

# FEDERAL RESERVE statistical release



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

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August 11, 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			
	Aug 2, 1995	change since		Aug 2, 1995	change since		
		Jul 26, 1995	Aug 3, 1994		Jul 26, 1995	Aug 3, 1994	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	115,143	5,996	9,608	16,821	-484	700
2	U.S. government securities	296,215	3,120	-17,714	41,957	313	2,804
3	Trading account	20,546	3,303	-4,428	--	--	--
4	Investment account	275,668	-182	-13,286	--	--	--
5	Mortgage-backed securities <sup>1</sup>	98,958	974	4,377	--	--	--
6	All other maturing in: 1 year or less	44,934	68	-1,878	--	--	--
7	Over 1 through 5 years	71,806	-830	-6,058	--	--	--
8	Over 5 years	59,970	-395	-9,728	--	--	--
9	Other securities	120,890	-1,913	20,541	40,675	14,524	29,799
10	Trading account	1,532	66	-567	--	--	--
11	Investment account	62,375	634	3,638	--	--	--
12	State and local government securities	19,736	-105	-1,394	--	--	--
13	Maturing in: 1 year or less	5,083	-39	408	--	--	--
14	Over 1 year	14,653	-66	-1,802	--	--	--
15	Other bonds, stocks, and securities	42,639	739	5,032	--	--	--
16	Other trading account assets	56,983	-2,613	17,470	--	--	--
17	Federal funds sold <sup>2</sup>	111,567	11,186	15,653	30,651	-1,569	1,717
18	To commercial banks in the U.S.	75,355	8,978	10,015	7,612	158	728
19	To nonbank brokers and dealers	30,101	2,006	5,554	--	--	--
20	To others <sup>3</sup>	6,112	202	84	23,039	-1,727	990
21	Other loans and leases, gross	1,245,103	8,227	160,139	176,776	2,281	18,008
22	Commercial and industrial	345,571	3,996	45,593	113,298	1,459	12,954
23	Bankers' acceptances and commercial paper	1,541	37	-1,528	3,864	48	335
24	All other	344,030	3,959	47,121	109,434	1,411	12,619
25	U.S. addressees	341,302	3,910	46,134	104,514	1,307	11,843
26	Non-U.S. addressees	2,728	49	987	4,920	104	775
27	Real estate loans	491,720	604	56,950	23,121	-95	-3,863
28	Revolving, home equity	48,516	-557	3,658	--	--	--
29	All other	443,205	1,161	53,292	--	--	--
30	Loans to individuals	245,075	189	22,847	--	--	--
31	Loans to financial institutions	66,278	2,494	23,983	28,527	635	4,602
32	Commercial banks in the U.S.	42,520	830	19,916	4,613	-139	-489
33	Banks in foreign countries	3,246	459	193	2,038	31	260
34	Nonbank financial institutions	20,512	1,205	3,874	21,876	743	4,831
35	Loans for purchasing and carrying securities	14,608	-401	-604	5,491	-74	1,898
36	Loans for agricultural production	6,691	22	98	--	--	--
37	Loans to states and political subdivisions	10,970	-179	-803	--	--	--
38	Loans to foreign governments and official institutions	1,304	235	343	951	251	620
39	All other loans <sup>4</sup>	26,829	1,028	4,161	5,388	106	1,797
40	Lease financing receivables	36,055	238	7,571	--	--	--
41	Less: Unearned income	1,623	-20	-60	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,156	8	-805	--	--	--
43	Other loans and leases, net	1,209,324	8,239	161,004	--	--	--
44	Other assets	139,866	3,668	-16,939	38,349	-13,546	1,789
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,993,005</b>	<b>30,296</b>	<b>172,154</b>	<b>374,298</b>	<b>2,497</b>	<b>61,210</b>

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>		
	Aug 2, 1995	change since		Aug 2, 1995	change since	
		Jul 26, 1995	Aug 3, 1994		Jul 26, 1995	Aug 3, 1994
<b>LIABILITIES</b>						
46 Deposits	1,184,130	19,518	41,480	109,900	360	21,071
47 Demand deposits <sup>7</sup>	303,897	11,913	9,995	3,706	-392	-183
48 Individuals, partnerships, and corporations	256,343	9,833	10,553	3,010	2	-151
49 Other holders	47,554	2,080	-558	696	-395	-32
50 States and political subdivisions	8,875	326	-69	--	--	--
51 U.S. government	1,956	320	-926	--	--	--
52 Depository institutions in the U.S.	20,558	1,579	-605	--	--	--
