

FEDERAL RESERVE statistical release



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July 14, 1995

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES (Millions of dollars)

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>			
	Jul 5, 1995	change since		Jul 5, 1995	change since		
		Jun 28, 1995	Jul 6, 1994		Jun 28, 1995	Jul 6, 1994	
ASSETS							
1	Cash and balances due from depository institutions	132,894	23,877	8,087	17,210	140	281
2	U.S. government securities	294,762	-393	-18,792	41,972	2,610	2,003
3	Trading account	17,762	-3,126	-6,449	--	--	--
4	Investment account	277,000	2,733	-12,342	--	--	--
5	Mortgage-backed securities ¹	98,038	1,247	10,865	--	--	--
6	All other maturing in: 1 year or less	45,043	700	-5,174	--	--	--
7	Over 1 through 5 years	72,556	237	-4,932	--	--	--
8	Over 5 years	61,364	549	-13,102	--	--	--
9	Other securities	128,039	354	26,130	24,749	8,339	13,834
10	Trading account	2,187	527	376	--	--	--
11	Investment account	62,640	-179	4,778	--	--	--
12	State and local government securities	19,804	-796	-1,095	--	--	--
13	Maturing in: 1 year or less	4,966	-608	505	--	--	--
14	Over 1 year	14,838	-188	-1,600	--	--	--
15	Other bonds, stocks, and securities	42,837	617	5,872	--	--	--
16	Other trading account assets	63,211	6	20,976	--	--	--
17	Federal funds sold ²	116,174	12,934	19,512	26,050	-4,296	-2,976
18	To commercial banks in the U.S.	82,960	17,142	15,640	5,262	-2,852	-4,812
19	To nonbank brokers and dealers	27,278	-3,467	4,287	--	--	--
20	To others ³	5,937	-741	-415	20,788	-1,444	1,836
21	Other loans and leases, gross	1,242,859	14,160	165,374	176,648	2,113	20,855
22	Commercial and industrial	346,175	3,973	48,242	113,558	863	14,347
23	Bankers' acceptances and commercial paper	1,526	-54	-1,390	3,742	229	456
24	All other	344,649	4,027	49,631	109,816	634	13,891
25	U.S. addressees	342,034	3,959	48,733	104,833	597	12,933
26	Non-U.S. addressees	2,615	68	898	4,983	37	958
27	Real estate loans	489,171	3,393	58,471	23,335	-162	-3,671
28	Revolving, home equity	48,992	183	4,588	--	--	--
29	All other	440,178	3,209	53,883	--	--	--
30	Loans to individuals	245,368	56	27,425	--	--	--
31	Loans to financial institutions	62,895	1,806	21,910	29,367	720	7,460
32	Commercial banks in the U.S.	39,650	432	18,715	4,819	-41	-52
33	Banks in foreign countries	3,930	727	742	2,286	152	460
34	Nonbank financial institutions	19,315	647	2,453	22,261	608	7,052
35	Loans for purchasing and carrying securities	15,804	321	-369	5,998	1,029	2,293
36	Loans for agricultural production	6,622	63	114	--	--	--
37	Loans to states and political subdivisions	11,116	-48	-755	--	--	--
38	Loans to foreign governments and official institutions	907	44	-273	342	-19	-24
39	All other loans ⁴	29,431	4,143	3,239	4,048	-318	451
40	Lease financing receivables	35,371	408	7,372	--	--	--
41	Less: Unearned income	1,677	2	25	--	--	--
42	Loan and lease reserve ⁵	34,275	-125	-126	--	--	--
43	Other loans and leases, net	1,206,908	14,283	165,476	--	--	--
44	Other assets	138,942	5,225	-18,478	49,619	-8,287	15,408
45	TOTAL ASSETS ⁶	2,017,719	56,280	181,935	359,437	-689	50,961

