

# FEDERAL RESERVE statistical release

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



H.4.2(504)

January 13, 1995

## 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		
	Jan 4, 1995	change since Dec 28, 1994	Jan 5, 1994	Jan 4, 1995	change since Dec 28, 1994	Jan 5, 1994
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	142,992	11,413	23,145	17,500	-488	296
2 U.S. government securities	299,443	5,863	-9,404	37,180	-498	790
3 Trading account	18,988	1,872	-5,064	--	--	--
4 Investment account	280,455	3,991	-4,339	--	--	--
5 Mortgage-backed securities <sup>1</sup>	96,184	1,831	6,235	--	--	--
6 All other maturing in: 1 year or less	44,745	1,161	-7,582	--	--	--
7 Over 1 through 5 years	75,203	1,313	1,854	--	--	--
8 Over 5 years	64,324	-315	-4,847	--	--	--
9 Other securities	112,410	211	29,853	12,898	107	4,092
10 Trading account	2,028	-107	99	--	--	--
11 Investment account	62,162	-38	5,277	--	--	--
12 State and local government securities	21,284	-157	314	--	--	--
13 Maturing in: 1 year or less	5,467	-5	1,536	--	--	--
14 Over 1 year	15,817	-151	-1,222	--	--	--
15 Other bonds, stocks, and securities	40,878	119	4,963	--	--	--
16 Other trading account assets	48,220	355	24,477	--	--	--
17 Federal funds sold <sup>2</sup>	113,341	6,011	19,752	30,802	-5,022	6,940
18 To commercial banks in the U.S.	81,432	2,015	21,523	7,412	-1,682	1,116
19 To nonbank brokers and dealers	24,986	3,435	-3,354	--	--	--
20 To others <sup>3</sup>	6,922	562	1,583	23,390	-3,340	5,824
21 Other loans and leases, gross	1,166,001	10,155	117,811	169,593	-1,167	11,832
22 Commercial and industrial	316,166	2,391	37,454	106,592	-996	10,318
23 Bankers' acceptances and commercial paper	2,604	-77	-279	3,730	62	377
24 All other	313,562	2,468	37,733	102,862	-1,058	9,941
25 U.S. addressees	311,487	2,472	37,210	98,808	-938	9,106
26 Non-U.S. addressees	2,075	-4	523	4,054	-120	835
27 Real estate loans	459,802	3,239	36,181	25,455	-333	-3,872
28 Revolving, home equity	46,912	228	3,007	--	--	--
29 All other	412,890	3,011	33,175	--	--	--
30 Loans to individuals	242,089	1,315	30,947	--	--	--
31 Loans to financial institutions	53,609	831	9,327	28,470	-155	5,649
32 Commercial banks in the U.S.	33,528	740	14,915	5,471	-335	36
33 Banks in foreign countries	2,975	124	-420	2,019	-79	480
34 Nonbank financial institutions	17,106	-33	-5,168	20,980	258	5,133
35 Loans for purchasing and carrying securities	15,115	-917	-3,407	4,811	140	-352
36 Loans for agricultural production	6,581	192	464	--	--	--
37 Loans to states and political subdivisions	11,137	-163	-1,316	--	--	--
38 Loans to foreign governments and official institutions	898	-36	-267	374	-4	-155
39 All other loans <sup>4</sup>	28,735	3,189	3,029	3,891	181	245
40 Lease financing receivables	31,869	113	5,399	--	--	--
41 Less: Unearned income	1,759	-2	-184	--	--	--
42 Loan and lease reserve <sup>5</sup>	34,181	-86	-848	--	--	--
43 Other loans and leases, net	1,130,061	10,243	118,843	--	--	--
44 Other assets	134,051	-2,312	-38,672	44,952	2,177	12,149
45 TOTAL ASSETS <sup>6</sup>	1,932,297	31,429	143,516	338,281	-4,913	33,882

