

# FEDERAL RESERVE statistical release



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

H.4.2(504)

December 9, 1994

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES

(Millions of dollars)

		<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
		change since			change since		
		Nov 30, 1994	Nov 23, 1994	Dec 1, 1993	Nov 30, 1994	Nov 23, 1994	Dec 1, 1993
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	119,530	-1,010	-24,759	15,481	-196	-1,503
2	U.S. government securities	301,756	2,133	-7,335	37,757	-111	1,748
3	Trading account	23,174	1,492	-3,605	--	--	--
4	Investment account	278,582	641	-3,730	--	--	--
5	Mortgage-backed securities <sup>1</sup>	93,593	1,065	2,409	--	--	--
6	All other maturing in: 1 year or less	45,212	981	-3,780	--	--	--
7	Over 1 through 5 years	74,205	17	1,411	--	--	--
8	Over 5 years	65,572	-1,423	-3,770	--	--	--
9	Other securities	114,668	-686	43,881	12,550	-74	4,321
10	Trading account	1,844	70	-91	--	--	--
11	Investment account	62,756	-128	6,643	--	--	--
12	State and local government securities	21,814	-14	1,104	--	--	--
13	Maturing in: 1 year or less	5,499	74	1,362	--	--	--
14	Over 1 year	16,315	-88	-258	--	--	--
15	Other bonds, stocks, and securities	40,942	-114	5,539	--	--	--
16	Other trading account assets	50,068	-628	37,329	--	--	--
17	Federal funds sold <sup>2</sup>	107,165	1,368	10,927	30,071	3,609	4,614
18	To commercial banks in the U.S.	77,159	4,170	18,831	10,018	3,504	3,684
19	To nonbank brokers and dealers	24,406	-2,892	-9,026	--	--	--
20	To others <sup>3</sup>	5,599	90	1,122	20,053	105	930
21	Other loans and leases, gross	1,142,925	8,499	105,863	166,163	1,326	8,117
22	Commercial and industrial	311,284	-21	34,378	106,880	906	11,431
23	Bankers' acceptances and commercial paper	3,390	95	-108	3,101	-79	161
24	All other	307,894	-116	34,485	103,779	984	11,270
25	U.S. addressees	305,619	-269	33,647	99,681	1,017	10,383
26	Non-U.S. addressees	2,274	153	838	4,098	-33	887
27	Real estate loans	453,271	2,474	32,264	26,078	-14	-4,874
28	Revolving, home equity	46,814	232	2,565	--	--	--
29	All other	406,457	2,242	29,699	--	--	--
30	Loans to individuals	237,223	2,733	31,863	--	--	--
31	Loans to financial institutions	48,207	-353	6,776	25,301	-188	3,014
32	Commercial banks in the U.S.	28,134	-642	12,551	5,361	-25	386
33	Banks in foreign countries	3,621	404	626	1,800	-150	-66
34	Nonbank financial institutions	16,452	-115	-6,401	18,140	-14	2,694
35	Loans for purchasing and carrying securities	18,632	2,628	385	4,057	625	-1,375
36	Loans for agricultural production	6,343	46	521	--	--	--
37	Loans to states and political subdivisions	11,495	104	-1,311	--	--	--
38	Loans to foreign governments and official institutions	1,070	163	-120	372	2	-66
39	All other loans <sup>4</sup>	24,419	493	-3,982	3,476	-4	-13
40	Lease financing receivables	30,981	232	5,088	--	--	--
41	Less: Unearned income	1,593	-27	-462	--	--	--
42	Loan and lease reserve <sup>5</sup>	34,661	-43	-1,311	--	--	--
43	Other loans and leases, net	1,106,671	8,570	107,637	--	--	--
44	Other assets	142,162	6,834	-30,445	38,724	1,111	6,806
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,891,952</b>	<b>17,209</b>	<b>99,906</b>	<b>325,771</b>	<b>4,055</b>	<b>20,180</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.

