



# FEDERAL RESERVE statistical release

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

H.4.2(504)

September 30, 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	Sep 21, 1994	change since		Sep 21, 1994	change since	
		Sep 14, 1994	Sep 22, 1993		Sep 14, 1994	Sep 22, 1993
1 Cash and balances due from depository institutions	103,310	-9,391	-8,236	15,022	1,049	-2,997
2 U.S. government securities	306,566	-6,891	-2,162	41,342	264	7,937
3 Trading account	24,798	-895	-1,079	--	--	--
4 Investment account	281,768	-5,996	-1,084	--	--	--
5 Mortgage-backed securities 1	92,027	-952	2,540	--	--	--
6 All other maturing in: 1 year or less	44,870	-5,335	-5,199	--	--	--
7 Over 1 through 5 years	78,201	663	5,296	--	--	--
8 Over 5 years	66,671	-372	-3,720	--	--	--
9 Other securities	101,101	-548	30,618	11,579	-205	3,207
10 Trading account	1,523	-51	-1,194	--	--	--
11 Investment account	61,084	-115	5,967	--	--	--
12 State and local government securities	21,455	-4	1,230	--	--	--
13 Maturing in: 1 year or less	4,977	12	1,255	--	--	--
14 Over 1 year	16,478	-16	-25	--	--	--
15 Other bonds, stocks, and securities	39,629	-111	4,737	--	--	--
16 Other trading account assets	38,495	-382	25,845	--	--	--
17 Federal funds sold 2	101,587	6,516	17,939	29,827	1,820	4,802
18 To commercial banks in the U.S.	69,868	6,543	23,228	8,217	826	1,666
19 To nonbank brokers and dealers	24,031	238	-7,271	--	--	--
20 To others 3	7,689	-265	1,981	21,610	994	3,136
21 Other loans and leases, gross	1,105,676	5,283	102,466	160,633	1,284	0
22 Commercial and industrial	304,323	3,915	29,925	102,126	753	6,709
23 Bankers' acceptances and commercial paper	3,055	-146	-17	3,334	64	718
24 All other	301,268	4,061	29,942	98,792	689	5,991
25 U.S. addressees	299,645	4,093	29,884	94,584	727	5,115
26 Non-U.S. addressees	1,623	-32	58	4,208	-38	876
27 Real estate loans	440,344	-362	31,448	26,759	-144	-4,579
28 Revolving, home equity	45,373	108	704	--	--	--
29 All other	394,971	-470	30,744	--	--	--
30 Loans to individuals	229,320	693	32,581	--	--	--
31 Loans to financial institutions	42,993	-1,194	7,073	24,104	390	-1,053
32 Commercial banks in the U.S.	24,279	204	10,657	4,684	-141	-536
33 Banks in foreign countries	3,071	11	735	2,012	139	-39
34 Nonbank financial institutions	15,642	-1,409	-4,319	17,408	392	-479
35 Loans for purchasing and carrying securities	15,484	14	-2,094	3,484	92	-1,586
36 Loans for agricultural production	6,655	-35	810	--	--	--
37 Loans to states and political subdivisions	11,620	-2	-2,058	--	--	--
38 Loans to foreign governments and official institutions	1,157	125	-100	329	2	-143
39 All other loans 4	24,567	2,099	827	3,831	193	652
40 Lease financing receivables	29,214	31	4,055	--	--	--
41 Less: Unearned income	1,653	3	-474	--	--	--
42 Loan and lease reserve 5	35,155	-15	-1,212	--	--	--
43 Other loans and leases, net	1,068,868	5,294	104,151	--	--	--
44 Other assets	146,945	-3,888	-22,958	33,192	-2,019	2,428
45 TOTAL ASSETS 6	1,828,379	-8,908	119,352	318,571	3,811	18,906

