

# FEDERAL RESERVE statistical release

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

H.4.2(504)

August 4, 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 26, 1995	change since Jul 19, 1995	Jul 27, 1994	Jul 26, 1995	change since Jul 19, 1995	Jul 27, 1994
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	109,325	1,856	2,051	17,305	469	756
2 U.S. government securities	293,105	593	-17,980	41,644	557	2,066
3 Trading account	17,245	-510	-5,489	--	--	--
4 Investment account	275,860	1,104	-12,491	--	--	--
5 Mortgage-backed securities <sup>1</sup>	98,044	1,242	10,125	--	--	--
6 All other maturing in: 1 year or less	44,806	191	-2,813	--	--	--
7 Over 1 through 5 years	72,446	-406	-4,884	--	--	--
8 Over 5 years	60,564	76	-14,919	--	--	--
9 Other securities	122,790	-1,596	20,082	26,151	479	15,274
10 Trading account	1,474	145	-649	--	--	--
11 Investment account	61,708	16	3,098	--	--	--
12 State and local government securities	19,822	34	-1,421	--	--	--
13 Maturing in: 1 year or less	5,103	42	544	--	--	--
14 Over 1 year	14,720	-8	-1,965	--	--	--
15 Other bonds, stocks, and securities	41,885	-17	4,519	--	--	--
16 Other trading account assets	59,608	-1,757	17,633	--	--	--
17 Federal funds sold <sup>2</sup>	100,338	-6,033	6,309	32,220	2,961	560
18 To commercial banks in the U.S.	66,334	-2,922	4,741	7,454	1,485	-2,485
19 To nonbank brokers and dealers	28,095	-2,721	1,884	--	--	--
20 To others <sup>3</sup>	5,909	-389	-315	24,766	1,476	3,045
21 Other loans and leases, gross	1,236,743	429	158,310	174,495	-1,329	15,764
22 Commercial and industrial	341,463	-1,452	42,804	111,839	-313	10,903
23 Bankers' acceptances and commercial paper	1,505	-55	-1,437	3,816	-155	360
24 All other	339,958	-1,397	44,241	108,023	-158	10,543
25 U.S. addressees	337,279	-1,376	43,251	103,207	-294	9,848
26 Non-U.S. addressees	2,679	-21	990	4,816	137	695
27 Real estate loans	491,139	-455	58,816	23,216	-237	-3,847
28 Revolving, home equity	49,000	-26	4,252	--	--	--
29 All other	442,139	-429	54,564	--	--	--
30 Loans to individuals	244,844	1,077	24,072	--	--	--
31 Loans to financial institutions	63,763	24	23,408	27,892	-752	4,292
32 Commercial banks in the U.S.	41,684	-1	19,897	4,751	-139	-448
33 Banks in foreign countries	2,771	50	366	2,007	-354	223
34 Nonbank financial institutions	19,307	-25	3,145	21,133	-259	4,516
35 Loans for purchasing and carrying securities	15,004	838	-1,308	5,565	186	2,330
36 Loans for agricultural production	6,673	7	99	--	--	--
37 Loans to states and political subdivisions	11,149	77	-651	--	--	--
38 Loans to foreign governments and official institutions	1,070	148	57	699	1	371
39 All other loans <sup>4</sup>	25,821	61	3,502	5,283	-213	1,715
40 Lease financing receivables	35,817	104	7,511	--	--	--
41 Less: Unearned income	1,670	-3	-16	--	--	--
42 Loan and lease reserve <sup>5</sup>	34,147	-64	-560	--	--	--
43 Other loans and leases, net	1,200,926	495	158,886	--	--	--
44 Other assets	136,238	-861	-13,653	51,895	407	17,832
45 TOTAL ASSETS <sup>6</sup>	1,962,721	-5,545	155,695	371,802	6,115	58,261

