

FEDERAL RESERVE statistical release



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

H.4.2(504)

August 5, 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

ASSETS	Jul 27, 1994	change since		Jul 27, 1994	change since	
		Jul 20, 1994	Jul 28, 1993		Jul 20, 1994	Jul 28, 1993
1 Cash and balances due from depository institutions	107,360	3,610	4,175	16,548	210	-765
2 U.S. government securities	311,130	4,070	14,677	39,578	-292	5,934
3 Trading account	22,762	1,247	-2,301	--	--	--
4 Investment account	288,368	2,823	16,978	--	--	--
5 Mortgage-backed securities 1	89,378	2,060	2,624	--	--	--
6 All other maturing in: 1 year or less	47,565	-1,124	1,341	--	--	--
7 Over 1 through 5 years	77,642	-200	5,852	--	--	--
8 Over 5 years	73,783	2,088	7,160	--	--	--
9 Other securities	97,871	-235	29,935	10,877	-29	2,183
10 Trading account	2,123	426	-629	--	--	--
11 Investment account	58,688	-139	4,872	--	--	--
12 State and local government securities	21,268	84	1,764	--	--	--
13 Maturing in: 1 year or less	4,585	-2	1,161	--	--	--
14 Over 1 year	16,683	86	603	--	--	--
15 Other bonds, stocks, and securities	37,421	-223	3,108	--	--	--
16 Other trading account assets	37,060	-522	25,692	--	--	--
17 Federal funds sold 2	93,802	-3,529	1,735	31,660	1,440	5,769
18 To commercial banks in the U.S.	61,381	-4,355	6,661	9,939	1,237	4,594
19 To nonbank brokers and dealers	26,211	881	-5,452	--	--	--
20 To others 3	6,210	-55	526	21,721	203	1,175
21 Other loans and leases, gross	1,078,237	-609	84,260	158,731	-607	-934
22 Commercial and industrial	298,216	-45	24,897	100,936	-722	3,717
23 Bankers' acceptances and commercial paper	2,942	22	-270	3,457	-73	762
24 All other	295,275	-66	25,167	97,480	-648	2,955
25 U.S. addressees	293,596	-48	25,025	93,359	-577	2,065
26 Non-U.S. addressees	1,678	-18	142	4,121	-72	889
27 Real estate loans	432,331	-528	26,867	27,063	-42	-4,049
28 Revolving, home equity	45,010	12	464	--	--	--
29 All other	387,321	-540	26,403	--	--	--
30 Loans to individuals	220,931	1,038	28,361	--	--	--
31 Loans to financial institutions	40,415	126	4,442	23,600	373	-2,154
32 Commercial banks in the U.S.	21,790	592	7,368	5,199	90	28
33 Banks in foreign countries	2,462	-193	137	1,784	12	-285
34 Nonbank financial institutions	16,162	-212	-3,063	16,617	271	-1,897
35 Loans for purchasing and carrying securities	16,323	119	-928	3,235	-156	342
36 Loans for agricultural production	6,574	60	647	--	--	--
37 Loans to states and political subdivisions	11,801	57	-2,249	--	--	--
38 Loans to foreign governments and official institutions	1,025	-91	-357	328	-9	-53
39 All other loans 4	22,181	-1,413	-894	3,568	-50	1,263
40 Lease financing receivables	28,439	68	3,474	--	--	--
41 Less: Unearned income	1,660	-9	-482	--	--	--
42 Loan and lease reserve 5	34,705	-21	-1,039	--	--	--
43 Other loans and leases, net	1,041,873	-579	85,782	--	--	--
44 Other assets	154,548	-2,985	-13,739	34,663	-822	3,477
45 TOTAL ASSETS 6	1,806,583	353	122,565	314,140	408	12,822

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.

