

# FEDERAL RESERVE statistical release



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

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December 2, 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 23, 1994	change since		Nov 23, 1994	change since		
		Nov 16, 1994	Nov 24, 1993		Nov 16, 1994	Nov 24, 1993	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	121,008	1,156	351	15,672	718	-1,394
2	U.S. government securities	299,405	-2,994	-5,783	37,868	-626	2,530
3	Trading account	21,622	-4,929	-3,013	--	--	--
4	Investment account	277,783	1,935	-2,770	--	--	--
5	Mortgage-backed securities <sup>1</sup>	92,394	-341	2,144	--	--	--
6	All other maturing in: 1 year or less	43,936	2,811	-4,532	--	--	--
7	Over 1 through 5 years	74,458	-624	1,872	--	--	--
8	Over 5 years	66,995	89	-2,254	--	--	--
9	Other securities	115,359	-630	44,464	12,624	363	4,358
10	Trading account	1,771	-59	-223	--	--	--
11	Investment account	62,886	282	6,724	--	--	--
12	State and local government securities	21,830	100	1,070	--	--	--
13	Maturing in: 1 year or less	5,499	80	1,567	--	--	--
14	Over 1 year	16,331	20	-497	--	--	--
15	Other bonds, stocks, and securities	41,056	181	5,654	--	--	--
16	Other trading account assets	50,702	-852	37,963	--	--	--
17	Federal funds sold <sup>2</sup>	105,240	7,500	9,476	26,462	3,059	-1,385
18	To commercial banks in the U.S.	72,474	3,597	17,737	6,514	1,593	126
19	To nonbank brokers and dealers	27,294	3,961	-9,744	--	--	--
20	To others <sup>3</sup>	5,472	-57	1,482	19,948	1,466	-1,511
21	Other loans and leases, gross	1,136,273	1,752	110,382	164,837	366	5,826
22	Commercial and industrial	311,368	1,184	34,978	105,975	447	10,554
23	Bankers' acceptances and commercial paper	3,294	21	-98	3,180	37	354
24	All other	308,073	1,162	35,076	102,795	410	10,199
25	U.S. addressees	305,898	1,188	34,346	98,664	289	9,318
26	Non-U.S. addressees	2,175	-26	730	4,131	121	881
27	Real estate loans	450,817	789	34,701	26,092	-42	-4,894
28	Revolving, home equity	46,598	229	2,260	--	--	--
29	All other	404,219	560	32,441	--	--	--
30	Loans to individuals	236,193	1,526	32,423	--	--	--
31	Loans to financial institutions	48,657	992	9,641	25,489	351	2,990
32	Commercial banks in the U.S.	28,869	697	14,120	5,386	196	-64
33	Banks in foreign countries	3,201	366	490	1,949	-45	-71
34	Nonbank financial institutions	16,587	-71	-4,969	18,154	200	3,125
35	Loans for purchasing and carrying securities	16,004	-1,001	-4,010	3,432	-342	-2,700
36	Loans for agricultural production	6,306	-37	380	--	--	--
37	Loans to states and political subdivisions	11,383	87	-1,539	--	--	--
38	Loans to foreign governments and official institutions	906	-181	-245	369	-10	-104
39	All other loans <sup>4</sup>	23,901	-1,744	-885	3,480	-38	-19
40	Lease financing receivables	30,737	139	4,940	--	--	--
41	Less: Unearned income	1,621	3	-452	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,761	-4	-1,206	--	--	--
43	Other loans and leases, net	1,099,891	1,754	112,041	--	--	--
44	Other assets	135,316	-1,943	-32,317	37,617	930	5,336
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,876,220</b>	<b>4,844</b>	<b>128,232</b>	<b>321,716</b>	<b>3,357</b>	<b>15,837</b>

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>		
	Nov 23, 1994	<u>change since</u>		Nov 23, 1994	<u>change since</u>	
		Nov 16, 1994	Nov 24, 1993		Nov 16, 1994	Nov 24, 1993
<b>LIABILITIES</b>						
46 Deposits	1,149,987	-7,601	3,642	99,208	1,563	4,838
47 Demand deposits <sup>7</sup>	302,350	-5,943	-1,809	3,902	-270	-305
48 Individuals, partnerships, and corporations	253,331	-3,915	2,180	3,222	-242	-130
49 Other holders	49,019	-2,028	-3,990	680	-28	-175
50 States and political subdivisions	8,934	-246	-936	--	--	--
51 U.S. government	2,775	-381	-541	--	--	--
52 Depository institutions in the U.S.	20,758	-1,310	-2,804	--	--	--
53 Banks in foreign countries	6,074	580	669	--	--	--
