

FEDERAL RESERVE statistical release



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December 15, 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			
	Dec 6, 1995	change since		Dec 6, 1995	change since		
		Nov 29, 1995	Dec 7, 1994		Nov 29, 1995	Dec 7, 1994	
ASSETS							
1	Cash and balances due from depository institutions	120,752	8,166	11,199	17,596	458	1,873
2	U.S. government securities	296,002	-3,209	-7,958	44,135	656	7,386
3	Trading account	24,823	-903	58	--	--	--
4	Investment account	271,178	-2,305	-8,016	--	--	--
5	Mortgage-backed securities ¹	108,568	208	13,761	--	--	--
6	All other maturing in: 1 year or less	43,407	779	-2,323	--	--	--
7	Over 1 through 5 years	67,824	-347	-5,750	--	--	--
8	Over 5 years	51,379	-2,945	-13,704	--	--	--
9	Other securities	125,328	2,069	13,186	34,940	34	22,335
10	Trading account	1,620	-253	-40	--	--	--
11	Investment account	65,369	692	3,009	--	--	--
12	State and local government securities	19,470	-166	-1,976	--	--	--
13	Maturing in: 1 year or less	4,903	-107	-561	--	--	--
14	Over 1 year	14,568	-59	-1,416	--	--	--
15	Other bonds, stocks, and securities	45,899	857	4,985	--	--	--
16	Other trading account assets	58,339	1,631	10,217	--	--	--
17	Federal funds sold ²	106,215	5,200	697	27,186	-2,816	-6,138
18	To commercial banks in the U.S.	69,566	3,226	-5,280	8,632	-1,400	1,403
19	To nonbank brokers and dealers	32,068	1,454	7,038	--	--	--
20	To others ³	4,581	520	-1,062	18,554	-1,416	-7,540
21	Other loans and leases, gross	1,267,269	2,403	129,079	180,852	55	13,894
22	Commercial and industrial	346,705	-2,060	36,712	116,677	176	10,166
23	Bankers' acceptances and commercial paper	1,397	-155	-1,855	4,602	-46	1,423
24	All other	345,308	-1,904	38,568	112,075	222	8,744
25	U.S. addressees	342,712	-1,954	38,424	106,979	273	7,690
26	Non-U.S. addressees	2,596	50	144	5,096	-51	1,053
27	Real estate loans	504,105	2,163	48,174	22,301	-322	-3,601
28	Revolving, home equity	47,606	-420	965	--	--	--
29	All other	456,499	2,583	47,209	--	--	--
30	Loans to individuals	246,936	-344	15,146	--	--	--
31	Loans to financial institutions	66,266	122	15,164	30,234	988	3,839
32	Commercial banks in the U.S.	37,714	173	6,270	3,239	-246	-2,178
33	Banks in foreign countries	3,079	-134	282	3,145	26	1,158
34	Nonbank financial institutions	25,473	83	8,611	23,850	1,209	4,859
35	Loans for purchasing and carrying securities	16,005	570	337	5,611	-892	1,668
36	Loans for agricultural production	6,471	10	235	--	--	--
37	Loans to states and political subdivisions	10,769	-69	-553	--	--	--
38	Loans to foreign governments and official institutions	1,021	13	98	467	12	111
39	All other loans ⁴	29,138	1,583	4,957	5,562	93	1,712
40	Lease financing receivables	39,854	415	8,809	--	--	--
41	Less: Unearned income	1,735	9	131	--	--	--
42	Loan and lease reserve ⁵	33,669	170	-946	--	--	--
43	Other loans and leases, net	1,231,866	2,224	129,895	--	--	--
44	Other assets	142,314	3,765	4,100	43,942	4,486	-1,289
45	TOTAL ASSETS ⁶	2,022,477	18,216	151,117	375,516	4,921	38,077

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		
	Dec 6, 1995	Nov 29, 1995	Dec 7, 1994	Dec 6, 1995	Nov 29, 1995	Dec 7, 1994
		change since			change since	
LIABILITIES						
46 Deposits	1,204,869	20,568	54,416	104,370	-1,277	3,187
47 Demand deposits ⁷	313,259	10,794	14,722	4,059	49	167
48 Individuals, partnerships, and corporations	264,307	8,263	11,649	3,145	-0	25
49 Other holders	48,953	2,531	3,073	914	49	142
50 States and political subdivisions	8,231	-626	-576	--	--	--
51 U.S. government	1,801	36	-21	--	--	--
52 Depository institutions in the U.S.	20,887	1,076	794	--	--	--
53 Banks in foreign countries	5,172	-429	-412	--	--	--
54 Foreign governments and official institutions	819	164	57	--	--	--
55 Certified and officers' checks	12,043	2,311	3,230	--	--	--
56 Other transaction deposits ⁸	95,526	-606	-33,219	--	--	--
