

# FEDERAL RESERVE statistical release



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

H.4.2(504)

October 7, 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 28, 1994	change since		Sep 28, 1994	change since	
		Sep 21, 1994	Sep 29, 1993		Sep 21, 1994	Sep 29, 1993
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	105,136	1,632	-11,992	15,437	416	-3,359
2 U.S. government securities	302,517	-4,194	-4,671	40,438	-904	7,896
3 Trading account	21,490	-3,308	-5,942	--	--	--
4 Investment account	281,027	-886	1,270	--	--	--
5 Mortgage-backed securities <sup>1</sup>	92,414	790	2,972	--	--	--
6 All other maturing in: 1 year or less	44,622	-310	-3,712	--	--	--
7 Over 1 through 5 years	77,412	-788	4,929	--	--	--
8 Over 5 years	66,579	-577	-2,919	--	--	--
9 Other securities	103,482	2,382	33,164	12,267	689	3,770
10 Trading account	1,639	116	-990	--	--	--
11 Investment account	61,214	131	6,282	--	--	--
12 State and local government securities	21,466	13	1,163	--	--	--
13 Maturing in: 1 year or less	5,009	35	1,228	--	--	--
14 Over 1 year	16,456	-22	-65	--	--	--
15 Other bonds, stocks, and securities	39,748	118	5,119	--	--	--
16 Other trading account assets	40,629	2,135	27,872	--	--	--
17 Federal funds sold <sup>2</sup>	99,849	-1,896	11,328	30,893	1,058	3,918
18 To commercial banks in the U.S.	70,593	567	17,380	9,387	1,163	1,596
19 To nonbank brokers and dealers	21,075	-2,956	-8,589	--	--	--
20 To others <sup>3</sup>	8,181	492	2,537	21,506	-104	2,322
21 Other loans and leases, gross	1,107,771	2,168	97,203	159,890	-756	565
22 Commercial and industrial	304,699	648	29,686	101,102	-1,034	5,784
23 Bankers' acceptances and commercial paper	2,896	-164	64	3,219	-115	753
24 All other	301,803	812	29,622	97,883	-919	5,031
25 U.S. addressees	300,191	770	29,570	93,721	-873	4,184
26 Non-U.S. addressees	1,612	42	52	4,163	-45	847
27 Real estate loans	440,315	-29	29,421	26,677	-84	-4,584
28 Revolving, home equity	45,501	127	791	--	--	--
29 All other	394,815	-156	28,630	--	--	--
30 Loans to individuals	230,348	885	32,508	--	--	--
31 Loans to financial institutions	43,416	354	6,477	24,915	811	1,320
32 Commercial banks in the U.S.	25,167	830	11,689	4,794	110	-834
33 Banks in foreign countries	2,870	-211	423	1,847	-165	-99
34 Nonbank financial institutions	15,378	-264	-5,635	18,274	866	2,253
35 Loans for purchasing and carrying securities	15,547	128	-3,734	3,290	-194	-1,942
36 Loans for agricultural production	6,472	-183	577	--	--	--
37 Loans to states and political subdivisions	11,597	-23	-2,105	--	--	--
38 Loans to foreign governments and official institutions	993	-177	-505	353	24	-144
39 All other loans <sup>4</sup>	25,006	400	759	3,552	-279	133
40 Lease financing receivables	29,378	165	4,120	--	--	--
41 Less: Unearned income	1,645	-9	-459	--	--	--
42 Loan and lease reserve <sup>5</sup>	34,854	-301	-1,194	--	--	--
43 Other loans and leases, net	1,071,272	2,478	98,857	--	--	--
44 Other assets	146,352	344	-24,259	33,169	-10	773
45 TOTAL ASSETS <sup>6</sup>	1,828,608	745	102,425	319,085	506	16,574

