

FEDERAL RESERVE statistical release



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

H.4.2(504)

August 18, 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 9, 1995	change since		Aug 9, 1995	change since		
		Aug 2, 1995	Aug 10, 1994		Aug 2, 1995	Aug 10, 1994	
ASSETS							
1	Cash and balances due from depository institutions	104,906	-10,704	3,788	16,737	-84	960
2	U.S. government securities	298,135	2,025	-15,168	42,918	961	3,612
3	Trading account	21,805	1,256	-2,872	--	--	--
4	Investment account	276,330	769	-12,296	--	--	--
5	Mortgage-backed securities ¹	98,974	23	4,272	--	--	--
6	All other maturing in: 1 year or less	44,808	-26	-2,080	--	--	--
7	Over 1 through 5 years	72,652	916	-5,454	--	--	--
8	Over 5 years	59,896	-145	-9,034	--	--	--
9	Other securities	119,751	-1,118	19,615	40,869	194	30,036
10	Trading account	1,465	-66	-313	--	--	--
11	Investment account	62,490	133	3,279	--	--	--
12	State and local government securities	19,688	-30	-1,498	--	--	--
13	Maturing in: 1 year or less	5,076	4	374	--	--	--
14	Over 1 year	14,612	-34	-1,871	--	--	--
15	Other bonds, stocks, and securities	42,801	163	4,777	--	--	--
16	Other trading account assets	55,796	-1,185	16,649	--	--	--
17	Federal funds sold ²	101,113	-10,697	11,150	30,782	131	218
18	To commercial banks in the U.S.	63,552	-12,042	3,850	7,173	-439	453
19	To nonbank brokers and dealers	31,409	1,305	7,645	--	--	--
20	To others ³	6,152	40	-346	23,609	570	-235
21	Other loans and leases, gross	1,242,959	-2,073	156,357	176,424	-352	18,756
22	Commercial and industrial	344,358	-1,035	44,050	113,052	-246	12,037
23	Bankers' acceptances and commercial paper	1,526	-2	-1,591	3,864	-0	248
24	All other	342,833	-1,033	45,641	109,189	-245	11,789
25	U.S. addressees	340,072	-1,066	44,555	104,301	-213	11,002
26	Non-U.S. addressees	2,761	32	1,086	4,887	-32	787
27	Real estate loans	493,166	1,535	57,259	23,065	-57	-3,901
28	Revolving, home equity	48,805	290	4,006	--	--	--
29	All other	444,361	1,245	53,254	--	--	--
30	Loans to individuals	245,049	-10	22,014	--	--	--
31	Loans to financial institutions	65,548	-1,017	24,735	28,659	132	5,940
32	Commercial banks in the U.S.	41,219	-1,301	19,319	4,724	112	71
33	Banks in foreign countries	3,575	329	908	2,206	167	438
34	Nonbank financial institutions	20,754	-45	4,508	21,729	-147	5,431
35	Loans for purchasing and carrying securities	14,745	117	-1,152	5,545	54	2,463
36	Loans for agricultural production	6,752	61	97	--	--	--
37	Loans to states and political subdivisions	10,972	1	-662	--	--	--
38	Loans to foreign governments and official institutions	1,329	34	357	850	-101	522
39	All other loans ⁴	25,048	-1,694	2,157	5,253	-135	1,694
40	Lease financing receivables	35,991	-65	7,500	--	--	--
41	Less: Unearned income	1,643	20	-46	--	--	--
42	Loan and lease reserve ⁵	34,322	166	-676	--	--	--
43	Other loans and leases, net	1,206,994	-2,259	157,079	--	--	--
44	Other assets	139,371	-242	-12,606	38,988	660	3,131
45	TOTAL ASSETS ⁶	1,970,270	-22,995	163,858	374,046	-232	59,996

