

FEDERAL RESERVE statistical release



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July 28, 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 19, 1995	change since		Jul 19, 1995	change since		
		Jul 12, 1995	Jul 20, 1994		Jul 12, 1995	Jul 20, 1994	
ASSETS							
1	Cash and balances due from depository institutions	107,814	-2,093	4,061	16,835	52	497
2	U.S. government securities	292,451	-438	-14,709	41,087	-741	1,217
3	Trading account	17,782	-35	-3,731	--	--	--
4	Investment account	274,670	-403	-10,978	--	--	--
5	Mortgage-backed securities ¹	96,702	-1,518	10,711	--	--	--
6	All other maturing in: 1 year or less	44,615	526	-4,137	--	--	--
7	Over 1 through 5 years	72,818	347	-4,689	--	--	--
8	Over 5 years	60,535	241	-12,863	--	--	--
9	Other securities	124,392	437	21,398	25,672	-348	14,766
10	Trading account	1,332	-115	-365	--	--	--
11	Investment account	61,692	-786	2,957	--	--	--
12	State and local government securities	19,792	-71	-1,354	--	--	--
13	Maturing in: 1 year or less	5,062	25	472	--	--	--
14	Over 1 year	14,729	-96	-1,826	--	--	--
15	Other bonds, stocks, and securities	41,901	-715	4,310	--	--	--
16	Other trading account assets	61,368	1,338	18,806	--	--	--
17	Federal funds sold ²	106,351	3,994	9,003	29,259	188	-961
18	To commercial banks in the U.S.	69,206	4,522	3,467	5,969	-1,055	-2,733
19	To nonbank brokers and dealers	30,847	-637	5,516	--	--	--
20	To others ³	6,299	109	19	23,290	1,242	1,771
21	Other loans and leases, gross	1,236,242	-367	157,324	175,823	639	16,501
22	Commercial and industrial	342,926	317	44,230	112,152	-1,028	10,494
23	Bankers' acceptances and commercial paper	1,559	-6	-1,361	3,972	107	441
24	All other	341,367	323	45,591	108,181	-1,135	10,053
25	U.S. addressees	338,667	252	44,599	103,501	-900	9,566
26	Non-U.S. addressees	2,700	71	992	4,679	-236	487
27	Real estate loans	491,597	66	58,753	23,453	52	-3,637
28	Revolving, home equity	49,023	31	4,290	--	--	--
29	All other	442,574	36	54,463	--	--	--
30	Loans to individuals	243,651	1,302	23,984	--	--	--
31	Loans to financial institutions	63,738	-2,466	23,449	28,644	-92	5,416
32	Commercial banks in the U.S.	41,685	-830	20,426	4,891	-1	-219
33	Banks in foreign countries	2,721	-1,543	65	2,361	-23	589
34	Nonbank financial institutions	19,332	-93	2,957	21,392	-67	5,046
35	Loans for purchasing and carrying securities	14,169	-246	-2,032	5,379	63	1,988
36	Loans for agricultural production	6,665	-25	151	--	--	--
37	Loans to states and political subdivisions	11,071	8	-679	--	--	--
38	Loans to foreign governments and official institutions	923	28	-181	699	221	361
39	All other loans ⁴	25,789	706	2,173	5,496	1,423	1,877
40	Lease financing receivables	35,712	-58	7,476	--	--	--
41	Less: Unearned income	1,673	-5	-22	--	--	--
42	Loan and lease reserve ⁵	34,211	2	-515	--	--	--
43	Other loans and leases, net	1,200,358	-363	157,861	--	--	--
44	Other assets	137,149	-297	-15,467	51,488	1,398	16,603
45	TOTAL ASSETS ⁶	1,968,516	1,240	162,147	365,686	1,890	52,569

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 19, 1995	change since		Jul 19, 1995	change since	
		Jul 12, 1995	Jul 20, 1994		Jul 12, 1995	Jul 20, 1994
LIABILITIES						
46 Deposits	1,164,820	-11,638	40,485	105,205	997	14,288
47 Demand deposits ⁷	288,561	-8,279	4,921	4,264	561	-337
48 Individuals, partnerships, and corporations	245,396	-7,078	4,541	3,174	145	-177
49 Other holders	43,165	-1,200	380	1,089	416	-160
50 States and political subdivisions	8,454	440	286	--	--	--
51 U.S. government	1,665	59	-315	--	--	--
52 Depository institutions in the U.S.	18,170	-849	-723	--	--	--
53 Banks in foreign countries	5,053	-622	-320	--	--	--
54 Foreign governments and official institutions	632	-112	-158	--	--	--
55 Certified and officers' checks	9,192	-116	1,610	--	--	--