54 Foreign governments and official institutions	1,459	685	739	--	--	--
55 Certified and officers' checks	9,018	-1,356	-1,117	--	--	--
56 Other transaction deposits <sup>8</sup>	125,030	-629	89	--	--	--
57 Nontransaction deposits	722,607	-1,029	5,362	95,306	1,833	5,142
58 Individuals, partnerships, and corporations	701,750	-1,605	6,869	64,322	653	1,939
59 Other holders	20,857	576	-1,507	30,984	1,181	3,204
60 States and political subdivisions	17,259	318	-839	--	--	--
61 U.S. government	1,402	-21	-935	--	-21	--
62 Depository institutions in the U.S.	1,670	193	54	--	--	--
63 Foreign governments, official institutions, and banks	526	86	213	--	--	--
64 Borrowings <sup>9</sup>	365,199	7,071	40,154	75,449	2,603	173
65 Federal funds purchased <sup>10</sup>	--	--	--	37,824	1,172	245
66 From commercial banks in the U.S.	--	--	--	6,373	308	-2,573
67 From others	--	--	--	31,451	863	2,818
68 From Federal Reserve Banks	100	100	100	--	--	--
69 Treasury tax and loan notes	4,302	-194	-2,041	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	360,797	7,165	42,095	37,624	1,431	-72
71 To commercial banks in the U.S.	--	--	--	5,929	-458	-122
72 To others	--	--	--	31,695	1,889	50
73 Other liabilities (including subordinated debt)	186,718	4,955	68,350	34,978	1,275	6,209
74 TOTAL LIABILITIES <sup>12</sup>	1,701,904	4,425	112,146	321,716	3,357	15,837
75 Residual (Total assets less total liabilities) <sup>13</sup>	174,315	419	16,086	0	0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,554,934	1,335	126,681	229,892	1,374	11,267
77 Time deposits in amounts of \$100,000 or more	99,466	863	-35	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	667	-2	-182	--	--	--
79 Commercial and industrial	337	-1	-60	--	--	--
80 Other	330	-0	-122	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,646	-402	765	--	--	--
82 Net due to related institutions <sup>17</sup>	58,054	2,070	63,749	85,446	-630	4,051

### 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 \$0.4 billion in assets and liabilities of thrift institutions in the week ending November 23, 1994. The major asset items affected were (in billions): U.S. government securities investment account maturing in over 5 years, \$0.2 and real estate loans, all other, \$0.1. The major liability items affected were: nontransaction deposits-IPC, \$0.2 and borrowings, \$0.1.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,428	33,287	25,365	4,172	7,726	9,907	11,200
2	U.S. government securities, investment account 18	22,072	59,075	39,314	12,405	30,514	33,030	29,214
3	Mortgage-backed securities <sup>1</sup>	8,729	24,972	18,805	1,797	12,167	5,769	6,935
4	All other maturing in: 1 year or less	6,467	4,052	2,658	4,319	1,600	6,783	4,765
5	Over 1 through 5 years	5,776	14,304	6,588	4,077	1,316	15,983	12,398
6	Over 5 years	1,100	15,748	11,262	2,211	15,431	4,495	5,116
7	Other securities, investment account 18	7,361	15,756	9,880	3,474	7,884	4,158	6,171
8	State and local government securities	1,515	6,444	4,727	1,371	1,034	1,942	2,617
9	Maturing in: 1 year or less	892	1,777	1,133	319	465	507	356
10	Over 1 year	623	4,667	3,594	1,053	569	1,435	2,261
11	Other bonds, stocks, and securities	5,846	9,312	5,152	2,103	6,850	2,216	3,554
12	Federal funds sold <sup>2</sup>	6,919	36,940	27,398	1,034	6,607	14,522	9,453
13	To commercial banks in the U.S.	2,902	20,913	16,512	624	5,486	11,080	8,929
14	To nonbank brokers and dealers	2,272	14,188	9,295	0	1,100	2,877	438
15	To others	1,745	1,838	1,591	410	21	564	86
16	Other loans and leases, gross	60,357	223,889	154,239	83,771	101,228	111,619	113,199
17	Commercial and industrial	22,127	63,806	40,353	15,039	30,146	28,818	27,506
18	Bankers' acceptances and commercial paper	34	945	270	4	98	322	31
19	All other	22,093	62,862	40,083	15,035	30,049	28,495	27,475
20	U.S. addressees	22,054	62,272	39,589	14,901	29,953	28,326	27,197