Domestic Offices of Domestically Chartered BanksU.S. Branches and Agencies of Foreign Banks

		Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
			change since			change since	
		Nov 30, 1994	Nov 23, 1994	Dec 1, 1993	Nov 30, 1994	Nov 23, 1994	Dec 1, 1993
<b>LIABILITIES</b>							
46	Deposits	1,159,076	9,057	-26,597	98,901	-284	3,255
47	Demand deposits <sup>7</sup>	309,708	7,333	-27,109	3,863	-16	-1,061
48	Individuals, partnerships, and corporations	260,455	7,209	-14,104	3,252	53	-233
49	Other holders	49,253	124	-13,004	611	-69	-828
50	States and political subdivisions	9,470	496	-1,655	--	--	--
51	U.S. government	2,356	-480	-1,382	--	--	--
52	Depository institutions in the U.S.	20,745	-5	-8,555	--	--	--
53	Banks in foreign countries	6,413	320	541	--	--	--
54	Foreign governments and official institutions	680	-786	-43	--	--	--
55	Certified and officers' checks	9,589	579	-1,911	--	--	--
56	Other transaction deposits <sup>8</sup>	125,694	621	-3,218	--	--	--
57	Nontransaction deposits	723,674	1,103	3,730	95,038	-268	4,316
58	Individuals, partnerships, and corporations	702,574	846	4,374	63,757	-565	789
59	Other holders	21,101	256	-643	31,281	297	3,527
60	States and political subdivisions	17,376	129	-199	--	--	--
61	U.S. government	1,426	24	-808	--	--	--
62	Depository institutions in the U.S.	1,773	103	149	--	--	--
63	Foreign governments, official institutions, and banks	526	0	215	--	--	--
54	Borrowings <sup>9</sup>	379,882	15,778	55,443	75,076	-373	-1,819
65	Federal funds purchased <sup>10</sup>	--	--	--	38,259	435	-513
66	From commercial banks in the U.S.	--	--	--	8,194	1,821	-3,434
67	From others	--	--	--	30,065	-1,386	2,921
68	From Federal Reserve Banks	0	-100	0	--	--	--
69	Treasury tax and loan notes	15,353	11,033	1,277	--	--	--
70	Other liabilities for borrowed money <sup>11</sup>	364,529	4,845	54,166	36,817	-807	-1,306
71	To commercial banks in the U.S.	--	--	--	6,232	303	697
72	To others	--	--	--	30,585	-1,110	-2,004
73	Other liabilities (including subordinated debt)	178,536	-8,371	56,358	35,942	964	7,232
74	TOTAL LIABILITIES <sup>12</sup>	1,717,494	16,464	85,205	325,771	4,055	20,180
75	Residual (Total assets less total liabilities) <sup>13</sup>	174,458	744	14,701	-0	-0	-0

**MEMORANDA**

76	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,561,221	7,786	121,954	231,161	1,270	14,731
77	Time deposits in amounts of \$100,000 or more	99,906	327	1,583	--	--	--
78	Loans sold outright to affiliates <sup>15</sup>	670	3	-181	--	--	--
79	Commercial and industrial	340	3	-52	--	--	--
80	Other	330	-0	-129	--	--	--
81	Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,034	388	1,105	--	--	--
82	Net due to related institutions <sup>17</sup>	67,079	9,037	71,504	90,826	5,356	15,436

