

# FEDERAL RESERVE statistical release



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

H.4.2(504)

January 27, 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 18, 1995	change since		Jan 18, 1995	change since	
		Jan 11, 1995	Jan 19, 1994		Jan 11, 1995	Jan 19, 1994
<b>ASSETS</b>						
1	Cash and balances due from depository institutions	139,891	26,919	3	16,542	-378
2	U.S. government securities	302,095	-25	-4,261	37,634	885
3	Trading account	21,955	310	-5,459	--	--
4	Investment account	280,140	-335	1,198	--	--
5	Mortgage-backed securities <sup>1</sup>	95,848	-483	7,213	--	--
6	All other maturing in: 1 year or less	45,202	-526	-5,003	--	--
7	Over 1 through 5 years	75,173	373	3,055	--	--
8	Over 5 years	63,917	300	-4,067	--	--
9	Other securities	110,978	-1,031	30,205	13,725	484
10	Trading account	1,941	-94	174	--	--
11	Investment account	62,401	-26	5,186	--	--
12	State and local government securities	21,368	71	363	--	--
13	Maturing in: 1 year or less	5,615	42	1,708	--	--
14	Over 1 year	15,753	29	-1,345	--	--
15	Other bonds, stocks, and securities	41,033	-97	4,823	--	--
16	Other trading account assets	46,636	-912	24,846	--	--
17	Federal funds sold <sup>2</sup>	112,046	4,498	11,621	28,238	-2,012
18	To commercial banks in the U.S.	82,375	5,294	17,473	6,588	-203
19	To nonbank brokers and dealers	23,258	-1,004	-5,804	--	--
20	To others <sup>3</sup>	6,413	209	-48	21,650	-1,809
21	Other loans and leases, gross	1,167,933	4,991	126,129	168,535	469
22	Commercial and industrial	318,368	2,699	39,731	107,608	47
23	Bankers' acceptances and commercial paper	2,523	-13	-380	3,500	-1
24	All other	315,845	2,712	40,111	104,108	47
25	U.S. addressees	313,748	2,689	39,668	100,002	-92
26	Non-U.S. addressees	2,098	23	443	4,106	139
27	Real estate loans	463,325	881	42,034	25,496	-11
28	Revolving, home equity	47,090	46	3,275	--	--
29	All other	416,235	835	38,759	--	--
30	Loans to individuals	241,392	-539	31,260	--	--
31	Loans to financial institutions	54,102	-151	12,813	26,780	278
32	Commercial banks in the U.S.	32,701	-567	14,247	5,725	219
33	Banks in foreign countries	3,151	311	494	2,152	-32
34	Nonbank financial institutions	18,250	105	-1,928	18,903	91
35	Loans for purchasing and carrying securities	14,855	-213	-3,553	4,325	153
36	Loans for agricultural production	6,334	-133	418	--	--
37	Loans to states and political subdivisions	11,109	26	-1,254	--	--
38	Loans to foreign governments and official institutions	1,022	119	-196	338	-64
39	All other loans <sup>4</sup>	25,225	2,189	-748	3,988	65
40	Lease financing receivables	32,201	113	5,621	--	--
41	Less: Unearned income	1,757	-4	-185	--	--
42	Loan and lease reserve <sup>5</sup>	34,338	-3	-531	--	--
43	Other loans and leases, net	1,131,839	4,997	126,845	--	--
44	Other assets	131,433	-3,092	-34,419	46,063	-126
