

# FEDERAL RESERVE statistical release

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



H.4.2(504)

September 9, 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 31, 1994	Aug 24, 1994	Sep 1, 1993	Aug 31, 1994	Aug 24, 1994	Sep 1, 1993
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	113,060	9,932	-23,669	15,891	420	-2,205
2 U.S. government securities	313,084	1,674	2,584	41,299	476	7,728
3 Trading account	26,423	1,780	-2,411	--	--	--
4 Investment account	286,661	-105	4,995	--	--	--
5 Mortgage-backed securities <sup>1</sup>	93,575	261	4,639	--	--	--
6 All other maturing in: 1 year or less	49,238	1,783	-1,625	--	--	--
7 Over 1 through 5 years	77,597	-1,461	7,137	--	--	--
8 Over 5 years	66,251	-688	-5,156	--	--	--
9 Other securities	99,562	2,036	28,081	11,519	90	3,113
10 Trading account	1,833	62	-998	--	--	--
11 Investment account	61,067	1,698	5,457	--	--	--
12 State and local government securities	21,402	92	1,410	--	--	--
13 Maturing in: 1 year or less	4,829	38	1,260	--	--	--
14 Over 1 year	16,574	55	149	--	--	--
15 Other bonds, stocks, and securities	39,664	1,605	4,047	--	--	--
16 Other trading account assets	36,662	276	23,622	--	--	--
17 Federal funds sold <sup>2</sup>	101,445	7,959	6,599	30,426	3,012	7,352
18 To commercial banks in the U.S.	68,381	5,303	9,664	10,080	4,529	4,619
19 To nonbank brokers and dealers	25,719	2,729	-6,060	--	--	--
20 To others <sup>3</sup>	7,345	-72	2,994	20,345	-1,517	2,734
21 Other loans and leases, gross	1,101,128	8,866	93,773	159,448	977	-2,256
22 Commercial and industrial	300,316	863	26,447	101,339	125	5,396
23 Bankers' acceptances and commercial paper	3,119	50	-190	3,365	-123	589
24 All other	297,198	813	26,637	97,974	248	4,807
25 U.S. addressees	295,625	884	26,653	93,811	228	3,971
26 Non-U.S. addressees	1,573	-70	-17	4,163	19	836
27 Real estate loans	438,213	2,169	27,755	26,948	8	-4,604
28 Revolving, home equity	45,143	-157	217	--	--	--
29 All other	393,070	2,326	27,537	--	--	--
30 Loans to individuals	228,565	1,348	32,820	--	--	--
31 Loans to financial institutions	43,815	2,693	6,536	23,324	-131	-2,957
32 Commercial banks in the U.S.	23,463	897	9,838	4,602	-532	-646
33 Banks in foreign countries	3,754	1,356	847	1,919	93	-288
34 Nonbank financial institutions	16,598	440	-4,149	16,803	308	-2,023
35 Loans for purchasing and carrying securities	17,911	427	-1,060	3,793	808	-1,382
36 Loans for agricultural production	6,734	113	835	--	--	--
37 Loans to states and political subdivisions	11,812	-37	-2,016	--	--	--
38 Loans to foreign governments and official institutions	980	-35	-304	349	2	-86
39 All other loans <sup>4</sup>	23,876	1,113	-1,040	3,696	164	1,377
40 Lease financing receivables	28,906	211	3,800	--	--	--
41 Less: Unearned income	1,661	-18	-445	--	--	--
42 Loan and lease reserve <sup>5</sup>	35,062	76	-1,116	--	--	--
43 Other loans and leases, net	1,064,406	8,809	95,333	--	--	--
44 Other assets	152,897	1,890	-18,678	35,463	1,149	4,403
45 TOTAL ASSETS <sup>6</sup>	1,844,454	32,299	90,251	320,213	6,956	20,778

