

FEDERAL RESERVE statistical release



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July 21, 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			
	Jul 12, 1995	change since		Jul 12, 1995	change since		
		Jul 5, 1995	Jul 13, 1994		Jul 5, 1995	Jul 13, 1994	
ASSETS							
1	Cash and balances due from depository institutions	109,957	-23,217	-308	16,784	-426	667
2	U.S. government securities	292,634	-2,411	-19,649	41,828	-144	2,315
3	Trading account	17,599	-160	-5,542	-	-	-
4	Investment account	275,035	-2,252	-14,107	-	-	-
5	Mortgage-backed securities ¹	97,860	-190	10,448	-	-	-
6	All other maturing in: 1 year or less	44,098	-1,170	-5,831	-	-	-
7	Over 1 through 5 years	72,421	-237	-5,298	-	-	-
8	Over 5 years	60,657	-654	-13,425	-	-	-
9	Other securities	124,223	-3,588	18,848	26,020	1,271	15,112
10	Trading account	1,448	-739	-320	-	-	-
11	Investment account	62,528	116	4,511	-	-	-
12	State and local government securities	19,863	38	-1,149	-	-	-
13	Maturing in: 1 year or less	5,037	66	515	-	-	-
14	Over 1 year	14,826	-28	-1,664	-	-	-
15	Other bonds, stocks, and securities	42,665	78	5,661	-	-	-
16	Other trading account assets	60,247	-2,964	14,657	-	-	-
17	Federal funds sold ²	102,452	-13,762	12,172	29,071	3,021	99
18	To commercial banks in the U.S.	64,779	-18,217	4,035	7,024	1,762	-128
19	To nonbank brokers and dealers	31,483	4,201	8,113	-	-	-
20	To others ³	6,190	254	25	22,047	1,259	227
21	Other loans and leases, gross	1,236,564	-6,457	162,914	175,184	-1,463	18,800
22	Commercial and industrial	342,620	-3,408	45,509	113,181	-377	12,992
23	Bankers' acceptances and commercial paper	1,565	38	-1,371	3,864	122	385
24	All other	341,055	-3,447	46,880	109,316	-500	12,608
25	U.S. addressees	338,409	-3,518	45,959	104,401	-431	11,754
26	Non-U.S. addressees	2,646	71	922	4,915	-68	854
27	Real estate loans	491,536	2,152	59,154	23,401	67	-3,648
28	Revolving, home equity	48,992	1	4,520	-	-	-
29	All other	442,544	2,151	54,635	-	-	-
30	Loans to individuals	242,292	-3,030	23,996	-	-	-
31	Loans to financial institutions	66,204	3,327	25,802	28,736	-631	6,911
32	Commercial banks in the U.S.	42,515	2,882	21,421	4,892	73	145
33	Banks in foreign countries	4,265	335	1,498	2,384	98	565
34	Nonbank financial institutions	19,425	109	2,883	21,459	-802	6,201
35	Loans for purchasing and carrying securities	14,414	-1,389	-1,160	5,315	-682	2,149
36	Loans for agricultural production	6,689	68	150	-	-	-
37	Loans to states and political subdivisions	11,063	-52	-765	-	-	-
38	Loans to foreign governments and official institutions	895	-2	-176	478	136	-70
39	All other loans ⁴	25,080	-4,514	2,734	4,073	25	465
40	Lease financing receivables	35,771	392	7,669	-	-	-
41	Less: Unearned income	1,678	-9	7	-	-	-
42	Loan and lease reserve ⁵	34,231	-46	-488	-	-	-
43	Other loans and leases, net	1,200,655	-6,401	163,395	-	-	-
44	Other assets	137,465	-1,259	-19,892	50,089	470	14,195
45	TOTAL ASSETS ⁶	1,967,386	-50,639	154,566	363,797	4,360	54,154

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		
	Jul 12, 1995	change since		Jul 12, 1995	change since	
LIABILITIES	Jul 12, 1995	Jul 5, 1995	Jul 13, 1994	Jul 12, 1995	Jul 5, 1995	Jul 13, 1994
46 Deposits	1,176,278	-42,412	41,331	104,208	6,607	15,542
47 Demand deposits ⁷	296,952	-42,046	3,672	3,703	-639	-843
48 Individuals, partnerships, and corporations	252,594	-34,035	3,784	3,030	-349	-550
49 Other holders	44,358	-8,011	-112	673	-290	-293
50 States and political subdivisions	8,011	-585	12	-	-	-
51 U.S. government	1,601	-237	-154	-	-	-
52 Depository institutions in the U.S.	19,019	-3,536	250	-	-	-
53 Banks in foreign countries	5,667	-888	-65	-	-	-
54 Foreign governments and official institutions	743	32	167	-	-	-
