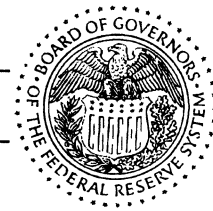


FEDERAL RESERVE statistical release



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

H.4.2(504)

January 20, 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 11, 1995	change since		Jan 11, 1995	change since		
		Jan 4, 1995	Jan 12, 1994		Jan 4, 1995	Jan 12, 1994	
ASSETS							
1	Cash and balances due from depository institutions	113,359	-30,388	-1,104	16,455	-1,045	-273
2	U.S. government securities	301,811	2,043	-6,345	36,939	-241	601
	Trading account	21,401	2,412	-2,035	--	--	--
	Investment account	280,410	-369	-4,310	--	--	--
	Mortgage-backed securities ¹	96,194	-16	6,286	--	--	--
	All other maturing in: 1 year or less	45,456	695	-5,248	--	--	--
	Over 1 through 5 years	75,314	-186	1,077	--	--	--
	Over 5 years	63,446	-862	-6,425	--	--	--
9	Other securities	112,019	-421	30,989	13,177	279	4,548
10	Trading account	2,036	35	176	--	--	--
11	Investment account	62,435	286	5,559	--	--	--
12	State and local government securities	21,294	-12	244	--	--	--
13	Maturing in: 1 year or less	5,591	116	1,717	--	--	--
	Over 1 year	15,703	-128	-1,473	--	--	--
	Other bonds, stocks, and securities	41,141	299	5,314	--	--	--
3	Other trading account assets	47,548	-742	25,254	--	--	--
7	Federal funds sold ²	107,279	-6,005	13,766	30,250	-552	6,783
18	To commercial banks in the U.S.	76,794	-4,583	17,088	6,791	-621	4,278
19	To nonbank brokers and dealers	24,281	-704	-4,850	--	--	--
20	To others ³	6,205	-718	1,527	23,459	69	2,505
21	Other loans and leases, gross	1,163,188	-3,984	119,890	168,054	-1,538	10,716
22	Commercial and industrial	315,703	-698	38,786	107,562	970	11,294
23	Bankers' acceptances and commercial paper	2,559	-46	-362	3,501	-229	218
24	All other	313,143	-652	39,148	104,061	1,199	11,076
25	U.S. addressees	311,074	-648	38,766	100,094	1,286	10,336
26	Non-U.S. addressees	2,070	-3	382	3,967	-87	740
27	Real estate loans	462,616	2,776	37,175	25,494	39	-3,837
28	Revolving, home equity	47,045	126	3,233	--	--	--
29	All other	415,571	2,649	33,942	--	--	--
30	Loans to individuals	241,921	-166	31,550	--	--	--
31	Loans to financial institutions	54,262	83	12,059	26,578	-1,892	4,209
32	Commercial banks in the U.S.	33,257	-264	15,046	5,506	35	-69
33	Banks in foreign countries	2,845	-576	199	2,184	165	647
34	Nonbank financial institutions	18,160	923	-3,186	18,887	-2,093	3,631
35	Loans for purchasing and carrying securities	15,111	-1	-3,433	4,097	-714	-1,008
36	Loans for agricultural production	6,467	-114	497	--	--	--
37	Loans to states and political subdivisions	11,080	-155	-1,267	--	--	--
38	Loans to foreign governments and official institutions	902	4	-233	401	27	-124
39	All other loans ⁴	23,039	-5,940	-753	3,923	32	181
40	Lease financing receivables	32,087	227	5,509	--	--	--
41	Less: Unearned income	1,761	6	-183	--	--	--
42	Loan and lease reserve ⁵	34,375	68	-518	--	--	--
43	Other loans and leases, net	1,127,051	-4,059	120,591	--	--	--
44	Other assets	135,254	885	-34,994	46,189	1,236	13,436
45	TOTAL ASSETS ⁶	1,896,774	-37,946	122,903	338,497	216	32,970