**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					
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
1	Cash and balances due from depository institutions	5,921	28,154	20,137	4,627	9,616	11,343
2	U.S. government securities, investment account 18	22,484	59,138	39,190	12,878	30,606	29,489
3	Mortgage-backed securities <sup>1</sup>	8,821	24,963	18,637	2,075	12,226	7,082
4	All other maturing in: 1 year or less	6,315	4,291	2,574	4,316	1,821	4,905
5	Over 1 through 5 years	6,257	15,289	7,507	4,080	1,238	12,344
6	Over 5 years	1,092	14,595	10,472	2,406	15,321	5,158
7	Other securities, investment account 18	7,327	15,742	9,888	3,479	7,830	6,210
8	State and local government securities	1,506	6,447	4,709	1,370	1,029	2,615
9	Maturing in: 1 year or less	879	1,865	1,216	319	461	355
10	Over 1 year	628	4,582	3,493	1,051	568	2,261
11	Other bonds, stocks, and securities	5,821	9,295	5,179	2,109	6,801	3,594
12	Federal funds sold 2	6,241	36,860	29,613	1,529	6,286	9,327
13	To commercial banks in the U.S.	4,423	21,598	18,220	1,119	5,133	8,876
14	To nonbank brokers and dealers	587	13,424	9,793	0	1,153	374
15	To others	1,230	1,838	1,600	410	0	76
16	Other loans and leases, gross	60,730	227,240	157,515	85,875	101,572	114,111
17	Commercial and industrial	22,061	63,507	40,163	14,907	29,999	28,360
18	Bankers' acceptances and commercial paper	27	932	272	4	109	30
19	All other	22,034	62,575	39,891	14,903	29,890	28,331
20	U.S. addressees	21,993	61,948	39,375	14,767	29,797	28,049
21	Non-U.S. addressees	41	627	516	136	93	281
22	Real estate loans	26,269	80,926	54,034	22,788	36,978	50,295
23	Revolving, home equity	4,004	7,951	4,361	2,864	4,681	3,330
24	All other	22,265	72,975	49,672	19,924	32,297	46,965
25	Loans to individuals	5,625	39,876	25,901	41,996	21,465	27,728
26	Loans to financial institutions	1,388	16,769	15,347	2,049	4,115	1,197
27	Commercial banks in the U.S.	188	10,916	10,326	878	3,157	175
28	Banks in foreign countries	105	2,182	2,000	98	52	256
29	Nonbank financial institutions	1,096	3,671	3,021	1,073	906	766
30	Loans for purchasing and carrying securities	820	9,228	7,708	108	1,520	531
31	Loans for agricultural production	64	199	163	124	139	530
32	Loans to states and political subdivisions	369	2,297	1,246	839	1,206	2,039
33	Loans to foreign governments and official institutions	1	454	444	0	238	46
34	All other loans	1,245	8,851	8,281	413	1,377	1,699
35	Lease financing receivables	2,888	5,131	4,228	2,650	4,537	1,685
36	Less: Unearned income	14	797	511	138	97	138
37	Loan and lease reserve 5	1,726	12,021	9,999	2,256	2,434	2,176
38	Other loans and leases, net	58,990	214,422	147,005	83,481	99,041	111,797
39	Other assets 18	7,919	107,845	91,639	5,932	7,571	9,472
40	TOTAL ASSETS	108,882	462,161	337,472	111,927	160,949	177,638
LIABILITIES							
41	Deposits	65,198	239,580	159,938	62,664	95,212	126,756
42	Demand deposits	17,253	77,530	57,146	11,631	21,814	27,135
43	Individuals, partnerships, and corporations	14,786	61,735	43,607	10,025	19,231	22,997
44	States and political subdivisions	606	1,543	757	386	545	811
45	U.S. government	125	449	339	100	130	229
46	Depository institutions in the U.S.	1,325	4,396	3,790	731	1,062	1,511
47	Banks in foreign countries	19	5,267	5,086	113	50	150
48	Foreign governments and official institutions	29	496	457	1	4	11
49	Certified and officers' checks	364	3,646	3,109	275	791	641
50	Other transaction deposits 8	7,059	19,291	10,179	5,572	10,527	15,486
51	Nontransaction deposits	40,887	142,759	92,613	45,460	62,872	84,135
52	Individuals, partnerships, and corporations	39,386	136,784	89,509	44,818	60,253	80,911
53	States and political subdivisions	1,453	5,400	2,566	638	1,641	959
54	U.S. government	9	66	66	2	476	112
55	Depository institutions in the U.S.	40	266	233	3	494	111
56	Foreign governments, official institutions, and banks	0	242	239	0	8	3
57	Borrowings 9	24,677	94,600	72,628	31,268	38,259	29,878
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,073	2,817	2,274	380	2,672	915
60	Other liabilities for borrowed money 11	23,603	91,783	70,354	30,888	35,587	28,963
61	Other liabilities (including subordinated debt)	9,972	72,369	60,067	6,506	14,460	7,192
62	TOTAL LIABILITIES	99,847	406,549	292,632	100,437	147,931	163,826
63	Residual (Total assets less total liabilities) 13	9,035	55,612	44,840	11,489	13,019	13,812
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	92,172	306,467	207,660	101,764	138,004	150,085
65	Time deposits in amounts of \$100,000 or more	6,230	23,353	17,690	9,987	5,306	11,032