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.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Sep 21, 1994	change since		Sep 21, 1994	change since	
		Sep 14, 1994	Sep 22, 1993		Sep 14, 1994	Sep 22, 1993
46 Deposits	1,120,442	-29,306	10,130	96,499	2,044	5,201
47 Demand deposits <sup>7</sup>	282,350	-17,974	8,261	4,875	421	-355
48 Individuals, partnerships, and corporations	237,928	-16,393	13,058	3,776	57	-102
49 Other holders	44,422	-1,582	-4,797	1,099	364	-253
50 States and political subdivisions	8,775	626	-284	--	--	--
51 U.S. government	2,807	-1,128	-89	--	--	--
52 Depository institutions in the U.S.	17,585	-2,115	-3,155	--	--	--
53 Banks in foreign countries	5,524	368	-356	--	--	--
54 Foreign governments and official institutions	643	25	18	--	--	--
55 Certified and officers' checks	9,088	642	-930	--	--	--
56 Other transaction deposits <sup>8</sup>	123,150	-3,783	2,681	--	--	--
57 Nontransaction deposits	714,941	-7,548	-812	91,624	1,623	5,556
58 Individuals, partnerships, and corporations	694,138	-6,628	1,275	62,140	669	1,702
59 Other holders	20,804	-920	-2,087	29,483	954	3,854
60 States and political subdivisions	16,838	-522	-1,748	--	--	--
61 U.S. government	2,001	1	-311	--	--	--
62 Depository institutions in the U.S.	1,514	-405	-132	--	--	--
63 Foreign governments, official institutions, and banks	451	7	104	--	--	--
64 Borrowings <sup>9</sup>	371,657	20,539	41,984	78,992	4,312	312
65 Federal funds purchased <sup>10</sup>	--	--	--	44,260	4,756	5,148
66 From commercial banks in the U.S.	--	--	--	9,698	2,650	223
67 From others	--	--	--	34,562	2,105	4,925
68 From Federal Reserve Banks	275	275	275	--	--	--
69 Treasury tax and loan notes	34,199	29,807	5,229	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	337,183	-9,544	36,480	34,732	-443	-4,836
71 To commercial banks in the U.S.	--	--	--	7,032	87	2,671
72 To others	--	--	--	27,700	-530	-7,507
73 Other liabilities (including subordinated debt)	164,405	742	52,453	30,816	-1,744	1,409
74 TOTAL LIABILITIES <sup>12</sup>	1,656,504	-8,025	104,567	318,571	3,811	18,906
75 Residual (Total assets less total liabilities) <sup>13</sup>	171,874	-883	14,786	0	0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,520,784	-2,387	114,975	230,480	2,478	14,815
77 Time deposits in amounts of \$100,000 or more	93,698	-3,263	-7,021	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	689	18	-98	--	--	--
79 Commercial and industrial	329	-0	-74	--	--	--
80 Other	361	18	-24	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,169	-163	1,612	--	--	--
82 Net due to related institutions <sup>17</sup>	45,153	-4,298	59,370	85,288	-2,419	8,455

