

# FEDERAL RESERVE statistical release

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



H.4.2(504)

September 16, 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		
	Sep 7, 1994	change since Aug 31, 1994	Sep 8, 1993	Sep 7, 1994	change since Aug 31, 1994	Sep 8, 1993
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	122,900	9,361	1,557	14,439	-1,452	-3,886
2 U.S. government securities	313,728	191	3,966	41,273	-26	8,007
3 Trading account	27,264	842	-597	--	--	--
4 Investment account	286,464	-651	4,562	--	--	--
5 Mortgage-backed securities <sup>1</sup>	93,110	-215	4,272	--	--	--
6 All other maturing in: 1 year or less	49,820	245	-874	--	--	--
7 Over 1 through 5 years	76,516	-636	5,087	--	--	--
8 Over 5 years	67,018	-45	-3,924	--	--	--
9 Other securities	97,313	-2,339	25,881	11,501	-18	3,190
10 Trading account	1,641	-195	-1,131	--	--	--
11 Investment account	61,138	-14	5,430	--	--	--
12 State and local government securities	21,411	-9	1,363	--	--	--
13 Maturing in: 1 year or less	4,935	105	1,296	--	--	--
14 Over 1 year	16,476	-114	67	--	--	--
15 Other bonds, stocks, and securities	39,727	-5	4,067	--	--	--
16 Other trading account assets	34,533	-2,131	21,582	--	--	--
17 Federal funds sold <sup>2</sup>	91,635	-10,237	4,347	24,851	-5,575	3,080
18 To commercial banks in the U.S.	61,039	-8,008	10,583	5,330	-4,750	460
19 To nonbank brokers and dealers	23,040	-2,440	-8,756	--	--	--
20 To others <sup>3</sup>	7,555	210	2,520	19,520	-825	2,621
21 Other loans and leases, gross	1,097,210	-3,749	94,564	158,820	-660	-155
22 Commercial and industrial	299,248	-944	27,896	101,246	-93	6,378
23 Bankers' acceptances and commercial paper	3,199	81	-32	3,278	-86	570
24 All other	296,049	-1,025	27,928	97,967	-6	5,808
25 U.S. addressees	294,471	-1,034	27,866	93,810	-1	5,011
26 Non-U.S. addressees	1,577	10	62	4,158	-6	797
27 Real estate loans	439,183	946	27,618	26,967	19	-4,569
28 Revolving, home equity	45,147	-0	288	--	--	--
29 All other	394,035	947	27,330	--	--	--
30 Loans to individuals	226,959	-1,658	31,831	--	--	--
31 Loans to financial institutions	44,072	199	7,520	23,529	173	-1,565
32 Commercial banks in the U.S.	23,562	93	10,964	4,625	24	-627
33 Banks in foreign countries	3,540	-214	829	1,956	37	-245
34 Nonbank financial institutions	16,970	320	-4,273	16,947	112	-692
35 Loans for purchasing and carrying securities	14,901	-3,033	-2,975	3,043	-750	-1,056
36 Loans for agricultural production	6,675	-50	777	--	--	--
37 Loans to states and political subdivisions	11,694	-133	-1,987	--	--	--
38 Loans to foreign governments and official institutions	1,152	172	-119	345	-4	-73
39 All other loans <sup>4</sup>	24,287	618	63	3,690	-6	731
40 Lease financing receivables	29,039	134	3,941	--	--	--
41 Less: Unearned income	1,653	-9	-438	--	--	--
42 Loan and lease reserve <sup>5</sup>	35,151	65	-1,258	--	--	--
43 Other loans and leases, net	1,060,406	-3,804	96,261	--	--	--
44 Other assets	153,773	804	-20,134	35,267	-195	3,453
45 TOTAL ASSETS <sup>6</sup>	1,839,755	-6,024	111,878	313,128	-7,117	15,893

