

# FEDERAL RESERVE statistical release



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

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June 24, 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			
	Jun 15, 1994	change since		Jun 15, 1994	change since		
		Jun 8, 1994	Jun 16, 1993		Jun 8, 1994	Jun 16, 1993	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	129,977	26,186	19,634	16,420	-613	-1,739
2	U.S. government securities	312,340	1,801	14,935	40,042	423	8,637
3	Trading account	24,649	620	-360	--	--	--
4	Investment account	287,691	1,181	15,295	--	--	--
5	Mortgage-backed securities <sup>1</sup>	89,172	-252	4,471	--	--	--
6	All other maturing in: 1 year or less	50,471	164	2,390	--	--	--
7	Over 1 through 5 years	78,178	1,725	7,610	--	--	--
8	Over 5 years	69,870	-456	825	--	--	--
9	Other securities	91,621	533	22,228	10,750	141	3,315
10	Trading account	1,879	-67	-135	--	--	--
11	Investment account	58,086	-43	3,557	--	--	--
12	State and local government securities	21,568	-73	1,814	--	--	--
13	Maturing in: 1 year or less	4,515	-19	1,051	--	--	--
14	Over 1 year	17,052	-54	763	--	--	--
15	Other bonds, stocks, and securities	36,518	30	1,742	--	--	--
16	Other trading account assets	31,656	643	18,806	--	--	--
17	Federal funds sold <sup>2</sup>	100,828	3,284	-2,701	23,898	-3,537	-1,565
18	To commercial banks in the U.S.	64,100	20	11	4,312	-3,987	721
19	To nonbank brokers and dealers	31,235	3,626	-635	--	--	--
20	To others <sup>3</sup>	5,493	-361	-2,078	19,586	450	-2,286
21	Other loans and leases, gross	1,063,259	7,517	70,991	155,874	434	-6,193
22	Commercial and industrial	293,501	2,374	14,733	99,108	245	1,787
23	Bankers' acceptances and commercial paper	3,264	82	65	3,255	9	790
24	All other	290,237	2,291	14,668	95,853	236	997
25	U.S. addressees	288,474	2,325	14,741	92,000	110	512
26	Non-U.S. addressees	1,763	-34	-73	3,853	126	484
27	Real estate loans	426,888	-378	23,837	27,552	-122	-4,369
28	Revolving, home equity	44,379	146	-180	--	--	--
29	All other	382,510	-523	24,016	--	--	--
30	Loans to individuals	214,324	982	26,786	--	--	--
31	Loans to financial institutions	38,617	1,125	1,759	21,899	-184	-4,577
32	Commercial banks in the U.S.	18,599	1,204	4,000	5,392	-140	-210
33	Banks in foreign countries	3,129	126	924	1,647	-193	-276
34	Nonbank financial institutions	16,889	-205	-3,165	14,860	149	-4,091
35	Loans for purchasing and carrying securities	18,796	2,675	2,598	3,350	472	19
36	Loans for agricultural production	6,328	36	515	--	--	--
37	Loans to states and political subdivisions	11,824	75	-2,181	--	--	--
38	Loans to foreign governments and official institutions	952	-25	-389	396	-9	17
39	All other loans <sup>4</sup>	24,360	619	522	3,571	33	929
40	Lease financing receivables	27,669	32	2,812	--	--	--
41	Less: Unearned income	1,634	13	-450	--	--	--
42	Loan and lease reserve <sup>5</sup>	35,091	100	-1,659	--	--	--
43	Other loans and leases, net	1,026,534	7,404	73,100	--	--	--
44	Other assets	164,238	6,277	-7,980	32,773	-1,484	2,092
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,825,539</b>	<b>45,487</b>	<b>119,216</b>	<b>302,693</b>	<b>-4,355</b>	<b>-6,323</b>

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		
	Jun 15, 1994	change since		Jun 15, 1994	change since	
		Jun 8, 1994	Jun 16, 1993		Jun 8, 1994	Jun 16, 1993
<b>LIABILITIES</b>						
46 Deposits	1,172,239	39,600	28,366	88,451	-633	-15,040
47 Demand deposits <sup>7</sup>	330,545	42,099	39,704	4,559	207	604
48 Individuals, partnerships, and corporations	258,488	15,328	22,743	3,579	79	611
49 Other holders	72,058	26,771	16,961	980	129	-7
50 States and political subdivisions	9,384	1,836	168	--	--	--
51 U.S. government	22,959	21,050	17,542	--	--	--
52 Depository institutions in the U.S.	24,865	4,597	1,628	--	--	--
