

# FEDERAL RESERVE statistical release



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

H.4.2(504)

September 29, 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			
	Sep 20, 1995	change since		Sep 20, 1995	change since		
		Sep 13, 1995	Sep 21, 1994		Sep 13, 1995	Sep 21, 1994	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	114,823	391	11,306	16,850	-306	1,828
2	U.S. government securities	294,886	-2,285	-11,740	41,854	-1,358	512
3	Trading account	19,849	-1,792	-4,949	--	--	--
4	Investment account	275,037	-493	-6,791	--	--	--
5	Mortgage-backed securities <sup>1</sup>	103,205	1,402	10,772	--	--	--
6	All other maturing in: 1 year or less	43,538	-394	-1,443	--	--	--
7	Over 1 through 5 years	69,681	-1,057	-8,275	--	--	--
8	Over 5 years	58,612	-444	-7,845	--	--	--
9	Other securities	125,274	-1,114	24,170	33,823	-636	22,244
10	Trading account	1,429	-55	-94	--	--	--
11	Investment account	62,877	-138	2,030	--	--	--
12	State and local government securities	19,992	22	-1,461	--	--	--
13	Maturing in: 1 year or less	5,208	16	234	--	--	--
14	Over 1 year	14,784	6	-1,695	--	--	--
15	Other bonds, stocks, and securities	42,885	-160	3,491	--	--	--
16	Other trading account assets	60,967	-921	22,234	--	--	--
17	Federal funds sold <sup>2</sup>	104,327	1,364	2,665	31,029	-1,194	1,195
18	To commercial banks in the U.S.	66,879	-478	-2,864	8,226	-959	2
19	To nonbank brokers and dealers	31,980	3,840	7,749	--	--	--
20	To others <sup>3</sup>	5,469	-1,998	-2,220	22,803	-235	1,193
21	Other loans and leases, gross	1,256,662	8,144	150,809	180,123	1,969	19,478
22	Commercial and industrial	345,486	4,020	40,880	114,723	956	12,587
23	Bankers' acceptances and commercial paper	1,568	72	-1,491	3,667	198	333
24	All other	343,918	3,948	42,371	111,056	758	12,254
25	U.S. addressees	341,404	3,969	41,425	106,101	714	11,507
26	Non-U.S. addressees	2,514	-21	946	4,954	45	746
27	Real estate loans	497,035	-2,252	56,529	22,811	33	-3,951
28	Revolving, home equity	47,796	70	2,415	--	--	--
29	All other	449,239	-2,321	54,114	--	--	--
30	Loans to individuals	248,967	1,212	19,777	--	--	--
31	Loans to financial institutions	64,879	-469	21,919	29,601	550	5,497
32	Commercial banks in the U.S.	38,014	-3,615	13,678	3,758	-154	-926
33	Banks in foreign countries	2,860	-127	-222	2,277	76	265
34	Nonbank financial institutions	24,005	3,272	8,463	23,566	628	6,158
35	Loans for purchasing and carrying securities	17,843	3,079	2,263	6,540	493	3,056
36	Loans for agricultural production	6,732	21	228	--	--	--
37	Loans to states and political subdivisions	10,940	-6	-586	--	--	--
38	Loans to foreign governments and official institutions	1,020	26	-150	892	-68	564
39	All other loans <sup>4</sup>	26,725	2,340	2,070	5,556	5	1,726
40	Lease financing receivables	37,034	174	7,879	--	--	--
41	Less: Unearned income	1,670	-2	7	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,345	53	-810	--	--	--
43	Other loans and leases, net	1,220,648	8,093	151,612	--	--	--
44	Other assets	139,360	739	-7,059	38,145	-5,796	4,965
45	TOTAL ASSETS <sup>6</sup>	1,999,317	7,190	170,955	368,468	-9,731	49,889