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>		
	Aug 31, 1994	Aug 24, 1994	Sep 1, 1993	Aug 31, 1994	Aug 24, 1994	Sep 1, 1993
<b>LIABILITIES</b>						
46 Deposits	1,143,365	18,047	-21,318	93,292	275	2,348
47 Demand deposits <sup>7</sup>	298,988	18,220	-15,662	4,639	363	49
48 Individuals, partnerships, and corporations	252,614	15,690	-3,011	3,794	667	390
49 Other holders	46,375	2,530	-12,651	845	-304	-341
50 States and political subdivisions	8,593	105	-1,375	--	--	--
51 U.S. government	2,379	162	-1,591	--	--	--
52 Depository institutions in the U.S.	19,365	956	-8,025	--	--	--
53 Banks in foreign countries	5,789	1,337	582	--	--	--
54 Foreign governments and official institutions	644	-108	5	--	--	--
55 Certified and officers' checks	9,605	78	-2,246	--	--	--
56 Other transaction deposits <sup>8</sup>	125,106	1,618	117	--	--	--
57 Nontransaction deposits	719,271	-1,792	-5,773	88,653	-87	2,298
58 Individuals, partnerships, and corporations	696,908	-1,365	-4,216	59,894	771	428
59 Other holders	22,363	-427	-1,556	28,759	-859	1,871
60 States and political subdivisions	17,460	-347	-1,811	--	--	--
61 U.S. government	2,440	-9	-196	--	--	--
62 Depository institutions in the U.S.	2,039	-64	347	--	--	--
63 Foreign governments, official institutions, and banks	425	-7	103	--	--	--
64 Borrowings <sup>9</sup>	364,255	11,446	44,962	81,837	7,059	1,191
65 Federal funds purchased <sup>10</sup>	--	--	--	41,954	4,953	110
66 From commercial banks in the U.S.	--	--	--	10,281	4,152	-3,352
67 From others	--	--	--	31,673	801	3,462
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	17,257	8,594	-4,186	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	346,998	2,851	49,148	39,882	2,106	1,081
71 To commercial banks in the U.S.	--	--	--	6,478	32	1,622
72 To others	--	--	--	33,404	2,074	-541
73 Other liabilities (including subordinated debt)	164,634	3,006	50,144	33,317	1,482	3,999
74 TOTAL LIABILITIES <sup>12</sup>	1,672,254	32,499	73,789	320,213	6,956	20,778
75 Residual (Total assets less total liabilities) <sup>13</sup>	172,199	-200	16,462	-0	0	-0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,523,376	14,336	111,535	228,010	558	11,964
77 Time deposits in amounts of \$100,000 or more	96,403	-1,649	-6,968	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	672	-0	-118	--	--	--
79 Commercial and industrial	326	0	-77	--	--	--
80 Other	345	-0	-41	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,263	-255	680	--	--	--
82 Net due to related institutions <sup>17</sup>	51,563	10,966	59,419	85,600	-2,692	10,597