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	Sep 7, 1994	Aug 31, 1994	Sep 8, 1993	Sep 7, 1994	Aug 31, 1994	Sep 8, 1993
46 Deposits	1,157,616	13,056	8,951	93,852	560	3,002
47 Demand deposits <sup>7</sup>	305,503	5,753	11,835	4,373	-265	-156
48 Individuals, partnerships, and corporations	256,938	3,811	15,302	3,733	-61	20
49 Other holders	48,565	1,942	-3,466	641	-204	-177
50 States and political subdivisions	8,190	-396	126	--	--	--
51 U.S. government	2,025	-369	143	--	--	--
52 Depository institutions in the U.S.	23,006	3,443	-1,736	--	--	--
53 Banks in foreign countries	5,532	-260	-42	--	--	--
54 Foreign governments and official institutions	649	2	-47	--	--	--
55 Certified and officers' checks	9,163	-478	-1,911	--	--	--
56 Other transaction deposits <sup>8</sup>	128,815	3,703	2,970	--	--	--
57 Nontransaction deposits	723,298	3,600	-5,855	89,479	826	3,158
58 Individuals, partnerships, and corporations	701,158	3,873	-4,348	61,100	1,206	1,046
59 Other holders	22,140	-273	-1,507	28,379	-380	2,113
60 States and political subdivisions	17,641	132	-1,685	--	--	--
61 U.S. government	1,986	-455	-334	--	--	--
62 Depository institutions in the U.S.	2,089	50	429	--	--	--
63 Foreign governments, official institutions, and banks	424	-1	83	--	--	--
64 Borrowings <sup>9</sup>	345,240	-19,397	35,630	78,031	-3,805	1,243
65 Federal funds purchased <sup>10</sup>	--	--	--	41,832	-122	3,768
66 From commercial banks in the U.S.	--	--	--	7,980	-2,300	-3,310
67 From others	--	--	--	33,852	2,178	7,078
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	2,106	-15,159	-7,059	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	343,134	-4,238	42,690	36,199	-3,683	-2,524
71 To commercial banks in the U.S.	--	--	--	6,861	383	2,481
72 To others	--	--	--	29,338	-4,066	-5,005
73 Other liabilities (including subordinated debt)	164,394	-145	51,451	32,547	-770	2,966
74 TOTAL LIABILITIES <sup>12</sup>	1,667,250	-6,486	96,032	313,128	-7,117	15,893
75 Residual (Total assets less total liabilities) <sup>13</sup>	172,505	462	15,846	-0	-0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,515,284	-8,219	107,211	226,490	-1,552	14,289
77 Time deposits in amounts of \$100,000 or more	96,799	324	-6,949	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	671	-0	-116	--	--	--
79 Commercial and industrial	326	-0	-77	--	--	--
80 Other	345	-0	-39	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,960	698	1,629	--	--	--
82 Net due to related institutions <sup>17</sup>	51,295	-268	64,295	81,722	-3,911	6,478

## 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: A reclassification at U.S. branches and agencies of foreign banks increased borrowings federal funds purchased from others \$1700 million and reduced borrowings other liabilities for borrowed money to others the same amount the week ending September 7, 1994.

