

# FEDERAL RESERVE statistical release



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

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July 1, 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 22, 1994	change since		Jun 22, 1994	change since		
	Jun 15, 1994	Jun 23, 1993	Jun 15, 1994	Jun 23, 1993	Jun 15, 1994	Jun 23, 1993	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	106,549	-23,687	-585	16,787	364	-2,016
2	U.S. government securities	310,072	-2,370	11,362	39,806	-235	9,215
3	Trading account	22,492	-2,168	-4,374	--	--	--
4	Investment account	287,579	-202	15,736	--	--	--
5	Mortgage-backed securities <sup>1</sup>	90,761	1,544	6,048	--	--	--
6	All other maturing in: 1 year or less	50,170	-367	3,002	--	--	--
7	Over 1 through 5 years	77,741	-417	6,967	--	--	--
8	Over 5 years	68,907	-963	-280	--	--	--
9	Other securities	92,927	1,298	22,968	10,895	146	3,192
10	Trading account	1,901	23	-433	--	--	--
11	Investment account	57,844	-246	3,249	--	--	--
12	State and local government securities	21,622	56	1,745	--	--	--
13	Maturing in: 1 year or less	4,563	46	1,081	--	--	--
14	Over 1 year	17,059	10	664	--	--	--
15	Other bonds, stocks, and securities	36,221	-302	1,504	--	--	--
16	Other trading account assets	33,181	1,521	20,152	--	--	--
17	Federal funds sold <sup>2</sup>	93,900	-7,258	9,077	26,416	2,518	-2,612
18	To commercial banks in the U.S.	65,483	1,126	11,340	7,039	2,727	-397
19	To nonbank brokers and dealers	23,472	-7,835	-140	--	--	--
20	To others <sup>3</sup>	4,945	-548	-2,123	19,377	-209	-2,216
21	Other loans and leases, gross	1,062,715	-926	74,076	155,039	-835	-6,051
22	Commercial and industrial	295,182	1,573	17,363	99,064	-44	1,861
23	Bankers' acceptances and commercial paper	3,066	-198	264	3,279	24	850
24	All other	292,117	1,771	17,099	95,785	-68	1,011
25	U.S. addressees	290,382	1,800	17,178	91,816	-184	396
26	Non-U.S. addressees	1,735	-29	-79	3,969	116	615
27	Real estate loans	425,909	-953	23,443	27,619	67	-3,992
28	Revolving, home equity	44,494	114	-165	--	--	--
29	All other	381,415	-1,067	23,608	--	--	--
30	Loans to individuals	216,211	1,665	27,468	--	--	--
31	Loans to financial institutions	37,852	-734	2,789	21,782	-117	-4,021
32	Commercial banks in the U.S.	18,708	107	5,291	5,444	52	-174
33	Banks in foreign countries	2,970	-163	745	1,639	-8	-379
34	Nonbank financial institutions	16,174	-678	-3,246	14,699	-161	-3,468
35	Loans for purchasing and carrying securities	17,584	-1,289	1,467	2,746	-604	-559
36	Loans for agricultural production	6,355	26	535	--	--	--
37	Loans to states and political subdivisions	11,793	-32	-2,108	--	--	--
38	Loans to foreign governments and official institutions	1,075	123	-256	358	-37	-101
39	All other loans <sup>4</sup>	22,849	-1,542	313	3,471	-100	760
40	Lease financing receivables	27,905	236	3,062	--	--	--
41	Less: Unearned income	1,645	11	-438	--	--	--
42	Loan and lease reserve <sup>5</sup>	35,002	-88	-1,525	--	--	--
43	Other loans and leases, net	1,026,068	-848	76,039	--	--	--
44	Other assets	158,818	-2,885	-11,471	33,270	500	2,688
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,788,333</b>	<b>-35,751</b>	<b>107,390</b>	<b>303,435</b>	<b>743</b>	<b>-3,299</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

LIABILITIES	Jun 22, 1994	change since		Jun 22, 1994	change since	
		Jun 15, 1994	Jun 23, 1993		Jun 15, 1994	Jun 23, 1993
46 Deposits	1,110,041	-62,641	6,861	86,928	-1,523	-17,043
47 Demand deposits <sup>7</sup>	277,843	-52,544	13,872	4,350	-209	500
48 Individuals, partnerships, and corporations	232,719	-25,449	18,554	3,524	-55	462
49 Other holders	45,124	-27,095	-4,682	826	-154	37
50 States and political subdivisions	8,913	-475	-681	--	--	--
51 U.S. government	2,332	-20,828	305	--	--	--
52 Depository institutions in the U.S.	18,949	-5,856	-2,727	--	--	--
