



FEDERAL RESERVE statistical release

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

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October 27, 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 18, 1995	change since Oct 11, 1995	Oct 19, 1994	Oct 18, 1995	change since Oct 11, 1995	Oct 19, 1994
ASSETS						
1 Cash and balances due from depository institutions	111,486	-21,097	1,018	16,562	-1,149	937
2 U.S. government securities	298,305	-800	-3,344	42,896	1,420	2,174
3 Trading account	23,687	145	-1,622	--	--	--
4 Investment account	274,618	-945	-1,722	--	--	--
5 Mortgage-backed securities ¹	105,350	767	13,392	--	--	--
6 All other maturing in: 1 year or less	43,530	-51	1,516	--	--	--
7 Over 1 through 5 years	69,440	-365	-7,512	--	--	--
8 Over 5 years	56,298	-1,295	-9,118	--	--	--
9 Other securities	121,622	-629	12,443	38,119	-35	25,670
10 Trading account	1,275	22	-347	--	--	--
11 Investment account	62,555	101	731	--	--	--
12 State and local government securities	19,465	-4	-2,058	--	--	--
13 Maturing in: 1 year or less	5,032	-1	-225	--	--	--
14 Over 1 year	14,433	-4	-1,833	--	--	--
15 Other bonds, stocks, and securities	43,090	105	2,790	--	--	--
16 Other trading account assets	57,792	-752	12,059	--	--	--
17 Federal funds sold ²	104,941	2,796	11,883	33,468	2,219	6,303
18 To commercial banks in the U.S.	67,049	-800	5,853	10,986	4	3,703
19 To nonbank brokers and dealers	31,466	2,580	4,736	--	--	--
20 To others ³	6,426	1,016	1,294	22,482	2,215	2,600
21 Other loans and leases, gross	1,256,255	-2,834	138,388	175,882	-265	14,213
22 Commercial and industrial	345,483	482	37,553	112,394	-123	8,759
23 Bankers' acceptances and commercial paper	1,588	-94	-1,805	3,858	100	761
24 All other	343,895	576	39,358	108,535	-223	7,998
25 U.S. addressees	341,273	574	38,683	103,671	-121	7,203
26 Non-U.S. addressees	2,621	1	675	4,864	-102	795
27 Real estate loans	500,128	-1,530	55,042	22,960	-141	-3,262
28 Revolving, home equity	47,967	-52	2,055	--	--	--
29 All other	452,161	-1,478	52,987	--	--	--
30 Loans to individuals	245,688	-849	14,116	--	--	--
31 Loans to financial institutions	65,515	-895	19,737	28,186	99	3,479
32 Commercial banks in the U.S.	38,185	-1,044	11,838	4,127	81	-813
33 Banks in foreign countries	2,942	204	403	2,402	33	282
34 Nonbank financial institutions	24,388	-55	7,496	21,658	-15	4,011
35 Loans for purchasing and carrying securities	15,095	-407	-933	6,401	475	3,050
36 Loans for agricultural production	6,647	-58	224	--	--	--
37 Loans to states and political subdivisions	10,879	74	-662	--	--	--
38 Loans to foreign governments and official institutions	974	-115	52	867	-32	509
39 All other loans ⁴	27,799	523	5,312	5,075	-543	1,679
40 Lease financing receivables	38,049	-59	7,947	--	--	--
41 Less: Unearned income	1,764	3	143	--	--	--
42 Loan and lease reserve ⁵	33,490	-5	-1,075	--	--	--
43 Other loans and leases, net	1,221,001	-2,831	139,321	--	--	--
44 Other assets	139,291	100	-4,273	38,077	-147	2,898
45 TOTAL ASSETS ⁶	1,996,646	-22,461	157,048	369,916	1,278	50,302

