

FEDERAL RESERVE statistical release



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

H.4.2(504)

June 23, 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 14, 1995	change since		Jun 14, 1995	change since		
		Jun 7, 1995	Jun 15, 1994		Jun 7, 1995	Jun 15, 1994	
ASSETS							
1	Cash and balances due from depository institutions	113,819	1,896	-16,417	17,277	-518	820
2	U.S. government securities	303,733	-2,162	-8,681	35,891	-5,252	-4,146
3	Trading account	26,572	-901	1,912	--	--	--
4	Investment account	277,160	-1,261	-10,593	--	--	--
5	Mortgage-backed securities ¹	96,991	-454	9,142	--	--	--
6	All other maturing in: 1 year or less	46,910	-410	-3,671	--	--	--
7	Over 1 through 5 years	71,938	-539	-4,983	--	--	--
8	Over 5 years	61,321	142	-11,081	--	--	--
9	Other securities	131,950	1,880	36,943	12,288	-1,475	1,539
10	Trading account	1,477	59	-401	--	--	--
11	Investment account	63,631	780	5,538	--	--	--
12	State and local government securities	20,844	1	-678	--	--	--
13	Maturing in: 1 year or less	5,590	-14	985	--	--	--
14	Over 1 year	15,254	14	-1,663	--	--	--
15	Other bonds, stocks, and securities	42,787	779	6,216	--	--	--
16	Other trading account assets	66,842	1,041	31,806	--	--	--
17	Federal funds sold ²	113,505	2,401	12,347	24,505	-427	2,714
18	To commercial banks in the U.S.	70,843	3,128	6,486	4,150	-1,325	-163
19	To nonbank brokers and dealers	36,353	-716	5,046	--	--	--
20	To others ³	6,309	-10	815	20,355	897	2,876
21	Other loans and leases, gross	1,223,643	370	159,868	173,052	932	17,183
22	Commercial and industrial	341,986	-483	47,960	110,687	165	11,710
23	Bankers' acceptances and commercial paper	1,830	139	-1,434	3,134	37	-121
24	All other	340,156	-622	49,393	107,554	128	11,831
25	U.S. addressees	337,591	-640	48,592	102,741	107	10,871
26	Non-U.S. addressees	2,565	18	802	4,813	22	960
27	Real estate loans	483,735	-87	56,920	23,541	-85	-4,038
28	Revolving, home equity	48,606	103	4,232	--	--	--
29	All other	435,180	-189	52,688	--	--	--
30	Loans to individuals	245,579	782	31,331	--	--	--
31	Loans to financial institutions	59,536	117	20,953	28,286	519	6,290
32	Commercial banks in the U.S.	38,170	532	19,569	4,811	160	-547
33	Banks in foreign countries	3,374	-261	243	2,106	-154	459
34	Nonbank financial institutions	17,993	-154	1,141	21,369	513	6,378
35	Loans for purchasing and carrying securities	14,899	236	-3,975	5,719	257	2,369
36	Loans for agricultural production	6,490	15	162	--	--	--
37	Loans to states and political subdivisions	11,073	-16	-806	--	--	--
38	Loans to foreign governments and official institutions	908	-20	-44	567	141	171
39	All other loans ⁴	24,718	-259	308	4,253	-65	681
40	Lease financing receivables	34,669	85	7,060	--	--	--
41	Less: Unearned income	1,688	12	54	--	--	--
42	Loan and lease reserve ⁵	34,621	7	-470	--	--	--
43	Other loans and leases, net	1,187,334	351	160,283	--	--	--
44	Other assets	138,632	3,441	-19,563	73,545	7,936	41,297
45	TOTAL ASSETS ⁶	1,988,973	7,808	164,913	366,534	2,396	65,355

