

FEDERAL RESERVE statistical release



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

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June 9, 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 31, 1995	change since		May 31, 1995	change since		
		May 24, 1995	Jun 1, 1994		May 24, 1995	Jun 1, 1994	
ASSETS							
1	Cash and balances due from depository institutions	132,833	27,608	-13,324	17,434	-5	325
2	U.S. government securities	303,496	4,827	-8,867	42,557	1,286	3,865
3	Trading account	24,832	1,960	-530	--	--	--
4	Investment account	278,664	2,867	-8,337	--	--	--
5	Mortgage-backed securities ¹	97,684	1,414	8,885	--	--	--
6	All other maturing in: 1 year or less	46,684	266	-2,995	--	--	--
7	Over 1 through 5 years	72,570	501	-3,161	--	--	--
8	Over 5 years	61,727	686	-11,065	--	--	--
9	Other securities	129,427	1,089	33,486	13,683	242	2,690
10	Trading account	1,419	141	-561	--	--	--
11	Investment account	62,811	370	4,718	--	--	--
12	State and local government securities	21,056	159	-474	--	--	--
13	Maturing in: 1 year or less	5,607	45	1,099	--	--	--
14	Over 1 year	15,450	114	-1,573	--	--	--
15	Other bonds, stocks, and securities	41,754	211	5,191	--	--	--
16	Other trading account assets	65,198	578	29,329	--	--	--
17	Federal funds sold ²	110,584	2,141	14,305	29,208	1,026	4,021
18	To commercial banks in the U.S.	67,921	-2,273	5,073	7,301	-1,436	1,429
19	To nonbank brokers and dealers	32,448	445	5,072	--	--	--
20	To others ³	10,215	3,969	4,160	21,908	2,463	2,593
21	Other loans and leases, gross	1,224,673	14,330	163,128	172,421	746	16,064
22	Commercial and industrial	344,164	1,892	50,260	110,709	-510	11,484
23	Bankers' acceptances and commercial paper	1,786	38	-1,345	2,889	-244	-427
24	All other	342,378	1,854	51,605	107,821	-265	11,911
25	U.S. addressees	339,760	1,900	50,847	102,926	-323	10,773
26	Non-U.S. addressees	2,618	-46	759	4,894	57	1,137
27	Real estate loans	481,302	3,613	55,024	23,593	-52	-4,096
28	Revolving, home equity	48,556	608	4,303	--	--	--
29	All other	432,746	3,006	50,720	--	--	--
30	Loans to individuals	244,352	3,082	29,644	--	--	--
31	Loans to financial institutions	58,005	764	19,657	27,389	174	5,241
32	Commercial banks in the U.S.	37,050	272	18,978	4,561	-98	-611
33	Banks in foreign countries	3,374	-72	206	2,312	143	439
34	Nonbank financial institutions	17,580	564	472	20,516	129	5,413
35	Loans for purchasing and carrying securities	17,555	1,820	1,612	6,150	911	2,890
36	Loans for agricultural production	6,500	104	221	--	--	--
37	Loans to states and political subdivisions	11,139	86	-808	--	--	--
38	Loans to foreign governments and official institutions	1,040	110	26	386	5	-83
39	All other loans ⁴	26,098	2,366	471	4,194	218	628
40	Lease financing receivables	34,517	492	7,021	--	--	--
41	Less: Unearned income	1,646	-22	23	--	--	--
42	Loan and lease reserve ⁵	34,523	11	-456	--	--	--
43	Other loans and leases, net	1,188,504	14,340	163,561	64,797	4,781	30,612
44	Other assets	135,328	5,137	-22,074	--	--	--
45	TOTAL ASSETS ⁶	2,000,172	55,142	167,087	371,218	12,077	65,264

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.

