



# FEDERAL RESERVE statistical release

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

H.4.2(504)

July 15, 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		
	Jul 6, 1994	change since Jun 29, 1994	Jul 7, 1993	Jul 6, 1994	change since Jun 29, 1994	Jul 7, 1993
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	124,605	16,810	-2,512	16,898	-1,184	-2,351
2 U.S. government securities	313,554	4,882	14,962	39,969	-326	9,108
3 Trading account	24,214	3,244	-663	--	--	--
4 Investment account	289,339	1,638	15,625	--	--	--
5 Mortgage-backed securities <sup>1</sup>	88,505	-2,718	734	--	--	--
6 All other maturing in: 1 year or less	50,588	477	6,162	--	--	--
7 Over 1 through 5 years	78,536	437	7,568	--	--	--
8 Over 5 years	71,709	3,443	1,161	--	--	--
9 Other securities	96,580	806	27,717	10,916	86	2,343
10 Trading account	1,812	-197	-834	--	--	--
11 Investment account	57,828	-258	3,307	--	--	--
12 State and local government securities	20,811	-693	1,442	--	--	--
13 Maturing in: 1 year or less	4,378	-92	1,113	--	--	--
14 Over 1 year	16,433	-602	329	--	--	--
15 Other bonds, stocks, and securities	37,017	435	1,865	--	--	--
16 Other trading account assets	36,940	1,261	25,243	--	--	--
17 Federal funds sold <sup>2</sup>	96,702	-72	-2,102	29,026	-0	-813
18 To commercial banks in the U.S.	67,360	-1,587	2,597	10,074	655	3,429
19 To nonbank brokers and dealers	22,991	382	-4,240	--	--	--
20 To others <sup>3</sup>	6,351	1,134	-460	18,952	-655	-4,242
21 Other loans and leases, gross	1,078,279	10,267	75,305	155,838	-115	-6,365
22 Commercial and industrial	297,622	3,119	19,143	99,297	136	1,357
23 Bankers' acceptances and commercial paper	2,916	-234	-477	3,286	37	834
24 All other	294,707	3,354	19,620	96,011	100	523
25 U.S. addressees	293,002	3,383	19,558	91,986	29	-72
26 Non-U.S. addressees	1,705	-30	62	4,025	70	595
27 Real estate loans	430,733	1,956	23,452	27,011	-238	-4,363
28 Revolving, home equity	44,691	66	-116	--	--	--
29 All other	386,042	1,890	23,568	--	--	--
30 Loans to individuals	218,092	543	27,213	--	--	--
31 Loans to financial institutions	41,247	2,519	3,016	21,862	-229	-4,817
32 Commercial banks in the U.S.	20,994	1,488	6,876	4,903	-606	-1,071
33 Banks in foreign countries	3,406	607	474	1,826	142	-235
34 Nonbank financial institutions	16,848	423	-4,334	15,133	235	-3,511
35 Loans for purchasing and carrying securities	16,173	-701	-676	3,705	181	582
36 Loans for agricultural production	6,508	68	615	--	--	--
37 Loans to states and political subdivisions	11,953	-89	-1,984	--	--	--
38 Loans to foreign governments and official institutions	1,189	165	-310	366	15	-20
39 All other loans <sup>4</sup>	26,628	2,559	1,635	3,598	19	895
40 Lease financing receivables	28,134	128	3,200	--	--	--
41 Less: Unearned income	1,626	-10	-487	--	--	--
42 Loan and lease reserve <sup>5</sup>	34,388	-302	-1,324	--	--	--
43 Other loans and leases, net	1,042,265	10,579	77,116	--	--	--
44 Other assets	162,581	4,232	-8,586	34,961	711	3,447
45 TOTAL ASSETS <sup>6</sup>	1,836,287	37,237	106,594	309,256	-168	-1,842

