

FEDERAL RESERVE statistical release



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August 25, 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 16, 1995	change since		Aug 16, 1995	change since		
		Aug 9, 1995	Aug 17, 1994		Aug 9, 1995	Aug 17, 1994	
ASSETS							
1 Cash and balances due from depository institutions	108,424	3,731	11,780	17,059	318	782	
2 U.S. government securities	297,069	-1,054	-19,007	44,472	1,457	4,350	
3 Trading account	19,296	-2,497	-8,458	--	--	--	
4 Investment account	277,773	1,443	-10,549	--	--	--	
5 Mortgage-backed securities ¹	100,420	1,445	6,078	--	--	--	
6 All other maturing in: 1 year or less	44,254	-553	-3,246	--	--	--	
7 Over 1 through 5 years	73,576	923	-4,762	--	--	--	
8 Over 5 years	59,523	-373	-8,619	--	--	--	
9 Other securities	122,931	3,180	21,485	31,374	941	20,214	
10 Trading account	1,635	169	-153	--	--	--	
11 Investment account	62,548	59	3,534	--	--	--	
12 State and local government securities	19,879	190	-1,334	--	--	--	
13 Maturing in: 1 year or less	5,071	-6	355	--	--	--	
14 Over 1 year	14,808	197	-1,689	--	--	--	
15 Other bonds, stocks, and securities	42,669	-132	4,868	--	--	--	
16 Other trading account assets	58,748	2,953	18,104	--	--	--	
17 Federal funds sold ²	101,974	1,017	4,524	28,212	-2,709	1,141	
18 To commercial banks in the U.S.	67,972	4,568	1,519	7,329	107	301	
19 To nonbank brokers and dealers	28,777	-2,625	5,137	--	--	--	
20 To others ³	5,226	-926	-2,133	20,883	-2,815	840	
21 Other loans and leases, gross	1,241,906	-397	149,656	175,877	-546	17,778	
22 Commercial and industrial	342,385	-1,721	40,961	113,643	590	12,334	
23 Bankers' acceptances and commercial paper	1,548	23	-1,578	3,943	79	329	
24 All other	340,837	-1,744	42,540	109,700	510	12,005	
25 U.S. addressees	338,257	-1,563	41,706	104,843	542	11,289	
26 Non-U.S. addressees	2,580	-181	833	4,857	-31	717	
27 Real estate loans	493,532	737	56,985	22,994	-70	-3,986	
28 Revolving, home equity	48,474	43	3,534	--	--	--	
29 All other	445,058	695	53,450	--	--	--	
30 Loans to individuals	246,661	1,632	21,561	--	--	--	
31 Loans to financial institutions	64,238	-1,310	22,350	28,419	-240	5,834	
32 Commercial banks in the U.S.	40,939	-280	18,339	4,536	-188	-74	
33 Banks in foreign countries	3,032	-543	185	1,909	-297	149	
34 Nonbank financial institutions	20,268	-486	3,826	21,974	245	5,760	
35 Loans for purchasing and carrying securities	14,953	208	-1,031	5,085	-460	1,739	
36 Loans for agricultural production	6,730	-22	91	--	--	--	
37 Loans to states and political subdivisions	11,014	42	-600	--	--	--	
38 Loans to foreign governments and official institutions	1,052	-278	83	517	-333	189	
39 All other loans ⁴	25,311	275	1,761	5,220	-33	1,666	
40 Lease financing receivables	36,031	39	7,496	--	--	--	
41 Less: Unearned income	1,638	-5	-43	--	--	--	
42 Loan and lease reserve ⁵	34,319	-3	-703	--	--	--	
43 Other loans and leases, net	1,205,949	-389	150,402	--	--	--	
44 Other assets	138,971	-674	-15,473	40,037	978	5,137	
45 TOTAL ASSETS ⁶	1,975,318	5,811	153,711	363,255	-666	52,017	

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.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Aug 16, 1995	change since		Aug 16, 1995	change since	
		Aug 9, 1995	Aug 17, 1994		Aug 9, 1995	Aug 17, 1994
46 Deposits	1,183,636	11,554	46,921	105,930	-1,709	14,653
47 Demand deposits ⁷	300,941	10,054	13,129	3,806	125	-380
48 Individuals, partnerships, and corporations	254,803	7,682	11,111	2,932	9	-354
49 Other holders	46,138	2,372	2,017	874	116	-26
50 States and political subdivisions	7,961	630	-247	-	-	-
