

FEDERAL RESERVE statistical release



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

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June 16, 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			
	Jun 7, 1995	change since		Jun 7, 1995	change since		
		May 31, 1995	Jun 8, 1994		May 31, 1995	Jun 8, 1994	
ASSETS							
1	Cash and balances due from depository institutions	111,878	-20,950	8,088	17,795	361	729
2	U.S. government securities	305,890	2,476	-4,641	41,143	-1,414	1,529
3	Trading account	27,474	2,642	3,444	--	--	--
4	Investment account	278,416	-166	-8,085	--	--	--
5	Mortgage-backed securities ¹	97,832	311	9,276	--	--	--
6	All other maturing in: 1 year or less	47,310	616	-3,041	--	--	--
7	Over 1 through 5 years	72,216	-357	-3,013	--	--	--
8	Over 5 years	61,058	-736	-11,307	--	--	--
9	Other securities	130,075	197	35,531	13,763	79	3,155
10	Trading account	1,418	26	-528	--	--	--
11	Investment account	62,856	-131	4,810	--	--	--
12	State and local government securities	20,843	-213	-667	--	--	--
13	Maturing in: 1 year or less	5,603	-4	1,069	--	--	--
14	Over 1 year	15,240	-209	-1,736	--	--	--
15	Other bonds, stocks, and securities	42,012	82	5,477	--	--	--
16	Other trading account assets	65,801	302	31,250	--	--	--
17	Federal funds sold ²	111,104	520	13,560	24,932	-4,277	-396
18	To commercial banks in the U.S.	67,665	-256	3,584	5,474	-1,827	-2,825
19	To nonbank brokers and dealers	37,120	4,636	9,510	--	--	--
20	To others ³	6,319	-3,860	465	19,458	-2,450	2,429
21	Other loans and leases, gross	1,223,383	-1,303	167,426	172,120	-301	16,713
22	Commercial and industrial	342,417	-1,746	50,874	110,522	-187	11,745
23	Bankers' acceptances and commercial paper	1,691	-95	-1,491	3,097	208	-149
24	All other	340,726	-1,651	52,364	107,425	-395	11,893
25	U.S. addressees	338,180	-1,580	51,614	102,634	-292	10,829
26	Non-U.S. addressees	2,547	-72	750	4,791	-103	1,065
27	Real estate loans	484,023	2,759	56,754	23,626	33	-4,048
28	Revolving, home equity	48,503	-52	4,276	--	--	--
29	All other	435,520	2,811	52,477	--	--	--
30	Loans to individuals	244,716	313	31,671	--	--	--
31	Loans to financial institutions	59,458	1,453	21,968	27,767	378	5,633
32	Commercial banks in the U.S.	37,677	627	20,282	4,652	91	-846
33	Banks in foreign countries	3,635	261	634	2,259	-53	419
34	Nonbank financial institutions	18,147	566	1,052	20,856	340	6,060
35	Loans for purchasing and carrying securities	14,663	-2,893	-1,459	5,462	-688	2,584
36	Loans for agricultural production	6,475	-25	183	--	--	--
37	Loans to states and political subdivisions	11,089	-50	-799	--	--	--
38	Loans to foreign governments and official institutions	928	-113	-49	426	40	22
39	All other loans ⁴	25,030	-1,068	1,276	4,317	124	779
40	Lease financing receivables	34,584	67	7,007	--	--	--
41	Less: Unearned income	1,676	30	54	--	--	--
42	Loan and lease reserve ⁵	34,614	124	-377	--	--	--
43	Other loans and leases, net	1,187,093	-1,457	167,749	--	--	--
44	Other assets	133,289	-2,034	-21,031	65,608	800	32,019
45	TOTAL ASSETS ⁶	1,979,328	-21,249	199,255	364,138	-7,091	58,698

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		
	Jun 7, 1995	change since May 31, 1995	Jun 8, 1994	Jun 7, 1995	change since May 31, 1995	Jun 8, 1994
LIABILITIES						
46 Deposits	1,173,816	-10,657	41,135	110,581	3,501	21,513
47 Demand deposits ⁷	293,884	-21,798	5,395	3,871	-353	-481
48 Individuals, partnerships, and corporations	248,529	-16,445	5,559	3,033	-302	-467
49 Other holders	45,355	-5,353	-164	838	-50	-14
50 States and political subdivisions	7,693	-780	145	--	--	--
51 U.S. government	2,152	233	244	--	--	--
52 Depository institutions in the U.S.	18,920	-3,569	-1,581	--	--	--
53 Banks in foreign countries	5,570	-762	-350	--	--	--
54 Foreign governments and official institutions	763	-103	180	--	--	--
55 Certified and officers' checks	10,258	-372	1,197	--	--	--