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.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jul 6, 1994	change since		Jul 6, 1994	change since	
		Jun 29, 1994	Jul 7, 1993		Jun 29, 1994	Jul 7, 1993
46 Deposits	1,163,899	45,495	7,255	86,763	-2,037	-12,399
47 Demand deposits <sup>7</sup>	322,264	32,358	19,621	4,930	-264	-199
48 Individuals, partnerships, and corporations	269,532	26,257	24,611	3,987	-116	421
49 Other holders	52,731	6,101	-4,990	943	-148	-620
50 States and political subdivisions	9,069	66	693	--	--	--
51 U.S. government	1,980	-386	141	--	--	--
52 Depository institutions in the U.S.	25,566	6,403	-411	--	--	--
53 Banks in foreign countries	6,545	1,046	815	--	--	--
54 Foreign governments and official institutions	604	-120	-2,088	--	--	--
55 Certified and officers' checks	8,967	-909	-4,140	--	--	--
56 Other transaction deposits <sup>8</sup>	127,369	6,104	3,958	--	--	--
57 Nontransaction deposits	714,267	7,034	-16,324	81,833	-1,774	-12,200
58 Individuals, partnerships, and corporations	693,059	7,316	-13,588	53,307	-1,541	-11,602
59 Other holders	21,208	-282	-2,736	28,526	-233	-598
60 States and political subdivisions	17,142	-250	-2,002	--	--	--
61 U.S. government	1,986	-165	-682	--	--	--
62 Depository institutions in the U.S.	1,679	131	-137	--	--	--
63 Foreign governments, official institutions, and banks	401	2	84	--	--	--
64 Borrowings <sup>9</sup>	353,787	-9,072	43,598	78,175	2,855	-17,198
65 Federal funds purchased <sup>10</sup>	--	--	--	39,029	2,443	-15,322
66 From commercial banks in the U.S.	--	--	--	9,990	913	-10,082
67 From others	--	--	--	29,039	1,530	-5,240
68 From Federal Reserve Banks	2,241	2,241	2,084	--	--	--
69 Treasury tax and loan notes	6,495	-26,873	-11,663	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	345,051	15,560	53,177	39,146	411	-1,877
71 To commercial banks in the U.S.	--	--	--	6,638	-579	-1,067
72 To others	--	--	--	32,508	990	-810
73 Other liabilities (including subordinated debt)	151,221	159	40,556	30,851	337	1,992
74 TOTAL LIABILITIES <sup>12</sup>	1,668,907	36,582	91,409	309,256	-168	-1,842
75 Residual (Total assets less total liabilities) <sup>13</sup>	167,380	655	15,185	0	0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,496,762	15,982	106,408	220,772	-404	1,915
77 Time deposits in amounts of \$100,000 or more	93,093	1,748	-11,685	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	676	-5	-148	--	--	--
79 Commercial and industrial	327	-1	-99	--	--	--
80 Other	349	-5	-49	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,044	-61	-535	--	--	--
82 Net due to related institutions <sup>17</sup>	31,617	2,669	40,903	91,818	-1,983	32,974