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,928,282</b>	<b>32,265</b>	<b>129,995</b>	<b>334,410</b>	<b>-4,099</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 Banks			U.S. Branches and Agencies of Foreign Banks			
	Jan 18, 1995	change since		Jan 18, 1995	change since		
		Jan 11, 1995	Jan 19, 1994		Jan 11, 1995	Jan 19, 1994	
<b>LIABILITIES</b>							
46	Deposits	1,176,480	17,025	8,844	96,050	15	3
47	Demand deposits <sup>7</sup>	316,235	17,946	-4,277	3,822	-18	-822
48	Individuals, partnerships, and corporations	263,702	10,780	2,980	3,093	-136	-677
49	Other holders	52,533	7,167	-7,257	728	118	-145
50	States and political subdivisions	9,182	549	-617	--	--	--
51	U.S. government	3,448	1,181	-1,227	--	--	--
52	Depository institutions in the U.S.	24,524	5,738	-3,350	--	--	--
53	Banks in foreign countries	5,779	104	31	--	--	--
54	Foreign governments and official institutions	658	-15	-138	--	--	--
55	Certified and officers' checks	8,942	-389	-1,956	--	--	--
56	Other transaction deposits <sup>8</sup>	130,220	-1,240	3,684	--	--	--
57	Nontransaction deposits	730,025	318	9,438	92,228	33	826
58	Individuals, partnerships, and corporations	709,774	263	11,590	63,074	39	-265
59	Other holders	20,251	55	-2,152	29,154	-6	1,091
60	States and political subdivisions	18,120	25	-211	--	--	--
61	U.S. government	337	5	-1,732	--	--	--
62	Depository institutions in the U.S.	1,299	26	-395	--	--	--
63	Foreign governments, official institutions, and banks	495	-1	186	--	--	--
64	Borrowings <sup>9</sup>	384,440	11,106	47,240	73,861	-909	-4,147
65	Federal funds purchased <sup>10</sup>	--	--	--	41,284	-1,624	-1,563
66	From commercial banks in the U.S.	--	--	--	7,656	-1,274	-2,759
67	From others	--	--	--	33,629	-351	1,196
68	From Federal Reserve Banks	0	0	0	--	--	--
69	Treasury tax and loan notes	19,292	8,952	-4,018	--	--	--
70	Other liabilities for borrowed money <sup>11</sup>	365,148	2,154	51,258	32,576	715	-2,583
71	To commercial banks in the U.S.	--	--	--	6,262	-476	-84
72	To others	--	--	--	26,314	1,191	-2,500
73	Other liabilities (including subordinated debt)	190,599	2,921	59,908	43,065	-198	14,394
74	TOTAL LIABILITIES <sup>12</sup>	1,751,519	31,051	115,992	334,410	-4,099	29,169
75	Residual (Total assets less total liabilities) <sup>13</sup>	176,763	1,214	14,003	0	-0	0
<b>MEMORANDA</b>							
76	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,577,977	3,705	131,975	235,819	-316	17,639
77	Time deposits in amounts of \$100,000 or more	102,742	1,112	3,938	--	--	--
78	Loans sold outright to affiliates <sup>15</sup>	597	-4	-176	--	--	--
79	Commercial and industrial	295	-0	-89	--	--	--
80	Other	302	-4	-88	--	--	--
81	Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,389	169	1,452	--	--	--
82	Net due to related institutions <sup>17</sup>	79,907	2,108	84,391	97,762	753	21,943