57 Nontransaction deposits	796,083	10,380	72,913	100,311	-1,326	3,020
58 Individuals, partnerships, and corporations	773,391	9,837	69,981	68,600	-4,955	4,101
59 Other holders	22,692	543	2,932	31,712	3,629	-1,081
60 States and political subdivisions	20,292	598	2,951	--	--	--
61 U.S. government	594	-71	290	--	--	--
62 Depository institutions in the U.S.	1,512	17	-80	--	--	--
63 Foreign governments, official institutions, and banks	294	0	-229	--	--	--
64 Borrowings ⁹	408,112	-1,876	42,633	72,197	4,318	-6,434
65 Federal funds purchased ¹⁰	--	--	--	45,535	2,080	2,950
66 From commercial banks in the U.S.	--	--	--	8,425	-86	981
67 From others	--	--	--	37,110	2,166	1,969
68 From Federal Reserve Banks	0	-300	-607	--	--	--
69 Treasury tax and loan notes	3,225	-3,213	3,086	--	--	--
70 Other liabilities for borrowed money ¹¹	404,888	1,638	40,154	26,662	2,239	-9,384
71 To commercial banks in the U.S.	--	--	--	4,446	-225	-1,392
72 To others	--	--	--	22,217	2,463	-7,992
73 Other liabilities (including subordinated debt)	216,683	-1,362	35,912	60,538	4,083	17,713
74 TOTAL LIABILITIES ¹²	1,829,664	17,331	132,962	375,516	4,921	38,077
75 Residual (Total assets less total liabilities) ¹³	192,813	884	18,155	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,687,534	3,065	134,013	275,242	-425	38,252
77 Time deposits in amounts of \$100,000 or more	116,068	-180	18,193	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,328	-23	668	--	--	--
79 Commercial and industrial	279	-0	-60	--	--	--
80 Other	1,049	-23	729	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	26,122	274	2,888	--	--	--
82 Net due to related institutions ¹⁷	87,055	3,733	30,090	111,545	-4,251	23,595

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: Weekly reporting domestic banks acquired \$100 million in assets and liabilities of thrift institutions in the week ending November 29, 1995. The major asset item affected was cash and balances due from depository institutions, \$100 million. The major liability item affected was the residual, \$100 million. The same group of banks acquired \$400 million in assets and liabilities of thrift institutions in the week ending December 6, 1995. The major asset items affected were U.S. government securities investment account mortgage-backed securities, \$200 million and real estate loans, all other, \$100 million. The major liability item affected was nontransaction deposits-IPC, \$200 million. A reclassification at domestically chartered weekly reporting banks increased U.S. government securities investment account maturing in 1 through 5 years \$600 million and reduced U.S. government securities investment account mortgage-backed securities the same amount in the week ending November 22, 1995.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	6,926	28,543	21,885	5,008	7,988	10,959	11,079
2	U.S. government securities, investment account 18	19,834	69,539	48,859	8,937	26,478	35,491	27,662
3	Mortgage-backed securities ¹	6,735	38,725	32,120	1,692	11,279	9,340	7,788
4	All other maturing in: 1 year or less	7,563	6,341	2,850	3,847	2,520	5,978	4,221
5	Over 1 through 5 years	4,224	11,891	5,043	1,905	2,440	17,606	10,783
6	Over 5 years	1,311	12,582	8,846	1,493	10,239	2,567	4,870
7	Other securities, investment account 18	6,825	18,012	10,351	4,582	7,494	4,716	6,717
8	State and local government securities	1,733	6,063	4,172	1,041	947	1,283	2,200
9	Maturing in: 1 year or less	916	1,857	991	283	298	227	370
10	Over 1 year	817	4,206	3,181	758	649	1,056	1,830
11	Other bonds, stocks, and securities	5,092	11,949	6,179	3,541	6,547	3,434	4,517
12	Federal funds sold ²	9,201	35,797	24,553	1,773	4,055	12,443	14,466
13	To commercial banks in the U.S.	1,790	18,879	12,849	1,773	3,847	6,137	13,867
14	To nonbank brokers and dealers	7,123	15,948	10,759	0	207	3,959	369
15	To others	288	970	944	0	0	2,347	230
