

FEDERAL RESERVE statistical release



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

H.4.2(504)

December 3, 1993

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES¹ (Millions of dollars)

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks			
	Nov 24, 1993	change since		Nov 24, 1993	change since		
		Nov 17, 1993	Nov 25, 1992		Nov 17, 1993	Nov 25, 1992	
ASSETS							
1	Cash and balances due from depository institutions	118,270	5,575	4,726	17,140	328	-1,943
2	U.S. government securities	297,222	-2,090	22,582	35,339	-1,092	9,457
3	Trading account	24,095	-1,861	-965	--	--	--
4	Investment account	273,127	-229	23,548	--	--	--
5	Mortgage-backed securities ²	85,994	1,438	3,108	--	--	--
6	All other maturing in: 1 year or less	48,284	-1,864	18,107	--	--	--
7	Over 1 through 5 years	71,753	452	-5,635	--	--	--
8	Over 5 years	67,096	-254	7,968	--	--	--
9	Other securities	56,685	540	459	8,266	-468	70
10	Trading account	2,002	-96	-664	--	--	--
11	Investment account	54,684	636	1,123	--	--	--
12	State and local government securities	20,226	71	-651	--	--	--
13	Maturing in: 1 year or less	3,863	49	531	--	--	--
14	Over 1 year	16,363	22	-1,182	--	--	--
15	Other bonds, stocks, and securities	34,458	565	1,774	--	--	--
16	Other trading account assets	14,690	2,123	2,493	--	--	--
17	Federal funds sold ³	93,136	3,803	11,745	27,847	2,325	3,563
18	To commercial banks in the U.S.	52,443	659	-748	6,389	-419	-1,519
19	To nonbank brokers and dealers	36,767	3,673	12,848	--	--	--
20	To others ⁴	3,926	-529	-355	21,459	2,744	5,082
21	Other loans and leases, gross	1,003,911	29	13,898	158,959	139	-5,172
22	Commercial and industrial	272,710	-1,023	-9,058	95,393	-15	-3,488
23	Bankers' acceptances and commercial paper	3,388	-8	742	2,826	297	117
24	All other	269,322	-1,015	-9,799	92,567	-312	-3,605
25	U.S. addressees	267,877	-1,013	-9,494	89,317	-279	-3,931
26	Non-U.S. addressees	1,446	-2	-306	3,250	-33	326
27	Real estate loans	405,725	-247	2,189	30,962	-51	-3,824
28	Revolving, home equity	43,140	-143	-604	--	--	--
29	All other	362,585	-105	2,792	--	--	--
30	Loans to individuals	197,114	763	17,727	--	--	--
31	Loans to financial institutions	38,861	-141	-1,235	22,499	-223	-1,663
32	Commercial banks in the U.S.	14,617	117	-381	5,450	35	-943
33	Banks in foreign countries	2,741	153	282	2,021	66	-260
34	Nonbank financial institutions	21,503	-411	-1,135	15,028	-324	-460
35	Loans for purchasing and carrying securities	19,669	2,253	3,315	6,132	423	2,287
36	Loans for agricultural production	5,727	43	-3	--	--	--
37	Loans to states and political subdivisions	12,584	-102	-2,511	--	--	--
38	Loans to foreign governments and official institutions	1,111	-3	-225	474	-21	117
39	All other loans ⁵	24,716	-1,555	2,395	3,499	26	1,399
40	Lease financing receivables	25,694	41	1,305	--	--	--
41	Less: Unearned income	1,978	16	-392	--	--	--
42	Loan and lease reserve ⁶	35,427	-74	-2,241	--	--	--
43	Other loans and leases, net	966,506	88	16,532	--	--	--
44	Other assets	173,759	5,362	13,698	32,334	686	1,767
45	TOTAL ASSETS ⁷	1,720,268	15,401	72,235	305,953	2,049	-8,127

