

# FEDERAL RESERVE statistical release



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

H.4.2(504)

April 16, 1993

## 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			
	Apr 7, 1993	change since		Apr 7, 1993	change since		
		Mar 31, 1993	Apr 8, 1992		Mar 31, 1993	Apr 8, 1992	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	104,299	-1,348	5,526	17,756	-1,721	1,073
2	U.S. government securities	288,387	5,026	44,125	30,267	-1,149	9,214
3	Trading account	22,612	3,592	270	--	--	--
4	Investment account	265,775	1,434	43,855	--	--	--
5	Mortgage-backed securities 1	84,124	-1,227	1,172	--	--	--
6	All other maturing in: 1 year or less	41,252	-0	13,340	--	--	--
7	Over 1 through 5 years	74,155	241	13,568	--	--	--
8	Over 5 years	66,244	2,421	15,775	--	--	--
9	Other securities	55,840	-1,212	322	8,859	371	418
10	Trading account	2,184	-92	857	--	--	--
11	Investment account	53,656	-1,120	-536	--	--	--
12	State and local government securities	19,856	-160	-2,347	--	--	--
13	Maturing in: 1 year or less	3,375	-17	-55	--	--	--
14	Over 1 year	16,481	-143	-2,292	--	--	--
15	Other bonds, stocks, and securities	33,799	-960	1,811	--	--	--
16	Other trading account assets	12,084	613	132	--	--	--
17	Federal funds sold 2	85,954	4,167	-9,471	18,667	-4,377	5,237
18	To commercial banks in the U.S.	54,618	-3,985	-10,352	4,110	-4,600	-165
19	To nonbank brokers and dealers	24,815	5,342	-1,058	--	--	--
20	To others 3	6,522	2,810	1,939	14,556	222	5,403
21	Other loans and leases, gross	974,703	-1,101	-32,994	158,703	-2,097	-1,735
22	Commercial and industrial	274,999	-2,473	-15,026	96,117	-140	-1,775
23	Bankers' acceptances and commercial paper	2,730	25	1,317	2,814	115	155
24	All other	272,269	-2,498	-16,343	93,303	-255	-1,930
25	U.S. addressees	270,711	-2,488	-16,626	89,954	-312	-2,433
26	Non-U.S. addressees	1,559	-10	283	3,348	57	503
27	Real estate loans	395,848	788	-12,238	31,958	-652	-4,302
28	Revolving, home equity	43,581	108	2,070	--	--	--
29	All other	352,266	680	-14,308	--	--	--
30	Loans to individuals	183,330	-587	813	--	--	--
31	Loans to financial institutions	35,178	1,407	-8,471	24,827	-308	3,548
32	Commercial banks in the U.S.	12,620	68	-6,421	4,993	37	-1,939
33	Banks in foreign countries	2,775	668	850	1,803	-63	173
34	Nonbank financial institutions	19,783	671	-2,901	18,031	-282	5,314
35	Loans for purchasing and carrying securities	15,381	-252	2,250	2,702	-1,092	66
36	Loans for agricultural production	5,575	45	-66	--	--	--
37	Loans to states and political subdivisions	13,881	-154	-3,154	--	--	--
38	Loans to foreign governments and official institutions	1,474	65	536	364	-4	-12
39	All other loans 4	24,584	98	3,728	2,735	99	741
40	Lease financing receivables	24,451	-37	-1,367	--	--	--
41	Less: Unearned income	2,133	-21	-885	--	--	--
42	Loan and lease reserve 5	36,170	-166	-1,662	--	--	--
43	Other loans and leases, net	936,400	-914	-30,446	--	--	--
44	Other assets	163,149	-1,213	12,136	31,606	-2,328	3,044
45	<b>TOTAL ASSETS 6</b>	<b>1,646,114</b>	<b>5,118</b>	<b>22,324</b>	<b>298,002</b>	<b>-8,233</b>	<b>7,208</b>

Footnotes appear on the following page.