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

LIABILITIES	Jan 4, 1995	change since		Jan 4, 1995	change since	
		Dec 28, 1994	Jan 5, 1994		Dec 28, 1994	Jan 5, 1994
46 Deposits	1,202,698	29,304	30,258	95,015	-4,624	-2,931
47 Demand deposits <sup>7</sup>	340,016	12,821	22,823	4,499	-238	-68
48 Individuals, partnerships, and corporations	284,972	10,965	21,382	3,755	-156	33
49 Other holders	55,044	1,856	1,441	744	-82	-101
50 States and political subdivisions	10,223	396	215	--	--	--
51 U.S. government	3,191	1,028	405	--	--	--
52 Depository institutions in the U.S.	25,685	2,566	3,154	--	--	--
53 Banks in foreign countries	5,063	-847	-928	--	--	--
54 Foreign governments and official institutions	794	-22	-87	--	--	--
55 Certified and officers' checks	10,087	-1,265	-1,318	--	--	--
56 Other transaction deposits <sup>8</sup>	135,681	8,106	-1,487	--	--	--
57 Nontransaction deposits	727,002	8,377	8,922	90,516	-4,386	-2,862
58 Individuals, partnerships, and corporations	707,420	8,724	9,059	61,810	-2,202	-2,118
59 Other holders	19,582	-347	-137	28,706	-2,183	-744
60 States and political subdivisions	17,759	940	454	--	--	--
61 U.S. government	323	-947	-140	--	--	--
62 Depository institutions in the U.S.	995	-332	-628	--	--	--
63 Foreign governments, official institutions, and banks	504	-8	178	--	--	--
64 Borrowings <sup>9</sup>	368,364	2,434	40,957	74,847	-5,101	2,038
65 Federal funds purchased <sup>10</sup>	--	--	--	42,698	-791	5,161
66 From commercial banks in the U.S.	--	--	--	7,515	895	-2,638
67 From others	--	--	--	35,183	-1,685	7,798
68 From Federal Reserve Banks	890	890	-330	--	--	--
69 Treasury tax and loan notes	8,125	-1,711	-7,878	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	359,349	3,255	49,164	32,149	-4,311	-3,122
71 To commercial banks in the U.S.	--	--	--	6,122	-304	-316
72 To others	--	--	--	26,027	-4,007	-2,807
73 Other liabilities (including subordinated debt)	186,480	-1,153	59,910	42,079	1,887	12,215
74 TOTAL LIABILITIES <sup>12</sup>	1,757,542	30,585	131,125	338,281	-4,913	33,882
75 Residual (Total assets less total liabilities) <sup>13</sup>	174,754	843	12,391	0	-0	-0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,576,234	19,485	121,574	237,589	-4,564	22,502
77 Time deposits in amounts of \$100,000 or more	98,425	952	3,371	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	603	-14	-190	--	--	--
79 Commercial and industrial	296	-2	-93	--	--	--
80 Other	307	-12	-97	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,936	-172	1,051	--	--	--
82 Net due to related institutions <sup>17</sup>	75,100	9,268	80,553	100,984	2,947	24,777

## 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 January 4, 1995. The major asset item affected was real estate loans, all other, \$200 million. The major liability item affected was nontransaction deposits-IPC, \$200 million. Reclassifications at domestic weekly reporting banks the week ending January 4, 1995 increased U.S. government securities investment account mortgage-backed securities \$600 million and reduced U.S. government securities investment account maturing in over 1 year to 5 years \$300 million and U.S. government securities investment account maturing in over 5 years \$300 million. Another reclassification increased real estate loans, all other \$300 million, commercial and industrial loans to U.S. addressees \$400 million, loans to individuals \$400 million, other liabilities \$2000 million, and other loans \$300 million. Other assets were reduced \$1400 million and the residual, \$1500 million.

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,  
BY DISTRICT AND FOR NEW YORK CITYJanuary 4, 1995  
(in millions of dollars)