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		
	change since			change since		
	Jul 26, 1995	Jul 19, 1995	Jul 27, 1994	Jul 26, 1995	Jul 19, 1995	Jul 27, 1994
<b>LIABILITIES</b>						
46 Deposits	1,164,801	456	43,537	109,540	4,335	17,458
47 Demand deposits <sup>7</sup>	292,513	4,375	8,220	4,098	-165	-152
48 Individuals, partnerships, and corporations	247,220	2,408	8,181	3,007	-167	-379
49 Other holders	45,293	1,968	38	1,091	1	227
50 States and political subdivisions	8,542	33	268	--	--	--
51 U.S. government	1,617	-50	-330	--	--	--
52 Depository institutions in the U.S.	18,829	553	496	--	--	--
53 Banks in foreign countries	5,212	163	155	--	--	--
54 Foreign governments and official institutions	603	-29	-9	--	--	--
55 Certified and officers' checks	10,490	1,298	-542	--	--	--
56 Other transaction deposits <sup>8</sup>	108,858	-1,665	-13,579	--	--	--
57 Nontransaction deposits	763,430	-2,254	48,896	105,441	4,500	17,610
58 Individuals, partnerships, and corporations	740,664	-2,811	48,653	69,876	4,068	12,199
59 Other holders	22,767	557	243	35,566	432	5,411
60 States and political subdivisions	18,472	251	775	--	--	--
61 U.S. government	2,446	24	55	--	--	--
62 Depository institutions in the U.S.	1,552	282	-495	--	--	--
63 Foreign governments, official institutions, and banks	298	0	-92	--	--	--
64 Borrowings <sup>9</sup>	406,566	-7,578	56,650	84,876	74	8,488
65 Federal funds purchased <sup>10</sup>	--	--	--	42,016	-1,672	4,454
66 From commercial banks in the U.S.	--	--	--	6,262	-640	-1,291
67 From others	--	--	--	35,754	-1,032	5,745
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	21,058	3,922	11,243	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	385,508	-11,500	45,408	42,860	1,746	4,034
71 To commercial banks in the U.S.	--	--	--	6,523	883	-501
72 To others	--	--	--	36,337	863	4,535
73 Other liabilities (including subordinated debt)	204,649	1,690	38,698	57,129	680	25,755
74 TOTAL LIABILITIES <sup>12</sup>	1,776,016	-5,432	138,885	371,802	6,115	58,261
75 Residual (Total assets less total liabilities) <sup>13</sup>	186,705	-112	16,810	0	0	0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,644,957	-3,684	142,084	262,305	1,323	36,596
77 Time deposits in amounts of \$100,000 or more	109,187	-553	11,826	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	550	-2	-120	--	--	--
79 Commercial and industrial	291	-0	-36	--	--	--
80 Other	259	-2	-84	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	25,095	-132	3,123	--	--	--
82 Net due to related institutions <sup>17</sup>	80,208	8,059	37,403	92,165	-1,543	550

**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: A reclassification at domestically chartered weekly reporting banks the week ending July 26, 1995 reduced other liabilities for borrowed money \$300 million and increased other liabilities the same amount.

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,  
BY DISTRICT AND FOR NEW YORK CITYJuly 26, 1995  
(in millions of dollars)