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>			
	Jan 11, 1995	<u>change since</u>		Jan 11, 1995	<u>change since</u>		
		Jan 4, 1995	Jan 12, 1994		Jan 4, 1995	Jan 12, 1994	
LIABILITIES							
46	Deposits	1,160,059	-44,421	867	96,035	1,020	-1,394
47	Demand deposits ⁷	299,068	-41,838	-4,316	3,840	-660	-659
48	Individuals, partnerships, and corporations	253,399	-32,307	-1,297	3,229	-525	-286
49	Other holders	45,669	-9,531	-3,018	610	-134	-373
50	States and political subdivisions	8,671	-1,653	14	--	--	--
51	U.S. government	2,278	-831	-257	--	--	--
52	Depository institutions in the U.S.	18,848	-7,048	-2,346	--	--	--
53	Banks in foreign countries	5,735	729	30	--	--	--
54	Foreign governments and official institutions	673	-121	68	--	--	--
55	Certified and officers' checks	9,463	-606	-527	--	--	--
56	Other transaction deposits ⁸	131,501	-4,649	4,559	--	--	--
57	Nontransaction deposits	729,490	2,066	624	92,196	1,680	-735
58	Individuals, partnerships, and corporations	709,296	1,498	2,644	63,035	1,225	-1,200
59	Other holders	20,194	569	-2,020	29,161	454	464
60	States and political subdivisions	18,094	297	-129	--	--	--
61	U.S. government	331	2	-1,698	--	--	--
62	Depository institutions in the U.S.	1,273	278	-380	--	--	--
63	Foreign governments, official institutions, and banks	496	-9	187	--	--	--
64	Borrowings ⁹	373,416	5,524	50,157	74,770	-77	-416
65	Federal funds purchased ¹⁰	--	--	--	42,908	211	2,353
66	From commercial banks in the U.S.	--	--	--	8,929	1,415	-1,960
67	From others	--	--	--	33,979	-1,204	4,312
68	From Federal Reserve Banks	0	-890	-0	--	--	--
69	Treasury tax and loan notes	10,339	2,214	-9,191	--	--	--
70	Other liabilities for borrowed money ¹¹	363,077	4,200	59,348	31,862	-287	-2,769
71	To commercial banks in the U.S.	--	--	--	6,738	616	566
72	To others	--	--	--	25,123	-903	-3,335
73	Other liabilities (including subordinated debt)	187,412	74	59,198	43,263	1,184	13,071
74	TOTAL LIABILITIES ¹²	1,720,887	-38,824	110,222	338,497	216	32,970
75	Residual (Total assets less total liabilities) ¹³	175,887	877	12,682	0	0	0
MEMORANDA							
76	Total loans and leases, gross, adjusted, plus securities ¹⁴	1,574,246	-3,521	126,166	236,123	-1,466	18,439
77	Time deposits in amounts of \$100,000 or more	102,800	4,262	3,923	--	--	--
78	Loans sold outright to affiliates ¹⁵	602	-1	-184	--	-1	--
79	Commercial and industrial	296	-0	-93	--	--	--
80	Other	306	-1	-90	--	--	--
81	Foreign branch credit extended to U.S. residents ^{16,17}	23,220	284	1,332	--	--	--
82	Net due to related institutions ¹⁷	77,799	2,699	87,454	96,996	-3,988	24,550

