
FEDERAL RESERVE statistical release



March 18, 1994

REVISIONS TO STATISTICAL RELEASE H.4.2

With this issue statistical release H.4.2 is being revised to eliminate the adjustment for mergers occurring between the H.4.2 panel and other commercial banks. This adjustment was used to remove the cumulative dollar amount of such mergers during a calendar year, in an attempt to estimate the underlying change in the large-bank data, net of mergers.

Merger-adjusted data for key balance sheet items for banks on the H.4.2 panel are available on Federal Reserve statistical release H.8, Assets and Liabilities of Commercial Banks in the United States. The H.8 release is being published today in a new format.

This issue of the H.4.2 also contains a technical change in format. The item "Other trading account assets" (line 16), which formerly stood alone as a balance sheet component, now appears as a sub-component of "Other securities" (line 9), consistent with its treatment on the new H.8 release.

Revised historical data for the H.4.2 are available from the Publications Section, Mail Stop 127, Federal Reserve Board, Washington, D.C. 20551, telephone (202) 452-3245.

FEDERAL RESERVE statistical release



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

H.4.2(504)

March 18, 1994

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		
	Mar 9, 1994	change since		Mar 9, 1994	change since	
		Mar 2, 1994	Mar 10, 1993		Mar 2, 1994	Mar 10, 1993
ASSETS						
1 Cash and balances due from depository institutions	108,911	-15,334	12,398	16,815	919	-1,127
2 U.S. government securities	316,704	2,748	33,965	37,562	1,718	8,240
3 Trading account	29,207	2,606	6,181	--	--	--
4 Investment account	287,497	143	27,784	--	--	--
5 Mortgage-backed securities 1	90,762	-208	10,115	--	--	--
6 All other maturing in: 1 year or less	49,493	-432	12,378	--	--	--
7 Over 1 through 5 years	77,219	441	704	--	--	--
8 Over 5 years	70,023	341	4,588	--	--	--
9 Other securities	87,040	-1,320	18,790	8,608	-68	-62
10 Trading account	1,761	-80	-99	--	--	--
11 Investment account	57,633	264	2,829	--	--	--
12 State and local government securities	21,637	119	1,589	--	--	--
13 Maturing in: 1 year or less	4,233	13	855	--	--	--
14 Over 1 year	17,403	106	734	--	--	--
15 Other bonds, stocks, and securities	35,996	144	1,240	--	--	--
16 Other trading account assets	27,646	-1,504	16,060	--	--	--
17 Federal funds sold 2	90,914	-7,009	9,989	21,621	-1,941	-1,310
18 To commercial banks in the U.S.	51,745	-6,767	-315	3,929	-2,749	-3,285
19 To nonbank brokers and dealers	32,802	9	8,633	--	--	--
20 To others 3	6,367	-251	1,671	17,692	807	1,975
21 Other loans and leases, gross	1,036,294	-5,183	58,292	157,031	430	-5,368
22 Commercial and industrial	283,292	-976	4,426	94,894	705	-1,941
23 Bankers' acceptances and commercial paper	3,174	51	226	3,123	152	558
24 All other	280,119	-1,028	4,201	91,771	553	-2,499
25 U.S. addressees	278,105	-1,029	3,817	88,333	436	-2,566
26 Non-U.S. addressees	2,013	1	383	3,438	117	67
27 Real estate loans	417,982	1,416	18,798	29,091	29	-4,360
28 Revolving, home equity	43,527	-42	105	--	--	--
29 All other	374,455	1,458	18,693	--	--	--
30 Loans to individuals	208,487	-557	25,188	--	--	--
31 Loans to financial institutions	37,197	-342	4,349	21,320	22	-4,404
32 Commercial banks in the U.S.	15,699	109	3,298	4,790	-17	-792
33 Banks in foreign countries	3,028	-36	796	1,664	108	-154
34 Nonbank financial institutions	18,470	-415	256	14,865	-70	-3,458
35 Loans for purchasing and carrying securities	20,879	-1,067	5,129	7,341	-264	3,438
36 Loans for agricultural production	5,855	8	333	--	--	--
37 Loans to states and political subdivisions	12,066	-63	-2,119	--	--	--
38 Loans to foreign governments and official institutions	1,075	36	-480	601	-11	205
39 All other loans 4	22,938	-3,455	640	3,784	-51	1,693
40 Lease financing receivables	26,525	-183	2,027	--	--	--
41 Less: Unearned income	1,624	-210	-590	--	--	--
42 Loan and lease reserve 5	35,418	92	-1,641	--	--	--
43 Other loans and leases, net	999,252	-5,065	60,523	--	--	--
44 Other assets	165,554	-96	5,595	32,771	-877	708
45 TOTAL ASSETS 6	1,768,374	-26,076	141,259	293,886	-1,692	-16,649

