

FEDERAL RESERVE statistical release



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

H.4.2(504)

July 29, 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 20, 1994	change since		Jul 20, 1994	change since		
		Jul 13, 1994	Jul 21, 1993		Jul 13, 1994	Jul 21, 1993	
ASSETS							
1	Cash and balances due from depository institutions	103,925	-6,353	-2,668	16,339	222	-1,268
2	U.S. government securities	307,404	-4,777	11,140	39,870	357	6,172
3	Trading account	21,472	-1,670	-3,532	--	--	--
4	Investment account	285,932	-3,107	14,672	--	--	--
5	Mortgage-backed securities ¹	87,596	-1,147	1,478	--	--	--
6	All other maturing in: 1 year or less	48,839	-1,037	2,863	--	--	--
7	Over 1 through 5 years	77,704	-661	6,503	--	--	--
8	Over 5 years	71,793	-263	3,827	--	--	--
9	Other securities	98,139	-2,117	29,822	10,906	-2	2,062
10	Trading account	1,697	-71	-644	--	--	--
11	Investment account	58,847	865	3,909	--	--	--
12	State and local government securities	21,184	259	1,776	--	--	--
13	Maturing in: 1 year or less	4,582	150	1,241	--	--	--
14	Over 1 year	16,602	110	535	--	--	--
15	Other bonds, stocks, and securities	37,663	606	2,133	--	--	--
16	Other trading account assets	37,596	-2,912	26,558	--	--	--
17	Federal funds sold ²	97,217	6,937	653	30,220	1,248	2,187
18	To commercial banks in the U.S.	65,622	4,878	6,442	8,702	1,550	3,023
19	To nonbank brokers and dealers	25,330	1,960	-6,373	--	--	--
20	To others ³	6,265	99	585	21,518	-302	-835
21	Other loans and leases, gross	1,078,597	4,913	84,783	159,338	2,939	-706
22	Commercial and industrial	298,531	1,840	23,465	101,431	1,216	3,631
23	Bankers' acceptances and commercial paper	2,920	-16	-319	3,530	50	863
24	All other	295,611	1,857	23,784	97,900	1,166	2,768
25	U.S. addressees	293,915	1,873	23,661	93,708	1,035	1,988
26	Non-U.S. addressees	1,697	-16	123	4,192	131	780
27	Real estate loans	432,773	399	27,528	27,333	269	-3,781
28	Revolving, home equity	44,999	259	439	--	--	--
29	All other	387,775	140	27,090	--	--	--
30	Loans to individuals	219,730	1,187	27,914	--	--	--
31	Loans to financial institutions	40,316	-86	3,873	23,227	1,428	-2,546
32	Commercial banks in the U.S.	21,262	169	6,917	5,109	362	-265
33	Banks in foreign countries	2,679	-87	75	1,772	-47	-365
34	Nonbank financial institutions	16,375	-167	-3,120	16,346	1,113	-1,916
35	Loans for purchasing and carrying securities	16,056	482	-254	3,391	224	766
36	Loans for agricultural production	6,514	-26	593	--	--	--
37	Loans to states and political subdivisions	11,743	-171	-2,136	--	--	--
38	Loans to foreign governments and official institutions	1,115	33	-272	338	-210	-95
39	All other loans ⁴	23,446	1,120	662	3,619	11	1,318
40	Lease financing receivables	28,372	135	3,409	--	--	--
41	Less: Unearned income	1,669	24	-473	--	--	--
42	Loan and lease reserve ⁵	34,725	6	-1,070	--	--	--
43	Other loans and leases, net	1,042,203	4,884	86,325	--	--	--
44	Other assets	158,531	-3,518	-11,573	35,485	-1,159	4,262
45	TOTAL ASSETS ⁶	1,807,420	-4,945	113,699	313,732	3,325	6,330

