

FEDERAL RESERVE statistical release

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



H.4.2(504)

August 12, 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	Aug 3, 1994	change since		Aug 3, 1994	change since	
		Jul 27, 1994	Aug 4, 1993		Jul 27, 1994	Aug 4, 1993
1 Cash and balances due from depository institutions	106,360	-918	-1,250	16,121	-428	-2,457
2 U.S. government securities	313,815	2,813	7,936	39,152	-426	4,684
3 Trading account	24,936	2,201	-4,058	--	--	--
4 Investment account	288,879	613	11,994	--	--	--
5 Mortgage-backed securities ¹	87,249	-1,878	-1,986	--	--	--
6 All other maturing in: 1 year or less	46,910	-739	-932	--	--	--
7 Over 1 through 5 years	78,256	549	8,062	--	--	--
8 Over 5 years	76,464	2,681	6,849	--	--	--
9 Other securities	95,674	-2,319	25,452	10,876	-1	2,249
10 Trading account	2,096	-27	-568	--	--	--
11 Investment account	58,778	24	3,613	--	--	--
12 State and local government securities	21,130	-150	1,552	--	--	--
13 Maturing in: 1 year or less	4,707	124	1,202	--	--	--
14 Over 1 year	16,423	-274	350	--	--	--
15 Other bonds, stocks, and securities	37,648	173	2,061	--	--	--
16 Other trading account assets	34,800	-2,316	22,407	--	--	--
17 Federal funds sold ²	95,803	1,773	3,950	28,934	-2,727	567
18 To commercial banks in the U.S.	65,229	3,635	8,575	6,884	-3,054	972
19 To nonbank brokers and dealers	24,546	-1,665	-5,842	--	--	--
20 To others ³	6,027	-197	1,218	22,049	328	-405
21 Other loans and leases, gross	1,084,781	6,398	82,372	158,768	38	-2,945
22 Commercial and industrial	299,399	1,172	22,709	100,325	-612	2,606
23 Bankers' acceptances and commercial paper	3,070	128	-306	3,529	72	730
24 All other	296,329	1,044	23,015	96,795	-684	1,876
25 U.S. addressees	294,656	1,049	22,936	92,651	-708	941
26 Non-U.S. addressees	1,673	-5	79	4,144	23	935
27 Real estate loans	434,749	2,418	26,412	26,984	-78	-3,953
28 Revolving, home equity	45,108	97	580	--	--	--
29 All other	389,642	2,321	25,832	--	--	--
30 Loans to individuals	222,448	1,438	29,753	--	--	--
31 Loans to financial institutions	42,203	1,848	2,699	23,925	325	-2,454
32 Commercial banks in the U.S.	22,620	833	7,944	5,102	-97	-317
33 Banks in foreign countries	3,053	649	-1,192	1,778	-6	-544
34 Nonbank financial institutions	16,529	367	-4,053	17,045	428	-1,594
35 Loans for purchasing and carrying securities	15,195	-1,117	-320	3,592	358	-224
36 Loans for agricultural production	6,595	21	672	--	--	--
37 Loans to states and political subdivisions	11,771	-29	-2,090	--	--	--
38 Loans to foreign governments and official institutions	973	-52	-304	350	22	-44
39 All other loans ⁴	22,829	523	-759	3,592	23	1,124
40 Lease financing receivables	28,618	177	3,600	--	--	--
41 Less: Unearned income	1,658	-2	-434	--	--	--
42 Loan and lease reserve ⁵	34,962	255	-1,139	--	--	--
43 Other loans and leases, net	1,048,161	6,145	83,945	--	--	--
44 Other assets	161,616	7,010	-13,520	37,158	2,495	4,891
45 TOTAL ASSETS ⁶	1,821,429	14,505	106,513	313,687	-453	4,304

