

FEDERAL RESERVE statistical release



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

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November 25, 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			
	Nov 16, 1994	change since		Nov 16, 1994	change since		
		Nov 9, 1994	Nov 17, 1993		Nov 9, 1994	Nov 17, 1993	
ASSETS							
1	Cash and balances due from depository institutions	119,893	17,474	4,922	14,952	-33	-1,860
2	U.S. government securities	302,237	3,016	-3,530	38,494	806	2,068
3	Trading account	26,377	3,399	-122	--	--	--
4	Investment account	275,860	-383	-3,409	--	--	--
5	Mortgage-backed securities ¹	92,736	1,237	5,504	--	--	--
6	All other maturing in: 1 year or less	41,062	-1,427	-9,270	--	--	--
7	Over 1 through 5 years	75,156	-1,119	2,917	--	--	--
8	Over 5 years	66,906	926	-2,559	--	--	--
9	Other securities	116,020	-981	46,207	12,261	-90	3,523
10	Trading account	1,830	110	-267	--	--	--
11	Investment account	62,635	-89	7,039	--	--	--
12	State and local government securities	21,735	51	1,046	--	--	--
13	Maturing in: 1 year or less	5,424	-14	1,541	--	--	--
14	Over 1 year	16,311	66	-495	--	--	--
15	Other bonds, stocks, and securities	40,901	-140	5,993	--	--	--
16	Other trading account assets	51,554	-1,002	39,435	--	--	--
17	Federal funds sold ²	97,704	-1,781	6,841	23,414	-2,824	-2,108
18	To commercial banks in the U.S.	68,804	-1,084	15,554	4,932	-754	-1,875
19	To nonbank brokers and dealers	23,373	-421	-9,721	--	--	--
20	To others ³	5,526	-276	1,008	18,482	-2,070	-233
21	Other loans and leases, gross	1,134,083	4,524	109,176	164,451	1,384	5,573
22	Commercial and industrial	310,171	2,283	33,194	105,513	1,022	10,072
23	Bankers' acceptances and commercial paper	3,272	129	-129	3,160	65	632
24	All other	306,899	2,154	33,323	102,352	957	9,440
25	U.S. addressees	304,698	1,939	32,570	98,343	941	8,713
26	Non-U.S. addressees	2,201	215	754	4,009	15	727
27	Real estate loans	450,054	400	33,760	26,134	37	-4,903
28	Revolving, home equity	46,368	50	1,849	--	--	--
29	All other	403,686	350	31,911	--	--	--
30	Loans to individuals	234,511	-1,010	31,702	--	--	--
31	Loans to financial institutions	47,679	1,480	8,461	25,133	235	2,411
32	Commercial banks in the U.S.	28,172	1,049	13,544	5,190	62	-225
33	Banks in foreign countries	2,850	513	230	1,994	-11	40
34	Nonbank financial institutions	16,657	-82	-5,313	17,948	184	2,596
35	Loans for purchasing and carrying securities	17,005	-33	-750	3,774	97	-1,935
36	Loans for agricultural production	6,344	9	463	--	--	--
37	Loans to states and political subdivisions	11,296	-77	-1,683	--	--	--
38	Loans to foreign governments and official institutions	1,087	186	-51	380	42	-115
39	All other loans ⁴	25,334	1,261	-764	3,518	-48	44
40	Lease financing receivables	30,602	27	4,844	--	--	--
41	Less: Unearned income	1,618	11	-447	--	--	--
42	Loan and lease reserve ⁵	34,763	-63	-1,257	--	--	--
43	Other loans and leases, net	1,097,702	4,576	110,879	--	--	--
44	Other assets	136,828	-2,193	-34,219	36,683	-324	5,092
45	TOTAL ASSETS ⁶	1,870,383	20,109	131,099	318,343	-2,436	14,438

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>	
LIABILITIES	Nov 16, 1994	Nov 9, 1994	Nov 17, 1993	Nov 16, 1994	Nov 9, 1994	Nov 17, 1993
46 Deposits	1,157,536	19,264	7,547	97,688	-697	4,939
47 Demand deposits ⁷	308,658	21,713	4,628	4,157	-41	-389
48 Individuals, partnerships, and corporations	257,525	13,004	6,206	3,448	37	12
49 Other holders	51,133	8,709	-1,578	709	-78	-401
50 States and political subdivisions	9,169	1,562	153	--	--	--
51 U.S. government	3,154	891	1,458	--	--	--
52 Depository institutions in the U.S.	22,144	4,079	-1,016	--	--	--
