



FEDERAL RESERVE statistical release

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

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July 7, 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 28, 1995	change since		Jun 28, 1995	change since		
	Jun 21, 1995	Jun 29, 1994	Jun 21, 1995	Jun 29, 1994	Jun 21, 1995	Jun 29, 1994	
ASSETS							
1	Cash and balances due from depository institutions	108,944	-7,288	1,210	17,070	60	-1,043
2	U.S. government securities	294,840	-5,879	-13,793	39,041	3,279	-1,254
3	Trading account	20,885	-1,689	-75	--	--	--
4	Investment account	273,955	-4,190	-13,718	--	--	--
5	Mortgage-backed securities ¹	96,743	-801	6,907	--	--	--
6	All other maturing in: 1 year or less	44,089	-2,386	-6,116	--	--	--
7	Over 1 through 5 years	72,308	-659	-4,481	--	--	--
8	Over 5 years	60,815	-345	-10,027	--	--	--
9	Other securities	128,052	-2,524	27,008	16,410	4,087	5,580
10	Trading account	1,660	173	-350	--	--	--
11	Investment account	63,184	170	5,011	--	--	--
12	State and local government securities	20,599	-240	-993	--	--	--
13	Maturing in: 1 year or less	5,573	-28	1,016	--	--	--
14	Over 1 year	15,026	-212	-2,009	--	--	--
15	Other bonds, stocks, and securities	42,585	410	6,004	--	--	--
16	Other trading account assets	63,207	-2,867	22,348	--	--	--
17	Federal funds sold ²	103,437	-1,219	6,603	30,346	2,533	1,320
18	To commercial banks in the U.S.	66,006	-2,218	-3,000	8,114	1,466	-1,305
19	To nonbank brokers and dealers	30,753	1,172	8,144	--	--	--
20	To others ³	6,677	-173	1,459	22,232	1,067	2,625
21	Other loans and leases, gross	1,228,496	2,023	160,454	174,534	-933	18,640
22	Commercial and industrial	342,239	-673	47,351	112,695	758	13,607
23	Bankers' acceptances and commercial paper	1,579	-26	-1,571	3,513	381	263
24	All other	340,660	-646	48,921	109,182	376	13,343
25	U.S. addressees	338,113	-633	48,120	104,236	211	12,352
26	Non-U.S. addressees	2,547	-13	802	4,946	166	991
27	Real estate loans	485,764	792	56,900	23,496	8	-3,710
28	Revolving, home equity	48,803	136	4,454	--	--	--
29	All other	436,961	656	52,446	--	--	--
30	Loans to individuals	245,163	1,596	27,853	--	--	--
31	Loans to financial institutions	61,094	1,048	22,351	28,647	-152	6,500
32	Commercial banks in the U.S.	39,228	565	19,722	4,860	35	-618
33	Banks in foreign countries	3,198	131	400	2,134	-3	449
34	Nonbank financial institutions	18,668	352	2,229	21,653	-184	6,668
35	Loans for purchasing and carrying securities	15,484	-1,956	-1,390	4,969	-1,763	1,446
36	Loans for agricultural production	6,558	3	120	--	--	--
37	Loans to states and political subdivisions	11,163	-13	-814	--	--	--
38	Loans to foreign governments and official institutions	862	-127	-136	361	11	10
39	All other loans ⁴	25,206	1,131	1,131	4,366	205	787
40	Lease financing receivables	34,961	221	7,090	--	--	--
41	Less: Unearned income	1,675	-15	13	--	--	--
42	Loan and lease reserve ⁵	34,402	-171	-286	--	--	--
43	Other loans and leases, net	1,192,419	2,208	160,728	--	--	--
44	Other assets	133,929	994	-19,464	58,227	-9,999	24,502
45	TOTAL ASSETS ⁶	1,961,622	-13,707	162,293	360,126	-3,364	51,256

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>		
	Jun 28, 1995	change since		Jun 28, 1995	change since	
		Jun 21, 1995	Jun 29, 1994		Jun 21, 1995	Jun 29, 1994
LIABILITIES						
46 Deposits	1,153,622	-4,201	35,049	104,195	-2,900	15,409
47 Demand deposits ⁷	290,543	2,040	497	4,095	582	-1,099
48 Individuals, partnerships, and corporations	247,038	4,555	3,470	3,269	426	-834
49 Other holders	43,505	-2,515	-2,973	826	156	-265
50 States and political subdivisions	8,493	-254	-140	--	--	--
51 U.S. government	1,585	-1,278	-786	--	--	--