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Mar 9, 1994	change since		Mar 9, 1994	change since	
		Mar 2, 1994	Mar 10, 1993		Mar 2, 1994	Mar 10, 1993
46 Deposits	1,136,523	-16,393	32,810	87,661	-2,319	-12,305
47 Demand deposits ⁷	290,538	-17,712	35,479	4,369	-464	510
48 Individuals, partnerships, and corporations	243,626	-10,040	33,938	3,563	-257	601
49 Other holders	46,912	-7,672	1,541	806	-207	-91
50 States and political subdivisions	8,233	-862	-344	--	--	--
51 U.S. government	2,204	-626	368	--	--	--
52 Depository institutions in the U.S.	20,750	-3,789	240	--	--	--
53 Banks in foreign countries	5,070	-90	328	--	--	--
54 Foreign governments and official institutions	779	100	-79	--	--	--
55 Certified and officers' checks	9,877	-2,404	1,028	--	--	--
56 Other transaction deposits ⁸	125,396	-430	6,977	--	--	--
57 Nontransaction deposits	720,589	1,749	-9,646	83,292	-1,855	-12,815
58 Individuals, partnerships, and corporations	697,665	1,749	-6,855	57,873	-1,306	-9,440
59 Other holders	22,924	-0	-2,790	25,419	-549	-3,375
60 States and political subdivisions	18,600	-129	-2,497	--	--	--
61 U.S. government	2,099	-17	73	--	--	--
62 Depository institutions in the U.S.	1,932	145	-327	--	--	--
63 Foreign governments, official institutions, and banks	293	0	-39	--	--	--
64 Borrowings ⁹	325,885	-13,729	52,286	69,305	-1,337	-24,949
65 Federal funds purchased ¹⁰	--	--	--	33,201	-2,142	-11,686
66 From commercial banks in the U.S.	--	--	--	6,581	-3,108	-8,413
67 From others	--	--	--	26,620	966	-3,273
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	6,033	-19,947	-431	--	--	--
70 Other liabilities for borrowed money ¹¹	319,851	6,218	52,717	69,305	-1,337	-24,949
71 To commercial banks in the U.S.	--	--	--	5,590	475	-4,186
72 To others	--	--	--	30,514	330	-9,077
73 Other liabilities (including subordinated debt)	140,885	2,993	34,071	29,289	-1,031	-3,404
74 TOTAL LIABILITIES ¹²	1,603,293	-27,130	119,167	293,886	-1,692	-16,649
75 Residual (Total assets less total liabilities) ¹³	165,082	1,054	22,092	0	0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,463,508	-4,105	118,053	216,102	2,903	5,577
77 Time deposits in amounts of \$100,000 or more	97,111	-260	-15,569	--	--	--
78 Loans sold outright to affiliates ¹⁵	751	-0	-146	--	--	--
79 Commercial and industrial	373	-0	-79	--	--	--
80 Other	378	-0	-67	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	20,435	-116	-2,972	--	--	--
82 Net due to related institutions ¹⁷	7,031	868	15,853	88,152	4,866	41,738