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district					city
ASSETS								
1	Cash and balances due from depository institutions	5,559	31,063	24,071	3,675	7,726	7,961	9,196
2	U.S. government securities, investment account 18	19,819	63,112	41,045	10,376	29,746	35,008	29,109
3	Mortgage-backed securities 1	6,622	30,571	23,637	1,869	10,839	8,705	7,804
4	All other maturing in: 1 year or less	6,972	5,402	2,483	4,362	1,252	5,807	4,991
5	Over 1 through 5 years	4,911	14,086	5,398	2,168	2,721	17,709	11,390
6	Over 5 years	1,313	13,054	9,528	1,978	14,933	2,788	4,923
7	Other securities, investment account 18	6,607	15,434	9,155	3,451	7,904	4,569	6,218
8	State and local government securities	1,432	5,785	4,014	1,205	973	1,599	2,414
9	Maturing in: 1 year or less	723	1,766	1,034	325	351	411	464
10	Over 1 year	709	4,020	2,980	880	622	1,188	1,950
11	Other bonds, stocks, and securities	5,175	9,648	5,141	2,247	6,930	2,970	3,804
12	Federal funds sold 2	8,796	33,335	21,680	2,530	4,517	14,459	8,850
13	To commercial banks in the U.S.	2,593	19,274	14,262	2,530	3,963	8,090	8,813
14	To nonbank brokers and dealers	4,438	13,020	6,501	0	554	4,466	24
15	To others	1,766	1,041	917	0	0	1,903	13
16	Other loans and leases, gross	68,729	239,693	167,248	86,077	112,728	125,035	127,357
17	Commercial and industrial	26,734	66,061	41,865	14,364	32,487	31,907	31,134
18	Bankers' acceptances and commercial paper	21	831	325	15	40	71	21
19	All other	26,712	65,229	41,540	14,349	32,447	31,836	31,113
20	U.S. addressees	26,635	64,866	41,238	14,323	32,368	31,570	30,701
21	Non-U.S. addressees	77	363	301	26	79	265	411
22	Real estate loans	27,645	86,233	56,509	22,869	41,514	56,875	58,501
23	Revolving, home equity	3,967	7,662	4,441	2,803	4,896	6,160	3,786
24	All other	23,677	78,572	52,067	20,066	36,618	50,715	54,716
25	Loans to individuals	6,115	43,237	29,001	42,365	23,780	18,902	29,229
26	Loans to financial institutions	1,586	20,447	19,579	1,887	4,964	7,263	1,225
27	Commercial banks in the U.S.	125	14,049	13,899	591	3,777	6,299	171
28	Banks in foreign countries	177	1,497	1,364	61	32	36	360
29	Nonbank financial institutions	1,284	4,900	4,316	1,235	1,155	927	694
30	Loans for purchasing and carrying securities	542	7,691	6,829	142	1,442	354	420
31	Loans for agricultural production	30	119	81	118	167	508	543
32	Loans to states and political subdivisions	317	2,111	1,089	780	1,325	2,119	2,075
33	Loans to foreign governments and official institutions	2	504	488	0	240	41	19
34	All other loans	2,381	7,459	6,830	445	2,134	3,798	1,902
35	Lease financing receivables	3,377	5,831	4,977	3,105	4,675	3,267	2,309
36	Less: Unearned income	11	866	680	138	97	60	163
37	Loan and lease reserve 5	1,768	11,907	10,058	2,145	2,396	2,467	2,222
38	Other loans and leases, net	66,950	226,920	156,510	83,794	110,235	122,509	124,972
39	Other assets 18	10,385	96,875	83,075	7,515	7,858	18,995	11,441
40	TOTAL ASSETS	118,116	466,738	335,536	111,341	167,986	203,501	189,786
LIABILITIES								
41	Deposits	68,157	239,765	159,616	60,618	98,178	113,342	134,244
42	Demand deposits	16,953	74,432	54,768	10,479	19,702	23,467	25,729
43	Individuals, partnerships, and corporations	14,349	59,040	41,687	9,084	17,455	20,672	22,284
44	States and political subdivisions	742	1,525	731	349	610	703	1,384
45	U.S. government	87	301	228	50	96	134	138
46	Depository institutions in the U.S.	1,363	3,616	3,181	632	980	1,157	1,243
47	Banks in foreign countries	117	4,083	3,890	118	38	32	121
48	Foreign governments and official institutions	1	481	465	1	0	82	0
49	Certified and officers' checks	294	5,386	4,586	245	523	689	557
50	Other transaction deposits 8	6,748	18,530	9,634	5,286	10,153	9,638	11,283
51	Nontransaction deposits	44,456	146,803	95,215	44,852	68,322	80,237	97,232
52	Individuals, partnerships, and corporations	43,209	140,251	91,752	44,132	65,749	78,616	92,887
53	States and political subdivisions	1,197	5,710	2,716	711	1,705	1,187	3,643
54	U.S. government	0	539	539	1	654	247	341
55	Depository institutions in the U.S.	50	220	125	7	210	84	360
56	Foreign governments, official institutions, and banks	0	83	83	0	4	103	2
57	Borrowings 9	29,782	81,196	54,116	30,729	41,063	55,062	32,242
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,440	2,366	1,698	809	2,603	1,121	907
60	Other liabilities for borrowed money 11	27,342	78,830	52,418	29,920	38,460	53,941	31,335
61	Other liabilities (including subordinated debt)	9,926	85,393	73,030	7,972	15,985	20,959	7,856
62	TOTAL LIABILITIES	107,866	406,354	286,763	99,319	155,226	189,363	174,341
63	Residual (Total assets less total liabilities) 13	10,250	60,385	48,773	12,022	12,760	14,138	15,445
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	101,233	318,251	210,967	99,313	147,154	164,682	162,549
65	Time deposits in amounts of \$100,000 or more	7,485	25,765	18,015	8,764	7,245	8,648	13,663

