

FEDERAL RESERVE statistical release

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



H.4.2(504)

November 24, 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		
	Nov 15, 1995	change since		Nov 15, 1995	change since	
		Nov 8, 1995	Nov 16, 1994		Nov 8, 1995	Nov 16, 1994
ASSETS						
1 Cash and balances due from depository institutions	128,202	17,294	8,350	18,320	407	3,366
2 U.S. government securities	300,486	346	-2,027	42,887	-577	4,392
3 Trading account	24,462	2,286	-2,090	--	--	--
4 Investment account	276,024	-1,940	63	--	--	--
5 Mortgage-backed securities ¹	106,893	-825	13,216	--	--	--
6 All other maturing in: 1 year or less	44,560	-449	3,424	--	--	--
7 Over 1 through 5 years	69,200	-290	-5,722	--	--	--
8 Over 5 years	55,371	-376	-10,856	--	--	--
9 Other securities	124,076	208	7,755	35,308	1,643	23,047
10 Trading account	1,639	-52	-191	--	--	--
11 Investment account	64,863	627	2,277	--	--	--
12 State and local government securities	19,548	-7	-2,062	--	--	--
13 Maturing in: 1 year or less	5,011	6	-376	--	--	--
14 Over 1 year	14,537	-14	-1,686	--	--	--
15 Other bonds, stocks, and securities	45,316	634	4,339	--	--	--
16 Other trading account assets	57,573	-367	5,670	--	--	--
17 Federal funds sold ²	112,103	-482	14,363	29,293	-9,098	5,889
18 To commercial banks in the U.S.	73,395	491	4,518	8,908	-5,382	3,987
19 To nonbank brokers and dealers	34,328	-797	10,994	--	--	--
20 To others ³	4,380	-176	-1,149	20,384	-3,717	1,903
21 Other loans and leases, gross	1,266,131	-2,515	130,761	177,210	117	12,739
22 Commercial and industrial	350,069	-486	39,025	113,688	137	8,167
23 Bankers' acceptances and commercial paper	1,744	301	-1,529	4,454	-26	1,310
24 All other	348,325	-786	40,554	109,235	163	6,857
25 U.S. addressees	345,711	-795	40,275	104,325	81	5,957
26 Non-U.S. addressees	2,614	9	280	4,910	82	900
27 Real estate loans	503,200	-1,675	52,531	22,754	-25	-3,380
28 Revolving, home equity	48,033	49	1,893	--	--	--
29 All other	455,167	-1,724	50,638	--	--	--
30 Loans to individuals	246,492	84	12,830	--	--	--
31 Loans to financial institutions	66,214	-328	18,173	28,641	-148	3,521
32 Commercial banks in the U.S.	38,148	-194	10,003	3,605	-454	-1,585
33 Banks in foreign countries	2,807	-75	-22	2,972	39	977
34 Nonbank financial institutions	25,259	-59	8,192	22,064	267	4,129
35 Loans for purchasing and carrying securities	14,032	-957	-2,974	5,807	-237	2,008
36 Loans for agricultural production	6,614	94	270	--	--	--
37 Loans to states and political subdivisions	10,770	-24	-493	--	--	--
38 Loans to foreign governments and official institutions	1,015	-407	-80	463	23	84
39 All other loans ⁴	28,700	1,152	3,051	5,856	367	2,338
40 Lease financing receivables	39,026	32	8,427	--	--	--
41 Less: Unearned income	1,759	-24	152	--	--	--
42 Loan and lease reserve ⁵	33,688	23	-1,076	--	--	--
43 Other loans and leases, net	1,230,684	-2,514	131,685	--	--	--
44 Other assets	143,081	5,718	6,815	40,011	1,206	3,430
45 TOTAL ASSETS ⁶	2,038,632	20,570	166,942	367,711	-6,936	49,458