## 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.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	7,084	27,371	19,846	6,110	8,886	11,221	11,819
2	U.S. government securities, investment account 18	23,230	58,132	37,208	11,840	31,983	34,605	29,998
3	Mortgage-backed securities <sup>1</sup>	8,204	21,210	14,102	1,464	10,383	5,760	6,731
4	All other maturing in: 1 year or less	9,418	4,832	1,848	4,460	2,114	7,331	6,104
5	Over 1 through 5 years	4,499	13,216	6,399	3,530	3,065	16,778	11,879
6	Over 5 years	1,109	18,874	14,859	2,385	16,420	4,737	5,285
7	Other securities, investment account 18	6,708	14,420	9,320	3,249	5,244	3,904	5,461
8	State and local government securities	1,133	5,994	4,480	1,322	936	2,027	2,546
9	Maturing in: 1 year or less	665	1,438	961	224	361	262	259
10	Over 1 year	467	4,557	3,519	1,098	576	1,765	2,287
11	Other bonds, stocks, and securities	5,576	8,426	4,840	1,926	4,307	1,877	2,915
12	Federal funds sold <sup>2</sup>	6,747	33,413	25,309	1,305	5,357	12,397	7,919
13	To commercial banks in the U.S.	3,775	20,366	15,687	872	4,541	7,687	7,203
14	To nonbank brokers and dealers	2,038	10,857	7,650	0	816	3,716	592
15	To others	935	2,189	1,972	433	0	993	124
16	Other loans and leases, gross	58,580	209,395	148,910	79,756	98,540	107,388	105,908
17	Commercial and industrial	21,832	58,675	37,626	15,200	30,258	28,066	25,677
18	Bankers' acceptances and commercial paper	28	659	116	13	85	272	164
19	All other	21,803	58,017	37,510	15,187	30,173	27,794	25,513
20	U.S. addressees	21,764	57,525	37,105	15,135	30,090	27,674	25,320
21	Non-U.S. addressees	39	492	404	52	83	120	193
22	Real estate loans	25,026	77,273	55,302	20,669	34,922	48,825	47,349
23	Revolving, home equity	3,829	7,238	4,079	2,523	4,454	5,299	3,181
24	All other	21,196	70,035	51,222	18,146	30,468	43,526	44,168
25	Loans to individuals	4,909	35,957	23,383	37,637	21,497	17,941	25,160
26	Loans to financial institutions	1,233	13,431	11,839	2,203	3,442	4,186	1,190
27	Commercial banks in the U.S.	61	7,105	6,185	1,166	2,593	3,341	218
28	Banks in foreign countries	117	2,320	2,278	122	28	62	115
29	Nonbank financial institutions	1,055	4,006	3,376	915	821	782	856
30	Loans for purchasing and carrying securities	750	6,719	5,713	112	1,519	219	447
31	Loans for agricultural production	55	162	124	158	148	432	479
32	Loans to states and political subdivisions	429	2,387	1,410	1,017	1,267	2,226	2,057
33	Loans to foreign governments and official institutions	1	547	533	0	248	37	82
34	All other loans	1,688	9,509	8,917	482	870	3,473	2,064
35	Lease financing receivables	2,657	4,734	4,064	2,278	4,370	1,983	1,404
36	Less: Unearned income	14	819	529	149	70	69	158
37	Loan and lease reserve <sup>5</sup>	1,755	11,438	9,555	2,237	2,468	2,801	2,170
38	Other loans and leases, net	56,812	197,139	138,826	77,370	96,001	104,518	103,580
39	Other assets <sup>18</sup>	8,748	112,633	99,301	5,766	8,468	12,969	9,382
40	<b>TOTAL ASSETS</b>	<b>109,329</b>	<b>443,108</b>	<b>329,811</b>	<b>105,640</b>	<b>155,940</b>	<b>179,615</b>	<b>168,161</b>
<b>LIABILITIES</b>								
41	Deposits	66,318	239,589	168,292	62,075	95,047	110,938	120,867
42	Demand deposits	18,963	79,864	60,351	13,231	21,522	25,030	27,243
43	Individuals, partnerships, and corporations	16,422	64,647	47,330	11,097	18,849	21,804	23,504
44	States and political subdivisions	725	2,091	1,415	403	525	614	1,138
45	U.S. government	92	239	167	64	198	174	203
46	Depository institutions in the U.S.	1,284	3,771	3,028	1,291	1,305	1,712	1,645
47	Banks in foreign countries	121	5,144	4,983	121	39	43	161
48	Foreign governments and official institutions	2	437	422	1	0	96	19
49	Certified and officers' checks	317	3,536	3,005	254	606	587	573
50	Other transaction deposits <sup>8</sup>	7,316	18,796	10,597	5,594	10,925	14,986	14,917
51	Nontransaction deposits	40,038	140,929	97,345	43,250	62,600	70,922	78,707
52	Individuals, partnerships, and corporations	38,645	135,300	94,382	42,436	60,024	69,267	75,562
53	States and political subdivisions	1,330	5,082	2,455	718	1,627	1,137	2,759
54	U.S. government	17	141	141	4	727	193	208
55	Depository institutions in the U.S.	46	256	226	92	208	241	165
56	Foreign governments, official institutions, and banks	0	150	141	0	14	85	12
57	Borrowings <sup>9</sup>	26,091	92,853	72,382	27,538	39,541	41,251	27,791
58	From Federal Reserve Banks	0	1,416	1,276	0	0	60	0
59	Treasury tax and loan notes	332	1,318	1,112	215	1,295	578	439
60	Other liabilities for borrowed money <sup>11</sup>	25,759	90,119	69,994	27,323	38,246	40,613	27,352
61	Other liabilities (including subordinated debt)	8,531	57,722	45,816	5,574	9,655	14,210	6,433
62	<b>TOTAL LIABILITIES</b>	<b>100,940</b>	<b>390,163</b>	<b>286,490</b>	<b>95,188</b>	<b>144,243</b>	<b>166,399</b>	<b>155,091</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	8,389	52,944	43,321	10,452	11,697	13,216	13,070
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	91,430	287,888	198,876	94,111	133,990	147,267	141,866
65	Time deposits in amounts of \$100,000 or more	4,844	21,777	17,653	9,460	5,658	7,783	10,163

	Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	14,286	3,356	2,423	2,244	7,399	22,405
2	U.S. government securities, investment account <sup>18</sup>	27,736	9,160	2,252	4,482	14,060	41,861
3	Mortgage-backed securities <sup>1</sup>	12,721	2,540	1,460	1,978	3,361	12,695
4	All other maturing in: 1 year or less	4,459	1,002	299	563	3,129	6,875
5	Over 1 through 5 years	5,620	2,300	326	1,662	6,250	9,411
6	Over 5 years	4,936	3,317	167	278	1,320	12,881
7	Other securities, investment account <sup>18</sup>	4,405	1,870	767	585	3,322	7,892
8	State and local government securities	2,570	993	278	425	733	1,853
9	Maturing in: 1 year or less	497	72	59	53	161	328
10	Over 1 year	2,074	920	219	373	573	1,525
11	Other bonds, stocks, and securities	1,834	877	490	160	2,589	6,039
12	Federal funds sold <sup>2</sup>	10,444	1,982	3,325	684	4,288	8,840
13	To commercial banks in the U.S.	6,434	1,768	3,166	681	3,579	7,286
14	To nonbank brokers and dealers	3,484	174	107	0	501	705
15	To others	526	39	51	3	208	849
16	Other loans and leases, gross	99,954	24,618	26,909	7,423	47,764	212,044
17	Commercial and industrial	41,656	7,138	6,527	2,252	17,229	43,111
18	Bankers' acceptances and commercial paper	273	2	8	3	28	1,380
19	All other	41,383	7,136	6,519	2,249	17,201	41,731
20	U.S. addressees	41,192	7,122	6,497	2,247	16,856	41,580
21	Non-U.S. addressees	191	14	22	2	345	151
22	Real estate loans	28,703	9,652	8,466	2,687	18,183	108,977
23	Revolving, home equity	2,667	815	317	143	448	13,777
24	All other	26,036	8,837	8,148	2,544	17,736	95,200
25	Loans to individuals	14,484	5,345	8,621	1,447	8,311	36,783
26	Loans to financial institutions	6,155	488	1,444	215	1,857	5,403
27	Commercial banks in the U.S.	1,941	24	648	212	32	3,652
28	Banks in foreign countries	138	0	7	1	339	157
29	Nonbank financial institutions	4,076	464	790	2	1,486	1,594
30	Loans for purchasing and carrying securities	3,172	289	285	56	308	2,296
31	Loans for agricultural production	228	58	35	201	210	4,341
32	Loans to states and political subdivisions	756	340	206	78	258	933
33	Loans to foreign governments and official institutions	4	4	4	0	222	39
34	All other loans	3,182	575	667	415	768	2,935
35	Lease financing receivables	1,611	728	654	72	417	7,226
36	Less: Unearned income	83	37	7	2	55	164
37	Loan and lease reserve <sup>5</sup>	2,100	504	678	179	673	7,385
38	Other loans and leases, net	97,771	24,077	26,224	7,242	47,036	204,496
39	Other assets <sup>18</sup>	19,396	2,228	2,769	698	3,412	39,077
40	<b>TOTAL ASSETS</b>	<b>174,037</b>	<b>42,673</b>	<b>37,761</b>	<b>15,935</b>	<b>79,518</b>	<b>324,571</b>
<b>LIABILITIES</b>							
41	Deposits	99,678	27,921	21,047	12,686	58,923	248,810
42	Demand deposits	30,602	7,085	6,498	4,410	16,571	71,245
43	Individuals, partnerships, and corporations	24,410	5,204	5,458	3,396	14,278	60,464
44	States and political subdivisions	595	152	223	69	154	2,379
45	U.S. government	249	66	32	30	168	466
46	Depository institutions in the U.S.	4,421	1,514	680	816	1,483	5,644
47	Banks in foreign countries	121	5	43	20	50	677
48	Foreign governments and official institutions	2	0	0	0	2	45
49	Certified and officers' checks	803	145	61	79	435	1,571
50	Other transaction deposits <sup>8</sup>	8,640	3,726	2,182	1,966	8,949	29,371
51	Nontransaction deposits	60,436	17,109	12,368	6,310	33,403	148,194
52	Individuals, partnerships, and corporations	58,757	16,326	12,290	6,062	31,873	146,518
53	States and political subdivisions	1,266	339	52	146	1,464	1,221
54	U.S. government	18	337	0	4	59	277
55	Depository institutions in the U.S.	382	107	24	17	8	134
56	Foreign governments, official institutions, and banks	14	0	1	82	0	44
57	Borrowings <sup>9</sup>	39,157	10,393	10,712	1,870	12,722	23,866
58	From Federal Reserve Banks	320	0	0	0	0	445
59	Treasury tax and loan notes	1,168	202	205	37	365	347
60	Other liabilities for borrowed money <sup>11</sup>	37,668	10,192	10,507	1,833	12,358	23,081
61	Other liabilities (including subordinated debt)	21,309	1,236	2,715	271	1,893	21,673
62	<b>TOTAL LIABILITIES</b>	<b>160,144</b>	<b>39,550</b>	<b>34,474</b>	<b>14,827</b>	<b>73,538</b>	<b>294,350</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	13,893	3,123	3,287	1,108	5,980	30,221
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	134,163	35,837	29,439	12,281	65,824	259,700
65	Time deposits in amounts of \$100,000 or more	11,553	1,786	1,324	656	4,697	13,392