53 Banks in foreign countries	5,519	926	420	--	--	--
54 Foreign governments and official institutions	774	101	119	--	--	--
55 Certified and officers' checks	10,373	1,151	-2,712	--	--	--
56 Other transaction deposits ^B	125,662	-94	355	--	--	--
57 Nontransaction deposits	723,216	-2,355	2,564	93,531	-656	5,328
58 Individuals, partnerships, and corporations	702,935	-2,153	4,581	63,713	-364	3,958
59 Other holders	20,281	-202	-2,018	29,818	-292	1,370
60 States and political subdivisions	16,941	-27	-1,105	--	--	--
61 U.S. government	1,423	-122	-907	--	--	--
62 Depository institutions in the U.S.	1,477	-15	-131	--	--	--
63 Foreign governments, official institutions, and banks	439	-38	125	--	--	--
64 Borrowings ⁹	357,920	-265	49,188	72,845	-1,729	-2,716
65 Federal funds purchased ¹⁰	--	--	--	36,642	-1,263	-2,929
66 From commercial banks in the U.S.	--	--	--	6,054	-1,493	-8,372
67 From others	--	--	--	30,588	230	5,444
68 From Federal Reserve Banks	0	-54	0	--	--	--
69 Treasury tax and loan notes	4,505	-1,671	-553	--	--	--
70 Other liabilities for borrowed money ¹¹	353,415	1,460	49,741	36,203	-466	213
71 To commercial banks in the U.S.	--	--	--	6,397	3	880
72 To others	--	--	--	29,806	-469	-667
73 Other liabilities (including subordinated debt)	181,063	1,392	59,431	33,699	-399	4,394
74 TOTAL LIABILITIES ¹²	1,696,518	20,391	116,166	318,343	-2,436	14,438
75 Residual (Total assets less total liabilities) ¹³	173,865	-281	14,934	-0	0	-0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,553,068	4,811	129,594	228,497	-31	11,155
77 Time deposits in amounts of \$100,000 or more	98,606	-579	-722	--	--	--
78 Loans sold outright to affiliates ¹⁵	669	-8	-136	--	--	--
79 Commercial and industrial	322	-0	-66	--	--	--
80 Other	347	-8	-70	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,048	305	1,078	--	--	--
82 Net due to related institutions ¹⁷	55,971	4,698	66,504	86,023	1,744	5,671

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	6,191	30,133	21,364	4,399	8,964	9,614	11,511
2	U.S. government securities, investment account 18	22,063	59,360	39,076	12,102	30,081	31,730	29,157
3	Mortgage-backed securities 1	8,724	25,047	18,888	1,801	12,125	5,694	6,938
4	All other maturing in: 1 year or less	6,307	4,095	2,656	4,231	1,044	5,958	4,745
5	Over 1 through 5 years	5,935	14,669	6,243	3,900	1,491	15,628	12,329
6	Over 5 years	1,097	15,550	11,288	2,171	15,421	4,451	5,146
7	Other securities, investment account 18	7,412	15,834	9,948	3,257	7,898	4,121	6,091
8	State and local government securities	1,512	6,447	4,733	1,309	1,039	1,942	2,611
9	Maturing in: 1 year or less	884	1,784	1,141	313	470	434	356
10	Over 1 year	627	4,663	3,592	996	568	1,508	2,255
11	Other bonds, stocks, and securities	5,900	9,387	5,215	1,947	6,859	2,179	3,480
12	Federal funds sold 2	6,096	32,216	24,789	986	6,070	14,204	8,773
13	To commercial banks in the U.S.	3,209	17,909	14,132	576	4,831	10,953	8,461
14	To nonbank brokers and dealers	1,521	12,430	9,014	0	1,238	2,428	223
15	To others	1,366	1,876	1,644	410	0	823	88
16	Other loans and leases, gross	60,453	225,108	155,616	81,409	101,498	111,359	113,274
17	Commercial and industrial	22,139	63,705	40,241	14,524	30,531	28,769	27,613
18	Bankers' acceptances and commercial paper	31	999	323	4	114	289	34
19	All other	22,107	62,707	39,918	14,520	30,417	28,480	27,579
20	U.S. addressees	22,068	62,117	39,425	14,387	30,330	28,313	27,281
21	Non-U.S. addressees	39	589	494	133	87	167	298
22	Real estate loans	26,229	80,844	54,096	20,928	36,729	50,275	50,133
23	Revolving, home equity	3,995	7,922	4,358	2,528	4,667	5,341	3,329
