

# FEDERAL RESERVE statistical release



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January 28, 1994

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>

(Millions of dollars)

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jan 19, 1994	change since Jan 12, 1994	Jan 20, 1993	Jan 19, 1994	change since Jan 12, 1994	Jan 20, 1993
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	138,589	24,639	11,182	16,918	190	-1,311
2 U.S. government securities	304,688	-1,796	29,185	36,749	411	9,638
3 Trading account	26,926	4,024	5,617	--	--	--
4 Investment account	277,761	-5,819	23,568	--	--	--
5 Mortgage-backed securities <sup>2</sup>	87,807	-1,314	9,391	--	--	--
6 All other maturing in: 1 year or less	50,755	-469	15,529	--	--	--
7 Over 1 through 5 years	72,506	-2,173	-4,101	--	--	--
8 Over 5 years	66,694	-1,864	2,748	--	--	--
9 Other securities	58,887	194	2,037	8,346	-283	68
10 Trading account	1,773	-87	-672	--	--	--
11 Investment account	57,114	281	2,709	--	--	--
12 State and local government securities	21,084	-38	180	--	--	--
13 Maturing in: 1 year or less	3,902	33	619	--	--	--
14 Over 1 year	17,182	-71	-439	--	--	--
15 Other bonds, stocks, and securities	36,030	318	2,529	--	--	--
16 Other trading account assets	15,152	-394	4,650	--	--	--
17 Federal funds sold <sup>3</sup>	100,479	7,791	15,983	29,332	5,865	4,715
18 To commercial banks in the U.S.	64,956	5,833	5,087	6,741	4,228	-305
19 To nonbank brokers and dealers	29,062	175	9,038	--	--	--
20 To others <sup>4</sup>	6,461	1,784	1,858	22,591	1,637	5,020
21 Other loans and leases, gross	1,039,389	-1,793	24,858	155,974	-1,370	-8,689
22 Commercial and industrial	278,823	1,735	-3,420	96,128	-201	-2,820
23 Bankers' acceptances and commercial paper	2,900	-21	704	3,304	22	897
24 All other	275,922	1,756	-4,124	92,823	-223	-3,717
25 U.S. addressees	274,267	1,788	-4,078	89,573	-247	-3,813
26 Non-U.S. addressees	1,655	-32	-47	3,250	23	95
27 Real estate loans	419,477	-4,101	5,533	29,323	-42	-4,572
28 Revolving, home equity	43,798	15	-956	--	--	--
29 All other	375,678	-4,116	6,489	--	--	--
30 Loans to individuals	210,123	-275	17,564	--	--	--
31 Loans to financial institutions	41,061	-1,048	3,887	22,036	-318	-3,020
32 Commercial banks in the U.S.	18,424	241	4,836	5,483	-92	53
33 Banks in foreign countries	2,585	-56	286	1,510	-27	-449
34 Nonbank financial institutions	20,053	-1,233	-1,235	15,042	-199	-2,623
35 Loans for purchasing and carrying securities	18,159	-156	1,498	4,082	-948	-99
36 Loans for agricultural production	5,919	-54	-12	--	--	--
37 Loans to states and political subdivisions	12,348	127	-2,407	--	--	--
38 Loans to foreign governments and official institutions	1,239	82	-203	585	60	226
39 All other loans <sup>5</sup>	25,660	1,896	373	3,820	78	1,597
40 Lease financing receivables	26,580	2	2,045	--	--	--
41 Less: Unearned income	1,916	-3	-543	--	--	--
42 Loan and lease reserve <sup>6</sup>	34,870	-3	-2,353	--	--	--
43 Other loans and leases, net	1,002,603	-1,787	27,754	--	--	--
44 Other assets	172,280	-4,500	6,714	31,824	-1,572	1,636
45 TOTAL ASSETS <sup>7</sup>	1,792,677	24,146	97,505	305,476	-54	-5,263

