	26,266
51	Nontransaction deposits	67,923	18,791	11,874	7,209	32,627	141,643
52	Individuals, partnerships, and corporations	65,411	18,031	11,799	6,917	31,680	139,677
53	States and political subdivisions	1,983	338	61	181	903	1,475
54	U.S. government	14	358	1	13	14	397
55	Depository institutions in the U.S.	515	63	14	4	29	91
56	Foreign governments, official institutions, and banks	0	0	0	94	0	3
57	Borrowings ⁹	43,099	9,930	13,453	2,965	21,701	40,692
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,236	200	218	38	459	373
60	Other liabilities for borrowed money ¹¹	41,863	9,730	13,235	2,928	21,242	40,319
61	Other liabilities (including subordinated debt)	25,316	2,518	2,857	303	6,767	26,994
62	TOTAL LIABILITIES	170,302	40,895	36,106	16,945	82,930	298,078
63	Residual (Total assets less total liabilities) ¹³	15,207	3,367	3,471	1,254	6,197	31,163
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	148,867	38,438	30,466	15,167	76,851	266,357
65	Time deposits in amounts of \$100,000 or more	14,781	2,241	1,171	761	4,006	16,450