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
		<u>change since</u>			<u>change since</u>	
LIABILITIES	May 31, 1995	May 24, 1995	Jun 1, 1994	May 31, 1995	May 24, 1995	Jun 1, 1994
46 Deposits	1,184,460	46,451	14,324	107,080	2,731	15,136
47 Demand deposits ⁷	315,669	37,107	-12,603	4,224	587	-446
48 Individuals, partnerships, and corporations	264,969	28,757	-3,459	3,336	426	-362
49 Other holders	50,700	8,350	-9,144	888	161	-84
50 States and political subdivisions	8,473	345	-1,209	--	--	--
51 U.S. government	1,919	200	-2,201	--	--	--
52 Depository institutions in the U.S.	22,489	4,618	-8,267	--	--	--
53 Banks in foreign countries	6,327	895	895	--	--	--
54 Foreign governments and official institutions	866	285	221	--	--	--
55 Certified and officers' checks	10,626	2,007	1,417	--	--	--
56 Other transaction deposits ⁸	114,653	-599	-11,301	--	--	--
57 Nontransaction deposits	754,139	9,943	38,228	102,856	2,145	15,582
58 Individuals, partnerships, and corporations	730,140	9,656	37,560	69,367	231	12,233
59 Other holders	23,998	287	668	33,489	1,914	3,348
60 States and political subdivisions	20,251	459	1,953	--	--	--
61 U.S. government	2,001	-33	-570	--	--	--
62 Depository institutions in the U.S.	1,439	-138	-641	--	--	--
63 Foreign governments, official institutions, and banks	308	-1	-74	--	--	--
64 Borrowings ⁹	412,386	6,778	66,059	84,257	8,488	10,936
65 Federal funds purchased ¹⁰	--	--	--	48,118	6,286	11,880
66 From commercial banks in the U.S.	--	--	--	11,919	4,359	4,243
67 From others	--	--	--	36,199	1,927	7,637
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	14,515	7,587	3,072	--	--	--
70 Other liabilities for borrowed money ¹¹	397,872	-810	62,987	36,139	2,201	-944
71 To commercial banks in the U.S.	--	--	--	5,107	393	-2,106
72 To others	--	--	--	31,032	1,809	1,163
73 Other liabilities (including subordinated debt)	218,856	183	68,648	59,955	2,824	30,097
74 TOTAL LIABILITIES ¹²	1,815,703	53,412	149,031	371,218	12,077	65,264
75 Residual (Total assets less total liabilities) ¹³	184,469	1,730	18,056	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,663,208	24,389	178,001	246,008	4,835	25,823
77 Time deposits in amounts of \$100,000 or more	108,065	-557	12,070	--	--	--
78 Loans sold outright to affiliates ¹⁵	561	-3	-137	--	--	--
79 Commercial and industrial	292	-1	-36	--	--	--
80 Other	268	-1	-101	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,497	479	3,098	--	--	--
82 Net due to related institutions ¹⁷	95,593	9,183	58,264	88,808	-5,966	1,409