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		
	Sep 20, 1995	change since		Sep 20, 1995	change since	
		Sep 13, 1995	Sep 21, 1994		Sep 13, 1995	Sep 21, 1994
<b>LIABILITIES</b>						
46 Deposits	1,176,323	-8,663	56,682	107,077	-1,372	10,668
47 Demand deposits <sup>7</sup>	301,171	1,013	19,388	3,992	28	-793
48 Individuals, partnerships, and corporations	249,684	-5,076	12,341	3,048	-26	-728
49 Other holders	51,487	6,089	7,046	944	54	-64
50 States and political subdivisions	9,471	1,446	859	--	--	--
51 U.S. government	3,189	764	383	--	--	--
52 Depository institutions in the U.S.	20,604	1,198	2,862	--	--	--
53 Banks in foreign countries	4,915	160	-628	--	--	--
54 Foreign governments and official institutions	759	-133	111	--	--	--
55 Certified and officers' checks	12,548	2,653	3,459	--	--	--
56 Other transaction deposits <sup>8</sup>	102,989	-3,887	-20,283	--	--	--
57 Nontransaction deposits	772,163	-5,789	57,578	103,085	-1,400	11,461
58 Individuals, partnerships, and corporations	749,402	-5,395	55,624	72,023	-1,214	9,828
59 Other holders	22,761	-393	1,954	31,061	-186	1,633
60 States and political subdivisions	18,556	-349	1,715	--	--	--
61 U.S. government	2,274	-2	273	--	--	--
62 Depository institutions in the U.S.	1,593	-55	80	--	--	--
63 Foreign governments, official institutions, and banks	338	12	-114	--	--	--
64 Borrowings <sup>9</sup>	419,396	21,812	47,593	80,464	-3,948	1,476
65 Federal funds purchased <sup>10</sup>	--	--	--	43,902	-37	-359
66 From commercial banks in the U.S.	--	--	--	7,644	-1,302	-2,054
67 From others	--	--	--	36,257	1,265	1,695
68 From Federal Reserve Banks	0	0	-275	--	--	--
69 Treasury tax and loan notes	30,686	28,197	-3,660	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	388,710	-6,384	51,534	36,562	-3,912	1,835
71 To commercial banks in the U.S.	--	--	--	4,812	-882	-2,236
72 To others	--	--	--	31,750	-3,029	4,070
73 Other liabilities (including subordinated debt)	213,734	-6,213	49,274	51,257	-6,948	20,451
74 TOTAL LIABILITIES <sup>12</sup>	1,809,453	6,937	153,550	368,468	-9,731	49,889
75 Residual (Total assets less total liabilities) <sup>13</sup>	189,864	253	17,405	0	0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,676,255	10,203	155,091	274,845	-105	44,352
77 Time deposits in amounts of \$100,000 or more	110,706	-1,484	16,779	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,453	-12	779	--	--	--
79 Commercial and industrial	281	-0	-48	--	--	--
80 Other	1,172	-12	827	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	25,539	-194	2,372	--	--	--
82 Net due to related institutions <sup>17</sup>	85,794	7,127	39,287	103,026	4,947	17,626