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		
LIABILITIES	Oct 18, 1995	Oct 11, 1995	Oct 19, 1994	Oct 18, 1995	Oct 11, 1995	Oct 19, 1994
46 Deposits	1,177,241	-24,418	53,159	108,976	145	12,081
47 Demand deposits ⁷	297,272	-22,492	12,534	3,710	-287	-396
48 Individuals, partnerships, and corporations	251,304	-16,533	8,945	2,772	-360	-610
49 Other holders	45,967	-5,959	3,589	939	72	214
50 States and political subdivisions	7,936	110	-49	--	--	--
51 U.S. government	1,740	156	-151	--	--	--
52 Depository institutions in the U.S.	19,609	-3,733	943	--	--	--
53 Banks in foreign countries	6,257	820	1,232	--	--	--
54 Foreign governments and official institutions	576	-37	-65	--	--	--
55 Certified and officers' checks	9,850	-3,276	1,677	--	--	--
56 Other transaction deposits ⁸	99,033	-933	-24,073	--	--	--
57 Nontransaction deposits	780,936	-993	64,698	105,265	432	12,477
58 Individuals, partnerships, and corporations	757,868	-1,000	62,066	74,664	1,083	12,410
59 Other holders	23,068	7	2,632	30,601	-651	66
60 States and political subdivisions	19,162	-58	2,309	--	--	--
61 U.S. government	2,243	-64	519	--	--	--
62 Depository institutions in the U.S.	1,350	129	-64	--	--	--
63 Foreign governments, official institutions, and banks	313	-0	-133	--	--	--
64 Borrowings ⁹	410,377	-1,192	47,864	78,567	1,431	5,460
65 Federal funds purchased ¹⁰	--	--	--	45,052	1,429	6,455
66 From commercial banks in the U.S.	--	--	--	8,884	706	2,714
67 From others	--	--	--	36,168	722	3,741
68 From Federal Reserve Banks	0	-825	0	--	--	--
69 Treasury tax and loan notes	6,163	-1,543	-6,214	--	--	--
70 Other liabilities for borrowed money ¹¹	404,214	1,176	54,078	33,515	2	-995
71 To commercial banks in the U.S.	--	--	--	4,375	-539	-2,686
72 To others	--	--	--	29,141	541	1,691
73 Other liabilities (including subordinated debt)	218,279	2,999	39,469	54,234	-1,027	22,200
74 TOTAL LIABILITIES ¹²	1,805,897	-22,612	140,492	369,916	1,278	50,302
75 Residual (Total assets less total liabilities) ¹³	190,749	151	16,557	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,675,890	377	141,679	275,253	3,253	45,471
77 Time deposits in amounts of \$100,000 or more	112,712	2,523	17,365	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,411	-11	730	--	--	--
79 Commercial and industrial	281	0	-57	--	--	--
80 Other	1,130	-11	787	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	26,430	489	3,553	--	--	--
82 Net due to related institutions ¹⁷	82,686	6,243	31,643	103,227	1,493	12,456

Footnotes

- Includes certificates of participation, issued or guaranteed by agencies of the U.S. government, in pools of residential mortgages.
- Includes securities purchased under agreements to resell.
- For U.S. branches and agencies of foreign banks includes transactions with nonbank brokers and dealers in securities.
- For U.S. branches and agencies of foreign banks includes lease financing receivables.
- Includes allocated transfer risk reserve.
- Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net due from position.
- For U.S. branches and agencies of foreign banks includes other transaction deposits.
- Includes NOW, ATS, and telephone and pre-authorized transfer savings deposits.
- Includes borrowings only from other than directly related institutions.
- Includes securities sold under agreements to repurchase.
- For domestically chartered banks includes federal funds purchased and securities sold under agreements to repurchase.
- Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net due to position.
- This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
- Excludes loans to and federal funds transactions with commercial banks in the U.S. At the district level this also excludes trading account securities.
- 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.
- 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.
- For domestically chartered banks data are for the Wednesday preceding the date indicated.
- 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 domestically chartered weekly reporting banks increased real estate loans, all other, \$600 million and reduced loans to individuals the same amount the week ending October 18, 1995. At U.S. branches and agencies of foreign banks, a reclassification increased U.S. government securities \$500 million and reduced other securities the same amount the week ending October 18, 1995.

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,
BY DISTRICT AND FOR NEW YORK CITYOctober 18, 1995
(in millions of dollars)