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							
	Boston	New York			Philadelphia	Cleveland	Richmond	Atlanta
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	7,112	34,114	26,867	4,833	8,882	10,979	12,069
2	U.S. government securities, investment account 18	21,339	61,832	39,686	11,028	30,213	35,081	29,070
3	Mortgage-backed securities ¹	8,288	29,255	21,583	1,904	11,024	8,318	7,656
4	All other maturing in: 1 year or less	5,888	4,757	2,509	4,468	1,512	7,049	6,165
5	Over 1 through 5 years	5,865	14,002	5,305	2,608	2,848	16,499	10,637
6	Over 5 years	1,298	13,818	10,289	2,047	14,829	3,215	4,611
7	Other securities, investment account 18	7,075	15,913	9,204	3,404	7,889	4,170	6,383
8	State and local government securities	1,503	6,386	4,412	1,261	1,058	1,766	2,504
9	Maturing in: 1 year or less	813	1,979	1,083	333	404	437	472
10	Over 1 year	689	4,407	3,330	928	653	1,329	2,032
11	Other bonds, stocks, and securities	5,572	9,526	4,792	2,143	6,831	2,404	3,878
12	Federal funds sold ²	7,939	39,838	29,316	1,290	4,741	15,098	10,138
13	To commercial banks in the U.S.	2,644	19,562	14,478	1,290	4,129	8,185	9,922
14	To nonbank brokers and dealers	3,716	15,758	10,586	0	550	4,508	168
15	To others	1,578	4,519	4,252	0	63	2,405	48
16	Other loans and leases, gross	67,641	238,763	166,761	87,620	111,696	124,235	122,931
17	Commercial and industrial	26,860	66,805	42,777	14,971	32,537	32,406	31,525
18	Bankers' acceptances and commercial paper	23	834	339	4	113	188	33
19	All other	26,837	65,971	42,438	14,967	32,424	32,218	31,491
20	U.S. addressees	26,766	65,603	42,160	14,906	32,346	31,954	31,101
21	Non-U.S. addressees	71	368	279	61	78	264	390
22	Real estate loans	27,310	85,047	56,228	22,885	41,253	56,288	54,443
23	Revolving, home equity	3,974	7,690	4,495	2,848	4,813	6,040	3,733
24	All other	23,336	77,357	51,733	20,037	36,440	50,247	50,710
25	Loans to individuals	5,935	42,225	28,135	43,220	23,441	18,534	28,648
26	Loans to financial institutions	1,589	18,725	17,796	1,903	4,613	7,424	1,265
27	Commercial banks in the U.S.	101	12,561	12,291	595	3,773	6,446	185
28	Banks in foreign countries	194	1,927	1,837	85	61	48	343
29	Nonbank financial institutions	1,294	4,237	3,669	1,223	780	930	737
30	Loans for purchasing and carrying securities	583	9,464	8,027	140	1,614	365	497
31	Loans for agricultural production	33	160	119	122	157	569	497
32	Loans to states and political subdivisions	329	2,188	1,107	830	1,250	2,035	2,022
33	Loans to foreign governments and official institutions	1	459	441	0	239	32	49
34	All other loans	1,993	7,973	7,375	488	2,001	3,492	1,739
35	Lease financing receivables	3,008	5,716	4,755	3,060	4,592	3,090	2,246
36	Less: Unearned income	12	853	680	153	100	64	133
37	Loan and lease reserve ⁵	1,782	11,904	10,060	2,286	2,437	2,531	2,197
38	Other loans and leases, net	65,847	226,006	156,020	85,180	109,159	121,640	120,601
39	Other assets ¹⁸	10,920	106,340	93,166	7,806	6,973	21,103	10,027
40	TOTAL ASSETS	120,231	484,043	354,258	113,541	167,858	208,071	188,288
LIABILITIES								
41	Deposits	68,028	243,472	162,899	61,480	99,771	113,919	133,140
42	Demand deposits	17,803	76,552	56,877	11,418	22,039	25,230	28,579
43	Individuals, partnerships, and corporations	15,195	61,082	43,528	9,816	19,273	22,020	24,510
44	States and political subdivisions	579	1,671	932	338	522	654	1,188
45	U.S. government	100	269	172	59	105	188	229
46	Depository institutions in the U.S.	1,517	3,269	2,700	815	1,302	1,469	1,825
47	Banks in foreign countries	97	4,994	4,777	123	56	31	169
48	Foreign governments and official institutions	1	732	709	1	3	89	4
49	Certified and officers' checks	314	4,536	4,058	266	778	779	654
50	Other transaction deposits ⁸	6,931	19,132	10,029	5,331	10,305	12,693	12,043
51	Nontransaction deposits	43,294	147,788	95,992	44,731	67,426	75,996	92,519
52	Individuals, partnerships, and corporations	41,990	140,618	92,313	44,076	64,947	74,383	88,215
53	States and political subdivisions	1,256	6,781	3,315	641	1,768	1,208	3,600
54	U.S. government	0	116	116	1	503	237	348
55	Depository institutions in the U.S.	49	177	153	12	200	60	354
56	Foreign governments, official institutions, and banks	0	95	95	0	8	107	2
57	Borrowings ⁹	32,600	89,445	63,925	30,748	40,635	58,302	32,353
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,484	1,944	1,274	399	2,203	830	678
60	Other liabilities for borrowed money ¹¹	31,116	87,502	62,651	30,349	38,432	57,472	31,675
61	Other liabilities (including subordinated debt)	9,575	91,534	79,473	9,522	14,661	21,884	7,638
62	TOTAL LIABILITIES	110,203	424,451	306,296	101,750	155,067	194,105	173,131
63	Residual (Total assets less total liabilities) ¹³	10,028	59,592	47,962	11,791	12,791	13,966	15,157
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	101,248	324,222	218,197	101,457	146,638	163,953	158,414
65	Time deposits in amounts of \$100,000 or more	7,265	25,535	18,720	8,988	6,980	8,317	12,575

