

FEDERAL RESERVE statistical release



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December 30, 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>			
	Dec 21, 1994	change since		Dec 21, 1994	change since		
	Dec 14, 1994	Dec 22, 1993	Dec 14, 1994	Dec 22, 1993	Dec 14, 1994	Dec 22, 1993	
ASSETS							
1	Cash and balances due from depository institutions	117,678	2,168	-10,430	17,115	482	265
2	U.S. government securities	298,914	-4,365	-7,051	36,386	387	-795
3	Trading account	21,155	-2,613	-1,626	--	--	--
4	Investment account	277,759	-1,753	-5,425	--	--	--
5	Mortgage-backed securities ¹	94,864	327	4,996	--	--	--
6	All other maturing in: 1 year or less	43,472	-1,406	-8,725	--	--	--
7	Over 1 through 5 years	74,675	-50	1,732	--	--	--
8	Over 5 years	64,747	-623	-3,428	--	--	--
9	Other securities	111,021	-1,112	40,946	12,696	-79	4,549
10	Trading account	2,055	298	247	--	--	--
11	Investment account	62,457	-189	6,601	--	--	--
12	State and local government securities	21,532	-13	603	--	--	--
13	Maturing in: 1 year or less	5,517	27	1,401	--	--	--
14	Over 1 year	16,016	-41	-798	--	--	--
15	Other bonds, stocks, and securities	40,924	-175	5,998	--	--	--
16	Other trading account assets	46,509	-1,221	34,098	--	--	--
17	Federal funds sold ²	111,209	5,934	25,782	29,973	-1,796	650
18	To commercial banks in the U.S.	80,101	5,234	26,433	6,614	-567	-114
19	To nonbank brokers and dealers	26,025	1,264	-2,632	--	--	--
20	To others ³	5,083	-564	1,981	23,359	-1,229	765
21	Other loans and leases, gross	1,153,417	12,913	110,489	172,187	3,998	14,083
22	Commercial and industrial	314,329	4,683	35,133	108,299	1,437	12,833
23	Bankers' acceptances and commercial paper	3,013	38	39	3,620	291	397
24	All other	311,316	4,645	35,094	104,679	1,146	12,435
25	U.S. addressees	309,157	4,737	34,450	100,428	963	11,399
26	Non-U.S. addressees	2,159	-92	644	4,251	183	1,036
27	Real estate loans	455,921	429	36,459	25,845	-69	-3,979
28	Revolving, home equity	46,822	66	2,783	--	--	--
29	All other	409,099	363	33,675	--	--	--
30	Loans to individuals	237,512	2,488	27,749	--	--	--
31	Loans to financial institutions	52,115	2,571	8,960	28,734	1,673	6,153
32	Commercial banks in the U.S.	32,500	2,193	14,218	6,013	277	764
33	Banks in foreign countries	2,890	187	-387	2,052	142	358
34	Nonbank financial institutions	16,725	191	-4,871	20,668	1,253	5,031
35	Loans for purchasing and carrying securities	17,613	1,555	-1,971	5,020	715	-1,046
36	Loans for agricultural production	6,290	59	388	--	--	--
37	Loans to states and political subdivisions	11,339	16	-1,469	--	--	--
38	Loans to foreign governments and official institutions	880	-43	-295	423	26	-39
39	All other loans ⁴	26,145	1,021	309	3,867	217	162
40	Lease financing receivables	31,272	135	5,227	--	--	--
41	Less: Unearned income	1,622	10	-467	--	--	--
42	Loan and lease reserve ⁵	34,446	-96	-1,601	--	--	--
43	Other loans and leases, net	1,117,349	13,000	112,558	--	--	--
44	Other assets	141,449	2,739	-29,292	43,442	-2,129	12,473
45	TOTAL ASSETS ⁶	1,897,620	18,364	132,513	338,782	66	29,127

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		
	Dec 21, 1994	change since		Dec 21, 1994	change since	
		Dec 14, 1994	Dec 22, 1993		Dec 14, 1994	Dec 22, 1993
LIABILITIES						
46 Deposits	1,159,280	1,660	-1,012	99,781	-2,430	812
47 Demand deposits ⁷	308,511	1,523	-9,976	4,126	241	-316
48 Individuals, partnerships, and corporations	259,529	42	-771	3,211	27	7
