

FEDERAL RESERVE statistical release



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August 26, 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			
	Aug 17, 1994	change since		Aug 17, 1994	change since		
	Aug 10, 1994	Aug 18, 1993	Aug 10, 1994	Aug 18, 1993	Aug 10, 1994	Aug 18, 1993	
ASSETS							
1	Cash and balances due from depository institutions	96,579	-4,548	-11,574	16,276	499	-1,780
2	U.S. government securities	315,588	2,321	6,849	40,122	816	6,038
3	Trading account	27,756	3,081	-1,695	--	--	--
4	Investment account	287,833	-761	8,545	--	--	--
5	Mortgage-backed securities ¹	94,493	-990	6,036	--	--	--
6	All other maturing in: 1 year or less	47,636	655	-3,171	--	--	--
7	Over 1 through 5 years	78,620	124	8,163	--	--	--
8	Over 5 years	67,083	-549	-2,484	--	--	--
9	Other securities	96,836	1,174	25,272	11,160	328	2,556
10	Trading account	1,784	7	-1,066	--	--	--
11	Investment account	59,037	-218	3,459	--	--	--
12	State and local government securities	21,203	21	1,308	--	--	--
13	Maturing in: 1 year or less	4,745	13	1,166	--	--	--
14	Over 1 year	16,458	8	142	--	--	--
15	Other bonds, stocks, and securities	37,834	-239	2,152	--	--	--
16	Other trading account assets	36,015	1,385	22,879	--	--	--
17	Federal funds sold ²	97,475	7,501	8,756	27,071	-3,493	3,012
18	To commercial banks in the U.S.	66,447	6,735	12,438	7,028	308	1,001
19	To nonbank brokers and dealers	23,669	-95	-6,669	--	--	--
20	To others ³	7,359	861	2,987	20,043	-3,801	2,011
21	Other loans and leases, gross	1,092,392	5,800	94,835	158,100	432	-2,910
22	Commercial and industrial	301,160	1,119	27,493	101,308	293	3,224
23	Bankers' acceptances and commercial paper	3,217	9	-201	3,614	-2	735
24	All other	297,943	1,110	27,694	97,694	295	2,489
25	U.S. addressees	296,207	1,037	27,588	93,554	255	1,652
26	Non-U.S. addressees	1,735	73	106	4,140	40	837
27	Real estate loans	436,532	684	28,348	26,980	14	-3,740
28	Revolving, home equity	45,220	159	416	--	--	--
29	All other	391,312	525	27,931	--	--	--
30	Loans to individuals	225,454	2,099	31,072	--	--	--
31	Loans to financial institutions	41,916	1,194	6,058	22,584	-134	-3,831
32	Commercial banks in the U.S.	22,551	651	8,660	4,610	-43	-711
33	Banks in foreign countries	3,023	337	847	1,760	-8	-533
34	Nonbank financial institutions	16,342	206	-3,448	16,214	-84	-2,588
35	Loans for purchasing and carrying securities	16,002	105	-283	3,345	263	399
36	Loans for agricultural production	6,640	-18	743	--	--	--
37	Loans to states and political subdivisions	11,613	-19	-2,306	--	--	--
38	Loans to foreign governments and official institutions	979	-5	-155	328	1	-83
39	All other loans ⁴	23,495	597	263	3,554	-5	1,121
40	Lease financing receivables	28,601	44	3,602	--	--	--
41	Less: Unearned income	1,656	-8	-470	--	--	--
42	Loan and lease reserve ⁵	35,022	24	-1,160	--	--	--
43	Other loans and leases, net	1,055,714	5,785	96,465	--	--	--
44	Other assets	158,993	2,937	-11,250	34,900	-957	3,548
45	TOTAL ASSETS ⁶	1,821,186	15,170	114,519	311,238	-2,812	8,770

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>		
		<u>change since</u>			<u>change since</u>	
LIABILITIES	Aug 17, 1994	Aug 10, 1994	Aug 18, 1993	Aug 17, 1994	Aug 10, 1994	Aug 18, 1993
46 Deposits	1,136,799	1,708	16,314	91,278	1,668	-1,983
47 Demand deposits ⁷	288,113	2,517	11,796	4,186	-42	178
48 Individuals, partnerships, and corporations	243,661	461	16,282	3,286	-65	125
49 Other holders	44,452	2,056	-4,486	900	23	53
50 States and political subdivisions	8,366	174	-551	--	--	--
51 U.S. government	1,888	3	107	--	--	--
52 Depository institutions in the U.S.	18,566	105	-2,496	--	--	--
53 Banks in foreign countries	5,595	1,375	987	--	--	--
54 Foreign governments and official institutions	709	70	-12	--	--	--
55 Certified and officers' checks	9,329	330	-2,521	--	--	--