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	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jun 14, 1995	change since		Jun 14, 1995	change since	
		Jun 7, 1995	Jun 15, 1994		Jun 7, 1995	Jun 15, 1994
46 Deposits	1,181,878	8,077	9,132	109,512	-1,069	21,076
47 Demand deposits ⁷	303,557	9,800	-26,894	3,778	-93	-781
48 Individuals, partnerships, and corporations	256,658	8,181	-1,414	3,030	-3	-609
49 Other holders	46,899	1,619	-25,480	748	-90	-172
50 States and political subdivisions	8,218	565	-1,170	--	--	--
51 U.S. government	3,474	1,322	-19,687	--	--	--
52 Depository institutions in the U.S.	17,694	-1,191	-7,271	--	--	--
53 Banks in foreign countries	5,297	-273	17	--	--	--
54 Foreign governments and official institutions	617	-146	-6	--	--	--
55 Certified and officers' checks	11,598	1,342	2,637	--	--	--
56 Other transaction deposits ⁸	113,628	-1,017	-12,520	--	--	--
57 Nontransaction deposits	764,694	-706	48,546	105,734	-976	21,857
58 Individuals, partnerships, and corporations	741,079	-277	48,016	69,299	-1,831	14,222
59 Other holders	23,615	-429	530	36,435	854	7,636
60 States and political subdivisions	19,833	-365	1,641	--	--	--
61 U.S. government	2,015	-35	-507	--	--	--
62 Depository institutions in the U.S.	1,461	-23	-481	--	--	--
63 Foreign governments, official institutions, and banks	306	-6	-122	--	--	--
64 Borrowings ⁹	406,151	186	69,026	82,058	1,648	7,349
65 Federal funds purchased ¹⁰	--	--	--	45,536	718	8,074
66 From commercial banks in the U.S.	--	--	--	10,318	2,208	823
67 From others	--	--	--	35,218	-1,490	7,250
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	4,930	4,864	-1,570	--	--	--
70 Other liabilities for borrowed money ¹¹	401,221	-4,678	70,596	36,522	931	-724
71 To commercial banks in the U.S.	--	--	--	5,275	855	-1,705
72 To others	--	--	--	31,247	75	981
73 Other liabilities (including subordinated debt)	215,940	-814	67,881	61,407	1,406	33,377
74 TOTAL LIABILITIES ¹²	1,803,969	7,449	146,039	366,534	2,396	65,355
75 Residual (Total assets less total liabilities) ¹³	185,004	359	18,874	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,663,817	-1,170	174,422	236,775	-5,056	18,000
77 Time deposits in amounts of \$100,000 or more	108,493	-899	11,727	--	--	--
78 Loans sold outright to affiliates ¹⁵	559	-1	-132	--	--	--
79 Commercial and industrial	292	-1	-36	--	--	--
80 Other	267	-0	-96	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,182	-152	2,840	--	--	--
82 Net due to related institutions ¹⁷	87,514	-1,516	62,357	83,580	-788	-2,394