53 Banks in foreign countries	4,845	-398	-1,214	--	--	--
54 Foreign governments and official institutions	645	43	13	--	--	--
55 Certified and officers' checks	10,675	210	2,244	--	--	--
56 Other transaction deposits <sup>8</sup>	112,111	3,328	-15,936	--	--	--
57 Nontransaction deposits	768,122	4,277	47,420	106,194	753	21,254
58 Individuals, partnerships, and corporations	745,542	4,450	47,198	71,425	1,549	14,711
59 Other holders	22,580	-173	222	34,769	-797	6,543
60 States and political subdivisions	18,434	-23	686	--	--	--
61 U.S. government	2,391	-54	128	--	--	--
62 Depository institutions in the U.S.	1,456	-96	-476	--	--	--
63 Foreign governments, official institutions, and banks	298	1	-116	--	--	--
64 Borrowings <sup>9</sup>	426,599	19,998	79,943	86,276	1,400	6,843
65 Federal funds purchased <sup>10</sup>	--	--	--	43,777	1,761	3,077
66 From commercial banks in the U.S.	--	--	--	9,035	2,774	1,261
67 From others	--	--	--	34,742	-1,013	1,816
68 From Federal Reserve Banks	100	100	100	--	--	--
69 Treasury tax and loan notes	27,386	6,327	18,911	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	399,114	13,571	60,932	42,498	-361	3,766
71 To commercial banks in the U.S.	--	--	--	6,165	-358	-1,112
72 To others	--	--	--	36,333	-4	4,878
73 Other liabilities (including subordinated debt)	194,668	-10,114	33,145	59,988	2,859	27,834
74 TOTAL LIABILITIES <sup>12</sup>	1,805,398	29,402	154,568	374,298	2,497	61,210
75 Residual (Total assets less total liabilities) <sup>13</sup>	187,608	893	17,586	-0	-0	-0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,655,900	10,813	148,688	277,834	15,529	52,090
77 Time deposits in amounts of \$100,000 or more	109,441	295	11,575	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	540	-10	-141	--	--	--
79 Commercial and industrial	282	-9	-45	--	--	--
80 Other	258	-0	-95	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	25,109	14	2,700	--	--	--
82 Net due to related institutions <sup>17</sup>	81,868	1,660	34,689	89,065	-3,100	-930

### 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: There was a reclassification of \$100 million from U.S. government mortgage-backed securities to U.S. government securities investment account maturing in over 5 years the week ending August 2, 1995 at domestic weekly reporting banks.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,730	32,009	25,562	3,841	7,272	9,046	10,159
2	U.S. government securities, investment account 18	19,737	62,799	41,223	10,378	29,419	35,221	29,288
3	Mortgage-backed securities <sup>1</sup>	6,636	30,806	24,059	1,903	10,721	9,030	8,109
4	All other maturing in: 1 year or less	6,862	5,265	2,518	4,389	1,213	5,918	4,956
5	Over 1 through 5 years	4,926	13,908	5,198	2,137	2,737	17,464	11,449
6	Over 5 years	1,313	12,820	9,449	1,949	14,748	2,810	4,774
7	Other securities, investment account 18	6,739	15,735	9,465	3,614	7,798	4,526	6,666
8	State and local government securities	1,427	5,777	4,015	1,197	1,012	1,599	2,384
9	Maturing in: 1 year or less	722	1,766	1,046	332	381	407	429
10	Over 1 year	705	4,011	2,969	865	631	1,193	1,955
11	Other bonds, stocks, and securities	5,312	9,957	5,450	2,417	6,786	2,926	4,282
12	Federal funds sold <sup>2</sup>	8,809	36,910	22,711	2,990	4,218	15,616	9,817
13	To commercial banks in the U.S.	3,021	20,934	14,440	2,990	3,614	8,992	9,733
14	To nonbank brokers and dealers	3,980	14,911	7,392	0	603	4,544	47
15	To others	1,809	1,065	878	0	0	2,080	37
16	Other loans and leases, gross	68,146	242,958	170,826	86,056	113,635	126,531	127,723
17	Commercial and industrial	26,971	67,331	42,903	14,365	32,542	32,742	31,804
18	Bankers' acceptances and commercial paper	22	816	302	7	38	105	22
19	All other	26,949	66,515	42,601	14,358	32,505	32,637	31,782
20	U.S. addressees	26,872	66,149	42,301	14,333	32,424	32,360	31,388
21	Non-U.S. addressees	77	366	300	25	81	278	394