55 Certified and officers' checks	9,316	-2,796	-322	-	-	-
56 Other transaction deposits ⁸	111,393	-4,519	-12,364	-	-	-
57 Nontransaction deposits	767,934	4,153	50,023	100,505	7,246	16,384
58 Individuals, partnerships, and corporations	745,862	3,455	49,850	64,552	5,084	9,682
59 Other holders	22,072	698	174	35,952	2,163	6,702
60 States and political subdivisions	18,170	202	733	-	-	-
61 U.S. government	2,445	436	140	-	-	-
62 Depository institutions in the U.S.	1,158	61	-596	-	-	-
63 Foreign governments, official institutions, and banks	300	-0	-103	-	-	-
64 Borrowings ⁹	403,224	-5,693	54,590	83,718	-3,552	3,972
65 Federal funds purchased ¹⁰	-	-	-	44,848	-4,348	5,906
66 From commercial banks in the U.S.	-	-	-	8,732	-2,685	-67
67 From others	-	-	-	36,116	-1,663	5,973
68 From Federal Reserve Banks	0	-1,574	0	-	-	-
69 Treasury tax and loan notes	16,315	-819	9,488	-	-	-
70 Other liabilities for borrowed money ¹¹	386,910	-3,300	45,102	38,871	796	-1,935
71 To commercial banks in the U.S.	-	-	-	6,177	-466	-1,335
72 To others	-	-	-	32,694	1,261	-600
73 Other liabilities (including subordinated debt)	201,096	-3,050	40,916	56,837	881	24,622
74 TOTAL LIABILITIES ¹²	1,780,598	-51,155	136,837	363,797	4,360	54,154
75 Residual (Total assets less total liabilities) ¹³	186,787	517	17,729	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,648,579	-10,883	148,829	260,188	850	36,310
77 Time deposits in amounts of \$100,000 or more	109,089	3,735	12,394	-	-	-
78 Loans sold outright to affiliates ¹⁵	554	-0	-121	-	-	-
79 Commercial and industrial	291	-0	-35	-	-	-
80 Other	263	-0	-85	-	-	-
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,331	166	2,792	-	-	-
82 Net due to related institutions ¹⁷	74,479	-12,008	45,524	94,213	-1,208	7,053

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: A reclassification at domestic weekly reporting banks increased time deposits in amounts of \$100,000 or more, \$900 million the week ending July 12, 1995. Another reclassification reduced U.S. government securities investment account maturing in over 5 years, \$100 million and increased other assets the same amount. The week ending July 5, 1995, a reclassification reduced other liabilities for borrowed money \$6.0 billion and increased other liabilities the same amount at domestic banks.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	6,140	26,336	19,660	4,365	7,552	9,473	10,660
2	U.S. government securities, investment account 18	20,174	62,002	39,487	10,626	30,031	35,011	28,848
3	Mortgage-backed securities ¹	8,240	28,651	21,314	1,927	11,095	8,617	8,192
4	All other maturing in: 1 year or less	6,119	5,868	2,625	4,366	1,252	5,792	5,005
5	Over 1 through 5 years	4,472	14,136	5,823	2,368	2,700	17,865	11,301
6	Over 5 years	1,344	13,348	9,724	1,965	14,984	2,737	4,350
7	Other securities, investment account 18	6,756	15,288	9,042	3,512	7,930	4,526	6,807
8	State and local government securities	1,434	5,794	4,049	1,205	979	1,629	2,410
9	Maturing in: 1 year or less	722	1,720	1,019	323	358	400	455
10	Over 1 year	712	4,074	3,030	882	622	1,229	1,955
11	Other bonds, stocks, and securities	5,322	9,494	4,993	2,307	6,950	2,896	4,398
12	Federal funds sold ²	8,262	34,977	23,340	1,895	4,272	15,670	9,573
13	To commercial banks in the U.S.	1,729	19,037	14,224	1,895	3,465	8,773	9,413
14	To nonbank brokers and dealers	5,528	14,735	8,062	0	807	4,781	139
15	To others	1,004	1,205	1,055	0	0	2,116	21
16	Other loans and leases, gross	68,449	240,130	167,894	85,134	112,477	125,061	127,454
17	Commercial and industrial	26,980	66,150	41,854	14,549	32,571	32,147	31,411
18	Bankers' acceptances and commercial paper	22	732	217	107	44	58	38
19	All other	26,958	65,417	41,637	14,442	32,527	32,089	31,373