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 \$1.2 billion in assets and liabilities of thrift institutions in the week ending June 14, 1995. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$0.1 and other securities investment account other bonds, stocks, and securities, \$1.0. The major liability items affected were: Other transaction deposits, \$0.1 and nontransaction deposits-IPC, \$1.1. The major memoranda item affected was time deposits in amounts over \$100,000, \$0.1.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	5,974	32,187	25,778	4,073	8,177	8,319	10,737
2	U.S. government securities, investment account 18	21,643	60,796	38,573	10,699	30,050	35,421	29,288
3	Mortgage-backed securities 1	8,477	28,518	21,105	1,975	10,869	8,065	7,992
4	All other maturing in: 1 year or less	6,162	4,877	2,629	4,346	1,411	6,956	6,320
5	Over 1 through 5 years	5,704	13,846	4,778	2,371	2,837	17,013	10,731
6	Over 5 years	1,300	13,554	10,061	2,006	14,933	3,387	4,246
7	Other securities, investment account 18	8,060	15,670	9,150	3,374	7,948	4,556	6,299
8	State and local government securities	1,507	6,348	4,376	1,257	1,050	1,719	2,472
9	Maturing in: 1 year or less	818	1,972	1,070	342	406	420	492
10	Over 1 year	689	4,375	3,306	915	643	1,298	1,979
11	Other bonds, stocks, and securities	6,553	9,322	4,775	2,117	6,898	2,837	3,827
12	Federal funds sold 2	8,351	41,397	30,535	1,410	4,282	16,514	10,358
13	To commercial banks in the U.S.	2,848	24,456	19,467	1,410	3,543	7,693	10,042
14	To nonbank brokers and dealers	5,152	15,513	9,761	0	739	6,268	302
15	To others	350	1,428	1,307	0	0	2,553	14
16	Other loans and leases, gross	66,925	237,032	165,487	87,722	111,749	123,758	125,051
17	Commercial and industrial	26,642	66,485	42,407	14,706	32,511	31,922	31,796
18	Bankers' acceptances and commercial paper	24	864	361	99	67	118	38
19	All other	26,618	65,621	42,046	14,607	32,444	31,803	31,758
20	U.S. addressees	26,551	65,279	41,784	14,580	32,362	31,535	31,403
21	Non-U.S. addressees	67	342	262	26	82	269	356
22	Real estate loans	27,257	85,276	56,359	22,873	41,003	56,355	56,335
23	Revolving, home equity	3,937	7,691	4,495	2,845	4,836	6,045	3,751
24	All other	23,320	77,585	51,864	20,028	36,167	50,310	52,584
25	Loans to individuals	5,905	42,341	28,214	43,550	23,626	18,707	28,660
26	Loans to financial institutions	1,537	19,613	18,574	1,931	4,712	7,396	1,317
27	Commercial banks in the U.S.	77	13,190	12,839	663	3,890	6,458	248
28	Banks in foreign countries	146	2,050	1,887	49	50	45	337
29	Nonbank financial institutions	1,313	4,372	3,848	1,219	773	893	732
30	Loans for purchasing and carrying securities	599	7,262	6,460	140	1,444	324	477
31	Loans for agricultural production	33	131	87	123	160	556	496
32	Loans to states and political subdivisions	323	2,189	1,115	810	1,251	2,037	2,007
33	Loans to foreign governments and official institutions	1	340	322	0	239	32	33
34	All other loans	1,599	7,741	7,131	514	2,197	3,321	1,624
35	Lease financing receivables	3,030	5,654	4,819	3,076	4,605	3,107	2,306
36	Less: Unearned income	12	875	689	153	103	65	147
37	Loan and lease reserve 5	1,784	12,002	10,156	2,285	2,432	2,511	2,212
38	Other loans and leases, net	65,128	224,155	154,641	85,284	109,214	121,182	122,692
39	Other assets 18	10,140	109,546	95,735	8,623	8,195	23,229	10,097
40	TOTAL ASSETS	119,297	483,750	354,413	113,463	167,867	209,222	189,471
LIABILITIES								
41	Deposits	68,840	246,575	165,706	61,106	99,603	113,088	134,116
42	Demand deposits	17,291	76,476	56,846	11,075	21,145	23,769	27,317
43	Individuals, partnerships, and corporations	14,636	61,077	43,693	9,690	18,661	20,946	23,669
44	States and political subdivisions	716	1,714	871	337	546	603	1,252
45	U.S. government	227	511	372	84	222	362	288
46	Depository institutions in the U.S.	1,339	2,492	1,990	624	1,130	1,035	1,368
47	Banks in foreign countries	60	4,214	4,010	108	28	29	143
48	Foreign governments and official institutions	1	481	464	1	0	89	3
49	Certified and officers' checks	312	5,987	5,446	231	557	705	594
50	Other transaction deposits 8	6,970	19,892	10,557	5,392	10,532	9,760	12,273
51	Nontransaction deposits	44,579	150,208	98,304	44,640	67,926	79,558	94,526
52	Individuals, partnerships, and corporations	43,332	143,242	94,732	43,968	65,497	77,905	90,286
53	States and political subdivisions	1,196	6,560	3,191	658	1,698	1,207	3,529
54	U.S. government	0	131	131	1	503	246	347
55	Depository institutions in the U.S.	51	183	158	12	219	94	363
56	Foreign governments, official institutions, and banks	0	92	92	0	9	107	2
57	Borrowings 9	30,463	85,928	61,094	31,019	40,312	59,559	33,075
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	396	896	655	131	1,014	394	305
60	Other liabilities for borrowed money 11	30,067	85,032	60,439	30,888	39,298	59,165	32,770
61	Other liabilities (including subordinated debt)	10,184	91,238	79,188	9,621	15,045	22,476	6,998
62	TOTAL LIABILITIES	109,487	423,742	305,989	101,746	154,960	195,123	174,190
63	Residual (Total assets less total liabilities) 13	9,810	60,009	48,424	11,717	12,907	14,099	15,282
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	102,053	317,248	211,440	101,131	146,596	166,098	160,706
65	Time deposits in amounts of \$100,000 or more	7,470	25,667	18,920	8,870	7,044	8,476	13,060