49 Other holders	48,982	1,481	-9,206	915	215	-324
50 States and political subdivisions	10,396	1,012	375	--	--	--
51 U.S. government	2,539	-519	36	--	--	--
52 Depository institutions in the U.S.	19,521	247	-3,991	--	--	--
53 Banks in foreign countries	5,523	-249	-2,420	--	--	--
54 Foreign governments and official institutions	846	248	221	--	--	--
55 Certified and officers' checks	10,157	743	-3,427	--	--	--
56 Other transaction deposits ⁸	128,398	1,628	-2,207	--	--	--
57 Nontransaction deposits	722,371	-1,491	11,171	95,655	-2,672	1,128
58 Individuals, partnerships, and corporations	702,342	-2,210	12,567	63,580	-1,836	-2,015
59 Other holders	20,029	719	-1,395	32,075	-836	3,143
60 States and political subdivisions	16,942	-73	-324	--	--	--
61 U.S. government	1,145	844	-1,015	--	--	--
62 Depository institutions in the U.S.	1,409	-62	-274	--	--	--
63 Foreign governments, official institutions, and banks	533	10	217	--	--	--
64 Borrowings ⁹	382,383	15,850	54,011	77,236	2,124	2,097
65 Federal funds purchased ¹⁰	--	--	--	40,877	1,659	1,622
66 From commercial banks in the U.S.	--	--	--	7,556	923	-2,621
67 From others	--	--	--	33,320	737	4,242
68 From Federal Reserve Banks	765	765	765	--	--	--
69 Treasury tax and loan notes	27,737	24,963	9,200	--	--	--
70 Other liabilities for borrowed money ¹¹	353,881	-9,878	44,046	36,360	465	475
71 To commercial banks in the U.S.	--	--	--	6,746	981	734
72 To others	--	--	--	29,614	-516	-259
73 Other liabilities (including subordinated debt)	182,828	2,850	66,556	40,588	-2,602	13,294
74 TOTAL LIABILITIES ¹²	1,724,491	20,360	119,555	338,782	66	29,127
75 Residual (Total assets less total liabilities) ¹³	173,128	-1,997	12,958	0	-0	-0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,561,960	5,942	129,516	238,615	2,800	17,838
77 Time deposits in amounts of \$100,000 or more	98,008	-948	2,700	--	--	--
78 Loans sold outright to affiliates ¹⁵	667	-1	-153	--	--	--
79 Commercial and industrial	339	-1	-57	--	--	--
80 Other	328	-0	-96	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,123	-15	1,370	--	--	--
82 Net due to related institutions ¹⁷	64,502	3,987	65,628	94,195	3,772	15,023

Footnotes

- Includes certificates of participation, issued or guaranteed by agencies of the U.S. government, in pools of residential mortgages.
- Includes securities purchased under agreements to resell.
- For U.S. branches and agencies of foreign banks includes transactions with nonbank brokers and dealers in securities.
- For U.S. branches and agencies of foreign banks includes lease financing receivables.
- Includes allocated transfer risk reserve.
- Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net due from position.
- For U.S. branches and agencies of foreign banks includes other transaction deposits.
- Includes NOW, ATS, and telephone and pre-authorized transfer savings deposits.
- Includes borrowings only from other than directly related institutions.
- Includes securities sold under agreements to repurchase.
- For domestically chartered banks includes federal funds purchased and securities sold under agreements to repurchase.
- Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net due to position.
- This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
- Excludes loans to and federal funds transactions with commercial banks in the U.S. At the district level this also excludes trading account securities.
- 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.