Federal Reserve District							
New York							
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
1 Cash and balances due from depository institutions	7,117	27,305	19,575	4,476	7,733	11,738	12,213
2 U.S. government securities, investment account 18	25,199	58,639	37,365	11,867	30,116	33,420	30,017
3 Mortgage-backed securities <sup>1</sup>	8,744	25,631	18,785	1,575	11,066	5,756	6,865
4 All other maturing in: 1 year or less	10,140	3,989	1,752	4,265	1,131	7,936	5,264
5 Over 1 through 5 years	5,266	15,152	6,970	3,817	2,398	14,967	12,333
6 Over 5 years	1,049	13,867	9,858	2,211	15,520	4,761	5,556
7 Other securities, investment account 18	6,869	15,964	9,942	3,230	6,869	4,114	5,855
8 State and local government securities	1,222	6,390	4,651	1,327	1,009	2,003	2,571
9 Maturing in: 1 year or less	733	1,683	1,042	259	424	340	297
10 Over 1 year	489	4,708	3,608	1,067	585	1,663	2,274
11 Other bonds, stocks, and securities	5,647	9,573	5,291	1,903	5,859	2,111	3,284
12 Federal funds sold 2	5,769	27,735	21,126	911	4,399	12,275	10,706
13 To commercial banks in the U.S.	1,900	15,956	12,695	501	3,803	7,484	10,026
14 To nonbank brokers and dealers	2,510	9,806	6,792	0	584	3,466	462
15 To others	1,359	1,974	1,639	410	13	1,324	218
16 Other loans and leases, gross	59,560	216,825	149,886	77,466	99,673	108,331	109,317
17 Commercial and industrial	21,810	61,384	38,089	13,894	29,463	27,546	26,151
18 Bankers' acceptances and commercial paper	22	977	362	0	65	263	7
19 All other	21,788	60,407	37,727	13,894	29,397	27,283	26,145
20 U.S. addressees	21,759	60,063	37,454	13,841	29,300	27,155	25,968
21 Non-U.S. addressees	29	344	273	53	97	128	177
22 Real estate loans	26,024	79,538	54,574	19,499	35,523	49,755	48,845
23 Revolving, home equity	3,965	7,476	4,040	2,450	4,349	5,295	3,244
24 All other	22,059	72,062	50,533	17,049	31,174	44,461	45,601
25 Loans to individuals	5,279	38,035	24,531	38,214	22,190	17,983	26,590
26 Loans to financial institutions	1,217	15,485	13,913	1,893	3,838	4,454	1,264
27 Commercial banks in the U.S.	150	8,759	7,999	889	2,704	3,781	241
28 Banks in foreign countries	78	2,581	2,479	56	33	31	129
29 Nonbank financial institutions	989	4,145	3,435	947	1,101	642	894
30 Loans for purchasing and carrying securities	591	6,242	5,081	102	1,368	271	470
31 Loans for agricultural production	65	160	122	156	157	538	511
32 Loans to states and political subdivisions	407	2,405	1,359	853	1,242	2,187	2,107
33 Loans to foreign governments and official institutions	1	512	498	0	237	66	78
34 All other loans	1,474	8,189	7,609	454	1,290	3,391	1,796
35 Lease financing receivables	2,693	4,874	4,110	2,400	4,366	2,140	1,505
36 Less: Unearned income	13	815	523	135	93	88	148
37 Loan and lease reserve 5	1,769	12,068	10,025	2,151	2,488	2,800	2,214
38 Other loans and leases, net	57,778	203,941	139,338	75,180	97,093	105,442	106,955
39 Other assets 18	10,015	107,290	92,705	5,235	8,885	15,014	9,274
40 TOTAL ASSETS	112,746	440,875	320,051	100,900	155,095	182,002	175,021
<b>LIABILITIES</b>							
41 Deposits	65,634	235,646	158,228	56,834	94,643	110,626	127,377
42 Demand deposits	16,933	73,197	53,123	11,012	20,710	24,923	26,916
43 Individuals, partnerships, and corporations	14,414	59,717	41,854	9,190	18,026	21,401	23,540
44 States and political subdivisions	630	1,720	837	448	571	629	907
45 U.S. government	112	212	131	52	151	160	198
46 Depository institutions in the U.S.	1,371	2,831	2,287	980	1,297	2,007	1,549
47 Banks in foreign countries	76	4,388	4,166	120	43	37	135
48 Foreign governments and official institutions	2	472	432	1	0	108	5
49 Certified and officers' checks	328	3,857	3,416	220	622	580	582
50 Other transaction deposits 8	7,354	19,410	10,516	5,150	10,953	14,954	15,699
51 Nontransaction deposits	41,346	143,039	94,589	40,672	62,980	70,750	84,763
52 Individuals, partnerships, and corporations	39,646	137,002	91,521	39,925	60,095	69,410	81,459
53 States and political subdivisions	1,641	5,231	2,385	741	1,660	997	2,937
54 U.S. government	17	243	243	2	476	162	197
55 Depository institutions in the U.S.	42	392	273	4	740	85	160
56 Foreign governments, official institutions, and banks	0	171	167	0	8	96	10
57 Borrowings 9	27,867	86,445	65,587	28,112	33,326	41,475	27,058
58 From Federal Reserve Banks	0	0	0	0	0	0	0
59 Treasury tax and loan notes	117	393	325	33	308	296	159
60 Other liabilities for borrowed money 11	27,750	86,052	65,262	28,079	33,018	41,179	26,899
61 Other liabilities (including subordinated debt)	10,463	63,137	51,015	5,698	13,459	16,818	7,365
62 TOTAL LIABILITIES	103,964	385,227	274,830	90,644	141,428	168,919	161,800
63 Residual (Total assets less total liabilities) 13	8,782	55,648	45,221	10,256	13,667	13,082	13,221
<b>MEMORANDA</b>							
64 Total loans and leases, gross, adjusted, plus securities 14	95,347	294,448	197,626	92,083	134,550	146,874	145,628
65 Time deposits in amounts of \$100,000 or more	5,874	21,598	16,425	9,223	5,481	7,471	11,405

Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	13,248	3,334	2,211	2,157	6,886	24,481
2 U.S. government securities, investment account 18	27,965	9,470	2,280	4,522	13,056	39,912
3 Mortgage-backed securities <sup>1</sup>	12,514	2,582	1,525	1,762	2,809	12,281
4 All other maturing in: 1 year or less	5,264	940	267	559	3,358	6,708
5 Over 1 through 5 years	5,315	2,522	324	1,234	5,074	8,114
6 Over 5 years	4,873	3,427	164	968	1,814	12,808
7 Other securities, investment account 18	4,484	1,855	753	598	2,820	7,729
8 State and local government securities	2,716	981	273	445	677	1,796
9 Maturing in: 1 year or less	580	72	59	60	105	324
10 Over 1 year	2,136	910	214	385	572	1,472
11 Other bonds, stocks, and securities	1,768	874	479	153	2,143	5,932
12 Federal funds sold <sup>2</sup>	10,693	1,591	3,615	457	4,088	9,395
13 To commercial banks in the U.S.	6,958	1,289	3,247	457	3,332	6,087
14 To nonbank brokers and dealers	3,390	260	367	0	561	1,635
15 To others	345	42	1	0	195	1,674
16 Other loans and leases, gross	100,810	25,648	27,647	7,423	48,914	215,596
17 Commercial and industrial	41,605	7,147	6,536	2,268	17,761	43,683
18 Bankers' acceptances and commercial paper	266	3	13	5	26	1,552
19 All other	41,339	7,144	6,523	2,263	17,735	42,131
20 U.S. addressees	41,174	7,130	6,496	2,261	17,339	41,986
21 Non-U.S. addressees	166	14	27	2	396	145
22 Real estate loans	29,446	10,564	7,863	2,678	18,874	110,572
23 Revolving, home equity	2,775	891	322	144	436	13,800
24 All other	26,671	9,673	7,541	2,534	18,438	96,772
25 Loans to individuals	15,254	5,543	9,579	1,519	8,249	38,523
26 Loans to financial institutions	5,935	466	1,707	214	1,896	5,704
27 Commercial banks in the U.S.	1,881	17	840	212	8	4,080
28 Banks in foreign countries	67	1	5	0	353	205
29 Nonbank financial institutions	3,986	448	862	1	1,535	1,418
30 Loans for purchasing and carrying securities	3,199	314	306	64	239	1,734
31 Loans for agricultural production	239	59	34	186	213	4,357
32 Loans to states and political subdivisions	746	330	191	78	259	889
33 Loans to foreign governments and official institutions	4	4	4	0	222	23
34 All other loans	2,691	480	725	342	769	2,687
35 Lease financing receivables	1,690	740	702	74	431	7,423
36 Less: Unearned income	98	38	6	1	53	165
37 Loan and lease reserve <sup>5</sup>	2,178	519	691	180	674	7,419
38 Other loans and leases, net	98,534	25,091	26,950	7,242	48,188	208,013
39 Other assets <sup>18</sup>	17,736	2,072	2,512	699	3,209	35,270
40 TOTAL ASSETS	172,662	43,413	38,321	15,675	78,247	324,799
<b>LIABILITIES</b>						
41 Deposits	101,045	28,419	20,616	12,412	57,813	246,550
42 Demand deposits	28,657	6,910	6,433	4,294	15,716	69,800
43 Individuals, partnerships, and corporations	22,820	5,210	5,448	3,236	13,684	60,253
44 States and political subdivisions	654	110	143	97	158	2,123
45 U.S. government	354	48	53	38	158	489
46 Depository institutions in the U.S.	4,067	1,407	621	832	1,272	4,772
47 Banks in foreign countries	103	5	38	14	75	498
48 Foreign governments and official institutions	2	0	0	0	3	56
49 Certified and officers' checks	657	131	131	78	366	1,609
50 Other transaction deposits <sup>8</sup>	8,954	3,826	2,144	1,916	8,811	29,645
51 Nontransaction deposits	63,434	17,683	12,039	6,202	33,286	147,105
52 Individuals, partnerships, and corporations	61,330	16,906	11,962	5,966	32,096	145,362
53 States and political subdivisions	1,675	335	57	133	1,123	1,109
54 U.S. government	23	336	0	8	59	462
55 Depository institutions in the U.S.	391	105	20	13	7	130
56 Foreign governments, official institutions, and banks	14	0	0	82	0	43
57 Borrowings <sup>9</sup>	38,565	10,484	11,494	1,882	12,490	26,041
58 From Federal Reserve Banks	0	0	0	0	0	0
59 Treasury tax and loan notes	369	74	61	13	138	143
60 Other liabilities for borrowed money <sup>11</sup>	38,196	10,409	11,433	1,869	12,352	25,898
61 Other liabilities (including subordinated debt)	19,267	1,275	2,900	261	1,922	21,830
62 TOTAL LIABILITIES	158,877	40,178	35,010	14,556	72,225	294,421
63 Residual (Total assets less total liabilities) <sup>13</sup>	13,784	3,235	3,311	1,119	6,022	30,378
<b>MEMORANDA</b>						
64 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	135,114	37,259	30,208	12,332	65,538	262,465
65 Time deposits in amounts of \$100,000 or more	13,863	1,874	1,244	598	4,393	13,777