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,846	3,059	1,589	1,633	5,293	20,930
2	U.S. government securities, investment account 18	25,829	8,506	1,874	5,288	15,809	31,958
3	Mortgage-backed securities 1	11,118	1,859	977	2,876	2,990	11,277
4	All other maturing in:	6,696	716	274	742	3,094	5,316
5	1 year or less	3,461	2,358	487	669	7,447	5,013
6	Over 1 through 5 years	4,554	3,573	136	1,001	2,278	10,353
7	Over 5 years	4,147	1,881	828	680	3,308	6,879
8	Other securities, investment account 18	2,544	963	268	481	590	1,646
9	State and local government securities	531	79	95	77	57	299
10	Maturing in:	2,013	884	173	404	534	1,347
11	1 year or less	1,603	918	560	199	2,718	5,234
12	Over 1 year	11,763	1,987	2,990	493	4,114	9,846
13	Other bonds, stocks, and securities	6,630	1,532	2,858	493	2,335	7,004
14	Federal funds sold 2	3,856	361	120	0	1,748	2,293
15	To commercial banks in the U.S.	1,277	94	12	0	32	549
16	To nonbank brokers and dealers	114,794	28,114	30,191	9,466	55,984	232,859
17	To others	50,103	8,489	7,636	2,875	20,947	47,875
18	Other loans and leases, gross	402	2	2	4	15	195
19	Commercial and industrial	49,701	8,486	7,635	2,871	20,932	47,680
20	Bankers' acceptances and commercial paper	49,359	8,473	7,633	2,868	20,072	47,476
21	All other	342	13	1	3	861	204
22	U.S. addressees	33,403	11,701	7,933	3,422	23,177	115,052
23	Non-U.S. addressees	3,177	1,025	370	190	383	14,357
24	Real estate loans	30,226	10,676	7,563	3,233	22,794	100,695
25	Revolving, home equity	17,411	5,628	10,413	1,890	7,631	39,816
26	All other	14,815	5,048	7,150	1,343	15,163	60,879
27	Loans to individuals	5,765	388	2,143	287	1,862	12,585
28	Loans to financial institutions	1,077	73	1,633	282	17	10,561
29	Commercial banks in the U.S.	130	1	0	1	390	176
30	Banks in foreign countries	4,558	314	510	4	1,456	1,849
31	Nonbank financial institutions	2,373	272	311	60	211	1,426
32	Loans for purchasing and carrying securities	298	61	39	276	216	4,101
33	Loans for agricultural production	728	304	164	87	227	946
34	Loans to states and political subdivisions	7	4	4	0	223	24
35	Loans to foreign governments and official institutions	2,531	432	749	443	1,026	2,543
36	All other loans	2,176	836	799	125	463	8,492
37	Lease financing receivables	117	30	4	5	0	176
38	Less: Unearned income	2,250	501	680	188	775	7,001
39	Loan and lease reserve 5	112,426	27,583	29,507	9,273	55,208	225,682
40	Other loans and leases, net	19,902	2,316	2,530	832	5,443	32,669
40	Other assets 18	185,912	45,333	39,319	18,198	89,176	327,965
40	TOTAL ASSETS						
LIABILITIES							
41	Deposits	103,623	29,619	19,111	13,474	56,492	236,231
42	Demand deposits	27,961	7,165	5,189	4,025	15,209	66,934
43	Individuals, partnerships, and corporations	22,531	5,640	4,386	3,306	13,440	58,676
44	States and political subdivisions	738	100	99	68	216	1,830
45	U.S. government	761	61	48	57	115	737
46	Depository institutions in the U.S.	2,909	1,210	486	480	1,085	3,535
47	Banks in foreign countries	95	6	33	34	55	491
48	Foreign governments and official institutions	2	0	0	0	3	36
49	Certified and officers' checks	924	147	138	80	294	1,630
50	Other transaction deposits 8	8,597	3,591	2,027	2,208	5,379	27,008
51	Nontransaction deposits	67,065	18,864	11,895	7,240	35,904	142,289
52	Individuals, partnerships, and corporations	64,554	18,104	11,827	6,946	34,939	140,480
53	States and political subdivisions	2,156	338	54	185	921	1,331
54	U.S. government	14	358	1	13	14	387
55	Depository institutions in the U.S.	341	63	13	4	29	87
56	Foreign governments, official institutions, and banks	0	0	0	92	0	4
57	Borrowings 9	43,436	9,979	14,157	3,127	20,226	34,870
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	962	144	132	22	357	177
60	Other liabilities for borrowed money 11	42,474	9,834	14,025	3,104	19,869	34,693
61	Other liabilities (including subordinated debt)	23,164	2,300	2,679	292	6,201	25,742
62	TOTAL LIABILITIES	170,223	41,898	35,947	16,893	82,919	296,842
63	Residual (Total assets less total liabilities) 13	15,690	3,434	3,372	1,306	6,256	31,123
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	148,825	38,883	31,392	15,151	76,864	263,978
65	Time deposits in amounts of \$100,000 or more	13,275	2,244	1,159	744	3,983	16,500