

Lewis #84



# FEDERAL RESERVE statistical release

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

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October 14, 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			
	Oct 5, 1994	change since		Oct 5, 1994	change since		
		Sep 28, 1994	Oct 6, 1993		Sep 28, 1994	Oct 6, 1993	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	111,549	6,465	3,044	15,309	-128	-2,808
2	U.S. government securities	301,275	-984	-6,889	40,319	-119	7,559
3	Trading account	22,507	1,018	-2,549	--	--	--
4	Investment account	278,768	-2,002	-4,340	--	--	--
5	Mortgage-backed securities 1	91,547	-877	2,089	--	--	--
6	All other maturing in: 1 year or less	43,332	-1,277	-5,056	--	--	--
7	Over 1 through 5 years	77,342	179	5,111	--	--	--
8	Over 5 years	66,546	-27	-6,484	--	--	--
9	Other securities	104,661	1,326	34,661	12,492	225	4,005
10	Trading account	1,480	-160	-1,141	--	--	--
11	Investment account	61,684	613	6,030	--	--	--
12	State and local government securities	21,537	72	1,309	--	--	--
13	Maturing in: 1 year or less	5,281	272	1,439	--	--	--
14	Over 1 year	16,256	-201	-130	--	--	--
15	Other bonds, stocks, and securities	40,146	542	4,721	--	--	--
	Other trading account assets	41,497	872	29,772	--	--	--
	Federal funds sold 2	91,624	-7,962	5,068	28,902	-1,990	5,890
	To commercial banks in the U.S.	60,256	-10,073	10,288	9,692	305	4,727
19	To nonbank brokers and dealers	23,178	2,103	-7,560	--	--	--
20	To others 3	8,189	8	2,340	19,210	-2,295	1,163
21	Other loans and leases, gross	1,113,199	6,293	101,064	159,808	-81	2,493
22	Commercial and industrial	306,742	2,735	32,359	102,463	1,361	7,296
23	Bankers' acceptances and commercial paper	2,886	-9	-33	3,167	-52	472
	All other	303,856	2,744	32,391	99,297	1,413	6,824
25	U.S. addressees	302,124	2,623	32,086	95,133	1,412	5,906
26	Non-U.S. addressees	1,732	121	306	4,164	1	918
27	Real estate loans	443,254	3,042	30,327	26,465	-212	-4,901
28	Revolving, home equity	45,645	143	946	--	--	--
29	All other	397,609	2,899	29,381	--	--	--
30	Loans to individuals	231,351	848	33,722	--	--	--
31	Loans to financial institutions	42,817	-856	4,197	24,128	-787	686
	Commercial banks in the U.S.	25,105	-410	11,582	4,775	-18	-747
33	Banks in foreign countries	2,437	-439	-473	2,087	240	65
34	Nonbank financial institutions	15,275	-7	-6,913	17,266	-1,008	1,368
35	Loans for purchasing and carrying securities	15,422	-122	-2,493	2,912	-379	-1,011
36	Loans for agricultural production	6,496	23	554	--	--	--
37	Loans to states and political subdivisions	11,501	-3	-2,014	--	--	--
38	Loans to foreign governments and official institutions	940	-53	-530	346	-6	-130
39	All other loans 4	24,749	138	397	3,493	-58	554
40	Lease financing receivables	29,929	540	4,544	--	--	--
41	Less: Unearned income	1,634	-20	-440	--	--	--
42	Loan and lease reserve 5	34,586	-269	-1,052	--	--	--
43	Other loans and leases, net	1,076,979	6,582	102,555	--	--	--
44	Other assets	147,348	1,196	-29,027	34,448	1,279	3,570
45	<b>TOTAL ASSETS 6</b>	<b>1,833,435</b>	<b>6,623</b>	<b>109,412</b>	<b>315,396</b>	<b>-3,689</b>	<b>18,521</b>