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
	Jul 27, 1994	change since		Jul 27, 1994	change since	
	Jul 20, 1994	Jul 28, 1993		Jul 20, 1994	Jul 28, 1993	
LIABILITIES						
46 Deposits	1,121,272	-3,331	12,115	92,082	1,165	-3,481
47 Demand deposits ⁷	284,913	870	13,822	4,251	-351	382
48 Individuals, partnerships, and corporations	239,697	-1,484	18,259	3,387	35	340
49 Other holders	45,216	2,354	-4,437	864	-386	42
50 States and political subdivisions	8,499	195	55	--	--	--
51 U.S. government	1,964	-15	338	--	--	--
52 Depository institutions in the U.S.	18,180	-650	-4,216	--	--	--
53 Banks in foreign countries	4,930	-445	-313	--	--	--
54 Foreign governments and official institutions	612	-178	-4	--	--	--
55 Certified and officers' checks	11,031	3,448	-298	--	--	--
56 Other transaction deposits ^B	122,308	-1,259	3,987	--	--	--
57 Nontransaction deposits	714,051	-2,943	-5,694	87,831	1,515	-3,863
58 Individuals, partnerships, and corporations	691,405	-3,369	-3,968	57,677	764	-6,301
59 Other holders	22,645	426	-1,726	30,155	752	2,438
60 States and political subdivisions	17,693	144	-1,357	--	--	--
61 U.S. government	2,391	81	-272	--	--	--
62 Depository institutions in the U.S.	2,172	208	-171	--	--	--
63 Foreign governments, official institutions, and banks	389	-7	74	--	--	--
64 Borrowings ⁹	0	0	-309,617	75,787	-3,452	697
65 Federal funds purchased ¹⁰	--	--	--	37,562	-3,528	-4,168
66 From commercial banks in the U.S.	--	--	--	7,553	-1,583	-4,460
67 From others	--	--	--	30,009	-1,945	293
68 From Federal Reserve Banks	0	-250	0	--	--	--
69 Treasury tax and loan notes	9,783	2,330	-9,408	--	--	--
70 Other liabilities for borrowed money ¹¹	-9,783	-2,080	-300,210	38,225	75	4,864
71 To commercial banks in the U.S.	--	--	--	6,424	-408	-457
72 To others	--	--	--	31,802	483	5,321
73 Other liabilities (including subordinated debt)	164,373	6,510	52,070	31,975	192	1,849
74 TOTAL LIABILITIES ¹²	1,285,645	3,178	-245,433	314,140	408	12,822
75 Residual (Total assets less total liabilities) ¹³	520,939	-2,825	367,997	-0	-0	-0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,497,869	3,521	116,578	225,709	-814	8,330
77 Time deposits in amounts of \$100,000 or more	97,319	823	-6,750	--	--	--
78 Loans sold outright to affiliates ¹⁵	670	-1	-153	--	--	--
79 Commercial and industrial	327	1	-77	--	--	--
80 Other	343	-2	-76	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	21,975	-89	-333	--	--	--
82 Net due to related institutions ¹⁷	39,668	5,850	55,036	92,214	1,996	16,600

