

FEDERAL RESERVE statistical release



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January 21, 1994

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

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>			
	Jan 12, 1994	change since		Jan 12, 1994	change since		
		Jan 5, 1994	Jan 13, 1993		Jan 5, 1994	Jan 13, 1993	
ASSETS							
1	Cash and balances due from depository institutions	113,611	-5,946	934	16,728	-475	-730
2	U.S. government securities	307,084	-249	31,183	36,338	-52	9,188
3	Trading account	22,894	-628	5,470	--	--	--
4	Investment account	284,191	379	25,712	--	--	--
5	Mortgage-backed securities ²	89,061	-70	6,551	--	--	--
6	All other maturing in: 1 year or less	51,321	-1,383	15,456	--	--	--
7	Over 1 through 5 years	74,725	1,287	-1,189	--	--	--
8	Over 5 years	69,084	545	4,894	--	--	--
9	Other securities	58,649	-139	1,748	8,629	-176	372
10	Trading account	1,862	-86	-483	--	--	--
11	Investment account	56,787	-53	2,231	--	--	--
12	State and local government securities	21,088	48	182	--	--	--
13	Maturing in: 1 year or less	3,934	-116	641	--	--	--
14	Over 1 year	17,155	164	-458	--	--	--
15	Other bonds, stocks, and securities	35,698	-101	2,049	--	-101	--
16	Other trading account assets	15,915	-974	5,020	--	--	--
17	Federal funds sold ³	92,775	-434	5,533	23,467	-395	-3,906
18	To commercial banks in the U.S.	59,135	-394	464	2,513	-3,783	-3,879
19	To nonbank brokers and dealers	28,962	622	5,475	--	--	--
20	To others ⁴	4,677	-662	-406	20,954	3,388	-28
21	Other loans and leases, gross	1,041,899	-4,285	30,156	157,345	-423	-6,184
22	Commercial and industrial	277,430	-1,465	-2,272	96,281	-6	-2,567
23	Bankers' acceptances and commercial paper	2,922	40	1,056	3,282	-71	1,031
24	All other	274,508	-1,504	-3,328	92,999	65	-3,598
25	U.S. addressees	272,823	-1,638	-3,403	89,772	57	-3,651
26	Non-U.S. addressees	1,686	134	75	3,227	8	52
27	Real estate loans	423,514	1,712	6,845	29,413	3	-4,333
28	Revolving, home equity	43,786	-94	-944	--	--	--
29	All other	379,728	1,806	7,789	--	--	--
30	Loans to individuals	210,567	-638	17,734	--	--	--
31	Loans to financial institutions	42,335	-1,872	5,708	22,354	-453	-1,774
32	Commercial banks in the U.S.	18,176	-406	4,533	5,575	140	61
33	Banks in foreign countries	2,871	-526	870	1,538	-1	-296
34	Nonbank financial institutions	21,287	-939	305	15,241	-591	-1,539
35	Loans for purchasing and carrying securities	18,323	29	2,852	5,030	-58	822
36	Loans for agricultural production	5,985	-133	11	--	--	--
37	Loans to states and political subdivisions	12,221	-107	-2,575	--	--	--
38	Loans to foreign governments and official institutions	1,157	-22	-230	525	-5	169
39	All other loans ⁵	23,802	-1,882	294	3,742	96	1,500
40	Lease financing receivables	26,565	95	1,790	--	--	--
41	Less: Unearned income	1,919	-12	-551	--	--	--
42	Loan and lease reserve ⁶	34,893	-157	-2,410	--	--	--
43	Other loans and leases, net	1,005,088	-4,115	33,117	--	--	--
44	Other assets	175,994	-1,487	5,945	30,932	329	-303
45	TOTAL ASSETS ⁷	1,769,115	-13,344	83,480	303,066	1,128	-6,597