24	All other	22,234	72,921	49,738	18,400	32,062	44,934	46,804
25	Loans to individuals	5,467	39,694	25,763	39,739	21,241	18,842	27,510
26	Loans to financial institutions	1,295	16,032	14,593	2,081	3,990	5,012	1,211
27	Commercial banks in the U.S.	112	10,799	10,120	968	3,039	4,170	185
28	Banks in foreign countries	97	1,525	1,430	112	43	34	236
29	Nonbank financial institutions	1,086	3,707	3,043	1,001	908	808	790
30	Loans for purchasing and carrying securities	517	8,252	6,964	131	1,573	240	556
31	Loans for agricultural production	64	179	142	134	143	409	519
32	Loans to states and political subdivisions	372	2,290	1,243	810	1,178	2,151	1,983
33	Loans to foreign governments and official institutions	1	480	469	0	239	57	45
34	All other loans	1,549	8,531	7,899	492	1,368	3,223	2,033
35	Lease financing receivables	2,820	5,101	4,205	2,570	4,506	2,381	1,672
36	Less: Unearned income	17	808	514	141	98	50	139
37	Loan and lease reserve 5	1,738	12,060	10,024	2,155	2,403	2,666	2,186
38	Other loans and leases, net	58,698	212,239	145,079	79,113	98,998	108,643	110,949
39	Other assets 18	8,963	106,286	91,201	5,308	8,251	16,529	9,600
40	TOTAL ASSETS	109,422	456,068	331,457	105,165	160,261	184,842	176,082
LIABILITIES								
41	Deposits	65,473	242,039	161,422	58,628	94,350	107,942	126,491
42	Demand deposits	17,357	78,712	57,532	10,921	20,840	23,450	27,119
43	Individuals, partnerships, and corporations	14,840	61,413	43,308	9,258	18,207	20,856	23,462
44	States and political subdivisions	569	2,338	1,426	350	606	622	1,204
45	U.S. government	109	601	496	99	313	265	269
46	Depository institutions in the U.S.	1,471	4,410	3,836	835	1,129	996	1,456
47	Banks in foreign countries	28	4,334	4,005	117	60	34	130
48	Foreign governments and official institutions	2	604	565	1	1	110	11
49	Certified and officers' checks	338	5,013	3,896	260	524	568	588
50	Other transaction deposits 8	7,017	19,539	10,214	5,252	10,592	14,740	15,231
51	Nontransaction deposits	41,100	143,788	93,676	42,455	62,918	69,753	84,140
52	Individuals, partnerships, and corporations	39,561	137,865	90,546	41,764	60,544	68,477	81,182
53	States and political subdivisions	1,490	5,390	2,635	687	1,664	923	2,747
54	U.S. government	9	76	75	2	476	162	111
55	Depository institutions in the U.S.	40	273	239	3	225	94	97
56	Foreign governments, official institutions, and banks	0	184	180	0	8	98	3
57	Borrowings 9	24,953	81,875	60,435	29,936	39,240	45,376	28,637
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	257	971	807	80	701	378	340
60	Other liabilities for borrowed money 11	24,696	80,904	59,627	29,856	38,539	44,998	28,297
61	Other liabilities (including subordinated debt)	10,436	76,040	64,255	6,014	13,755	18,487	7,209
62	TOTAL LIABILITIES	100,862	399,955	286,112	94,577	147,346	171,805	162,336
63	Residual (Total assets less total liabilities) 13	8,560	56,113	45,345	10,588	12,915	13,037	13,745
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	92,702	303,810	205,177	96,210	137,677	146,291	148,650
65	Time deposits in amounts of \$100,000 or more	6,134	22,656	17,224	9,690	5,241	7,708	10,953

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	13,662	2,901	1,884	2,015	6,889	21,731
2	U.S. government securities, investment account 18	26,931	9,141	1,880	4,620	11,763	37,032
3	Mortgage-backed securities ¹	11,921	2,492	1,294	1,859	2,603	12,239
4	All other maturing in: 1 year or less	5,119	774	42	563	2,711	5,474
5	Over 1 through 5 years	5,274	2,416	383	1,214	4,681	7,237
6	Over 5 years	4,616	3,458	162	984	1,768	12,082
7	Other securities, investment account 18	4,302	1,827	710	629	2,915	7,640