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						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS								
1	Cash and balances due from depository institutions	5,413	27,861	20,651	4,712	6,607	9,458	10,027
2	U.S. government securities, investment account ¹⁸	22,993	61,760	40,542	12,058	30,129	33,195	29,490
3	Mortgage-backed securities ¹	8,150	22,355	15,225	1,558	10,160	5,744	6,755
4	All other maturing in: 1 year or less	9,449	4,541	1,739	4,355	1,370	6,549	5,058
5	Over 1 through 5 years	4,297	14,003	6,857	3,844	2,004	16,388	12,254
6	Over 5 years	1,097	20,861	16,721	2,301	16,595	4,513	5,423
7	Other securities, investment account ¹⁸	6,715	15,488	9,568	3,268	5,173	4,024	5,451
8	State and local government securities	1,166	6,322	4,668	1,358	922	2,019	2,557
9	Maturing in: 1 year or less	685	1,535	982	230	360	275	295
10	Over 1 year	482	4,787	3,686	1,128	562	1,743	2,262
11	Other bonds, stocks, and securities	5,549	9,166	4,900	1,910	4,251	2,005	2,895
12	Federal funds sold ²	8,209	30,332	22,146	1,045	5,929	13,273	6,290
13	To commercial banks in the U.S.	3,980	15,876	12,476	635	4,752	9,458	5,803
14	To nonbank brokers and dealers	3,162	12,897	8,378	0	1,177	2,736	360
15	To others	1,067	1,558	1,293	410	0	1,079	127
16	Other loans and leases, gross	58,009	210,989	147,071	79,940	98,159	106,909	106,194
17	Commercial and industrial	21,990	60,023	38,105	14,509	29,559	27,768	25,700
18	Bankers' acceptances and commercial paper	23	858	301	8	77	233	72
19	All other	21,967	59,165	37,803	14,501	29,482	27,534	25,628
20	U.S. addressees	21,931	58,672	37,390	14,450	29,402	27,423	25,438
21	Non-U.S. addressees	36	493	413	51	79	111	190
22	Real estate loans	24,963	78,537	54,701	20,742	35,140	48,956	47,679
23	Revolving, home equity	3,818	7,507	4,076	2,485	4,490	5,308	3,198
24	All other	21,145	71,031	50,625	18,257	30,650	43,648	44,480
25	Loans to individuals	4,956	36,590	23,690	38,571	21,532	18,168	25,403
26	Loans to financial institutions	1,255	13,166	11,588	2,144	3,331	3,865	1,108
27	Commercial banks in the U.S.	156	7,745	6,862	1,121	2,416	3,244	150
28	Banks in foreign countries	84	1,405	1,331	106	23	38	122
29	Nonbank financial institutions	1,016	4,016	3,395	917	891	584	837
30	Loans for purchasing and carrying securities	605	7,195	5,855	102	1,551	240	456
31	Loans for agricultural production	56	159	120	151	152	440	489
32	Loans to states and political subdivisions	430	2,352	1,363	930	1,295	2,150	2,077
33	Loans to foreign governments and official institutions	1	340	326	0	248	65	74
34	All other loans	1,100	7,830	7,269	463	971	3,237	1,773
35	Lease financing receivables	2,652	4,796	4,054	2,327	4,380	2,021	1,434
36	Less: Unearned income	13	838	535	154	71	66	157
37	Loan and lease reserve ⁵	1,745	11,828	9,866	2,171	2,458	2,790	2,175
38	Other loans and leases, net	56,250	198,322	136,670	77,614	95,629	104,053	103,861
39	Other assets ¹⁸	8,774	108,223	95,635	5,881	7,740	13,736	8,909
40	TOTAL ASSETS	108,355	441,986	325,212	104,579	151,207	177,740	164,029
LIABILITIES								
41	Deposits	62,603	231,009	157,106	59,493	91,403	107,606	116,914
42	Demand deposits	15,617	71,716	51,910	11,174	18,714	22,786	24,193
43	Individuals, partnerships, and corporations	13,266	57,089	39,925	9,474	16,263	19,966	21,050
44	States and political subdivisions	817	1,669	739	433	572	643	1,013
45	U.S. government	96	425	275	58	132	211	147
46	Depository institutions in the U.S.	1,074	2,927	2,412	833	997	1,241	1,262
47	Banks in foreign countries	42	3,815	3,607	107	38	35	121
48	Foreign governments and official institutions	2	430	416	1	0	107	20
49	Certified and officers' checks	320	5,361	4,536	268	712	584	580
50	Other transaction deposits ⁸	6,970	18,504	10,101	5,308	10,408	14,371	14,416
51	Nontransaction deposits	40,016	140,789	95,095	43,011	62,280	70,449	78,305
52	Individuals, partnerships, and corporations	38,534	134,513	91,545	42,197	59,506	68,646	75,059
53	States and political subdivisions	1,421	5,288	2,606	720	1,656	1,149	2,861
54	U.S. government	17	557	557	2	727	195	194
55	Depository institutions in the U.S.	44	286	250	92	383	373	181
56	Foreign governments, official institutions, and banks	0	146	137	0	9	86	10
57	Borrowings ⁹	0	0	0	0	0	0	0
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	675	2,173	1,848	279	1,825	875	633
60	Other liabilities for borrowed money ¹¹	-675	-2,173	-1,848	-279	-1,825	-875	-633
61	Other liabilities (including subordinated debt)	9,839	64,222	52,299	5,713	12,296	14,689	7,376
62	TOTAL LIABILITIES	72,442	295,230	209,406	65,205	103,699	122,296	124,290
63	Residual (Total assets less total liabilities) ¹³	35,913	146,755	115,806	39,373	47,508	55,444	39,739
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	91,790	294,948	199,989	94,554	132,221	144,700	141,472
65	Time deposits in amounts of \$100,000 or more	5,357	22,253	17,744	9,449	5,670	7,933	10,437