56 Other transaction deposits ⁸	125,306	-219	3,733	--	--	--
57 Nontransaction deposits	723,380	-590	785	87,091	1,710	-2,162
58 Individuals, partnerships, and corporations	700,658	-304	2,123	57,695	1,293	-3,322
59 Other holders	22,722	-286	-1,338	29,396	417	1,160
60 States and political subdivisions	17,735	-228	-1,613	--	--	--
61 U.S. government	2,489	-4	-184	--	--	--
62 Depository institutions in the U.S.	2,066	-46	345	--	--	--
63 Foreign governments, official institutions, and banks	431	-8	114	--	--	--
64 Borrowings ⁹	355,599	12,143	34,570	77,084	-2,000	-562
65 Federal funds purchased ¹⁰	--	--	--	38,027	-3,427	-3,078
66 From commercial banks in the U.S.	--	--	--	7,637	-258	-2,133
67 From others	--	--	--	30,390	-3,169	-945
68 From Federal Reserve Banks	0	0	-30	--	--	--
69 Treasury tax and loan notes	7,753	408	-7,647	--	--	--
70 Other liabilities for borrowed money ¹¹	347,847	11,735	42,248	39,057	1,427	2,517
71 To commercial banks in the U.S.	--	--	--	6,553	-292	-243
72 To others	--	--	--	32,504	1,719	2,760
73 Other liabilities (including subordinated debt)	158,378	586	48,253	31,383	-1,498	2,142
74 TOTAL LIABILITIES ¹²	1,650,777	14,438	99,137	311,238	-2,812	8,770
75 Residual (Total assets less total liabilities) ¹³	170,409	732	15,382	0	-0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,513,294	9,411	114,615	224,815	-2,182	8,406
77 Time deposits in amounts of \$100,000 or more	98,407	160	-5,136	--	--	--
78 Loans sold outright to affiliates ¹⁵	679	-1	-136	--	--	--
79 Commercial and industrial	326	-0	-75	--	--	--
80 Other	353	-1	-61	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	22,469	-12	786	--	--	--
82 Net due to related institutions ¹⁷	40,933	2,487	60,984	87,885	-543	10,866

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: Weekly reporting domestic banks acquired \$1.9 billion in assets and liabilities of thrift institutions in the week ending August 17, 1994. The major asset items affected were (in billions): cash and balances due from depository institutions, \$0.3; U.S. government securities investment account maturing in 1 to 5 years, \$0.1; real estate loans, revolving home equity, \$0.1; real estate loans, all other, \$1.1; and other assets, \$0.1. The major liability items affected were: demand deposits-IPC, \$0.1; other transaction deposits, \$0.2; nontransaction deposits-IPC, \$1.2; other liabilities, \$0.1; and the residual, \$0.1.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	5,001	22,275	15,838	4,341	5,825	8,424	9,610
2	U.S. government securities, investment account ¹⁸	24,882	61,402	40,043	11,973	28,980	33,748	29,929
3	Mortgage-backed securities ¹	8,306	27,777	20,999	1,541	10,329	5,763	6,988
4	All other maturing in: 1 year or less	10,367	4,576	2,341	4,260	1,185	6,936	4,598
5	Over 1 through 5 years	4,983	14,751	6,561	3,906	1,985	16,327	12,741
6	Over 5 years	1,226	14,297	10,143	2,266	15,482	4,721	5,603
7	Other securities, investment account ¹⁸	6,736	16,018	10,007	3,232	5,160	4,004	5,650
8	State and local government securities	1,167	6,344	4,646	1,314	886	2,012	2,549
9	Maturing in: 1 year or less	689	1,614	1,021	235	349	298	318
10	Over 1 year	477	4,730	3,625	1,079	537	1,713	2,231
11	Other bonds, stocks, and securities	5,569	9,674	5,361	1,919	4,273	1,992	3,101
12	Federal funds sold ²	7,889	29,221	22,574	1,029	5,918	12,430	9,998
13	To commercial banks in the U.S.	3,138	16,945	13,995	619	4,669	7,997	9,544
14	To nonbank brokers and dealers	3,126	10,144	6,781	0	1,248	3,357	307
15	To others	1,625	2,131	1,797	410	0	1,077	147
16	Other loans and leases, gross	58,460	213,852	149,752	80,850	98,878	107,851	108,583
17	Commercial and industrial	21,874	60,635	38,506	15,105	29,796	27,623	26,197
18	Bankers' acceptances and commercial paper	20	1,026	344	8	78	141	89