21	Non-U.S. addressees	39	590	494	135	95	170	277
22	Real estate loans	26,147	80,757	53,891	21,829	36,741	50,317	50,247
23	Revolving, home equity	4,004	7,947	4,363	2,694	4,676	5,342	3,333
24	All other	22,142	72,810	49,528	19,135	32,064	44,975	46,913
25	Loans to individuals	5,499	39,733	25,786	40,648	21,398	18,927	27,534
26	Loans to financial institutions	1,397	16,224	14,651	2,072	4,054	5,022	1,327
27	Commercial banks in the U.S.	164	10,777	9,967	975	3,081	4,176	267
28	Banks in foreign countries	139	1,844	1,739	76	49	34	248
29	Nonbank financial institutions	1,094	3,603	2,944	1,021	925	812	813
30	Loans for purchasing and carrying securities	595	7,383	6,310	127	1,518	267	533
31	Loans for agricultural production	64	178	142	135	141	410	530
32	Loans to states and political subdivisions	371	2,281	1,229	827	1,196	2,158	2,012
33	Loans to foreign governments and official institutions	1	297	287	0	238	56	42
34	All other loans	1,307	8,124	7,384	510	1,282	3,250	1,784
35	Lease financing receivables	2,848	5,105	4,205	2,581	4,516	2,394	1,684
36	Less: Unearned income	15	813	518	141	98	50	139
37	Loan and lease reserve <sup>5</sup>	1,738	12,060	10,015	2,174	2,407	2,672	2,185
38	Other loans and leases, net	58,604	211,017	143,706	81,455	98,724	108,897	110,875
39	Other assets <sup>18</sup>	7,776	103,901	88,867	5,253	7,211	15,568	9,377
40	TOTAL ASSETS	109,159	459,976	334,529	107,793	158,666	186,082	176,290
<b>LIABILITIES</b>								
41	Deposits	64,917	238,354	158,610	60,542	93,509	107,584	126,262
42	Demand deposits	16,928	75,986	55,931	11,001	20,304	23,446	27,048
43	Individuals, partnerships, and corporations	14,415	59,656	41,969	9,318	17,857	20,726	23,117
44	States and political subdivisions	647	1,709	791	418	547	783	1,503
45	U.S. government	126	507	366	81	182	234	242
46	Depository institutions in the U.S.	1,372	4,410	3,863	802	1,004	989	1,404
47	Banks in foreign countries	23	4,847	4,626	111	109	34	153
48	Foreign governments and official institutions	4	1,299	1,259	1	0	97	11
49	Certified and officers' checks	342	3,558	3,058	271	605	583	618
50	Other transaction deposits <sup>8</sup>	6,994	19,243	10,095	5,500	10,483	14,774	15,357
51	Nontransaction deposits	40,996	143,125	92,584	44,041	62,722	69,364	83,856
52	Individuals, partnerships, and corporations	39,457	137,103	89,477	43,370	60,138	68,072	80,888
53	States and political subdivisions	1,490	5,460	2,582	666	1,682	907	2,740
54	U.S. government	9	60	60	2	476	161	112
55	Depository institutions in the U.S.	40	268	234	3	418	94	113
56	Foreign governments, official institutions, and banks	0	235	231	0	8	130	3
57	Borrowings <sup>9</sup>	25,665	85,180	62,862	30,427	37,900	45,965	29,400
58	From Federal Reserve Banks	0	0	0	0	0	0	100
59	Treasury tax and loan notes	226	1,056	893	119	785	356	310
60	Other liabilities for borrowed money <sup>11</sup>	25,439	84,124	61,969	30,309	37,114	45,609	28,990
61	Other liabilities (including subordinated debt)	9,949	80,360	67,794	5,914	14,341	19,539	6,892
62	TOTAL LIABILITIES	100,531	403,893	289,266	96,884	145,750	173,089	162,553
63	Residual (Total assets less total liabilities) <sup>13</sup>	8,628	56,083	45,263	10,910	12,916	12,993	13,736
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	93,642	303,970	204,352	99,085	137,667	148,072	148,842
65	Time deposits in amounts of \$100,000 or more	6,225	22,868	17,148	9,895	5,253	7,631	10,943

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,530	3,472	2,513	1,772	6,881	21,120
2	U.S. government securities, investment account <sup>18</sup>	27,755	9,154	1,896	4,641	11,730	36,296
3	Mortgage-backed securities <sup>1</sup>	11,942	2,478	1,310	1,883	2,632	11,780
4	All other maturing in: 1 year or less	6,247	739	42	548	2,745	5,629
5	Over 1 through 5 years	4,949	2,485	383	1,221	4,615	6,951
6	Over 5 years	4,617	3,452	162	988	1,738	11,936