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
		change since			change since	
LIABILITIES	Nov 24, 1993	Nov 17, 1993	Nov 25, 1992	Nov 24, 1993	Nov 17, 1993	Nov 25, 1992
46 Deposits	1,116,913	-5,216	-14,490	94,370	1,621	-10,483
47 Demand deposits ⁸	300,540	8	23,549	4,207	-339	412
48 Individuals, partnerships, and corporations	247,906	-320	25,082	3,352	-84	301
49 Other holders	52,633	328	-1,533	855	-255	111
50 States and political subdivisions	9,692	840	-202	--	--	--
51 U.S. government	3,216	1,603	522	--	--	--
52 Depository institutions in the U.S.	23,673	376	-2,093	--	--	--
53 Banks in foreign countries	5,365	395	-351	--	--	--
54 Foreign governments and official institutions	707	59	25	--	--	--
55 Certified and officers' checks	9,980	-2,946	566	--	--	--
56 Other transaction deposits ⁹	121,058	-566	6,330	--	--	--
57 Nontransaction deposits	695,315	-4,658	-44,370	90,163	1,961	-10,895
58 Individuals, partnerships, and corporations	673,729	-4,737	-38,903	62,383	2,629	-9,678
59 Other holders	21,586	79	-5,467	27,780	-668	-1,218
60 States and political subdivisions	17,444	58	-4,840	--	--	--
61 U.S. government	2,334	13	-31	--	--	--
62 Depository institutions in the U.S.	1,505	8	-583	--	--	--
63 Foreign governments, official institutions, and banks	303	1	-13	--	--	--
64 Borrowings ¹⁰	321,416	14,750	48,006	75,276	-285	-13,370
65 Federal funds purchased ¹¹	--	--	--	37,579	-1,992	-4,295
66 From commercial banks in the U.S.	--	--	--	8,946	-5,481	-5,575
67 From others	--	--	--	28,633	3,489	1,281
68 From Federal Reserve Banks	0	0	-783	--	--	--
69 Treasury tax and loan notes	6,298	1,247	1,144	--	--	--
70 Other liabilities for borrowed money ¹²	315,118	13,503	47,645	37,696	1,707	-9,075
71 To commercial banks in the U.S.	--	--	--	6,052	535	-4,321
72 To others	--	--	--	31,645	1,172	-4,755
73 Other liabilities (including subordinated debt)	127,001	6,686	19,449	28,843	-461	-2,041
74 TOTAL LIABILITIES ¹³	1,565,330	16,220	52,964	305,953	2,049	-8,127
75 Residual (Total assets less total liabilities) ¹⁴	154,938	-819	19,270	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁵	1,398,584	3,629	52,307	218,573	1,287	10,381
77 Time deposits in amounts of \$100,000 or more	97,619	-256	-24,645	--	--	--
78 Loans sold outright to affiliates ¹⁶	849	44	-165	--	--	--
79 Commercial and industrial	396	9	-69	--	--	--
80 Other	453	36	-96	--	--	--
81 Foreign branch credit extended to U.S. residents ^{17,18}	21,803	-63	-2,931	--	--	--
82 Net due to related institutions ¹⁸	-7,640	4,898	5,722	81,395	1,043	33,637