16	Other loans and leases, gross	69,664	244,959	172,455	90,710	115,651	131,227	127,886
17	Commercial and industrial	26,723	66,245	42,392	14,557	33,559	33,516	31,851
18	Bankers' acceptances and commercial paper	78	720	190	7	32	73	37
19	All other	26,645	65,525	42,202	14,550	33,527	33,443	31,814
20	U.S. addressees	26,578	65,217	41,962	14,526	33,427	33,148	31,366
21	Non-U.S. addressees	67	309	240	25	100	295	448
22	Real estate loans	28,454	89,133	58,886	22,919	42,687	58,961	59,711
23	Revolving, home equity	3,590	6,644	4,342	2,685	5,460	5,844	4,020
24	All other	24,864	82,489	54,544	20,234	37,227	53,116	55,692
25	Loans to individuals	6,753	39,729	26,102	46,225	24,197	20,583	26,295
26	Loans to financial institutions	1,608	22,884	21,611	2,079	4,799	6,828	2,217
27	Commercial banks in the U.S.	266	15,898	15,387	833	2,908	5,730	781
28	Banks in foreign countries	145	1,932	1,815	74	40	26	315
29	Nonbank financial institutions	1,197	5,055	4,408	1,172	1,851	1,072	1,120
30	Loans for purchasing and carrying securities	505	9,024	8,063	118	1,152	262	380
31	Loans for agricultural production	30	167	141	120	151	457	544
32	Loans to states and political subdivisions	276	1,978	1,067	767	1,128	2,265	2,018
33	Loans to foreign governments and official institutions	2	429	413	0	240	72	14
34	All other loans	1,575	8,541	7,872	455	2,670	4,903	2,219
35	Lease financing receivables	3,738	6,829	5,909	3,470	5,068	3,382	2,638
36	Less: Unearned income	9	947	823	116	126	60	125
37	Loan and lease reserve ⁵	1,739	11,729	9,950	2,303	2,381	2,367	2,155
38	Other loans and leases, net	67,915	232,283	161,682	88,291	113,144	128,801	125,606
39	Other assets ¹⁸	9,986	100,303	84,960	7,859	11,598	21,225	10,536
40	TOTAL ASSETS	120,687	484,477	352,291	116,450	170,757	213,635	196,066
LIABILITIES								
41	Deposits	69,090	243,252	162,471	60,708	104,388	118,179	138,953
42	Demand deposits	17,435	74,128	54,309	11,603	22,168	26,068	28,070
43	Individuals, partnerships, and corporations	15,012	58,010	40,389	10,118	19,677	23,104	24,004
44	States and political subdivisions	606	1,329	600	296	511	683	1,489
45	U.S. government	92	401	334	48	106	164	156
46	Depository institutions in the U.S.	1,345	3,173	2,702	683	1,240	1,230	1,696
47	Banks in foreign countries	85	3,865	3,625	180	30	61	237
48	Foreign governments and official institutions	2	673	654	3	1	105	0
49	Certified and officers' checks	292	6,676	6,006	274	603	720	488
50	Other transaction deposits ⁸	5,295	18,937	10,020	5,302	7,273	8,904	9,420
51	Nontransaction deposits	46,360	150,187	98,142	43,803	74,946	83,207	101,463
52	Individuals, partnerships, and corporations	45,242	142,760	94,709	43,159	72,990	81,462	96,947
53	States and political subdivisions	1,085	6,646	2,762	643	1,737	1,306	4,154
54	U.S. government	0	185	185	1	4	239	67
55	Depository institutions in the U.S.	33	527	420	1	216	72	295
56	Foreign governments, official institutions, and banks	0	69	65	0	0	129	1
57	Borrowings ⁹	30,153	85,926	61,296	33,963	37,591	58,516	30,634
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	280	457	270	105	304	326	274
60	Other liabilities for borrowed money ¹¹	29,874	85,469	61,026	33,858	37,287	58,190	30,360
61	Other liabilities (including subordinated debt)	10,922	93,215	78,267	9,916	15,623	22,142	10,174
62	TOTAL LIABILITIES	110,165	422,392	302,034	104,587	157,602	198,837	179,760
63	Residual (Total assets less total liabilities) ¹³	10,522	62,085	50,257	11,863	13,154	14,798	16,306
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	103,467	333,531	227,982	103,395	146,923	172,011	162,083
65	Time deposits in amounts of \$100,000 or more	7,047	28,844	18,869	8,464	7,107	9,380	14,324

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	13,672	3,198	1,943	2,006	6,539	22,891
2	U.S. government securities, investment account 18	23,328	7,764	2,182	5,388	13,641	30,934
3	Mortgage-backed securities ¹	10,405	1,898	1,203	3,047	4,629	11,827
