

FEDERAL RESERVE statistical release



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October 13, 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			
	Oct 4, 1995	change since		Oct 4, 1995	change since		
		Sep 27, 1995	Oct 5, 1994		Sep 27, 1995	Oct 5, 1994	
ASSETS							
1	Cash and balances due from depository institutions	115,916	378	3,987	17,264	323	1,955
2	U.S. government securities	299,296	3,211	-1,764	41,884	434	1,565
3	Trading account	23,516	3,185	1,052	--	--	--
4	Investment account	275,780	27	-2,816	--	--	--
5	Mortgage-backed securities ¹	104,972	209	12,745	--	--	--
6	All other maturing in: 1 year or less	42,558	5	-771	--	--	--
7	Over 1 through 5 years	70,440	-38	-6,409	--	--	--
8	Over 5 years	57,811	-149	-8,382	--	--	--
9	Other securities	123,609	-470	18,776	37,225	3,691	24,749
10	Trading account	1,334	-153	-103	--	--	--
11	Investment account	62,476	-98	783	--	--	--
12	State and local government securities	19,421	-450	-2,003	--	--	--
13	Maturing in: 1 year or less	4,969	-212	-275	--	--	--
14	Over 1 year	14,451	-239	-1,728	--	--	--
15	Other bonds, stocks, and securities	43,055	352	2,786	--	--	--
16	Other trading account assets	59,799	-219	18,095	--	--	--
17	Federal funds sold ²	96,725	-5,436	6,603	28,563	-9,340	-339
18	To commercial banks in the U.S.	63,697	-4,892	5,143	9,391	-5,942	-301
19	To nonbank brokers and dealers	27,831	-910	4,453	--	--	--
20	To others ³	5,197	367	-2,992	19,172	-3,398	-38
21	Other loans and leases, gross	1,252,996	-2,442	138,071	178,437	-2,230	18,629
22	Commercial and industrial	345,338	1,342	37,725	113,310	-883	10,851
23	Bankers' acceptances and commercial paper	1,604	43	-1,281	3,842	139	675
24	All other	343,735	1,299	39,006	109,468	-1,022	10,176
25	U.S. addressees	341,168	1,197	38,337	104,461	-982	9,333
26	Non-U.S. addressees	2,567	102	669	5,007	-41	843
27	Real estate loans	497,943	599	53,453	23,102	299	-3,348
28	Revolving, home equity	47,742	-116	1,921	--	--	--
29	All other	450,201	715	51,532	--	--	--
30	Loans to individuals	246,603	-2,748	16,306	--	--	--
31	Loans to financial institutions	66,819	1,342	23,527	29,196	-492	5,068
32	Commercial banks in the U.S.	39,116	600	13,976	4,022	160	-753
33	Banks in foreign countries	3,419	432	965	2,416	60	328
34	Nonbank financial institutions	24,284	310	8,586	22,758	-712	5,493
35	Loans for purchasing and carrying securities	13,389	-3,412	-1,975	6,255	-1,049	3,324
36	Loans for agricultural production	6,761	36	262	--	--	--
37	Loans to states and political subdivisions	10,925	-10	-533	--	--	--
38	Loans to foreign governments and official institutions	1,003	-122	56	898	26	552
39	All other loans ⁴	26,431	19	1,346	5,676	-130	2,182
40	Lease financing receivables	37,783	512	7,905	--	--	--
41	Less: Unearned income	1,696	25	65	--	--	--
42	Loan and lease reserve ⁵	33,829	-352	-822	--	--	--
43	Other loans and leases, net	1,217,471	-2,115	138,827	--	--	--
44	Other assets	146,457	7,812	-1,736	37,600	-178	3,135
45	TOTAL ASSETS ⁶	1,999,474	3,380	164,694	366,413	-8,064	51,017

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		
	Oct 4, 1995	change since		Oct 4, 1995	change since	
		Sep 27, 1995	Oct 5, 1994		Sep 27, 1995	Oct 5, 1994
46 Deposits	1,186,444	20,892	42,987	111,124	-984	14,607
47 Demand deposits ⁷	306,160	8,701	6,420	3,837	-677	-496
48 Individuals, partnerships, and corporations	259,718	13,362	6,261	3,024	-425	-628
49 Other holders	46,442	-4,661	160	813	-253	131
50 States and political subdivisions	8,243	-704	184	--	--	--
51 U.S. government	1,866	23	-447	--	--	--
52 Depository institutions in the U.S.	20,934	227	-84	--	--	--
53 Banks in foreign countries	5,655	936	508	--	--	--
