

FEDERAL RESERVE statistical release



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

H.4.2(504)

September 1, 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 23, 1995	change since		Aug 23, 1995	change since	
		Aug 16, 1995	Aug 24, 1994		Aug 16, 1995	Aug 24, 1994
ASSETS						
1 Cash and balances due from depository institutions	103,155	-5,270	102	17,178	120	1,707
2 U.S. government securities	300,069	2,700	-11,397	44,466	-5	3,643
3 Trading account	20,072	776	-4,569	--	--	--
4 Investment account	279,997	1,924	-6,827	--	--	--
5 Mortgage-backed securities ¹	101,816	1,396	9,071	--	--	--
6 All other maturing in: 1 year or less	44,115	-439	-3,275	--	--	--
7 Over 1 through 5 years	74,502	926	-4,093	--	--	--
8 Over 5 years	59,564	41	-8,531	--	--	--
9 Other securities	121,566	-1,436	19,478	30,547	-1,576	19,118
10 Trading account	1,698	63	-76	--	--	--
11 Investment account	62,904	284	3,590	--	--	--
12 State and local government securities	19,970	20	-1,355	--	--	--
13 Maturing in: 1 year or less	5,107	2	345	--	--	--
14 Over 1 year	14,862	18	-1,700	--	--	--
15 Other bonds, stocks, and securities	42,934	265	4,945	--	--	--
16 Other trading account assets	56,965	-1,783	15,963	--	--	--
17 Federal funds sold ²	92,053	-9,971	-1,422	29,482	1,270	2,069
18 To commercial banks in the U.S.	60,953	-7,069	-2,114	8,498	1,169	2,946
19 To nonbank brokers and dealers	26,182	-2,595	3,191	--	--	--
20 To others ³	4,918	-307	-2,499	20,984	101	-877
21 Other loans and leases, gross	1,244,419	2,518	152,204	176,035	158	17,532
22 Commercial and industrial	340,463	-1,827	40,577	113,166	-477	11,952
23 Bankers' acceptances and commercial paper	1,482	-66	-1,605	3,594	-350	106
24 All other	338,981	-1,761	42,182	109,572	-127	11,846
25 U.S. addressees	336,394	-1,767	41,250	104,759	-84	11,177
26 Non-U.S. addressees	2,586	6	932	4,813	-43	669
27 Real estate loans	494,609	1,077	58,513	22,959	-35	-3,981
28 Revolving, home equity	48,462	-13	3,421	--	--	--
29 All other	446,148	1,090	55,092	--	--	--
30 Loans to individuals	248,683	1,978	21,891	--	--	--
31 Loans to financial institutions	64,793	411	23,689	28,767	348	5,280
32 Commercial banks in the U.S.	41,713	681	19,147	4,224	-313	-910
33 Banks in foreign countries	2,715	-317	335	1,898	-11	72
34 Nonbank financial institutions	20,365	48	4,207	22,645	672	6,119
35 Loans for purchasing and carrying securities	15,108	156	-2,376	5,089	4	2,104
36 Loans for agricultural production	6,733	3	118	--	--	--
37 Loans to states and political subdivisions	11,015	1	-835	--	--	--
38 Loans to foreign governments and official institutions	1,078	26	75	858	341	512
39 All other loans ⁴	25,730	516	2,973	5,198	-22	1,665
40 Lease financing receivables	36,208	177	7,579	--	--	--
41 Less: Unearned income	1,679	41	4	--	--	--
42 Loan and lease reserve ⁵	34,204	-115	-782	--	--	--
43 Other loans and leases, net	1,208,536	2,592	152,982	--	--	--
44 Other assets	135,473	-3,339	-10,660	40,026	739	5,713
45 TOTAL ASSETS ⁶	1,960,852	-14,725	149,082	369,758	6,503	56,469