56 Other transaction deposits ⁸	110,554	-815	-13,154	--	--	--
57 Nontransaction deposits	765,705	-2,543	48,718	100,941	436	14,625
58 Individuals, partnerships, and corporations	743,493	-2,684	48,599	65,807	1,255	8,894
59 Other holders	22,213	141	119	35,134	-818	5,731
60 States and political subdivisions	18,222	51	673	--	--	--
61 U.S. government	2,422	-23	113	--	--	--
62 Depository institutions in the U.S.	1,272	115	-568	--	--	--
63 Foreign governments, official institutions, and banks	297	-3	-99	--	--	--
64 Borrowings ⁹	413,940	5,651	61,673	84,802	1,084	4,962
65 Federal funds purchased ¹⁰	--	--	--	43,688	-1,159	2,599
66 From commercial banks in the U.S.	--	--	--	6,902	-1,830	-2,234
67 From others	--	--	--	36,787	671	4,833
68 From Federal Reserve Banks	0	0	-250	--	--	--
69 Treasury tax and loan notes	17,091	955	9,612	--	--	--
70 Other liabilities for borrowed money ¹¹	396,849	4,697	52,311	41,114	2,243	2,364
71 To commercial banks in the U.S.	--	--	--	5,639	-538	-1,793
72 To others	--	--	--	35,474	2,781	4,156
73 Other liabilities (including subordinated debt)	202,985	6,938	43,082	56,449	-388	25,267
74 TOTAL LIABILITIES ¹²	1,781,746	952	145,240	365,686	1,890	52,569
75 Residual (Total assets less total liabilities) ¹³	186,770	288	16,907	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,648,546	-66	149,122	260,982	794	34,474
77 Time deposits in amounts of \$100,000 or more	109,646	269	13,077	--	--	--
78 Loans sold outright to affiliates ¹⁵	551	-3	-119	--	--	--
79 Commercial and industrial	291	-0	-35	--	--	--
80 Other	260	-3	-85	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,227	32	3,162	--	--	--
82 Net due to related institutions ¹⁷	72,148	-2,331	36,272	93,708	-505	4,105

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 \$700 million in assets and liabilities of thrift institutions in the week ending July 19, 1995. The major asset items affected were cash and balances due from depository institutions, \$600 million and other assets, \$100 million. The major liability items affected were demand deposits-IPC, \$100 million and nontransaction deposits-IPC, \$600 million. A reclassification at domestic banks the week ending July 19, 1995 reduced U.S. government securities investment account maturing in over 1 to 5 years \$300 million and increased U.S. government securities investment account maturing in over 5 years the same amount.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	5,839	26,655	20,141	4,195	7,333	8,504	9,737
2	U.S. government securities, investment account ¹⁸	20,044	61,841	40,077	10,405	30,152	35,318	28,581
3	Mortgage-backed securities ¹	6,829	28,975	22,084	1,902	11,240	8,483	7,830
4	All other maturing in: 1 year or less	6,965	5,415	2,492	4,344	1,252	5,747	5,035
5	Over 1 through 5 years	4,914	14,140	5,840	2,205	2,712	18,236	11,299
6	Over 5 years	1,337	13,311	9,660	1,954	14,948	2,852	4,418
7	Other securities, investment account ¹⁸	6,640	15,321	8,986	3,494	7,949	4,535	6,188
8	State and local government securities	1,434	5,732	3,985	1,206	983	1,620	2,406
9	Maturing in: 1 year or less	727	1,719	1,011	326	355	412	463
10	Over 1 year	708	4,013	2,974	880	627	1,208	1,943
11	Other bonds, stocks, and securities	5,206	9,589	5,001	2,289	6,967	2,915	3,782
12	Federal funds sold ²	8,735	36,195	24,501	2,304	4,805	15,168	9,470
13	To commercial banks in the U.S.	1,805	20,097	15,532	2,304	4,063	8,377	9,301
14	To nonbank brokers and dealers	6,101	13,913	6,950	0	742	4,731	156
15	To others	829	2,185	2,019	0	0	2,060	12
16	Other loans and leases, gross	67,782	238,831	166,518	85,720	112,555	125,382	127,504
17	Commercial and industrial	26,922	66,261	41,936	14,488	32,833	32,162	31,426
18	Bankers' acceptances and commercial paper	26	825	325	27	41	95	25