Footnotes

- All data have been adjusted to remove the effects of bank mergers and other banking structure changes occurring since the beginning of the year.
- 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 \$500 million in assets and liabilities of thrift institutions in the week ending November 24, 1993. The major asset item affected was real estate loans, all other, \$400 million. The major liability item affected was nontransaction deposits-IPC, \$400 million. Reclassifications at U.S. agencies and branches of foreign banks increased U.S. government securities \$400 million and reduced other securities the same amount. In addition, \$104 million loans to nonbank financial institutions and \$900 million commercial and industrial loans to U.S. addressees were reclassified to other assets.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	6,935	30,048	21,206	3,868	6,347	12,868	11,681
2	U.S. government securities, investment account 19	18,653	60,302	35,234	10,766	22,485	36,464	31,700
3	Mortgage-backed securities ²	7,851	25,916	16,686	723	8,456	6,729	6,463
4	All other maturing in: 1 year or less	4,608	5,622	1,667	4,468	1,198	8,248	9,251
5	Over 1 through 5 years	4,947	12,502	5,229	2,206	2,764	14,326	10,336
6	Over 5 years	1,247	16,263	11,651	3,369	10,067	7,160	5,650
7	Other securities, investment account 19	5,911	14,542	8,777	2,052	4,272	4,150	5,698
8	State and local government securities	1,105	5,389	3,889	956	1,240	2,203	2,719
9	Maturing in: 1 year or less	836	1,155	682	141	365	179	240
10	Over 1 year	270	4,234	3,208	816	875	2,024	2,479
11	Other bonds, stocks, and securities	4,806	9,152	4,887	1,096	3,032	1,947	2,979
12	Federal funds sold ³	8,545	28,864	20,162	717	5,437	12,122	6,963
13	To commercial banks in the U.S.	1,819	13,376	9,232	131	4,856	7,522	5,401
14	To nonbank brokers and dealers	6,726	14,450	10,221	181	559	4,069	1,528
15	To others	0	1,038	709	405	22	531	34
16	Other loans and leases, gross	54,101	221,473	149,571	63,954	76,501	98,128	101,356
17	Commercial and industrial	20,223	61,564	38,579	12,099	22,864	25,819	23,945
18	Bankers' acceptances and commercial paper	93	1,044	496	92	76	307	7
19	All other	20,130	60,520	38,083	12,007	22,789	25,512	23,938
20	U.S. addressees	20,065	60,235	37,857	11,981	22,677	25,414	23,796
21	Non-U.S. addressees	65	285	227	26	112	98	142
22	Real estate loans	23,267	84,955	55,138	12,197	25,523	44,944	46,764
23	Revolving, home equity	3,834	8,327	3,851	938	3,606	5,346	3,216
24	All other	19,433	76,628	51,287	11,259	21,917	39,599	43,548
25	Loans to individuals	4,559	33,215	21,314	34,380	17,735	17,811	22,486
26	Loans to financial institutions	1,269	14,010	11,398	1,561	3,681	2,074	1,159
27	Commercial banks in the U.S.	53	6,237	4,886	346	2,836	1,084	329
28	Banks in foreign countries	87	1,887	1,665	74	27	24	63
29	Nonbank financial institutions	1,129	5,886	4,847	1,141	818	966	766
30	Loans for purchasing and carrying securities	537	10,192	8,653	350	1,060	292	443
31	Loans for agricultural production	64	235	148	87	98	313	444
32	Loans to states and political subdivisions	468	3,231	1,968	978	916	2,126	2,363
33	Loans to foreign governments and official institutions	5	327	296	1	225	23	64
34	All other loans	1,233	8,901	8,092	401	737	2,989	2,558
35	Lease financing receivables	2,477	4,842	3,985	1,899	3,663	1,736	1,130
36	Less: Unearned income	20	1,286	965	66	30	81	191
37	Loan and lease reserve ⁶	1,894	12,815	10,425	2,183	1,920	2,767	2,299
38	Other loans and leases, net	52,187	207,372	138,180	61,706	74,551	95,280	98,866
39	Other assets ¹⁹	7,689	104,916	93,118	8,532	6,100	15,177	9,547
40	TOTAL ASSETS	99,920	446,044	316,676	87,641	119,192	176,061	164,454
LIABILITIES								
41	Deposits	63,515	252,116	164,357	44,701	79,047	109,259	120,849
42	Demand deposits	17,338	75,825	54,275	9,444	17,937	24,636	26,766
43	Individuals, partnerships, and corporations	15,012	59,336	41,044	7,951	15,520	20,539	21,840
44	States and political subdivisions	582	2,344	937	149	481	850	1,606
45	U.S. government	137	777	629	98	188	248	304
46	Depository institutions in the U.S.	1,250	4,019	3,245	943	1,213	2,183	2,303
47	Banks in foreign countries	49	4,404	4,103	70	55	42	50
48	Foreign governments and official institutions	2	529	510	3	0	95	4
49	Certified and officers' checks	306	4,416	3,807	231	480	678	658
50	Other transaction deposits ⁹	6,526	19,226	9,576	3,317	8,486	16,184	18,328
51	Nontransaction deposits	39,651	157,064	100,507	31,940	52,624	68,438	75,755
52	Individuals, partnerships, and corporations	37,848	150,753	97,668	31,441	50,091	66,515	72,894
53	States and political subdivisions	1,647	5,762	2,317	430	1,711	1,140	2,398
54	U.S. government	17	222	222	4	702	370	377
55	Depository institutions in the U.S.	138	186	162	64	111	405	82
56	Foreign governments, official institutions, and banks	0	142	138	0	8	9	4
57	Borrowings ¹⁰	24,325	85,563	65,343	29,237	25,404	44,279	26,104
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	494	1,346	1,047	225	457	555	529
60	Other liabilities for borrowed money ¹²	23,831	84,217	64,296	29,012	24,947	43,724	25,574
61	Other liabilities (including subordinated debt)	4,665	58,216	47,331	5,101	5,578	10,231	5,527
62	TOTAL LIABILITIES	92,504	395,895	277,031	79,039	110,028	163,768	152,480
63	Residual (Total assets less total liabilities) ¹⁴	7,416	50,150	39,645	8,602	9,163	12,292	11,975
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁵	85,338	305,568	199,624	77,012	101,003	142,258	139,986
65	Time deposits in amounts of \$100,000 or more	5,279	23,770	18,818	9,225	6,083	8,409	9,666