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 23, 1995	change since		Aug 23, 1995	change since	
		Aug 16, 1995	Aug 24, 1994		Aug 16, 1995	Aug 24, 1994
46 Deposits	1,159,886	-23,693	34,611	110,779	4,849	17,763
47 Demand deposits ⁷	284,636	-16,377	4,010	3,769	-37	-507
48 Individuals, partnerships, and corporations	241,583	-13,348	4,649	3,071	139	-56
49 Other holders	43,053	-3,029	-639	698	-176	-451
50 States and political subdivisions	7,890	-75	-454	--	--	--
51 U.S. government	1,507	-922	-709	--	--	--
52 Depository institutions in the U.S.	17,471	-3,717	-929	--	--	--
53 Banks in foreign countries	4,915	261	463	--	--	--
54 Foreign governments and official institutions	633	28	-119	--	--	--
55 Certified and officers' checks	10,637	1,397	1,109	--	--	--
56 Other transaction deposits ⁸	104,801	-4,434	-18,820	--	--	--
57 Nontransaction deposits	770,449	-2,881	49,421	107,010	4,885	18,270
58 Individuals, partnerships, and corporations	747,439	-3,100	49,196	73,007	3,338	13,859
59 Other holders	23,009	220	225	34,003	1,547	4,410
60 States and political subdivisions	18,772	263	971	--	--	--
61 U.S. government	2,320	-18	-129	--	--	--
62 Depository institutions in the U.S.	1,618	-26	-485	--	--	--
63 Foreign governments, official institutions, and banks	300	1	-132	--	--	--
64 Borrowings ⁹	402,615	-2,466	50,668	84,048	4,430	9,270
65 Federal funds purchased ¹⁰	--	--	--	41,085	3,095	4,084
66 From commercial banks in the U.S.	--	--	--	6,067	230	-62
67 From others	--	--	--	35,018	2,866	4,146
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	5,585	300	-3,078	--	--	--
70 Other liabilities for borrowed money ¹¹	397,030	-2,766	53,747	42,963	1,334	5,187
71 To commercial banks in the U.S.	--	--	--	5,910	409	-535
72 To others	--	--	--	37,053	926	5,722
73 Other liabilities (including subordinated debt)	211,178	10,975	48,384	52,287	-124	20,452
74 TOTAL LIABILITIES ¹²	1,773,679	-15,183	133,664	369,758	6,503	56,469
75 Residual (Total assets less total liabilities) ¹³	187,173	458	15,419	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,655,442	198	141,829	267,809	-1,010	40,325
77 Time deposits in amounts of \$100,000 or more	110,054	-839	11,857	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,498	-11	826	--	--	--
79 Commercial and industrial	282	0	-44	--	--	--
80 Other	1,216	-11	870	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,603	-262	2,085	--	--	--
82 Net due to related institutions ¹⁷	79,190	-570	37,738	90,621	-8,450	2,296