20	U.S. addressees	26,882	65,118	41,391	14,391	32,446	31,815	30,994
21	Non-U.S. addressees	76	299	246	51	81	274	379
22	Real estate loans	27,521	86,441	56,869	22,849	41,607	56,604	58,499
23	Revolving, home equity	3,967	7,651	4,439	2,815	4,885	6,123	3,807
24	All other	23,554	78,790	52,430	20,035	36,723	50,481	54,692
25	Loans to individuals	6,135	42,877	28,633	41,236	23,579	18,862	29,082
26	Loans to financial institutions	1,568	21,528	20,762	1,913	4,930	7,493	1,325
27	Commercial banks in the U.S.	72	14,203	14,102	616	3,778	6,520	217
28	Banks in foreign countries	157	2,408	2,313	65	45	37	360
29	Nonbank financial institutions	1,340	4,917	4,347	1,232	1,107	936	748
30	Loans for purchasing and carrying securities	559	7,287	6,492	138	1,380	332	432
31	Loans for agricultural production	29	164	118	117	165	518	541
32	Loans to states and political subdivisions	312	2,153	1,129	763	1,309	2,105	1,986
33	Loans to foreign governments and official institutions	2	330	312	0	240	41	20
34	All other loans	1,919	7,374	6,747	472	2,033	3,719	1,826
35	Lease financing receivables	3,423	5,826	4,979	3,095	4,663	3,240	2,331
36	Less: Unearned income	11	870	683	135	97	61	167
37	Loan and lease reserve ⁵	1,769	11,901	10,045	2,194	2,391	2,478	2,226
38	Other loans and leases, net	66,669	227,359	157,167	82,805	109,989	122,523	125,061
39	Other assets ¹⁸	9,900	99,924	87,368	7,483	8,840	19,538	10,413
40	TOTAL ASSETS	117,901	465,886	336,064	110,686	168,614	206,741	191,362
LIABILITIES								
41	Deposits	68,248	241,984	161,895	61,560	99,262	114,839	135,953
42	Demand deposits	16,644	72,566	53,095	11,109	20,682	24,205	26,908
43	Individuals, partnerships, and corporations	14,246	58,481	40,967	9,718	18,341	21,477	23,260
44	States and political subdivisions	546	1,593	886	323	582	707	1,287
45	U.S. government	113	322	252	70	87	114	154
46	Depository institutions in the U.S.	1,290	3,004	2,508	632	1,117	1,106	1,463
47	Banks in foreign countries	71	4,537	4,337	133	29	28	147
48	Foreign governments and official institutions	1	616	596	1	1	82	4
49	Certified and officers' checks	378	4,013	3,549	232	525	692	593
50	Other transaction deposits ⁸	6,836	18,941	9,898	5,407	10,419	9,780	11,766
51	Nontransaction deposits	44,768	150,478	98,902	45,044	68,162	80,854	97,280
52	Individuals, partnerships, and corporations	43,509	144,084	95,451	44,372	65,738	79,185	93,086
53	States and political subdivisions	1,208	5,551	2,704	661	1,649	1,229	3,498
54	U.S. government	0	531	531	1	654	253	347
55	Depository institutions in the U.S.	51	228	133	9	116	84	346
56	Foreign governments, official institutions, and banks	0	84	84	0	5	103	2
57	Borrowings ⁹	30,725	83,203	57,351	29,140	41,808	51,525	32,717
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,821	2,013	1,497	537	2,208	1,111	788
60	Other liabilities for borrowed money ¹¹	28,904	81,191	55,854	28,603	39,600	50,414	31,929
61	Other liabilities (including subordinated debt)	8,575	80,017	67,819	8,284	14,649	26,143	7,259
62	TOTAL LIABILITIES	107,547	405,205	287,065	98,984	155,719	192,507	175,930
63	Residual (Total assets less total liabilities) ¹³	10,354	60,681	48,999	11,702	12,895	14,234	15,433
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	101,840	319,157	211,438	98,655	147,466	164,976	163,052
65	Time deposits in amounts of \$100,000 or more	7,586	27,056	19,641	8,771	7,204	8,635	13,411

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,742	2,803	1,718	2,121	5,882	20,164
2	U.S. government securities, investment account ¹⁸	26,241	8,716	1,789	5,221	14,323	32,053
3	Mortgage-backed securities ¹	11,283	1,863	955	2,844	3,012	11,181
4	All other maturing in: 1 year or less	6,631	691	264	665	2,246	5,200
5	Over 1 through 5 years	3,751	2,634	434	744	6,857	5,160
6	Over 5 years	4,575	3,528	136	969	2,209	10,512