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
	Apr 7, 1993	<u>change since</u>		Apr 7, 1993	<u>change since</u>	
	Mar 31, 1993	Apr 8, 1992		Mar 31, 1993	Apr 8, 1992	
<b>LIABILITIES</b>						
46 Deposits	1,118,704	15,882	-23,683	97,011	-5,781	-641
47 Demand deposits <sup>7</sup>	270,533	1,734	28,484	4,137	-795	483
48 Individuals, partnerships, and corporations	222,193	402	25,370	2,945	-469	176
49 Other holders	48,341	1,332	3,114	1,193	-327	307
50 States and political subdivisions	8,369	-530	861	--	--	--
51 U.S. government	2,047	-298	184	--	--	--
52 Depository institutions in the U.S.	21,844	1,374	1,124	--	--	--
53 Banks in foreign countries	5,134	17	283	--	--	--
54 Foreign governments and official institutions	1,176	464	602	--	--	--
55 Certified and officers' checks	9,771	305	59	--	--	--
56 Other transaction deposits <sup>8</sup>	121,776	2,586	12,956	--	--	--
57 Nontransaction deposits	726,395	11,561	-65,122	92,874	-4,985	-1,124
58 Individuals, partnerships, and corporations	703,142	10,811	-57,388	65,499	-2,459	-1,675
59 Other holders	23,253	750	-7,735	27,375	-2,526	551
60 States and political subdivisions	20,522	394	-4,960	--	--	--
61 U.S. government	492	5	-1,639	--	--	--
62 Depository institutions in the U.S.	1,908	350	-1,149	--	--	--
63 Foreign governments, official institutions, and banks	332	2	13	--	--	--
64 Borrowings <sup>9</sup>	277,746	-3,187	16,150	86,080	-538	-15,649
65 Federal funds purchased <sup>10</sup>	--	--	--	49,938	4,791	-1,661
66 From commercial banks in the U.S.	--	--	--	17,405	-1,220	-2,350
67 From others	--	--	--	32,533	6,010	689
68 From Federal Reserve Banks	0	-707	0	--	--	--
69 Treasury tax and loan notes	2,825	-8,793	-71	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	274,921	6,313	16,221	36,142	-5,329	-13,988
71 To commercial banks in the U.S.	--	--	--	8,096	-1,221	-3,343
72 To others	--	--	--	28,046	-4,108	-10,645
73 Other liabilities (including subordinated debt)	104,542	-7,633	8,247	30,274	-2,188	2,754
74 TOTAL LIABILITIES <sup>12</sup>	1,500,992	5,061	714	298,002	-8,233	7,208
75 Residual (Total assets less total liabilities) <sup>13</sup>	145,121	57	21,610	0	0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,349,730	11,411	18,886	207,393	-2,689	15,238
77 Time deposits in amounts of \$100,000 or more	108,601	4,560	-45,718	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	876	7	-321	--	--	--
79 Commercial and industrial	447	-0	-236	--	--	--
80 Other	429	7	-85	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,225	75	314	--	--	--
82 Net due to related institutions <sup>17</sup>	-12,451	-2,381	-10,170	52,492	-2,793	30,785