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jan 19, 1994	Jan 12, 1994	Jan 20, 1993	Jan 19, 1994	Jan 12, 1994	Jan 20, 1993
		change since			change since	
<b>LIABILITIES</b>						
46 Deposits	1,165,026	7,596	6,456	96,043	-1,386	-7,500
47 Demand deposits <sup>8</sup>	319,906	16,679	37,571	4,642	144	421
48 Individuals, partnerships, and corporations	260,042	5,640	36,878	3,769	253	582
49 Other holders	59,865	11,039	693	874	-109	-161
50 States and political subdivisions	9,899	1,256	-851	--	--	--
51 U.S. government	4,671	2,134	316	--	--	--
52 Depository institutions in the U.S.	27,910	6,561	820	--	--	--
53 Banks in foreign countries	5,703	-5	-514	--	--	--
54 Foreign governments and official institutions	799	194	213	--	--	--
55 Certified and officers' checks	10,882	900	709	--	--	--
56 Other transaction deposits <sup>9</sup>	126,213	-387	3,982	--	--	--
57 Nontransaction deposits	718,907	-8,697	-35,097	91,401	-1,530	-7,921
58 Individuals, partnerships, and corporations	696,334	-9,060	-32,183	63,337	-897	-7,729
59 Other holders	22,573	363	-2,914	28,064	-633	-191
60 States and political subdivisions	18,505	281	-2,635	--	--	--
61 U.S. government	2,063	39	80	--	--	--
62 Depository institutions in the U.S.	1,696	43	-321	--	--	--
63 Foreign governments, official institutions, and banks	309	0	-38	--	--	--
64 Borrowings <sup>10</sup>	336,137	13,782	46,873	77,902	2,716	-12,457
65 Federal funds purchased <sup>11</sup>	--	--	--	42,742	2,186	-7,988
66 From commercial banks in the U.S.	--	--	--	10,516	-373	-4,248
67 From others	--	--	--	32,226	2,559	-3,740
68 From Federal Reserve Banks	0	-0	-2,100	--	--	--
69 Treasury tax and loan notes	23,311	3,781	-5,736	--	--	--
70 Other liabilities for borrowed money <sup>12</sup>	312,826	10,001	54,709	35,160	529	-4,469
71 To commercial banks in the U.S.	--	--	--	6,346	174	-2,559
72 To others	--	--	--	28,814	355	-1,910
73 Other liabilities (including subordinated debt)	128,695	3,309	26,684	28,669	-1,518	-2,078
74 TOTAL LIABILITIES <sup>13</sup>	1,629,858	24,686	80,013	305,476	-54	-5,263
75 Residual (Total assets less total liabilities) <sup>14</sup>	162,819	-540	17,492	0	0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>15</sup>	1,435,214	-2,073	66,791	218,177	487	5,984
77 Time deposits in amounts of \$100,000 or more	98,776	-131	-20,044	--	--	--
78 Loans sold outright to affiliates <sup>16</sup>	774	-12	-153	--	--	--
79 Commercial and industrial	384	-5	-70	--	--	--
80 Other	390	-7	-83	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>17,18</sup>	21,919	295	-2,702	--	--	--
82 Net due to related institutions <sup>18</sup>	-4,839	4,992	16,473	76,530	3,430	28,092