51 U.S. government	2,425	679	537	-	-	-
52 Depository institutions in the U.S.	21,188	2,460	2,638	-	-	-
53 Banks in foreign countries	4,719	229	-695	-	-	-
54 Foreign governments and official institutions	605	-109	-127	-	-	-
55 Certified and officers' checks	9,240	-1,518	-89	-	-	-
56 Other transaction deposits ⁸	109,229	-516	-16,230	-	-	-
57 Nontransaction deposits	773,466	2,016	50,023	102,124	-1,834	15,033
58 Individuals, partnerships, and corporations	750,676	2,101	49,976	69,668	-253	11,949
59 Other holders	22,790	-84	47	32,456	-1,581	3,084
60 States and political subdivisions	18,509	-179	754	-	-	-
61 U.S. government	2,338	-27	-152	-	-	-
62 Depository institutions in the U.S.	1,644	142	-422	-	-	-
63 Foreign governments, official institutions, and banks	299	-21	-133	-	-	-
64 Borrowings ⁹	404,798	-2,769	49,810	79,618	-5,527	2,535
65 Federal funds purchased ¹⁰	-	-	-	37,990	-4,854	-37
66 From commercial banks in the U.S.	-	-	-	5,838	-2,082	-1,799
67 From others	-	-	-	32,152	-2,772	1,762
68 From Federal Reserve Banks	0	0	0	-	-	-
69 Treasury tax and loan notes	5,284	-7,034	-2,460	-	-	-
70 Other liabilities for borrowed money ¹¹	399,514	4,265	52,270	41,628	-674	2,572
71 To commercial banks in the U.S.	-	-	-	5,502	-819	-1,051
72 To others	-	-	-	36,127	145	3,623
73 Other liabilities (including subordinated debt)	200,189	-2,589	40,768	52,411	1,215	21,028
74 TOTAL LIABILITIES ¹²	1,788,623	6,195	137,499	363,255	-666	52,017
75 Residual (Total assets less total liabilities) ¹³	186,694	-384	16,211	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,654,970	-1,541	136,799	268,070	-775	43,256
77 Time deposits in amounts of \$100,000 or more	111,037	1,860	12,472	-	-	-
78 Loans sold outright to affiliates ¹⁵	1,509	-11	830	-	-	-
79 Commercial and industrial	282	-0	-45	-	-	-
80 Other	1,227	-11	874	-	-	-
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,256	-209	2,740	-	-	-
82 Net due to related institutions ¹⁷	79,740	6,854	37,981	99,071	6,461	11,187

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.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	5,640	26,270	19,729	4,343	7,267	9,021	9,977
2	U.S. government securities, investment account 1 ^B	19,637	64,540	42,802	10,137	29,374	35,486	28,948
3	Mortgage-backed securities ¹	6,626	32,074	25,299	1,819	10,769	9,081	7,859
4	All other maturing in: 1 year or less	6,814	5,458	2,713	4,290	1,141	6,031	4,976
5	Over 1 through 5 years	4,894	14,229	5,443	2,152	2,816	17,660	11,372
6	Over 5 years	1,304	12,779	9,347	1,876	14,647	2,714	4,741
7	Other securities, investment account 1 ^B	6,766	16,152	9,711	3,588	7,860	4,414	6,550
8	State and local government securities	1,432	6,099	4,311	1,187	1,004	1,538	2,284
9	Maturing in: 1 year or less	727	1,792	1,039	331	386	388	380
10	Over 1 year	705	4,307	3,273	856	618	1,149	1,904
11	Other bonds, stocks, and securities	5,334	10,053	5,399	2,401	6,856	2,876	4,266
12	Federal funds sold 2	7,930	34,369	21,643	1,415	4,132	15,479	10,176
13	To commercial banks in the U.S.	2,681	19,753	13,455	1,415	3,478	9,294	10,035
14	To nonbank brokers and dealers	3,746	13,698	7,460	0	653	4,435	129
15	To others	1,504	918	727	0	0	1,750	12
16	Other loans and leases, gross	68,140	240,433	167,445	86,318	113,505	125,717	127,752
17	Commercial and industrial	26,941	65,241	40,746	14,356	32,449	32,544	31,303
18	Bankers' acceptances and commercial paper	26	705	163	6	47	146	24
19	All other	26,915	64,536	40,583	14,350	32,402	32,398	31,279
20	U.S. addressees	26,838	64,256	40,366	14,244	32,332	32,140	30,890
21	Non-U.S. addressees	77	280	217	105	71	257	389