56 Other transaction deposits ⁸	114,644	-8	-11,124	--	--	--
57 Nontransaction deposits	765,288	11,149	46,864	106,710	3,854	21,994
58 Individuals, partnerships, and corporations	741,249	11,108	46,338	71,130	1,763	15,668
59 Other holders	24,040	41	526	35,581	2,091	6,326
60 States and political subdivisions	20,198	-52	1,496	--	--	--
61 U.S. government	2,050	49	-502	--	--	--
62 Depository institutions in the U.S.	1,484	45	-394	--	--	--
63 Foreign governments, official institutions, and banks	308	-1	-75	--	--	--
64 Borrowings ⁹	405,276	-7,145	69,493	80,410	-3,847	4,856
65 Federal funds purchased ¹⁰	--	--	--	44,818	-3,300	6,522
66 From commercial banks in the U.S.	--	--	--	8,110	-3,809	-2,644
67 From others	--	--	--	36,708	509	9,166
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	45	-14,472	-2,621	--	--	--
70 Other liabilities for borrowed money ¹¹	405,232	7,327	72,114	35,592	-547	-1,666
71 To commercial banks in the U.S.	--	--	--	4,420	-626	-2,705
72 To others	--	--	--	31,172	79	1,039
73 Other liabilities (including subordinated debt)	214,850	-4,334	69,213	60,000	29	30,307
74 TOTAL LIABILITIES ¹²	1,793,943	-22,135	179,840	364,138	-7,091	58,698
75 Residual (Total assets less total liabilities) ¹³	185,385	887	19,415	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,665,110	1,520	188,009	241,831	-4,177	24,673
77 Time deposits in amounts of \$100,000 or more	109,392	1,317	11,453	--	--	--
78 Loans sold outright to affiliates ¹⁵	560	-1	-133	--	--	--
79 Commercial and industrial	292	-0	-35	--	--	--
80 Other	267	-1	-98	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,334	-154	2,939	--	--	--
82 Net due to related institutions ¹⁷	89,030	-6,597	60,580	84,369	-4,434	-2,926

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: Weekly reporting domestic banks acquired \$2.5 billion in assets of thrift institutions in the week ending June 7, 1995. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$0.2; U.S. government securities investment account maturing in less than 1 year, \$0.2; U.S. government securities investment account maturing in over 5 years, \$0.1; real estate loans, all other, \$1.8; and other assets, \$0.1. The major liability items affected were: other transaction deposits, \$0.2; nontransaction deposits-IPC, \$1.8; borrowings, \$0.1; other liabilities, \$0.1; and the residual, \$0.3. The major memoranda item affected was: time deposits greater than \$100,000, \$0.4. The also acquired \$0.3 billion in assets of thrift institutions in the week ending May 31, 1995. The major asset item affected was real estate loans, all other, \$0.2 billion. The major liability item affected was nontransaction deposits-IPC, \$0.2 billion.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	5,899	28,899	22,164	4,102	8,361	9,459	10,301
2	U.S. government securities, investment account 18	21,398	61,294	38,993	10,697	30,162	35,394	29,432
3	Mortgage-backed securities ¹	8,371	29,191	21,571	1,932	10,889	8,352	7,995
4	All other maturing in: 1 year or less	5,908	4,910	2,628	4,370	1,511	7,042	6,341
5	Over 1 through 5 years	5,814	13,852	4,897	2,383	2,944	16,763	10,677
6	Over 5 years	1,305	13,340	9,896	2,011	14,817	3,237	4,418
7	Other securities, investment account 18	7,024	15,906	9,183	3,356	7,941	4,353	6,410
8	State and local government securities	1,498	6,346	4,374	1,240	1,051	1,735	2,473
9	Maturing in: 1 year or less	816	1,975	1,069	325	408	433	503
10	Over 1 year	682	4,371	3,305	915	642	1,302	1,970
11	Other bonds, stocks, and securities	5,526	9,559	4,809	2,116	6,891	2,618	3,937
12	Federal funds sold ²	7,089	41,464	31,111	1,496	4,419	17,557	9,088
13	To commercial banks in the U.S.	1,665	23,114	18,304	1,496	3,745	8,347	8,870
14	To nonbank brokers and dealers	4,644	16,623	11,367	0	611	6,698	206
15	To others	781	1,727	1,440	0	63	2,511	12