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 \$1.6 billion in assets and liabilities of thrift institutions in the week ending January 11, 1995. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$0.2; U.S. government securities investment account maturing in less than 1 year, \$0.3; real estate loans, all other, \$0.9; and other assets, \$0.1. The major liability items affected were: other transaction deposits, \$0.1; nontransaction deposits-IPC, \$1.0; borrowings, \$0.3; and other liabilities, \$0.2.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	6,484	26,973	19,065	4,191	8,173	8,864	12,042
2	U.S. government securities, investment account 18	22,435	62,157	42,047	12,742	29,387	31,040	29,734
3	Mortgage-backed securities ¹	8,981	27,863	20,781	2,232	11,323	5,967	7,071
4	All other maturing in: 1 year or less	5,999	4,248	2,551	4,351	2,122	5,873	4,883
5	Over 1 through 5 years	6,399	16,490	8,671	4,084	1,440	14,796	12,629
6	Over 5 years	1,057	13,556	10,045	2,074	14,503	4,404	5,151
7	Other securities, investment account 18	7,280	15,540	9,752	3,310	7,715	4,104	6,047
8	State and local government securities	1,366	6,371	4,632	1,327	948	1,836	2,574
9	Maturing in: 1 year or less	800	2,003	1,255	316	400	457	385
10	Over 1 year	566	4,368	3,378	1,012	548	1,378	2,189
11	Other bonds, stocks, and securities	5,913	9,169	5,120	1,983	6,767	2,268	3,473
12	Federal funds sold ²	5,814	39,411	29,712	1,490	5,868	13,642	9,743
13	To commercial banks in the U.S.	2,688	24,809	19,970	1,030	5,070	9,616	9,077
14	To nonbank brokers and dealers	1,188	13,070	8,259	0	798	2,626	577
15	To others	1,939	1,533	1,483	460	0	1,400	89
16	Other loans and leases, gross	61,078	229,468	159,743	87,567	103,785	112,137	116,148
17	Commercial and industrial	22,461	64,658	41,879	14,249	30,412	29,362	28,492
18	Bankers' acceptances and commercial paper	29	885	288	9	97	144	25
19	All other	22,433	63,773	41,591	14,240	30,315	29,219	28,467
20	U.S. addressees	22,375	63,412	41,329	14,181	30,216	29,053	28,152
21	Non-U.S. addressees	58	361	262	59	99	166	315
22	Real estate loans	26,302	82,387	54,956	23,677	37,834	50,904	51,451
23	Revolving, home equity	3,974	7,929	4,319	2,865	4,494	5,469	3,389
24	All other	22,328	74,458	50,636	20,812	33,339	45,435	48,062
25	Loans to individuals	5,659	41,637	26,893	43,663	22,387	17,775	28,139
26	Loans to financial institutions	1,691	18,336	17,277	1,761	3,961	5,429	1,277
27	Commercial banks in the U.S.	146	12,146	11,783	708	3,136	4,598	213
28	Banks in foreign countries	75	1,388	1,293	96	46	30	304
29	Nonbank financial institutions	1,471	4,802	4,201	957	778	801	761
30	Loans for purchasing and carrying securities	534	7,125	5,984	104	1,460	222	545
31	Loans for agricultural production	60	194	162	117	133	439	480
32	Loans to states and political subdivisions	371	2,200	1,184	817	1,102	2,079	2,000
33	Loans to foreign governments and official institutions	1	303	294	0	237	40	53
34	All other loans	1,273	7,114	6,522	450	1,590	3,353	1,876
35	Lease financing receivables	2,726	5,514	4,592	2,728	4,669	2,535	1,835
36	Less: Unearned income	13	961	667	145	98	54	126
37	Loan and lease reserve ⁵	1,711	11,905	9,956	2,324	2,370	2,543	2,185
38	Other loans and leases, net	59,354	216,602	149,120	85,099	101,316	109,540	113,837
39	Other assets ¹⁸	8,193	100,260	86,322	6,153	6,751	15,417	10,223
40	TOTAL ASSETS	109,561	460,943	336,019	112,985	159,211	182,606	181,627
LIABILITIES								
41	Deposits	64,976	237,777	157,984	64,018	93,906	107,396	130,688
42	Demand deposits	17,028	73,363	53,462	11,424	20,566	23,123	26,998
43	Individuals, partnerships, and corporations	14,431	59,931	42,099	10,026	17,717	20,385	23,248
44	States and political subdivisions	688	1,629	827	354	527	650	1,381
45	U.S. government	134	295	208	58	153	144	218
46	Depository institutions in the U.S.	1,406	2,722	2,272	606	1,223	1,174	1,384
47	Banks in foreign countries	48	4,610	4,358	104	45	31	143
48	Foreign governments and official institutions	3	517	489	1	0	100	11
49	Certified and officers' checks	319	3,658	3,210	275	901	638	613
50	Other transaction deposits ⁸	7,232	20,181	10,793	5,818	10,799	15,346	16,423
51	Nontransaction deposits	40,716	144,233	93,729	46,775	62,540	68,926	87,266
52	Individuals, partnerships, and corporations	39,256	137,645	90,259	46,093	60,927	67,708	84,066
53	States and political subdivisions	1,426	5,923	2,839	668	1,509	996	3,018
54	U.S. government	0	86	86	2	6	53	61
55	Depository institutions in the U.S.	34	334	304	13	91	73	109
56	Foreign governments, official institutions, and banks	0	245	242	0	8	97	12
57	Borrowings ⁹	24,827	87,807	66,533	32,354	37,190	42,986	29,506
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	695	2,071	1,619	339	2,600	726	678
60	Other liabilities for borrowed money ¹¹	24,133	85,736	64,914	32,016	34,589	42,260	28,828
61	Other liabilities (including subordinated debt)	9,914	78,227	65,194	5,597	15,610	19,757	7,257
62	TOTAL LIABILITIES	99,718	403,810	289,711	101,969	146,705	170,138	167,451
63	Residual (Total assets less total liabilities) ¹³	9,843	57,133	46,308	11,016	12,506	12,468	14,175
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	93,774	309,621	209,501	103,372	138,549	146,708	152,382
65	Time deposits in amounts of \$100,000 or more	6,409	25,731	18,447	10,594	4,799	7,529	11,439

