

# FEDERAL RESERVE statistical release



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

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July 22, 1994

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES

(Millions of dollars)

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>			
	Jul 13, 1994	change since		Jul 13, 1994	change since		
		Jul 6, 1994	Jul 14, 1993		Jul 6, 1994	Jul 14, 1993	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	111,114	-13,593	2,563	16,117	-781	-1,499
2	U.S. government securities	312,222	-1,330	13,440	39,513	-455	8,420
3	Trading account	23,142	-1,069	-2,738	--	--	--
4	Investment account	289,080	-260	16,178	--	--	--
5	Mortgage-backed securities <sup>1</sup>	88,749	243	2,053	--	--	--
6	All other maturing in: 1 year or less	49,869	-351	3,615	--	--	--
7	Over 1 through 5 years	78,259	-645	8,227	--	--	--
8	Over 5 years	72,202	493	2,283	--	--	--
9	Other securities	100,221	3,620	31,833	10,908	-8	2,203
10	Trading account	1,769	-42	-847	--	--	--
11	Investment account	57,945	117	3,189	--	--	--
12	State and local government securities	20,914	103	1,509	--	--	--
13	Maturing in: 1 year or less	4,438	67	1,110	--	--	--
14	Over 1 year	16,476	35	399	--	--	--
15	Other bonds, stocks, and securities	37,031	14	1,681	--	--	--
16	Other trading account assets	40,507	3,545	29,492	--	--	--
17	Federal funds sold <sup>2</sup>	90,299	-6,362	-5,950	28,972	-54	2,839
18	To commercial banks in the U.S.	60,763	-6,556	3,350	7,151	-2,922	2,283
19	To nonbank brokers and dealers	23,370	380	-7,892	--	--	--
20	To others <sup>3</sup>	6,166	-186	-1,407	21,821	2,868	556
21	Other loans and leases, gross	1,073,375	-4,081	76,651	156,399	561	-3,766
22	Commercial and industrial	296,410	-1,110	21,403	100,244	977	2,862
23	Bankers' acceptances and commercial paper	2,936	20	-311	3,480	194	933
24	All other	293,474	-1,130	21,714	96,764	783	1,929
25	U.S. addressees	291,821	-1,077	21,682	92,703	747	1,240
26	Non-U.S. addressees	1,653	-52	32	4,061	36	689
27	Real estate loans	432,368	1,675	25,078	27,034	43	-4,073
28	Revolving, home equity	44,754	63	206	--	--	--
29	All other	387,614	1,612	24,872	--	--	--
30	Loans to individuals	218,508	374	27,301	--	--	--
31	Loans to financial institutions	40,433	-553	2,877	21,799	-113	-4,823
32	Commercial banks in the U.S.	21,093	158	7,056	4,748	-155	-1,286
33	Banks in foreign countries	2,786	-402	-29	1,819	-7	-162
34	Nonbank financial institutions	16,554	-309	-4,150	15,232	49	-3,375
35	Loans for purchasing and carrying securities	15,574	-599	-1,563	3,166	-539	788
36	Loans for agricultural production	6,540	32	616	--	--	--
37	Loans to states and political subdivisions	11,921	-32	-1,928	--	--	--
38	Loans to foreign governments and official institutions	1,082	-109	-338	548	182	156
39	All other loans <sup>4</sup>	22,302	-3,862	-91	3,608	10	1,324
40	Lease financing receivables	28,237	103	3,297	--	--	--
41	Less: Unearned income	1,645	19	-486	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,718	318	-1,116	--	--	--
