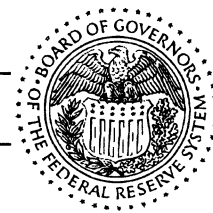


FEDERAL RESERVE statistical release



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H.4.2(504)

February 3, 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 25, 1995	change since		Jan 25, 1995	change since		
		Jan 18, 1995	Jan 26, 1994		Jan 18, 1995	Jan 26, 1994	
ASSETS							
1	Cash and balances due from depository institutions	106,332	-32,662	-8,014	16,043	-499	554
2	U.S. government securities	298,490	-3,602	-1,928	38,502	868	1,873
3	Trading account	20,221	-1,734	-4,317	--	--	--
4	Investment account	278,269	-1,868	2,389	--	--	--
5	Mortgage-backed securities ¹	95,098	-750	7,208	--	--	--
6	All other maturing in: 1 year or less	45,276	75	-4,143	--	--	--
7	Over 1 through 5 years	74,825	-352	3,269	--	--	--
8	Over 5 years	63,071	-840	-3,946	--	--	--
9	Other securities	112,512	1,546	32,333	13,685	-40	5,151
10	Trading account	2,128	187	420	--	--	--
11	Investment account	62,258	-32	5,379	--	--	--
12	State and local government securities	21,390	22	363	--	--	--
13	Maturing in: 1 year or less	5,624	9	1,672	--	--	--
14	Over 1 year	15,766	13	-1,310	--	--	--
15	Other bonds, stocks, and securities	40,868	-53	5,017	--	--	--
16	Other trading account assets	48,126	1,390	26,533	--	--	--
17	Federal funds sold ²	106,654	-5,438	14,555	30,776	2,538	5,247
18	To commercial banks in the U.S.	75,242	-7,178	17,539	8,099	1,511	2,915
19	To nonbank brokers and dealers	24,539	1,190	-3,821	--	--	--
20	To others ³	6,873	550	837	22,677	1,027	2,331
21	Other loans and leases, gross	1,167,172	-816	131,890	169,430	894	14,506
22	Commercial and industrial	319,640	1,259	40,968	108,283	675	12,910
23	Bankers' acceptances and commercial paper	2,435	-88	-785	3,455	-45	301
24	All other	317,205	1,347	41,753	104,828	720	12,608
25	U.S. addressees	315,085	1,325	41,282	100,656	654	11,771
26	Non-U.S. addressees	2,121	22	471	4,171	66	838
27	Real estate loans	463,176	-199	44,272	25,414	-82	-4,101
28	Revolving, home equity	46,963	-127	3,138	--	--	--
29	All other	416,213	-72	41,135	--	--	--
30	Loans to individuals	240,146	-1,305	30,483	--	--	--
31	Loans to financial institutions	55,444	1,549	16,170	27,299	519	5,679
32	Commercial banks in the U.S.	35,246	2,546	18,079	5,852	127	573
33	Banks in foreign countries	2,700	-451	50	2,101	-51	280
34	Nonbank financial institutions	17,498	-545	-1,959	19,345	443	4,826
35	Loans for purchasing and carrying securities	14,832	-19	-3,018	3,947	-378	-83
36	Loans for agricultural production	6,317	-21	385	--	--	--
37	Loans to states and political subdivisions	11,123	12	-1,228	--	--	--
38	Loans to foreign governments and official institutions	895	-126	-171	344	7	-289
39	All other loans ⁴	23,248	-2,036	-1,769	4,143	155	390
40	Lease financing receivables	32,352	69	5,798	--	--	--
41	Less: Unearned income	1,770	13	-154	--	--	--
42	Loan and lease reserve ⁵	34,357	20	-550	--	--	--
43	Other loans and leases, net	1,131,046	-849	132,594	--	--	--
44	Other assets	132,825	1,520	-30,152	47,344	1,281	15,599
45	TOTAL ASSETS ⁶	1,887,859	-39,485	139,388	338,745	4,335	40,815