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		
	Aug 9, 1995	Aug 2, 1995	Aug 10, 1994	Aug 9, 1995	Aug 2, 1995	Aug 10, 1994
LIABILITIES						
46 Deposits	1,171,932	-12,373	36,898	107,641	-2,258	18,031
47 Demand deposits ⁷	290,707	-13,310	5,311	3,680	-25	-548
48 Individuals, partnerships, and corporations	246,873	-9,556	3,708	2,922	-88	-430
49 Other holders	43,833	-3,754	1,602	759	62	-118
50 States and political subdivisions	7,408	-1,505	-622	--	--	--
51 U.S. government	1,747	-213	-136	--	--	--
52 Depository institutions in the U.S.	18,683	-1,860	225	--	--	--
53 Banks in foreign countries	4,521	-321	300	--	--	--
54 Foreign governments and official institutions	714	69	75	--	--	--
55 Certified and officers' checks	10,760	77	1,760	--	--	--
56 Other transaction deposits ⁸	109,974	-2,190	-15,709	--	--	--
57 Nontransaction deposits	771,252	3,127	47,296	103,961	-2,233	18,579
58 Individuals, partnerships, and corporations	748,360	2,815	47,311	69,925	-1,500	13,498
59 Other holders	22,891	312	-14	34,036	-732	5,082
60 States and political subdivisions	18,685	252	700	--	--	--
61 U.S. government	2,385	-7	-110	--	--	--
62 Depository institutions in the U.S.	1,502	46	-485	--	--	--
63 Foreign governments, official institutions, and banks	319	21	-120	--	--	--
64 Borrowings ⁹	407,706	-18,895	65,211	85,223	-1,052	6,140
65 Federal funds purchased ¹⁰	--	--	--	42,936	-841	1,482
66 From commercial banks in the U.S.	--	--	--	7,970	-1,065	76
67 From others	--	--	--	34,966	224	1,406
68 From Federal Reserve Banks	0	-700	0	--	--	--
69 Treasury tax and loan notes	12,418	-15,104	5,065	--	--	--
70 Other liabilities for borrowed money ¹¹	395,288	-3,091	60,146	42,287	-211	4,657
71 To commercial banks in the U.S.	--	--	--	6,320	155	-525
72 To others	--	--	--	35,967	-366	5,183
73 Other liabilities (including subordinated debt)	203,224	8,562	44,045	61,442	1,454	28,561
74 TOTAL LIABILITIES ¹²	1,782,863	-22,707	146,154	374,046	-232	59,996
75 Residual (Total assets less total liabilities) ¹³	187,407	-288	17,704	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,657,187	1,480	148,784	279,095	1,261	52,097
77 Time deposits in amounts of \$100,000 or more	109,170	-281	10,770	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,520	-0	840	--	--	--
79 Commercial and industrial	282	-0	-45	--	--	--
80 Other	1,238	-0	885	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,469	358	2,987	--	--	--
82 Net due to related institutions ¹⁷	72,491	-9,379	33,411	92,409	3,366	3,981