52 Depository institutions in the U.S.	17,318	-477	-2,048	--	--	--
53 Banks in foreign countries	5,780	1,022	284	--	--	--
54 Foreign governments and official institutions	619	22	-107	--	--	--
55 Certified and officers' checks	9,710	-1,549	-177	--	--	--
56 Other transaction deposits ⁸	109,211	-1,359	-12,061	--	--	--
57 Nontransaction deposits	753,868	-4,882	46,613	100,100	-3,482	16,508
58 Individuals, partnerships, and corporations	731,722	-3,940	45,945	65,315	-3,181	10,482
59 Other holders	22,146	-942	668	34,785	-301	6,026
60 States and political subdivisions	18,511	-780	1,132	--	--	--
61 U.S. government	2,016	-3	-135	--	--	--
62 Depository institutions in the U.S.	1,302	-156	-246	--	--	--
63 Foreign governments, official institutions, and banks	317	-4	-82	--	--	--
64 Borrowings ⁹	415,440	-6,788	52,629	80,814	-1,949	4,969
65 Federal funds purchased ¹⁰	--	--	--	42,968	-1,891	6,383
66 From commercial banks in the U.S.	--	--	--	8,175	-383	-902
67 From others	--	--	--	34,793	-1,508	7,285
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	26,028	-2,682	-7,331	--	--	--
70 Other liabilities for borrowed money ¹¹	389,413	-4,106	59,959	37,846	-58	-1,414
71 To commercial banks in the U.S.	--	--	--	5,840	135	-1,902
72 To others	--	--	--	32,006	-193	488
73 Other liabilities (including subordinated debt)	207,745	-2,767	56,499	55,660	-715	25,671
74 TOTAL LIABILITIES ¹²	1,776,807	-13,756	144,177	360,126	-3,364	51,256
75 Residual (Total assets less total liabilities) ¹³	184,815	49	18,116	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,649,591	-5,945	163,551	247,357	7,466	26,209
77 Time deposits in amounts of \$100,000 or more	103,652	-3,231	12,368	--	--	--
78 Loans sold outright to affiliates ¹⁵	558	-1	-124	--	--	--
79 Commercial and industrial	292	-0	-36	--	--	--
80 Other	266	-1	-88	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,347	232	3,242	--	--	--
82 Net due to related institutions ¹⁷	87,896	2,523	57,378	94,959	4,592	1,696

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						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS								
1	Cash and balances due from depository institutions	6,188	26,909	20,406	3,964	7,493	9,682	9,241
2	U.S. government securities, investment account 18	20,878	62,893	39,987	10,580	30,047	34,080	28,060
3	Mortgage-backed securities ¹	8,298	28,335	21,032	1,896	11,003	8,398	7,626
4	All other maturing in: 1 year or less	6,667	5,588	2,853	4,338	1,251	5,794	4,980
5	Over 1 through 5 years	4,569	15,208	5,932	2,349	2,864	16,922	11,125
6	Over 5 years	1,344	13,761	10,169	1,997	14,929	2,967	4,328
7	Other securities, investment account 18	7,624	15,533	9,019	3,494	7,980	4,758	6,146
8	State and local government securities	1,520	6,118	4,176	1,244	1,046	1,716	2,475
9	Maturing in: 1 year or less	813	1,963	1,087	340	401	428	495
10	Over 1 year	706	4,156	3,089	904	645	1,288	1,980
11	Other bonds, stocks, and securities	6,104	9,414	4,843	2,250	6,934	3,043	3,671
12	Federal funds sold ²	8,815	31,976	21,756	1,383	4,443	14,211	10,634
13	To commercial banks in the U.S.	2,329	18,475	13,862	1,383	4,035	7,135	9,857
14	To nonbank brokers and dealers	5,474	11,887	6,509	0	408	5,558	692
15	To others	1,012	1,613	1,386	0	0	1,518	85
16	Other loans and leases, gross	67,270	237,388	165,413	86,304	111,747	124,953	124,985
17	Commercial and industrial	26,644	64,925	40,859	14,837	32,502	32,396	31,443
18	Bankers' acceptances and commercial paper	23	686	198	155	49	104	33
19	All other	26,620	64,239	40,661	14,681	32,453	32,292	31,410
20	U.S. addressees	26,554	63,964	40,466	14,647	32,371	32,034	31,036
21	Non-U.S. addressees	67	276	196	34	82	259	374
22	Real estate loans	27,376	85,251	56,168	22,918	41,404	56,611	56,615