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

LIABILITIES	change since			change since		
	Oct 5, 1994	Sep 28, 1994	Oct 6, 1993	Oct 5, 1994	Sep 28, 1994	Oct
46 Deposits	1,145,041	21,382	7,573	96,518	-1,547	6,512
47 Demand deposits <sup>7</sup>	300,066	10,036	9,089	4,333	-1,082	-614
48 Individuals, partnerships, and corporations	253,752	11,439	11,121	3,652	-396	-157
49 Other holders	46,314	-1,402	-2,033	682	-686	-457
50 States and political subdivisions	8,241	-249	-9	--	--	--
51 U.S. government	2,307	450	597	--	--	--
52 Depository institutions in the U.S.	20,949	1,313	-622	--	--	--
53 Banks in foreign countries	5,139	-539	157	--	--	--
54 Foreign governments and official institutions	778	116	205	--	--	--
55 Certified and officers' checks	8,899	-2,493	-2,360	--	--	--
56 Other transaction deposits <sup>8</sup>	126,612	5,385	2,174	--	--	--
57 Nontransaction deposits	718,363	5,961	-3,689	92,184	-465	7,126
58 Individuals, partnerships, and corporations	698,491	6,227	-1,199	62,325	-1,197	3,745
59 Other holders	19,873	-266	-2,491	29,859	732	3,381
60 States and political subdivisions	16,103	-6	-2,161	--	--	--
61 U.S. government	1,678	-321	-537	--	--	--
62 Depository institutions in the U.S.	1,638	60	80	--	--	--
63 Foreign governments, official institutions, and banks	454	1	127	--	--	--
64 Borrowings <sup>9</sup>	346,987	-20,181	35,515	71,153	-3,561	-7,776
65 Federal funds purchased <sup>10</sup>	--	--	--	37,213	-1,810	-6,135
66 From commercial banks in the U.S.	--	--	--	5,374	-2,830	-6,558
67 From others	--	--	--	31,839	1,020	422
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	3,003	-19,621	-7,943	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	343,984	-560	43,458	33,940	-1,751	-1,641
71 To commercial banks in the U.S.	--	--	--	6,588	-549	2,674
72 To others	--	--	--	27,352	-1,202	-4,315
73 Other liabilities (including subordinated debt)	169,488	4,376	51,154	31,491	155	2,603
74 TOTAL LIABILITIES <sup>12</sup>	1,661,518	5,577	94,242	315,396	-3,689	18,521
75 Residual (Total assets less total liabilities) <sup>13</sup>	171,919	1,046	15,170	-0	-0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,525,396	9,156	112,032	227,055	-2,252	--
77 Time deposits in amounts of \$100,000 or more	94,256	1,427	-6,997	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	671	9	-152	--	--	--
79 Commercial and industrial	328	-0	-74	--	--	--
80 Other	343	9	-78	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,688	-570	1,955	--	--	--
82 Net due to related institutions <sup>17</sup>	50,240	611	57,711	92,119	4,138	19,370