- 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.
- For domestically chartered banks data are for the Wednesday preceding the date indicated.
- 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 \$2.0 billion in assets and liabilities of thrift institutions in the week ending December 21, 1994. The major asset items affected were (in billions): cash and balances due from depository institutions, \$1.8 and other assets, \$0.2. The major liability items affected were other transaction deposits, \$0.1 and nontransaction deposits-IPC, \$1.8. The major memoranda item affected was time deposits in amounts of \$100,000 or more, \$0.2.

		Federal Reserve District						
		New York						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS								
1	Cash and balances due from depository institutions	6,508	28,871	21,034	4,307	7,815	9,207	12,950
2	U.S. government securities, investment account 18	22,568	60,856	40,451	12,899	30,927	31,129	29,825
3	Mortgage-backed securities ¹	8,835	26,609	20,290	2,130	12,655	5,772	7,047
4	All other maturing in: 1 year or less	6,260	4,517	2,669	4,471	1,541	5,914	5,040
5	Over 1 through 5 years	6,390	15,339	7,205	4,138	1,401	15,037	12,658
6	Over 5 years	1,084	14,390	10,287	2,161	15,330	4,406	5,080
7	Other securities, investment account 18	7,317	15,563	9,796	3,547	7,718	4,166	6,178
8	State and local government securities	1,465	6,384	4,659	1,372	991	1,911	2,617
9	Maturing in: 1 year or less	846	1,914	1,263	337	441	468	367
10	Over 1 year	618	4,471	3,397	1,036	550	1,443	2,250
11	Other bonds, stocks, and securities	5,852	9,179	5,136	2,175	6,727	2,255	3,561
12	Federal funds sold ²	5,875	40,070	32,020	1,992	5,819	14,325	10,397
13	To commercial banks in the U.S.	3,518	26,248	21,437	1,572	4,348	10,049	9,540
14	To nonbank brokers and dealers	1,038	12,664	9,475	0	1,472	3,390	817
15	To others	1,319	1,158	1,108	420	0	886	40
16	Other loans and leases, gross	60,390	228,197	157,989	87,800	102,983	111,966	115,306
17	Commercial and industrial	21,950	64,371	41,434	14,645	30,857	29,559	28,337
18	Bankers' acceptances and commercial paper	31	830	193	34	61	314	30
19	All other	21,918	63,541	41,241	14,611	30,796	29,245	28,307
20	U.S. addressees	21,883	62,998	40,814	14,571	30,708	29,071	28,003
21	Non-U.S. addressees	36	542	427	40	88	173	304
22	Real estate loans	26,150	80,602	53,213	23,808	37,210	50,635	51,000
23	Revolving, home equity	3,976	7,813	4,204	2,845	4,690	5,418	3,365
24	All other	22,174	72,789	49,009	20,962	32,521	45,217	47,635
25	Loans to individuals	5,620	40,955	26,535	43,271	21,913	17,482	27,938
26	Loans to financial institutions	1,446	16,437	14,956	1,839	3,909	5,430	1,250
27	Commercial banks in the U.S.	161	11,404	10,641	734	3,068	4,558	174
28	Banks in foreign countries	131	1,438	1,344	109	49	46	279
29	Nonbank financial institutions	1,153	3,595	2,971	996	792	827	797
30	Loans for purchasing and carrying securities	599	8,344	7,176	115	1,711	280	570
31	Loans for agricultural production	65	161	126	125	136	384	524
32	Loans to states and political subdivisions	378	2,268	1,218	825	1,137	2,165	2,015
33	Loans to foreign governments and official institutions	1	299	289	0	229	46	42
34	All other loans	1,326	9,617	8,811	493	1,305	3,497	1,895