53 Banks in foreign countries	5,041	-239	79	--	--	--
54 Foreign governments and official institutions	898	275	301	--	--	--
55 Certified and officers' checks	8,991	29	-1,958	--	--	--
56 Other transaction deposits <sup>8</sup>	121,607	-4,541	4,218	--	--	--
57 Nontransaction deposits	710,591	-5,557	-11,230	82,578	-1,314	-17,543
58 Individuals, partnerships, and corporations	687,686	-5,377	-8,828	54,285	-807	-14,858
59 Other holders	22,905	-180	-2,402	28,293	-506	-2,684
60 States and political subdivisions	18,033	-160	-2,267	--	--	--
61 U.S. government	2,500	-22	-188	--	--	--
62 Depository institutions in the U.S.	1,944	2	-51	--	--	--
63 Foreign governments, official institutions, and banks	428	-0	104	--	--	--
64 Borrowings <sup>9</sup>	364,376	27,163	43,482	73,435	-1,752	-9,185
65 Federal funds purchased <sup>10</sup>	--	--	--	36,331	-2,134	-5,277
66 From commercial banks in the U.S.	--	--	--	8,007	-1,488	-2,878
67 From others	--	--	--	28,324	-646	-2,399
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	29,428	22,928	-2,033	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	334,948	4,236	45,515	37,104	382	-3,907
71 To commercial banks in the U.S.	--	--	--	6,480	25	-1,474
72 To others	--	--	--	30,623	357	-2,434
73 Other liabilities (including subordinated debt)	147,276	-783	41,123	29,221	-51	-208
74 TOTAL LIABILITIES <sup>12</sup>	1,621,694	-36,260	91,466	303,435	743	-3,299
75 Residual (Total assets less total liabilities) <sup>13</sup>	166,640	510	15,924	-0	0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,475,422	-10,489	100,852	219,674	-1,186	4,313
77 Time deposits in amounts of \$100,000 or more	95,060	-1,759	-9,384	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	690	-1	-164	--	--	--
79 Commercial and industrial	328	0	-101	--	--	--
80 Other	363	-1	-62	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,042	-299	-919	--	--	--
82 Net due to related institutions <sup>17</sup>	26,650	3,041	50,238	92,631	5,783	30,851

## 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					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,730	25,882	18,747	4,710	6,302	8,754	10,449
2	U.S. government securities, investment account 18	22,730	56,748	36,529	11,961	32,326	33,889	29,869
3	Mortgage-backed securities <sup>1</sup>	8,042	23,319	16,557	1,441	10,773	5,590	6,594
4	All other maturing in: 1 year or less	9,513	4,744	1,873	4,543	1,690	6,993	5,776
5	Over 1 through 5 years	4,024	13,092	6,490	3,484	3,075	16,504	12,184
6	Over 5 years	1,151	15,593	11,609	2,493	16,788	4,803	5,314
7	Other securities, investment account 18	6,807	14,464	9,398	3,305	5,229	3,883	5,224
8	State and local government securities	1,326	6,124	4,660	1,375	1,136	2,064	2,526
9	Maturing in: 1 year or less	856	1,440	986	257	410	227	234
10	Over 1 year	470	4,684	3,674	1,118	726	1,837	2,292
11	Other bonds, stocks, and securities	5,481	8,340	4,738	1,930	4,093	1,819	2,698
12	Federal funds sold <sup>2</sup>	7,661	27,065	18,804	1,174	5,562	13,207	7,080
13	To commercial banks in the U.S.	4,916	14,068	9,818	764	4,735	9,123	6,078
14	To nonbank brokers and dealers	1,939	11,458	7,714	0	827	3,272	861
15	To others	806	1,539	1,271	410	0	812	141
16	Other loans and leases, gross	56,777	205,616	146,906	78,919	97,686	104,794	104,652
17	Commercial and industrial	21,980	58,278	37,909	14,656	29,970	27,118	25,389
18	Bankers' acceptances and commercial paper	32	991	441	7	81	262	16
19	All other	21,948	57,287	37,467	14,648	29,890	26,856	25,373
20	U.S. addressees	21,909	56,784	37,060	14,583	29,819	26,723	25,192
21	Non-U.S. addressees	39	503	408	66	71	133	182
22	Real estate loans	24,015	75,975	54,879	20,745	34,444	48,865	46,928
23	Revolving, home equity	3,791	7,085	4,068	2,529	4,432	5,277	3,182
