

# FEDERAL RESERVE statistical release



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## 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			
	Jul 28, 1993	change since		Jul 28, 1993	change since		
	Jul 21, 1993	Jul 29, 1992	Jul 21, 1993	Jul 21, 1993	Jul 29, 1992		
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	102,188	-3,385	2,903	17,088	-397	-3,188
2	U.S. government securities	292,254	208	41,639	33,548	-273	9,203
3	Trading account	25,040	60	6,036	--	--	--
4	Investment account	267,214	148	35,603	--	--	--
5	Mortgage-backed securities <sup>1</sup>	84,477	644	3,867	--	--	--
6	All other maturing in: 1 year or less	46,567	258	21,377	--	--	--
7	Over 1 through 5 years	71,838	584	949	--	--	--
8	Over 5 years	64,332	-1,338	9,410	--	--	--
9	Other securities	55,719	-784	1,046	9,017	133	409
10	Trading account	2,859	413	1,312	--	--	--
11	Investment account	52,860	-1,197	-265	--	--	--
12	State and local government securities	19,408	95	-2,609	--	--	--
13	Maturing in: 1 year or less	3,409	83	-593	--	--	--
14	Over 1 year	15,999	11	-2,017	--	--	--
15	Other bonds, stocks, and securities	33,451	-1,292	2,344	--	--	--
16	Other trading account assets	11,259	321	-2,185	--	--	--
17	Federal funds sold <sup>2</sup>	91,804	-4,538	13,505	25,892	-2,104	8,891
18	To commercial banks in the U.S.	54,513	-4,495	2,937	5,365	-314	-364
19	To nonbank brokers and dealers	31,664	-40	8,807	--	--	--
20	To others <sup>3</sup>	5,627	-3	1,760	20,526	-1,791	9,255
21	Other loans and leases, gross	983,695	-76	3,810	159,663	-433	2,435
22	Commercial and industrial	270,306	-1,894	-7,633	97,467	-715	1,697
23	Bankers' acceptances and commercial paper	3,211	-28	1,520	2,675	-52	257
24	All other	267,095	-1,866	-9,154	94,792	-663	1,440
25	U.S. addressees	265,552	-1,820	-9,095	91,561	-585	1,062
26	Non-U.S. addressees	1,543	-46	-58	3,231	-78	378
27	Real estate loans	400,650	70	-1,944	31,085	-20	-4,840
28	Revolving, home equity	43,566	-171	913	--	--	--
29	All other	357,084	240	-2,858	--	--	--
30	Loans to individuals	189,709	752	9,715	--	--	--
31	Loans to financial institutions	36,409	-273	15	25,732	80	4,733
32	Commercial banks in the U.S.	14,344	138	902	5,150	-224	-1,732
33	Banks in foreign countries	2,541	-76	252	2,067	-69	-173
34	Nonbank financial institutions	19,523	-334	-1,139	18,514	373	6,638
35	Loans for purchasing and carrying securities	17,255	946	2,582	2,692	268	269
36	Loans for agricultural production	5,852	-4	-197	--	--	--
37	Loans to states and political subdivisions	13,870	195	-1,946	--	--	--
38	Loans to foreign governments and official institutions	1,380	-6	422	382	-51	28
39	All other loans <sup>4</sup>	23,335	102	2,257	2,306	6	549
40	Lease financing receivables	24,930	36	539	--	--	--
41	Less: Unearned income	2,152	2	-541	--	--	--
42	Loan and lease reserve <sup>5</sup>	35,334	-101	-2,321	--	--	--
43	Other loans and leases, net	946,208	22	6,672	--	--	--
44	Other assets	165,672	-2,059	7,881	31,188	5	2,335
45	TOTAL ASSETS <sup>6</sup>	1,665,104	-10,214	71,461	301,321	-6,100	5,096

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jul 28, 1993	change since		Jul 28, 1993	change since	
		Jul 21, 1993	Jul 29, 1992		Jul 21, 1993	Jul 29, 1992
46 Deposits	1,097,026	1,853	-6,969	95,557	-1,261	-4,641
47 Demand deposits <sup>7</sup>	271,029	4,362	29,650	3,863	-694	333
48 Individuals, partnerships, and corporations	220,572	1,294	25,702	3,046	-299	389
49 Other holders	50,458	3,067	3,947	816	-395	-55
50 States and political subdivisions	8,388	140	612	--	--	--
51 U.S. government	1,623	137	-201	--	--	--
52 Depository institutions in the U.S.	23,072	1,632	2,350	--	--	--
53 Banks in foreign countries	5,439	-12	194	--	--	--
54 Foreign governments and official institutions	614	-71	21	--	--	--
55 Certified and officers' checks	11,322	1,241	971	--	--	--
56 Other transaction deposits <sup>8</sup>	116,840	-930	13,592	--	--	--
57 Nontransaction deposits	709,157	-1,579	-50,211	91,695	-568	-4,974