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>		
		<u>change since</u>			<u>change since</u>	
LIABILITIES	Jan 25, 1995	Jan 18, 1995	Jan 26, 1994	Jan 25, 1995	Jan 18, 1995	Jan 26, 1994
46 Deposits	1,134,629	-41,340	7,247	99,404	3,355	1,291
47 Demand deposits ⁷	282,412	-33,224	-7,281	3,716	-105	-1,172
48 Individuals, partnerships, and corporations	237,653	-25,380	-645	3,059	-34	-577
49 Other holders	44,759	-7,843	-6,636	657	-71	-596
50 States and political subdivisions	9,169	-20	-490	--	--	--
51 U.S. government	1,941	-1,501	-590	--	--	--
52 Depository institutions in the U.S.	18,416	-6,171	-4,215	--	--	--
53 Banks in foreign countries	5,750	-35	547	--	--	--
54 Foreign governments and official institutions	815	157	178	--	--	--
55 Certified and officers' checks	8,669	-273	-2,066	--	--	--
56 Other transaction deposits ⁸	124,835	-5,362	3,595	--	--	--
57 Nontransaction deposits	727,382	-2,754	10,933	95,688	3,460	2,464
58 Individuals, partnerships, and corporations	705,319	-4,422	11,427	64,958	1,884	-859
59 Other holders	22,062	1,668	-494	30,730	1,576	3,323
60 States and political subdivisions	18,482	217	-14	--	--	--
61 U.S. government	1,714	1,378	-347	--	--	--
62 Depository institutions in the U.S.	1,372	74	-319	--	--	--
63 Foreign governments, official institutions, and banks	494	-1	186	--	--	--
64 Borrowings ⁹	377,740	-6,669	48,921	73,294	-566	2,635
65 Federal funds purchased ¹⁰	--	--	--	38,998	-2,286	659
66 From commercial banks in the U.S.	--	--	--	5,393	-2,263	-4,609
67 From others	--	--	--	33,605	-24	5,268
68 From Federal Reserve Banks	350	350	350	--	--	--
69 Treasury tax and loan notes	19,732	434	-9,113	--	--	--
70 Other liabilities for borrowed money ¹¹	357,659	-7,453	57,685	34,296	1,720	1,976
71 To commercial banks in the U.S.	--	--	--	6,448	186	632
72 To others	--	--	--	27,848	1,534	1,344
73 Other liabilities (including subordinated debt)	198,256	7,788	69,477	44,288	1,223	14,049
74 TOTAL LIABILITIES ¹²	1,710,625	-40,222	125,646	338,745	4,335	40,815
75 Residual (Total assets less total liabilities) ¹³	177,234	737	13,742	0	-0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,574,341	-3,678	141,232	238,441	2,622	23,288
77 Time deposits in amounts of \$100,000 or more	103,259	-310	5,777	--	--	--
78 Loans sold outright to affiliates ¹⁵	580	-17	-189	--	--	--
79 Commercial and industrial	295	-0	-88	--	--	--
80 Other	285	-17	-102	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,762	373	1,783	--	--	--
82 Net due to related institutions ¹⁷	86,335	6,438	81,967	98,793	1,031	24,954

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 \$400 million in assets and liabilities in the week ending January 25, 1995. The major asset item affected was real estate loans, all other, \$200 million. The major liability item affected was nontransaction deposits-IPC, \$300 million.:

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	5,350	28,809	21,570	4,099	6,903	8,008	10,966
2	U.S. government securities, investment account 18	22,373	62,571	41,552	12,684	28,047	31,031	29,901
3	Mortgage-backed securities ¹	8,920	28,139	20,852	2,201	10,149	6,266	7,139
4	All other maturing in: 1 year or less	5,984	4,840	3,023	4,440	2,157	5,603	4,885
5	Over 1 through 5 years	6,422	15,888	7,547	3,996	1,437	14,799	12,787
6	Over 5 years	1,046	13,704	10,131	2,046	14,305	4,363	5,091
7	Other securities, investment account 18	7,232	15,570	9,734	3,289	7,694	4,074	6,052
8	State and local government securities	1,366	6,433	4,650	1,326	985	1,834	2,582
9	Maturing in: 1 year or less	801	2,038	1,281	322	399	457	404
10	Over 1 year	565	4,394	3,369	1,004	586	1,377	2,178
11	Other bonds, stocks, and securities	5,866	9,137	5,085	1,962	6,709	2,240	3,470
12	Federal funds sold ²	7,893	37,201	27,812	1,164	5,768	11,103	10,224
13	To commercial banks in the U.S.	3,557	23,124	17,864	704	4,802	7,429	9,622
14	To nonbank brokers and dealers	2,032	12,230	8,281	0	953	2,329	437
15	To others	2,304	1,847	1,667	460	13	1,345	165
16	Other loans and leases, gross	61,505	228,056	157,723	87,163	104,375	115,565	116,631
17	Commercial and industrial	22,596	65,152	42,175	14,256	30,860	29,770	28,782
18	Bankers' acceptances and commercial paper	31	1,018	412	3	86	101	16
19	All other	22,565	64,134	41,764	14,253	30,774	29,668	28,766
20	U.S. addressees	22,506	63,768	41,497	14,194	30,674	29,507	28,447
21	Non-U.S. addressees	59	366	267	59	100	161	319
22	Real estate loans	26,536	82,484	54,514	23,612	37,932	51,340	51,646
23	Revolving, home equity	3,936	7,963	4,314	2,862	4,496	5,379	3,400
24	All other	22,601	74,521	50,201	20,750	33,435	45,961	48,246
25	Loans to individuals	5,703	41,572	26,683	43,206	22,073	17,875	28,175
26	Loans to financial institutions	1,644	17,361	16,274	1,725	4,303	7,709	1,294
27	Commercial banks in the U.S.	135	11,575	11,108	702	3,745	6,848	203
28	Banks in foreign countries	71	1,281	1,236	65	49	31	309
29	Nonbank financial institutions	1,438	4,506	3,930	958	509	830	782
30	Loans for purchasing and carrying securities	530	6,637	5,767	112	1,500	252	574
31	Loans for agricultural production	60	187	154	122	131	422	486
32	Loans to states and political subdivisions	368	2,206	1,186	810	1,155	2,037	2,014
33	Loans to foreign governments and official institutions	1	310	302	0	237	37	51
34	All other loans	1,351	6,637	6,082	449	1,448	3,549	1,773
35	Lease financing receivables	2,717	5,509	4,585	2,870	4,737	2,574	1,836
36	Less: Unearned income	12	975	665	147	97	55	124
37	Loan and lease reserve ⁵	1,707	11,910	9,931	2,249	2,417	2,548	2,182
38	Other loans and leases, net	59,786	215,171	147,127	84,767	101,860	112,963	114,325
39	Other assets ¹⁸	7,920	98,021	84,318	6,188	7,102	15,221	9,900
40	TOTAL ASSETS	110,553	457,343	332,113	112,189	157,374	182,400	181,369
LIABILITIES								
41	Deposits	62,994	235,244	155,221	61,026	91,299	105,246	129,098
42	Demand deposits	15,916	72,092	52,787	10,219	18,385	21,806	26,197
43	Individuals, partnerships, and corporations	13,540	57,867	40,739	8,755	16,131	19,217	22,354
44	States and political subdivisions	684	1,947	941	346	593	677	1,462
45	U.S. government	75	327	255	48	128	143	211
46	Depository institutions in the U.S.	1,225	3,576	3,157	651	895	1,025	1,399
47	Banks in foreign countries	84	4,581	4,379	127	31	33	157
48	Foreign governments and official institutions	3	643	613	1	0	100	15
49	Certified and officers' checks	306	3,152	2,703	291	606	609	600
50	Other transaction deposits ⁸	6,722	19,181	10,094	5,529	10,102	14,641	15,872
51	Nontransaction deposits	40,356	143,971	92,340	45,278	62,812	68,800	87,028
52	Individuals, partnerships, and corporations	38,951	136,982	88,510	44,600	60,673	67,549	83,747
53	States and political subdivisions	1,362	6,316	3,191	664	1,535	906	3,029
54	U.S. government	9	92	92	2	491	186	141
55	Depository institutions in the U.S.	35	336	306	13	105	63	100
56	Foreign governments, official institutions, and banks	0	245	241	0	8	97	11
57	Borrowings ⁹	27,296	85,036	64,600	31,851	35,095	43,505	30,510
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,924	2,574	1,723	489	3,385	1,004	846
60	Other liabilities for borrowed money ¹¹	25,372	82,462	62,877	31,363	31,710	42,501	29,664
61	Other liabilities (including subordinated debt)	11,057	79,490	66,076	7,624	18,812	20,912	7,537
62	TOTAL LIABILITIES	101,348	399,769	285,897	100,501	145,205	169,664	167,144
63	Residual (Total assets less total liabilities) ¹³	9,205	57,573	46,216	11,688	12,169	12,737	14,225
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	95,310	308,700	207,849	102,894	137,337	147,498	152,983
65	Time deposits in amounts of \$100,000 or more	6,409	24,488	18,216	8,938	5,870	7,623	11,533