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							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	5,858	26,591	20,003	4,043	6,614	8,235	10,318
2	U.S. government securities, investment account 18	19,709	65,913	44,129	10,438	29,438	35,541	28,972
3	Mortgage-backed securities ¹	6,641	32,954	26,190	1,820	10,837	9,068	7,909
4	All other maturing in: 1 year or less	6,838	5,406	2,637	4,583	1,122	6,031	4,929
5	Over 1 through 5 years	4,925	14,801	6,001	2,144	2,774	17,701	11,371
6	Over 5 years	1,305	12,752	9,301	1,891	14,704	2,741	4,764
7	Other securities, investment account 18	6,839	16,185	9,683	3,583	7,901	4,444	6,728
8	State and local government securities	1,440	6,121	4,323	1,185	1,000	1,536	2,363
9	Maturing in: 1 year or less	730	1,804	1,045	329	383	389	417
10	Over 1 year	710	4,317	3,278	855	617	1,147	1,945
11	Other bonds, stocks, and securities	5,399	10,064	5,360	2,398	6,901	2,908	4,365
12	Federal funds sold ²	8,093	30,689	18,677	1,197	4,132	11,904	8,968
13	To commercial banks in the U.S.	2,193	17,406	11,173	1,197	3,779	7,179	8,633
14	To nonbank brokers and dealers	4,406	12,020	6,435	0	353	3,613	216
15	To others	1,493	1,262	1,069	0	0	1,112	119
16	Other loans and leases, gross	67,600	243,259	170,574	86,834	113,679	125,458	127,692
17	Commercial and industrial	26,696	65,133	41,096	14,288	32,484	32,164	31,182
18	Bankers' acceptances and commercial paper	24	711	170	7	35	110	18
19	All other	26,672	64,423	40,926	14,281	32,449	32,055	31,164
20	U.S. addressees	26,595	64,129	40,696	14,177	32,365	31,803	30,780
21	Non-U.S. addressees	77	293	230	104	84	252	384
22	Real estate loans	27,336	87,943	57,933	22,938	41,832	56,804	58,600
23	Revolving, home equity	3,563	7,393	4,729	2,784	4,931	6,196	3,887
24	All other	23,773	80,550	53,204	20,154	36,901	50,608	54,713
25	Loans to individuals	6,240	44,108	29,716	42,815	24,122	19,214	29,532
26	Loans to financial institutions	1,653	21,245	20,332	2,146	5,418	7,450	1,202
27	Commercial banks in the U.S.	281	14,614	14,359	807	3,979	6,357	135
28	Banks in foreign countries	124	1,569	1,454	97	29	27	360
29	Nonbank financial institutions	1,249	5,062	4,520	1,243	1,410	1,066	707
30	Loans for purchasing and carrying securities	567	7,832	6,997	140	1,377	357	432
31	Loans for agricultural production	31	130	101	119	170	493	566
32	Loans to states and political subdivisions	307	2,164	1,154	776	1,244	2,165	2,007
33	Loans to foreign governments and official institutions	2	471	454	0	240	43	52
34	All other loans	1,340	8,198	7,620	455	2,046	3,747	1,748
35	Lease financing receivables	3,426	6,033	5,170	3,158	4,748	3,021	2,370
36	Less: Unearned income	11	913	728	133	97	56	130
37	Loan and lease reserve ⁵	1,761	11,936	10,098	2,170	2,414	2,460	2,223
38	Other loans and leases, net	65,828	230,409	159,748	84,532	111,168	122,941	125,340
39	Other assets ¹⁸	10,020	97,231	83,069	7,662	7,468	20,300	10,335
40	TOTAL ASSETS	116,346	467,018	335,309	111,454	166,720	203,365	190,660
LIABILITIES								
41	Deposits	65,931	236,105	156,460	60,373	98,309	113,339	134,648
42	Demand deposits	15,031	71,267	52,591	10,582	19,607	23,090	25,720
43	Individuals, partnerships, and corporations	12,647	57,275	40,655	9,190	17,421	20,604	22,306
44	States and political subdivisions	558	1,460	691	343	564	637	1,196
45	U.S. government	96	274	214	48	91	126	132
46	Depository institutions in the U.S.	1,375	2,620	2,139	642	936	948	1,298
47	Banks in foreign countries	75	3,804	3,542	118	31	33	226
48	Foreign governments and official institutions	1	515	499	1	1	82	0
49	Certified and officers' checks	279	5,319	4,852	239	561	661	561
50	Other transaction deposits ⁸	5,034	18,587	9,668	5,215	7,443	9,659	11,396
51	Nontransaction deposits	45,866	146,251	94,201	44,575	71,259	80,590	97,532
52	Individuals, partnerships, and corporations	44,558	139,289	90,409	43,822	68,708	79,124	93,265
53	States and political subdivisions	1,269	6,033	2,958	750	1,726	1,068	3,635
54	U.S. government	0	411	411	1	654	220	369
55	Depository institutions in the U.S.	39	431	335	2	167	75	260
56	Foreign governments, official institutions, and banks	0	87	87	0	4	103	2
57	Borrowings ⁹	29,997	81,299	55,224	30,586	41,687	54,722	31,360
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	394	874	691	211	1,100	511	384
60	Other liabilities for borrowed money ¹¹	29,603	80,426	54,533	30,375	40,587	54,211	30,976
61	Other liabilities (including subordinated debt)	10,473	88,839	74,594	8,437	14,081	21,110	8,789
62	TOTAL LIABILITIES	106,401	406,243	286,277	99,395	154,076	189,171	174,796
63	Residual (Total assets less total liabilities) ¹³	9,945	60,774	49,032	12,059	12,644	14,194	15,864
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	99,766	324,025	217,530	100,048	147,392	163,811	163,592
65	Time deposits in amounts of \$100,000 or more	7,233	24,643	16,603	8,665	7,227	8,610	14,145

	Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	11,220	2,794	1,686	1,786	5,630	18,381
2	U.S. government securities, investment account 18	26,530	8,695	2,116	5,217	16,017	31,411
3	Mortgage-backed securities ¹	11,210	1,914	1,287	2,833	3,948	11,397
4	All other maturing in: 1 year or less	6,491	654	264	665	2,225	4,908
5	Over 1 through 5 years	4,228	2,602	432	689	7,651	5,185
6	Over 5 years	4,601	3,524	134	1,030	2,194	9,923
7	Other securities, investment account 18	4,001	1,858	816	685	3,124	6,740
8	State and local government securities	2,415	951	261	491	582	1,624
9	Maturing in: 1 year or less	439	87	96	71	55	307
10	Over 1 year	1,976	865	166	421	527	1,317
11	Other bonds, stocks, and securities	1,586	907	555	194	2,542	5,115
12	Federal funds sold ²	10,119	1,881	4,700	138	947	9,286
13	To commercial banks in the U.S.	5,898	1,473	4,269	136	635	8,155
14	To nonbank brokers and dealers	3,616	286	419	0	289	963
15	To others	605	122	11	2	23	168
16	Other loans and leases, gross	116,956	29,060	31,235	9,835	58,875	233,938
17	Commercial and industrial	50,618	8,562	7,409	2,989	21,190	47,747
18	Bankers' acceptances and commercial paper	326	2	8	3	7	232
19	All other	50,292	8,560	7,401	2,986	21,183	47,515
20	U.S. addressees	49,915	8,547	7,400	2,983	20,443	47,257
21	Non-U.S. addressees	377	14	1	3	740	258
22	Real estate loans	33,874	12,373	8,481	3,663	25,509	115,258
23	Revolving, home equity	3,261	1,053	371	197	489	14,337
24	All other	30,612	11,320	8,110	3,466	25,020	100,920
25	Loans to individuals	17,825	5,603	11,510	1,996	7,974	37,743
26	Loans to financial institutions	6,118	505	1,681	279	1,832	15,262
27	Commercial banks in the U.S.	949	96	1,031	274	11	13,179
28	Banks in foreign countries	97	1	0	1	251	158
29	Nonbank financial institutions	5,071	409	650	4	1,570	1,925
30	Loans for purchasing and carrying securities	2,247	254	297	65	302	1,239
31	Loans for agricultural production	307	60	30	255	225	4,346
32	Loans to states and political subdivisions	701	307	157	90	200	896
33	Loans to foreign governments and official institutions	6	4	5	0	223	32
34	All other loans	2,935	530	846	371	941	2,574
35	Lease financing receivables	2,326	863	819	127	478	8,841
36	Less: Unearned income	125	24	3	6	0	182
37	Loan and lease reserve ⁵	2,269	506	665	192	791	6,817
38	Other loans and leases, net	114,563	28,530	30,566	9,637	58,084	226,939
39	Other assets ¹⁸	17,700	2,397	2,507	813	5,389	32,387
40	TOTAL ASSETS	184,133	46,154	42,391	18,276	89,191	325,144
LIABILITIES							
41	Deposits	102,900	29,012	19,224	13,799	54,365	231,883
42	Demand deposits	26,105	6,147	5,255	4,120	14,079	63,634
43	Individuals, partnerships, and corporations	21,282	4,764	4,369	3,394	12,451	55,880
44	States and political subdivisions	653	127	76	84	199	1,992
45	U.S. government	178	38	29	41	71	382
46	Depository institutions in the U.S.	2,977	1,077	629	490	1,028	3,451
47	Banks in foreign countries	80	5	27	35	40	441
48	Foreign governments and official institutions	2	0	0	0	3	28
49	Certified and officers' checks	933	136	126	76	288	1,460
50	Other transaction deposits ⁸	8,370	3,148	1,976	2,200	5,338	26,435
51	Nontransaction deposits	68,425	19,717	11,993	7,479	34,947	141,814
52	Individuals, partnerships, and corporations	66,182	19,023	11,929	7,180	34,090	140,269
53	States and political subdivisions	1,772	283	50	172	813	1,199
54	U.S. government	15	358	1	13	15	262
55	Depository institutions in the U.S.	455	53	13	12	30	81
56	Foreign governments, official institutions, and banks	0	0	0	101	0	3
57	Borrowings ⁹	42,474	11,181	16,553	2,884	22,411	37,464
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	970	153	213	53	369	356
60	Other liabilities for borrowed money ¹¹	41,504	11,028	16,340	2,831	22,041	37,108
61	Other liabilities (including subordinated debt)	22,653	2,508	3,016	324	6,100	24,848
62	TOTAL LIABILITIES	168,027	42,701	38,793	17,006	82,875	294,195
63	Residual (Total assets less total liabilities) ¹³	16,106	3,453	3,598	1,271	6,316	30,949
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	150,760	39,925	33,566	15,465	78,317	260,041
65	Time deposits in amounts of \$100,000 or more	14,794	2,192	1,318	775	3,881	16,569