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,321	3,215	1,800	2,031	6,246	21,020
2	U.S. government securities, investment account 18	28,521	8,536	2,354	5,576	11,926	36,002
3	Mortgage-backed securities 1	12,101	2,169	1,397	2,733	2,831	11,526
4	All other maturing in: 1 year or less	6,712	580	28	674	3,360	6,625
5	Over 1 through 5 years	4,840	2,316	769	1,135	3,914	6,503
6	Over 5 years	4,868	3,471	160	1,034	1,822	11,348
7	Other securities, investment account 18	4,417	1,811	711	652	3,320	7,529
8	State and local government securities	2,719	975	273	483	698	1,723
9	Maturing in: 1 year or less	594	75	77	69	85	328
10	Over 1 year	2,124	900	196	414	613	1,395
11	Other bonds, stocks, and securities	1,698	836	437	169	2,622	5,806
12	Federal funds sold 2	12,264	2,802	3,797	436	3,163	8,849
13	To commercial banks in the U.S.	7,469	2,207	3,584	386	2,924	7,935
14	To nonbank brokers and dealers	4,246	441	213	35	216	872
15	To others	549	154	1	15	23	43
16	Other loans and leases, gross	107,828	26,644	29,121	8,969	52,364	228,080
17	Commercial and industrial	44,980	7,505	6,788	2,643	19,108	45,043
18	Bankers' acceptances and commercial paper	354	1	4	69	26	916
19	All other	44,625	7,504	6,784	2,575	19,082	44,127
20	U.S. addressees	44,487	7,489	6,781	2,573	18,381	43,975
21	Non-U.S. addressees	139	15	3	2	701	152
22	Real estate loans	32,066	10,949	7,632	3,287	20,407	115,720
23	Revolving, home equity	3,050	940	338	173	418	14,006
24	All other	29,017	10,009	7,294	3,114	19,989	101,714
25	Loans to individuals	17,014	5,841	10,929	1,886	8,371	38,619
26	Loans to financial institutions	5,696	422	1,757	306	2,305	11,320
27	Commercial banks in the U.S.	1,243	75	1,113	304	163	9,414
28	Banks in foreign countries	140	0	0	1	578	187
29	Nonbank financial institutions	4,314	346	644	1	1,564	1,720
30	Loans for purchasing and carrying securities	2,658	322	344	66	197	1,534
31	Loans for agricultural production	284	49	37	241	230	4,201
32	Loans to states and political subdivisions	767	330	171	85	254	904
33	Loans to foreign governments and official institutions	4	4	4	0	223	33
34	All other loans	2,402	426	688	354	805	2,708
35	Lease financing receivables	1,955	796	769	100	464	7,998
36	Less: Unearned income	110	35	5	5	44	165
37	Loan and lease reserve 5	2,176	514	689	186	764	7,010
38	Other loans and leases, net	105,541	26,096	28,427	8,778	51,556	220,905
39	Other assets 18	16,954	2,167	2,874	850	2,689	33,707
40	TOTAL ASSETS	180,018	44,626	39,963	18,323	78,901	328,012
LIABILITIES							
41	Deposits	102,514	28,625	19,093	14,477	56,665	239,927
42	Demand deposits	28,074	6,732	5,804	4,435	14,675	66,846
43	Individuals, partnerships, and corporations	22,644	5,300	4,837	3,666	13,024	58,191
44	States and political subdivisions	702	106	74	96	258	2,205
45	U.S. government	499	33	29	25	149	540
46	Depository institutions in the U.S.	3,277	1,138	658	555	833	3,871
47	Banks in foreign countries	189	5	33	21	57	451
48	Foreign governments and official institutions	3	0	0	0	2	36
49	Certified and officers' checks	760	150	173	72	351	1,553
50	Other transaction deposits 8	9,143	3,961	2,080	2,532	9,033	28,952
51	Nontransaction deposits	65,297	17,931	11,209	7,509	32,958	144,128
52	Individuals, partnerships, and corporations	63,408	17,565	11,137	7,055	31,930	142,506
53	States and political subdivisions	1,441	301	55	364	1,015	1,379
54	U.S. government	21	0	1	0	8	93
55	Depository institutions in the U.S.	419	65	17	9	4	106
56	Foreign governments, official institutions, and banks	8	0	0	82	0	44
57	Borrowings 9	41,213	10,187	14,407	2,427	14,266	36,246
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,668	0	362	66	636	499
60	Other liabilities for borrowed money 11	39,545	10,187	14,045	2,362	13,630	35,746
61	Other liabilities (including subordinated debt)	21,359	2,436	3,164	296	1,807	21,987
62	TOTAL LIABILITIES	165,085	41,248	36,664	17,201	72,739	298,159
63	Residual (Total assets less total liabilities) 13	14,932	3,377	3,299	1,122	6,162	29,853
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	144,318	37,511	31,286	14,942	67,687	263,111
65	Time deposits in amounts of \$100,000 or more	14,201	1,696	1,165	856	4,169	14,212