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		
	Jul 20, 1994	change since		Jul 20, 1994	change since	
		Jul 13, 1994	Jul 21, 1993		Jul 13, 1994	Jul 21, 1993
LIABILITIES						
46 Deposits	1,124,801	-10,142	16,901	90,917	2,251	-5,902
47 Demand deposits ⁷	284,539	-8,737	17,136	4,601	55	44
48 Individuals, partnerships, and corporations	241,754	-7,274	21,473	3,351	-228	6
49 Other holders	42,785	-1,463	-4,337	1,250	284	38
50 States and political subdivisions	8,302	302	7	--	--	--
51 U.S. government	1,969	214	471	--	--	--
52 Depository institutions in the U.S.	18,807	259	-2,447	--	--	--
53 Banks in foreign countries	5,331	-401	-121	--	--	--
54 Foreign governments and official institutions	790	214	106	--	--	--
55 Certified and officers' checks	7,587	-2,051	-2,352	--	--	--
56 Other transaction deposits ⁸	123,552	-205	4,245	--	--	--
57 Nontransaction deposits	716,709	-1,201	-4,480	86,316	2,196	-5,946
58 Individuals, partnerships, and corporations	694,479	-1,408	-2,492	56,913	2,043	-7,428
59 Other holders	22,231	207	-1,989	29,403	153	1,482
60 States and political subdivisions	17,556	119	-1,485	--	--	--
61 U.S. government	2,309	4	-353	--	--	--
62 Depository institutions in the U.S.	1,964	86	-234	--	--	--
63 Foreign governments, official institutions, and banks	401	-1	83	--	--	--
64 Borrowings ⁹	354,410	4,047	32,562	79,240	243	-4,671
65 Federal funds purchased ¹⁰	--	--	--	41,090	2,148	-5,909
66 From commercial banks in the U.S.	--	--	--	9,136	337	-2,485
67 From others	--	--	--	31,954	1,811	-3,424
68 From Federal Reserve Banks	250	250	250	--	--	--
69 Treasury tax and loan notes	7,410	588	-8,056	--	--	--
70 Other liabilities for borrowed money ¹¹	346,750	3,209	40,368	38,150	-1,905	1,238
71 To commercial banks in the U.S.	--	--	--	6,832	70	-349
72 To others	--	--	--	31,318	-1,975	1,587
73 Other liabilities (including subordinated debt)	158,299	326	47,448	31,782	-1,183	3,025
74 TOTAL LIABILITIES ¹²	1,637,510	-5,769	96,911	313,732	3,325	6,330
75 Residual (Total assets less total liabilities) ¹³	169,910	825	16,788	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,494,473	-91	113,039	226,523	2,629	6,958
77 Time deposits in amounts of \$100,000 or more	96,454	-110	-7,523	--	--	--
78 Loans sold outright to affiliates ¹⁵	674	-1	-150	--	--	--
79 Commercial and industrial	326	-1	-78	--	--	--
80 Other	348	-0	-73	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	22,065	-474	-315	--	--	--
82 Net due to related institutions ¹⁷	33,818	5,965	55,713	90,218	2,293	20,257

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.

NOTE: A reclassification at U.S. branches and agencies of foreign banks increased real estate loans \$200 million and reduced commercial and industrial loans to U.S. addressees the same amount.