## 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: Weekly reporting domestic banks acquired \$300 million in assets and liabilities of thrift institutions in the week ending October 5, 1994. The major asset item affected were (in millions): U.S. government securities investment account maturing in less than 1 year, \$100 and real estate loans, all other, \$200. The major liability item affected was: nontransaction deposits-IPC, \$200 million.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,669	26,625	19,394	3,961	7,792	10,010	10,710
2	U.S. government securities, investment account 18	23,418	57,209	36,615	11,758	30,353	32,186	29,790
3	Mortgage-backed securities <sup>1</sup>	8,811	23,895	17,519	1,577	11,769	5,718	7,107
4	All other maturing in: 1 year or less	7,258	3,632	2,230	4,193	1,305	6,145	5,218
5	Over 1 through 5 years	6,298	14,737	6,345	3,812	1,873	15,849	12,418
6	Over 5 years	1,051	14,946	10,521	2,176	15,405	4,474	5,046
7	Other securities, investment account 18	7,187	16,073	9,841	3,204	7,257	4,084	5,834
8	State and local government securities	1,418	6,454	4,627	1,323	970	1,970	2,576
9	Maturing in: 1 year or less	838	1,852	1,109	304	396	405	294
10	Over 1 year	580	4,601	3,518	1,019	574	1,565	2,282
11	Other bonds, stocks, and securities	5,770	9,620	5,214	1,861	6,267	2,113	3,258
12	Federal funds sold <sup>2</sup>	6,912	27,154	20,199	1,074	4,886	12,611	10,434
13	To commercial banks in the U.S.	2,286	15,651	12,088	664	4,456	8,077	10,011
14	To nonbank brokers and dealers	3,597	10,046	6,961	0	423	3,193	277
15	To others	1,029	1,458	1,150	410	6	1,341	146
16	Other loans and leases, gross	59,663	219,732	150,901	78,696	101,797	109,991	110,741
17	Commercial and industrial	22,019	63,149	39,543	14,308	30,448	26,167	26,691
18	Bankers' acceptances and commercial paper	22	748	110	0	79	168	10
19	All other	21,997	62,401	39,433	14,307	30,370	27,999	26,681
20	U.S. addressees	21,967	62,035	39,158	14,243	30,296	27,820	26,504
21	Non-U.S. addressees	30	365	275	65	114	179	177
22	Real estate loans	26,172	81,381	54,840	19,444	35,889	49,958	49,188
23	Revolving, home equity	4,010	7,713	4,133	2,444	4,400	5,315	3,282
24	All other	22,162	73,668	50,707	17,001	31,489	44,643	45,906
25	Loans to individuals	5,375	38,849	25,137	39,026	22,411	18,430	26,967
26	Loans to financial institutions	1,170	13,531	12,082	1,919	3,858	4,905	1,052
27	Commercial banks in the U.S.	162	9,236	8,550	904	2,708	4,251	199
28	Banks in foreign countries	77	1,451	1,348	74	35	36	149
29	Nonbank financial institutions	930	2,844	2,184	941	1,115	617	744
30	Loans for purchasing and carrying securities	566	6,524	5,481	113	1,583	251	496
31	Loans for agricultural production	63	165	128	158	161	492	536
32	Loans to states and political subdivisions	378	2,275	1,305	839	1,280	2,184	2,058
33	Loans to foreign governments and official institutions	1	332	320	0	239	51	54
34	All other loans	1,165	8,449	7,899	413	1,500	3,281	2,000
35	Lease financing receivables	2,755	5,077	4,196	2,475	4,437	2,275	1,896
36	Less: Unearned income	14	804	515	134	98	77	152
37	Loan and lease reserve <sup>5</sup>	1,740	11,843	9,908	2,142	2,470	2,679	2,193
38	Other loans and leases, net	57,908	207,086	140,478	76,420	99,229	107,236	108,306
39	Other assets <sup>18</sup>	8,787	103,827	88,623	5,047	7,148	15,349	9,035
40	<b>TOTAL ASSETS</b>	<b>109,882</b>	<b>437,975</b>	<b>315,151</b>	<b>101,464</b>	<b>156,682</b>	<b>181,476</b>	<b>174,199</b>
<b>LIABILITIES</b>								
41	Deposits	65,154	237,325	157,521	96,305	93,528	109,074	124,985
42	Demand deposits	16,678	74,975	53,745	10,765	20,187	24,049	25,961
43	Individuals, partnerships, and corporations	14,157	60,688	42,747	9,208	17,605	20,841	22,665
44	States and political subdivisions	603	1,833	943	391	515	723	933
45	U.S. government	83	427	326	52	283	198	188
46	Depository institutions in the U.S.	1,448	3,127	2,545	793	1,145	1,588	1,425
47	Banks in foreign countries	62	4,052	3,877	109	34	29	158
48	Foreign governments and official institutions	2	581	555	1	1	108	20
49	Certified and officers' checks	323	3,267	2,751	211	605	582	572
50	Other transaction deposits <sup>8</sup>	7,198	19,614	10,426	5,086	10,776	14,951	15,144
51	Nontransaction deposits	41,278	143,636	93,351	40,454	62,565	70,174	83,880
52	Individuals, partnerships, and corporations	39,677	137,877	90,210	39,727	60,095	68,850	81,456
53	States and political subdivisions	1,545	5,147	2,589	722	1,627	964	2,145
54	U.S. government	9	180	160	2	476	160	137
55	Depository institutions in the U.S.	47	280	244	3	359	84	132
56	Foreign governments, official institutions, and banks	0	171	168	0	8	116	10
57	Borrowings <sup>9</sup>	25,539	83,170	62,574	29,164	34,728	42,126	28,380
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	165	577	470	67	482	503	219
60	Other liabilities for borrowed money <sup>11</sup>	25,373	82,593	62,104	29,097	34,247	41,623	28,170
61	Other liabilities (including subordinated debt)	10,424	62,093	50,142	5,736	15,545	16,963	7,209
62	<b>TOTAL LIABILITIES</b>	<b>101,116</b>	<b>382,588</b>	<b>270,236</b>	<b>91,205</b>	<b>143,802</b>	<b>168,164</b>	<b>160,582</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	8,766	55,387	44,915	10,259	12,880	13,312	13,616
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	94,732	295,282	196,919	93,164	137,129	146,544	146,629
65	Time deposits in amounts of \$100,000 or more	5,977	21,866	16,913	9,382	5,088	7,515	10,906