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		
	Jul 5, 1995	change since		Jul 5, 1995	change since	
		Jun 28, 1995	Jul 6, 1994		Jun 28, 1995	Jul 6, 1994
46 Deposits	1,218,614	64,815	55,535	97,600	-6,594	10,852
47 Demand deposits ⁷	338,611	48,061	17,058	4,342	247	-588
48 Individuals, partnerships, and corporations	286,316	39,353	17,438	3,378	110	-608
49 Other holders	52,295	8,708	-380	963	138	20
50 States and political subdivisions	8,580	53	-497	--	--	--
51 U.S. government	1,849	266	-133	--	--	--
52 Depository institutions in the U.S.	22,511	5,154	-3,187	--	--	--
53 Banks in foreign countries	6,557	776	210	--	--	--
54 Foreign governments and official institutions	711	92	104	--	--	--
55 Certified and officers' checks	12,086	2,367	3,123	--	--	--
56 Other transaction deposits ⁸	115,869	6,643	-11,516	--	--	--
57 Nontransaction deposits	764,133	10,111	49,993	93,258	-6,842	11,440
58 Individuals, partnerships, and corporations	742,747	10,959	49,812	59,469	-5,846	6,177
59 Other holders	21,387	-848	181	33,790	-995	5,263
60 States and political subdivisions	17,981	-530	851	--	--	--
61 U.S. government	2,009	-7	23	--	--	--
62 Depository institutions in the U.S.	1,097	-294	-591	--	--	--
63 Foreign governments, official institutions, and banks	300	-17	-102	--	--	--
64 Borrowings ⁹	414,073	-1,361	60,968	87,270	6,456	8,346
65 Federal funds purchased ¹⁰	--	--	--	49,195	6,227	10,166
66 From commercial banks in the U.S.	--	--	--	11,416	3,241	1,426
67 From others	--	--	--	37,779	2,986	8,740
68 From Federal Reserve Banks	1,574	1,574	-667	--	--	--
69 Treasury tax and loan notes	17,208	-8,958	10,706	--	--	--
70 Other liabilities for borrowed money ¹¹	395,291	6,023	50,929	38,075	230	-1,821
71 To commercial banks in the U.S.	--	--	--	6,643	803	-745
72 To others	--	--	--	31,432	-573	-1,075
73 Other liabilities (including subordinated debt)	198,756	-8,541	46,457	55,956	296	25,855
74 TOTAL LIABILITIES ¹²	1,831,443	54,913	162,960	359,437	-689	50,961
75 Residual (Total assets less total liabilities) ¹³	186,276	1,367	18,975	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,659,225	9,481	157,870	259,337	11,659	38,580
77 Time deposits in amounts of \$100,000 or more	105,393	1,889	11,817	--	--	--
78 Loans sold outright to affiliates ¹⁵	555	-3	-121	--	--	--
79 Commercial and industrial	291	-0	-35	--	--	--
80 Other	263	-2	-86	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,165	-182	3,121	--	--	--
82 Net due to related institutions ¹⁷	86,462	-1,409	53,684	95,421	461	4,352

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.