43	Other loans and leases, net	1,037,011	-4,418	78,253	--	--	--
44	Other assets	161,228	-782	-14,365	36,644	1,683	5,734
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,812,095</b>	<b>-22,866</b>	<b>105,774</b>	<b>310,408</b>	<b>1,152</b>	<b>3,731</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.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jul 13, 1994	change since		Jul 13, 1994	change since	
		Jul 6, 1994	Jul 14, 1993		Jul 6, 1994	Jul 14, 1993
46 Deposits	1,134,979	-28,207	-747	88,666	1,903	-8,847
47 Demand deposits <sup>7</sup>	293,682	-27,978	8,599	4,546	-384	125
48 individuals, partnerships, and corporations	249,174	-19,810	11,558	3,580	-407	-25
49 Other holders	44,508	-8,169	-2,959	966	23	151
50 States and political subdivisions	8,012	-1,065	-278	--	--	--
51 U.S. government	1,758	-224	-311	--	--	--
52 Depository institutions in the U.S.	18,737	-6,924	-2,227	--	--	--
53 Banks in foreign countries	5,787	-601	383	--	--	--
54 Foreign governments and official institutions	576	-31	-5	--	--	--
55 Certified and officers' checks	9,639	676	-520	--	--	--
56 Other transaction deposits <sup>8</sup>	123,791	-3,594	3,612	--	--	--
57 Nontransaction deposits	717,506	3,366	-12,958	84,120	2,287	-8,972
58 individuals, partnerships, and corporations	695,474	2,539	-10,888	54,870	1,563	-9,608
59 Other holders	22,032	827	-2,069	29,250	724	636
60 States and political subdivisions	17,446	316	-1,603	--	--	--
61 U.S. government	2,305	319	-362	--	--	--
62 Depository institutions in the U.S.	1,879	191	-185	--	--	--
63 Foreign governments, official institutions, and banks	403	1	80	--	--	--
64 Borrowings <sup>9</sup>	350,396	-3,230	40,243	78,997	822	-11,197
65 Federal funds purchased <sup>10</sup>	--	--	--	38,941	-88	-9,598
66 From commercial banks in the U.S.	--	--	--	8,799	-1,191	-6,376
67 From others	--	--	--	30,143	1,104	-3,222
68 From Federal Reserve Banks	0	-2,241	0	--	--	--
69 Treasury tax and loan notes	6,822	321	-11,743	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	343,575	-1,309	51,986	40,055	910	-1,600
71 To commercial banks in the U.S.	--	--	--	6,762	124	-716
72 To others	--	--	--	33,294	786	-884
73 Other liabilities (including subordinated debt)	157,827	6,868	49,634	32,966	2,115	4,217
74 TOTAL LIABILITIES <sup>12</sup>	1,643,202	-24,569	89,130	310,408	1,152	3,731
75 Residual (Total assets less total liabilities) <sup>13</sup>	168,893	1,703	16,644	-0	-0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,494,260	-1,755	105,568	223,893	3,121	8,700
77 Time deposits in amounts of \$100,000 or more	96,450	2,899	-9,060	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	675	-1	-151	--	--	--
79 Commercial and industrial	326	-0	-79	--	--	--
80 Other	349	-0	-72	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,473	429	311	--	--	--
82 Net due to related institutions <sup>17</sup>	27,853	-3,764	41,806	87,925	-3,893	29,759