## 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 \$1.3 billion in assets and liabilities of thrift institutions in the week ending September 21, 1994. The major asset items affected were (in billions): cash and balances due from depository institutions, \$1.1 and real estate loans, all other, \$0.2. The major liability items affected were: demand deposits-IPC, \$0.1; other transaction deposits, \$0.1; and nontransaction deposits-IPC, \$1.1.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,338	23,639	16,633	3,663	7,709	8,820	10,676
2	U.S. government securities, investment account 18	23,464	56,694	36,125	11,776	30,321	32,555	29,843
3	Mortgage-backed securities <sup>1</sup>	8,852	24,591	17,788	1,553	11,252	5,712	6,844
4	All other maturing in: 1 year or less	7,540	3,254	1,829	4,208	1,201	6,020	5,175
5	Over 1 through 5 years	6,124	14,606	6,282	3,810	2,407	16,066	12,523
6	Over 5 years	948	14,244	10,225	2,205	15,462	4,757	5,301
7	Other securities, investment account 18	6,989	15,976	9,896	3,238	6,813	4,124	5,851
8	State and local government securities	1,253	6,416	4,656	1,332	995	1,999	2,585
9	Maturing in: 1 year or less	764	1,720	1,054	280	412	320	303
10	Over 1 year	489	4,697	3,601	1,052	583	1,679	2,283
11	Other bonds, stocks, and securities	5,736	9,560	5,241	1,906	5,817	2,125	3,266
12	Federal funds sold 2	7,602	29,916	21,951	1,341	5,078	12,859	10,684
13	To commercial banks in the U.S.	3,999	16,934	12,962	931	4,662	8,124	10,250
14	To nonbank brokers and dealers	2,278	11,375	7,633	0	406	3,405	273
15	To others	1,324	1,606	1,356	410	9	1,331	161
16	Other loans and leases, gross	59,775	217,212	149,989	78,699	101,557	109,240	110,056
17	Commercial and industrial	22,154	61,776	38,497	14,168	30,290	28,429	26,420
18	Bankers' acceptances and commercial paper	24	907	320	8	77	196	8
19	All other	22,130	60,870	38,177	14,160	30,214	28,232	26,412
20	U.S. addressees	22,104	60,489	37,878	14,106	30,112	28,106	26,227
21	Non-U.S. addressees	26	381	299	54	101	126	185
22	Real estate loans	25,879	79,741	54,540	19,469	36,109	49,674	49,205
23	Revolving, home equity	3,969	7,527	4,057	2,447	4,376	5,334	3,265
24	All other	21,910	72,214	50,484	17,022	31,732	44,340	45,939
25	Loans to individuals	5,327	38,451	24,889	38,988	22,338	18,177	26,741
26	Loans to financial institutions	1,195	14,631	13,075	2,023	3,612	4,419	1,190
27	Commercial banks in the U.S.	154	9,491	8,725	1,007	2,558	3,794	139
28	Banks in foreign countries	65	2,100	1,986	83	34	36	133
29	Nonbank financial institutions	976	3,041	2,364	932	1,021	590	918
30	Loans for purchasing and carrying securities	649	6,493	5,292	109	1,527	244	462
31	Loans for agricultural production	65	162	124	156	160	525	527
32	Loans to states and political subdivisions	404	2,327	1,287	846	1,254	2,185	2,110
33	Loans to foreign governments and official institutions	1	512	499	0	237	66	71
34	All other loans	1,416	8,229	7,664	498	1,648	3,366	1,771
35	Lease financing receivables	2,685	4,889	4,121	2,441	4,381	2,155	1,560
36	Less: Unearned income	13	819	524	136	93	89	145
37	Loan and lease reserve 5	1,778	12,125	10,077	2,119	2,493	2,803	2,209
38	Other loans and leases, net	57,984	204,268	139,388	76,443	98,971	106,349	107,702
39	Other assets <sup>18</sup>	8,667	104,864	90,222	5,010	7,030	15,620	9,252
40	TOTAL ASSETS	110,044	435,357	314,214	101,472	155,922	180,327	174,008
<b>LIABILITIES</b>								
41	Deposits	63,557	229,760	152,815	55,745	92,312	106,961	123,777
42	Demand deposits	15,780	69,461	50,086	10,344	19,292	22,412	24,769
43	Individuals, partnerships, and corporations	13,184	56,006	38,992	8,871	16,945	19,790	21,528
44	States and political subdivisions	712	1,966	825	356	587	717	1,081
45	U.S. government	101	381	301	51	193	161	196
46	Depository institutions in the U.S.	1,433	2,290	1,796	766	974	1,032	1,287
47	Banks in foreign countries	41	4,357	4,163	104	25	44	123
48	Foreign governments and official institutions	2	480	454	1	0	106	10
49	Certified and officers' checks	307	3,980	3,553	196	567	561	545
50	Other transaction deposits 8	6,921	18,791	10,226	4,909	10,544	14,396	15,200
51	Nontransaction deposits	40,855	141,508	92,503	40,493	62,475	70,153	83,809
52	Individuals, partnerships, and corporations	39,307	135,715	89,422	39,764	59,892	68,841	80,670
53	States and political subdivisions	1,497	5,076	2,401	724	1,664	967	2,794
54	U.S. government	9	267	266	2	476	157	197
55	Depository institutions in the U.S.	43	279	246	3	435	72	138
56	Foreign governments, official institutions, and banks	0	171	167	0	8	116	10
57	Borrowings 9	27,454	86,882	65,027	29,544	36,217	44,090	29,225
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,460	5,157	3,900	665	5,169	1,860	1,899
60	Other liabilities for borrowed money 11	24,995	81,725	61,127	28,879	31,048	42,230	27,327
61	Other liabilities (including subordinated debt)	10,432	63,657	51,779	5,719	14,511	16,066	7,687
62	TOTAL LIABILITIES	101,443	380,299	269,620	91,009	143,040	167,118	160,689
63	Residual (Total assets less total liabilities) 13	8,601	55,058	44,594	10,463	12,882	13,210	13,318
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	93,676	293,373	196,273	93,115	136,549	146,861	146,044
65	Time deposits in amounts of \$100,000 or more	5,794	20,801	15,692	9,341	5,162	7,482	11,312