22	Real estate loans	27,633	85,434	56,308	22,888	41,900	56,806	58,371
23	Revolving, home equity	3,976	7,073	4,418	2,800	4,904	6,165	3,873
24	All other	23,658	78,361	51,890	20,088	36,996	50,641	54,497
25	Loans to individuals	6,163	43,514	29,256	42,252	23,850	18,967	29,197
26	Loans to financial institutions	1,604	21,903	21,066	1,931	5,251	7,859	1,218
27	Commercial banks in the U.S.	192	14,368	14,192	543	4,007	6,854	168
28	Banks in foreign countries	139	2,016	1,943	108	31	35	352
29	Nonbank financial institutions	1,274	5,518	4,930	1,279	1,213	970	698
30	Loans for purchasing and carrying securities	506	7,446	6,567	139	1,470	353	419
31	Loans for agricultural production	30	120	81	118	167	469	553
32	Loans to states and political subdivisions	315	2,119	1,092	761	1,266	2,183	1,979
33	Loans to foreign governments and official institutions	2	735	718	0	240	44	16
34	All other loans	1,480	8,523	7,858	476	2,244	3,776	1,836
35	Lease financing receivables	3,440	5,834	4,978	3,126	4,704	3,331	2,330
36	Less: Unearned income	10	860	678	132	97	55	134
37	Loan and lease reserve <sup>5</sup>	1,761	11,863	10,019	2,169	2,419	2,466	2,225
38	Other loans and leases, net	66,375	230,235	160,128	83,755	111,119	124,010	125,363
39	Other assets <sup>18</sup>	10,369	98,298	83,653	8,143	8,489	20,138	11,027
40	TOTAL ASSETS	118,759	475,985	342,742	112,721	168,315	208,556	192,320
<b>LIABILITIES</b>								
41	Deposits	69,184	240,385	159,797	61,351	99,763	115,704	136,221
42	Demand deposits	17,416	72,947	53,320	11,199	20,802	24,985	26,625
43	Individuals, partnerships, and corporations	14,560	59,065	41,524	9,680	18,412	21,989	23,195
44	States and political subdivisions	907	1,386	588	360	579	731	1,171
45	U.S. government	95	379	307	57	109	191	160
46	Depository institutions in the U.S.	1,454	3,159	2,640	729	1,055	1,218	1,463
47	Banks in foreign countries	99	3,830	3,642	118	31	36	74
48	Foreign governments and official institutions	2	522	506	1	1	82	0
49	Certified and officers' checks	300	4,607	4,112	255	616	738	562
50	Other transaction deposits <sup>8</sup>	7,092	19,175	9,946	5,380	10,036	9,926	11,715
51	Nontransaction deposits	44,676	148,263	96,532	44,772	68,925	80,793	97,881
52	Individuals, partnerships, and corporations	43,333	141,773	93,044	44,081	66,393	79,207	93,556
53	States and political subdivisions	1,298	5,727	2,824	683	1,708	1,178	3,615
54	U.S. government	0	452	452	1	654	251	372
55	Depository institutions in the U.S.	46	227	129	7	166	54	336
56	Foreign governments, official institutions, and banks	0	83	83	0	4	103	2
57	Borrowings <sup>9</sup>	30,050	92,873	64,345	30,879	42,109	59,142	32,671
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	3,700	2,872	1,759	849	3,047	1,136	968
60	Other liabilities for borrowed money <sup>11</sup>	26,350	90,001	62,586	30,030	39,062	58,006	31,703
61	Other liabilities (including subordinated debt)	9,065	81,697	69,340	8,638	13,796	19,387	7,572
62	TOTAL LIABILITIES	108,299	414,954	293,482	100,868	155,668	194,233	176,464
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,460	61,031	49,260	11,854	12,647	14,323	15,856
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	100,218	323,098	215,593	99,505	147,448	166,048	163,593
65	Time deposits in amounts of \$100,000 or more	7,501	25,912	18,125	8,632	7,234	8,491	13,883

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,693	2,997	1,737	1,889	6,396	20,373
2	U.S. government securities, investment account 18	26,687	8,666	1,816	5,188	14,656	31,814
3	Mortgage-backed securities <sup>1</sup>	11,352	1,873	985	2,826	3,264	11,455
4	All other maturing in: 1 year or less	6,996	639	254	733	2,282	5,427
5	Over 1 through 5 years	3,748	2,662	442	685	6,902	4,745
6	Over 5 years	4,590	3,492	135	944	2,207	10,187
7	Other securities, investment account 18	3,958	1,859	813	671	3,238	6,759