		Federal Reserve District					
		New York		Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district city				
ASSETS							
1	Cash and balances due from depository institutions	5,737	26,157	19,313	4,991	7,808	12,219
2	U.S. government securities, investment account 18	19,599	67,883	46,397	10,131	29,460	33,558
3	Mortgage-backed securities ¹	6,469	36,491	29,790	1,778	11,270	8,944
4	All other maturing in: 1 year or less	7,369	5,744	3,055	4,656	1,712	5,646
5	Over 1 through 5 years	4,427	13,412	4,921	2,036	2,289	16,367
6	Over 5 years	1,334	12,236	8,631	1,661	14,189	2,602
7	Other securities, investment account 18	6,707	16,736	10,163	3,828	7,557	4,474
8	State and local government securities	1,574	6,083	4,223	1,099	977	1,404
9	Maturing in: 1 year or less	854	1,839	1,018	306	342	307
10	Over 1 year	720	4,243	3,206	794	634	1,097
11	Other bonds, stocks, and securities	5,133	10,654	5,940	2,728	6,580	3,071
12	Federal funds sold ²	9,692	35,415	23,904	1,807	4,710	12,725
13	To commercial banks in the U.S.	1,413	18,999	13,459	1,807	4,056	7,870
14	To nonbank brokers and dealers	6,063	15,321	9,405	0	655	3,573
15	To others	2,216	1,095	1,040	0	0	1,282
16	Other loans and leases, gross	68,582	246,240	173,775	88,156	115,524	128,628
17	Commercial and industrial	26,519	66,253	41,730	14,777	33,412	33,250
18	Bankers' acceptances and commercial paper	62	712	172	98	35	190
19	All other	26,457	65,541	41,558	14,679	33,377	33,060
20	U.S. addressees	26,382	65,211	41,293	14,652	33,297	32,749
21	Non-U.S. addressees	74	330	265	27	81	311
22	Real estate loans	28,051	89,024	59,153	23,116	42,659	57,515
23	Revolving, home equity	3,575	6,594	4,299	2,909	5,340	6,307
24	All other	24,476	82,430	54,854	20,207	37,320	51,207
25	Loans to individuals	6,457	42,812	29,307	43,622	23,611	20,170
26	Loans to financial institutions	1,501	22,879	21,874	1,860	5,692	7,449
27	Commercial banks in the U.S.	213	16,140	15,779	594	3,883	6,296
28	Banks in foreign countries	84	1,908	1,804	101	31	34
29	Nonbank financial institutions	1,204	4,831	4,292	1,165	1,778	1,119
30	Loans for purchasing and carrying securities	508	7,980	6,889	110	1,166	299
31	Loans for agricultural production	31	164	135	118	167	464
32	Loans to states and political subdivisions	285	2,023	1,099	755	1,150	2,233
33	Loans to foreign governments and official institutions	2	394	378	0	240	49
34	All other loans	1,567	8,271	7,662	507	2,617	3,957
35	Lease financing receivables	3,661	6,438	5,547	3,290	4,810	3,242
36	Less: Unearned income	10	964	795	125	127	55
37	Loan and lease reserve ⁵	1,728	11,630	9,849	2,182	2,378	2,389
38	Other loans and leases, net	66,844	233,646	163,131	85,849	113,020	126,184
39	Other assets ¹⁸	10,029	95,925	82,736	7,715	10,464	21,282
40	TOTAL ASSETS	118,608	475,762	345,643	114,321	173,020	207,362
LIABILITIES							
41	Deposits	67,142	237,552	157,874	61,230	102,477	115,061
42	Demand deposits	16,446	71,760	52,206	11,935	21,541	24,194
43	Individuals, partnerships, and corporations	14,006	56,749	39,318	10,166	19,046	21,350
44	States and political subdivisions	592	1,582	820	351	596	653
45	U.S. government	94	366	300	83	87	155
46	Depository institutions in the U.S.	1,399	2,750	2,267	966	1,139	1,232
47	Banks in foreign countries	60	5,256	5,063	118	36	39
48	Foreign governments and official institutions	1	446	429	1	1	90
49	Certified and officers' checks	293	4,610	4,009	250	636	676
50	Other transaction deposits ⁸	5,063	18,366	9,677	5,255	6,944	8,609
51	Nontransaction deposits	45,634	147,426	95,991	44,041	73,992	82,257
52	Individuals, partnerships, and corporations	44,386	139,959	92,159	43,366	71,508	80,622
53	States and political subdivisions	1,210	6,634	3,105	672	1,711	1,200
54	U.S. government	0	425	425	1	650	214
55	Depository institutions in the U.S.	37	334	229	1	122	91
56	Foreign governments, official institutions, and banks	0	73	73	0	0	131
57	Borrowings ⁹	31,048	81,676	57,521	32,045	42,439	55,881
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	454	1,047	786	205	1,251	630
60	Other liabilities for borrowed money ¹¹	30,594	80,629	56,735	31,840	41,188	55,251
61	Other liabilities (including subordinated debt)	10,233	95,006	80,541	8,995	14,434	21,678
62	TOTAL LIABILITIES	108,424	414,233	295,936	102,271	159,350	192,620
63	Residual (Total assets less total liabilities) ¹³	10,184	61,528	49,707	12,050	13,670	14,741
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	102,954	331,135	225,001	101,522	149,313	165,218
65	Time deposits in amounts of \$100,000 or more	6,959	26,955	17,915	8,467	7,464	9,189