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 \$200 million in assets and liabilities of thrift institutions in the week ending August 9, 1995. The major asset item affected was real estate loans, all other, \$100 million. The major liability item affected was nontransaction deposits-IPC, \$100 million.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	5,819	26,969	20,453	4,354	6,493	8,812	9,393
2	U.S. government securities, investment account 18	19,827	62,998	41,305	10,372	29,394	35,788	29,292
3	Mortgage-backed securities ¹	6,655	30,767	23,965	1,903	10,777	9,084	8,084
4	All other maturing in: 1 year or less	6,925	5,356	2,608	4,389	1,213	5,817	5,010
5	Over 1 through 5 years	4,934	13,819	5,092	2,131	2,719	18,153	11,467
6	Over 5 years	1,313	13,055	9,640	1,949	14,685	2,734	4,731
7	Other securities, investment account 18	6,768	15,785	9,443	3,618	7,790	4,500	6,676
8	State and local government securities	1,422	5,781	4,008	1,197	1,013	1,552	2,381
9	Maturing in: 1 year or less	718	1,773	1,040	333	398	389	419
10	Over 1 year	705	4,008	2,968	864	616	1,164	1,962
11	Other bonds, stocks, and securities	5,346	10,004	5,434	2,421	6,777	2,947	4,295
12	Federal funds sold 2	7,946	32,486	18,869	2,201	4,184	15,696	9,360
13	To commercial banks in the U.S.	1,811	16,806	10,878	2,201	3,399	8,849	9,234
14	To nonbank brokers and dealers	4,321	14,729	7,257	0	785	4,702	115
15	To others	1,814	951	734	0	0	2,145	12
16	Other loans and leases, gross	68,149	241,833	169,849	85,980	113,450	126,002	127,531
17	Commercial and industrial	26,800	66,979	42,481	14,578	32,541	32,683	31,340
18	Bankers' acceptances and commercial paper	23	785	259	9	44	93	22
19	All other	26,778	66,194	42,222	14,569	32,496	32,590	31,318
20	U.S. addressees	26,701	65,854	41,946	14,464	32,418	32,323	30,934
21	Non-U.S. addressees	77	340	276	105	79	267	383
22	Real estate loans	27,801	85,667	56,963	22,886	41,908	56,896	58,507
23	Revolving, home equity	3,958	7,392	4,733	2,790	4,908	6,173	3,870
24	All other	23,843	78,275	52,230	20,096	37,000	50,723	54,637
25	Loans to individuals	6,192	43,580	29,298	41,838	23,730	19,064	29,313
26	Loans to financial institutions	1,594	21,716	20,736	2,072	5,347	7,390	1,179
27	Commercial banks in the U.S.	199	13,910	13,685	720	4,096	6,291	133
28	Banks in foreign countries	126	2,389	2,201	85	36	36	356
29	Nonbank financial institutions	1,270	5,417	4,850	1,267	1,216	1,064	690
30	Loans for purchasing and carrying securities	558	7,267	6,314	144	1,468	387	416
31	Loans for agricultural production	30	126	82	118	166	516	567
32	Loans to states and political subdivisions	311	2,113	1,091	769	1,264	2,182	1,994
33	Loans to foreign governments and official institutions	2	733	717	0	240	38	47
34	All other loans	1,395	7,705	7,078	446	2,065	3,826	1,816
35	Lease financing receivables	3,464	5,946	5,090	3,129	4,721	3,019	2,352
36	Less: Unearned income	10	876	694	132	96	56	133
37	Loan and lease reserve 5	1,764	11,960	10,115	2,211	2,408	2,466	2,231
38	Other loans and leases, net	66,375	228,996	159,040	83,637	110,945	123,480	125,167
39	Other assets 18	10,570	98,031	83,134	7,562	8,477	20,626	10,778
40	TOTAL ASSETS	117,305	465,264	332,245	111,745	167,284	208,902	190,666
LIABILITIES								
41	Deposits	66,932	238,664	157,920	61,056	99,342	115,205	135,439
42	Demand deposits	15,651	71,161	51,808	11,014	20,103	24,164	25,809
43	Individuals, partnerships, and corporations	13,252	56,599	39,284	9,497	17,865	21,571	22,546
44	States and political subdivisions	629	1,380	618	325	519	674	1,072
45	U.S. government	100	343	274	52	87	146	160
46	Depository institutions in the U.S.	1,312	3,382	2,936	788	947	980	1,339
47	Banks in foreign countries	75	3,487	3,300	117	34	28	98
48	Foreign governments and official institutions	1	569	550	1	3	96	0
49	Certified and officers' checks	282	5,401	4,846	234	649	668	593
50	Other transaction deposits 8	5,211	19,139	9,826	5,401	10,308	9,856	11,581
51	Nontransaction deposits	46,069	148,365	96,286	44,641	68,931	81,185	98,049
52	Individuals, partnerships, and corporations	44,743	141,543	92,600	43,914	66,393	79,597	93,783
53	States and political subdivisions	1,284	5,988	2,951	723	1,707	1,150	3,592
54	U.S. government	0	457	457	1	654	243	371
55	Depository institutions in the U.S.	42	289	190	3	173	75	300
56	Foreign governments, official institutions, and banks	0	88	88	0	4	121	2
57	Borrowings 9	29,989	83,244	55,084	30,259	40,972	57,489	31,308
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,454	1,478	995	424	1,710	839	565
60	Other liabilities for borrowed money 11	28,535	81,766	54,089	29,835	39,262	56,650	30,743
61	Other liabilities (including subordinated debt)	9,995	82,306	69,935	8,772	14,395	21,954	8,029
62	TOTAL LIABILITIES	106,916	404,215	282,939	100,087	154,709	194,648	174,777
63	Residual (Total assets less total liabilities) 13	10,389	61,049	49,305	11,658	12,575	14,254	15,890
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	100,681	322,385	214,902	99,249	147,324	166,847	163,493
65	Time deposits in amounts of \$100,000 or more	7,182	25,403	17,548	8,629	7,208	8,457	14,060