7	Other securities, investment account ¹⁸	4,017	1,850	817	677	3,466	6,883
8	State and local government securities	2,466	954	266	481	585	1,659
9	Maturing in: 1 year or less	484	86	95	73	57	264
10	Over 1 year	1,981	868	171	408	529	1,395
11	Other bonds, stocks, and securities	1,552	896	551	196	2,881	5,224
12	Federal funds sold ²	10,317	1,924	4,114	229	2,583	8,637
13	To commercial banks in the U.S.	5,132	1,540	3,831	229	2,464	7,271
14	To nonbank brokers and dealers	3,552	311	272	0	98	1,260
15	To others	1,633	73	11	0	21	106
16	Other loans and leases, gross	116,378	28,555	31,297	9,550	57,406	234,675
17	Commercial and industrial	50,476	8,580	7,470	2,915	20,952	48,419
18	Bankers' acceptances and commercial paper	350	5	4	4	8	192
19	All other	50,126	8,575	7,466	2,911	20,943	48,227
20	U.S. addressees	49,723	8,562	7,464	2,908	20,139	47,966
21	Non-U.S. addressees	403	13	1	3	805	261
22	Real estate loans	33,992	11,915	9,157	3,523	24,390	115,039
23	Revolving, home equity	3,228	1,043	374	194	505	14,402
24	All other	30,764	10,872	8,783	3,329	23,885	100,637
25	Loans to individuals	17,425	5,561	10,778	1,907	7,784	37,066
26	Loans to financial institutions	6,465	466	1,791	283	2,011	16,431
27	Commercial banks in the U.S.	1,211	82	1,222	278	11	14,307
28	Banks in foreign countries	648	0	0	1	349	195
29	Nonbank financial institutions	4,606	383	569	4	1,651	1,930
30	Loans for purchasing and carrying securities	2,330	253	289	57	218	1,140
31	Loans for agricultural production	302	62	35	264	212	4,279
32	Loans to states and political subdivisions	709	307	165	87	264	901
33	Loans to foreign governments and official institutions	7	4	5	0	223	23
34	All other loans	2,431	556	791	386	881	2,691
35	Lease financing receivables	2,241	850	816	129	472	8,685
36	Less: Unearned income	122	29	4	5	0	177
37	Loan and lease reserve ⁵	2,245	499	678	186	786	6,878
38	Other loans and leases, net	114,011	28,027	30,615	9,358	56,620	227,619
39	Other assets ¹⁸	17,947	2,416	2,540	776	5,450	31,529
40	TOTAL ASSETS	185,275	45,736	41,593	18,382	88,324	326,885
LIABILITIES							
41	Deposits	101,978	29,755	19,269	13,613	55,031	234,785
42	Demand deposits	27,198	6,680	5,433	4,226	14,777	66,524
43	Individuals, partnerships, and corporations	22,419	5,133	4,583	3,494	13,065	58,379
44	States and political subdivisions	511	124	124	67	248	1,900
45	U.S. government	213	33	39	21	77	359
46	Depository institutions in the U.S.	3,206	1,251	504	535	1,033	3,878
47	Banks in foreign countries	84	11	45	23	71	487
48	Foreign governments and official institutions	3	0	0	0	3	33
49	Certified and officers' checks	763	128	138	85	280	1,489
50	Other transaction deposits ⁸	8,474	3,554	1,987	2,151	5,244	26,834
51	Nontransaction deposits	66,306	19,521	11,849	7,236	35,011	141,427
52	Individuals, partnerships, and corporations	64,403	18,803	11,784	6,929	34,116	139,852
53	States and political subdivisions	1,752	307	51	187	851	1,226
54	U.S. government	13	358	1	13	14	260
55	Depository institutions in the U.S.	137	53	13	4	30	86
56	Foreign governments, official institutions, and banks	0	0	0	102	0	4
57	Borrowings ⁹	46,190	10,459	16,212	3,219	21,267	36,759
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	4,335	564	422	77	1,672	767
60	Other liabilities for borrowed money ¹¹	41,855	9,895	15,791	3,142	19,595	35,992
61	Other liabilities (including subordinated debt)	21,283	2,069	2,649	291	5,719	24,158
62	TOTAL LIABILITIES	169,451	42,282	38,130	17,123	82,018	295,702
63	Residual (Total assets less total liabilities) ¹³	15,824	3,454	3,463	1,259	6,307	31,183
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	150,610	39,422	32,963	15,170	75,303	260,670
65	Time deposits in amounts of \$100,000 or more	12,460	2,200	1,109	759	3,861	16,037