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	Nov 15, 1995	Nov 8, 1995	Nov 16, 1994	Nov 15, 1995	Nov 8, 1995	Nov 16, 1994
46 Deposits	1,216,308	28,864	61,342	106,360	-2,592	8,715
47 Demand deposits ⁷	326,114	29,044	17,803	4,240	208	67
48 Individuals, partnerships, and corporations	273,042	19,406	15,883	3,109	68	-355
49 Other holders	53,072	9,638	1,920	1,131	139	423
50 States and political subdivisions	9,034	1,186	-146	--	--	--
51 U.S. government	3,252	1,748	94	--	--	--
52 Depository institutions in the U.S.	25,536	6,634	3,472	--	--	--
53 Banks in foreign countries	5,237	421	-366	--	--	--
54 Foreign governments and official institutions	592	-370	-182	--	--	--
55 Certified and officers' checks	9,422	20	-952	--	--	--
56 Other transaction deposits ⁸	98,335	-469	-27,324	--	--	--
57 Nontransaction deposits	791,860	289	70,863	102,120	-2,799	8,647
58 Individuals, partnerships, and corporations	769,505	378	68,789	73,247	-2,250	9,872
59 Other holders	22,355	-89	2,074	28,873	-549	-1,225
60 States and political subdivisions	19,727	-180	2,786	--	--	--
61 U.S. government	787	-29	-636	--	--	--
62 Depository institutions in the U.S.	1,527	126	50	--	--	--
63 Foreign governments, official institutions, and banks	314	-6	-125	--	--	--
64 Borrowings ⁹	415,959	-1,997	57,515	69,343	-4,220	-3,503
65 Federal funds purchased ¹⁰	--	--	--	42,372	-2,861	5,719
66 From commercial banks in the U.S.	--	--	--	9,103	841	3,039
67 From others	--	--	--	33,268	-3,702	2,680
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	2,669	2,639	-1,857	--	--	--
70 Other liabilities for borrowed money ¹¹	413,290	-4,636	59,371	26,971	-1,359	-9,222
71 To commercial banks in the U.S.	--	--	--	4,688	172	-1,699
72 To others	--	--	--	22,283	-1,531	-7,523
73 Other liabilities (including subordinated debt)	214,744	-6,503	30,076	55,677	2,300	22,286
74 TOTAL LIABILITIES ¹²	1,847,011	20,365	148,933	367,711	-6,936	49,458
75 Residual (Total assets less total liabilities) ¹³	191,620	205	18,009	-0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,691,252	-2,740	136,332	272,184	-2,081	43,666
77 Time deposits in amounts of \$100,000 or more	117,442	673	20,566	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,363	-9	694	--	--	--
79 Commercial and industrial	281	-1	-58	--	--	--
80 Other	1,082	-9	752	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	26,211	-107	3,526	--	--	--
82 Net due to related institutions ¹⁷	86,396	1,182	29,645	111,649	-1,791	25,366