Federal Reserve District

Chicago St. Louis Minneapolis Kansas City Dallas San Francisco

ASSETS

1	Cash and balances due from depository institutions	11,777	2,834	1,666	2,051	6,431	20,675
2	U.S. government securities, investment account 18	24,703	8,425	2,326	5,401	14,404	30,945
3	Mortgage-backed securities ¹	10,849	1,884	1,358	3,097	4,316	11,097
4	All other maturing in: 1 year or less	5,792	694	403	639	1,601	4,879
5	Over 1 through 5 years	4,278	2,568	432	696	6,383	5,592
6	Over 5 years	3,785	3,279	133	970	2,104	9,377
7	Other securities, investment account 18	3,803	1,676	808	680	3,169	6,592
8	State and local government securities	2,322	832	264	489	599	1,596
9	Maturing in: 1 year or less	382	88	95	73	55	297
10	Over 1 year	1,940	745	168	416	544	1,298
11	Other bonds, stocks, and securities	1,481	843	544	191	2,570	4,996
12	Federal funds sold 2	10,066	1,574	4,446	140	842	10,802
13	To commercial banks in the U.S.	5,210	1,246	4,188	137	501	9,143
14	To nonbank brokers and dealers	3,270	282	248	0	302	1,583
15	To others	1,586	46	11	3	40	75
16	Other loans and leases, gross	117,074	29,731	32,327	9,975	60,451	233,215
17	Commercial and industrial	50,526	8,831	7,523	3,069	21,196	48,590
18	Bankers' acceptances and commercial paper	277	1	8	3	7	170
19	All other	50,249	8,830	7,514	3,066	21,189	48,420
20	U.S. addressees	49,853	8,816	7,514	3,063	20,420	48,185
21	Non-U.S. addressees	396	14	1	2	768	236
22	Real estate loans	34,058	12,743	8,766	3,642	26,678	114,388
23	Revolving, home equity	3,339	1,090	380	201	481	13,824
24	All other	30,720	11,653	8,387	3,441	26,197	100,564
25	Loans to individuals	17,968	5,460	11,913	2,042	8,196	37,038
26	Loans to financial institutions	5,772	474	1,815	284	1,836	14,483
27	Commercial banks in the U.S.	746	95	1,227	279	23	8,469
28	Banks in foreign countries	85	0	0	1	258	129
29	Nonbank financial institutions	4,941	379	588	4	1,556	5,885
30	Loans for purchasing and carrying securities	2,561	269	274	56	211	1,284
31	Loans for agricultural production	267	68	37	266	207	4,292
32	Loans to states and political subdivisions	688	312	191	87	215	906
33	Loans to foreign governments and official institutions	7	4	5	0	227	24
34	All other loans	2,769	661	954	397	1,202	2,974
35	Lease financing receivables	2,459	908	849	132	484	9,236
36	Less: Unearned income	125	24	3	6	0	190
37	Loan and lease reserve 5	2,264	517	672	193	806	6,567
38	Other loans and leases, net	114,685	29,190	31,652	9,776	59,645	226,458
39	Other assets 18	21,981	2,319	2,551	828	5,380	33,314
40	TOTAL ASSETS	187,015	46,017	43,449	18,876	89,872	328,785

LIABILITIES

41	Deposits	104,457	29,993	19,331	14,066	54,983	235,677
42	Demand deposits	27,277	6,584	5,640	4,380	14,825	66,323
43	Individuals, partnerships, and corporations	22,462	5,114	4,677	3,552	13,068	58,027
44	States and political subdivisions	564	127	162	111	235	1,772
45	U.S. government	184	35	34	48	92	415
46	Depository institutions in the U.S.	3,179	1,182	638	581	1,117	4,034
47	Banks in foreign countries	153	6	33	17	41	430
48	Foreign governments and official institutions	2	0	0	0	3	31
49	Certified and officers' checks	734	120	96	72	269	1,615
50	Other transaction deposits 8	8,415	2,658	1,049	1,841	3,913	26,566
51	Nontransaction deposits	68,764	20,751	12,642	7,844	36,245	142,787
52	Individuals, partnerships, and corporations	66,610	20,107	12,537	7,544	35,566	141,311
53	States and political subdivisions	1,770	284	93	185	633	1,136
54	U.S. government	16	358	0	5	15	250
55	Depository institutions in the U.S.	368	2	12	4	32	88
56	Foreign governments, official institutions, and banks	0	0	0	105	0	2
57	Borrowings 9	43,674	9,857	16,680	3,202	22,803	37,621
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,060	160	225	33	434	254
60	Other liabilities for borrowed money 11	42,614	9,697	16,455	3,168	22,369	37,366
61	Other liabilities (including subordinated debt)	22,855	2,571	3,902	310	5,720	23,849
62	TOTAL LIABILITIES	170,986	42,421	39,913	17,578	83,506	297,146
63	Residual (Total assets less total liabilities) 13	16,029	3,596	3,536	1,298	6,365	31,640

MEMORANDA

64	Total loans and leases, gross, adjusted, plus securities 14	149,691	40,064	34,493	15,780	78,342	263,941
65	Time deposits in amounts of \$100,000 or more	14,716	2,196	1,279	808	3,784	17,259