### 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.

		Federal Reserve District						
		Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta
			district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	9,080	31,154	22,365	5,882	9,644	11,336	13,569
2	U.S. government securities, investment account <sup>18</sup>	22,446	62,955	41,975	12,640	28,871	31,041	29,740
3	Mortgage-backed securities <sup>1</sup>	8,953	28,282	20,993	2,209	10,386	6,283	7,102
4	All other maturing in: 1 year or less	6,002	4,745	2,967	4,361	2,156	5,601	4,736
5	Over 1 through 5 years	6,431	16,138	7,829	4,022	1,421	14,764	12,749
6	Over 5 years	1,060	13,790	10,186	2,048	14,908	4,393	5,153
7	Other securities, investment account <sup>18</sup>	7,268	15,581	9,759	3,298	7,648	4,148	6,054
8	State and local government securities	1,365	6,476	4,687	1,323	948	1,834	2,572
9	Maturing in: 1 year or less	793	2,032	1,268	320	401	465	401
10	Over 1 year	573	4,444	3,419	1,002	547	1,369	2,171
11	Other bonds, stocks, and securities	5,902	9,106	5,072	1,975	6,700	2,314	3,482
12	Federal funds sold <sup>2</sup>	5,809	42,156	32,868	1,071	7,014	12,629	10,526
13	To commercial banks in the U.S.	3,256	27,457	22,519	611	6,034	9,273	10,072
14	To nonbank brokers and dealers	501	12,991	8,858	0	968	2,117	415
15	To others	2,053	1,708	1,491	460	12	1,238	39
16	Other loans and leases, gross	61,623	230,731	160,282	87,427	104,141	112,349	116,464
17	Commercial and industrial	22,547	65,280	42,328	14,221	31,052	29,562	28,561
18	Bankers' acceptances and commercial paper	28	982	388	5	83	141	23
19	All other	22,519	64,298	41,940	14,216	30,969	29,420	28,538
20	U.S. addressees	22,461	63,936	41,677	14,157	30,864	29,259	28,207
21	Non-U.S. addressees	58	362	263	59	105	161	331
22	Real estate loans	26,338	82,756	54,889	23,643	37,820	50,943	51,566
23	Revolving, home equity	3,953	7,974	4,317	2,865	4,491	5,478	3,394
24	All other	22,385	74,783	50,571	20,778	33,329	45,465	48,172
25	Loans to individuals	5,744	41,625	26,736	43,278	22,092	17,823	28,157
26	Loans to financial institutions	1,703	18,042	16,859	1,885	3,985	5,371	1,306
27	Commercial banks in the U.S.	156	11,699	11,201	711	3,179	4,497	218
28	Banks in foreign countries	73	1,605	1,504	199	46	30	314
29	Nonbank financial institutions	1,474	4,738	4,154	975	760	845	774
30	Loans for purchasing and carrying securities	576	6,581	5,625	120	1,509	243	572
31	Loans for agricultural production	60	181	148	121	129	423	487
32	Loans to states and political subdivisions	370	2,207	1,185	818	1,145	2,067	1,999
33	Loans to foreign governments and official institutions	1	430	422	1	237	41	51
34	All other loans	1,561	8,116	7,502	474	1,528	3,343	1,931
35	Lease financing receivables	2,721	5,513	4,590	2,868	4,643	2,534	1,835
36	Less: Unearned income	12	961	661	146	96	54	125
37	Loan and lease reserve <sup>5</sup>	1,696	11,890	9,923	2,289	2,404	2,543	2,179
38	Other loans and leases, net	59,914	217,881	149,697	84,992	101,641	109,751	114,160
39	Other assets <sup>18</sup>	7,006	97,508	83,174	6,380	6,704	15,728	9,887
40	TOTAL ASSETS	111,523	467,235	339,837	114,263	161,521	184,632	183,936
<b>LIABILITIES</b>								
41	Deposits	66,086	241,069	159,325	64,903	95,166	108,490	131,625
42	Demand deposits	18,407	75,132	54,128	12,407	22,237	24,516	28,378
43	Individuals, partnerships, and corporations	15,579	61,747	43,252	10,660	18,868	21,427	24,172
44	States and political subdivisions	667	1,846	821	315	563	790	1,276
45	U.S. government	71	236	156	56	327	176	204
46	Depository institutions in the U.S.	1,688	3,025	2,479	970	1,723	1,311	1,945
47	Banks in foreign countries	59	4,572	4,356	114	69	46	165
48	Foreign governments and official institutions	2	481	453	1	1	100	14
49	Certified and officers' checks	341	3,224	2,611	291	687	665	602
50	Other transaction deposits <sup>8</sup>	7,119	20,133	10,614	5,728	10,555	15,253	16,383
51	Nontransaction deposits	40,561	145,804	94,583	46,768	62,374	68,722	86,865
52	Individuals, partnerships, and corporations	39,151	139,177	90,889	46,112	60,701	67,514	83,689
53	States and political subdivisions	1,375	5,955	3,055	642	1,537	988	2,998
54	U.S. government	0	95	95	2	6	51	61
55	Depository institutions in the U.S.	34	332	302	13	121	72	107
56	Foreign governments, official institutions, and banks	0	245	242	0	8	97	11
57	Borrowings <sup>9</sup>	25,828	87,302	65,796	32,264	37,756	43,640	30,851
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,688	3,167	2,353	568	3,655	1,166	906
60	Other liabilities for borrowed money <sup>11</sup>	24,140	84,135	63,444	31,696	34,101	42,474	29,946
61	Other liabilities (including subordinated debt)	10,207	81,056	68,275	5,591	16,212	19,928	7,189
62	TOTAL LIABILITIES	102,121	409,427	293,396	102,758	149,134	172,058	169,666
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,401	57,808	46,441	11,504	12,386	12,574	14,271
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	93,734	312,268	211,163	103,114	138,461	146,396	152,495
65	Time deposits in amounts of \$100,000 or more	6,427	24,404	18,444	10,748	5,315	7,499	11,378