23	Revolving, home equity	3,951	7,687	4,485	2,841	4,856	6,108	3,786
24	All other	23,425	77,563	51,683	20,078	36,548	50,503	52,829
25	Loans to individuals	6,137	42,669	28,482	41,684	23,359	18,742	28,759
26	Loans to financial institutions	1,518	20,607	19,646	2,209	4,903	7,384	1,182
27	Commercial banks in the U.S.	71	14,113	13,833	926	3,992	6,427	150
28	Banks in foreign countries	144	1,880	1,719	52	57	46	309
29	Nonbank financial institutions	1,303	4,614	4,095	1,231	854	911	723
30	Loans for purchasing and carrying securities	568	7,803	6,679	140	1,345	379	460
31	Loans for agricultural production	33	128	81	123	162	516	528
32	Loans to states and political subdivisions	320	2,190	1,096	815	1,262	2,125	1,985
33	Loans to foreign governments and official institutions	1	295	276	0	239	36	30
34	All other loans	1,413	7,861	7,306	500	1,954	3,600	1,750
35	Lease financing receivables	3,259	5,661	4,818	3,076	4,616	3,164	2,233
36	Less: Unearned income	12	875	686	148	99	63	144
37	Loan and lease reserve ⁵	1,783	11,925	10,100	2,246	2,414	2,498	2,211
38	Other loans and leases, net	65,475	224,588	154,627	83,910	109,234	122,392	122,630
39	Other assets ¹⁸	10,365	101,627	89,011	7,676	8,049	19,627	10,276
40	TOTAL ASSETS	119,344	463,525	334,804	111,006	167,246	204,751	186,987
LIABILITIES								
41	Deposits	67,322	236,836	157,271	61,329	97,531	111,756	131,278
42	Demand deposits	16,426	72,865	53,693	10,799	19,762	23,331	25,557
43	Individuals, partnerships, and corporations	13,873	58,978	41,978	9,449	17,621	20,171	22,254
44	States and political subdivisions	930	1,647	783	327	493	582	1,322
45	U.S. government	90	294	214	55	103	125	138
46	Depository institutions in the U.S.	1,130	2,665	2,227	582	938	1,578	1,113
47	Banks in foreign countries	85	4,584	4,374	138	41	40	144
48	Foreign governments and official institutions	1	484	466	1	0	89	3
49	Certified and officers' checks	316	4,214	3,650	247	566	746	583
50	Other transaction deposits ⁸	6,710	18,801	9,793	5,258	10,069	9,606	11,872
51	Nontransaction deposits	44,186	145,169	93,786	45,272	67,700	78,820	93,849
52	Individuals, partnerships, and corporations	43,072	138,950	90,649	44,623	65,143	77,198	89,652
53	States and political subdivisions	1,064	5,756	2,769	635	1,765	1,179	3,516
54	U.S. government	0	136	136	1	503	242	347
55	Depository institutions in the U.S.	50	236	140	12	280	94	332
56	Foreign governments, official institutions, and banks	0	92	91	0	9	107	2
57	Borrowings ⁹	32,530	80,171	55,906	29,760	42,035	56,151	32,366
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,817	2,832	2,209	636	2,807	1,249	913
60	Other liabilities for borrowed money ¹¹	29,713	77,339	53,697	29,123	39,228	54,902	31,452
61	Other liabilities (including subordinated debt)	9,489	86,736	73,500	8,047	14,999	22,709	8,076
62	TOTAL LIABILITIES	109,340	403,743	286,677	99,136	154,566	190,616	171,719
63	Residual (Total assets less total liabilities) ¹³	10,004	59,782	48,127	11,871	12,680	14,135	15,267
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	102,185	315,201	208,479	99,452	146,189	164,441	159,817
65	Time deposits in amounts of \$100,000 or more	7,333	23,008	16,471	8,801	7,095	8,454	13,062

Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	13,441	2,617	1,553	1,832	5,304	20,721
2	U.S. government securities, investment account 18	25,666	8,731	1,799	5,276	14,298	31,648
3	Mortgage-backed securities ¹	11,238	1,878	967	2,869	3,023	11,210
4	All other maturing in: 1 year or less	6,339	718	264	699	2,238	5,214
5	Over 1 through 5 years	3,611	2,611	432	707	6,791	5,119
6	Over 5 years	4,477	3,525	136	1,001	2,245	10,105
7	Other securities, investment account 18	4,116	1,874	814	680	3,305	6,861