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	5,581	26,854	20,196	5,324	6,574	9,848	11,244
2	U.S. government securities, investment account 18	20,817	60,480	38,581	11,907	31,307	35,837	29,131
3	Mortgage-backed securities ¹	7,840	26,004	17,995	1,480	9,845	6,143	6,542
4	All other maturing in: 1 year or less	5,742	4,129	1,678	4,236	1,675	8,999	7,042
5	Over 1 through 5 years	5,914	13,741	6,200	3,344	2,979	15,870	10,210
6	Over 5 years	1,322	16,607	12,707	2,846	16,808	4,824	5,337
7	Other securities, investment account 18	6,818	14,092	9,086	3,538	5,021	3,855	5,532
8	State and local government securities	1,346	5,898	4,509	1,426	1,190	2,104	2,597
9	Maturing in: 1 year or less	844	1,262	797	224	397	163	257
10	Over 1 year	502	4,636	3,712	1,202	793	1,940	2,339
11	Other bonds, stocks, and securities	5,472	8,194	4,577	2,113	3,830	1,751	2,935
12	Federal funds sold 2	4,809	29,641	21,769	1,394	5,534	13,280	7,090
13	To commercial banks in the U.S.	1,234	11,444	8,203	984	4,802	8,454	6,134
14	To nonbank brokers and dealers	2,630	16,310	12,038	0	712	3,690	785
15	To others	946	1,888	1,528	410	20	1,137	172
16	Other loans and leases, gross	53,698	207,841	149,709	76,772	93,690	101,063	100,601
17	Commercial and industrial	20,523	58,229	38,237	14,165	27,948	26,324	24,173
18	Bankers' acceptances and commercial paper	63	1,034	549	9	86	166	11
19	All other	20,460	57,195	37,688	14,156	27,862	26,158	24,162
20	U.S. addressees	20,422	56,585	37,154	14,136	27,739	26,051	23,993
21	Non-U.S. addressees	37	610	534	20	123	107	169
22	Real estate loans	22,484	77,992	56,727	20,707	32,949	45,909	45,862
23	Revolving, home equity	3,658	6,976	3,965	2,543	3,996	5,227	3,163
24	All other	18,826	71,016	52,762	18,165	28,953	40,682	42,699
25	Loans to individuals	4,708	34,248	22,932	36,070	20,934	18,030	22,881
26	Loans to financial institutions	1,159	11,697	10,024	2,001	3,742	3,006	1,180
27	Commercial banks in the U.S.	37	5,317	4,389	1,058	2,788	2,041	232
28	Banks in foreign countries	73	2,162	2,062	86	21	40	123
29	Nonbank financial institutions	1,049	4,217	3,573	857	934	925	826
30	Loans for purchasing and carrying securities	701	9,747	8,142	144	1,807	296	439
31	Loans for agricultural production	61	196	152	144	125	320	412
32	Loans to states and political subdivisions	422	2,541	1,566	1,056	1,142	2,220	2,046
33	Loans to foreign governments and official institutions	4	367	356	0	237	44	119
34	All other loans	1,074	8,128	7,506	450	853	3,074	2,293
35	Lease financing receivables	2,561	4,698	4,069	2,035	3,952	1,840	1,197
36	Less: Unearned income	15	849	558	95	68	62	177
37	Loan and lease reserve 5	1,824	11,972	10,099	2,333	2,433	2,759	2,189
38	Other loans and leases, net	51,859	195,020	139,053	74,344	91,189	98,242	98,235
39	Other assets 18	7,387	106,925	96,642	7,445	8,423	16,388	9,386
40	TOTAL ASSETS	97,271	433,014	325,327	103,952	148,048	177,450	160,619
LIABILITIES								
41	Deposits	59,028	237,669	168,696	61,465	93,494	107,821	118,401
42	Demand deposits	15,143	73,092	55,412	12,003	19,554	22,753	25,452
43	Individuals, partnerships, and corporations	12,863	58,250	42,894	10,163	16,955	19,840	21,856
44	States and political subdivisions	603	1,771	1,054	369	526	732	1,188
45	U.S. government	80	533	455	80	173	153	209
46	Depository institutions in the U.S.	1,258	3,477	2,940	947	1,275	1,372	1,481
47	Banks in foreign countries	73	4,110	3,900	74	26	31	125
48	Foreign governments and official institutions	2	636	606	2	0	86	12
49	Certified and officers' checks	264	4,314	3,562	368	599	539	581
50	Other transaction deposits 8	6,515	18,355	10,726	5,622	10,738	14,300	14,626
51	Nontransaction deposits	37,369	146,222	102,558	43,839	63,203	70,768	78,323
52	Individuals, partnerships, and corporations	35,894	139,892	99,254	42,948	60,462	69,054	75,156
53	States and political subdivisions	1,389	5,738	2,750	749	1,653	1,042	2,836
54	U.S. government	17	195	195	4	793	291	246
55	Depository institutions in the U.S.	69	243	213	138	282	374	83
56	Foreign governments, official institutions, and banks	0	153	145	0	12	7	2
57	Borrowings 9	25,942	84,097	65,126	26,238	33,661	44,346	24,096
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	461	1,350	1,084	175	1,108	485	396
60	Other liabilities for borrowed money 11	25,481	82,747	64,042	26,063	32,552	43,861	23,700
61	Other liabilities (including subordinated debt)	4,216	59,417	49,257	6,052	9,482	12,374	5,520
62	TOTAL LIABILITIES	89,186	381,182	283,079	93,755	136,637	164,541	148,018
63	Residual (Total assets less total liabilities) 13	8,085	51,832	42,248	10,197	11,411	12,910	12,601
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	84,871	295,294	206,553	91,569	127,962	143,540	135,989
65	Time deposits in amounts of \$100,000 or more	3,903	24,205	19,936	9,409	6,719	7,805	9,743