## 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 domestic weekly reporting banks the week ending September 13, 1995 reduced real estate loans, revolving home equity \$400 million and increased real estate loans, all other the same amount. Another reclassification the week ending September 20, 1995 reduced loans to commercial banks in the U.S. \$3.7 billion and increased loans to nonbank financial institutions the same amount.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,415	30,150	23,463	4,039	7,500	9,370	10,623
2	U.S. government securities, investment account 18	18,975	65,588	44,318	10,179	30,129	33,902	28,192
3	Mortgage-backed securities <sup>1</sup>	6,549	34,180	27,488	1,790	11,267	9,007	7,882
4	All other maturing in: 1 year or less	6,814	5,366	2,751	4,665	1,637	5,562	4,460
5	Over 1 through 5 years	4,334	13,116	4,778	1,961	2,643	16,550	11,159
6	Over 5 years	1,278	12,926	9,301	1,763	14,583	2,783	4,690
7	Other securities, investment account 18	6,806	16,437	9,891	3,736	7,688	4,534	6,559
8	State and local government securities	1,485	6,245	4,375	1,165	972	1,491	2,341
9	Maturing in: 1 year or less	768	1,935	1,104	337	340	354	434
10	Over 1 year	717	4,310	3,271	828	632	1,137	1,907
11	Other bonds, stocks, and securities	5,322	10,193	5,516	2,571	6,716	3,044	4,218
12	Federal funds sold <sup>2</sup>	10,049	33,031	22,037	1,469	4,271	14,113	9,385
13	To commercial banks in the U.S.	2,209	17,337	12,152	1,469	3,747	8,234	9,075
14	To nonbank brokers and dealers	7,503	14,499	8,762	0	524	3,659	281
15	To others	338	1,195	1,124	0	0	2,221	29
16	Other loans and leases, gross	69,327	246,739	172,524	88,484	114,515	126,046	128,873
17	Commercial and industrial	26,981	66,189	41,886	14,790	33,520	32,480	31,630
18	Bankers' acceptances and commercial paper	61	699	167	136	43	136	24
19	All other	26,921	65,490	41,719	14,654	33,476	32,343	31,606
20	U.S. addressees	26,848	65,179	41,476	14,630	33,394	32,095	31,195
21	Non-U.S. addressees	73	311	243	24	82	249	410
22	Real estate loans	27,681	89,016	58,625	23,023	41,807	57,032	58,745
23	Revolving, home equity	3,588	7,027	4,354	2,777	4,965	6,241	3,926
24	All other	24,092	81,989	54,271	20,245	36,842	50,791	54,819
25	Loans to individuals	6,373	43,780	29,163	43,773	22,951	19,189	29,947
26	Loans to financial institutions	1,519	21,533	20,598	2,243	5,676	7,645	1,256
27	Commercial banks in the U.S.	194	15,088	14,798	891	3,857	6,330	143
28	Banks in foreign countries	132	1,687	1,589	103	24	31	372
29	Nonbank financial institutions	1,193	4,758	4,211	1,249	1,796	1,283	740
30	Loans for purchasing and carrying securities	618	10,013	8,569	124	1,607	269	417
31	Loans for agricultural production	31	164	135	119	173	453	581
32	Loans to states and political subdivisions	301	2,098	1,109	756	1,225	2,181	2,020
33	Loans to foreign governments and official institutions	2	415	399	0	240	49	49
34	All other loans	2,247	7,332	6,714	417	2,519	3,679	1,816
35	Lease financing receivables	3,575	6,198	5,326	3,239	4,798	3,059	2,413
36	Less: Unearned income	10	896	727	128	97	60	131
37	Loan and lease reserve <sup>5</sup>	1,755	12,077	10,224	2,212	2,400	2,449	2,227
38	Other loans and leases, net	67,561	233,766	161,573	86,144	112,017	123,536	126,515
39	Other assets <sup>18</sup>	10,801	100,165	86,278	7,183	8,545	21,294	10,439
40	TOTAL ASSETS	120,608	479,137	347,559	112,750	170,151	206,749	191,713
<b>LIABILITIES</b>								
41	Deposits	67,688	243,756	162,120	60,299	98,621	114,919	134,214
42	Demand deposits	16,869	77,056	57,199	10,867	20,237	24,823	25,779
43	Individuals, partnerships, and corporations	14,353	58,320	41,374	9,591	17,695	21,152	22,450
44	States and political subdivisions	759	2,202	797	306	724	791	1,250
45	U.S. government	89	406	342	58	218	134	172
46	Depository institutions in the U.S.	1,280	4,339	3,634	561	999	1,968	1,336
47	Banks in foreign countries	87	3,860	3,643	126	33	33	95
48	Foreign governments and official institutions	1	623	606	1	1	90	0
49	Certified and officers' checks	300	7,306	6,804	223	568	655	475
50	Other transaction deposits <sup>8</sup>	5,082	18,864	9,830	5,197	6,872	9,767	11,340
51	Nontransaction deposits	45,737	147,835	95,092	44,235	71,513	80,329	97,096
52	Individuals, partnerships, and corporations	44,615	140,720	91,405	43,513	68,942	78,850	93,068
53	States and political subdivisions	1,084	6,288	2,963	719	1,751	1,073	3,389
54	U.S. government	0	401	401	1	651	193	375
55	Depository institutions in the U.S.	38	340	238	2	165	82	261
56	Foreign governments, official institutions, and banks	0	85	85	0	4	131	2
57	Borrowings <sup>9</sup>	32,368	83,468	59,790	31,210	44,317	55,107	32,859
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	3,718	2,823	1,759	849	2,893	1,587	960
60	Other liabilities for borrowed money <sup>11</sup>	28,650	80,645	58,030	30,361	41,424	53,520	31,899
61	Other liabilities (including subordinated debt)	10,436	90,114	75,666	9,067	14,237	22,210	8,597
62	TOTAL LIABILITIES	110,492	417,338	297,576	100,576	157,176	192,237	175,670
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,116	61,800	49,983	12,174	12,976	14,512	16,043
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	102,755	329,370	221,819	101,509	149,000	164,031	163,790
65	Time deposits in amounts of \$100,000 or more	7,292	26,514	17,475	8,546	7,247	8,555	13,841