54 Foreign governments and official institutions	921	69	132	--	--	--
55 Certified and officers' checks	8,823	-5,213	-135	--	--	--
56 Other transaction deposits ⁸	101,132	3,173	-25,586	--	--	--
57 Nontransaction deposits	779,152	9,018	62,154	107,287	-306	15,103
58 Individuals, partnerships, and corporations	756,244	9,072	59,760	75,410	208	13,059
59 Other holders	22,908	-54	2,393	31,878	-514	2,043
60 States and political subdivisions	19,129	312	2,380	--	--	--
61 U.S. government	2,301	2	623	--	--	--
62 Depository institutions in the U.S.	1,161	-370	-478	--	--	--
63 Foreign governments, official institutions, and banks	317	2	-132	--	--	--
64 Borrowings ⁹	415,112	-5,714	68,676	75,572	-1,212	4,420
65 Federal funds purchased ¹⁰	--	--	--	40,464	86	3,251
66 From commercial banks in the U.S.	--	--	--	6,779	167	1,445
67 From others	--	--	--	33,685	-82	1,806
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	11,604	-14,401	8,770	--	--	--
70 Other liabilities for borrowed money ¹¹	403,509	8,687	59,906	35,109	-1,297	1,169
71 To commercial banks in the U.S.	--	--	--	4,955	258	-1,523
72 To others	--	--	--	30,154	-1,556	2,691
73 Other liabilities (including subordinated debt)	208,312	-12,457	36,034	53,392	2,488	21,902
74 TOTAL LIABILITIES ¹²	1,809,868	2,720	147,698	366,413	-8,064	51,017
75 Residual (Total assets less total liabilities) ¹³	189,606	660	16,995	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,669,813	-844	142,567	272,696	-1,662	45,657
77 Time deposits in amounts of \$100,000 or more	109,976	1,736	17,283	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,432	-11	754	--	--	--
79 Commercial and industrial	280	-0	-48	--	--	--
80 Other	1,151	-11	801	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,951	192	3,240	--	--	--
82 Net due to related institutions ¹⁷	91,075	10,264	39,431	100,884	-7,592	8,765

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 \$100 million in assets and liabilities of thrift institutions in the week ending October 4, 1995. The major assets item affected was other assets, \$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	5,809	29,037	22,840	4,188	7,319	10,231	12,675
2	U.S. government securities, investment account 18	19,261	67,726	46,031	10,139	29,875	33,876	28,091
3	Mortgage-backed securities ¹	6,618	35,528	28,756	1,778	11,446	9,199	7,794
4	All other maturing in: 1 year or less	7,078	5,422	2,809	4,660	1,716	5,701	4,427
5	Over 1 through 5 years	4,230	13,828	5,186	2,037	2,364	16,258	11,182
6	Over 5 years	1,335	12,948	9,281	1,664	14,348	2,718	4,689
7	Other securities, investment account 18	6,812	16,564	9,944	3,815	7,576	4,396	6,514
8	State and local government securities	1,550	5,956	4,136	1,112	985	1,441	2,283
9	Maturing in: 1 year or less	834	1,758	965	301	343	327	411
10	Over 1 year	717	4,199	3,171	810	642	1,114	1,872
11	Other bonds, stocks, and securities	5,262	10,607	5,809	2,704	6,591	2,955	4,231
12	Federal funds sold ²	9,722	31,064	19,139	1,149	5,204	12,597	12,969
13	To commercial banks in the U.S.	2,040	17,398	11,044	1,149	4,542	7,452	12,658
14	To nonbank brokers and dealers	6,726	12,373	6,882	0	662	3,174	257
15	To others	956	1,294	1,214	0	0	1,971	54
16	Other loans and leases, gross	68,781	244,038	169,482	87,911	113,856	127,757	126,536
17	Commercial and industrial	26,576	66,120	41,302	14,913	33,011	32,864	31,908
18	Bankers' acceptances and commercial paper	62	738	167	137	36	82	24
19	All other	26,515	65,382	41,135	14,776	32,975	32,782	31,884
20	U.S. addressees	26,441	65,050	40,874	14,752	32,892	32,479	31,505
21	Non-U.S. addressees	74	333	261	24	83	303	379
22	Real estate loans	27,950	88,647	57,771	23,008	41,916	57,054	58,793