16	Other loans and leases, gross	66,834	236,868	165,594	87,419	111,900	123,775	124,757
17	Commercial and industrial	26,690	66,558	42,616	14,689	32,433	32,091	31,490
18	Bankers' acceptances and commercial paper	21	855	358	10	48	121	46
19	All other	26,668	65,703	42,258	14,678	32,385	31,970	31,444
20	U.S. addressees	26,597	65,360	41,995	14,652	32,304	31,702	31,080
21	Non-U.S. addressees	71	343	263	26	81	268	364
22	Real estate loans	27,248	85,384	56,537	22,857	41,223	56,358	56,246
23	Revolving, home equity	3,933	7,694	4,494	2,843	4,812	6,035	3,732
24	All other	23,316	77,690	52,043	20,014	36,411	50,323	52,514
25	Loans to individuals	5,915	42,260	28,135	43,233	23,515	18,523	28,756
26	Loans to financial institutions	1,496	19,556	18,477	2,037	4,715	7,205	1,291
27	Commercial banks in the U.S.	64	12,871	12,479	662	3,896	6,245	184
28	Banks in foreign countries	141	2,201	2,042	149	56	45	336
29	Nonbank financial institutions	1,291	4,484	3,956	1,225	763	915	771
30	Loans for purchasing and carrying securities	567	6,794	6,086	139	1,619	335	452
31	Loans for agricultural production	33	133	89	123	152	551	505
32	Loans to states and political subdivisions	326	2,183	1,100	817	1,251	2,027	2,013
33	Loans to foreign governments and official institutions	1	350	332	0	239	32	45
34	All other loans	1,540	7,998	7,401	455	2,165	3,544	1,669
35	Lease financing receivables	3,017	5,651	4,819	3,070	4,591	3,108	2,289
36	Less: Unearned income	12	864	690	153	102	66	148
37	Loan and lease reserve ⁵	1,783	11,973	10,126	2,304	2,423	2,515	2,215
38	Other loans and leases, net	65,039	224,031	154,779	84,963	109,375	121,194	122,394
39	Other assets ¹⁸	9,976	105,329	91,379	7,956	7,448	23,605	10,113
40	TOTAL ASSETS	116,427	476,923	347,609	112,570	167,705	211,561	187,736
LIABILITIES								
41	Deposits	66,413	242,060	161,352	61,159	98,645	113,241	134,011
42	Demand deposits	15,878	72,230	52,915	10,897	20,074	23,890	26,562
43	Individuals, partnerships, and corporations	13,439	56,886	39,623	9,446	17,885	21,310	22,973
44	States and political subdivisions	579	1,498	809	318	548	629	1,171
45	U.S. government	104	547	485	47	107	143	159
46	Depository institutions in the U.S.	1,428	3,065	2,536	746	948	1,025	1,482
47	Banks in foreign countries	29	4,547	4,223	105	26	31	188
48	Foreign governments and official institutions	1	621	602	1	0	89	5
49	Certified and officers' checks	298	5,065	4,638	234	560	663	584
50	Other transaction deposits ⁸	6,977	19,547	10,224	5,479	10,646	9,838	12,472
51	Nontransaction deposits	43,558	150,282	98,213	44,782	67,925	79,513	94,977
52	Individuals, partnerships, and corporations	42,278	143,250	94,620	44,087	65,439	77,830	90,632
53	States and political subdivisions	1,228	6,608	3,194	682	1,771	1,231	3,635
54	U.S. government	0	158	158	1	503	252	348
55	Depository institutions in the U.S.	52	172	147	12	203	93	361
56	Foreign governments, official institutions, and banks	0	94	94	0	9	107	2
57	Borrowings ⁹	29,766	85,697	60,797	30,226	41,568	60,664	31,802
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	3	6	4	-28	9	5	17
60	Other liabilities for borrowed money ¹¹	29,763	85,691	60,793	30,254	41,558	60,659	31,786
61	Other liabilities (including subordinated debt)	10,403	89,095	76,998	9,593	14,582	22,870	6,726
62	TOTAL LIABILITIES	106,582	416,852	299,147	100,978	154,795	196,775	172,539
63	Residual (Total assets less total liabilities) ¹³	9,845	60,071	48,462	11,592	12,910	14,786	15,198
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	100,618	319,546	214,098	100,810	146,781	166,486	160,631
65	Time deposits in amounts of \$100,000 or more	7,530	26,167	19,368	8,944	7,034	8,476	12,999

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	12,016	3,188	1,932	1,739	5,749	20,231
2	U.S. government securities, investment account 18	26,186	8,601	2,002	5,349	16,064	31,839
3	Mortgage-backed securities ¹	11,103	1,873	1,115	2,881	2,996	11,133