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	6,254	35,625	29,023	4,535	11,086	10,682
2	U.S. government securities, investment account 18	19,738	68,604	47,568	9,773	29,442	27,567
3	Mortgage-backed securities ¹	6,580	37,265	30,611	1,706	11,478	7,567
4	All other maturing in: 1 year or less	7,409	5,571	2,914	4,620	1,715	5,808
5	Over 1 through 5 years	4,444	13,680	5,599	1,885	2,270	10,839
6	Over 5 years	1,305	12,089	8,445	1,562	13,978	2,551
7	Other securities, investment account 18	6,884	17,859	10,494	4,101	7,487	4,775
8	State and local government securities	1,612	6,158	4,278	1,068	961	1,347
9	Maturing in: 1 year or less	880	1,887	1,046	289	332	259
10	Over 1 year	732	4,271	3,231	779	629	1,089
11	Other bonds, stocks, and securities	5,272	11,701	6,216	3,033	6,526	3,428
12	Federal funds sold 2	8,588	42,155	30,612	2,207	4,603	12,452
13	To commercial banks in the U.S.	2,129	23,112	17,431	2,207	4,088	6,023
14	To nonbank brokers and dealers	5,891	18,011	12,230	0	515	4,683
15	To others	567	1,032	951	0	0	1,745
16	Other loans and leases, gross	69,524	243,884	170,808	89,658	116,521	131,461
17	Commercial and industrial	26,916	67,260	42,873	14,921	33,616	33,755
18	Bankers' acceptances and commercial paper	66	989	176	7	41	135
19	All other	26,850	66,271	42,697	14,914	33,575	33,620
20	U.S. addressees	26,785	65,927	42,434	14,889	33,494	33,299
21	Non-U.S. addressees	66	343	263	25	81	321
22	Real estate loans	28,348	88,588	58,407	22,988	42,886	59,737
23	Revolving, home equity	3,610	6,633	4,324	2,714	5,421	6,323
24	All other	24,737	81,955	54,084	20,275	37,465	53,414
25	Loans to individuals	6,721	40,163	26,609	45,141	23,960	20,393
26	Loans to financial institutions	1,568	23,267	21,953	1,802	5,576	6,825
27	Commercial banks in the U.S.	245	16,475	15,921	559	3,751	5,597
28	Banks in foreign countries	109	1,771	1,654	60	46	31
29	Nonbank financial institutions	1,213	5,021	4,377	1,183	1,780	1,198
30	Loans for purchasing and carrying securities	412	7,286	6,155	126	1,137	297
31	Loans for agricultural production	31	254	225	120	149	425
32	Loans to states and political subdivisions	284	1,991	1,077	689	1,155	2,237
33	Loans to foreign governments and official institutions	2	423	407	0	240	67
34	All other loans	1,548	8,020	7,391	469	2,950	4,397
35	Lease financing receivables	3,695	6,633	5,712	3,401	4,852	3,327
36	Less: Unearned income	10	953	818	122	130	58
37	Loan and lease reserve 5	1,744	11,714	9,934	2,251	2,402	2,381
38	Other loans and leases, net	67,770	231,216	160,057	87,285	113,990	129,021
39	Other assets ¹⁸	10,410	97,117	82,679	7,348	12,514	21,088
40	TOTAL ASSETS	119,645	492,577	360,433	115,250	179,121	195,431
LIABILITIES							
41	Deposits	69,263	251,035	169,753	60,933	107,704	117,642
42	Demand deposits	17,619	81,123	60,484	11,590	26,225	25,666
43	Individuals, partnerships, and corporations	14,977	64,360	46,801	9,841	22,916	22,978
44	States and political subdivisions	602	2,083	799	340	562	565
45	U.S. government	161	722	561	85	201	224
46	Depository institutions in the U.S.	1,523	5,720	5,329	925	1,400	1,061
47	Banks in foreign countries	59	4,170	3,865	135	37	33
48	Foreign governments and official institutions	1	432	405	1	1	105
49	Certified and officers' checks	295	3,636	2,725	263	1,109	700
50	Other transaction deposits 8	5,245	18,714	9,762	5,414	7,108	8,636
51	Nontransaction deposits	46,399	151,199	99,506	43,930	74,371	83,340
52	Individuals, partnerships, and corporations	45,205	143,744	95,653	43,261	72,496	81,659
53	States and political subdivisions	1,158	6,455	2,960	667	1,787	1,252
54	U.S. government	0	392	392	1	4	218
55	Depository institutions in the U.S.	37	524	417	1	83	82
56	Foreign governments, official institutions, and banks	0	83	83	0	0	129
57	Borrowings 9	28,560	90,055	65,499	32,728	42,082	56,451
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	182	462	325	83	609	342
60	Other liabilities for borrowed money ¹¹	28,377	89,593	65,174	32,645	41,473	56,110
61	Other liabilities (including subordinated debt)	10,971	89,894	75,346	9,707	15,829	23,414
62	TOTAL LIABILITIES	108,794	430,984	310,598	103,368	165,615	197,507
63	Residual (Total assets less total liabilities) ¹³	10,851	61,593	49,835	11,882	13,506	16,081
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	102,359	332,916	226,130	102,973	150,214	161,731
65	Time deposits in amounts of \$100,000 or more	6,903	29,831	20,310	8,336	6,978	13,744

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,
BY DISTRICTNovember 15, 1995
(in millions of dollars)