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		
	change since			change since		
LIABILITIES	Aug 3, 1994	Jul 27, 1994	Aug 4, 1993	Aug 3, 1994	Jul 27, 1994	Aug 4, 1993
46 Deposits	1,143,585	22,056	9,202	88,828	-3,253	-6,446
47 Demand deposits ⁷	295,461	10,763	13,219	3,889	-362	-506
48 Individuals, partnerships, and corporations	247,130	7,797	15,277	3,161	-226	-129
49 Other holders	48,331	2,966	-2,058	728	-136	-377
50 States and political subdivisions	9,097	672	-252	--	--	--
51 U.S. government	2,881	934	573	--	--	--
52 Depository institutions in the U.S.	21,186	2,894	-1,103	--	--	--
53 Banks in foreign countries	6,103	1,045	788	--	--	--
54 Foreign governments and official institutions	632	20	-169	--	--	--
55 Certified and officers' checks	8,431	-2,600	-1,895	--	--	--
56 Other transaction deposits ⁸	128,050	5,748	3,872	--	--	--
57 Nontransaction deposits	720,074	5,545	-7,889	84,940	-2,892	-5,940
58 Individuals, partnerships, and corporations	697,612	5,728	-6,104	56,689	-963	-6,280
59 Other holders	22,461	-182	-1,785	28,251	-1,929	340
60 States and political subdivisions	17,718	27	-1,484	--	--	--
61 U.S. government	2,263	-128	-433	--	--	--
62 Depository institutions in the U.S.	2,066	-107	30	--	--	--
63 Foreign governments, official institutions, and banks	414	25	101	--	--	--
64 Borrowings ⁹	347,622	-3,512	33,616	78,832	3,045	-8,731
65 Federal funds purchased ¹⁰	--	--	--	40,700	3,138	-10,757
66 From commercial banks in the U.S.	--	--	--	7,775	222	-8,534
67 From others	--	--	--	32,926	2,917	-2,223
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	8,460	-1,343	-6,634	--	--	--
70 Other liabilities for borrowed money ¹¹	339,163	-2,169	40,250	38,132	-94	2,026
71 To commercial banks in the U.S.	--	--	--	6,677	253	-215
72 To others	--	--	--	31,455	-347	2,241
73 Other liabilities (including subordinated debt)	160,042	-4,222	47,467	32,755	780	1,553
74 TOTAL LIABILITIES ¹²	1,651,249	14,322	90,285	313,687	-453	4,304
75 Residual (Total assets less total liabilities) ¹³	170,180	183	16,228	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,502,223	4,198	103,192	225,744	35	3,899
77 Time deposits in amounts of \$100,000 or more	97,806	524	-7,800	--	--	--
78 Loans sold outright to affiliates ¹⁵	680	11	-141	--	--	--
79 Commercial and industrial	327	0	-76	--	--	--
80 Other	353	10	-66	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	22,409	433	735	--	--	--
82 Net due to related institutions ¹⁷	44,511	4,843	57,171	90,594	-1,620	20,612

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.

NOTE: Weekly reporting domestic banks acquired \$1.5 billion in assets and liabilities of thrift institutions in the week ending August 3, 1994. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$0.5; real estate loans, all other, \$0.8; and other assets, \$0.1. The major liability items affected were: demand deposits-IPC, \$0.1; other transaction deposits, \$0.3; nontransaction deposits-IPC, \$0.8; other liabilities, \$0.2; and the residual, \$0.1.

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,
BY DISTRICT AND FOR NEW YORK CITYAugust 3, 1994
(in millions of dollars)