35	Lease financing receivables	2,856	5,144	4,229	2,680	4,575	2,490	1,734
36	Less: Unearned income	12	810	514	148	97	54	140
37	Loan and lease reserve ⁵	1,711	11,994	10,018	2,267	2,433	2,589	2,163
38	Other loans and leases, net	58,667	215,393	147,457	85,385	100,453	109,323	113,004
39	Other assets ¹⁸	7,858	100,889	84,594	5,724	9,569	16,178	9,582
40	TOTAL ASSETS	108,795	461,642	335,351	113,855	162,302	184,327	181,936
LIABILITIES								
41	Deposits	64,389	241,329	160,256	64,736	93,805	107,776	100,153
42	Demand deposits	16,911	79,057	57,768	11,687	20,908	23,882	27,114
43	Individuals, partnerships, and corporations	14,345	64,748	45,949	10,017	18,046	21,009	22,946
44	States and political subdivisions	616	2,058	1,006	407	592	812	1,507
45	U.S. government	186	468	368	72	148	285	201
46	Depository institutions in the U.S.	1,355	2,800	2,298	790	1,030	1,019	1,599
47	Banks in foreign countries	58	4,329	4,134	108	58	46	146
48	Foreign governments and official institutions	3	682	652	1	1	97	18
49	Certified and officers' checks	348	3,972	3,360	292	1,034	614	697
50	Other transaction deposits ⁸	7,042	19,861	10,545	5,719	10,652	15,179	16,241
51	Nontransaction deposits	40,435	142,412	91,944	47,331	62,245	68,715	86,803
52	Individuals, partnerships, and corporations	39,122	136,554	88,793	46,662	60,003	67,526	83,868
53	States and political subdivisions	1,275	5,283	2,615	654	1,561	921	2,781
54	U.S. government	0	72	72	1	476	44	43
55	Depository institutions in the U.S.	38	255	221	13	196	93	108
56	Foreign governments, official institutions, and banks	0	247	243	0	8	130	3
57	Borrowings ⁹	24,985	86,343	64,019	31,945	41,314	44,656	30,620
58	From Federal Reserve Banks	0	0	0	0	0	500	0
59	Treasury tax and loan notes	2,512	3,938	2,907	666	5,747	1,519	1,662
60	Other liabilities for borrowed money ¹¹	22,472	82,405	61,112	31,279	35,567	42,637	28,958
61	Other liabilities (including subordinated debt)	10,555	78,392	66,257	5,760	14,150	19,466	7,077
62	TOTAL LIABILITIES	99,928	406,064	290,532	102,442	149,269	171,898	167,855
63	Residual (Total assets less total liabilities) ¹³	8,867	55,578	44,820	11,412	13,033	12,428	14,081
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	92,472	307,034	208,177	103,933	140,032	146,979	151,992
65	Time deposits in amounts of \$100,000 or more	6,217	22,405	16,661	10,370	5,249	7,404	11,329

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	12,383	3,034	2,007	2,007	7,745	20,843
2	U.S. government securities, investment account 18	26,348	9,002	1,988	4,617	11,867	35,732
3	Mortgage-backed securities ¹	11,811	2,425	1,290	1,869	2,859	11,564
4	All other maturing in: 1 year or less	5,336	766	50	565	2,842	6,171
5	Over 1 through 5 years	4,625	2,414	487	1,201	4,419	6,565
6	Over 5 years	4,577	3,398	161	981	1,747	11,433
7	Other securities, investment account 18	4,289	1,807	699	624	2,993	7,555
8	State and local government securities	2,661	978	259	471	680	1,744
9	Maturing in: 1 year or less	569	75	60	60	64	317
10	Over 1 year	2,091	903	199	411	616	1,427
11	Other bonds, stocks, and securities	1,628	829	440	154	2,313	5,811
12	Federal funds sold ²	11,436	3,226	3,960	399	4,691	9,018
13	To commercial banks in the U.S.	7,427	2,626	3,748	384	4,361	6,281
14	To nonbank brokers and dealers	3,384	457	212	0	314	2,278