**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						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	5,666	28,005	20,368	4,303	7,164	11,060	11,294
2	U.S. government securities, investment account 18	25,458	58,768	37,411	11,873	29,997	33,354	29,681
3	Mortgage-backed securities 1	8,763	25,653	18,780	1,575	11,062	5,753	6,806
4	All other maturing in: 1 year or less	10,239	3,575	1,477	4,261	1,109	7,883	4,871
5	Over 1 through 5 years	5,391	15,542	7,152	3,825	2,407	15,020	12,422
6	Over 5 years	1,065	13,998	10,002	2,212	15,419	4,698	5,582
7	Other securities, investment account 18	6,813	16,073	10,059	3,210	6,893	4,107	5,801
8	State and local government securities	1,199	6,394	4,666	1,321	1,017	2,013	2,578
9	Maturing in: 1 year or less	707	1,645	1,023	242	428	324	288
10	Over 1 year	492	4,748	3,643	1,078	588	1,688	2,289
11	Other bonds, stocks, and securities	5,614	9,679	5,392	1,889	5,877	2,095	3,224
12	Federal funds sold 2	7,324	31,155	22,772	1,002	5,634	13,728	10,201
13	To commercial banks in the U.S.	3,393	17,571	13,556	592	4,712	7,540	9,683
14	To nonbank brokers and dealers	2,630	11,439	7,404	0	909	5,027	343
15	To others	1,302	2,144	1,812	410	13	1,162	174
16	Other loans and leases, gross	59,727	219,076	151,271	78,173	100,185	108,680	109,226
17	Commercial and industrial	21,950	61,819	38,395	13,913	29,539	27,549	26,370
18	Bankers' acceptances and commercial paper	23	982	354	0	93	202	22
19	All other	21,927	60,837	38,041	13,913	29,446	27,347	26,348
20	U.S. addressees	21,898	60,470	37,754	13,861	29,355	27,219	26,165
21	Non-U.S. addressees	29	367	287	52	91	128	183
22	Real estate loans	26,126	79,517	54,566	19,528	35,592	49,535	48,665
23	Revolving, home equity	3,971	7,476	4,039	2,457	4,354	5,285	3,242
24	All other	22,155	72,041	50,527	17,072	31,239	44,250	45,423
25	Loans to individuals	5,244	37,813	24,363	38,873	22,221	18,595	26,597
26	Loans to financial institutions	1,254	15,500	13,834	1,892	3,760	4,466	1,100
27	Commercial banks in the U.S.	196	8,592	7,686	891	2,623	3,786	133
28	Banks in foreign countries	72	2,847	2,785	47	41	33	126
29	Nonbank financial institutions	986	4,060	3,363	954	1,096	646	842
30	Loans for purchasing and carrying securities	549	8,907	7,044	102	1,562	314	457
31	Loans for agricultural production	64	194	156	155	159	541	491
32	Loans to states and political subdivisions	411	2,513	1,462	856	1,247	2,230	2,106
33	Loans to foreign governments and official institutions	1	315	301	0	237	65	82
34	All other loans	1,428	7,621	7,037	464	1,505	3,287	1,869
35	Lease financing receivables	2,700	4,877	4,112	2,389	4,362	2,098	1,489
36	Less: Unearned income	13	822	524	132	92	87	151
37	Loan and lease reserve 5	1,770	11,996	9,972	2,183	2,495	2,790	2,210
38	Other loans and leases, net	57,944	206,257	140,775	75,858	97,597	105,803	106,865
39	Other assets 18	9,565	104,632	90,543	5,495	8,761	15,048	9,373
40	TOTAL ASSETS	112,771	444,890	321,929	101,740	156,048	183,101	173,216
LIABILITIES								
41	Deposits	65,291	234,165	157,407	56,553	93,038	109,271	124,865
42	Demand deposits	16,628	73,437	53,543	10,852	19,987	24,273	25,933
43	Individuals, partnerships, and corporations	14,323	59,530	41,725	9,254	17,297	20,473	22,491
44	States and political subdivisions	644	1,673	848	475	611	698	974
45	U.S. government	110	408	318	88	168	235	241
46	Depository institutions in the U.S.	1,096	2,747	2,263	678	1,143	2,098	1,507
47	Banks in foreign countries	78	4,712	4,582	109	33	41	120
48	Foreign governments and official institutions	2	473	458	1	1	107	4
49	Certified and officers' checks	375	3,895	3,350	247	733	620	597
50	Other transaction deposits 8	7,246	19,073	10,260	5,029	10,669	14,536	15,197
51	Nontransaction deposits	41,417	141,656	93,604	40,672	62,382	70,462	83,734
52	Individuals, partnerships, and corporations	39,725	135,501	90,393	39,882	59,321	69,074	80,524
53	States and political subdivisions	1,631	5,186	2,364	785	1,641	1,019	2,844
54	U.S. government	17	415	415	2	726	198	197
55	Depository institutions in the U.S.	44	383	264	4	685	74	159
56	Foreign governments, official institutions, and banks	0	171	167	0	8	97	10
57	Borrowings 9	28,492	92,726	69,475	29,059	35,000	46,197	27,614
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,465	3,097	2,456	418	3,139	1,165	1,080
60	Other liabilities for borrowed money 11	27,027	89,628	67,019	28,641	31,861	45,032	26,534
61	Other liabilities (including subordinated debt)	10,160	62,909	50,337	5,803	14,404	14,532	7,405
62	TOTAL LIABILITIES	103,944	389,800	277,219	91,414	142,442	169,999	159,884
63	Residual (Total assets less total liabilities) 13	8,827	55,090	44,710	10,326	13,606	13,101	13,332
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	95,734	298,908	200,271	92,775	135,375	148,544	145,094
65	Time deposits in amounts of \$100,000 or more	5,777	21,057	16,004	9,309	5,415	7,591	11,127

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,  
BY DISTRICTAugust 31, 1994  
(in millions of dollars)