22	Real estate loans	27,328	86,613	56,716	22,909	41,784	56,891	58,603
23	Revolving, home equity	3,559	7,394	4,730	2,789	4,924	6,186	3,890
24	All other	23,769	79,220	51,987	20,120	36,860	50,705	54,712
25	Loans to individuals	6,199	43,803	29,474	42,284	23,914	19,135	29,413
26	Loans to financial institutions	1,613	20,848	20,036	2,163	5,488	7,416	1,209
27	Commercial banks in the U.S.	239	13,960	13,754	809	4,139	6,310	142
28	Banks in foreign countries	151	1,785	1,722	118	41	22	361
29	Nonbank financial institutions	1,223	5,102	4,560	1,236	1,309	1,083	706
30	Loans for purchasing and carrying securities	512	7,912	7,017	135	1,312	333	423
31	Loans for agricultural production	30	122	88	119	169	509	564
32	Loans to states and political subdivisions	310	2,146	1,129	762	1,266	2,182	2,005
33	Loans to foreign governments and official institutions	2	459	443	0	240	39	51
34	All other loans	1,753	7,367	6,733	444	2,147	3,649	1,818
35	Lease financing receivables	3,452	5,921	5,063	3,146	4,734	3,021	2,365
36	Less: Unearned income	11	870	686	131	99	56	132
37	Loan and lease reserve 5	1,765	11,957	10,109	2,198	2,419	2,461	2,229
38	Other loans and leases, net	66,364	227,606	156,650	83,989	110,987	123,200	125,391
39	Other assets 1 ^B	10,406	98,249	84,067	7,523	8,637	20,596	10,652
40	TOTAL ASSETS	116,744	467,186	334,602	110,995	168,256	208,195	191,695
LIABILITIES								
41	Deposits	68,284	240,170	159,499	61,374	100,159	115,731	136,548
42	Demand deposits	16,823	71,691	52,182	11,284	21,100	24,859	26,940
43	Individuals, partnerships, and corporations	14,172	58,214	40,808	9,785	18,564	22,146	23,320
44	States and political subdivisions	553	1,451	605	341	548	608	1,200
45	U.S. government	124	451	371	63	148	235	190
46	Depository institutions in the U.S.	1,589	3,512	3,081	727	1,161	1,090	1,549
47	Banks in foreign countries	79	3,609	3,367	117	33	34	99
48	Foreign governments and official institutions	1	475	457	1	2	82	0
49	Certified and officers' checks	305	3,978	3,494	250	644	664	583
50	Other transaction deposits 8	5,218	19,013	9,841	5,380	10,048	9,859	11,506
51	Nontransaction deposits	46,243	149,466	97,476	44,710	69,011	81,014	98,101
52	Individuals, partnerships, and corporations	44,907	142,611	93,716	43,986	66,436	79,510	93,915
53	States and political subdivisions	1,297	5,913	2,960	721	1,730	1,102	3,563
54	U.S. government	0	426	426	1	654	222	370
55	Depository institutions in the U.S.	39	430	288	2	188	77	251
56	Foreign governments, official institutions, and banks	0	86	86	0	4	103	2
57	Borrowings 9	28,592	82,975	56,477	29,315	42,220	58,186	31,134
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	401	747	593	170	984	513	330
60	Other liabilities for borrowed money 11	28,191	82,228	55,884	29,145	41,236	57,673	30,804
61	Other liabilities (including subordinated debt)	9,647	83,125	69,495	8,431	13,360	20,131	8,217
62	TOTAL LIABILITIES	106,523	406,270	285,471	99,120	155,739	194,048	175,899
63	Residual (Total assets less total liabilities) 13	10,221	60,915	49,131	11,875	12,517	14,147	15,796
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	99,554	321,780	214,391	99,235	147,253	165,492	163,250
65	Time deposits in amounts of \$100,000 or more	7,393	26,379	18,511	8,681	7,197	8,514	14,157

Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
1	Cash and balances due from depository institutions	12,526	2,777	1,872	2,014	20,557
2	U.S. government securities, investment account 18	26,771	8,648	2,117	5,194	31,367
3	Mortgage-backed securities ¹	11,247	1,847	1,287	2,833	11,422
4	All other maturing in: 1 year or less	6,829	655	264	665	4,906