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		
	Sep 28, 1994	Sep 21, 1994	Sep 29, 1993	Sep 28, 1994	Sep 21, 1994	Sep 29, 1993
<b>LIABILITIES</b>						
46 Deposits	1,124,112	3,567	697	98,065	1,566	5,009
47 Demand deposits <sup>7</sup>	290,615	8,556	-2,153	5,415	540	-290
48 Individuals, partnerships, and corporations	242,938	5,512	3,712	4,047	271	-213
49 Other holders	47,677	3,044	-5,865	1,368	269	-77
50 States and political subdivisions	8,487	-292	-291	--	--	--
51 U.S. government	1,860	-950	-320	--	--	--
52 Depository institutions in the U.S.	19,620	1,858	-2,492	--	--	--
53 Banks in foreign countries	5,659	116	-31	--	--	--
54 Foreign governments and official institutions	659	11	96	--	--	--
55 Certified and officers' checks	11,391	2,301	-2,827	--	--	--
56 Other transaction deposits <sup>8</sup>	121,537	-1,599	2,039	--	--	--
57 Nontransaction deposits	711,960	-3,390	811	92,649	1,025	5,299
58 Individuals, partnerships, and corporations	691,172	-3,376	2,569	63,522	1,352	2,952
59 Other holders	20,789	-15	-1,758	29,127	-326	2,347
60 States and political subdivisions	16,758	-80	-1,836	--	--	--
61 U.S. government	1,999	-2	25	--	--	--
62 Depository institutions in the U.S.	1,579	66	-54	--	--	--
63 Foreign governments, official institutions, and banks	452	1	107	--	--	--
64 Borrowings <sup>9</sup>	367,489	-4,336	37,039	74,714	-4,274	-1,632
65 Federal funds purchased <sup>10</sup>	--	--	--	39,023	-5,237	1,013
66 From commercial banks in the U.S.	--	--	--	8,204	-1,494	-3,823
67 From others	--	--	--	30,819	-3,744	4,836
68 From Federal Reserve Banks	0	-275	0	--	--	--
69 Treasury tax and loan notes	22,719	-11,631	-7,589	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	344,771	7,570	44,629	35,691	963	-2,645
71 To commercial banks in the U.S.	--	--	--	7,137	109	2,617
72 To others	--	--	--	28,555	854	-5,262
73 Other liabilities (including subordinated debt)	165,996	2,435	49,467	31,336	531	1,077
74 TOTAL LIABILITIES <sup>12</sup>	1,657,598	1,665	87,203	319,085	506	16,574
75 Residual (Total assets less total liabilities) <sup>13</sup>	171,011	-920	15,222	-0	-0	-0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,517,860	-2,937	107,954	229,307	-1,185	15,387
77 Time deposits in amounts of \$100,000 or more	92,751	-942	-5,713	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	663	-11	-166	--	--	--
79 Commercial and industrial	329	-0	-74	--	--	--
80 Other	334	-11	-93	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,260	92	1,911	--	--	--
82 Net due to related institutions <sup>17</sup>	49,629	4,444	57,928	87,980	2,670	9,108