	Federal Reserve District					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
1. Cash and balances due from depository institutions	11,804	3,701	2,314	1,892	6,603	20,407
2. U.S. government securities, investment account 18	27,276	9,339	1,906	4,591	12,358	38,584
3. Mortgage-backed securities <sup>1</sup>	12,101	2,537	1,314	1,846	2,661	12,211
4. All other maturing in: 1 year or less	5,171	901	38	561	2,983	5,927
5. Over 1 through 5 years	5,456	2,431	391	1,219	4,947	7,911
6. Over 5 years	4,549	3,470	163	965	1,767	12,535
7. Other securities, investment account 18	4,361	1,836	722	608	2,877	7,639
8. State and local government securities	2,683	979	270	454	651	1,790
9. Maturing in: 1 year or less	585	80	59	61	79	327
10. Over 1 year	2,097	900	211	392	571	1,462
11. Other bonds, stocks, and securities	1,678	857	452	155	2,226	5,850
12. Federal funds sold <sup>2</sup>	11,762	2,219	2,978	429	3,493	7,673
13. To commercial banks in the U.S.	7,601	1,886	2,800	414	2,785	3,626
14. To nonbank brokers and dealers	3,636	184	177	0	536	1,110
15. To others	525	149	1	15	173	2,937
16. Other loans and leases, gross	101,713	25,882	28,226	7,449	49,970	219,339
17. Commercial and industrial	42,841	7,227	6,658	2,316	18,421	44,497
18. Bankers' acceptances and commercial paper	230	2	9	4	29	1,584
19. All other	42,611	7,225	6,649	2,312	18,391	42,913
20. U.S. addressees	42,448	7,211	6,646	2,310	17,920	42,764
21. Non-U.S. addressees	163	15	3	2	471	149
22. Real estate loans	29,691	10,654	7,850	2,644	19,282	111,090
23. Revolving, home equity	2,810	903	325	148	430	13,867
24. All other	26,882	9,751	7,525	2,497	18,852	97,224
25. Loans to individuals	15,450	5,604	9,906	1,537	8,276	39,519
26. Loans to financial institutions	5,441	464	1,837	214	1,884	6,541
27. Commercial banks in the U.S.	1,346	74	1,058	212	10	4,987
28. Banks in foreign countries	64	0	0	1	377	171
29. Nonbank financial institutions	4,031	391	780	1	1,498	1,383
30. Loans for purchasing and carrying securities	3,052	292	342	50	223	1,930
31. Loans for agricultural production	234	59	34	187	209	4,198
32. Loans to states and political subdivisions	717	333	189	87	256	925
33. Loans to foreign governments and official institutions	4	4	4	0	222	28
34. All other loans	2,545	504	688	333	767	3,100
35. Lease financing receivables	1,738	740	717	81	430	7,500
36. Less: Unearned income	101	36	6	2	51	162
37. Loan and lease reserve <sup>5</sup>	2,116	520	691	175	661	7,356
38. Other loans and leases, net	99,496	25,327	27,530	7,272	49,258	211,821
39. Other assets <sup>18</sup>	17,970	2,054	2,970	690	2,931	37,026
40. TOTAL ASSETS	172,669	44,476	38,419	15,482	77,520	323,211
<b>LIABILITIES</b>						
41. Deposits	97,661	28,456	20,030	11,956	57,042	243,525
42. Demand deposits	27,507	6,664	6,075	3,952	15,261	68,893
43. Individuals, partnerships, and corporations	22,234	5,187	4,968	3,026	13,474	59,700
44. States and political subdivisions	578	115	183	80	162	2,124
45. U.S. government	278	45	40	25	179	509
46. Depository institutions in the U.S.	3,439	1,192	637	729	992	4,455
47. Banks in foreign countries	112	5	33	26	66	453
48. Foreign governments and official institutions	2	0	0	0	3	60
49. Certified and officers' checks	863	120	214	65	385	1,591
50. Other transaction deposits <sup>8</sup>	8,496	3,762	2,116	1,870	8,760	28,938
51. Nontransaction deposits	61,658	18,030	11,839	6,135	33,020	145,694
52. Individuals, partnerships, and corporations	59,848	17,370	11,762	5,901	31,960	143,968
53. States and political subdivisions	1,317	342	59	124	1,033	1,077
54. U.S. government	24	213	0	9	19	468
55. Depository institutions in the U.S.	453	105	17	11	8	138
56. Foreign governments, official institutions, and banks	14	0	0	90	0	43
57. Borrowings <sup>9</sup>	39,793	10,552	11,858	2,148	12,605	26,914
58. From Federal Reserve Banks	0	0	0	0	0	0
59. Treasury tax and loan notes	412	71	80	18	228	180
60. Other liabilities for borrowed money <sup>11</sup>	39,382	10,481	11,778	2,130	12,377	26,734
61. Other liabilities (including subordinated debt)	21,366	2,256	3,264	250	1,807	22,574
62. TOTAL LIABILITIES	158,820	41,264	35,153	14,354	71,454	293,013
63. Residual (Total assets less total liabilities) <sup>13</sup>	13,849	3,212	3,267	1,127	6,066	30,197
<b>MEMORANDA</b>						
64. Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	136,164	37,317	29,974	12,451	65,904	264,623
65. Time deposits in amounts of \$100,000 or more	12,117	1,635	1,223	606	4,240	13,721