5	Over 1 through 5 years	4,066	2,621	433	676	5,081
6	Over 5 years	4,628	3,525	134	1,020	9,957
7	Other securities, investment account 18	3,999	1,849	822	685	6,736
8	State and local government securities	2,417	951	266	491	1,626
9	Maturing in: 1 year or less	449	88	96	71	307
10	Over 1 year	1,968	863	171	420	1,320
11	Other bonds, stocks, and securities	1,582	898	555	194	5,110
12	Federal funds sold 2	10,470	1,950	3,887	312	9,889
13	To commercial banks in the U.S.	5,919	1,565	3,541	312	8,321
14	To nonbank brokers and dealers	3,734	278	335	0	1,488
15	To others	818	106	11	0	80
16	Other loans and leases, gross	116,273	29,139	31,294	9,858	234,571
17	Commercial and industrial	50,399	8,669	7,450	2,983	48,909
18	Bankers' acceptances and commercial paper	350	2	5	3	227
19	All other	50,049	8,666	7,446	2,981	48,683
20	U.S. addressees	49,695	8,653	7,445	2,978	48,416
21	Non-U.S. addressees	355	14	1	3	267
22	Real estate loans	33,840	12,396	8,806	3,664	115,259
23	Revolving, home equity	3,256	1,052	370	197	14,363
24	All other	30,583	11,344	8,436	3,467	100,896
25	Loans to individuals	17,752	5,577	11,249	1,995	37,426
26	Loans to financial institutions	6,179	471	1,693	277	14,926
27	Commercial banks in the U.S.	1,036	82	1,038	272	12,898
28	Banks in foreign countries	102	0	1	1	162
29	Nonbank financial institutions	5,041	389	654	4	1,865
30	Loans for purchasing and carrying securities	2,175	264	272	61	1,252
31	Loans for agricultural production	316	58	30	252	4,340
32	Loans to states and political subdivisions	693	307	157	93	893
33	Loans to foreign governments and official institutions	6	4	5	0	23
34	All other loans	2,618	537	814	405	2,724
35	Lease financing receivables	2,295	858	817	127	8,819
36	Less: Unearned income	125	24	3	6	182
37	Loan and lease reserve 5	2,269	504	665	193	6,864
38	Other loans and leases, net	113,879	28,611	30,626	9,660	227,524
39	Other assets 18	18,973	2,548	2,521	818	31,911
40	TOTAL ASSETS	186,618	46,383	41,845	18,684	327,985
LIABILITIES						
41	Deposits	105,388	29,668	19,569	14,151	236,968
42	Demand deposits	28,673	6,593	5,371	4,469	68,089
43	Individuals, partnerships, and corporations	23,496	5,100	4,487	3,563	59,275
44	States and political subdivisions	622	109	109	94	2,101
45	U.S. government	279	76	67	50	610
46	Depository institutions in the U.S.	3,460	1,150	593	664	4,040
47	Banks in foreign countries	159	6	27	16	487
48	Foreign governments and official institutions	2	0	0	0	39
49	Certified and officers' checks	654	153	88	81	1,537
50	Other transaction deposits 8	8,462	3,224	2,057	2,218	26,791
51	Nontransaction deposits	68,253	19,850	12,141	7,464	142,089
52	Individuals, partnerships, and corporations	66,124	19,138	12,078	7,173	140,522
53	States and political subdivisions	1,636	300	50	173	1,222
54	U.S. government	15	358	1	13	262
55	Depository institutions in the U.S.	479	53	13	3	80
56	Foreign governments, official institutions, and banks	0	0	0	101	2
57	Borrowings 9	42,841	10,842	15,443	3,027	37,534
58	From Federal Reserve Banks	0	0	0	0	0
59	Treasury tax and loan notes	1,057	178	178	32	313
60	Other liabilities for borrowed money 11	41,784	10,664	15,264	2,995	37,221
61	Other liabilities (including subordinated debt)	22,414	2,411	3,293	227	22,681
62	TOTAL LIABILITIES	170,643	42,921	38,305	17,405	297,184
63	Residual (Total assets less total liabilities) 13	15,975	3,462	3,540	1,279	30,801
MEMORANDA						
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	150,558	39,938	33,542	15,465	261,344
65	Time deposits in amounts of \$100,000 or more	14,162	2,199	1,274	773	16,425