23	Revolving, home equity	3,589	6,956	4,312	2,772	4,981	6,259	3,909
24	All other	24,361	81,691	53,459	20,236	36,935	50,795	54,884
25	Loans to individuals	6,408	43,540	28,995	43,155	23,135	20,639	26,801
26	Loans to financial institutions	1,527	23,188	22,203	2,140	5,459	7,179	1,531
27	Commercial banks in the U.S.	198	15,919	15,583	781	3,753	6,300	407
28	Banks in foreign countries	116	2,240	2,132	131	23	33	330
29	Nonbank financial institutions	1,212	5,029	4,488	1,227	1,683	846	794
30	Loans for purchasing and carrying securities	578	6,341	5,558	110	1,110	285	428
31	Loans for agricultural production	30	207	177	119	172	463	590
32	Loans to states and political subdivisions	291	2,042	1,099	776	1,168	2,193	2,015
33	Loans to foreign governments and official institutions	2	398	381	0	240	51	18
34	All other loans	1,750	7,288	6,611	417	2,755	3,793	1,920
35	Lease financing receivables	3,669	6,267	5,386	3,273	4,890	3,236	2,533
36	Less: Unearned income	10	894	728	129	126	56	135
37	Loan and lease reserve ⁵	1,733	11,865	10,039	2,183	2,360	2,392	2,248
38	Other loans and leases, net	67,039	231,280	158,715	85,599	111,369	125,309	124,153
39	Other assets ¹⁸	10,460	99,462	85,947	7,538	15,582	21,437	10,221
40	TOTAL ASSETS	119,102	475,133	342,617	112,429	176,924	207,847	194,622
LIABILITIES								
41	Deposits	68,743	241,048	159,007	60,113	101,250	116,875	136,864
42	Demand deposits	17,464	73,219	53,514	10,789	21,553	25,483	27,391
43	Individuals, partnerships, and corporations	14,904	59,143	41,558	9,267	19,136	22,735	23,574
44	States and political subdivisions	706	1,703	895	363	581	646	1,073
45	U.S. government	88	460	378	55	99	149	162
46	Depository institutions in the U.S.	1,375	3,047	2,600	746	1,115	1,163	2,013
47	Banks in foreign countries	79	4,569	4,369	117	41	36	85
48	Foreign governments and official institutions	1	799	782	1	1	90	0
49	Certified and officers' checks	310	3,498	2,932	241	580	665	485
50	Other transaction deposits ⁸	5,206	19,194	9,929	5,183	7,118	8,742	10,239
51	Nontransaction deposits	46,072	148,636	95,564	44,141	72,578	82,650	99,234
52	Individuals, partnerships, and corporations	44,830	141,499	91,951	43,469	69,998	80,965	94,842
53	States and political subdivisions	1,204	6,323	2,906	670	1,720	1,297	3,804
54	U.S. government	0	500	500	1	651	195	308
55	Depository institutions in the U.S.	37	240	134	1	209	62	280
56	Foreign governments, official institutions, and banks	0	73	73	0	0	131	1
57	Borrowings ⁹	30,090	88,386	64,027	30,956	48,103	53,896	32,810
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,255	1,180	810	412	1,712	802	582
60	Other liabilities for borrowed money ¹¹	28,834	87,206	63,217	30,544	46,391	53,094	32,228
61	Other liabilities (including subordinated debt)	9,846	84,776	70,508	9,414	14,427	22,318	8,826
62	TOTAL LIABILITIES	108,678	414,210	293,543	100,483	163,780	193,089	178,500
63	Residual (Total assets less total liabilities) ¹³	10,425	60,924	49,074	11,945	13,144	14,758	16,122
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	102,338	326,076	217,971	101,085	148,215	164,875	161,044
65	Time deposits in amounts of \$100,000 or more	7,183	27,360	18,303	8,484	7,282	9,035	13,681

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,640	3,040	1,567	1,968	5,928	21,514
2	U.S. government securities, investment account ¹⁸	24,824	8,650	2,127	5,116	14,952	31,144
3	Mortgage-backed securities ¹	10,963	1,920	1,310	2,786	4,455	11,175
4	All other maturing in:	5,463	688	253	648	1,601	4,900
5	1 year or less	4,376	2,750	431	713	6,767	5,502
6	Over 1 through 5 years	4,021	3,291	133	968	2,129	9,566
7	Other securities, investment account ¹⁸	3,786	1,683	808	684	3,197	6,640