## 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					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,157	2,800	1,717	2,060	6,013	20,732
2	U.S. government securities, investment account 18	27,964	9,141	2,326	4,558	14,034	41,889
3	Mortgage-backed securities <sup>1</sup>	12,766	2,534	1,534	2,032	3,344	12,684
4	All other maturing in: 1 year or less	4,695	996	299	564	3,129	6,858
5	Over 1 through 5 years	5,566	2,289	326	1,662	6,247	9,407
6	Over 5 years	4,937	3,321	167	300	1,315	12,940
7	Other securities, investment account 18	4,457	1,869	768	587	3,320	7,859
8	State and local government securities	2,631	992	278	427	733	1,833
9	Maturing in: 1 year or less	517	73	60	54	161	311
10	Over 1 year	2,114	919	219	373	572	1,522
11	Other bonds, stocks, and securities	1,826	877	490	160	2,587	6,026
12	Federal funds sold <sup>2</sup>	10,881	2,279	3,366	428	4,119	6,769
13	To commercial banks in the U.S.	6,495	2,083	3,155	426	3,402	5,024
14	To nonbank brokers and dealers	3,879	164	159	0	501	721
15	To others	507	31	52	2	216	1,024
16	Other loans and leases, gross	99,220	24,733	27,071	7,492	47,699	211,611
17	Commercial and industrial	41,862	7,154	6,428	2,326	17,165	43,096
18	Bankers' acceptances and commercial paper	252	3	8	4	27	1,395
19	All other	41,610	7,152	6,420	2,323	17,138	41,701
20	U.S. addressees	41,418	7,137	6,416	2,320	16,789	41,556
21	Non-U.S. addressees	192	14	4	2	350	145
22	Real estate loans	28,963	9,694	8,832	2,693	18,358	109,043
23	Revolving, home equity	2,697	817	319	143	451	13,787
24	All other	26,266	8,877	8,513	2,550	17,907	95,256
25	Loans to individuals	14,676	5,363	8,607	1,445	8,325	36,766
26	Loans to financial institutions	6,212	516	1,367	217	1,799	5,579
27	Commercial banks in the U.S.	2,141	39	616	214	11	3,841
28	Banks in foreign countries	80	1	6	2	353	181
29	Nonbank financial institutions	3,991	476	744	2	1,436	1,557
30	Loans for purchasing and carrying securities	3,025	363	305	60	287	1,905
31	Loans for agricultural production	228	58	35	203	210	4,369
32	Loans to states and political subdivisions	747	339	202	73	257	920
33	Loans to foreign governments and official institutions	4	4	4	0	222	37
34	All other loans	1,887	514	638	402	659	2,611
35	Lease financing receivables	1,614	728	654	73	417	7,284
36	Less: Unearned income	95	36	7	2	55	164
37	Loan and lease reserve <sup>5</sup>	2,131	498	673	180	675	7,356
38	Other loans and leases, net	96,993	24,199	26,391	7,311	46,968	204,090
39	Other assets <sup>18</sup>	19,233	2,093	2,574	705	3,725	37,279
40	<b>TOTAL ASSETS</b>	<b>171,685</b>	<b>42,381</b>	<b>37,142</b>	<b>15,649</b>	<b>78,179</b>	<b>318,618</b>
<b>LIABILITIES</b>							
41	Deposits	98,086	27,482	20,133	12,082	57,140	242,108
42	Demand deposits	27,028	6,627	5,873	3,823	14,944	65,354
43	Individuals, partnerships, and corporations	22,182	5,160	5,086	3,000	13,141	57,161
44	States and political subdivisions	551	125	113	51	181	2,066
45	U.S. government	185	35	31	32	191	344
46	Depository institutions in the U.S.	3,292	1,170	534	642	975	3,557
47	Banks in foreign countries	104	5	40	26	62	503
48	Foreign governments and official institutions	2	0	0	0	3	43
49	Certified and officers' checks	713	132	69	72	392	1,680
50	Other transaction deposits <sup>8</sup>	8,466	3,649	2,111	1,926	8,593	28,629
51	Nontransaction deposits	62,592	17,206	12,149	6,333	33,603	148,125
52	Individuals, partnerships, and corporations	60,783	16,420	12,072	6,079	32,099	146,427
53	States and political subdivisions	1,267	342	56	152	1,438	1,237
54	U.S. government	18	337	0	4	58	277
55	Depository institutions in the U.S.	511	107	20	16	8	140
56	Foreign governments, official institutions, and banks	14	0	0	82	0	44
57	Borrowings <sup>9</sup>	38,787	10,697	11,035	2,177	13,094	23,231
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	985	213	229	44	376	419
60	Other liabilities for borrowed money <sup>11</sup>	37,802	10,484	10,806	2,133	12,719	22,812
61	Other liabilities (including subordinated debt)	20,707	1,062	2,532	282	1,915	22,685
62	<b>TOTAL LIABILITIES</b>	<b>157,580</b>	<b>39,241</b>	<b>33,700</b>	<b>14,541</b>	<b>72,150</b>	<b>288,025</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	14,105	3,140	3,442	1,108	6,029	30,593
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	133,886	35,900	29,760	12,425	65,758	259,263
65	Time deposits in amounts of \$100,000 or more	12,969	1,872	1,329	660	4,670	13,526