58 Individuals, partnerships, and corporations	685,151	-1,732	-46,578	63,912	-328	-5,488
59 Other holders	24,006	154	-3,632	27,782	-239	514
60 States and political subdivisions	18,801	8	-3,817	--	--	--
61 U.S. government	2,661	0	544	--	--	--
62 Depository institutions in the U.S.	2,230	148	-408	--	--	--
63 Foreign governments, official institutions, and banks	315	-4	49	--	--	--
64 Borrowings <sup>9</sup>	308,664	-12,297	54,437	75,091	-8,820	-14,689
65 Federal funds purchased <sup>10</sup>	--	--	--	41,730	-5,269	-6,053
66 From commercial banks in the U.S.	--	--	--	12,013	393	-2,343
67 From others	--	--	--	29,716	-5,662	-3,710
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	19,190	3,839	4,450	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	289,474	-16,137	49,987	33,361	-3,551	-8,636
71 To commercial banks in the U.S.	--	--	--	6,850	-330	-2,916
72 To others	--	--	--	26,511	-3,221	-5,720
73 Other liabilities (including subordinated debt)	109,087	603	4,222	30,122	1,369	1,028
74 TOTAL LIABILITIES <sup>12</sup>	1,514,778	-9,842	51,690	301,321	-6,100	5,096
75 Residual (Total assets less total liabilities) <sup>13</sup>	150,326	-372	19,771	0	0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,365,873	-511	53,976	217,604	-2,139	23,034
77 Time deposits in amounts of \$100,000 or more	102,733	14	-36,101	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	821	-2	-277	--	--	--
79 Commercial and industrial	402	-0	-230	--	--	--
80 Other	419	-2	-46	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	22,382	-72	-2,589	--	--	--
82 Net due to related institutions <sup>17</sup>	-15,817	6,596	-6,314	75,627	5,643	38,385

## 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 \$700 million in assets and liabilities of thrift institutions in the week ending July 28, 1993. The major asset items affected were (in millions): real estate loans, all other, \$500 and loans to individuals, \$100. The major liability item affected was nontransaction deposits-IPC, \$500. A reclassification at weekly reporting domestic banks the week ending July 28, 1993 increased U.S. government securities investment account maturing in over five years \$800 million and decreased other securities investment account other bonds, stocks, and securities the same amount. A reclassification at U.S. agencies and branches of foreign banks increased other securities \$200 million and decreased U.S. government securities the same amount for the week ending July 28, 1993. Another reclassification increased real estate loans \$100 million the week ending July 28, 1993 at foreign banks.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,909	26,827	18,830	3,534	6,224	9,375	9,555
2	U.S. government securities, investment account 18	17,968	62,021	38,020	11,127	23,197	35,436	31,228
3	Mortgage-backed securities <sup>1</sup>	7,969	27,159	18,101	1,034	7,204	6,274	6,599
4	All other maturing in: 1 year or less	3,604	5,988	2,377	4,320	2,872	10,799	7,710
5	Over 1 through 5 years	5,021	13,700	5,945	2,299	2,551	11,560	10,653
6	Over 5 years	1,374	15,174	11,596	3,473	10,570	6,804	6,267
7	Other securities, investment account 18	4,937	14,169	8,879	2,187	4,217	5,188	5,648
8	State and local government securities	738	5,052	3,606	1,048	1,245	2,252	2,648
9	Maturing in: 1 year or less	567	1,044	628	174	337	141	306
10	Over 1 year	171	4,008	2,978	874	907	2,111	2,342
11	Other bonds, stocks, and securities	4,200	9,117	5,273	1,139	2,972	2,937	3,000
12	Federal funds sold <sup>2</sup>	4,807	25,400	18,535	754	5,092	19,847	7,374
13	To commercial banks in the U.S.	1,538	12,849	8,939	327	4,469	10,772	6,732
14	To nonbank brokers and dealers	3,269	10,894	8,041	0	612	8,046	536
15	To others	0	1,657	1,555	427	11	1,029	106
16	Other loans and leases, gross	52,379	220,278	147,883	62,331	73,670	96,947	98,320
17	Commercial and industrial	19,602	64,951	41,393	11,736	22,252	25,308	22,599