24	All other	20,224	68,890	50,810	18,216	30,013	43,587	43,746
25	Loans to individuals	4,859	35,492	23,236	37,302	21,562	17,810	24,872
26	Loans to financial institutions	1,112	12,610	11,048	2,100	3,175	2,822	1,072
27	Commercial banks in the U.S.	67	6,573	5,720	1,214	2,419	2,039	177
28	Banks in foreign countries	93	2,017	1,907	63	26	29	115
29	Nonbank financial institutions	952	4,020	3,422	823	730	754	781
30	Loans for purchasing and carrying securities	524	8,059	6,834	97	1,749	226	406
31	Loans for agricultural production	54	164	123	160	149	432	442
32	Loans to states and political subdivisions	414	2,379	1,442	1,001	1,158	2,244	2,063
33	Loans to foreign governments and official institutions	1	441	425	0	247	31	85
34	All other loans	1,187	7,499	6,955	630	897	3,285	2,005
35	Lease financing receivables	2,630	4,719	4,055	2,227	4,334	1,960	1,389
36	Less: Unearned income	14	823	543	155	70	70	158
37	Loan and lease reserve <sup>5</sup>	1,768	11,783	9,942	2,239	2,496	2,824	2,190
38	Other loans and leases, net	54,994	193,010	136,420	76,525	95,120	101,900	102,305
39	Other assets <sup>18</sup>	7,882	110,802	99,736	5,791	7,350	12,528	9,156
40	<b>TOTAL ASSETS</b>	<b>105,804</b>	<b>427,971</b>	<b>319,635</b>	<b>103,466</b>	<b>151,890</b>	<b>174,161</b>	<b>164,083</b>
<b>LIABILITIES</b>								
41	Deposits	61,327	223,243	155,637	59,656	91,489	107,226	116,801
42	Demand deposits	15,658	67,423	50,098	11,082	18,239	22,185	24,656
43	Individuals, partnerships, and corporations	13,103	53,575	38,555	9,424	15,891	19,494	21,017
44	States and political subdivisions	744	1,950	890	425	514	712	1,312
45	U.S. government	75	329	269	53	125	227	181
46	Depository institutions in the U.S.	1,356	2,945	2,387	837	1,146	1,091	1,475
47	Banks in foreign countries	65	3,974	3,822	95	46	37	125
48	Foreign governments and official institutions	2	716	702	1	0	94	11
49	Certified and officers' checks	314	3,934	3,473	247	517	530	534
50	Other transaction deposits <sup>8</sup>	6,894	17,913	10,282	5,374	10,469	14,301	14,127
51	Nontransaction deposits	38,775	137,908	95,257	43,199	62,781	70,740	78,019
52	Individuals, partnerships, and corporations	37,438	131,850	92,148	42,387	59,962	69,012	74,596
53	States and political subdivisions	1,271	5,525	2,619	716	1,674	1,189	2,708
54	U.S. government	17	103	103	4	742	192	550
55	Depository institutions in the U.S.	50	279	245	92	389	264	165
56	Foreign governments, official institutions, and banks	0	151	142	0	14	84	1
57	Borrowings <sup>9</sup>	27,930	94,485	73,528	28,364	37,809	40,714	27,549
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	3,279	4,438	3,827	660	5,510	1,351	1,819
60	Other liabilities for borrowed money <sup>11</sup>	24,650	90,047	69,700	27,704	32,298	39,363	25,730
61	Other liabilities (including subordinated debt)	8,552	57,732	47,222	4,839	11,142	13,091	6,739
62	<b>TOTAL LIABILITIES</b>	<b>97,809</b>	<b>375,461</b>	<b>276,387</b>	<b>92,859</b>	<b>140,439</b>	<b>161,032</b>	<b>151,090</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	7,995	52,510	43,247	10,607	11,451	13,129	12,993
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	88,993	283,253	196,099	93,381	133,649	144,611	140,571
65	Time deposits in amounts of \$100,000 or more	4,955	21,347	17,028	9,481	5,911	8,001	10,229

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	11,585	3,362	1,955	1,986	6,571	19,264
2	U.S. government securities, investment account 18	27,882	9,740	2,309	4,486	14,133	41,505
3	Mortgage-backed securities <sup>1</sup>	12,649	2,826	1,474	1,978	3,358	12,718
4	All other maturing in: 1 year or less	4,825	1,107	293	586	3,150	6,950
5	Over 1 through 5 years	5,476	2,453	374	1,641	6,293	9,141
6	Over 5 years	4,932	3,354	169	281	1,332	12,696
7	Other securities, investment account 18	4,401	2,033	762	589	3,277	7,869