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	12,266	2,634	1,497	2,059	6,020	18,805
2	U.S. government securities, investment account ¹⁸	27,487	9,072	2,326	4,577	13,999	41,282
3	Mortgage-backed securities ¹	12,711	2,373	1,537	2,055	3,332	12,647
4	All other maturing in: 1 year or less	4,368	983	299	581	3,129	6,884
5	Over 1 through 5 years	5,553	2,263	324	1,643	6,235	8,835
6	Over 5 years	4,856	3,454	167	297	1,303	12,917
7	Other securities, investment account ¹⁸	4,499	1,857	760	591	3,095	7,767
8	State and local government securities	2,678	992	276	431	733	1,813
9	Maturing in: 1 year or less	546	72	60	55	160	310
10	Over 1 year	2,132	920	216	376	573	1,503
11	Other bonds, stocks, and securities	1,820	865	484	159	2,362	5,953
12	Federal funds sold ²	11,534	2,505	3,744	521	4,372	6,048
13	To commercial banks in the U.S.	6,913	2,336	3,516	521	3,504	4,089
14	To nonbank brokers and dealers	3,875	111	178	0	594	1,121
15	To others	746	58	51	0	275	839
16	Other loans and leases, gross	99,655	24,483	25,891	7,423	47,802	212,784
17	Commercial and industrial	42,184	7,071	6,443	2,280	17,390	43,300
18	Bankers' acceptances and commercial paper	226	4	7	6	27	1,399
19	All other	41,957	7,067	6,435	2,274	17,363	41,900
20	U.S. addressees	41,771	7,053	6,432	2,272	16,993	41,760
21	Non-U.S. addressees	186	14	4	2	369	141
22	Real estate loans	29,051	9,577	7,414	2,673	18,350	109,249
23	Revolving, home equity	2,708	819	320	145	442	13,771
24	All other	26,343	8,758	7,094	2,528	17,908	95,477
25	Loans to individuals	14,800	5,399	8,616	1,456	8,336	37,106
26	Loans to financial institutions	5,890	465	1,493	215	1,637	5,845
27	Commercial banks in the U.S.	1,819	30	712	213	11	4,173
28	Banks in foreign countries	70	0	10	0	353	250
29	Nonbank financial institutions	4,001	434	771	2	1,272	1,422
30	Loans for purchasing and carrying securities	3,159	358	325	77	263	1,990
31	Loans for agricultural production	240	55	35	204	212	4,380
32	Loans to states and political subdivisions	777	336	202	73	263	918
33	Loans to foreign governments and official institutions	4	4	4	0	222	62
34	All other loans	1,924	487	700	373	709	2,613
35	Lease financing receivables	1,627	730	658	73	420	7,321
36	Less: Unearned income	96	35	7	2	54	165
37	Loan and lease reserve ⁵	2,137	504	677	181	668	7,371
38	Other loans and leases, net	97,422	23,944	25,207	7,240	47,080	205,249
39	Other assets ¹⁸	17,750	2,252	2,527	660	2,819	37,219
40	TOTAL ASSETS	170,958	42,264	36,063	15,648	77,386	316,370
LIABILITIES							
41	Deposits	98,591	26,907	19,826	11,929	55,831	239,160
42	Demand deposits	26,873	6,311	5,862	3,688	14,209	63,770
43	Individuals, partnerships, and corporations	21,970	4,874	4,966	2,823	12,634	55,322
44	States and political subdivisions	628	132	91	69	150	2,283
45	U.S. government	208	38	48	29	154	418
46	Depository institutions in the U.S.	3,113	1,136	643	658	825	3,470
47	Banks in foreign countries	138	4	31	29	65	505
48	Foreign governments and official institutions	3	0	0	0	3	47
49	Certified and officers' checks	813	126	85	79	378	1,726
50	Other transaction deposits ⁸	8,276	3,564	2,034	1,929	8,450	28,078
51	Nontransaction deposits	63,441	17,032	11,931	6,313	33,172	147,312
52	Individuals, partnerships, and corporations	61,608	16,235	11,848	6,074	31,588	145,598
53	States and political subdivisions	1,276	353	62	137	1,518	1,253
54	U.S. government	22	337	0	4	58	276
55	Depository institutions in the U.S.	521	107	20	16	8	141
56	Foreign governments, official institutions, and banks	14	0	0	81	0	43
57	Borrowings ⁹	0	0	0	0	0	0
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,518	314	335	60	570	526
60	Other liabilities for borrowed money ¹¹	-1,518	-314	-335	-60	-570	-526
61	Other liabilities (including subordinated debt)	21,753	1,461	2,550	292	2,286	21,897
62	TOTAL LIABILITIES	120,344	28,368	22,376	12,221	58,117	261,057
63	Residual (Total assets less total liabilities) ¹³	50,614	13,896	13,687	3,427	19,269	55,314
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	134,443	35,551	28,495	12,377	65,753	259,620
65	Time deposits in amounts of \$100,000 or more	14,039	1,883	1,322	642	4,673	13,662