## 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.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	7,878	35,611	26,180	4,284	6,479	12,295	12,566
2	U.S. government securities, investment account 19	19,284	62,170	37,004	8,693	23,611	34,361	29,783
3	Mortgage-backed securities <sup>2</sup>	7,862	26,792	17,929	548	8,661	5,977	6,509
4	All other maturing in: 1 year or less	5,171	5,621	1,620	4,281	2,227	8,625	7,839
5	Over 1 through 5 years	5,044	12,428	4,822	2,478	2,769	14,537	9,995
6	Over 5 years	1,206	17,329	12,633	1,385	9,953	5,222	5,440
7	Other securities, investment account 19	6,415	14,624	8,641	2,159	4,031	4,286	5,741
8	State and local government securities	1,238	5,527	3,938	1,245	1,145	2,204	2,542
9	Maturing in: 1 year or less	793	1,176	665	139	396	134	229
10	Over 1 year	445	4,351	3,273	1,106	749	2,070	2,313
11	Other bonds, stocks, and securities	5,177	9,098	4,703	915	2,886	2,082	3,199
12	Federal funds sold <sup>3</sup>	7,193	33,666	24,099	929	4,908	12,785	7,352
13	To commercial banks in the U.S.	2,669	18,128	12,500	519	4,171	9,345	6,354
14	To nonbank brokers and dealers	3,606	14,216	10,656	0	728	1,834	838
15	To others	918	1,323	942	410	10	1,605	160
16	Other loans and leases, gross	54,058	221,272	148,016	67,177	81,287	100,249	100,008
17	Commercial and industrial	20,385	59,716	36,892	11,611	24,677	25,982	23,241
18	Bankers' acceptances and commercial paper	81	733	244	3	54	101	5
19	All other	20,305	58,984	36,649	11,608	24,623	25,881	23,236
20	U.S. addressees	20,268	58,493	36,229	11,590	24,519	25,778	23,094
21	Non-U.S. addressees	36	491	419	18	104	104	142
22	Real estate loans	22,731	84,990	54,580	13,527	27,284	45,626	46,273
23	Revolving, home equity	3,738	8,436	3,842	1,084	3,573	5,201	3,170
24	All other	18,993	76,554	50,738	12,442	23,711	40,424	43,103
25	Loans to individuals	4,674	34,886	22,051	37,201	18,149	17,603	22,752
26	Loans to financial institutions	1,325	15,625	13,107	1,402	3,640	2,981	1,019
27	Commercial banks in the U.S.	68	8,889	7,513	521	2,798	1,971	209
28	Banks in foreign countries	66	1,756	1,588	119	19	26	119
29	Nonbank financial institutions	1,191	4,980	4,006	762	822	984	690
30	Loans for purchasing and carrying securities	768	8,398	6,999	161	1,666	290	402
31	Loans for agricultural production	59	235	149	108	96	302	409
32	Loans to states and political subdivisions	438	2,896	1,646	941	935	2,259	2,063
33	Loans to foreign governments and official institutions	5	460	432	0	237	45	137
34	All other loans	1,112	9,020	8,110	408	759	3,304	2,525
35	Lease financing receivables	2,561	5,045	4,049	1,818	3,843	1,857	1,188
36	Less: Unearned income	17	1,160	824	56	13	76	183
37	Loan and lease reserve <sup>6</sup>	1,823	11,893	9,721	2,215	1,915	2,713	2,162
38	Other loans and leases, net	52,219	208,219	137,471	64,906	79,360	97,460	97,663
39	Other assets <sup>19</sup>	6,535	103,328	91,903	6,651	7,946	15,726	9,344
40	<b>TOTAL ASSETS</b>	<b>99,523</b>	<b>457,619</b>	<b>325,298</b>	<b>87,623</b>	<b>126,335</b>	<b>176,913</b>	<b>162,449</b>
<b>LIABILITIES</b>								
41	Deposits	62,145	264,922	174,994	45,737	81,307	108,780	118,574
42	Demand deposits	17,130	84,748	61,636	9,180	19,628	24,585	26,449
43	Individuals, partnerships, and corporations	14,394	67,012	47,360	7,469	15,952	20,939	22,277
44	States and political subdivisions	726	2,347	1,194	181	565	895	1,417
45	U.S. government	79	258	156	69	686	166	218
46	Depository institutions in the U.S.	1,528	5,016	3,793	1,152	1,730	1,848	1,784
47	Banks in foreign countries	64	4,488	4,260	78	29	35	127
48	Foreign governments and official institutions	5	627	606	3	0	106	8
49	Certified and officers' checks	333	5,000	4,267	229	666	597	618
50	Other transaction deposits <sup>9</sup>	6,717	21,245	10,986	3,695	10,086	14,414	14,514
51	Nontransaction deposits	38,298	158,929	102,372	32,862	51,593	69,781	77,611
52	Individuals, partnerships, and corporations	36,639	152,525	99,409	32,308	49,066	68,006	74,662
53	States and political subdivisions	1,566	5,904	2,538	395	1,540	1,061	2,596
54	U.S. government	17	120	120	4	792	323	251
55	Depository institutions in the U.S.	76	222	156	155	187	384	85
56	Foreign governments, official institutions, and banks	0	157	149	0	8	7	16
57	Borrowings <sup>10</sup>	25,385	87,811	67,726	28,383	28,710	43,521	25,479
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,577	4,051	2,990	685	3,454	1,417	1,709
60	Other liabilities for borrowed money <sup>12</sup>	23,808	83,760	64,736	27,699	25,256	42,104	23,770
61	Other liabilities (including subordinated debt)	4,091	53,001	41,514	5,047	7,934	11,577	5,809
62	<b>TOTAL LIABILITIES</b>	<b>91,621</b>	<b>405,734</b>	<b>284,234</b>	<b>79,168</b>	<b>117,951</b>	<b>163,878</b>	<b>149,863</b>
63	Residual (Total assets less total liabilities) <sup>14</sup>	7,902	51,885	41,064	8,456	8,384	13,035	12,586
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>15</sup>	84,213	304,716	197,746	77,918	106,868	140,365	136,321
65	Time deposits in amounts of \$100,000 or more	4,433	26,525	21,609	8,789	5,505	7,780	9,586