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jan 12, 1994	change since		Jan 12, 1994	change since	
		Jan 5, 1994	Jan 13, 1993		Jan 5, 1994	Jan 13, 1993
46 Deposits	1,158,004	-12,544	-9,459	97,429	-517	-5,634
47 Demand deposits ⁸	303,599	-13,343	24,152	4,498	-69	670
48 Individuals, partnerships, and corporations	254,947	-8,318	28,056	3,515	-206	542
49 Other holders	48,651	-5,025	-3,904	983	137	128
50 States and political subdivisions	8,654	-1,356	-662	--	--	--
51 U.S. government	2,573	-259	263	--	--	--
52 Depository institutions in the U.S.	21,014	-1,578	-1,465	--	--	--
53 Banks in foreign countries	5,789	-193	314	--	--	--
54 Foreign governments and official institutions	626	-255	136	--	--	--
55 Certified and officers' checks	9,995	-1,384	-2,489	--	--	--
56 Other transaction deposits ⁹	127,742	-9,059	2,572	--	--	--
57 Nontransaction deposits	726,664	9,858	-36,183	92,931	-447	-6,304
58 Individuals, partnerships, and corporations	704,430	7,329	-32,466	64,270	341	-7,126
59 Other holders	22,234	2,529	-3,717	28,661	-789	822
60 States and political subdivisions	18,214	933	-3,338	--	--	--
61 U.S. government	2,022	1,559	-11	--	--	--
62 Depository institutions in the U.S.	1,689	55	-330	--	--	--
63 Foreign governments, official institutions, and banks	309	-18	-37	--	--	--
64 Borrowings ¹⁰	323,082	-3,547	54,104	75,186	2,378	-13,310
65 Federal funds purchased ¹¹	--	--	--	40,556	3,019	-4,926
66 From commercial banks in the U.S.	--	--	--	10,889	737	-1,296
67 From others	--	--	--	29,667	2,282	-3,630
68 From Federal Reserve Banks	0	-1,220	0	--	--	--
69 Treasury tax and loan notes	19,520	3,529	736	--	--	--
70 Other liabilities for borrowed money ¹²	303,562	-5,856	53,368	34,631	-641	-8,384
71 To commercial banks in the U.S.	--	--	--	6,172	-375	-3,887
72 To others	--	--	--	28,458	-266	-4,496
73 Other liabilities (including subordinated debt)	124,655	1,773	20,963	27,723	326	-3,127
74 TOTAL LIABILITIES ¹³	1,605,741	-14,318	65,609	303,066	1,128	-6,597
75 Residual (Total assets less total liabilities) ¹⁴	163,374	974	17,871	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁵	1,439,010	-5,280	68,643	217,690	2,597	3,288
77 Time deposits in amounts of \$100,000 or more	98,873	3,795	-20,868	--	--	--
78 Loans sold outright to affiliates ¹⁶	785	-8	-145	--	--	--
79 Commercial and industrial	388	-0	-67	--	--	--
80 Other	396	-8	-78	--	--	--
81 Foreign branch credit extended to U.S. residents ^{17,18}	21,757	-38	-2,777	--	--	--
82 Net due to related institutions ¹⁸	-7,025	-1,647	14,241	73,100	-3,379	20,509

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 January 5, 1994. The major asset items affected were: real estate loans, all other, \$400 million and other assets, \$100 million. The major liability items affected were: borrowings, \$400 million and other liabilities, \$100 million.