4	All other maturing in: 1 year or less	7,116	730	264	705	3,094	5,317
5	Over 1 through 5 years	3,447	2,378	487	766	7,698	5,006
6	Over 5 years	4,519	3,620	136	997	2,275	10,382
7	Other securities, investment account 18	4,192	1,880	828	678	3,375	6,913
8	State and local government securities	2,548	962	268	480	595	1,647
9	Maturing in: 1 year or less	535	79	94	76	57	301
10	Over 1 year	2,013	883	174	404	538	1,346
11	Other bonds, stocks, and securities	1,644	918	560	198	2,780	5,265
12	Federal funds sold ²	10,789	1,590	2,950	180	4,444	10,039
13	To commercial banks in the U.S.	6,203	1,101	2,814	177	2,035	8,098
14	To nonbank brokers and dealers	3,896	397	124	0	2,357	1,564
15	To others	690	92	12	3	51	377
16	Other loans and leases, gross	114,799	28,206	30,423	9,402	55,934	233,065
17	Commercial and industrial	50,071	8,616	7,768	2,836	21,241	47,936
18	Bankers' acceptances and commercial paper	384	3	2	4	13	184
19	All other	49,687	8,614	7,766	2,832	21,227	47,751
20	U.S. addressees	49,371	8,600	7,765	2,829	20,378	47,541
21	Non-U.S. addressees	316	13	1	3	850	210
22	Real estate loans	33,398	11,593	8,102	3,410	23,015	115,189
23	Revolving, home equity	3,161	1,022	369	188	383	14,331
24	All other	30,237	10,570	7,733	3,223	22,632	100,857
25	Loans to individuals	17,367	5,642	10,412	1,889	7,569	39,634
26	Loans to financial institutions	5,724	421	2,152	288	1,815	12,758
27	Commercial banks in the U.S.	1,020	82	1,623	283	8	10,738
28	Banks in foreign countries	138	0	0	1	393	174
29	Nonbank financial institutions	4,567	339	529	4	1,413	1,845
30	Loans for purchasing and carrying securities	2,601	301	275	69	210	1,301
31	Loans for agricultural production	302	60	34	281	221	4,082
32	Loans to states and political subdivisions	744	304	165	92	228	940
33	Loans to foreign governments and official institutions	5	4	4	0	223	24
34	All other loans	2,418	433	721	411	949	2,726
35	Lease financing receivables	2,170	833	791	125	463	8,476
36	Less: Unearned income	116	30	4	5	0	175
37	Loan and lease reserve ⁵	2,249	501	682	188	777	7,005
38	Other loans and leases, net	112,433	27,675	29,738	9,209	55,158	225,885
39	Other assets ¹⁸	19,831	2,216	2,608	880	5,327	32,694
40	TOTAL ASSETS	185,447	45,150	40,058	18,034	90,117	327,600
LIABILITIES							
41	Deposits	103,230	29,288	19,907	13,598	56,141	236,124
42	Demand deposits	27,049	6,810	5,583	4,060	14,858	65,992
43	Individuals, partnerships, and corporations	22,356	5,285	4,635	3,325	13,109	57,878
44	States and political subdivisions	568	98	120	71	218	1,873
45	U.S. government	328	38	34	32	95	518
46	Depository institutions in the U.S.	3,091	1,232	622	534	1,080	3,668
47	Banks in foreign countries	95	6	38	23	51	432
48	Foreign governments and official institutions	2	0	0	0	3	40
49	Certified and officers' checks	609	151	134	74	301	1,584
50	Other transaction deposits ⁸	8,697	3,661	2,071	2,262	5,455	27,539
51	Nontransaction deposits	67,483	18,816	12,253	7,277	35,828	142,594
52	Individuals, partnerships, and corporations	64,894	18,067	12,179	6,982	34,840	140,770
53	States and political subdivisions	2,181	329	59	184	945	1,346
54	U.S. government	14	358	1	13	14	387
55	Depository institutions in the U.S.	394	63	14	4	29	87
56	Foreign governments, official institutions, and banks	0	0	0	93	0	3
57	Borrowings ⁹	42,713	10,044	13,980	2,819	21,276	34,720
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	11	1	1	1	4	14
60	Other liabilities for borrowed money ¹¹	42,702	10,043	13,979	2,818	21,272	34,707
61	Other liabilities (including subordinated debt)	23,852	2,392	2,858	317	6,376	25,787
62	TOTAL LIABILITIES	169,795	41,724	36,744	16,734	83,793	296,632
63	Residual (Total assets less total liabilities) ¹³	15,651	3,426	3,314	1,301	6,324	30,968
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	148,743	39,094	31,767	15,149	77,773	263,019
65	Time deposits in amounts of \$100,000 or more	13,671	2,199	1,171	745	3,999	16,457