NOTE: Weekly reporting domestic banks acquired \$3.5 billion in assets and liabilities of thrift institutions in the week ending July 5, 1995. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$0.5; U.S. government securities investment account maturing in over 1 to 5 years, \$0.1; other securities investment account other bonds, notes, and securities, \$0.5; real estate loans, all other, \$1.9; loans to individuals, \$0.2; and other assets, \$0.2. The major liability items affected were: demand deposits-IPC, \$0.1; other transaction deposits, \$0.2; nontransaction deposits-IPC, \$2.3; borrowings, \$0.7; and the residual, \$0.2. The major memoranda item affected was: time deposits in amounts greater than \$100,000, \$0.2.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	7,690	34,182	26,353	4,500	9,776	11,309	11,694
2	U.S. government securities, investment account 1 ⁸	21,650	62,555	40,095	10,610	30,014	35,319	29,016
3	Mortgage-backed securities ¹	8,268	28,733	21,383	1,927	11,111	8,629	8,248
4	All other maturing in: 1 year or less	7,296	5,809	2,680	4,339	1,251	5,798	5,044
5	Over 1 through 5 years	4,743	14,156	5,853	2,375	2,664	18,093	11,246
6	Over 5 years	1,344	13,858	10,179	1,968	14,987	2,799	4,477
7	Other securities, investment account 1 ⁸	7,093	15,098	8,872	3,502	7,932	4,568	6,808
8	State and local government securities	1,421	5,778	4,056	1,199	990	1,663	2,421
9	Maturing in: 1 year or less	710	1,649	972	316	365	403	458
10	Over 1 year	711	4,129	3,084	883	625	1,260	1,963
11	Other bonds, stocks, and securities	5,672	9,320	4,816	2,303	6,942	2,905	4,387
12	Federal funds sold ²	10,938	39,658	29,520	3,082	4,836	15,454	10,299
13	To commercial banks in the U.S.	4,940	25,636	20,934	3,082	4,296	9,423	10,012
14	To nonbank brokers and dealers	4,998	12,649	7,340	0	540	4,205	266
15	To others	1,000	1,374	1,246	0	0	1,827	21
16	Other loans and leases, gross	68,994	241,904	169,208	85,852	113,023	125,646	127,890
17	Commercial and industrial	27,079	66,236	41,887	14,843	32,925	32,752	31,953
18	Bankers' acceptances and commercial paper	28	655	149	157	36	85	40
19	All other	27,051	65,581	41,737	14,686	32,889	32,668	31,913
20	U.S. addressees	26,984	65,293	41,502	14,662	32,769	32,406	31,523
21	Non-U.S. addressees	67	288	235	24	120	262	390
22	Real estate loans	27,463	85,537	56,072	22,843	41,644	56,551	58,392
23	Revolving, home equity	3,962	7,709	4,481	2,819	4,867	6,124	3,797
24	All other	23,500	77,828	51,590	20,024	36,776	50,427	54,595
25	Loans to individuals	6,116	42,714	28,525	41,317	23,531	18,831	28,985
26	Loans to financial institutions	1,631	21,578	20,547	2,218	5,052	7,378	1,385
27	Commercial banks in the U.S.	87	14,336	14,098	743	3,914	6,536	215
28	Banks in foreign countries	190	2,393	2,155	209	44	37	383
29	Nonbank financial institutions	1,354	4,849	4,294	1,266	1,094	805	786
30	Loans for purchasing and carrying securities	652	8,314	7,241	137	1,361	332	432
31	Loans for agricultural production	30	132	85	115	160	517	532
32	Loans to states and political subdivisions	315	2,140	1,113	785	1,299	2,115	2,012
33	Loans to foreign governments and official institutions	1	345	318	0	240	41	18
34	All other loans	2,312	9,240	8,599	502	2,163	3,938	1,859
35	Lease financing receivables	3,396	5,668	4,821	3,093	4,650	3,190	2,321
36	Less: Unearned income	11	878	693	135	97	60	159
37	Loan and lease reserve ⁵	1,763	11,936	10,090	2,129	2,403	2,491	2,232
38	Other loans and leases, net	67,220	229,090	158,425	83,589	110,523	123,095	125,499
39	Other assets ^{1⁸}	11,656	99,701	86,453	7,681	9,249	19,501	10,565
40	TOTAL ASSETS	126,248	480,285	349,718	112,964	172,329	209,246	193,881
LIABILITIES								
41	Deposits	72,528	252,223	170,704	63,854	102,561	118,029	138,758
42	Demand deposits	20,517	84,107	63,410	12,917	23,652	27,077	29,098
43	Individuals, partnerships, and corporations	17,818	66,231	47,878	11,347	20,973	24,134	25,226
44	States and political subdivisions	673	2,060	1,237	336	623	546	1,152
45	U.S. government	90	235	142	59	111	161	181
46	Depository institutions in the U.S.	1,550	3,454	2,915	746	1,285	1,417	1,723
47	Banks in foreign countries	80	5,306	4,969	132	53	31	178
48	Foreign governments and official institutions	1	580	564	1	1	82	4
49	Certified and officers' checks	305	6,241	5,705	294	605	707	634
50	Other transaction deposits ⁸	7,136	19,550	10,209	5,563	10,786	10,172	12,747
51	Nontransaction deposits	44,875	148,565	97,085	45,375	68,123	80,780	96,913
52	Individuals, partnerships, and corporations	43,609	142,920	94,326	44,728	65,704	79,104	92,649
53	States and political subdivisions	1,214	5,235	2,445	636	1,628	1,259	3,575
54	U.S. government	0	95	95	1	654	249	348
55	Depository institutions in the U.S.	51	230	134	10	133	65	340
56	Foreign governments, official institutions, and banks	0	85	84	0	5	102	2
57	Borrowings ⁹	33,335	87,202	62,091	28,752	42,411	56,872	32,103
58	From Federal Reserve Banks	0	55	0	57	200	1,065	47
59	Treasury tax and loan notes	1,776	1,513	1,015	384	2,065	1,100	666
60	Other liabilities for borrowed money ¹¹	31,559	85,635	61,076	28,311	40,146	54,707	31,390
61	Other liabilities (including subordinated debt)	9,989	80,334	68,146	8,487	14,496	20,263	7,516
62	TOTAL LIABILITIES	115,852	419,759	300,941	101,093	159,469	195,164	178,377
63	Residual (Total assets less total liabilities) ¹³	10,395	60,526	48,777	11,871	12,861	14,081	15,503
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	103,649	319,244	212,662	99,221	147,595	165,029	163,785
65	Time deposits in amounts of \$100,000 or more	7,533	25,339	18,930	8,740	7,202	8,522	13,388