19	All other	26,896	65,437	41,611	14,461	32,792	32,066	31,401
20	U.S. addressees	26,820	65,073	41,309	14,410	32,712	31,800	31,000
21	Non-U.S. addressees	77	364	302	52	80	266	400
22	Real estate loans	27,486	86,231	56,584	22,849	41,318	56,825	58,557
23	Revolving, home equity	3,981	7,647	4,432	2,807	4,894	6,144	3,816
24	All other	23,505	78,584	52,152	20,042	36,424	50,682	54,740
25	Loans to individuals	6,136	43,046	28,808	41,871	23,670	18,922	29,182
26	Loans to financial institutions	1,550	19,866	19,095	1,918	4,916	7,406	1,203
27	Commercial banks in the U.S.	91	13,556	13,450	624	3,765	6,436	137
28	Banks in foreign countries	138	1,457	1,353	67	39	41	360
29	Nonbank financial institutions	1,321	4,854	4,292	1,228	1,113	929	706
30	Loans for purchasing and carrying securities	575	6,984	6,227	143	1,387	341	413
31	Loans for agricultural production	29	134	87	118	166	516	540
32	Loans to states and political subdivisions	317	2,111	1,089	766	1,327	2,109	1,984
33	Loans to foreign governments and official institutions	2	358	340	0	240	41	20
34	All other loans	1,399	8,010	7,374	470	2,036	3,820	1,876
35	Lease financing receivables	3,365	5,830	4,977	3,096	4,662	3,239	2,305
36	Less: Unearned income	12	866	679	137	97	61	160
37	Loan and lease reserve ⁵	1,771	11,908	10,054	2,171	2,401	2,472	2,224
38	Other loans and leases, net	65,999	226,057	155,785	83,412	110,057	122,849	125,120
39	Other assets ¹⁸	10,460	98,508	85,803	7,600	8,869	19,382	11,329
40	TOTAL ASSETS	117,717	464,576	335,293	111,410	169,166	205,757	190,425
LIABILITIES								
41	Deposits	67,316	237,882	157,959	61,080	98,479	113,881	134,658
42	Demand deposits	16,138	70,672	51,401	10,858	19,823	23,626	25,942
43	Individuals, partnerships, and corporations	13,763	56,865	39,641	9,521	17,501	21,076	22,700
44	States and political subdivisions	674	1,677	875	299	656	663	1,095
45	U.S. government	83	346	274	44	98	133	150
46	Depository institutions in the U.S.	1,233	3,250	2,782	651	1,020	941	1,331
47	Banks in foreign countries	92	4,021	3,804	115	36	41	124
48	Foreign governments and official institutions	1	508	486	1	0	82	4
49	Certified and officers' checks	293	4,003	3,539	227	512	690	537
50	Other transaction deposits ⁸	6,802	18,709	9,784	5,375	10,319	9,730	11,713
51	Nontransaction deposits	44,375	148,502	96,774	44,846	68,337	80,525	97,002
52	Individuals, partnerships, and corporations	43,169	142,099	93,356	44,148	65,840	78,883	92,846
53	States and political subdivisions	1,156	5,590	2,700	687	1,673	1,205	3,485
54	U.S. government	0	511	511	1	654	249	347
55	Depository institutions in the U.S.	50	219	125	9	166	85	323
56	Foreign governments, official institutions, and banks	0	83	83	0	4	103	1
57	Borrowings ⁹	31,342	80,318	54,503	30,243	42,405	55,928	32,951
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,968	2,176	1,625	617	2,237	1,006	811
60	Other liabilities for borrowed money ¹¹	29,374	78,142	52,878	29,625	40,167	54,923	32,140
61	Other liabilities (including subordinated debt)	8,909	85,676	73,826	8,189	15,462	21,798	7,382
62	TOTAL LIABILITIES	107,567	403,877	286,288	99,511	156,345	191,607	174,990
63	Residual (Total assets less total liabilities) ¹³	10,151	60,699	49,004	11,899	12,821	14,150	15,435
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	101,306	318,535	211,099	98,995	147,634	165,591	162,305
65	Time deposits in amounts of \$100,000 or more	7,428	26,739	19,099	8,678	7,137	8,585	13,364

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,758	3,027	1,966	1,999	6,658	20,143
2	U.S. government securities, investment account ¹⁸	26,470	8,679	1,785	5,207	14,450	31,737
3	Mortgage-backed securities ¹	11,217	1,839	952	2,836	3,101	11,496
4	All other maturing in: 1 year or less	6,810	691	263	678	2,292	5,122
5	Over 1 through 5 years	3,866	2,628	434	725	6,864	4,798