### 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: A reclassification at U.S. branches and agencies of foreign banks the week ending April 7, 1993 increased commercial and industrial loans to U.S. addressees \$500 million and reduced real estate loans the same amount.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,041	28,094	21,098	2,913	5,624	9,191	10,134
2	U.S. government securities, investment account 18	17,324	63,401	39,280	11,311	22,609	33,990	31,820
3	Mortgage-backed securities <sup>1</sup>	8,942	24,818	15,369	1,091	8,111	5,204	6,588
4	All other maturing in: 1 year or less	2,472	5,276	2,618	4,389	2,299	10,463	5,876
5	Over 1 through 5 years	3,084	16,077	7,459	2,138	3,287	11,504	11,947
6	Over 5 years	2,826	17,231	13,835	3,692	8,911	6,819	7,408
7	Other securities, investment account 18	4,272	13,772	8,922	2,296	5,350	5,291	6,548
8	State and local government securities	569	5,166	3,636	1,212	1,436	2,358	2,567
9	Maturing in: 1 year or less	397	1,109	621	222	375	131	191
10	Over 1 year	172	4,057	3,015	990	1,061	2,226	2,376
11	Other bonds, stocks, and securities	3,704	8,606	5,286	1,084	3,913	2,933	3,981
12	Federal funds sold <sup>2</sup>	6,254	23,685	16,852	1,202	4,912	11,283	8,205
13	To commercial banks in the U.S.	2,497	11,492	8,056	790	4,419	7,914	7,278
14	To nonbank brokers and dealers	3,757	11,223	7,934	0	494	1,497	814
15	To others	0	970	862	412	0	1,872	113
16	Other loans and leases, gross	50,839	221,616	148,977	60,588	71,505	94,375	93,224
17	Commercial and industrial	19,325	67,669	43,464	12,026	23,003	24,958	22,490
18	Bankers' acceptances and commercial paper	80	765	118	6	73	208	4
19	All other	19,246	66,904	43,346	12,020	22,931	24,750	22,486
20	U.S. addressees	19,226	66,660	43,158	12,017	22,787	24,615	22,387
21	Non-U.S. addressees	20	244	188	4	144	135	99
22	Real estate loans	22,340	84,848	54,799	11,943	23,113	43,798	43,410
23	Revolving, home equity	3,719	8,437	3,663	956	3,485	5,259	3,129
24	All other	18,621	76,410	51,136	10,987	19,628	38,539	40,280
25	Loans to individuals	3,989	31,267	20,405	31,561	16,417	15,597	19,798
26	Loans to financial institutions	895	12,179	9,559	1,638	2,322	2,357	1,166
27	Commercial banks in the U.S.	73	3,951	2,382	520	1,551	1,533	499
28	Banks in foreign countries	30	2,289	2,239	55	37	18	18
29	Nonbank financial institutions	792	5,940	4,939	1,062	733	805	649
30	Loans for purchasing and carrying securities	621	7,906	6,441	370	1,043	235	438
31	Loans for agricultural production	126	272	177	81	93	294	343
32	Loans to states and political subdivisions	533	3,952	2,593	1,019	1,041	2,241	2,248
33	Loans to foreign governments and official institutions	5	695	656	0	224	14	23
34	All other loans	616	7,965	6,958	346	987	3,237	2,307
35	Lease financing receivables	2,389	4,862	3,925	1,605	3,263	1,645	1,000
36	Less: Unearned income	31	1,257	928	105	41	72	253
37	Loan and lease reserve <sup>5</sup>	2,163	12,990	10,258	2,308	1,838	2,782	2,244
38	Other loans and leases, net	48,646	207,369	137,790	58,175	69,626	91,521	90,727
39	Other assets <sup>18</sup>	8,600	87,401	73,652	8,959	7,179	13,300	10,810
40	<b>TOTAL ASSETS</b>	<b>91,137</b>	<b>423,724</b>	<b>297,595</b>	<b>84,857</b>	<b>115,300</b>	<b>164,576</b>	<b>158,242</b>
<b>LIABILITIES</b>								
41	Deposits	61,951	258,155	169,899	46,048	76,992	108,891	119,208
42	Demand deposits	13,955	72,880	53,366	8,001	14,626	22,388	24,737
43	Individuals, partnerships, and corporations	11,774	56,459	39,526	6,687	12,234	19,318	20,997
44	States and political subdivisions	597	2,097	970	192	455	665	1,040
45	U.S. government	105	335	242	35	133	199	189
46	Depository institutions in the U.S.	1,100	4,472	3,978	776	1,125	1,539	1,831
47	Banks in foreign countries	71	4,211	4,043	60	27	52	46
48	Foreign governments and official institutions	2	1,039	1,025	3	0	92	1
49	Certified and officers' checks	307	4,268	3,582	248	651	523	634
50	Other transaction deposits <sup>8</sup>	6,423	19,979	10,441	3,420	8,198	15,640	18,192
51	Nontransaction deposits	41,573	165,296	106,091	34,627	54,168	70,863	76,280
52	Individuals, partnerships, and corporations	40,017	158,002	102,682	33,913	51,882	69,144	73,219
53	States and political subdivisions	1,440	6,651	2,840	574	1,819	1,309	2,885
54	U.S. government	2	173	172	0	15	108	78
55	Depository institutions in the U.S.	113	319	253	138	447	286	94
56	Foreign governments, official institutions, and banks	2	151	143	1	5	15	4
57	Borrowings <sup>9</sup>	18,981	75,833	58,364	25,390	24,036	37,116	22,636
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	149	769	654	52	204	466	214
60	Other liabilities for borrowed money <sup>11</sup>	18,832	75,065	57,710	25,338	23,832	36,650	22,422
61	Other liabilities (including subordinated debt)	3,252	44,044	33,445	5,688	5,401	7,313	4,925
62	<b>TOTAL LIABILITIES</b>	<b>84,184</b>	<b>378,033</b>	<b>261,708</b>	<b>77,126</b>	<b>106,429</b>	<b>153,320</b>	<b>146,769</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	6,953	45,691	35,887	7,731	8,871	11,256	11,473
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	76,119	307,032	203,593	74,087	98,406	135,491	132,019
65	Time deposits in amounts of \$100,000 or more	5,283	27,727	22,023	10,270	5,605	9,909	9,899