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	14,776	4,069	2,522	2,001	7,471	22,906
2	U.S. government securities, investment account 18	25,886	8,612	1,790	5,246	14,288	32,015
3	Mortgage-backed securities ¹	11,274	1,863	956	2,844	3,011	11,173
4	All other maturing in: 1 year or less	6,387	684	264	718	2,246	5,206
5	Over 1 through 5 years	3,674	2,533	435	687	6,824	5,126
6	Over 5 years	4,551	3,532	136	997	2,207	10,510
7	Other securities, investment account 18	4,024	1,849	818	676	3,469	6,804
8	State and local government securities	2,444	953	267	480	586	1,602
9	Maturing in: 1 year or less	505	85	96	73	57	250
10	Over 1 year	1,940	867	171	407	529	1,353
11	Other bonds, stocks, and securities	1,580	896	551	196	2,883	5,201
12	Federal funds sold ²	10,677	2,503	4,278	201	2,844	11,403
13	To commercial banks in the U.S.	6,614	2,022	3,996	201	2,752	9,986
14	To nonbank brokers and dealers	2,934	333	271	0	75	1,008
15	To others	1,130	148	12	0	17	409
16	Other loans and leases, gross	116,587	28,493	31,753	9,576	57,544	235,598
17	Commercial and industrial	50,893	8,620	7,631	2,913	21,093	49,236
18	Bankers' acceptances and commercial paper	329	3	3	3	9	180
19	All other	50,565	8,617	7,628	2,910	21,085	49,056
20	U.S. addressees	50,163	8,604	7,627	2,907	20,271	48,824
21	Non-U.S. addressees	402	13	1	3	813	232
22	Real estate loans	33,900	11,829	8,705	3,477	24,035	114,796
23	Revolving, home equity	3,219	1,043	373	192	502	14,384
24	All other	30,681	10,786	8,331	3,285	23,532	100,412
25	Loans to individuals	17,358	5,555	10,777	1,905	7,745	40,535
26	Loans to financial institutions	5,861	450	2,081	283	2,105	12,874
27	Commercial banks in the U.S.	1,166	78	1,503	278	19	10,775
28	Banks in foreign countries	133	0	0	0	352	187
29	Nonbank financial institutions	4,561	372	578	4	1,734	1,912
30	Loans for purchasing and carrying securities	2,317	278	262	59	377	1,282
31	Loans for agricultural production	302	61	38	271	216	4,245
32	Loans to states and political subdivisions	722	306	163	88	257	913
33	Loans to foreign governments and official institutions	7	4	5	0	223	24
34	All other loans	2,993	539	1,275	451	1,024	3,135
35	Lease financing receivables	2,233	851	815	128	470	8,557
36	Less: Unearned income	122	29	4	5	0	178
37	Loan and lease reserve ⁵	2,246	507	679	186	769	6,934
38	Other loans and leases, net	114,219	27,957	31,071	9,384	56,774	228,486
39	Other assets ¹⁸	19,160	2,399	2,994	813	5,325	33,058
40	TOTAL ASSETS	188,742	47,388	43,473	18,321	90,171	334,671
LIABILITIES							
41	Deposits	105,492	30,800	20,587	14,083	57,426	242,273
42	Demand deposits	32,337	8,145	6,357	4,617	16,684	73,105
43	Individuals, partnerships, and corporations	26,509	6,220	5,308	3,733	14,872	63,946
44	States and political subdivisions	516	119	105	94	227	2,129
45	U.S. government	253	110	35	32	114	467
46	Depository institutions in the U.S.	3,954	1,544	723	655	1,090	4,370
47	Banks in foreign countries	113	8	28	31	79	516
48	Foreign governments and official institutions	2	0	0	0	4	37
49	Certified and officers' checks	989	145	158	71	297	1,639
50	Other transaction deposits ⁸	8,717	3,667	2,082	2,221	5,594	27,634
51	Nontransaction deposits	64,439	18,988	12,149	7,245	35,148	141,534
52	Individuals, partnerships, and corporations	62,543	18,265	12,083	6,936	34,270	139,936
53	States and political subdivisions	1,769	312	52	189	859	1,252
54	U.S. government	13	358	1	13	14	262
55	Depository institutions in the U.S.	113	53	13	4	5	81
56	Foreign governments, official institutions, and banks	0	0	0	102	0	4
57	Borrowings ⁹	45,777	10,983	16,524	2,710	20,793	36,610
58	From Federal Reserve Banks	0	90	0	0	0	60
59	Treasury tax and loan notes	6,167	778	348	60	1,586	764
60	Other liabilities for borrowed money ¹¹	39,610	10,114	16,176	2,651	19,207	35,786
61	Other liabilities (including subordinated debt)	21,733	2,171	2,987	266	5,656	24,857
62	TOTAL LIABILITIES	173,003	43,953	40,099	17,059	83,875	303,739
63	Residual (Total assets less total liabilities) ¹³	15,740	3,435	3,374	1,262	6,296	30,932
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	149,394	39,356	33,140	15,220	75,373	265,058
65	Time deposits in amounts of \$100,000 or more	11,082	2,128	1,109	759	3,881	15,709