4	All other maturing in: 1 year or less	6,065	478	600	750	1,171	3,873
5	Over 1 through 5 years	3,383	2,383	247	679	6,225	6,058
6	Over 5 years	3,474	3,006	133	912	1,617	9,175
7	Other securities, investment account 18	3,747	1,842	826	689	3,180	6,739
8	State and local government securities	2,308	973	271	479	632	1,540
9	Maturing in: 1 year or less	341	90	96	73	59	292
10	Over 1 year	1,967	883	175	406	573	1,248
11	Other bonds, stocks, and securities	1,439	869	556	210	2,548	5,199
12	Federal funds sold ²	9,234	2,210	3,753	314	2,043	10,926
13	To commercial banks in the U.S.	6,398	1,935	3,066	314	1,999	9,561
14	To nonbank brokers and dealers	2,298	265	675	0	6	1,218
15	To others	539	9	12	0	38	148
16	Other loans and leases, gross	117,393	30,345	34,064	10,054	61,189	234,126
17	Commercial and industrial	50,007	9,093	7,378	3,080	21,103	49,592
18	Bankers' acceptances and commercial paper	267	1	7	5	5	166
19	All other	49,740	9,092	7,371	3,076	21,098	49,426
20	U.S. addressees	49,357	9,083	7,371	3,073	20,359	49,208
21	Non-U.S. addressees	384	9	1	2	739	218
22	Real estate loans	34,260	12,932	9,568	3,666	27,471	114,342
23	Revolving, home equity	3,381	1,111	398	205	465	13,803
24	All other	30,879	11,821	9,170	3,462	27,006	100,539
25	Loans to individuals	18,178	5,561	12,786	2,051	8,074	36,502
26	Loans to financial institutions	5,988	511	2,079	291	1,906	15,075
27	Commercial banks in the U.S.	819	91	1,261	286	14	8,827
28	Banks in foreign countries	91	1	1	1	288	164
29	Nonbank financial institutions	5,079	419	817	4	1,604	6,084
30	Loans for purchasing and carrying securities	2,451	304	281	45	262	1,219
31	Loans for agricultural production	263	62	34	292	203	4,150
32	Loans to states and political subdivisions	716	311	157	88	198	867
33	Loans to foreign governments and official institutions	7	4	5	0	224	25
34	All other loans	2,896	626	927	406	1,255	2,665
35	Lease financing receivables	2,626	941	847	134	492	9,689
36	Less: Unearned income	126	21	3	6	0	195
37	Loan and lease reserve ⁵	2,311	519	669	194	826	6,476
38	Other loans and leases, net	114,956	29,804	33,392	9,854	60,363	227,455
39	Other assets ¹⁸	20,038	2,483	2,913	830	6,171	33,154
40	TOTAL ASSETS	184,975	47,301	45,011	19,082	91,937	332,099
LIABILITIES							
41	Deposits	106,286	30,121	19,909	14,537	56,790	242,657
42	Demand deposits	29,420	6,851	5,970	4,567	15,857	71,122
43	Individuals, partnerships, and corporations	24,501	5,243	5,169	3,587	14,024	61,858
44	States and political subdivisions	544	124	95	127	302	2,125
45	U.S. government	205	43	19	25	90	451
46	Depository institutions in the U.S.	3,304	1,297	500	718	1,138	4,562
47	Banks in foreign countries	153	8	27	42	35	449
48	Foreign governments and official institutions	2	0	0	0	2	29
49	Certified and officers' checks	712	137	160	67	264	1,648
50	Other transaction deposits ⁸	8,628	2,705	1,056	1,891	2,113	24,003
51	Nontransaction deposits	68,238	20,565	12,883	8,079	38,820	147,532
52	Individuals, partnerships, and corporations	66,008	20,278	12,781	7,780	38,048	145,937
53	States and political subdivisions	1,982	284	90	196	739	1,432
54	U.S. government	18	0	0	5	5	70
55	Depository institutions in the U.S.	231	2	11	4	29	91
56	Foreign governments, official institutions, and banks	0	0	0	93	0	2
57	Borrowings ⁹	41,863	11,292	18,185	2,930	23,089	33,970
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	659	89	112	27	340	252
60	Other liabilities for borrowed money ¹¹	41,205	11,202	18,072	2,903	22,749	33,718
61	Other liabilities (including subordinated debt)	19,872	2,253	3,269	290	5,474	23,534
62	TOTAL LIABILITIES	168,021	43,666	41,362	17,756	85,354	300,161
63	Residual (Total assets less total liabilities) ¹³	16,954	3,635	3,648	1,325	6,584	31,938
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	146,486	40,134	36,498	15,845	78,040	264,338
65	Time deposits in amounts of \$100,000 or more	14,802	2,003	1,041	917	3,835	18,306