15	To others	626	143	1	15	16	459
16	Other loans and leases, gross	105,340	26,419	29,034	7,957	51,570	226,455
17	Commercial and industrial	44,472	7,497	6,709	2,419	18,764	44,749
18	Bankers' acceptances and commercial paper	435	2	5	2	29	1,240
19	All other	44,037	7,495	6,705	2,418	18,735	43,509
20	U.S. addressees	43,886	7,480	6,702	2,416	18,089	43,350
21	Non-U.S. addressees	152	15	3	2	646	159
22	Real estate loans	30,672	10,813	7,554	2,723	19,948	114,806
23	Revolving, home equity	2,874	933	339	148	414	14,007
24	All other	27,798	9,881	7,216	2,574	19,533	100,799
25	Loans to individuals	15,955	5,762	10,858	1,629	8,302	37,827
26	Loans to financial institutions	5,697	433	1,756	220	2,352	11,346
27	Commercial banks in the U.S.	1,428	85	1,116	217	172	9,383
28	Banks in foreign countries	146	1	0	2	509	182
29	Nonbank financial institutions	4,123	347	640	1	1,671	1,782
30	Loans for purchasing and carrying securities	3,219	311	363	62	217	1,823
31	Loans for agricultural production	226	55	39	195	230	4,151
32	Loans to states and political subdivisions	711	330	183	89	258	980
33	Loans to foreign governments and official institutions	4	4	4	0	222	28
34	All other loans	2,501	441	800	523	815	2,933
35	Lease financing receivables	1,884	773	767	95	463	7,813
36	Less: Unearned income	108	34	5	3	46	164
37	Loan and lease reserve ⁵	2,154	518	682	166	738	7,030
38	Other loans and leases, net	103,078	25,866	28,347	7,787	50,786	219,260
39	Other assets ¹⁸	18,298	2,090	2,574	715	2,631	35,061
40	TOTAL ASSETS	175,833	45,025	39,574	16,150	80,712	327,469
LIABILITIES							
41	Deposits	99,170	28,247	19,183	12,286	56,619	241,582
42	Demand deposits	28,409	6,691	5,962	4,131	15,212	68,548
43	Individuals, partnerships, and corporations	23,270	5,053	5,030	3,207	13,352	58,506
44	States and political subdivisions	625	158	68	94	233	3,225
45	U.S. government	286	52	50	57	180	555
46	Depository institutions in the U.S.	3,331	1,203	627	676	991	4,101
47	Banks in foreign countries	122	8	41	20	81	506
48	Foreign governments and official institutions	3	0	0	0	2	40
49	Certified and officers' checks	772	217	147	76	372	1,615
50	Other transaction deposits ⁸	8,754	3,807	2,055	1,991	8,867	28,232
51	Nontransaction deposits	62,008	17,750	11,166	6,163	32,540	144,802
52	Individuals, partnerships, and corporations	59,820	17,321	11,104	5,897	31,615	142,850
53	States and political subdivisions	1,664	362	46	156	911	1,327
54	U.S. government	21	1	0	8	8	467
55	Depository institutions in the U.S.	495	65	17	9	6	114
56	Foreign governments, official institutions, and banks	8	0	0	94	0	44
57	Borrowings ⁹	42,845	11,096	14,376	2,555	16,345	35,302
58	From Federal Reserve Banks	0	110	0	0	0	155
59	Treasury tax and loan notes	7,921	0	300	79	2,340	1,053
60	Other liabilities for borrowed money ¹¹	34,924	10,986	14,076	2,476	14,005	34,094
61	Other liabilities (including subordinated debt)	19,550	2,459	2,498	246	1,905	20,769
62	TOTAL LIABILITIES	161,565	41,802	36,057	15,087	74,870	297,653
63	Residual (Total assets less total liabilities) ¹³	14,268	3,223	3,517	1,062	5,842	29,816
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	138,558	37,743	30,818	12,996	66,587	263,096
65	Time deposits in amounts of \$100,000 or more	13,119	1,552	1,063	615	4,067	14,618