Federal Reserve District

	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta
		district	city				
ASSETS							
1 Cash and balances due from depository institutions	5,942	28,182	20,133	3,844	5,728	10,390	11,434
2 U.S. government securities, investment account 19	19,407	62,532	37,178	8,897	24,367	36,433	31,168
3 Mortgage-backed securities ²	8,075	26,535	17,493	587	8,873	6,291	6,675
4 All other maturing in: 1 year or less	5,165	5,716	1,690	4,274	2,272	8,448	8,382
5 Over 1 through 5 years	4,908	12,343	4,809	2,559	2,762	15,747	10,530
6 Over 5 years	1,258	17,938	13,186	1,477	10,460	5,947	5,581
7 Other securities, investment account 19	6,385	14,692	8,657	2,187	3,921	3,962	5,790
8 State and local government securities	1,247	5,554	3,966	1,231	1,144	2,218	2,549
9 Maturing in: 1 year or less	799	1,149	652	132	390	162	277
10 Over 1 year	447	4,405	3,314	1,099	754	2,056	2,273
11 Other bonds, stocks, and securities	5,138	9,137	4,691	956	2,777	1,744	3,240
12 Federal funds sold ³	6,334	31,535	21,976	328	4,364	11,286	6,650
13 To commercial banks in the U.S.	2,318	16,779	11,034	-124	3,766	7,626	5,493
14 To nonbank brokers and dealers	3,219	13,328	9,898	25	578	2,936	1,095
15 To others	797	1,429	1,044	427	20	723	62
16 Other loans and leases, gross	54,555	219,181	146,130	67,434	81,574	100,577	100,757
17 Commercial and industrial	20,315	58,996	36,270	11,622	24,447	25,867	23,438
18 Bankers' acceptances and commercial paper	113	683	222	8	55	138	5
19 All other	20,203	58,313	36,048	11,614	24,392	25,729	23,433
20 U.S. addressees	20,166	57,812	35,618	11,585	24,286	25,625	23,289
21 Non-U.S. addressees	36	501	430	28	107	104	144
22 Real estate loans	23,264	85,031	54,542	13,520	27,838	45,980	46,275
23 Revolving, home equity	3,749	8,440	3,846	1,088	3,574	5,205	3,157
24 All other	19,515	76,591	50,696	12,432	24,264	40,775	43,118
25 Loans to individuals	4,653	34,812	22,002	37,375	18,214	17,508	22,944
26 Loans to financial institutions	1,444	15,560	13,060	1,588	3,620	3,167	1,285
27 Commercial banks in the U.S.	133	8,386	6,991	525	2,790	2,093	410
28 Banks in foreign countries	71	1,989	1,898	151	18	25	117
29 Nonbank financial institutions	1,240	5,186	4,172	913	812	1,049	759
30 Loans for purchasing and carrying securities	738	7,960	6,532	102	1,710	354	449
31 Loans for agricultural production	59	221	135	109	100	312	428
32 Loans to states and political subdivisions	438	2,765	1,533	942	918	2,250	2,021
33 Loans to foreign governments and official institutions	5	377	348	0	237	45	137
34 All other loans	1,079	8,411	7,656	368	648	3,236	2,591
35 Lease financing receivables	2,559	5,048	4,053	1,808	3,842	1,858	1,189
36 Less: Unearned income	17	1,159	823	55	13	76	187
37 Loan and lease reserve ⁶	1,825	11,911	9,743	2,229	1,911	2,716	2,162
38 Other loans and leases, net	52,713	206,111	135,563	65,149	79,650	97,785	98,408
39 Other assets ¹⁹	6,833	105,119	92,902	7,508	7,998	15,989	9,298
40 TOTAL ASSETS	97,614	448,171	316,409	87,913	126,028	175,845	162,748
LIABILITIES							
41 Deposits	61,837	263,268	172,678	45,703	81,100	108,696	118,585
42 Demand deposits	16,656	78,055	55,882	8,830	18,628	24,140	26,146
43 Individuals, partnerships, and corporations	14,336	62,776	43,406	7,431	16,153	20,854	22,195
44 States and political subdivisions	657	2,005	1,004	177	397	813	1,291
45 U.S. government	108	363	262	67	212	155	239
46 Depository institutions in the U.S.	1,199	3,515	2,655	853	1,151	1,591	1,622
47 Banks in foreign countries	58	4,737	4,528	76	25	36	139
48 Foreign governments and official institutions	4	471	450	3	0	97	11
49 Certified and officers' checks	294	4,189	3,576	224	690	593	650
50 Other transaction deposits ⁹	6,815	21,194	10,789	3,799	10,156	14,519	15,598
51 Nontransaction deposits	38,367	164,019	106,007	33,074	52,317	70,038	76,841
52 Individuals, partnerships, and corporations	36,676	157,571	103,033	32,500	49,850	68,244	73,935
53 States and political subdivisions	1,596	5,988	2,588	414	1,513	1,073	2,566
54 U.S. government	17	81	80	4	792	323	250
55 Depository institutions in the U.S.	77	222	156	155	153	391	75
56 Foreign governments, official institutions, and banks	0	157	149	0	8	7	16
57 Borrowings ¹⁰	23,623	83,003	63,327	29,515	29,224	41,521	26,446
58 From Federal Reserve Banks	0	0	0	0	0	0	0
59 Treasury tax and loan notes	1,201	3,441	2,589	535	3,216	1,099	1,295
60 Other liabilities for borrowed money ¹²	22,422	79,562	60,739	28,980	26,008	40,422	25,151
61 Other liabilities (including subordinated debt)	4,306	49,779	39,219	4,441	7,375	12,614	5,242
62 TOTAL LIABILITIES	89,765	396,050	275,224	79,659	117,699	162,832	150,273
63 Residual (Total assets less total liabilities) ¹⁴	7,849	52,121	41,185	8,254	8,329	13,013	12,476
MEMORANDA							
64 Total loans and leases, gross, adjusted, plus securities ¹⁵	84,230	302,776	195,916	78,445	107,670	142,540	138,461
65 Time deposits in amounts of \$100,000 or more	4,458	27,099	22,082	8,862	5,351	7,839	9,642