**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						
		Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta
			district	city				
ASSETS								
1	Cash and balances due from depository institutions	6,325	27,074	20,297	3,718	6,927	9,346	10,354
2	U.S. government securities, investment account 18	23,139	56,650	36,087	11,742	30,027	32,994	30,094
3	Mortgage-backed securities <sup>1</sup>	8,857	24,221	17,872	1,553	11,669	5,804	7,114
4	All other maturing in: 1 year or less	7,375	3,425	1,995	4,196	1,049	6,356	5,278
5	Over 1 through 5 years	5,942	14,517	6,205	3,797	1,964	16,066	12,520
6	Over 5 years	965	14,486	10,015	2,197	15,345	4,769	5,181
7	Other securities, investment account 18	7,007	15,923	9,889	3,233	6,965	4,149	5,930
8	State and local government securities	1,288	6,414	4,652	1,329	988	1,996	2,589
9	Maturing in: 1 year or less	798	1,719	1,051	280	401	329	305
10	Over 1 year	489	4,695	3,601	1,049	587	1,667	2,285
11	Other bonds, stocks, and securities	5,719	9,509	5,237	1,905	5,976	2,153	3,341
12	Federal funds sold <sup>2</sup>	5,967	30,716	22,949	1,139	5,369	14,032	11,302
13	To commercial banks in the U.S.	3,086	20,171	15,681	729	4,837	8,937	10,750
14	To nonbank brokers and dealers	1,960	9,045	6,029	0	523	3,333	396
15	To others	922	1,500	1,238	410	9	1,762	157
16	Other loans and leases, gross	59,375	217,525	151,064	79,071	102,370	109,888	110,229
17	Commercial and industrial	21,954	61,636	38,533	14,189	31,156	28,402	26,567
18	Bankers' acceptances and commercial paper	23	801	212	1	76	122	14
19	All other	21,931	60,835	38,321	14,188	31,079	28,280	26,553
20	U.S. addressees	21,905	60,512	38,073	14,124	30,977	28,142	26,375
21	Non-U.S. addressees	26	323	247	64	102	138	178
22	Real estate loans	26,013	79,856	54,639	19,454	35,941	49,665	49,148
23	Revolving, home equity	4,044	7,530	4,059	2,445	4,393	5,335	3,280
24	All other	21,969	72,326	50,579	17,009	31,547	44,329	45,868
25	Loans to individuals	5,287	38,599	25,025	39,244	22,432	18,308	26,844
26	Loans to financial institutions	1,166	14,576	13,178	2,133	3,568	4,382	1,155
27	Commercial banks in the U.S.	147	9,679	9,063	1,144	2,521	3,789	149
28	Banks in foreign countries	68	1,912	1,805	65	33	36	133
29	Nonbank financial institutions	951	2,986	2,310	924	1,014	558	872
30	Loans for purchasing and carrying securities	669	6,674	5,895	109	1,515	274	499
31	Loans for agricultural production	63	161	123	157	161	503	531
32	Loans to states and political subdivisions	386	2,323	1,287	846	1,253	2,188	2,116
33	Loans to foreign governments and official institutions	1	345	332	0	239	66	69
34	All other loans	1,144	8,461	7,932	480	1,709	3,888	1,747
35	Lease financing receivables	2,691	4,894	4,120	2,459	4,398	2,213	1,553
36	Less: Unearned income	13	811	520	133	99	87	143
37	Loan and lease reserve <sup>5</sup>	1,769	11,971	9,941	2,097	2,481	2,771	2,192
38	Other loans and leases, net	57,593	204,744	140,604	76,840	99,790	107,030	107,894
39	Other assets <sup>18</sup>	9,597	102,776	88,807	5,257	7,073	14,290	9,102
40	TOTAL ASSETS	109,628	437,882	318,632	101,930	156,151	181,840	174,676
LIABILITIES								
41	Deposits	63,296	233,944	157,640	55,328	92,919	107,676	123,349
42	Demand deposits	15,810	74,811	55,634	10,167	20,181	23,637	24,809
43	Individuals, partnerships, and corporations	13,526	57,832	40,851	8,682	17,851	20,343	21,623
44	States and political subdivisions	609	1,725	795	361	546	763	941
45	U.S. government	97	315	237	39	107	169	170
46	Depository institutions in the U.S.	1,184	4,122	3,629	725	1,034	1,560	1,350
47	Banks in foreign countries	65	4,423	4,266	129	33	95	137
48	Foreign governments and official institutions	2	485	459	1	0	106	13
49	Certified and officers' checks	327	5,909	5,397	229	610	600	575
50	Other transaction deposits <sup>8</sup>	6,822	18,609	10,102	4,821	10,334	14,201	15,114
51	Nontransaction deposits	40,664	140,525	91,904	40,340	62,403	69,838	83,426
52	Individuals, partnerships, and corporations	39,177	134,692	88,734	39,603	59,789	68,537	80,281
53	States and political subdivisions	1,435	5,132	2,506	733	1,631	957	2,802
54	U.S. government	9	254	254	2	476	156	197
55	Depository institutions in the U.S.	44	275	241	3	500	71	137
56	Foreign governments, official institutions, and banks	0	172	168	0	8	116	10
57	Borrowings <sup>9</sup>	26,531	85,086	64,488	30,317	35,274	46,293	30,560
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,542	3,412	2,632	465	3,496	1,407	1,243
60	Other liabilities for borrowed money <sup>11</sup>	24,989	81,674	61,856	29,852	31,778	44,886	29,317
61	Other liabilities (including subordinated debt)	11,339	64,159	52,052	5,756	15,116	14,709	7,348
62	TOTAL LIABILITIES	101,166	383,189	274,181	91,401	143,309	168,677	161,257
63	Residual (Total assets less total liabilities) <sup>13</sup>	8,462	54,693	44,451	10,529	12,842	13,163	13,419
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	92,255	290,964	195,245	93,313	137,374	148,338	146,657
65	Time deposits in amounts of \$100,000 or more	5,811	20,953	15,806	9,328	5,164	7,457	11,031