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,264	2,977	3,217	1,648	5,524	20,894
2	U.S. government securities, investment account 19	21,507	9,622	2,574	2,873	13,430	42,752
3	Mortgage-backed securities ²	8,166	3,565	1,797	504	3,235	12,588
4	All other maturing in: 1 year or less	4,959	1,028	524	370	2,694	5,314
5	Over 1 through 5 years	3,702	2,589	84	1,875	5,942	10,480
6	Over 5 years	4,680	2,439	168	124	1,558	14,370
7	Other securities, investment account 19	4,320	2,081	916	496	3,519	6,726
8	State and local government securities	2,599	1,134	241	371	443	1,825
9	Maturing in: 1 year or less	403	87	14	54	140	250
10	Over 1 year	2,196	1,047	227	317	303	1,575
11	Other bonds, stocks, and securities	1,721	947	676	125	3,076	4,901
12	Federal funds sold ³	11,995	1,013	3,125	299	4,693	9,363
13	To commercial banks in the U.S.	6,317	851	2,777	297	3,936	5,160
14	To nonbank brokers and dealers	4,576	146	244	0	638	3,650
15	To others	1,102	17	105	2	120	552
16	Other loans and leases, gross	86,969	23,020	25,250	5,546	43,011	204,603
17	Commercial and industrial	36,504	6,556	5,838	1,714	15,230	40,353
18	Bankers' acceptances and commercial paper	264	12	3	12	47	1,430
19	All other	36,239	6,544	5,836	1,702	15,183	38,923
20	U.S. addressees	36,022	6,529	5,830	1,699	15,026	38,603
21	Non-U.S. addressees	218	15	6	3	157	320
22	Real estate loans	26,605	9,232	9,333	1,818	15,719	105,367
23	Revolving, home equity	2,096	816	218	114	511	14,117
24	All other	24,509	8,417	9,115	1,703	15,208	91,250
25	Loans to individuals	11,316	4,592	6,143	1,191	7,418	36,269
26	Loans to financial institutions	5,114	728	1,829	81	2,521	4,834
27	Commercial banks in the U.S.	795	15	55	69	13	2,785
28	Banks in foreign countries	204	0	1	0	247	127
29	Nonbank financial institutions	4,116	713	1,772	12	2,261	1,922
30	Loans for purchasing and carrying securities	2,857	334	319	35	440	2,810
31	Loans for agricultural production	123	55	11	162	195	3,940
32	Loans to states and political subdivisions	635	403	221	31	305	907
33	Loans to foreign governments and official institutions	130	5	4	0	238	89
34	All other loans	2,214	504	966	476	598	3,141
35	Lease financing receivables	1,470	613	587	38	349	6,892
36	Less: Unearned income	55	45	13	1	31	160
37	Loan and lease reserve ⁶	2,088	491	610	185	535	7,641
38	Other loans and leases, net	84,825	22,485	24,627	5,360	42,445	196,802
39	Other assets ¹⁹	14,645	2,515	2,180	611	4,056	38,579
40	TOTAL ASSETS	149,557	40,692	36,639	11,286	73,667	315,116
LIABILITIES							
41	Deposits	92,391	27,903	22,100	9,327	51,160	244,547
42	Demand deposits	27,961	7,043	8,653	3,667	13,822	67,447
43	Individuals, partnerships, and corporations	22,045	5,320	7,455	2,632	12,052	58,204
44	States and political subdivisions	719	105	122	99	167	2,469
45	U.S. government	429	55	64	31	245	642
46	Depository institutions in the U.S.	3,941	1,307	858	830	951	3,874
47	Banks in foreign countries	138	8	28	21	40	460
48	Foreign governments and official institutions	2	0	0	0	3	68
49	Certified and officers' checks	687	249	127	54	365	1,730
50	Other transaction deposits ⁹	6,939	3,596	1,835	1,350	7,353	27,919
51	Nontransaction deposits	57,491	17,263	11,612	4,310	29,985	149,181
52	Individuals, partnerships, and corporations	55,790	16,812	11,537	4,140	28,698	147,210
53	States and political subdivisions	1,403	344	37	99	1,097	1,376
54	U.S. government	31	3	4	4	181	418
55	Depository institutions in the U.S.	234	105	32	5	9	134
56	Foreign governments, official institutions, and banks	34	0	2	62	0	43
57	Borrowings ¹⁰	31,788	8,720	7,799	902	13,830	23,466
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,390	275	183	37	478	329
60	Other liabilities for borrowed money ¹²	30,398	8,445	7,616	866	13,351	23,137
61	Other liabilities (including subordinated debt)	12,703	1,115	3,645	109	2,452	17,661
62	TOTAL LIABILITIES	136,882	37,737	33,543	10,338	67,442	285,674
63	Residual (Total assets less total liabilities) ¹⁴	12,675	2,955	3,096	948	6,225	29,441
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁵	117,679	34,871	29,033	8,848	60,705	255,498
65	Time deposits in amounts of \$100,000 or more	12,665	1,875	1,347	526	4,295	14,481