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	11,234	2,612	1,655	1,774	5,831	19,091
2	U.S. government securities, investment account ¹⁸	28,217	8,365	2,397	5,558	11,660	35,466
3	Mortgage-backed securities ¹	12,011	1,860	1,429	2,805	2,798	11,381
4	All other maturing in: 1 year or less	6,512	655	27	616	3,099	6,457
5	Over 1 through 5 years	4,865	2,356	781	1,103	3,936	6,455
6	Over 5 years	4,829	3,494	160	1,033	1,827	11,173
7	Other securities, investment account ¹⁸	4,409	1,798	706	648	3,299	7,487
8	State and local government securities	2,717	971	269	484	698	1,726
9	Maturing in: 1 year or less	585	75	73	71	68	331
10	Over 1 year	2,132	896	196	413	630	1,395
11	Other bonds, stocks, and securities	1,692	827	437	164	2,601	5,761
12	Federal funds sold ²	12,097	3,046	4,854	433	3,588	9,282
13	To commercial banks in the U.S.	7,139	2,504	4,711	418	3,406	7,827
14	To nonbank brokers and dealers	4,673	336	142	0	133	1,273
15	To others	285	206	1	15	49	182
16	Other loans and leases, gross	108,761	26,674	28,015	9,051	52,762	228,614
17	Commercial and industrial	45,647	7,627	6,754	2,778	19,570	45,850
18	Bankers' acceptances and commercial paper	362	1	3	69	27	718
19	All other	45,285	7,626	6,751	2,709	19,543	45,132
20	U.S. addressees	45,131	7,611	6,749	2,707	18,828	44,964
21	Non-U.S. addressees	154	15	3	2	715	168
22	Real estate loans	32,115	10,895	6,939	3,200	20,501	115,975
23	Revolving, home equity	3,047	944	337	172	406	14,019
24	All other	29,068	9,951	6,601	3,027	20,095	101,956
25	Loans to individuals	17,040	5,821	10,438	1,890	8,334	38,018
26	Loans to financial institutions	5,285	416	1,916	307	2,175	11,308
27	Commercial banks in the U.S.	1,030	94	1,138	304	160	9,311
28	Banks in foreign countries	154	0	0	2	532	206
29	Nonbank financial institutions	4,100	321	778	1	1,483	1,791
30	Loans for purchasing and carrying securities	2,610	304	345	51	229	1,686
31	Loans for agricultural production	286	49	28	252	229	4,065
32	Loans to states and political subdivisions	777	324	171	84	256	921
33	Loans to foreign governments and official institutions	4	4	4	0	223	24
34	All other loans	3,045	444	645	389	780	2,740
35	Lease financing receivables	1,952	791	775	101	464	8,026
36	Less: Unearned income	110	32	5	5	43	166
37	Loan and lease reserve ⁵	2,187	514	693	186	753	7,009
38	Other loans and leases, net	106,464	26,128	27,317	8,860	51,966	221,439
39	Other assets ¹⁸	16,507	2,102	2,757	830	2,481	34,271
40	TOTAL ASSETS	178,928	44,051	39,687	18,103	78,825	327,036
LIABILITIES							
41	Deposits	100,938	27,982	18,819	13,872	55,182	232,929
42	Demand deposits	25,687	5,966	5,557	4,074	14,069	62,444
43	Individuals, partnerships, and corporations	21,050	4,647	4,684	3,264	12,419	53,725
44	States and political subdivisions	619	119	86	113	250	2,273
45	U.S. government	260	29	28	34	127	531
46	Depository institutions in the U.S.	2,997	1,021	565	571	854	3,636
47	Banks in foreign countries	105	6	24	23	54	525
48	Foreign governments and official institutions	2	0	0	0	4	46
49	Certified and officers' checks	653	143	170	69	361	1,709
50	Other transaction deposits ⁸	8,824	3,667	1,962	2,433	8,619	27,285
51	Nontransaction deposits	66,427	18,350	11,300	7,366	32,494	143,200
52	Individuals, partnerships, and corporations	64,351	17,567	11,239	7,012	31,314	141,334
53	States and political subdivisions	1,522	365	44	256	1,157	1,326
54	U.S. government	18	353	1	8	18	396
55	Depository institutions in the U.S.	529	65	17	7	5	99
56	Foreign governments, official institutions, and banks	8	0	0	82	0	44
57	Borrowings ⁹	42,933	10,046	13,890	2,854	15,386	39,339
58	From Federal Reserve Banks	0	0	0	0	0	350
59	Treasury tax and loan notes	5,362	732	395	47	2,190	784
60	Other liabilities for borrowed money ¹¹	37,572	9,314	13,495	2,807	13,196	38,204
61	Other liabilities (including subordinated debt)	20,102	2,818	3,626	235	1,789	24,254
62	TOTAL LIABILITIES	163,974	40,846	36,335	16,962	72,356	296,522
63	Residual (Total assets less total liabilities) ¹³	14,954	3,205	3,352	1,142	6,470	30,514
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	145,314	37,285	30,123	14,969	67,743	263,711
65	Time deposits in amounts of \$100,000 or more	15,081	2,139	1,172	798	4,265	14,944