19	All other	21,854	59,610	38,162	15,096	29,717	27,483	26,108
20	U.S. addressees	21,826	59,131	37,763	15,046	29,626	27,357	25,904
21	Non-U.S. addressees	28	479	399	50	92	126	204
22	Real estate loans	25,541	78,188	54,392	20,710	35,211	49,343	48,611
23	Revolving, home equity	3,855	7,517	4,088	2,486	4,518	5,241	3,238
24	All other	21,686	70,671	50,304	18,224	30,693	44,103	45,373
25	Loans to individuals	5,051	37,155	24,076	39,165	21,929	18,424	26,287
26	Loans to financial institutions	1,246	14,051	12,597	1,839	3,606	4,470	1,140
27	Commercial banks in the U.S.	173	8,286	7,461	834	2,467	3,809	151
28	Banks in foreign countries	80	1,909	1,844	75	26	32	129
29	Nonbank financial institutions	993	3,856	3,292	929	1,113	629	861
30	Loans for purchasing and carrying securities	518	7,360	6,125	112	1,470	247	455
31	Loans for agricultural production	57	161	123	155	157	432	488
32	Loans to states and political subdivisions	419	2,327	1,355	919	1,264	2,030	2,080
33	Loans to foreign governments and official institutions	1	319	306	0	248	65	78
34	All other loans	1,074	8,847	8,203	471	866	3,135	1,779
35	Lease financing receivables	2,679	4,807	4,069	2,374	4,332	2,081	1,468
36	Less: Unearned income	15	825	521	152	72	82	154
37	Loan and lease reserve ⁵	1,755	11,936	9,977	2,217	2,485	2,802	2,218
38	Other loans and leases, net	56,691	201,091	139,253	78,482	96,322	104,967	106,211
39	Other assets ¹⁸	9,550	112,929	98,390	5,496	7,983	15,292	8,879
40	TOTAL ASSETS	110,748	442,935	326,105	104,553	150,188	178,864	170,278
LIABILITIES								
41	Deposits	64,239	231,639	157,929	59,163	92,712	107,827	124,311
42	Demand deposits	16,176	71,184	51,994	10,903	19,459	22,720	25,534
43	Individuals, partnerships, and corporations	13,857	57,668	40,795	9,338	16,837	20,037	22,332
44	States and political subdivisions	678	1,688	782	397	564	609	984
45	U.S. government	95	326	253	58	167	215	173
46	Depository institutions in the U.S.	1,112	2,820	2,235	787	1,086	1,189	1,355
47	Banks in foreign countries	108	4,379	4,263	106	30	30	120
48	Foreign governments and official institutions	4	523	509	1	0	109	13
49	Certified and officers' checks	323	3,778	3,157	216	774	531	557
50	Other transaction deposits ⁸	7,035	18,739	10,300	5,384	10,666	14,505	15,400
51	Nontransaction deposits	41,028	141,716	95,636	42,875	62,587	70,602	83,378
52	Individuals, partnerships, and corporations	39,304	135,433	92,186	42,034	59,643	69,144	80,180
53	States and political subdivisions	1,663	5,293	2,502	749	1,623	1,090	2,826
54	U.S. government	17	470	470	2	726	193	196
55	Depository institutions in the U.S.	43	343	309	91	586	78	166
56	Foreign governments, official institutions, and banks	0	177	168	0	9	97	10
57	Borrowings ⁹	27,688	95,622	75,008	29,082	34,436	42,983	26,153
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	447	1,768	1,507	227	1,458	780	522
60	Other liabilities for borrowed money ¹¹	27,241	93,855	73,500	28,855	32,978	42,204	25,631
61	Other liabilities (including subordinated debt)	9,951	60,946	48,433	5,731	11,252	15,056	6,585
62	TOTAL LIABILITIES	101,878	388,207	281,370	93,975	138,400	165,866	157,049
63	Residual (Total assets less total liabilities) ¹³	8,870	54,727	44,735	10,579	11,788	12,999	13,228
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	94,656	295,260	200,919	95,631	131,800	146,227	144,464
65	Time deposits in amounts of \$100,000 or more	5,827	22,252	17,515	9,476	5,520	7,722	11,136

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	10,628	2,622	1,849	1,634	5,822	18,548
2	U.S. government securities, investment account 1 ⁸	27,338	9,543	2,268	4,503	13,091	40,176
3	Mortgage-backed securities ¹	12,574	2,591	1,507	2,043	2,812	12,263
4	All other maturing in: 1 year or less	4,529	1,036	272	594	2,370	6,914
5	Over 1 through 5 years	5,340	2,461	324	1,633	6,072	8,098