8	State and local government securities	2,426	960	267	478	590	1,620
9	Maturing in: 1 year or less	467	87	96	71	57	269
10	Over 1 year	1,959	873	171	408	533	1,351
11	Other bonds, stocks, and securities	1,532	900	546	193	2,648	5,139
12	Federal funds sold <sup>2</sup>	11,686	2,185	4,567	204	4,182	10,385
13	To commercial banks in the U.S.	6,874	1,750	4,224	204	3,960	9,060
14	To nonbank brokers and dealers	4,083	382	331	0	176	1,042
15	To others	729	53	11	0	46	283
16	Other loans and leases, gross	117,041	29,127	30,972	9,761	58,521	234,634
17	Commercial and industrial	51,025	8,680	7,456	2,961	21,125	48,569
18	Bankers' acceptances and commercial paper	317	1	6	3	8	198
19	All other	50,709	8,679	7,450	2,959	21,117	48,371
20	U.S. addressees	50,274	8,666	7,450	2,956	20,301	48,129
21	Non-U.S. addressees	434	13	0	3	815	242
22	Real estate loans	33,942	12,369	8,485	3,516	25,193	115,185
23	Revolving, home equity	3,236	1,050	370	194	494	14,379
24	All other	30,705	11,319	8,115	3,321	24,699	100,806
25	Loans to individuals	17,614	5,553	11,158	1,935	7,803	37,068
26	Loans to financial institutions	6,061	490	1,696	307	2,036	15,922
27	Commercial banks in the U.S.	1,148	81	1,022	302	28	13,805
28	Banks in foreign countries	119	0	1	0	292	153
29	Nonbank financial institutions	4,794	409	674	4	1,715	1,965
30	Loans for purchasing and carrying securities	2,272	255	286	74	207	1,181
31	Loans for agricultural production	309	59	26	272	221	4,346
32	Loans to states and political subdivisions	696	309	162	88	200	892
33	Loans to foreign governments and official institutions	7	4	5	0	223	29
34	All other loans	2,835	551	886	482	1,035	2,704
35	Lease financing receivables	2,280	856	812	126	478	8,739
36	Less: Unearned income	122	25	3	5	0	179
37	Loan and lease reserve <sup>5</sup>	2,258	503	677	187	785	6,843
38	Other loans and leases, net	114,660	28,599	30,292	9,569	57,736	227,611
39	Other assets <sup>18</sup>	18,906	2,350	2,888	834	5,685	31,800
40	<b>TOTAL ASSETS</b>	<b>188,589</b>	<b>46,658</b>	<b>42,112</b>	<b>18,354</b>	<b>91,893</b>	<b>328,742</b>
<b>LIABILITIES</b>							
41	Deposits	104,909	29,585	20,202	13,968	55,836	237,023
42	Demand deposits	28,763	6,701	6,049	4,530	15,215	68,667
43	Individuals, partnerships, and corporations	22,850	5,110	4,817	3,679	13,399	59,588
44	States and political subdivisions	718	106	132	82	249	2,456
45	U.S. government	300	51	35	23	131	425
46	Depository institutions in the U.S.	3,431	1,290	919	646	1,083	4,112
47	Banks in foreign countries	92	5	29	25	48	459
48	Foreign governments and official institutions	2	0	0	0	3	32
49	Certified and officers' checks	1,370	139	117	76	301	1,596
50	Other transaction deposits <sup>8</sup>	8,527	3,520	2,072	2,167	5,506	26,994
51	Nontransaction deposits	67,619	19,364	12,081	7,270	35,115	141,363
52	Individuals, partnerships, and corporations	65,566	18,668	12,017	6,980	34,148	139,820
53	States and political subdivisions	1,600	285	51	172	922	1,195
54	U.S. government	14	358	1	13	15	260
55	Depository institutions in the U.S.	438	53	13	4	30	84
56	Foreign governments, official institutions, and banks	0	0	0	102	0	4
57	Borrowings <sup>9</sup>	46,668	11,308	15,620	2,886	24,084	38,310
58	From Federal Reserve Banks	100	0	0	0	0	0
59	Treasury tax and loan notes	8,755	1,015	601	66	3,250	1,128
60	Other liabilities for borrowed money <sup>11</sup>	37,813	10,293	15,019	2,820	20,834	37,182
61	Other liabilities (including subordinated debt)	21,086	2,331	2,838	292	5,628	22,337
62	<b>TOTAL LIABILITIES</b>	<b>172,663</b>	<b>43,224</b>	<b>38,660</b>	<b>17,146</b>	<b>85,548</b>	<b>297,670</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	15,926	3,433	3,452	1,209	6,345	31,072
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	151,349	40,007	32,921	15,318	76,608	260,726
65	Time deposits in amounts of \$100,000 or more	13,838	2,173	1,084	744	3,839	16,109