8	State and local government securities	2,544	963	263	483	589	1,639
9	Maturing in: 1 year or less	536	80	95	77	57	290
10	Over 1 year	2,008	884	168	407	532	1,349
11	Other bonds, stocks, and securities	1,572	910	551	197	2,717	5,222
12	Federal funds sold ²	10,997	1,925	3,727	190	4,358	10,778
13	To commercial banks in the U.S.	5,659	1,493	3,372	190	3,250	8,827
14	To nonbank brokers and dealers	3,583	307	344	0	1,087	1,414
15	To others	1,755	125	12	0	21	537
16	Other loans and leases, gross	116,328	28,376	30,633	9,496	56,447	234,570
17	Commercial and industrial	50,877	8,552	7,608	2,873	20,925	48,658
18	Bankers' acceptances and commercial paper	305	2	3	3	9	207
19	All other	50,572	8,549	7,605	2,870	20,916	48,452
20	U.S. addressees	50,160	8,536	7,604	2,867	20,104	48,236
21	Non-U.S. addressees	411	13	1	3	812	216
22	Real estate loans	33,566	11,786	7,978	3,458	23,586	115,215
23	Revolving, home equity	3,199	1,033	375	192	374	14,401
24	All other	30,367	10,753	7,603	3,266	23,212	100,814
25	Loans to individuals	17,558	5,634	10,661	1,899	7,711	40,349
26	Loans to financial institutions	6,136	438	1,978	279	1,935	12,526
27	Commercial banks in the U.S.	1,271	99	1,435	275	21	10,448
28	Banks in foreign countries	190	0	0	1	329	190
29	Nonbank financial institutions	4,674	339	543	4	1,584	1,888
30	Loans for purchasing and carrying securities	2,410	282	327	73	209	1,489
31	Loans for agricultural production	296	60	34	267	208	4,204
32	Loans to states and political subdivisions	734	304	164	89	226	950
33	Loans to foreign governments and official institutions	7	4	4	0	223	23
34	All other loans	2,550	485	1,085	429	954	2,623
35	Lease financing receivables	2,194	831	794	128	471	8,533
36	Less: Unearned income	119	29	4	5	0	177
37	Loan and lease reserve ⁵	2,240	506	677	187	766	6,949
38	Other loans and leases, net	113,969	27,841	29,952	9,304	55,682	227,444
39	Other assets ¹⁸	18,997	2,559	2,544	816	5,296	31,850
40	TOTAL ASSETS	187,186	45,545	40,389	18,098	88,242	329,303
LIABILITIES							
41	Deposits	101,088	28,857	19,154	13,262	54,824	230,385
42	Demand deposits	27,993	6,566	5,290	3,952	14,340	63,663
43	Individuals, partnerships, and corporations	22,883	5,164	4,381	3,211	12,945	56,107
44	States and political subdivisions	902	103	112	63	194	1,818
45	U.S. government	242	36	30	22	76	375
46	Depository institutions in the U.S.	3,054	1,107	566	549	762	3,274
47	Banks in foreign countries	150	7	36	26	53	478
48	Foreign governments and official institutions	2	0	0	0	4	35
49	Certified and officers' checks	760	149	164	82	306	1,576
50	Other transaction deposits ⁸	8,389	3,469	1,921	2,094	5,136	25,884
51	Nontransaction deposits	64,706	18,821	11,943	7,216	35,347	140,838
52	Individuals, partnerships, and corporations	62,720	18,090	11,877	6,911	34,442	139,044
53	States and political subdivisions	1,837	321	52	184	887	1,315
54	U.S. government	13	358	1	13	14	387
55	Depository institutions in the U.S.	135	53	13	4	5	87
56	Foreign governments, official institutions, and banks	0	0	0	104	0	4
57	Borrowings ⁹	48,686	10,991	15,333	3,241	21,305	42,873
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	9,381	1,117	493	79	2,742	961
60	Other liabilities for borrowed money ¹¹	39,305	9,874	14,839	3,162	18,562	41,912
61	Other liabilities (including subordinated debt)	21,740	2,257	2,472	305	5,893	25,024
62	TOTAL LIABILITIES	171,514	42,104	36,958	16,807	82,022	298,281
63	Residual (Total assets less total liabilities) ¹³	15,672	3,441	3,431	1,291	6,220	31,021
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	150,176	39,313	32,166	15,177	75,137	264,583
65	Time deposits in amounts of \$100,000 or more	11,716	2,214	1,142	757	3,901	16,168