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	8,378	31,505	21,418	5,278	9,521	12,589	14,545
2	U.S. government securities, investment account 18	22,367	62,871	42,514	12,804	30,110	31,251	29,877
3	Mortgage-backed securities <sup>1</sup>	8,845	27,857	20,771	2,233	11,398	5,977	7,120
4	All other maturing in: 1 year or less	6,064	4,574	2,569	4,361	2,124	5,931	5,053
5	Over 1 through 5 years	6,423	16,695	8,942	4,135	1,465	14,933	12,562
6	Over 5 years	1,034	13,746	10,231	2,074	15,122	4,409	5,142
7	Other securities, investment account 18	7,286	15,551	9,764	3,279	7,666	4,106	6,166
8	State and local government securities	1,364	6,371	4,634	1,327	950	1,850	2,623
9	Maturing in: 1 year or less	800	1,912	1,249	310	403	458	401
10	Over 1 year	564	4,459	3,386	1,017	547	1,392	2,222
11	Other bonds, stocks, and securities	5,923	9,179	5,130	1,952	6,716	2,256	3,543
12	Federal funds sold <sup>2</sup>	8,279	41,309	31,022	2,223	6,122	13,093	11,138
13	To commercial banks in the U.S.	4,183	26,730	22,013	1,767	5,364	8,506	10,515
14	To nonbank brokers and dealers	2,264	13,050	7,547	0	744	2,452	567
15	To others	1,832	1,530	1,463	456	14	2,135	57
16	Other loans and leases, gross	61,040	230,798	161,070	87,781	104,000	112,456	116,123
17	Commercial and industrial	22,079	64,345	41,440	14,257	30,809	29,918	28,527
18	Bankers' acceptances and commercial paper	32	853	258	20	94	198	24
19	All other	22,047	63,491	41,182	14,237	30,714	29,719	28,503
20	U.S. addressees	21,995	63,071	40,870	14,221	30,615	29,556	28,198
21	Non-U.S. addressees	52	420	312	16	99	163	305
22	Real estate loans	26,227	81,522	54,131	23,707	37,603	50,746	51,305
23	Revolving, home equity	3,980	7,790	4,180	2,872	4,483	5,455	3,386
24	All other	22,246	73,732	49,951	20,835	33,120	45,291	47,919
25	Loans to individuals	5,640	41,398	26,774	43,797	22,481	17,633	23,104
26	Loans to financial institutions	1,563	17,932	16,769	1,789	3,926	5,184	1,396
27	Commercial banks in the U.S.	158	12,443	11,964	714	3,092	4,576	306
28	Banks in foreign countries	89	1,434	1,344	107	57	31	306
29	Nonbank financial institutions	1,316	4,055	3,461	968	777	578	784
30	Loans for purchasing and carrying securities	585	7,076	6,108	109	1,419	243	568
31	Loans for agricultural production	62	142	109	117	134	415	492
32	Loans to states and political subdivisions	374	2,220	1,183	820	1,106	2,140	1,942
33	Loans to foreign governments and official institutions	1	292	284	0	237	44	48
34	All other loans	1,790	10,469	9,794	460	1,610	3,589	1,922
35	Lease financing receivables	2,719	5,402	4,478	2,725	4,676	2,543	1,821
36	Less: Unearned income	13	949	659	145	98	57	135
37	Loan and lease reserve <sup>5</sup>	1,705	11,857	9,921	2,207	2,368	2,569	2,175
38	Other loans and leases, net	59,321	217,992	150,490	85,429	101,533	109,830	113,813
39	Other assets <sup>18</sup>	7,429	96,387	82,177	6,737	6,593	15,964	9,881
40	TOTAL ASSETS	113,061	465,616	337,385	115,751	161,545	186,832	185,421
LIABILITIES								
41	Deposits	68,642	246,710	164,747	66,381	96,422	112,323	133,358
42	Demand deposits	20,478	81,088	59,071	13,475	23,042	27,455	29,308
43	Individuals, partnerships, and corporations	17,498	67,512	48,247	11,481	19,850	23,192	25,081
44	States and political subdivisions	731	2,385	1,179	376	562	808	1,336
45	U.S. government	161	338	195	75	167	268	259
46	Depository institutions in the U.S.	1,683	2,929	2,349	1,103	1,460	2,352	1,744
47	Banks in foreign countries	54	3,919	3,702	121	40	39	168
48	Foreign governments and official institutions	4	630	598	1	0	100	12
49	Certified and officers' checks	346	3,377	2,802	319	964	695	708
50	Other transaction deposits <sup>8</sup>	7,474	20,728	11,062	6,007	11,102	15,879	16,656
51	Nontransaction deposits	40,691	144,894	94,613	46,899	62,277	68,989	87,394
52	Individuals, partnerships, and corporations	39,273	138,532	91,328	46,212	60,628	67,803	84,247
53	States and political subdivisions	1,383	5,768	2,724	672	1,522	964	2,978
54	U.S. government	0	87	87	2	6	53	52
55	Depository institutions in the U.S.	34	253	222	13	113	72	106
56	Foreign governments, official institutions, and banks	0	255	251	0	8	97	11
57	Borrowings <sup>9</sup>	24,116	86,375	64,726	32,587	37,474	41,947	31,016
58	From Federal Reserve Banks	0	0	0	310	0	0	0
59	Treasury tax and loan notes	509	1,543	1,213	247	2,094	561	544
60	Other liabilities for borrowed money <sup>11</sup>	23,607	84,832	63,513	32,030	35,380	41,386	30,473
61	Other liabilities (including subordinated debt)	11,016	75,742	61,902	5,550	15,161	20,255	6,879
62	TOTAL LIABILITIES	103,774	408,827	291,374	104,518	149,057	174,526	171,253
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,286	56,789	46,011	11,233	12,488	12,307	14,168
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	94,631	311,356	210,393	103,606	139,442	147,824	152,484
65	Time deposits in amounts of \$100,000 or more	6,324	24,122	18,317	10,499	5,063	7,452	11,382

Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	16,452	4,238	2,677	3,025	8,731	26,053
2 U.S. government securities, investment account 18	27,336	8,604	2,289	5,473	11,879	35,594
3 Mortgage-backed securities <sup>1</sup>	12,095	2,179	1,397	2,735	2,816	11,531
4 All other maturing in: 1 year or less	5,801	597	28	570	3,334	6,308
5 Over 1 through 5 years	4,573	2,299	704	1,139	3,907	6,368
6 Over 5 years	4,868	3,530	160	1,030	1,822	11,387
7 Other securities, investment account 18	4,300	1,808	700	643	3,125	7,533
8 State and local government securities	2,683	973	265	479	674	1,725
9 Maturing in: 1 year or less	590	75	69	67	61	319
10 Over 1 year	2,093	898	196	411	613	1,406
11 Other bonds, stocks, and securities	1,617	835	435	164	2,450	5,808
12 Federal funds sold <sup>2</sup>	11,062	2,890	4,301	623	3,841	8,458
13 To commercial banks in the U.S.	7,046	2,291	4,201	432	3,437	6,961
14 To nonbank brokers and dealers	3,434	461	98	160	368	1,387
15 To others	581	138	2	31	36	110
16 Other loans and leases, gross	108,675	26,872	29,109	8,921	52,307	227,920
17 Commercial and industrial	45,047	7,649	6,718	2,549	19,216	45,053
18 Bankers' acceptances and commercial paper	356	2	5	1	30	988
19 All other	44,691	7,647	6,713	2,548	19,187	44,065
20 U.S. addressees	44,553	7,632	6,710	2,546	18,487	43,903
21 Non-U.S. addressees	139	15	3	2	700	162
22 Real estate loans	31,960	10,886	7,489	3,281	20,147	114,929
23 Revolving, home equity	3,047	940	340	173	415	14,030
24 All other	28,913	9,946	7,150	3,108	19,732	100,899
25 Loans to individuals	17,015	5,875	11,144	1,877	8,345	38,779
26 Loans to financial institutions	5,785	432	1,745	305	2,283	11,268
27 Commercial banks in the U.S.	1,274	89	1,119	303	190	9,264
28 Banks in foreign countries	141	0	0	1	581	229
29 Nonbank financial institutions	4,370	343	626	1	1,512	1,775
30 Loans for purchasing and carrying securities	2,716	299	329	65	212	1,495
31 Loans for agricultural production	260	48	33	233	235	4,410
32 Loans to states and political subdivisions	752	331	171	97	259	924
33 Loans to foreign governments and official institutions	3	4	4	0	223	41
34 All other loans	3,207	548	698	414	919	3,109
35 Lease financing receivables	1,930	800	776	99	467	7,912
36 Less: Unearned income	111	34	5	4	44	165
37 Loan and lease reserve <sup>5</sup>	2,170	515	692	186	751	6,985
38 Other loans and leases, net	106,394	26,323	28,412	8,730	51,512	220,770
39 Other assets <sup>18</sup>	17,924	2,055	3,165	823	2,724	33,606
40 TOTAL ASSETS	183,468	45,919	41,543	19,317	81,811	332,013
<b>LIABILITIES</b>						
41 Deposits	106,936	29,835	20,795	15,279	59,082	246,935
42 Demand deposits	34,451	7,852	7,000	5,250	16,694	73,921
43 Individuals, partnerships, and corporations	27,195	5,813	5,788	4,156	14,204	63,203
44 States and political subdivisions	696	157	83	103	294	2,694
45 U.S. government	697	106	40	51	274	755
46 Depository institutions in the U.S.	4,715	1,545	882	832	1,459	4,981
47 Banks in foreign countries	102	7	37	14	59	504
48 Foreign governments and official institutions	4	0	0	0	2	41
49 Certified and officers' checks	1,043	225	171	94	401	1,744
50 Other transaction deposits <sup>8</sup>	9,522	4,056	2,262	2,620	9,761	29,614
51 Nontransaction deposits	62,962	17,926	11,532	7,409	32,627	143,400
52 Individuals, partnerships, and corporations	61,229	17,521	11,455	7,094	31,652	141,773
53 States and political subdivisions	1,504	339	60	223	961	1,385
54 U.S. government	21	1	0	0	8	92
55 Depository institutions in the U.S.	201	65	17	9	6	106
56 Foreign governments, official institutions, and banks	8	0	0	82	0	44
57 Borrowings <sup>9</sup>	38,939	10,654	13,906	2,650	14,396	34,302
58 From Federal Reserve Banks	0	0	0	0	0	580
59 Treasury tax and loan notes	1,244	168	257	40	486	432
60 Other liabilities for borrowed money <sup>11</sup>	37,695	10,486	13,649	2,611	13,910	33,289
61 Other liabilities (including subordinated debt)	22,656	2,191	3,674	274	1,857	21,225
62 TOTAL LIABILITIES	168,532	42,680	38,374	18,203	75,336	302,462
63 Residual (Total assets less total liabilities) <sup>13</sup>	14,936	3,239	3,169	1,114	6,475	29,551
<b>MEMORANDA</b>						
64 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	143,053	37,794	31,078	14,925	67,525	263,279
65 Time deposits in amounts of \$100,000 or more	11,866	1,676	1,178	687	4,134	14,042