6	Over 5 years	4,577	3,520	136	968	2,194	10,321
7	Other securities, investment account 18	3,990	1,852	809	676	3,368	6,870
8	State and local government securities	2,469	956	266	480	585	1,655
9	Maturing in: 1 year or less	489	85	95	73	57	262
10	Over 1 year	1,979	871	171	407	528	1,393
11	Other bonds, stocks, and securities	1,521	896	543	196	2,783	5,215
12	Federal funds sold ²	10,767	1,676	4,294	212	3,021	9,704
13	To commercial banks in the U.S.	6,228	1,312	3,998	212	2,797	8,712
14	To nonbank brokers and dealers	3,575	271	285	0	193	878
15	To others	963	94	11	0	31	114
16	Other loans and leases, gross	116,030	28,679	31,432	9,598	57,743	234,983
17	Commercial and industrial	50,418	8,581	7,405	2,963	21,007	48,459
18	Bankers' acceptances and commercial paper	316	2	5	4	8	183
19	All other	50,102	8,580	7,399	2,959	20,999	48,275
20	U.S. addressees	49,692	8,567	7,398	2,956	20,212	48,027
21	Non-U.S. addressees	410	13	1	3	787	248
22	Real estate loans	33,950	12,075	8,966	3,505	24,767	115,069
23	Revolving, home equity	3,229	1,042	362	194	501	14,406
24	All other	30,721	11,032	8,604	3,311	24,266	100,662
25	Loans to individuals	17,455	5,550	10,902	1,912	7,714	37,290
26	Loans to financial institutions	5,914	449	1,820	282	1,930	16,483
27	Commercial banks in the U.S.	1,082	85	1,228	277	9	14,397
28	Banks in foreign countries	126	0	1	1	315	177
29	Nonbank financial institutions	4,707	365	591	4	1,606	1,909
30	Loans for purchasing and carrying securities	2,263	285	288	51	199	1,239
31	Loans for agricultural production	306	61	35	265	217	4,278
32	Loans to states and political subdivisions	693	306	164	86	307	902
33	Loans to foreign governments and official institutions	7	4	5	0	223	23
34	All other loans	2,779	520	1,029	405	903	2,542
35	Lease financing receivables	2,245	848	818	129	476	8,699
36	Less: Unearned income	123	29	4	5	0	179
37	Loan and lease reserve ⁵	2,246	503	677	187	784	6,867
38	Other loans and leases, net	113,661	28,148	30,751	9,406	56,960	227,938
39	Other assets ¹⁸	18,686	2,499	2,523	776	5,260	31,739
40	TOTAL ASSETS	185,332	45,880	42,128	18,276	89,717	328,132
LIABILITIES							
41	Deposits	102,365	29,314	19,585	13,625	54,636	232,000
42	Demand deposits	26,775	6,436	5,404	4,302	14,333	64,251
43	Individuals, partnerships, and corporations	21,989	4,973	4,524	3,489	12,853	56,141
44	States and political subdivisions	671	107	131	72	177	2,231
45	U.S. government	217	38	35	35	89	396
46	Depository institutions in the U.S.	3,021	1,173	565	589	870	3,526
47	Banks in foreign countries	90	6	32	21	50	426
48	Foreign governments and official institutions	2	0	0	0	3	31
49	Certified and officers' checks	786	139	116	96	292	1,501
50	Other transaction deposits ⁸	8,463	3,512	2,006	2,138	5,250	26,538
51	Nontransaction deposits	67,127	19,366	12,175	7,186	35,053	141,211
52	Individuals, partnerships, and corporations	65,066	18,647	12,111	6,879	34,147	139,656
53	States and political subdivisions	1,809	308	50	188	862	1,209
54	U.S. government	14	358	1	13	14	260
55	Depository institutions in the U.S.	238	53	13	4	30	82
56	Foreign governments, official institutions, and banks	0	0	0	101	0	4
57	Borrowings ⁹	45,473	10,860	16,294	3,079	23,417	41,630
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	4,613	617	526	79	1,762	679
60	Other liabilities for borrowed money ¹¹	40,861	10,243	15,768	3,000	21,655	40,950
61	Other liabilities (including subordinated debt)	21,612	2,243	2,761	300	5,384	23,270
62	TOTAL LIABILITIES	169,450	42,417	38,640	17,004	83,437	296,900
63	Residual (Total assets less total liabilities) ¹³	15,881	3,464	3,488	1,271	6,280	31,232
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	149,947	39,490	33,094	15,204	75,776	260,186
65	Time deposits in amounts of \$100,000 or more	13,386	2,207	1,438	724	3,870	16,090