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	14,734	3,390	2,979	2,287	6,669	24,786
2	U.S. government securities, investment account 18	25,615	8,729	2,002	5,453	16,118	32,184
3	Mortgage-backed securities ¹	11,079	1,872	1,115	2,896	2,998	11,278
4	All other maturing in: 1 year or less	6,518	752	264	738	3,128	5,443
5	Over 1 through 5 years	3,500	2,416	487	808	7,716	5,183
6	Over 5 years	4,517	3,689	136	1,011	2,275	10,280
7	Other securities, investment account 18	4,271	1,882	829	683	3,377	6,934
8	State and local government securities	2,596	963	269	485	596	1,668
9	Maturing in: 1 year or less	546	78	94	75	57	316
10	Over 1 year	2,050	886	174	410	539	1,352
11	Other bonds, stocks, and securities	1,675	919	560	198	2,781	5,266
12	Federal funds 2	12,184	1,848	3,414	219	4,215	9,660
13	To commercial banks in the U.S.	6,910	1,421	3,295	218	2,784	7,560
14	To nonbank brokers and dealers	4,164	348	108	0	1,409	1,719
15	To others	1,110	79	11	0	21	382
16	Other loans and leases, gross	114,868	28,082	29,974	9,385	56,133	233,344
17	Commercial and industrial	50,125	8,532	7,851	2,833	21,264	48,456
18	Bankers' acceptances and commercial paper	379	1	1	3	12	194
19	All other	49,746	8,531	7,850	2,830	21,251	48,261
20	U.S. addressees	49,415	8,517	7,849	2,828	20,418	48,055
21	Non-U.S. addressees	331	14	1	3	833	206
22	Real estate loans	33,239	11,557	7,508	3,409	23,054	115,309
23	Revolving, home equity	3,151	1,017	370	186	384	14,349
24	All other	30,088	10,541	7,137	3,223	22,670	100,961
25	Loans to individuals	17,355	5,604	10,427	1,882	7,521	39,559
26	Loans to financial institutions	5,667	466	2,112	287	1,816	12,137
27	Commercial banks in the U.S.	1,033	146	1,620	282	53	10,255
28	Banks in foreign countries	163	0	1	1	373	179
29	Nonbank financial institutions	4,471	320	491	4	1,391	1,703
30	Loans for purchasing and carrying securities	2,567	266	304	68	211	1,477
31	Loans for agricultural production	309	62	39	261	215	4,075
32	Loans to states and political subdivisions	734	307	167	90	229	958
33	Loans to foreign governments and official institutions	3	4	4	0	223	24
34	All other loans	2,698	451	775	430	1,137	2,920
35	Lease financing receivables	2,169	833	788	124	463	8,428
36	Less: Unearned income	116	31	4	5	0	175
37	Loan and lease reserve 5	2,250	502	687	187	769	6,991
38	Other loans and leases, net	112,502	27,549	29,284	9,193	55,365	226,178
39	Other assets 18	19,815	2,347	2,915	831	5,284	32,415
40	TOTAL ASSETS	189,121	45,745	41,424	18,666	91,027	332,157
LIABILITIES							
41	Deposits	106,953	29,223	20,230	14,040	56,557	237,648
42	Demand deposits	31,213	7,034	6,121	4,596	15,766	69,318
43	Individuals, partnerships, and corporations	25,147	5,292	5,094	3,661	13,764	60,115
44	States and political subdivisions	741	118	108	71	201	2,281
45	U.S. government	222	46	25	59	120	498
46	Depository institutions in the U.S.	4,018	1,420	692	671	1,301	4,192
47	Banks in foreign countries	124	7	38	41	59	588
48	Foreign governments and official institutions	3	0	0	0	3	29
49	Certified and officers' checks	959	152	164	92	317	1,616
50	Other transaction deposits 8	8,461	3,554	2,022	2,197	5,363	26,621
51	Nontransaction deposits	67,279	18,635	12,088	7,247	35,428	141,709
52	Individuals, partnerships, and corporations	64,780	17,877	12,010	6,946	34,437	139,862
53	States and political subdivisions	2,095	337	64	191	947	1,362
54	U.S. government	14	358	1	13	14	395
55	Depository institutions in the U.S.	390	63	14	4	29	87
56	Foreign governments, official institutions, and banks	0	0	0	93	0	3
57	Borrowings 9	42,437	10,824	14,454	3,022	21,796	35,770
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,914	512	358	43	1,510	639
60	Other liabilities for borrowed money 11	38,523	10,312	14,096	2,978	20,285	35,131
61	Other liabilities (including subordinated debt)	24,183	2,305	3,479	309	6,403	27,363
62	TOTAL LIABILITIES	173,573	42,353	38,163	17,370	84,756	300,781
63	Residual (Total assets less total liabilities) 13	15,547	3,393	3,261	1,296	6,271	31,376
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	148,995	38,974	31,304	15,240	77,006	264,308
65	Time deposits in amounts of \$100,000 or more	13,972	2,249	1,177	760	3,991	16,254