8	State and local government securities	2,690	981	263	477	688	1,775
9	Maturing in: 1 year or less	590	77	60	65	64	325
10	Over 1 year	2,100	903	203	412	624	1,451
11	Other bonds, stocks, and securities	1,612	846	446	151	2,227	5,865
12	Federal funds sold ²	10,321	2,418	2,879	343	3,631	9,768
13	To commercial banks in the U.S.	6,617	1,973	2,694	328	3,166	8,085
14	To nonbank brokers and dealers	3,229	213	182	0	442	1,467
15	To others	474	232	3	15	23	216
16	Other loans and leases, gross	103,038	26,035	29,013	7,723	50,662	224,511
17	Commercial and industrial	43,378	7,352	6,853	2,352	18,424	44,532
18	Bankers' acceptances and commercial paper	249	1	7	3	31	1,510
19	All other	43,129	7,351	6,846	2,349	18,393	43,021
20	U.S. addressees	42,964	7,335	6,844	2,347	17,852	42,861
21	Non-U.S. addressees	165	16	3	2	541	161
22	Real estate loans	29,957	10,703	7,931	2,730	19,526	114,070
23	Revolving, home equity	2,847	917	340	147	423	13,912
24	All other	27,110	9,785	7,592	2,582	19,103	100,158
25	Loans to individuals	15,532	5,594	10,328	1,575	8,264	40,725
26	Loans to financial institutions	5,811	460	1,741	242	2,181	7,623
27	Commercial banks in the U.S.	1,365	84	1,035	240	161	6,015
28	Banks in foreign countries	126	0	0	1	490	185
29	Nonbank financial institutions	4,320	376	705	1	1,530	1,423
30	Loans for purchasing and carrying securities	3,004	319	334	64	231	1,786
31	Loans for agricultural production	242	61	31	202	226	4,134
32	Loans to states and political subdivisions	705	331	186	96	257	936
33	Loans to foreign governments and official institutions	4	4	4	0	222	31
34	All other loans	2,610	449	869	376	890	2,944
35	Lease financing receivables	1,797	763	735	86	441	7,730
36	Less: Unearned income	104	34	5	2	48	172
37	Loan and lease reserve ⁵	2,138	525	689	167	751	7,285
38	Other loans and leases, net	100,796	25,477	28,318	7,554	49,862	217,054
39	Other assets ¹⁸	19,542	2,080	2,374	758	3,267	33,632
40	TOTAL ASSETS	175,553	43,844	38,045	15,919	78,327	326,857
LIABILITIES							
41	Deposits	100,538	28,455	19,593	12,228	57,301	244,497
42	Demand deposits	28,724	6,711	6,170	4,174	15,703	68,777
43	Individuals, partnerships, and corporations	23,189	5,195	5,199	3,206	13,661	59,039
44	States and political subdivisions	702	120	80	85	173	2,320
45	U.S. government	385	81	97	50	264	621
46	Depository institutions in the U.S.	3,680	1,178	645	732	1,161	4,452
47	Banks in foreign countries	111	8	44	28	64	562
48	Foreign governments and official institutions	3	0	0	0	3	40
49	Certified and officers' checks	654	128	106	73	378	1,743
50	Other transaction deposits ⁸	8,373	3,748	2,063	1,961	8,603	28,544
51	Nontransaction deposits	63,441	17,997	11,361	6,093	32,994	147,176
52	Individuals, partnerships, and corporations	61,459	17,527	11,268	5,872	32,046	145,369
53	States and political subdivisions	1,416	342	75	115	921	1,171
54	U.S. government	21	63	0	8	19	476
55	Depository institutions in the U.S.	530	65	17	9	8	116
56	Foreign governments, official institutions, and banks	14	0	0	88	0	44
57	Borrowings ⁹	39,804	10,327	12,410	2,294	13,357	29,712
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	825	154	161	17	354	268
60	Other liabilities for borrowed money ¹¹	38,979	10,173	12,249	2,276	13,003	29,444
61	Other liabilities (including subordinated debt)	20,790	1,846	2,526	279	1,849	21,832
62	TOTAL LIABILITIES	161,131	40,629	34,529	14,800	72,507	296,041
63	Residual (Total assets less total liabilities) ¹³	14,422	3,215	3,515	1,119	5,820	30,816
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	136,608	37,365	30,752	12,747	65,643	264,851
65	Time deposits in amounts of \$100,000 or more	14,341	1,482	1,221	589	4,116	14,473