8	State and local government securities	2,643	1,138	269	426	738	1,857
9	Maturing in: 1 year or less	494	81	50	55	165	295
10	Over 1 year	2,149	1,057	219	371	573	1,563
11	Other bonds, stocks, and securities	1,758	895	493	164	2,539	6,012
12	Federal funds sold <sup>2</sup>	11,733	2,441	4,566	507	5,034	7,870
13	To commercial banks in the U.S.	7,815	2,261	4,383	474	4,459	6,408
14	To nonbank brokers and dealers	3,297	142	157	0	498	1,020
15	To others	620	38	25	33	77	443
16	Other loans and leases, gross	97,792	25,073	25,480	7,374	47,336	211,214
17	Commercial and industrial	41,574	7,136	6,464	2,261	17,179	43,177
18	Bankers' acceptances and commercial paper	248	2	7	4	27	1,388
19	All other	41,325	7,134	6,456	2,257	17,151	41,790
20	U.S. addressees	41,113	7,119	6,453	2,254	16,802	41,632
21	Non-U.S. addressees	212	15	4	2	349	158
22	Real estate loans	28,578	10,116	7,128	2,647	17,933	108,536
23	Revolving, home equity	2,648	857	319	143	448	13,784
24	All other	25,930	9,259	6,809	2,504	17,484	94,752
25	Loans to individuals	14,339	5,410	8,293	1,428	8,262	36,582
26	Loans to financial institutions	5,307	475	1,679	222	1,812	5,465
27	Commercial banks in the U.S.	1,141	33	1,050	212	9	3,774
28	Banks in foreign countries	91	0	7	1	354	174
29	Nonbank financial institutions	4,075	442	622	9	1,449	1,517
30	Loans for purchasing and carrying securities	3,117	298	356	69	359	2,322
31	Loans for agricultural production	241	62	34	203	214	4,199
32	Loans to states and political subdivisions	788	338	207	74	284	842
33	Loans to foreign governments and official institutions	9	4	4	0	221	32
34	All other loans	2,252	516	663	401	660	2,853
35	Lease financing receivables	1,587	718	652	70	412	7,205
36	Less: Unearned income	80	44	7	2	56	164
37	Loan and lease reserve <sup>5</sup>	2,179	535	685	194	684	7,425
38	Other loans and leases, net	95,533	24,494	24,788	7,179	46,595	203,625
39	Other assets <sup>18</sup>	17,475	2,351	2,450	751	3,233	36,624
40	<b>TOTAL ASSETS</b>	<b>168,609</b>	<b>44,421</b>	<b>36,830</b>	<b>15,498</b>	<b>78,844</b>	<b>316,758</b>
<b>LIABILITIES</b>							
41	Deposits	95,695	28,748	19,429	11,912	56,289	238,224
42	Demand deposits	25,814	6,801	5,465	3,698	14,401	62,420
43	Individuals, partnerships, and corporations	20,576	5,189	4,568	2,820	12,682	54,381
44	States and political subdivisions	592	145	109	96	141	2,173
45	U.S. government	572	37	43	31	122	537
46	Depository institutions in the U.S.	3,218	1,273	632	680	1,025	3,271
47	Banks in foreign countries	105	7	41	10	48	488
48	Foreign governments and official institutions	3	0	0	0	3	67
49	Certified and officers' checks	748	150	71	60	381	1,505
50	Other transaction deposits <sup>8</sup>	8,305	3,818	2,069	1,889	8,511	27,937
51	Nontransaction deposits	61,576	18,129	11,895	6,325	33,377	147,867
52	Individuals, partnerships, and corporations	59,595	17,284	11,815	6,057	31,571	146,120
53	States and political subdivisions	1,540	356	55	166	1,588	1,245
54	U.S. government	20	372	0	4	210	287
55	Depository institutions in the U.S.	408	117	24	17	8	131
56	Foreign governments, official institutions, and banks	14	0	1	82	0	83
57	Borrowings <sup>9</sup>	41,215	11,115	11,455	2,186	14,524	27,030
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	8,075	1,066	501	85	1,870	773
60	Other liabilities for borrowed money <sup>11</sup>	33,140	10,049	10,954	2,101	12,654	26,257
61	Other liabilities (including subordinated debt)	17,729	1,334	2,619	287	2,218	20,995
62	<b>TOTAL LIABILITIES</b>	<b>154,640</b>	<b>41,197</b>	<b>33,502</b>	<b>14,385</b>	<b>73,031</b>	<b>286,250</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	13,969	3,224	3,328	1,113	5,813	30,508
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	132,851	36,994	27,683	12,271	65,312	258,277
65	Time deposits in amounts of \$100,000 or more	12,681	2,011	1,343	663	4,914	13,522