		Federal Reserve District					
		New York		Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district city				
ASSETS							
1	Cash and balances due from depository institutions	5,983	23,521	16,676	5,332	6,942	9,784
2	U.S. government securities, investment account 18	23,822	61,691	39,958	12,102	30,473	29,851
3	Mortgage-backed securities ¹	8,192	19,858	12,652	1,558	10,119	7,275
4	All other maturing in: 1 year or less	10,081	4,566	2,136	4,350	1,399	4,487
5	Over 1 through 5 years	4,465	14,611	6,574	3,890	1,982	12,464
6	Over 5 years	1,085	22,656	18,596	2,305	16,973	4,582
7	Other securities, investment account 18	6,725	15,434	9,529	3,235	5,227	3,991
8	State and local government securities	1,146	6,284	4,635	1,318	900	2,013
9	Maturing in: 1 year or less	667	1,569	1,013	237	351	305
10	Over 1 year	479	4,716	3,622	1,081	549	1,708
11	Other bonds, stocks, and securities	5,579	9,149	4,894	1,918	4,327	1,978
12	Federal funds sold ²	7,476	30,487	22,559	1,436	5,516	11,874
13	To commercial banks in the U.S.	3,671	17,268	13,317	1,026	4,442	7,541
14	To nonbank brokers and dealers	2,561	11,546	7,846	0	1,074	3,368
15	To others	1,244	1,673	1,395	410	0	966
16	Other loans and leases, gross	58,003	210,872	147,159	79,459	98,367	108,189
17	Commercial and industrial	22,012	60,331	38,395	14,455	29,384	28,231
18	Bankers' acceptances and commercial paper	24	866	301	5	99	247
19	All other	21,988	59,466	38,094	14,449	29,285	27,984
20	U.S. addressees	21,950	59,041	37,753	14,399	29,195	27,872
21	Non-U.S. addressees	38	425	341	50	90	111
22	Real estate loans	24,993	78,363	54,503	20,713	35,213	49,212
23	Revolving, home equity	3,825	7,517	4,083	2,483	4,498	5,333
24	All other	21,168	70,847	50,420	18,230	30,715	43,878
25	Loans to individuals	4,991	36,729	23,780	38,077	21,538	18,272
26	Loans to financial institutions	1,229	13,659	12,158	2,102	3,638	4,407
27	Commercial banks in the U.S.	152	7,607	6,816	1,105	2,681	3,765
28	Banks in foreign countries	77	2,031	1,943	71	22	47
29	Nonbank financial institutions	1,001	4,021	3,399	926	934	595
30	Loans for purchasing and carrying securities	621	6,478	5,364	105	1,479	223
31	Loans for agricultural production	56	167	129	153	153	439
32	Loans to states and political subdivisions	422	2,342	1,358	914	1,270	2,177
33	Loans to foreign governments and official institutions	1	314	300	0	248	65
34	All other loans	981	7,700	7,118	592	1,056	3,095
35	Lease financing receivables	2,696	4,788	4,053	2,347	4,388	2,069
36	Less: Unearned income	13	833	533	150	71	76
37	Loan and lease reserve ⁵	1,752	11,861	9,914	2,251	2,486	2,803
38	Other loans and leases, net	56,238	198,178	136,713	77,058	95,810	105,309
39	Other assets ¹⁸	9,388	109,410	95,456	5,474	8,249	14,714
40	TOTAL ASSETS	109,633	438,720	320,891	104,637	152,216	178,068
LIABILITIES							
41	Deposits	64,495	232,382	158,328	60,433	92,440	109,148
42	Demand deposits	16,546	70,760	51,232	11,926	18,967	23,447
43	Individuals, partnerships, and corporations	13,783	56,799	39,509	10,260	16,358	20,525
44	States and political subdivisions	951	1,910	1,060	422	541	708
45	U.S. government	93	386	299	54	163	205
46	Depository institutions in the U.S.	1,301	3,233	2,619	862	1,250	1,287
47	Banks in foreign countries	77	5,074	4,881	99	33	38
48	Foreign governments and official institutions	2	431	409	1	0	107
49	Certified and officers' checks	337	2,926	2,455	229	623	578
50	Other transaction deposits ⁸	7,295	19,053	10,439	5,544	10,958	14,913
51	Nontransaction deposits	40,654	142,569	96,656	42,962	62,514	70,788
52	Individuals, partnerships, and corporations	38,957	136,346	93,151	42,147	59,805	69,056
53	States and political subdivisions	1,637	5,295	2,623	721	1,580	1,103
54	U.S. government	17	469	468	2	727	170
55	Depository institutions in the U.S.	43	289	252	92	393	373
56	Foreign governments, official institutions, and banks	0	170	162	0	9	86
57	Borrowings ⁹	27,073	88,996	67,342	28,331	35,170	42,431
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	592	1,583	1,311	218	1,814	620
60	Other liabilities for borrowed money ¹¹	26,482	87,413	66,031	28,113	33,357	41,811
61	Other liabilities (including subordinated debt)	9,538	62,396	50,292	5,415	12,839	13,638
62	TOTAL LIABILITIES	101,106	383,774	275,962	94,179	140,449	165,217
63	Residual (Total assets less total liabilities) ¹³	8,527	54,946	44,929	10,458	11,767	12,850
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	92,204	293,608	199,072	94,101	132,459	145,650
65	Time deposits in amounts of \$100,000 or more	5,531	22,659	18,148	9,417	5,521	7,832