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,508	26,612	19,603	5,288	7,394	9,322	10,512
2	U.S. government securities, investment account 18	23,540	58,031	36,995	11,958	31,123	34,298	30,218
3	Mortgage-backed securities <sup>1</sup>	8,206	21,088	14,054	1,443	10,737	5,653	6,728
4	All other maturing in: 1 year or less	9,553	4,903	1,742	4,317	1,480	7,248	5,827
5	Over 1 through 5 years	4,639	13,229	6,400	3,825	1,994	16,724	12,351
6	Over 5 years	1,142	18,811	14,799	2,373	16,912	4,672	5,312
7	Other securities, investment account 18	6,799	14,443	9,369	3,249	5,216	3,969	5,408
8	State and local government securities	1,140	6,043	4,505	1,322	931	2,028	2,555
9	Maturing in: 1 year or less	672	1,462	969	230	366	270	263
10	Over 1 year	468	4,580	3,536	1,092	566	1,756	2,292
11	Other bonds, stocks, and securities	5,659	8,400	4,864	1,927	4,285	1,941	2,853
12	Federal funds sold 2	6,004	30,673	22,262	1,074	5,852	11,892	6,962
13	To commercial banks in the U.S.	3,034	17,896	13,120	664	4,628	7,686	6,270
14	To nonbank brokers and dealers	2,086	11,013	7,660	0	1,180	3,112	555
15	To others	885	1,764	1,482	410	43	1,093	138
16	Other loans and leases, gross	57,895	207,867	147,003	78,981	98,239	106,985	105,583
17	Commercial and industrial	21,731	58,856	37,764	14,488	30,257	27,752	25,295
18	Bankers' acceptances and commercial paper	25	826	271	11	83	224	79
19	All other	21,705	58,030	37,493	14,477	30,174	27,528	25,217
20	U.S. addressees	21,666	57,569	37,118	14,426	30,096	27,408	25,020
21	Non-U.S. addressees	39	460	375	51	77	120	197
22	Real estate loans	25,116	77,507	55,436	20,662	35,025	48,971	47,505
23	Revolving, home equity	3,827	7,251	4,076	2,519	4,467	5,292	3,184
24	All other	21,289	70,256	51,360	18,143	30,559	43,679	44,321
25	Loans to individuals	1,168	13,047	11,337	2,092	3,265	4,024	1,147
26	Loans to financial institutions	55	7,127	6,110	1,143	2,387	3,337	183
27	Commercial banks in the U.S.	81	1,824	1,750	52	29	61	116
28	Banks in foreign countries	1,032	4,096	3,477	397	850	525	848
29	Nonbank financial institutions	613	6,725	5,584	101	1,509	229	451
30	Loans for purchasing and carrying securities	54	159	120	159	152	440	472
31	Loans for agricultural production	433	2,372	1,398	1,015	1,278	2,221	2,064
32	Loans to states and political subdivisions	1	428	414	0	248	51	82
33	Loans to foreign governments and official institutions	1,203	7,954	7,413	486	820	3,200	1,927
34	All other loans	2,659	4,744	4,072	2,295	4,376	1,988	1,406
35	Lease financing receivables	14	824	531	149	70	69	159
36	Less: Unearned income	1,772	11,778	9,892	2,220	2,463	2,801	2,170
37	Loan and lease reserve 5	56,109	195,265	136,580	76,612	95,705	104,115	103,253
38	Other loans and leases, net	9,180	115,126	102,224	5,949	8,239	13,324	9,220
39	Other assets 18	108,141	440,149	327,033	104,129	153,529	176,921	165,573
40	TOTAL ASSETS							
<b>LIABILITIES</b>								
41	Deposits	64,212	232,605	162,346	60,255	92,980	108,650	119,244
42	Demand deposits	17,005	72,008	53,318	11,582	19,749	23,351	26,337
43	Individuals, partnerships, and corporations	14,762	58,505	41,902	9,760	17,044	20,799	22,576
44	States and political subdivisions	724	1,613	895	407	495	546	1,142
45	U.S. government	99	304	220	54	173	144	167
46	Depository institutions in the U.S.	1,083	2,288	1,737	1,006	1,254	1,163	1,775
47	Banks in foreign countries	28	4,705	4,461	124	27	33	129
48	Foreign governments and official institutions	2	412	399	1	0	107	6
49	Certified and officers' checks	308	4,162	3,704	231	756	560	544
50	Other transaction deposits 8	7,070	18,241	10,293	5,421	10,607	14,551	14,528
51	Nontransaction deposits	40,137	142,356	98,734	43,252	62,624	70,748	78,379
52	Individuals, partnerships, and corporations	38,741	136,158	95,223	42,432	60,062	68,960	75,242
53	States and political subdivisions	1,333	5,301	2,651	724	1,688	1,140	2,768
54	U.S. government	17	475	475	4	727	195	193
55	Depository institutions in the U.S.	47	272	243	92	133	366	165
56	Foreign governments, official institutions, and banks	0	151	142	0	14	86	12
57	Borrowings 9	26,164	91,665	71,255	28,111	37,337	41,409	26,688
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	358	1,590	1,367	193	1,330	602	483
60	Other liabilities for borrowed money 11	25,805	90,075	69,888	27,918	36,007	40,807	26,206
61	Other liabilities (including subordinated debt)	9,434	62,267	49,406	5,309	11,459	13,639	6,536
62	TOTAL LIABILITIES	99,810	386,537	283,006	93,675	141,776	163,698	152,469
63	Residual (Total assets less total liabilities) 13	8,331	53,612	44,027	10,453	11,753	13,223	13,104
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities 14	91,150	285,991	196,399	93,455	133,415	146,121	141,718
65	Time deposits in amounts of \$100,000 or more	4,939	23,307	19,113	9,398	5,667	7,885	10,230