8	State and local government securities	2,318	829	264	491	594	1,598
9	Maturing in:	383	89	95	74	55	299
10	1 year or less	1,934	740	168	417	540	1,298
11	Over 1 year	1,468	854	544	193	2,603	5,042
12	Other bonds, stocks, and securities	7,383	1,985	3,207	203	1,352	9,890
13	Federal funds sold ²	4,104	1,652	2,893	203	1,202	8,405
14	To commercial banks in the U.S.	2,484	278	304	0	117	1,456
15	To nonbank brokers and dealers	794	55	10	0	33	30
16	To others	117,018	29,532	32,953	9,937	60,439	234,238
17	Other loans and leases, gross	50,513	8,609	7,425	3,096	21,451	48,852
18	Commercial and industrial	275	1	6	4	19	220
19	Bankers' acceptances and commercial paper	50,238	8,608	7,419	3,093	21,432	48,632
20	All other	49,848	8,594	7,418	3,090	20,665	48,434
21	U.S. addressees	390	14	1	3	766	197
22	Non-U.S. addressees	34,096	12,825	9,372	3,612	26,248	114,422
23	Real estate loans	3,320	1,091	376	200	480	13,810
24	Revolving, home equity	30,776	11,734	8,997	3,412	25,768	100,612
25	All other	17,965	5,433	12,083	2,028	8,169	37,246
26	Loans to individuals	6,040	496	1,864	283	1,907	15,207
27	Loans to financial institutions	905	87	1,223	278	19	9,244
28	Commercial banks in the U.S.	79	0	0	1	262	203
29	Banks in foreign countries	5,055	408	641	4	1,625	5,759
30	Nonbank financial institutions	2,523	280	261	58	218	1,198
31	Loans for purchasing and carrying securities	272	67	38	259	206	4,338
32	Loans for agricultural production	694	316	217	88	216	909
33	Loans to states and political subdivisions	7	4	5	0	227	52
34	Loans to foreign governments and official institutions	2,459	595	849	381	1,315	2,909
35	All other loans	2,450	907	840	133	481	9,105
36	Lease financing receivables	124	24	3	6	0	189
37	Less: Unearned income	2,270	519	686	192	808	6,574
38	Loan and lease reserve ⁵	114,624	28,989	32,264	9,739	59,631	227,475
39	Other loans and leases, net	21,074	2,482	2,892	800	5,340	33,816
40	Other assets ¹⁸	184,331	46,830	42,865	18,510	90,401	330,479
LIABILITIES							
41	Deposits	101,927	30,253	19,688	13,890	55,735	240,058
42	Demand deposits	28,073	6,767	5,629	4,260	15,296	70,236
43	Individuals, partnerships, and corporations	22,750	5,207	4,766	3,405	13,581	61,250
44	States and political subdivisions	598	152	97	130	244	1,950
45	U.S. government	199	43	41	29	97	443
46	Depository institutions in the U.S.	3,562	1,237	573	588	1,040	4,476
47	Banks in foreign countries	123	6	30	25	44	500
48	Foreign governments and official institutions	2	0	0	0	2	26
49	Certified and officers' checks	839	122	122	84	288	1,590
50	Other transaction deposits ⁸	8,558	2,652	1,050	1,749	4,003	27,438
51	Nontransaction deposits	65,296	20,833	13,010	7,881	36,437	142,384
52	Individuals, partnerships, and corporations	63,313	20,185	12,916	7,563	35,718	140,945
53	States and political subdivisions	1,784	288	82	190	672	1,095
54	U.S. government	15	358	0	5	15	253
55	Depository institutions in the U.S.	183	3	11	13	32	89
56	Foreign governments, official institutions, and banks	0	0	1	109	0	2
57	Borrowings ⁹	43,233	10,846	15,644	2,967	22,846	35,335
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,089	427	349	54	1,314	427
60	Other liabilities for borrowed money ¹¹	40,144	10,420	15,295	2,913	21,531	34,908
61	Other liabilities (including subordinated debt)	23,255	1,971	4,082	351	5,415	23,630
62	TOTAL LIABILITIES	168,415	43,071	39,414	17,208	83,996	299,023
63	Residual (Total assets less total liabilities) ¹³	15,916	3,759	3,451	1,301	6,405	31,456
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	148,001	40,111	34,979	15,459	78,719	264,263
65	Time deposits in amounts of \$100,000 or more	12,118	2,195	1,059	807	3,799	16,972