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	10,770	2,705	1,552	1,657	6,261	18,447
2	U.S. government securities, investment account 18	28,289	9,368	1,898	4,657	12,742	39,426
3	Mortgage-backed securities <sup>1</sup>	12,536	2,543	1,373	1,866	2,664	12,214
4	All other maturing in: 1 year or less	5,599	806	38	572	3,264	6,665
5	Over 1 through 5 years	5,493	2,564	320	1,250	5,024	7,955
6	Over 5 years	4,661	3,456	167	969	1,790	12,593
7	Other securities, investment account 18	4,390	1,843	745	610	2,738	7,681
8	State and local government securities	2,703	982	272	455	654	1,796
9	Maturing in: 1 year or less	581	72	58	61	81	325
10	Over 1 year	2,123	910	214	394	573	1,472
11	Other bonds, stocks, and securities	1,687	861	473	155	2,084	5,885
12	Federal funds sold <sup>2</sup>	12,013	2,497	3,519	652	4,896	7,747
13	To commercial banks in the U.S.	7,552	2,202	3,143	652	4,144	4,390
14	To nonbank brokers and dealers	3,665	158	374	0	563	1,058
15	To others	796	137	1	0	189	2,298
16	Other loans and leases, gross	101,208	25,736	27,471	7,491	49,151	218,253
17	Commercial and industrial	42,480	7,220	6,674	2,286	17,914	44,222
18	Bankers' acceptances and commercial paper	263	2	14	5	29	1,546
19	All other	42,217	7,218	6,661	2,281	17,884	42,675
20	U.S. addressees	42,054	7,204	6,658	2,280	17,434	42,528
21	Non-U.S. addressees	163	15	3	2	451	148
22	Real estate loans	29,624	10,562	7,387	2,655	19,089	110,921
23	Revolving, home equity	2,805	901	324	147	430	13,865
24	All other	26,818	9,662	7,063	2,508	18,659	97,057
25	Loans to individuals	15,438	5,564	9,593	1,533	8,276	39,229
26	Loans to financial institutions	5,579	448	1,878	216	1,795	6,520
27	Commercial banks in the U.S.	1,493	70	1,042	212	9	4,911
28	Banks in foreign countries	77	0	0	2	366	178
29	Nonbank financial institutions	4,009	377	837	1	1,419	1,431
30	Loans for purchasing and carrying securities	3,018	350	317	50	233	1,840
31	Loans for agricultural production	239	58	34	186	207	4,173
32	Loans to states and political subdivisions	715	332	190	77	270	901
33	Loans to foreign governments and official institutions	4	4	4	0	222	38
34	All other loans	2,385	460	666	408	699	2,957
35	Lease financing receivables	1,726	737	728	80	447	7,452
36	Less: Unearned income	101	34	6	2	52	163
37	Loan and lease reserve <sup>5</sup>	2,137	520	695	181	667	7,373
38	Other loans and leases, net	98,970	25,182	26,771	7,308	48,432	210,718
39	Other assets <sup>18</sup>	18,310	2,108	2,567	714	2,748	35,568
40	<b>TOTAL ASSETS</b>	<b>172,742</b>	<b>43,703</b>	<b>37,052</b>	<b>15,599</b>	<b>77,818</b>	<b>319,587</b>
<b>LIABILITIES</b>							
41	Deposits	95,911	27,955	19,608	11,630	55,363	237,133
42	Demand deposits	26,904	6,291	5,966	3,624	14,249	64,167
43	Individuals, partnerships, and corporations	22,030	4,810	4,869	2,806	12,727	55,838
44	States and political subdivisions	742	115	132	88	156	2,308
45	U.S. government	333	36	41	27	193	334
46	Depository institutions in the U.S.	2,881	1,194	660	603	744	3,565
47	Banks in foreign countries	176	7	32	26	67	468
48	Foreign governments and official institutions	2	0	0	0	3	46
49	Certified and officers' checks	740	130	231	73	359	1,607
50	Other transaction deposits <sup>8</sup>	8,391	3,614	1,986	1,874	8,256	27,516
51	Nontransaction deposits	60,616	18,051	11,657	6,132	32,858	145,451
52	Individuals, partnerships, and corporations	58,940	17,282	11,581	5,897	31,660	143,734
53	States and political subdivisions	1,361	326	58	127	1,132	1,065
54	U.S. government	24	336	0	9	59	477
55	Depository institutions in the U.S.	276	106	18	11	7	132
56	Foreign governments, official institutions, and banks	14	0	0	89	0	43
57	Borrowings <sup>9</sup>	43,322	11,172	11,519	2,574	14,543	30,300
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	7,111	1,074	407	74	1,673	815
60	Other liabilities for borrowed money <sup>11</sup>	36,210	10,097	11,112	2,501	12,870	29,485
61	Other liabilities (including subordinated debt)	19,704	1,368	2,567	273	1,813	21,844
62	<b>TOTAL LIABILITIES</b>	<b>158,937</b>	<b>40,494</b>	<b>33,694</b>	<b>14,477</b>	<b>71,719</b>	<b>289,277</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	13,805	3,208	3,358	1,122	6,100	30,309
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	136,855	37,172	29,448	12,546	65,375	263,806
65	Time deposits in amounts of \$100,000 or more	11,450	1,790	1,215	611	4,356	13,584