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	11,857	2,660	1,743	2,128	5,512	19,584
2	U.S. government securities, investment account 1 ⁸	25,572	9,259	2,120	4,520	15,244	41,302
3	Mortgage-backed securities 1	10,679	3,234	1,116	2,018	3,586	12,277
4	All other maturing in: 1 year or less	5,207	993	496	540	3,698	6,737
5	Over 1 through 5 years	4,803	2,613	335	1,711	6,844	8,855
6	Over 5 years	4,884	2,419	173	252	1,116	13,434
7	Other securities, investment account 1 ⁸	4,295	2,051	772	542	3,706	7,411
8	State and local government securities	2,762	1,140	241	390	641	1,903
9	Maturing in: 1 year or less	497	76	13	61	146	292
10	Over 1 year	2,265	1,063	228	328	495	1,611
11	Other bonds, stocks, and securities	1,533	911	530	152	3,066	5,508
12	Federal funds sold 2	10,654	2,086	2,344	352	4,905	8,823
13	To commercial banks in the U.S.	6,276	1,782	2,110	351	4,339	3,836
14	To nonbank brokers and dealers	3,942	144	142	0	531	3,916
15	To others	437	160	91	1	35	1,072
16	Other loans and leases, gross	93,990	24,117	26,192	7,044	45,997	205,289
17	Commercial and industrial	38,960	6,824	6,225	2,012	17,101	40,810
18	Bankers' acceptances and commercial paper	254	5	5	12	42	1,487
19	All other	38,706	6,819	6,219	2,000	17,059	39,323
20	U.S. addressees	38,502	6,804	6,215	1,998	16,639	39,022
21	Non-U.S. addressees	204	15	5	2	419	301
22	Real estate loans	28,541	9,822	8,060	2,550	16,996	106,109
23	Revolving, home equity	2,556	816	297	138	482	13,676
24	All other	25,985	9,006	7,763	2,412	16,514	92,433
25	Loans to individuals	13,510	4,981	8,095	1,378	7,944	35,709
26	Loans to financial institutions	4,849	641	2,064	215	1,918	4,725
27	Commercial banks in the U.S.	605	15	484	205	16	2,899
28	Banks in foreign countries	86	0	0	0	258	179
29	Nonbank financial institutions	4,158	625	1,579	9	1,644	1,647
30	Loans for purchasing and carrying securities	3,325	326	314	73	254	3,452
31	Loans for agricultural production	226	54	20	188	221	3,886
32	Loans to states and political subdivisions	764	369	215	101	299	891
33	Loans to foreign governments and official institutions	36	4	6	0	221	36
34	All other loans	2,232	456	567	470	661	2,682
35	Lease financing receivables	1,547	641	626	57	381	6,989
36	Less: Unearned income	73	38	10	2	77	159
37	Loan and lease reserve 5	2,195	502	698	185	682	7,646
38	Other loans and leases, net	91,722	23,577	25,484	6,857	45,238	197,485
39	Other assets 1 ⁸	18,340	2,591	2,372	728	4,423	39,759
40	TOTAL ASSETS	162,441	42,225	34,835	15,126	79,029	314,365
LIABILITIES							
41	Deposits	98,623	28,508	20,994	12,188	58,109	240,222
42	Demand deposits	26,732	6,808	6,073	3,824	14,880	64,224
43	Individuals, partnerships, and corporations	21,509	5,180	5,329	2,875	12,966	55,839
44	States and political subdivisions	557	133	81	77	161	2,035
45	U.S. government	242	31	34	45	214	409
46	Depository institutions in the U.S.	3,491	1,227	519	729	1,084	3,888
47	Banks in foreign countries	77	6	28	25	62	434
48	Foreign governments and official institutions	2	0	0	0	1	36
49	Certified and officers' checks	853	231	80	72	391	1,583
50	Other transaction deposits 8	9,412	3,852	2,187	1,899	8,883	29,006
51	Nontransaction deposits	62,480	17,848	12,734	6,464	34,346	146,992
52	Individuals, partnerships, and corporations	60,473	17,290	12,642	6,211	32,470	145,173
53	States and political subdivisions	1,547	441	61	168	1,761	1,216
54	U.S. government	23	1	1	4	106	418
55	Depository institutions in the U.S.	423	117	29	22	10	143
56	Foreign governments, official institutions, and banks	14	0	2	59	0	43
57	Borrowings 9	33,219	9,337	7,845	1,548	12,277	23,280
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,071	184	161	32	309	301
60	Other liabilities for borrowed money 11	32,147	9,153	7,684	1,516	11,967	22,979
61	Other liabilities (including subordinated debt)	16,710	1,237	2,657	247	2,233	20,740
62	TOTAL LIABILITIES	148,552	39,082	31,496	13,984	72,619	284,242
63	Residual (Total assets less total liabilities) 1 ³	13,889	3,142	3,339	1,143	6,410	30,122
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 1 ⁴	127,630	35,715	28,834	11,901	65,497	256,091
65	Time deposits in amounts of \$100,000 or more	12,713	1,921	1,507	654	5,045	13,487