53 Banks in foreign countries	5,327	-593	128	--	--	--
54 Foreign governments and official institutions	623	40	-35	--	--	--
55 Certified and officers' checks	8,900	-160	-2,470	--	--	--
56 Other transaction deposits <sup>8</sup>	126,154	386	4,566	--	--	--
57 Nontransaction deposits	715,540	-2,885	-15,904	83,892	-840	-15,644
58 Individuals, partnerships, and corporations	692,459	-2,452	-13,056	55,092	-385	-13,627
59 Other holders	23,081	-433	-2,848	28,799	-455	-2,017
60 States and political subdivisions	18,189	-513	-2,370	--	--	--
61 U.S. government	2,522	-30	-158	--	--	--
62 Depository institutions in the U.S.	1,942	64	-423	--	--	--
63 Foreign governments, official institutions, and banks	428	46	104	--	--	--
64 Borrowings <sup>9</sup>	336,970	1,160	28,393	75,187	-489	-17,482
65 Federal funds purchased <sup>10</sup>	--	--	--	38,465	-628	-12,561
66 From commercial banks in the U.S.	--	--	--	9,495	-1,259	-9,075
67 From others	--	--	--	28,970	631	-3,486
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	6,500	3,834	-21,023	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	330,471	-2,674	49,416	36,722	139	-4,921
71 To commercial banks in the U.S.	--	--	--	6,455	5	-1,545
72 To others	--	--	--	30,266	133	-3,376
73 Other liabilities (including subordinated debt)	150,231	4,599	45,916	29,271	-1,094	628
74 TOTAL LIABILITIES <sup>12</sup>	1,659,441	45,359	102,675	302,693	-4,355	-6,323
75 Residual (Total assets less total liabilities) <sup>13</sup>	166,098	128	16,541	-0	0	-0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,485,351	11,912	101,442	220,860	1,588	3,683
77 Time deposits in amounts of \$100,000 or more	96,817	-1,136	-10,218	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	691	-2	-164	--	--	--
79 Commercial and industrial	328	-0	-103	--	--	--
80 Other	363	-2	-61	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,341	-53	-914	--	--	--
82 Net due to related institutions <sup>17</sup>	23,609	-3,461	38,342	86,848	-2,419	36,440

**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 \$400 million in assets and liabilities of thrift institutions in the week ending June 15, 1994. The major asset item affected was cash and balances due from depository institutions, \$400 million. The major liability item affected was nontransaction deposits-IPC, \$400 million.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,308	35,372	28,215	4,853	11,058	9,940	11,973
2	U.S. government securities, investment account 18	23,657	57,669	37,448	11,905	31,788	33,991	29,941
3	Mortgage-backed securities <sup>1</sup>	7,950	23,168	16,496	1,450	10,543	5,602	6,741
4	All other maturing in: 1 year or less	10,167	4,695	1,728	4,478	1,548	7,023	5,739
5	Over 1 through 5 years	4,390	13,076	6,503	3,506	3,095	16,557	12,171
6	Over 5 years	1,150	16,730	12,721	2,471	16,602	4,810	5,290
7	Other securities, investment account 18	6,885	14,517	9,458	3,325	5,251	3,875	5,197
8	State and local government securities	1,304	6,119	4,666	1,376	1,143	2,063	2,518
9	Maturing in: 1 year or less	839	1,440	997	254	416	219	230
10	Over 1 year	466	4,679	3,669	1,122	727	1,844	2,288
11	Other bonds, stocks, and securities	5,581	8,398	4,793	1,950	4,108	1,812	2,680
12	Federal funds sold <sup>2</sup>	5,888	33,439	25,510	1,356	5,631	14,082	7,405
13	To commercial banks in the U.S.	2,498	15,649	11,624	846	4,331	9,846	6,525
14	To nonbank brokers and dealers	2,662	16,286	12,683	100	1,217	3,191	738
15	To others	728	1,505	1,204	410	83	1,045	142
16	Other loans and leases, gross	57,111	207,803	148,835	77,982	96,183	104,469	104,355
17	Commercial and industrial	21,912	58,334	37,935	14,448	29,368	26,714	25,162
18	Bankers' acceptances and commercial paper	34	1,076	541	9	79	228	36
19	All other	21,877	57,258	37,394	14,439	29,289	26,486	25,126
20	U.S. addressees	21,839	56,728	36,959	14,374	29,209	26,354	24,939