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	13,752	3,305	1,979	2,028	6,722	22,414
2	U.S. government securities, investment account 18	27,420	9,068	2,569	4,606	11,734	36,367
3	Mortgage-backed securities <sup>1</sup>	11,889	2,473	1,880	1,865	2,685	11,747
4	All other maturing in: 1 year or less	6,311	770	41	528	2,788	6,172
5	Over 1 through 5 years	4,629	2,391	487	1,226	4,612	6,654
6	Over 5 years	4,591	3,434	161	987	1,649	11,794
7	Other securities, investment account 18	4,309	1,814	701	629	2,921	7,642
8	State and local government securities	2,722	983	261	478	684	1,774
9	Maturing in: 1 year or less	583	79	60	66	64	318
10	Over 1 year	2,140	904	202	412	620	1,455
11	Other bonds, stocks, and securities	1,586	830	440	151	2,237	5,868
12	Federal funds sold 2	11,148	2,202	3,790	337	4,619	8,392
13	To commercial banks in the U.S.	7,018	1,675	3,585	337	4,068	6,789
14	To nonbank brokers and dealers	3,670	352	204	0	506	1,067
15	To others	459	175	1	0	45	536
16	Other loans and leases, gross	103,484	26,226	29,002	7,839	50,628	226,159
17	Commercial and industrial	43,435	7,470	6,802	2,423	18,393	44,809
18	Bankers' acceptances and commercial paper	415	1	5	2	31	1,483
19	All other	43,021	7,469	6,797	2,421	18,362	43,327
20	U.S. addressees	42,874	7,454	6,794	2,419	17,770	43,160
21	Non-U.S. addressees	147	16	3	2	592	167
22	Real estate loans	30,419	10,679	7,538	2,727	19,641	114,572
23	Revolving, home equity	2,865	920	340	147	419	13,930
24	All other	27,554	9,759	7,197	2,580	19,222	100,642
25	Loans to individuals	15,687	5,616	10,795	1,575	8,268	41,489
26	Loans to financial institutions	5,643	465	1,792	242	2,116	7,522
27	Commercial banks in the U.S.	1,142	84	1,035	240	168	5,904
28	Banks in foreign countries	145	2	0	1	530	199
29	Nonbank financial institutions	4,355	379	758	1	1,418	1,419
30	Loans for purchasing and carrying securities	3,262	367	352	77	229	1,855
31	Loans for agricultural production	233	60	31	200	230	4,123
32	Loans to states and political subdivisions	717	332	199	92	267	957
33	Loans to foreign governments and official institutions	4	4	4	0	222	45
34	All other loans	2,282	463	747	415	807	2,990
35	Lease financing receivables	1,801	770	742	88	455	7,796
36	Less: Unearned income	105	33	5	2	48	163
37	Loan and lease reserve 5	2,146	527	697	166	751	7,183
38	Other loans and leases, net	101,232	25,666	28,300	7,671	49,829	218,813
39	Other assets 18	18,830	2,056	2,856	753	3,304	35,415
40	<b>TOTAL ASSETS</b>	<b>176,691</b>	<b>44,111</b>	<b>40,195</b>	<b>16,024</b>	<b>79,128</b>	<b>329,042</b>
<b>LIABILITIES</b>							
41	Deposits	101,054	27,859	20,228	12,131	56,973	243,582
42	Demand deposits	28,982	6,363	6,589	4,153	15,040	69,369
43	Individuals, partnerships, and corporations	24,011	4,987	5,579	3,295	13,359	59,506
44	States and political subdivisions	577	125	77	72	176	2,957
45	U.S. government	237	53	51	26	181	547
46	Depository institutions in the U.S.	3,365	1,024	746	653	878	3,973
47	Banks in foreign countries	105	5	33	23	69	546
48	Foreign governments and official institutions	2	0	0	0	3	36
49	Certified and officers' checks	686	169	104	85	373	1,803
50	Other transaction deposits 8	8,418	3,728	2,086	1,900	8,634	28,243
51	Nontransaction deposits	63,654	17,768	11,553	6,078	33,299	145,970
52	Individuals, partnerships, and corporations	61,477	17,293	11,463	5,841	32,383	144,069
53	States and political subdivisions	1,594	346	71	131	891	1,255
54	U.S. government	21	63	0	8	18	488
55	Depository institutions in the U.S.	551	65	17	9	7	115
56	Foreign governments, official institutions, and banks	11	0	0	89	0	44
57	Borrowings 9	42,126	11,238	13,420	2,542	14,447	32,724
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,761	559	382	49	1,188	624
60	Other liabilities for borrowed money 11	38,366	10,679	13,038	2,493	13,259	32,100
61	Other liabilities (including subordinated debt)	19,084	1,797	2,952	260	1,797	22,088
62	<b>TOTAL LIABILITIES</b>	<b>162,264</b>	<b>40,894</b>	<b>36,600</b>	<b>14,933</b>	<b>73,217</b>	<b>298,394</b>
63	Residual (Total assets less total liabilities) 13	14,427	3,217	3,595	1,091	5,911	30,648
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	138,200	37,550	31,442	12,835	65,666	265,867
65	Time deposits in amounts of \$100,000 or more	14,339	1,533	1,209	602	4,082	14,662