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,333	3,232	1,704	1,749	5,098	20,148
2	U.S. government securities, investment account ¹⁹	21,848	9,484	2,182	2,977	13,846	42,612
3	Mortgage-backed securities ²	8,359	3,510	1,393	541	3,580	11,865
4	All other maturing in: 1 year or less	5,371	896	515	454	2,744	6,711
5	Over 1 through 5 years	3,522	2,625	93	1,879	6,276	9,808
6	Over 5 years	4,596	2,453	181	103	1,246	14,229
7	Other securities, investment account ¹⁹	4,106	2,042	762	478	3,645	7,139
8	State and local government securities	2,528	1,129	244	352	614	1,852
9	Maturing in: 1 year or less	395	79	12	60	143	259
10	Over 1 year	2,133	1,050	232	292	470	1,593
11	Other bonds, stocks, and securities	1,578	913	517	125	3,031	5,287
12	Federal funds sold ³	10,099	1,830	2,675	503	2,427	10,688
13	To commercial banks in the U.S.	6,626	1,571	2,450	326	1,805	6,482
14	To nonbank brokers and dealers	3,127	147	155	175	585	3,590
15	To others	346	112	69	2	37	615
16	Other loans and leases, gross	86,998	23,936	26,676	5,784	43,212	205,465
17	Commercial and industrial	36,437	6,499	5,830	1,847	15,267	40,649
18	Bankers' acceptances and commercial paper	293	8	5	78	34	1,495
19	All other	36,144	6,491	5,825	1,769	15,234	39,154
20	U.S. addressees	35,951	6,476	5,818	1,767	14,986	38,853
21	Non-U.S. addressees	193	16	7	2	247	301
22	Real estate loans	26,428	9,979	10,482	1,825	16,336	105,513
23	Revolving, home equity	2,057	808	208	121	495	13,825
24	All other	24,371	9,171	10,274	1,704	15,841	91,689
25	Loans to individuals	11,649	4,891	6,820	1,271	7,164	36,698
26	Loans to financial institutions	5,071	726	1,724	161	2,489	5,181
27	Commercial banks in the U.S.	549	26	135	150	7	2,892
28	Banks in foreign countries	112	0	0	0	225	162
29	Nonbank financial institutions	4,409	700	1,589	10	2,257	2,126
30	Loans for purchasing and carrying securities	3,083	332	335	28	389	2,562
31	Loans for agricultural production	113	48	11	174	187	3,998
32	Loans to states and political subdivisions	633	368	253	20	285	940
33	Loans to foreign governments and official institutions	37	4	4	0	205	90
34	All other loans	2,036	447	586	416	508	2,855
35	Lease financing receivables	1,510	641	630	42	380	6,980
36	Less: Unearned income	40	39	12	1	27	159
37	Loan and lease reserve ⁶	2,022	479	601	163	532	7,525
38	Other loans and leases, net	84,936	23,417	26,063	5,620	42,652	197,782
39	Other assets ¹⁹	15,808	2,493	2,132	593	4,261	36,404
40	TOTAL ASSETS	149,130	42,498	35,517	11,920	71,930	314,771
LIABILITIES							
41	Deposits	90,920	28,811	20,561	9,867	51,283	242,262
42	Demand deposits	27,030	7,626	7,082	3,623	13,198	65,555
43	Individuals, partnerships, and corporations	21,476	5,761	6,271	2,643	11,610	57,218
44	States and political subdivisions	659	158	66	76	183	2,030
45	U.S. government	333	32	43	80	205	693
46	Depository institutions in the U.S.	3,549	1,401	590	730	762	3,685
47	Banks in foreign countries	147	7	29	24	34	444
48	Foreign governments and official institutions	2	0	0	0	1	37
49	Certified and officers' checks	864	267	83	70	403	1,448
50	Other transaction deposits ⁹	7,513	3,849	1,986	1,524	7,862	29,009
51	Nontransaction deposits	56,377	17,336	11,493	4,719	30,223	147,698
52	Individuals, partnerships, and corporations	54,943	16,882	11,417	4,360	28,778	145,789
53	States and political subdivisions	1,137	346	44	290	1,328	1,317
54	U.S. government	31	3	0	4	108	405
55	Depository institutions in the U.S.	252	105	30	3	9	144
56	Foreign governments, official institutions, and banks	14	0	2	62	0	43
57	Borrowings ¹⁰	30,165	9,302	9,861	961	11,440	24,679
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,111	937	444	84	1,494	662
60	Other liabilities for borrowed money ¹²	25,054	8,365	9,417	876	9,945	24,017
61	Other liabilities (including subordinated debt)	15,198	1,386	2,336	107	2,399	17,774
62	TOTAL LIABILITIES	136,283	39,499	32,758	10,935	65,121	284,714
63	Residual (Total assets less total liabilities) ¹⁴	12,847	2,999	2,759	985	6,809	30,057
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁵	115,876	35,696	29,709	9,266	61,319	256,529
65	Time deposits in amounts of \$100,000 or more	11,531	1,823	548	698	4,205	13,784