21	Non-U.S. addressees	38	530	435	65	80	132	187
22	Real estate loans	24,078	77,018	55,897	20,703	33,789	48,869	46,897
23	Revolving, home equity	3,789	7,073	4,055	2,531	4,366	5,268	3,174
24	All other	20,289	69,944	51,842	18,172	29,423	43,601	43,723
25	Loans to individuals	4,838	35,353	23,148	36,571	21,008	17,758	24,749
26	Loans to financial institutions	1,183	12,749	11,143	2,188	3,299	2,899	1,136
27	Commercial banks in the U.S.	88	6,484	5,654	1,266	2,534	2,035	196
28	Banks in foreign countries	113	2,172	2,008	50	19	29	108
29	Nonbank financial institutions	982	4,093	3,480	871	747	834	832
30	Loans for purchasing and carrying securities	539	9,064	7,659	107	1,792	238	399
31	Loans for agricultural production	55	170	129	160	150	423	440
32	Loans to states and political subdivisions	418	2,394	1,455	1,005	1,141	2,261	2,073
33	Loans to foreign governments and official institutions	1	314	292	0	247	33	87
34	All other loans	1,456	7,739	7,173	586	1,122	3,323	2,066
35	Lease financing receivables	2,632	4,669	4,004	2,215	4,267	1,950	1,345
36	Less: Unearned income	14	817	540	152	67	73	158
37	Loan and lease reserve <sup>5</sup>	1,746	11,927	10,080	2,255	2,428	2,823	2,194
38	Other loans and leases, net	55,350	195,058	138,215	75,575	93,689	101,573	102,002
39	Other assets <sup>18</sup>	9,087	114,124	101,664	5,531	7,624	13,719	9,338
40	TOTAL ASSETS	106,176	450,181	340,510	102,545	155,041	177,180	165,856
<b>LIABILITIES</b>								
41	Deposits	63,503	242,824	173,301	60,968	98,364	110,790	120,806
42	Demand deposits	17,191	83,999	65,388	12,056	25,871	24,705	27,634
43	Individuals, partnerships, and corporations	13,559	62,424	46,730	9,723	20,548	20,396	22,660
44	States and political subdivisions	780	1,661	862	405	501	711	1,429
45	U.S. government	1,071	6,171	5,730	540	2,602	1,576	1,212
46	Depository institutions in the U.S.	1,349	5,982	5,350	989	1,193	1,308	1,635
47	Banks in foreign countries	77	4,224	3,973	129	26	41	124
48	Foreign governments and official institutions	2	459	444	1	1	97	10
49	Certified and officers' checks	353	3,078	2,300	270	1,000	576	565
50	Other transaction deposits <sup>8</sup>	7,169	18,581	10,709	5,528	10,674	14,931	14,645
51	Nontransaction deposits	39,143	140,245	97,205	43,384	61,819	71,154	78,527
52	Individuals, partnerships, and corporations	37,694	134,181	94,101	42,618	59,006	69,361	75,076
53	States and political subdivisions	1,383	5,503	2,586	669	1,679	1,258	2,737
54	U.S. government	17	125	125	4	742	192	549
55	Depository institutions in the U.S.	49	284	250	92	379	261	165
56	Foreign governments, official institutions, and banks	0	152	143	0	14	83	1
57	Borrowings <sup>9</sup>	26,407	92,692	73,193	26,706	34,229	39,783	25,712
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	494	1,601	1,310	188	1,033	572	475
60	Other liabilities for borrowed money <sup>11</sup>	25,913	91,091	71,883	26,519	33,196	39,211	25,236
61	Other liabilities (including subordinated debt)	8,120	61,854	50,482	4,432	11,486	13,496	6,431
62	TOTAL LIABILITIES	98,029	397,371	296,977	92,106	144,079	164,070	152,949
63	Residual (Total assets less total liabilities) <sup>13</sup>	8,147	52,810	43,533	10,439	10,962	13,111	12,907
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	90,955	291,296	203,973	92,456	131,989	144,536	140,177
65	Time deposits in amounts of \$100,000 or more	4,833	22,400	18,056	9,526	5,945	8,192	10,315

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	14,308	3,517	1,988	2,280	8,034	21,344
2	U.S. government securities, investment account 18	26,926	9,713	2,044	4,413	14,161	41,484
3	Mortgage-backed securities <sup>1</sup>	11,701	2,811	1,257	1,931	3,283	12,734
4	All other maturing in: 1 year or less	4,736	1,117	292	587	3,143	6,947
5	Over 1 through 5 years	5,558	2,446	325	1,642	6,299	9,113
6	Over 5 years	4,931	3,339	170	253	1,435	12,690