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,975	3,474	1,500	1,857	6,045	20,874
2	U.S. government securities, investment account <sup>18</sup>	26,448	8,585	2,140	5,168	14,846	30,885
3	Mortgage-backed securities <sup>1</sup>	10,934	1,917	1,310	2,797	4,440	11,133
4	All other maturing in: 1 year or less	6,888	686	265	752	1,602	4,840
5	Over 1 through 5 years	4,253	2,585	431	651	6,645	5,353
6	Over 5 years	4,373	3,398	134	968	2,158	9,559
7	Other securities, investment account <sup>18</sup>	3,869	1,847	811	683	3,222	6,683
8	State and local government securities	2,372	982	260	492	580	1,608
9	Maturing in: 1 year or less	416	92	96	75	55	309
10	Over 1 year	1,956	890	165	417	525	1,300
11	Other bonds, stocks, and securities	1,498	865	551	192	2,642	5,075
12	Federal funds sold <sup>2</sup>	13,015	2,027	4,058	230	2,843	9,835
13	To commercial banks in the U.S.	8,364	1,706	3,796	230	2,615	8,097
14	To nonbank brokers and dealers	3,132	262	251	0	202	1,666
15	To others	1,519	59	11	0	26	72
16	Other loans and leases, gross	116,987	30,171	31,780	9,920	59,681	234,141
17	Commercial and industrial	50,789	8,849	7,545	3,082	21,119	48,511
18	Bankers' acceptances and commercial paper	242	2	6	3	6	209
19	All other	50,548	8,848	7,538	3,079	21,113	48,302
20	U.S. addressees	50,162	8,834	7,538	3,077	20,354	48,099
21	Non-U.S. addressees	385	14	1	3	759	203
22	Real estate loans	33,750	12,882	8,753	3,634	26,017	114,695
23	Revolving, home equity	3,302	1,087	372	199	487	13,824
24	All other	30,448	11,796	8,382	3,434	25,530	100,871
25	Loans to individuals	17,846	5,817	11,705	2,019	8,094	37,473
26	Loans to financial institutions	5,783	475	1,638	281	1,848	14,983
27	Commercial banks in the U.S.	882	79	1,038	276	77	9,161
28	Banks in foreign countries	97	0	1	1	256	156
29	Nonbank financial institutions	4,804	396	599	4	1,516	5,666
30	Loans for purchasing and carrying securities	2,517	272	308	63	273	1,362
31	Loans for agricultural production	279	65	35	261	213	4,348
32	Loans to states and political subdivisions	697	311	155	83	209	903
33	Loans to foreign governments and official institutions	6	4	5	0	223	28
34	All other loans	2,931	611	806	363	1,199	2,804
35	Lease financing receivables	2,387	883	830	132	486	9,034
36	Less: Unearned income	126	25	3	5	0	188
37	Loan and lease reserve <sup>5</sup>	2,288	519	685	193	792	6,747
38	Other loans and leases, net	114,573	29,627	31,092	9,721	58,889	227,206
39	Other assets <sup>18</sup>	19,013	2,431	2,435	802	5,324	33,174
40	TOTAL ASSETS	189,893	47,992	42,036	18,462	91,169	328,658
<b>LIABILITIES</b>							
41	Deposits	103,080	30,594	19,404	13,801	54,640	235,307
42	Demand deposits	27,770	7,230	5,430	4,154	14,347	66,610
43	Individuals, partnerships, and corporations	21,811	5,754	4,583	3,303	12,839	57,834
44	States and political subdivisions	697	129	83	147	233	2,151
45	U.S. government	1,137	33	34	38	90	780
46	Depository institutions in the U.S.	3,086	1,179	577	563	871	3,844
47	Banks in foreign countries	144	6	29	26	41	435
48	Foreign governments and official institutions	2	0	0	0	2	40
49	Certified and officers' checks	894	129	123	77	272	1,526
50	Other transaction deposits <sup>8</sup>	8,391	2,607	1,034	2,133	5,322	26,380
51	Nontransaction deposits	66,919	20,758	12,940	7,514	34,971	142,317
52	Individuals, partnerships, and corporations	64,526	20,068	12,839	7,205	34,215	140,840
53	States and political subdivisions	1,873	278	88	169	712	1,130
54	U.S. government	15	358	1	13	14	251
55	Depository institutions in the U.S.	505	53	12	13	30	93
56	Foreign governments, official institutions, and banks	0	0	0	113	0	2
57	Borrowings <sup>9</sup>	48,810	11,266	14,775	3,043	24,971	37,201
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	11,188	1,525	600	80	3,251	1,210
60	Other liabilities for borrowed money <sup>11</sup>	37,622	9,741	14,175	2,964	21,719	35,991
61	Other liabilities (including subordinated debt)	22,073	2,540	4,266	316	5,151	24,726
62	TOTAL LIABILITIES	173,963	44,401	38,445	17,161	84,763	297,233
63	Residual (Total assets less total liabilities) <sup>13</sup>	15,931	3,591	3,591	1,301	6,406	31,425
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	151,073	40,845	33,955	15,495	77,899	264,287
65	Time deposits in amounts of \$100,000 or more	13,021	2,260	1,301	809	3,839	17,482