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,615	2,600	1,631	1,673	6,155	19,392
2	U.S. government securities, investment account ¹⁸	26,513	8,655	1,816	5,177	14,552	31,945
3	Mortgage-backed securities ¹	11,348	1,856	985	2,824	3,264	11,427
4	All other maturing in: 1 year or less	6,762	640	264	721	2,282	5,427
5	Over 1 through 5 years	3,851	2,649	434	687	6,797	5,011
6	Over 5 years	4,552	3,510	134	944	2,209	10,080
7	Other securities, investment account ¹⁸	4,000	1,856	817	671	3,238	6,769
8	State and local government securities	2,429	958	267	478	590	1,620
9	Maturing in: 1 year or less	467	87	96	72	57	268
10	Over 1 year	1,962	871	171	406	533	1,351
11	Other bonds, stocks, and securities	1,571	898	550	193	2,648	5,150
12	Federal funds sold ²	10,783	2,100	4,081	155	2,311	9,808
13	To commercial banks in the U.S.	5,478	1,575	3,798	155	2,090	8,156
14	To nonbank brokers and dealers	4,477	302	270	0	205	1,503
15	To others	828	223	14	0	17	149
16	Other loans and leases, gross	115,889	29,413	31,561	9,726	58,919	234,506
17	Commercial and industrial	50,149	8,967	7,446	2,993	21,259	48,622
18	Bankers' acceptances and commercial paper	326	1	6	3	8	207
19	All other	49,824	8,966	7,440	2,991	21,251	48,416
20	U.S. addressees	49,387	8,953	7,439	2,988	20,439	48,172
21	Non-U.S. addressees	437	13	1	3	812	243
22	Real estate loans	33,980	12,380	8,983	3,520	25,443	115,193
23	Revolving, home equity	3,244	1,051	370	195	498	14,355
24	All other	30,736	11,330	8,613	3,325	24,945	100,838
25	Loans to individuals	17,691	5,558	11,129	1,944	7,852	37,158
26	Loans to financial institutions	6,219	498	1,700	281	2,039	15,512
27	Commercial banks in the U.S.	976	77	1,022	276	10	13,512
28	Banks in foreign countries	115	0	0	0	284	148
29	Nonbank financial institutions	5,128	421	678	4	1,745	1,853
30	Loans for purchasing and carrying securities	2,385	285	278	50	198	1,309
31	Loans for agricultural production	317	56	25	267	223	4,339
32	Loans to states and political subdivisions	702	307	159	86	201	884
33	Loans to foreign governments and official institutions	7	4	5	0	223	30
34	All other loans	2,158	502	1,020	458	1,003	2,652
35	Lease financing receivables	2,282	855	814	127	477	8,805
36	Less: Unearned income	124	24	3	6	0	181
37	Loan and lease reserve ⁵	2,267	503	667	187	796	6,864
38	Other loans and leases, net	113,498	28,886	30,891	9,534	58,123	227,461
39	Other assets ¹⁸	18,761	2,406	2,680	827	5,664	32,057
40	TOTAL ASSETS	185,170	46,503	41,917	18,038	90,043	327,432
LIABILITIES							
41	Deposits	102,596	29,362	19,662	13,483	54,850	235,340
42	Demand deposits	26,522	6,284	5,396	4,008	14,340	66,255
43	Individuals, partnerships, and corporations	22,041	4,915	4,604	3,320	12,699	57,964
44	States and political subdivisions	485	100	141	66	211	1,806
45	U.S. government	206	34	31	31	85	473
46	Depository institutions in the U.S.	2,889	1,096	480	494	1,005	3,971
47	Banks in foreign countries	118	5	25	26	49	459
48	Foreign governments and official institutions	2	0	0	0	3	38
49	Certified and officers' checks	781	134	115	72	287	1,545
50	Other transaction deposits ⁸	8,583	3,195	2,036	2,165	5,419	27,079
51	Nontransaction deposits	67,492	19,882	12,231	7,309	35,091	142,007
52	Individuals, partnerships, and corporations	65,422	19,174	12,168	7,017	34,194	140,412
53	States and political subdivisions	1,616	296	49	174	853	1,253
54	U.S. government	14	358	1	13	15	257
55	Depository institutions in the U.S.	439	53	13	4	30	82
56	Foreign governments, official institutions, and banks	0	0	0	101	0	2
57	Borrowings ⁹	43,388	11,081	16,319	3,028	23,254	37,374
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,351	398	307	41	1,250	599
60	Other liabilities for borrowed money ¹¹	40,037	10,683	16,012	2,987	22,004	36,775
61	Other liabilities (including subordinated debt)	23,229	2,606	2,433	286	5,682	23,537
62	TOTAL LIABILITIES	169,214	43,048	38,415	16,797	83,786	296,252
63	Residual (Total assets less total liabilities) ¹³	15,957	3,455	3,502	1,241	6,257	31,180
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	150,731	40,373	33,457	15,299	76,921	261,361
65	Time deposits in amounts of \$100,000 or more	13,893	2,199	1,122	755	3,833	16,431