6	Over 5 years	4,896	3,455	166	233	1,838	12,900
7	Other securities, investment account 1 ⁸	4,433	1,845	757	584	2,837	7,781
8	State and local government securities	2,711	982	273	429	724	1,812
9	Maturing in: 1 year or less	579	73	59	58	152	321
10	Over 1 year	2,132	909	214	371	572	1,491
11	Other bonds, stocks, and securities	1,722	863	484	154	2,113	5,969
12	Federal funds sold ²	12,824	1,792	3,340	664	4,817	7,553
13	To commercial banks in the U.S.	7,962	1,617	3,098	664	3,987	6,206
14	To nonbank brokers and dealers	4,188	125	51	0	584	539
15	To others	674	49	190	0	246	808
16	Other loans and leases, gross	100,477	25,461	27,060	7,429	48,898	214,594
17	Commercial and industrial	42,202	7,091	6,500	2,280	17,923	43,935
18	Bankers' acceptances and commercial paper	262	4	15	5	27	1,542
19	All other	41,940	7,087	6,485	2,275	17,896	42,393
20	U.S. addressees	41,749	7,073	6,481	2,273	17,493	42,250
21	Non-U.S. addressees	191	14	4	2	403	142
22	Real estate loans	29,280	10,513	8,018	2,675	18,662	109,780
23	Revolving, home equity	2,758	885	323	145	442	13,813
24	All other	26,522	9,628	7,696	2,530	18,220	95,967
25	Loans to individuals	15,235	5,515	9,014	1,476	8,408	37,794
26	Loans to financial institutions	5,968	447	1,634	215	1,788	5,511
27	Commercial banks in the U.S.	1,861	21	829	212	13	3,895
28	Banks in foreign countries	197	0	8	1	367	197
29	Nonbank financial institutions	3,909	426	798	1	1,409	1,418
30	Loans for purchasing and carrying securities	2,989	274	274	64	257	1,982
31	Loans for agricultural production	247	58	35	208	215	4,427
32	Loans to states and political subdivisions	774	331	199	71	265	934
33	Loans to foreign governments and official institutions	4	4	4	0	222	34
34	All other loans	2,129	497	739	369	734	2,856
35	Lease financing receivables	1,650	731	643	71	423	7,342
36	Less: Unearned income	96	34	6	2	53	166
37	Loan and lease reserve ⁵	2,168	513	684	181	678	7,387
38	Other loans and leases, net	98,213	24,914	26,370	7,246	48,167	207,042
39	Other assets ^{1⁸}	18,897	2,091	2,207	676	3,750	36,797
40	TOTAL ASSETS	172,334	42,807	36,790	15,306	78,485	317,896
LIABILITIES							
41	Deposits	98,661	27,974	19,946	12,055	56,952	241,320
42	Demand deposits	26,309	6,522	5,636	3,835	14,809	65,029
43	Individuals, partnerships, and corporations	21,295	5,014	4,791	2,932	13,175	56,383
44	States and political subdivisions	658	122	83	81	178	2,323
45	U.S. government	218	52	36	32	139	377
46	Depository institutions in the U.S.	3,103	1,194	608	690	845	3,776
47	Banks in foreign countries	202	5	33	20	47	515
48	Foreign governments and official institutions	2	0	0	0	3	54
49	Certified and officers' checks	830	134	85	79	421	1,600
50	Other transaction deposits ⁸	8,594	3,757	2,117	1,942	8,614	28,553
51	Nontransaction deposits	63,759	17,696	12,194	6,278	33,529	147,739
52	Individuals, partnerships, and corporations	61,874	16,906	12,118	6,045	32,078	145,898
53	States and political subdivisions	1,364	347	55	133	1,384	1,208
54	U.S. government	23	337	0	4	59	461
55	Depository institutions in the U.S.	484	106	20	15	8	128
56	Foreign governments, official institutions, and banks	14	0	0	81	0	43
57	Borrowings ⁹	37,983	10,339	11,430	1,905	13,715	24,263
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,109	231	303	47	456	406
60	Other liabilities for borrowed money ¹¹	36,874	10,109	11,127	1,858	13,259	23,857
61	Other liabilities (including subordinated debt)	21,349	1,287	1,992	228	1,938	22,064
62	TOTAL LIABILITIES	157,993	39,601	33,368	14,188	72,605	287,647
63	Residual (Total assets less total liabilities) ¹³	14,341	3,207	3,422	1,119	5,880	30,249
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	135,250	37,004	29,498	12,302	65,643	260,002
65	Time deposits in amounts of \$100,000 or more	14,172	1,830	1,286	624	4,641	13,922