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	16,548	4,218	1,923	2,466	8,603	25,472
2	U.S. government securities, investment account <sup>18</sup>	28,430	8,640	2,347	5,515	11,669	35,846
3	Mortgage-backed securities <sup>1</sup>	12,026	2,117	1,379	2,707	2,815	11,592
4	All other maturing in: 1 year or less	6,707	678	27	647	3,099	6,442
5	Over 1 through 5 years	4,887	2,341	781	1,128	3,935	6,575
6	Over 5 years	4,810	3,504	160	1,034	1,820	11,236
7	Other securities, investment account <sup>18</sup>	4,425	1,801	713	648	3,316	7,503
8	State and local government securities	2,708	971	269	483	698	1,721
9	Maturing in: 1 year or less	586	74	74	70	68	331
10	Over 1 year	2,122	897	195	413	630	1,390
11	Other bonds, stocks, and securities	1,717	830	443	165	2,618	5,782
12	Federal funds sold <sup>2</sup>	12,069	2,716	4,373	418	3,970	9,294
13	To commercial banks in the U.S.	7,368	2,090	4,216	403	3,663	7,931
14	To nonbank brokers and dealers	4,232	438	156	0	264	1,176
15	To others	469	188	1	15	43	187
16	Other loans and leases, gross	108,396	26,667	29,319	9,138	52,805	228,872
17	Commercial and industrial	45,370	7,476	6,755	2,703	19,330	45,513
18	Bankers' acceptances and commercial paper	350	1	4	69	25	813
19	All other	45,019	7,475	6,751	2,634	19,304	44,701
20	U.S. addressees	44,867	7,460	6,748	2,633	18,616	44,540
21	Non-U.S. addressees	153	15	3	2	688	160
22	Real estate loans	32,018	10,948	7,613	3,289	20,495	115,896
23	Revolving, home equity	3,047	942	334	173	413	14,028
24	All other	28,971	10,007	7,279	3,116	20,082	101,868
25	Loans to individuals	17,041	5,827	10,853	1,889	8,358	38,705
26	Loans to financial institutions	5,366	400	2,097	307	2,314	11,327
27	Commercial banks in the U.S.	1,063	66	1,252	304	182	9,374
28	Banks in foreign countries	152	0	0	1	532	199
29	Nonbank financial institutions	4,152	334	844	1	1,600	1,754
30	Loans for purchasing and carrying securities	2,686	323	339	71	218	1,617
31	Loans for agricultural production	275	50	33	244	228	4,102
32	Loans to states and political subdivisions	752	327	171	85	256	912
33	Loans to foreign governments and official institutions	4	4	4	0	223	26
34	All other loans	2,928	516	687	451	919	2,773
35	Lease financing receivables	1,957	796	768	100	465	8,001
36	Less: Unearned income	109	35	5	5	43	165
37	Loan and lease reserve <sup>5</sup>	2,180	514	690	186	759	7,009
38	Other loans and leases, net	106,107	26,119	28,625	8,947	52,004	221,698
39	Other assets <sup>18</sup>	16,920	2,114	2,683	859	2,737	33,439
40	TOTAL ASSETS	184,498	45,607	40,663	18,854	82,298	333,252
<b>LIABILITIES</b>							
41	Deposits	106,634	29,363	19,547	14,733	57,670	241,193
42	Demand deposits	31,821	7,518	6,270	4,758	15,941	68,852
43	Individuals, partnerships, and corporations	24,483	5,719	5,251	3,797	13,523	58,476
44	States and political subdivisions	901	142	68	115	267	2,232
45	U.S. government	1,023	42	28	44	152	1,089
46	Depository institutions in the U.S.	4,528	1,440	713	701	1,581	4,899
47	Banks in foreign countries	114	6	37	29	71	497
48	Foreign governments and official institutions	2	0	0	0	3	53
49	Certified and officers' checks	769	168	173	73	344	1,605
50	Other transaction deposits <sup>8</sup>	9,078	3,909	2,080	2,554	8,980	28,447
51	Nontransaction deposits	65,735	17,936	11,197	7,421	32,748	143,894
52	Individuals, partnerships, and corporations	63,826	17,516	11,126	7,005	31,700	142,257
53	States and political subdivisions	1,459	354	54	325	1,035	1,400
54	U.S. government	18	1	1	0	8	94
55	Depository institutions in the U.S.	425	65	17	9	5	100
56	Foreign governments, official institutions, and banks	8	0	0	82	0	44
57	Borrowings <sup>9</sup>	43,099	10,614	14,362	2,644	16,929	39,149
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	4,369	656	501	80	1,742	795
60	Other liabilities for borrowed money <sup>11</sup>	38,730	9,958	13,861	2,564	15,187	38,355
61	Other liabilities (including subordinated debt)	19,761	2,355	3,443	349	1,756	22,752
62	TOTAL LIABILITIES	169,495	42,332	37,352	17,726	76,355	303,094
63	Residual (Total assets less total liabilities) <sup>13</sup>	15,003	3,275	3,311	1,127	5,943	30,159
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	144,888	37,668	31,284	15,013	67,914	264,210
65	Time deposits in amounts of \$100,000 or more	14,691	1,734	1,165	817	4,183	14,379