7	Other securities, investment account 18	4,467	2,024	745	572	3,319	7,908
8	State and local government securities	2,648	1,138	251	411	735	1,860
9	Maturing in: 1 year or less	488	81	32	56	165	297
10	Over 1 year	2,161	1,057	219	355	571	1,564
11	Other bonds, stocks, and securities	1,818	885	494	161	2,584	6,048
12	Federal funds sold <sup>2</sup>	13,153	2,192	4,086	356	4,337	8,904
13	To commercial banks in the U.S.	8,280	2,005	3,594	344	3,759	6,424
14	To nonbank brokers and dealers	3,991	132	417	0	498	2,003
15	To others	881	55	75	12	80	478
16	Other loans and leases, gross	98,092	25,293	26,060	7,268	47,306	211,338
17	Commercial and industrial	41,476	7,197	6,489	2,221	16,947	43,233
18	Bankers' acceptances and commercial paper	268	2	5	4	27	1,495
19	All other	41,208	7,195	6,484	2,217	16,919	41,738
20	U.S. addressees	40,999	7,181	6,480	2,215	16,578	41,578
21	Non-U.S. addressees	209	14	4	2	342	160
22	Real estate loans	28,585	10,205	7,673	2,629	17,946	108,496
23	Revolving, home equity	2,642	857	317	142	453	13,767
24	All other	25,943	9,348	7,356	2,487	17,493	94,729
25	Loans to individuals	14,287	5,420	8,273	1,405	8,261	36,403
26	Loans to financial institutions	5,287	489	1,729	222	1,939	5,498
27	Commercial banks in the U.S.	1,113	23	957	212	10	3,681
28	Banks in foreign countries	87	0	8	2	354	185
29	Nonbank financial institutions	4,086	466	765	9	1,574	1,631
30	Loans for purchasing and carrying securities	3,137	316	325	48	342	2,489
31	Loans for agricultural production	238	61	34	207	215	4,175
32	Loans to states and political subdivisions	771	336	207	75	284	858
33	Loans to foreign governments and official institutions	9	4	4	0	221	32
34	All other loans	2,733	546	674	393	745	2,977
35	Lease financing receivables	1,568	719	651	68	407	7,177
36	Less: Unearned income	79	45	7	2	57	164
37	Loan and lease reserve <sup>5</sup>	2,178	532	685	192	687	7,444
38	Other loans and leases, net	95,835	24,716	25,367	7,075	46,562	203,731
39	Other assets 18	17,648	2,220	2,411	659	3,433	36,629
40	TOTAL ASSETS	172,336	44,380	36,642	15,354	79,847	320,001
<b>LIABILITIES</b>							
41	Deposits	104,383	30,024	20,595	12,211	59,670	248,100
42	Demand deposits	33,170	7,896	6,608	4,064	17,060	70,291
43	Individuals, partnerships, and corporations	23,015	5,489	5,277	2,964	13,836	58,596
44	States and political subdivisions	771	156	208	86	164	2,512
45	U.S. government	4,268	720	417	195	953	3,234
46	Depository institutions in the U.S.	4,278	1,328	602	723	1,649	3,830
47	Banks in foreign countries	116	7	26	18	59	480
48	Foreign governments and official institutions	3	0	0	0	3	48
49	Certified and officers' checks	719	196	77	79	397	1,591
50	Other transaction deposits <sup>8</sup>	8,696	3,909	2,203	1,906	8,856	29,059
51	Nontransaction deposits	62,517	18,220	11,784	6,242	33,755	148,750
52	Individuals, partnerships, and corporations	60,487	17,367	11,703	5,970	32,015	146,982
53	States and political subdivisions	1,581	364	57	169	1,521	1,269
54	U.S. government	20	372	0	4	210	286
55	Depository institutions in the U.S.	416	117	23	17	8	130
56	Foreign governments, official institutions, and banks	14	0	1	82	0	83
57	Borrowings <sup>9</sup>	35,471	9,889	10,031	1,839	12,161	22,050
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,019	195	208	33	396	285
60	Other liabilities for borrowed money <sup>11</sup>	34,452	9,694	9,824	1,805	11,766	21,764
61	Other liabilities (including subordinated debt)	18,518	1,263	2,708	215	2,216	19,492
62	TOTAL LIABILITIES	158,373	41,176	33,335	14,265	74,048	289,642
63	Residual (Total assets less total liabilities) <sup>13</sup>	13,963	3,204	3,307	1,089	5,799	30,359
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	133,243	37,193	28,384	12,053	65,354	259,530
65	Time deposits in amounts of \$100,000 or more	13,076	2,045	1,356	656	4,889	13,583