7	Other securities, investment account <sup>18</sup>	4,305	1,824	709	638	2,942	7,665
8	State and local government securities	2,711	985	263	486	688	1,774
9	Maturing in: 1 year or less	591	78	60	66	64	324
10	Over 1 year	2,120	907	203	420	624	1,450
11	Other bonds, stocks, and securities	1,594	839	446	151	2,254	5,891
12	Federal funds sold <sup>2</sup>	10,803	2,624	3,634	353	3,247	9,104
13	To commercial banks in the U.S.	6,828	2,235	3,495	338	2,752	6,892
14	To nonbank brokers and dealers	3,599	228	139	0	433	2,021
15	To others	377	161	1	15	61	191
16	Other loans and leases, gross	103,529	26,083	28,361	7,813	50,704	225,719
17	Commercial and industrial	43,884	7,446	6,830	2,400	18,568	44,799
18	Bankers' acceptances and commercial paper	306	1	5	2	31	1,515
19	All other	43,578	7,445	6,824	2,398	18,537	43,284
20	U.S. addressees	43,434	7,429	6,823	2,397	17,993	43,122
21	Non-U.S. addressees	144	16	2	2	544	162
22	Real estate loans	30,193	10,653	7,309	2,746	19,586	114,293
23	Revolving, home equity	2,862	917	339	147	419	13,917
24	All other	27,331	9,735	6,970	2,600	19,167	100,376
25	Loans to individuals	15,613	5,600	10,363	1,576	8,292	41,009
26	Loans to financial institutions	5,798	456	1,770	242	2,162	8,131
27	Commercial banks in the U.S.	1,334	87	1,050	239	213	6,506
28	Banks in foreign countries	121	0	0	1	490	199
29	Nonbank financial institutions	4,343	369	720	1	1,460	1,426
30	Loans for purchasing and carrying securities	2,928	311	341	61	228	1,710
31	Loans for agricultural production	234	60	31	202	229	4,094
32	Loans to states and political subdivisions	717	332	186	93	259	950
33	Loans to foreign governments and official institutions	4	4	5	0	222	36
34	All other loans	2,364	455	779	403	704	2,938
35	Lease financing receivables	1,794	767	746	88	454	7,760
36	Less: Unearned income	106	33	5	2	47	172
37	Loan and lease reserve <sup>5</sup>	2,140	528	690	167	747	7,253
38	Other loans and leases, net	101,283	25,522	27,666	7,644	49,909	218,295
39	Other assets <sup>18</sup>	19,600	2,215	2,551	815	2,693	32,451
40	<b>TOTAL ASSETS</b>	<b>176,278</b>	<b>44,812</b>	<b>38,969</b>	<b>15,863</b>	<b>77,402</b>	<b>324,931</b>
<b>LIABILITIES</b>							
41	Deposits	100,331	28,448	19,805	11,973	56,456	241,805
42	Demand deposits	27,918	6,950	6,439	4,009	15,056	67,263
43	Individuals, partnerships, and corporations	22,535	5,404	5,542	3,113	13,259	58,390
44	States and political subdivisions	672	121	108	80	183	2,162
45	U.S. government	389	63	61	36	249	606
46	Depository institutions in the U.S.	3,519	1,226	566	683	915	3,870
47	Banks in foreign countries	139	6	36	23	76	517
48	Foreign governments and official institutions	2	0	0	0	3	41
49	Certified and officers' checks	662	131	127	73	373	1,676
50	Other transaction deposits <sup>8</sup>	8,307	3,702	2,008	1,894	8,494	28,275
51	Nontransaction deposits	64,106	17,796	11,358	6,070	32,906	146,267
52	Individuals, partnerships, and corporations	61,952	17,309	11,267	5,840	31,971	144,383
53	States and political subdivisions	1,596	358	73	124	909	1,253
54	U.S. government	21	63	0	8	18	472
55	Depository institutions in the U.S.	520	65	17	9	7	115
56	Foreign governments, official institutions, and banks	18	0	0	88	0	44
57	Borrowings <sup>9</sup>	39,582	11,116	13,063	2,531	13,222	31,149
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	668	152	141	30	222	238
60	Other liabilities for borrowed money <sup>11</sup>	38,914	10,964	12,922	2,502	13,000	30,911
61	Other liabilities (including subordinated debt)	21,938	2,030	2,562	265	1,866	21,061
62	<b>TOTAL LIABILITIES</b>	<b>161,851</b>	<b>41,594</b>	<b>35,430</b>	<b>14,770</b>	<b>71,544</b>	<b>294,015</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	14,426	3,218	3,539	1,093	5,857	30,915
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	138,231	37,363	30,055	12,867	65,658	265,386
65	Time deposits in amounts of \$100,000 or more	14,664	1,511	1,186	594	4,096	14,597