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	13,014	2,688	1,795	1,647	5,511	19,491
2	U.S. government securities, investment account 18	26,407	8,693	1,821	5,216	14,535	32,020
3	Mortgage-backed securities <sup>1</sup>	11,200	1,877	990	2,836	3,250	11,481
4	All other maturing in: 1 year or less	6,756	690	263	677	2,246	5,388
5	Over 1 through 5 years	3,900	2,624	431	735	6,833	4,939
6	Over 5 years	4,551	3,502	136	968	2,205	10,211
7	Other securities, investment account 18	4,014	1,858	808	674	3,343	6,827
8	State and local government securities	2,465	958	261	481	591	1,658
9	Maturing in: 1 year or less	489	85	95	73	57	264
10	Over 1 year	1,975	873	166	408	534	1,394
11	Other bonds, stocks, and securities	1,549	900	547	194	2,752	5,169
12	Federal funds sold 2	10,073	1,792	4,541	164	3,072	8,210
13	To commercial banks in the U.S.	5,393	1,373	4,284	164	2,845	7,013
14	To nonbank brokers and dealers	3,891	268	246	0	141	1,048
15	To others	790	151	11	0	86	149
16	Other loans and leases, gross	116,070	28,749	30,409	9,633	57,742	234,521
17	Commercial and industrial	50,416	8,631	7,386	3,017	21,043	48,284
18	Bankers' acceptances and commercial paper	300	2	5	3	8	187
19	All other	50,116	8,629	7,381	3,014	21,035	48,097
20	U.S. addressees	49,713	8,617	7,380	3,012	20,248	47,846
21	Non-U.S. addressees	403	13	1	3	787	251
22	Real estate loans	33,959	12,076	8,119	3,478	24,742	115,126
23	Revolving, home equity	3,230	1,045	372	194	494	14,391
24	All other	30,729	11,032	7,748	3,284	24,247	100,734
25	Loans to individuals	17,520	5,569	11,008	1,933	7,757	37,430
26	Loans to financial institutions	6,063	434	1,793	281	1,926	15,895
27	Commercial banks in the U.S.	1,263	77	1,223	276	23	13,809
28	Banks in foreign countries	121	0	1	1	310	176
29	Nonbank financial institutions	4,679	356	570	4	1,593	1,910
30	Loans for purchasing and carrying securities	2,292	273	286	53	201	1,308
31	Loans for agricultural production	303	62	34	273	217	4,299
32	Loans to states and political subdivisions	692	312	163	85	283	886
33	Loans to foreign governments and official institutions	7	4	5	0	223	24
34	All other loans	2,564	544	794	384	873	2,544
35	Lease financing receivables	2,255	845	821	129	478	8,725
36	Less: Unearned income	124	25	4	5	0	178
37	Loan and lease reserve 5	2,247	503	672	186	778	6,855
38	Other loans and leases, net	113,699	28,221	29,733	9,441	56,964	227,488
39	Other assets 18	19,299	2,420	2,620	811	5,326	31,019
40	<b>TOTAL ASSETS</b>	<b>186,506</b>	<b>45,671</b>	<b>41,318</b>	<b>17,952</b>	<b>88,750</b>	<b>325,055</b>
<b>LIABILITIES</b>							
41	Deposits	102,774	29,036	19,095	13,317	54,382	231,894
42	Demand deposits	27,442	6,319	5,246	3,998	14,238	64,508
43	Individuals, partnerships, and corporations	22,822	4,908	4,416	3,258	12,607	56,325
44	States and political subdivisions	587	144	123	75	221	2,080
45	U.S. government	200	39	49	27	89	406
46	Depository institutions in the U.S.	3,084	1,087	505	520	981	3,660
47	Banks in foreign countries	113	7	31	20	50	482
48	Foreign governments and official institutions	2	0	0	0	4	32
49	Certified and officers' checks	634	134	122	98	285	1,524
50	Other transaction deposits 8	8,271	3,446	1,953	2,120	5,187	26,243
51	Nontransaction deposits	67,061	19,271	11,896	7,199	34,957	141,144
52	Individuals, partnerships, and corporations	65,049	18,551	11,831	6,895	33,921	139,573
53	States and political subdivisions	1,559	309	51	185	989	1,225
54	U.S. government	14	358	1	13	18	259
55	Depository institutions in the U.S.	438	53	13	4	30	83
56	Foreign governments, official institutions, and banks	0	0	0	101	0	4
57	Borrowings 9	45,865	10,636	16,130	3,057	22,171	38,633
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	6,126	777	584	80	2,330	914
60	Other liabilities for borrowed money 11	39,738	9,859	15,546	2,977	19,840	37,719
61	Other liabilities (including subordinated debt)	21,987	2,541	2,598	323	5,815	23,294
62	<b>TOTAL LIABILITIES</b>	<b>170,625</b>	<b>42,213</b>	<b>37,823</b>	<b>16,697</b>	<b>82,367</b>	<b>293,822</b>
63	Residual (Total assets less total liabilities) 13	15,881	3,458	3,496	1,255	6,383	31,233
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	149,908	39,641	32,073	15,247	75,824	260,756
65	Time deposits in amounts of \$100,000 or more	13,550	2,203	1,090	720	3,895	16,158