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,431	2,817	1,894	1,575	6,168	20,683
2	U.S. government securities, investment account 18	28,085	9,494	2,355	4,539	13,058	40,000
3	Mortgage-backed securities <sup>1</sup>	12,587	2,583	1,597	2,091	2,809	12,295
4	All other maturing in: 1 year or less	5,297	1,010	266	585	3,298	6,844
5	Over 1 through 5 years	5,336	2,466	327	1,629	5,132	8,099
6	Over 5 years	4,865	3,434	164	234	1,819	12,762
7	Other securities, investment account 18	4,422	1,837	756	585	2,824	7,745
8	State and local government securities	2,701	979	274	432	686	1,811
9	Maturing in: 1 year or less	564	72	60	60	112	326
10	Over 1 year	2,136	907	214	372	574	1,485
11	Other bonds, stocks, and securities	1,721	858	482	153	2,139	5,934
12	Federal funds sold 2	13,085	1,948	3,738	657	5,979	6,995
13	To commercial banks in the U.S.	8,630	1,705	3,525	657	4,951	5,422
14	To nonbank brokers and dealers	3,777	223	212	0	786	373
15	To others	677	21	1	0	241	1,200
16	Other loans and leases, gross	100,813	25,636	27,351	7,450	48,873	215,939
17	Commercial and industrial	41,640	7,196	6,473	2,303	17,786	43,778
18	Bankers' acceptances and commercial paper	228	4	14	5	26	1,520
19	All other	41,412	7,192	6,459	2,299	17,761	42,258
20	U.S. addressees	41,244	7,178	6,455	2,296	17,367	42,116
21	Non-U.S. addressees	167	14	4	2	393	142
22	Real estate loans	29,290	10,526	7,577	2,683	18,848	110,326
23	Revolving, home equity	2,765	888	323	145	437	13,802
24	All other	26,525	9,637	7,254	2,538	18,411	96,524
25	Loans to individuals	15,382	5,522	9,660	1,491	8,450	38,715
26	Loans to financial institutions	5,991	444	1,703	214	1,708	5,783
27	Commercial banks in the U.S.	1,930	24	865	212	17	4,193
28	Banks in foreign countries	64	0	5	0	349	169
29	Nonbank financial institutions	3,997	420	833	1	1,342	1,421
30	Loans for purchasing and carrying securities	3,260	358	348	55	253	1,745
31	Loans for agricultural production	237	59	34	191	212	4,396
32	Loans to states and political subdivisions	711	331	199	70	262	878
33	Loans to foreign governments and official institutions	4	4	4	0	222	44
34	All other loans	2,626	456	703	368	701	2,847
35	Lease financing receivables	1,672	739	649	74	430	7,427
36	Less: Unearned income	98	38	6	2	53	166
37	Loan and lease reserve 5	2,175	519	690	181	670	7,382
38	Other loans and leases, net	98,540	25,079	26,654	7,267	48,149	208,391
39	Other assets 18	18,210	2,018	3,038	689	3,390	37,596
40	<b>TOTAL ASSETS</b>	<b>174,772</b>	<b>43,193</b>	<b>38,434</b>	<b>15,312</b>	<b>79,568</b>	<b>321,409</b>
<b>LIABILITIES</b>							
41	Deposits	100,102	27,750	20,385	11,999	57,014	242,933
42	Demand deposits	28,443	6,458	6,271	3,842	15,410	67,455
43	Individuals, partnerships, and corporations	23,494	5,071	5,344	2,971	13,603	58,762
44	States and political subdivisions	734	146	96	78	210	2,253
45	U.S. government	251	80	55	27	191	525
46	Depository institutions in the U.S.	3,107	1,012	619	663	921	3,775
47	Banks in foreign countries	104	6	28	22	58	477
48	Foreign governments and official institutions	2	0	0	0	3	52
49	Certified and officers' checks	752	143	129	80	425	1,611
50	Other transaction deposits 8	8,413	3,752	2,094	1,926	8,608	28,562
51	Nontransaction deposits	63,246	17,539	12,020	6,231	32,995	146,916
52	Individuals, partnerships, and corporations	61,271	16,754	11,943	5,998	31,789	145,125
53	States and political subdivisions	1,531	344	57	133	1,139	1,150
54	U.S. government	23	337	0	4	59	461
55	Depository institutions in the U.S.	407	105	20	14	7	137
56	Foreign governments, official institutions, and banks	14	0	0	82	0	43
57	Borrowings 9	40,567	10,740	11,752	1,973	14,638	25,498
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,941	605	385	58	1,220	683
60	Other liabilities for borrowed money 11	36,626	10,134	11,366	1,914	13,418	24,815
61	Other liabilities (including subordinated debt)	20,310	1,496	2,983	219	1,884	22,532
62	<b>TOTAL LIABILITIES</b>	<b>160,979</b>	<b>39,985</b>	<b>35,119</b>	<b>14,190</b>	<b>73,535</b>	<b>290,963</b>
63	Residual (Total assets less total liabilities) 13	13,793	3,208	3,315	1,122	6,033	30,446
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	135,844	37,186	29,809	12,361	65,765	261,064
65	Time deposits in amounts of \$100,000 or more	14,082	1,830	1,247	641	4,398	13,932