18	Bankers' acceptances and commercial paper	102	1,060	494	0	80	164	25
19	All other	19,500	63,891	40,900	11,735	22,172	25,145	22,574
20	U.S. addressees	19,477	63,624	40,680	11,727	22,075	25,014	22,478
21	Non-U.S. addressees	23	267	220	9	96	131	96
22	Real estate loans	23,252	83,466	53,772	12,279	24,205	45,060	46,495
23	Revolving, home equity	3,789	8,235	3,691	937	3,365	5,359	3,322
24	All other	19,462	75,231	50,081	11,342	20,840	39,701	43,173
25	Loans to individuals	4,233	31,462	20,222	32,969	17,360	16,772	21,676
26	Loans to financial institutions	1,091	13,269	10,403	1,698	2,780	2,204	1,149
27	Commercial banks in the U.S.	56	6,104	4,283	549	2,026	1,388	430
28	Banks in foreign countries	122	1,780	1,691	117	23	20	93
29	Nonbank financial institutions	913	5,385	4,429	1,033	731	796	626
30	Loans for purchasing and carrying securities	462	9,087	7,123	506	1,137	270	374
31	Loans for agricultural production	79	240	152	81	115	349	370
32	Loans to states and political subdivisions	503	3,696	2,369	999	1,428	2,078	2,418
33	Loans to foreign governments and official institutions	5	632	601	0	225	17	32
34	All other loans	740	8,494	7,752	387	724	3,268	2,150
35	Lease financing receivables	2,412	4,981	4,095	1,676	3,445	1,622	1,056
36	Less: Unearned income	30	1,342	1,008	105	28	87	224
37	Loan and lease reserve <sup>5</sup>	1,957	12,733	10,164	2,206	1,883	2,720	2,232
38	Other loans and leases, net	50,392	206,203	136,711	60,020	71,759	94,141	95,864
39	Other assets <sup>18</sup>	7,998	86,222	75,479	8,328	7,181	19,508	9,772
40	TOTAL ASSETS	92,012	420,841	296,454	85,950	117,670	183,495	159,441
<b>LIABILITIES</b>								
41	Deposits	61,484	251,234	164,268	44,473	77,095	107,993	119,370
42	Demand deposits	15,258	71,555	51,274	8,427	15,005	22,714	24,557
43	Individuals, partnerships, and corporations	12,695	54,000	36,678	7,100	12,562	19,093	20,647
44	States and political subdivisions	825	1,754	642	205	472	896	1,056
45	U.S. government	79	293	202	35	81	172	144
46	Depository institutions in the U.S.	1,253	5,184	4,557	785	1,255	1,772	2,034
47	Banks in foreign countries	93	4,454	4,287	80	39	57	61
48	Foreign governments and official institutions	3	458	440	2	0	102	1
49	Certified and officers' checks	312	5,412	4,467	220	595	623	615
50	Other transaction deposits <sup>8</sup>	6,259	19,007	9,768	3,261	8,191	15,322	17,598
51	Nontransaction deposits	39,967	160,671	103,226	32,785	53,900	69,957	77,215
52	Individuals, partnerships, and corporations	38,354	153,774	99,959	32,124	50,243	67,892	74,171
53	States and political subdivisions	1,480	6,290	2,690	531	1,799	1,320	2,581
54	U.S. government	17	166	166	3	1,157	321	377
55	Depository institutions in the U.S.	116	296	268	126	691	408	86
56	Foreign governments, official institutions, and banks	0	146	143	0	10	16	0
57	Borrowings <sup>9</sup>	20,080	77,367	59,563	28,147	25,796	54,647	23,580
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	752	3,693	2,933	690	1,035	1,685	1,914
60	Other liabilities for borrowed money <sup>11</sup>	19,328	73,674	56,630	27,457	24,761	52,962	21,666
61	Other liabilities (including subordinated debt)	3,348	44,677	35,209	5,130	5,928	9,168	4,579
62	TOTAL LIABILITIES	84,912	373,278	259,039	77,750	108,820	171,807	147,529
63	Residual (Total assets less total liabilities) <sup>13</sup>	7,100	47,562	37,415	8,200	8,850	11,688	11,913
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	78,498	302,914	200,095	75,523	99,681	145,259	135,408
65	Time deposits in amounts of \$100,000 or more	5,310	26,313	21,200	9,547	6,187	9,310	9,689

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	10,733	2,772	1,870	1,461	5,607	18,321
2	U.S. government securities, investment account <sup>18</sup>	18,713	9,875	2,491	2,953	11,949	40,255
3	Mortgage-backed securities <sup>1</sup>	6,725	4,347	1,552	511	2,987	12,115
4	All other maturing in: 1 year or less	4,103	981	150	593	1,748	3,701
5	Over 1 through 5 years	4,071	2,678	526	1,701	5,335	11,741