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,045	3,110	1,442	1,756	6,136	18,976
2	U.S. government securities, investment account 18	28,398	9,487	2,126	4,534	13,057	39,514
3	Mortgage-backed securities <sup>1</sup>	12,534	2,558	1,373	1,760	2,772	12,227
4	All other maturing in: 1 year or less	5,723	904	266	560	3,358	6,661
5	Over 1 through 5 years	5,412	2,565	324	1,247	5,127	7,989
6	Over 5 years	4,728	3,460	163	966	1,800	12,637
7	Other securities, investment account 18	4,404	1,849	752	608	2,762	7,718
8	State and local government securities	2,702	982	273	452	669	1,795
9	Maturing in: 1 year or less	566	72	59	61	97	324
10	Over 1 year	2,136	910	214	392	572	1,471
11	Other bonds, stocks, and securities	1,701	867	479	155	2,093	5,923
12	Federal funds sold 2	13,119	2,622	4,313	564	5,912	7,578
13	To commercial banks in the U.S.	9,100	2,255	3,918	564	5,158	3,972
14	To nonbank brokers and dealers	3,572	174	393	0	564	1,589
15	To others	447	193	1	0	190	2,016
16	Other loans and leases, gross	101,124	25,642	27,583	7,530	49,132	218,126
17	Commercial and industrial	42,588	7,160	6,756	2,277	17,853	44,451
18	Bankers' acceptances and commercial paper	270	3	14	4	26	1,517
19	All other	42,319	7,157	6,742	2,272	17,827	42,934
20	U.S. addressees	42,158	7,143	6,739	2,270	17,404	42,787
21	Non-U.S. addressees	161	15	3	2	423	147
22	Real estate loans	29,501	10,574	7,615	2,688	19,022	110,867
23	Revolving, home equity	2,799	895	323	147	434	13,855
24	All other	26,702	9,679	7,293	2,541	18,588	97,011
25	Loans to individuals	15,376	5,565	9,539	1,528	8,270	39,018
26	Loans to financial institutions	5,460	460	1,655	215	1,838	6,296
27	Commercial banks in the U.S.	1,371	67	834	213	6	4,646
28	Banks in foreign countries	66	0	0	0	352	201
29	Nonbank financial institutions	4,022	392	821	2	1,479	1,450
30	Loans for purchasing and carrying securities	3,104	288	353	69	229	1,956
31	Loans for agricultural production	241	57	34	184	209	4,334
32	Loans to states and political subdivisions	713	331	190	80	268	911
33	Loans to foreign governments and official institutions	4	4	4	0	222	36
34	All other loans	2,427	465	725	412	773	2,835
35	Lease financing receivables	1,708	738	712	77	446	7,422
36	Less: Unearned income	101	35	6	2	52	163
37	Loan and lease reserve 5	2,145	526	688	181	668	7,420
38	Other loans and leases, net	98,878	25,081	26,889	7,347	48,413	210,544
39	Other assets 18	16,873	2,069	2,329	702	3,018	36,327
40	<b>TOTAL ASSETS</b>	<b>173,717</b>	<b>44,218</b>	<b>37,850</b>	<b>15,510</b>	<b>79,297</b>	<b>320,656</b>
<b>LIABILITIES</b>							
41	Deposits	96,009	28,142	19,199	11,634	55,717	237,630
42	Demand deposits	26,163	6,468	5,629	3,635	14,329	64,068
43	Individuals, partnerships, and corporations	20,905	5,063	4,643	2,807	12,793	55,392
44	States and political subdivisions	640	114	136	80	151	2,238
45	U.S. government	770	55	40	45	155	659
46	Depository institutions in the U.S.	2,951	1,107	632	621	824	3,669
47	Banks in foreign countries	143	6	29	20	57	574
48	Foreign governments and official institutions	3	0	0	0	2	39
49	Certified and officers' checks	751	124	150	63	347	1,498
50	Other transaction deposits 8	8,543	3,698	2,039	1,861	8,351	27,896
51	Nontransaction deposits	61,303	17,975	11,530	6,138	33,037	145,665
52	Individuals, partnerships, and corporations	59,603	17,224	11,452	5,905	31,807	143,957
53	States and political subdivisions	1,386	309	60	124	1,163	1,073
54	U.S. government	24	336	0	9	59	465
55	Depository institutions in the U.S.	275	105	18	12	7	126
56	Foreign governments, official institutions, and banks	14	0	0	89	0	43
57	Borrowings 9	45,022	11,394	12,727	2,493	15,672	30,936
58	From Federal Reserve Banks	275	0	0	0	0	0
59	Treasury tax and loan notes	11,054	1,558	500	85	2,663	1,129
60	Other liabilities for borrowed money 11	33,693	9,836	12,226	2,408	13,010	29,806
61	Other liabilities (including subordinated debt)	18,762	1,461	2,537	255	1,867	21,452
62	<b>TOTAL LIABILITIES</b>	<b>159,794</b>	<b>40,996</b>	<b>34,462</b>	<b>14,382</b>	<b>73,256</b>	<b>290,017</b>
63	Residual (Total assets less total liabilities) 13	13,923	3,222	3,389	1,129	6,041	30,639
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	136,572	37,279	30,022	12,458	65,699	264,318
65	Time deposits in amounts of \$100,000 or more	12,209	1,796	1,221	608	4,355	13,619