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	10,430	2,760	1,777	1,573	5,386	20,375
2	U.S. government securities, investment account <sup>18</sup>	18,799	9,530	2,555	2,914	12,548	38,975
3	Mortgage-backed securities <sup>1</sup>	7,973	4,573	1,610	570	3,337	11,306
4	All other maturing in: 1 year or less	3,519	1,015	223	490	1,593	3,637
5	Over 1 through 5 years	4,329	2,799	526	1,706	5,300	11,457
6	Over 5 years	2,978	1,143	196	147	2,318	12,574
7	Other securities, investment account <sup>18</sup>	4,617	1,960	1,161	475	3,343	4,569
8	State and local government securities	2,850	1,070	264	295	186	1,883
9	Maturing in: 1 year or less	397	98	17	48	51	338
10	Over 1 year	2,453	972	247	247	135	1,546
11	Other bonds, stocks, and securities	1,768	890	898	180	3,157	2,686
12	Federal funds sold <sup>2</sup>	11,210	1,475	1,501	992	3,804	11,430
13	To commercial banks in the U.S.	5,264	957	1,322	910	3,030	8,744
14	To nonbank brokers and dealers	4,360	237	159	80	580	1,614
15	To others	1,586	281	21	2	194	1,072
16	Other loans and leases, gross	86,891	21,220	22,831	5,359	39,294	206,961
17	Commercial and industrial	35,965	6,327	6,023	1,860	14,313	41,039
18	Bankers' acceptances and commercial paper	185	11	9	9	45	1,335
19	All other	35,780	6,316	6,014	1,851	14,268	39,704
20	U.S. addressees	35,615	6,299	6,007	1,848	13,856	39,396
21	Non-U.S. addressees	165	18	7	3	412	307
22	Real estate loans	25,830	7,860	8,460	1,674	13,557	109,016
23	Revolving, home equity	2,177	817	489	130	545	14,438
24	All other	23,653	7,043	7,971	1,545	13,012	94,578
25	Loans to individuals	11,165	4,475	4,592	1,101	6,987	36,382
26	Loans to financial institutions	5,435	632	1,458	80	1,973	5,044
27	Commercial banks in the U.S.	570	42	518	57	33	3,271
28	Banks in foreign countries	73	0	0	0	181	73
29	Nonbank financial institutions	4,792	589	939	23	1,760	1,700
30	Loans for purchasing and carrying securities	2,513	339	328	70	329	1,186
31	Loans for agricultural production	111	69	114	175	184	3,712
32	Loans to states and political subdivisions	742	433	300	63	322	987
33	Loans to foreign governments and official institutions	144	4	4	0	238	124
34	All other loans	3,626	523	952	299	1,081	2,645
35	Lease financing receivables	1,359	557	599	37	309	6,826
36	Less: Unearned income	59	51	25	3	46	190
37	Loan and lease reserve <sup>5</sup>	2,070	472	563	173	584	7,982
38	Other loans and leases, net	84,762	20,696	22,243	5,183	38,664	198,790
39	Other assets <sup>18</sup>	13,931	1,963	2,452	544	4,502	40,389
40	TOTAL ASSETS	143,749	38,385	31,689	11,681	68,247	314,527
<b>LIABILITIES</b>							
41	Deposits	91,106	27,137	20,196	9,689	53,624	245,707
42	Demand deposits	24,319	6,189	5,142	3,493	12,396	62,407
43	Individuals, partnerships, and corporations	19,016	4,649	4,150	2,458	10,766	53,685
44	States and political subdivisions	666	94	136	127	138	2,161
45	U.S. government	233	28	29	95	184	483
46	Depository institutions in the U.S.	3,689	1,287	689	757	916	3,664
47	Banks in foreign countries	100	5	30	14	38	481
48	Foreign governments and official institutions	2	0	0	0	3	34
49	Certified and officers' checks	613	126	108	43	349	1,900
50	Other transaction deposits <sup>8</sup>	6,799	3,508	1,908	1,331	7,513	28,864
51	Nontransaction deposits	59,988	17,440	13,146	4,864	33,715	154,436
52	Individuals, partnerships, and corporations	58,416	16,847	13,076	4,610	31,309	152,707
53	States and political subdivisions	1,310	466	29	187	2,381	1,470
54	U.S. government	32	3	1	1	8	71
55	Depository institutions in the U.S.	183	124	38	4	16	144
56	Foreign governments, official institutions, and banks	47	0	2	63	0	44
57	Borrowings <sup>9</sup>	29,206	7,700	6,122	856	6,812	23,057
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	414	97	86	16	170	189
60	Other liabilities for borrowed money <sup>11</sup>	28,792	7,603	6,036	839	6,643	22,869
61	Other liabilities (including subordinated debt)	11,447	806	2,152	256	2,081	17,178
62	TOTAL LIABILITIES	131,760	35,643	28,470	10,800	62,517	285,942
63	Residual (Total assets less total liabilities) <sup>13</sup>	11,990	2,741	3,219	881	5,730	28,584
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	115,683	33,185	26,208	8,772	55,927	249,920
65	Time deposits in amounts of \$100,000 or more	12,971	1,775	1,770	600	5,878	16,915