6	Over 5 years	3,814	1,869	263	148	1,880	12,698
7	Other securities, investment account <sup>18</sup>	4,391	2,019	1,046	479	3,143	5,436
8	State and local government securities	2,691	1,102	263	338	253	1,780
9	Maturing in: 1 year or less	382	95	14	53	52	244
10	Over 1 year	2,309	1,008	249	285	200	1,536
11	Other bonds, stocks, and securities	1,700	916	783	141	2,891	3,657
12	Federal funds sold <sup>2</sup>	10,484	1,107	2,128	346	4,793	9,672
13	To commercial banks in the U.S.	5,991	919	1,902	346	4,087	4,581
14	To nonbank brokers and dealers	3,422	138	225	0	533	3,989
15	To others	1,071	50	1	0	173	1,102
16	Other loans and leases, gross	85,647	21,812	24,015	5,384	40,490	202,422
17	Commercial and industrial	35,531	6,363	5,853	1,809	14,241	40,060
18	Bankers' acceptances and commercial paper	266	3	5	8	57	1,440
19	All other	35,265	6,360	5,849	1,801	14,183	38,621
20	U.S. addressees	35,085	6,344	5,839	1,798	13,804	38,287
21	Non-U.S. addressees	180	15	10	3	379	334
22	Real estate loans	26,214	8,284	9,331	1,809	14,965	105,289
23	Revolving, home equity	2,177	855	423	144	515	14,446
24	All other	24,037	7,429	8,908	1,664	14,451	90,844
25	Loans to individuals	11,238	4,714	4,707	1,141	7,234	36,202
26	Loans to financial institutions	4,845	639	1,909	75	1,942	4,806
27	Commercial banks in the U.S.	504	15	311	63	10	2,889
28	Banks in foreign countries	87	1	0	0	235	62
29	Nonbank financial institutions	4,254	624	1,598	12	1,696	1,855
30	Loans for purchasing and carrying securities	2,679	304	316	60	421	1,639
31	Loans for agricultural production	118	59	114	151	165	4,012
32	Loans to states and political subdivisions	698	417	264	42	296	1,032
33	Loans to foreign governments and official institutions	146	5	4	0	238	75
34	All other loans	2,790	460	912	261	662	2,489
35	Lease financing receivables	1,388	567	604	35	326	6,817
36	Less: Unearned income	58	50	17	4	35	173
37	Loan and lease reserve <sup>5</sup>	2,045	484	584	183	566	7,742
38	Other loans and leases, net	83,545	21,278	23,414	5,198	39,889	194,507
39	Other assets <sup>18</sup>	15,230	2,333	2,430	628	4,483	40,717
40	<b>TOTAL ASSETS</b>	<b>143,095</b>	<b>39,383</b>	<b>33,379</b>	<b>11,065</b>	<b>69,864</b>	<b>308,908</b>
<b>LIABILITIES</b>							
41	Deposits	89,968	27,252	19,109	8,845	51,046	239,156
42	Demand deposits	25,176	6,276	5,424	3,163	12,246	61,228
43	Individuals, partnerships, and corporations	19,698	4,694	4,561	2,217	10,667	52,638
44	States and political subdivisions	634	108	133	107	134	2,065
45	U.S. government	214	28	27	27	187	337
46	Depository institutions in the U.S.	3,618	1,280	561	739	849	3,742
47	Banks in foreign countries	100	12	24	26	32	462
48	Foreign governments and official institutions	2	0	0	0	2	43
49	Certified and officers' checks	909	155	118	48	375	1,940
50	Other transaction deposits <sup>8</sup>	6,527	3,415	1,773	1,287	7,057	27,144
51	Nontransaction deposits	58,266	17,561	11,912	4,395	31,744	150,785
52	Individuals, partnerships, and corporations	57,005	17,105	11,838	4,210	29,679	148,754
53	States and political subdivisions	1,007	343	37	118	1,874	1,421
54	U.S. government	28	4	0	0	180	406
55	Depository institutions in the U.S.	193	109	34	1	10	160
56	Foreign governments, official institutions, and banks	34	0	2	65	0	43
57	Borrowings <sup>9</sup>	28,539	8,178	8,045	1,158	10,390	22,736
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	4,987	969	400	85	2,293	688
60	Other liabilities for borrowed money <sup>11</sup>	23,551	7,209	7,645	1,073	8,097	22,049
61	Other liabilities (including subordinated debt)	12,132	1,074	2,655	129	2,828	17,440
62	<b>TOTAL LIABILITIES</b>	<b>130,639</b>	<b>36,504</b>	<b>29,809</b>	<b>10,132</b>	<b>64,264</b>	<b>279,333</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	12,456	2,878	3,570	934	5,600	29,576
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	112,740	33,878	27,467	8,754	56,278	250,316
65	Time deposits in amounts of \$100,000 or more	11,980	1,966	1,037	565	5,156	15,672