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,277	2,700	1,863	1,767	6,498	21,417
2	U.S. government securities, investment account 18	27,786	9,084	2,304	4,533	13,263	41,067
3	Mortgage-backed securities ¹	12,687	2,368	1,514	2,045	3,325	12,393
4	All other maturing in: 1 year or less	4,575	1,051	301	591	2,441	6,950
5	Over 1 through 5 years	5,610	2,218	323	1,668	6,124	8,616
6	Over 5 years	4,914	3,447	166	229	1,372	13,108
7	Other securities, investment account 18	4,506	1,847	758	589	3,016	7,818
8	State and local government securities	2,696	983	274	431	731	1,810
9	Maturing in: 1 year or less	578	73	59	57	159	322
10	Over 1 year	2,117	911	215	374	572	1,488
11	Other bonds, stocks, and securities	1,810	863	484	158	2,285	6,008
12	Federal funds sold ²	12,369	1,969	3,213	543	4,294	6,480
13	To commercial banks in the U.S.	7,837	1,772	3,046	543	3,550	4,839
14	To nonbank brokers and dealers	4,062	147	115	0	492	863
15	To others	471	49	51	0	251	778
16	Other loans and leases, gross	100,395	24,581	26,607	7,474	48,474	214,143
17	Commercial and industrial	41,941	7,092	6,484	2,339	17,407	43,725
18	Bankers' acceptances and commercial paper	231	3	8	5	27	1,459
19	All other	41,710	7,089	6,476	2,334	17,379	42,265
20	U.S. addressees	41,525	7,074	6,468	2,332	16,958	42,126
21	Non-U.S. addressees	185	14	8	2	421	139
22	Real estate loans	29,401	9,699	7,825	2,662	18,526	109,632
23	Revolving, home equity	2,728	822	321	145	442	13,776
24	All other	26,673	8,877	7,504	2,516	18,084	95,856
25	Loans to individuals	15,025	5,427	9,011	1,463	8,365	37,468
26	Loans to financial institutions	6,216	495	1,450	214	1,913	5,800
27	Commercial banks in the U.S.	2,072	26	655	212	39	4,158
28	Banks in foreign countries	71	0	7	0	403	203
29	Nonbank financial institutions	4,074	469	788	1	1,470	1,439
30	Loans for purchasing and carrying securities	3,057	249	266	51	245	1,956
31	Loans for agricultural production	250	56	36	203	214	4,373
32	Loans to states and political subdivisions	763	333	217	72	261	931
33	Loans to foreign governments and official institutions	4	4	4	0	222	31
34	All other loans	2,098	494	674	395	901	2,867
35	Lease financing receivables	1,640	732	640	76	419	7,362
36	Less: Unearned income	96	35	7	2	54	165
37	Loan and lease reserve ⁵	2,165	505	685	180	679	7,393
38	Other loans and leases, net	98,134	24,041	25,915	7,292	47,741	206,586
39	Other assets ¹⁸	18,764	2,021	2,764	651	3,596	39,140
40	TOTAL ASSETS	172,836	41,663	36,817	15,376	78,408	322,508
LIABILITIES							
41	Deposits	100,545	27,452	20,502	12,099	57,636	244,902
42	Demand deposits	27,872	6,661	6,100	3,834	15,056	68,271
43	Individuals, partnerships, and corporations	22,498	5,013	5,225	2,894	13,333	57,950
44	States and political subdivisions	707	135	82	83	156	2,355
45	U.S. government	360	69	45	35	153	1,131
46	Depository institutions in the U.S.	3,413	1,311	637	730	935	4,627
47	Banks in foreign countries	78	5	27	17	50	485
48	Foreign governments and official institutions	2	0	0	0	3	65
49	Certified and officers' checks	812	129	85	74	426	1,657
50	Other transaction deposits ⁸	8,767	3,696	2,173	1,945	8,972	29,347
51	Nontransaction deposits	63,907	17,095	12,229	6,320	33,608	147,285
52	Individuals, partnerships, and corporations	62,193	16,302	12,147	6,084	31,992	145,660
53	States and political subdivisions	1,275	348	62	134	1,550	1,177
54	U.S. government	22	337	0	4	58	262
55	Depository institutions in the U.S.	402	107	20	16	8	142
56	Foreign governments, official institutions, and banks	14	0	0	82	0	43
57	Borrowings ⁹	37,610	9,993	10,324	1,928	12,877	24,132
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,876	274	159	26	604	271
60	Other liabilities for borrowed money ¹¹	35,734	9,720	10,165	1,902	12,273	23,861
61	Other liabilities (including subordinated debt)	20,394	1,122	2,600	231	1,974	22,982
62	TOTAL LIABILITIES	158,549	38,567	33,426	14,258	72,487	292,016
63	Residual (Total assets less total liabilities) ¹³	14,287	3,096	3,391	1,117	5,921	30,493
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	135,147	35,683	29,181	12,384	65,457	260,511
65	Time deposits in amounts of \$100,000 or more	13,878	1,852	1,313	647	4,758	13,688