		Federal Reserve District						
		New York						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS								
1	Cash and balances due from depository institutions	5,369	26,500	19,546	4,558	6,389	9,412	9,347
2	U.S. government securities, investment account 18	23,234	57,392	35,720	12,153	30,915	33,280	29,597
3	Mortgage-backed securities ¹	8,144	20,051	12,887	1,441	10,715	5,634	6,670
4	All other maturing in: 1 year or less	9,701	4,930	1,735	4,329	1,390	6,752	5,314
5	Over 1 through 5 years	4,279	14,258	7,134	3,895	2,009	16,255	12,205
6	Over 5 years	1,110	18,153	13,964	2,488	16,800	4,640	5,408
7	Other securities, investment account 18	6,715	15,264	9,349	3,403	5,188	4,031	5,451
8	State and local government securities	1,162	6,150	4,512	1,446	926	2,021	2,567
9	Maturing in: 1 year or less	676	1,519	974	316	361	264	262
10	Over 1 year	486	4,631	3,538	1,129	565	1,757	2,305
11	Other bonds, stocks, and securities	5,553	9,114	4,837	1,958	4,262	2,010	2,885
12	Federal funds sold 2	6,112	34,361	26,300	1,374	5,686	12,869	6,834
13	To commercial banks in the U.S.	2,892	20,470	16,117	964	4,535	8,947	6,182
14	To nonbank brokers and dealers	2,282	12,151	8,733	0	1,152	3,100	474
15	To others	938	1,741	1,451	410	0	822	177
16	Other loans and leases, gross	57,858	211,639	147,649	79,337	98,064	106,819	105,983
17	Commercial and industrial	21,877	59,683	37,811	14,624	30,243	27,886	25,552
18	Bankers' acceptances and commercial paper	27	842	274	20	74	270	72
19	All other	21,851	58,841	37,537	14,604	30,168	27,616	25,481
20	U.S. addressees	21,812	58,339	37,115	14,553	30,088	27,505	25,292
21	Non-U.S. addressees	39	502	422	51	80	111	188
22	Real estate loans	24,975	78,733	54,925	20,722	34,947	48,901	47,575
23	Revolving, home equity	3,826	7,515	4,078	2,486	4,474	5,293	3,192
24	All other	21,148	71,218	50,847	18,237	30,473	43,608	44,384
25	Loans to individuals	4,935	36,457	23,586	38,045	21,416	18,164	25,325
26	Loans to financial institutions	1,265	13,000	11,439	1,994	3,173	3,874	1,117
27	Commercial banks in the U.S.	168	7,279	6,369	1,062	2,323	3,235	155
28	Banks in foreign countries	82	1,691	1,654	44	25	41	121
29	Nonbank financial institutions	1,015	4,031	3,416	889	825	598	841
30	Loans for purchasing and carrying securities	547	7,170	5,645	105	1,410	231	475
31	Loans for agricultural production	55	185	145	109	153	443	475
32	Loans to states and political subdivisions	431	2,369	1,378	930	1,280	2,144	2,071
33	Loans to foreign governments and official institutions	1	473	459	0	248	52	77
34	All other loans	1,115	8,759	8,191	496	814	3,110	1,906
35	Lease financing receivables	2,657	4,810	4,070	2,311	4,380	2,012	1,409
36	Less: Unearned income	14	845	538	154	71	68	159
37	Loan and lease reserve 5	1,749	11,832	9,869	2,194	2,463	2,798	2,170
38	Other loans and leases, net	56,095	198,963	137,242	76,989	95,529	103,953	103,655
39	Other assets 18	9,311	108,096	96,614	5,639	8,250	13,316	9,291
40	TOTAL ASSETS	106,836	440,576	324,770	104,116	151,958	176,863	164,175
LIABILITIES								
41	Deposits	63,122	232,145	158,503	59,973	91,777	107,780	117,482
42	Demand deposits	16,131	70,375	51,176	11,461	18,869	22,551	24,726
43	Individuals, partnerships, and corporations	13,812	57,761	40,744	9,981	16,500	19,951	21,539
44	States and political subdivisions	691	1,677	830	282	595	634	1,053
45	U.S. government	105	382	280	52	112	165	170
46	Depository institutions in the U.S.	1,171	3,254	2,730	797	1,092	1,094	1,273
47	Banks in foreign countries	42	4,209	4,046	100	27	34	146
48	Foreign governments and official institutions	2	610	597	1	0	107	14
49	Certified and officers' checks	308	2,481	1,949	248	542	568	532
50	Other transaction deposits 8	7,012	18,678	10,237	5,383	10,540	14,529	14,455
51	Nontransaction deposits	39,980	143,092	97,091	43,130	62,368	70,700	78,300
52	Individuals, partnerships, and corporations	38,564	136,823	93,568	42,337	59,726	68,896	75,076
53	States and political subdivisions	1,353	5,350	2,644	699	1,695	1,147	2,837
54	U.S. government	17	476	476	2	727	195	193
55	Depository institutions in the U.S.	45	293	261	92	206	375	182
56	Foreign governments, official institutions, and banks	0	150	141	0	14	86	12
57	Borrowings 9	26,388	91,974	71,539	28,036	37,112	41,423	26,525
58	From Federal Reserve Banks	0	250	250	0	0	0	0
59	Treasury tax and loan notes	451	1,700	1,578	215	1,476	680	489
60	Other liabilities for borrowed money 11	25,937	90,024	69,711	27,821	35,636	40,744	26,036
61	Other liabilities (including subordinated debt)	8,818	62,220	50,356	5,408	11,307	14,448	7,104
62	TOTAL LIABILITIES	98,329	386,339	280,398	93,417	140,196	163,651	151,111
63	Residual (Total assets less total liabilities) 13	8,507	54,237	44,372	10,698	11,762	13,212	13,064
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	90,859	290,907	196,533	94,241	132,996	144,818	141,528
65	Time deposits in amounts of \$100,000 or more	5,071	22,671	18,243	9,426	5,689	7,921	10,303