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,866	3,035	2,107	1,946	7,083	23,413
2	U.S. government securities, investment account 18	25,739	8,147	2,046	5,296	14,570	30,260
3	Mortgage-backed securities ¹	10,459	1,869	1,214	3,056	4,590	11,161
4	All other maturing in: 1 year or less	7,948	481	337	634	1,669	3,984
5	Over 1 through 5 years	3,742	2,536	361	683	6,220	6,006
6	Over 5 years	3,591	3,260	134	923	2,091	9,108
7	Other securities, investment account 18	3,768	1,839	833	700	3,245	6,761
8	State and local government securities	2,267	968	273	486	613	1,585
9	Maturing in: 1 year or less	359	85	104	72	55	305
10	Over 1 year	1,907	883	169	414	558	1,280
11	Other bonds, stocks, and securities	1,502	871	560	214	2,632	5,176
12	Federal funds sold ²	9,058	2,247	3,598	246	1,029	10,529
13	To commercial banks in the U.S.	5,572	1,866	2,817	243	792	9,430
14	To nonbank brokers and dealers	2,842	304	770	0	167	956
15	To others	643	77	11	3	71	143
16	Other loans and leases, gross	117,617	29,846	33,715	9,974	61,513	234,977
17	Commercial and industrial	50,520	8,932	7,509	3,063	21,599	49,716
18	Bankers' acceptances and commercial paper	258	1	7	6	6	161
19	All other	50,262	8,932	7,502	3,056	21,593	49,555
20	U.S. addressees	49,910	8,923	7,501	3,054	20,787	49,344
21	Non-U.S. addressees	352	9	1	2	806	212
22	Real estate loans	34,149	12,820	9,095	3,630	27,194	114,197
23	Revolving, home equity	3,360	1,100	397	203	472	13,819
24	All other	30,790	11,720	8,697	3,427	26,722	100,378
25	Loans to individuals	18,139	5,509	12,522	2,039	8,333	37,287
26	Loans to financial institutions	6,043	438	1,988	290	1,801	15,058
27	Commercial banks in the U.S.	1,007	99	1,253	285	13	8,701
28	Banks in foreign countries	81	1	1	1	268	141
29	Nonbank financial institutions	4,955	339	734	4	1,520	6,216
30	Loans for purchasing and carrying securities	2,328	273	282	43	235	1,212
31	Loans for agricultural production	283	69	26	282	205	4,209
32	Loans to states and political subdivisions	701	314	164	85	223	862
33	Loans to foreign governments and official institutions	7	4	5	0	226	25
34	All other loans	2,904	560	1,274	409	1,208	2,868
35	Lease financing receivables	2,542	927	851	133	490	9,544
36	Less: Unearned income	127	22	3	6	0	195
37	Loan and lease reserve ⁵	2,278	522	687	195	814	6,542
38	Other loans and leases, net	115,212	29,302	33,025	9,773	60,699	228,240
39	Other assets ¹⁸	24,164	2,505	2,451	831	5,411	32,889
40	TOTAL ASSETS	190,807	47,075	44,061	18,792	92,036	332,092
LIABILITIES							
41	Deposits	107,477	30,604	20,213	14,190	56,831	242,273
42	Demand deposits	30,045	7,278	6,341	4,390	16,397	71,084
43	Individuals, partnerships, and corporations	24,415	5,431	5,357	3,592	13,781	61,208
44	States and political subdivisions	664	130	105	112	285	2,226
45	U.S. government	272	88	89	41	177	888
46	Depository institutions in the U.S.	3,855	1,448	626	539	1,850	4,682
47	Banks in foreign countries	187	6	24	26	37	439
48	Foreign governments and official institutions	2	0	0	0	4	46
49	Certified and officers' checks	649	175	141	79	264	1,595
50	Other transaction deposits ⁸	8,703	2,670	1,039	1,849	2,075	26,846
51	Nontransaction deposits	68,730	20,655	12,833	7,951	38,359	144,342
52	Individuals, partnerships, and corporations	66,463	20,357	12,729	7,656	37,575	142,868
53	States and political subdivisions	1,879	295	92	188	750	1,300
54	U.S. government	18	0	0	5	5	77
55	Depository institutions in the U.S.	370	2	11	4	30	94
56	Foreign governments, official institutions, and banks	0	0	0	98	0	3
57	Borrowings ⁹	44,871	10,557	16,601	2,907	23,619	34,754
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	367	58	88	6	133	132
60	Other liabilities for borrowed money ¹¹	44,504	10,499	16,514	2,901	23,486	34,621
61	Other liabilities (including subordinated debt)	21,639	2,301	3,650	395	5,159	23,352
62	TOTAL LIABILITIES	173,987	43,461	40,465	17,493	85,609	300,378
63	Residual (Total assets less total liabilities) ¹³	16,820	3,613	3,596	1,299	6,427	31,714
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	149,602	40,114	36,122	15,687	79,552	264,396
65	Time deposits in amounts of \$100,000 or more	15,507	2,006	1,272	860	3,835	18,386