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,457	2,571	1,876	2,044	5,720	18,683
2	U.S. government securities, investment account 18	27,682	9,122	2,613	4,579	14,008	41,356
3	Mortgage-backed securities 1	12,674	2,466	1,823	2,055	3,340	12,582
4	All other maturing in: 1 year or less	4,555	994	299	582	3,129	6,864
5	Over 1 through 5 years	5,516	2,247	324	1,644	6,225	8,848
6	Over 5 years	4,937	3,416	167	298	1,314	13,061
7	Other securities, investment account 18	4,490	1,858	767	590	3,267	7,822
8	State and local government securities	2,665	990	277	431	732	1,818
9	Maturing in: 1 year or less	530	72	59	54	160	309
10	Over 1 year	2,135	918	218	376	572	1,509
11	Other bonds, stocks, and securities	1,826	868	491	159	2,534	6,004
12	Federal funds sold 2	11,978	2,277	3,720	472	4,448	7,085
13	To commercial banks in the U.S.	6,836	2,088	3,535	472	3,574	5,127
14	To nonbank brokers and dealers	4,160	137	132	0	632	1,110
15	To others	982	53	53	0	243	847
16	Other loans and leases, gross	99,941	24,575	26,690	7,461	47,946	212,285
17	Commercial and industrial	42,156	7,134	6,464	2,291	17,515	43,104
18	Bankers' acceptances and commercial paper	227	3	8	6	26	1,345
19	All other	41,929	7,131	6,456	2,285	17,489	41,759
20	U.S. addressees	41,741	7,117	6,453	2,283	17,114	41,618
21	Non-U.S. addressees	188	14	4	2	375	141
22	Real estate loans	28,974	9,658	8,253	2,670	18,312	109,054
23	Revolving, home equity	2,701	817	319	144	447	13,785
24	All other	26,273	8,841	7,935	2,526	17,864	95,269
25	Loans to individuals	14,758	5,374	8,574	1,447	8,318	36,916
26	Loans to financial institutions	6,023	494	1,491	214	1,759	5,911
27	Commercial banks in the U.S.	2,001	29	668	212	12	4,118
28	Banks in foreign countries	90	0	10	0	358	217
29	Nonbank financial institutions	3,933	464	813	2	1,389	1,575
30	Loans for purchasing and carrying securities	3,197	279	294	60	285	2,003
31	Loans for agricultural production	227	57	35	204	211	4,358
32	Loans to states and political subdivisions	738	339	202	73	253	913
33	Loans to foreign governments and official institutions	4	4	4	0	222	29
34	All other loans	2,234	509	719	428	650	2,706
35	Lease financing receivables	1,630	728	653	73	420	7,290
36	Less: Unearned income	96	36	7	2	55	165
37	Loan and lease reserve 5	2,132	500	674	180	673	7,360
38	Other loans and leases, net	97,713	24,039	26,010	7,279	47,217	204,761
39	Other assets 18	18,771	2,172	2,445	676	3,651	37,676
40	TOTAL ASSETS	172,090	42,039	37,431	15,641	78,312	317,383
LIABILITIES							
41	Deposits	97,440	27,198	19,608	12,004	56,342	239,929
42	Demand deposits	26,440	6,459	5,382	3,783	14,546	63,816
43	Individuals, partnerships, and corporations	21,490	4,957	4,502	2,953	12,894	55,415
44	States and political subdivisions	724	118	90	76	145	2,215
45	U.S. government	337	37	42	37	143	386
46	Depository institutions in the U.S.	3,107	1,222	620	626	859	3,692
47	Banks in foreign countries	130	6	43	23	51	521
48	Foreign governments and official institutions	3	0	0	0	3	50
49	Certified and officers' checks	649	119	85	69	450	1,537
50	Other transaction deposits 8	8,422	3,634	2,066	1,918	8,519	28,396
51	Nontransaction deposits	62,577	17,105	12,160	6,303	33,278	147,717
52	Individuals, partnerships, and corporations	60,822	16,311	12,082	6,064	31,754	146,024
53	States and political subdivisions	1,237	350	57	138	1,457	1,235
54	U.S. government	23	337	0	4	58	277
55	Depository institutions in the U.S.	481	107	20	16	8	138
56	Foreign governments, official institutions, and banks	14	0	0	81	0	44
57	Borrowings 9	38,837	10,520	12,093	2,229	14,100	25,173
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	940	242	327	47	419	424
60	Other liabilities for borrowed money 11	37,897	10,278	11,766	2,181	13,681	24,749
61	Other liabilities (including subordinated debt)	21,637	1,219	2,261	286	1,964	21,626
62	TOTAL LIABILITIES	157,914	38,938	33,962	14,520	72,406	286,728
63	Residual (Total assets less total liabilities) 13	14,177	3,101	3,469	1,121	5,906	30,656
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	135,254	35,715	29,588	12,418	66,083	259,303
65	Time deposits in amounts of \$100,000 or more	13,217	1,869	1,309	644	4,666	13,669