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	15,653	4,356	2,936	2,165	7,057	23,536
2	U.S. government securities, investment account 19	21,692	9,464	1,864	2,862	13,567	42,108
3	Mortgage-backed securities <sup>2</sup>	8,201	3,504	1,079	596	3,492	11,871
4	All other maturing in: 1 year or less	5,419	888	515	490	2,742	6,569
5	Over 1 through 5 years	3,616	2,619	92	1,667	6,011	9,624
6	Over 5 years	4,455	2,453	177	108	1,322	14,043
7	Other securities, investment account 19	4,137	2,037	760	496	3,621	7,153
8	State and local government securities	2,526	1,130	243	358	643	1,881
9	Maturing in: 1 year or less	393	79	12	60	148	270
10	Over 1 year	2,133	1,051	231	298	495	1,611
11	Other bonds, stocks, and securities	1,611	907	516	138	2,977	5,271
12	Federal funds sold <sup>3</sup>	11,978	1,990	2,192	489	2,194	10,777
13	To commercial banks in the U.S.	8,619	1,773	1,972	402	1,505	5,510
14	To nonbank brokers and dealers	2,765	109	158	85	489	4,234
15	To others	595	108	62	2	199	1,032
16	Other loans and leases, gross	87,397	23,761	25,263	5,836	42,612	205,178
17	Commercial and industrial	36,731	6,500	5,840	1,867	15,276	40,879
18	Bankers' acceptances and commercial paper	266	8	5	85	45	1,508
19	All other	36,465	6,493	5,835	1,782	15,231	39,371
20	U.S. addressees	36,280	6,477	5,829	1,780	14,982	39,070
21	Non-U.S. addressees	186	16	7	2	249	301
22	Real estate loans	26,047	9,698	8,908	1,850	16,171	105,582
23	Revolving, home equity	2,052	809	208	121	494	13,876
24	All other	23,996	8,889	8,701	1,729	15,677	91,706
25	Loans to individuals	11,666	4,880	6,700	1,238	7,184	36,683
26	Loans to financial institutions	4,997	705	1,609	161	2,171	5,110
27	Commercial banks in the U.S.	591	27	130	150	2	2,985
28	Banks in foreign countries	100	1	1	0	235	143
29	Nonbank financial institutions	4,306	677	1,477	11	1,933	1,982
30	Loans for purchasing and carrying securities	3,291	340	345	18	351	1,847
31	Loans for agricultural production	112	47	11	174	189	3,991
32	Loans to states and political subdivisions	631	374	207	29	290	899
33	Loans to foreign governments and official institutions	37	4	4	0	205	88
34	All other loans	2,362	573	1,007	456	394	3,124
35	Lease financing receivables	1,523	640	631	43	380	6,974
36	Less: Unearned income	39	40	11	1	27	161
37	Loan and lease reserve <sup>6</sup>	2,025	485	602	163	532	7,537
38	Other loans and leases, net	85,334	23,236	24,649	5,672	42,053	197,480
39	Other assets <sup>19</sup>	17,017	2,447	1,870	634	4,172	38,274
40	<b>TOTAL ASSETS</b>	<b>155,811</b>	<b>43,530</b>	<b>34,269</b>	<b>12,317</b>	<b>72,663</b>	<b>319,327</b>
<b>LIABILITIES</b>							
41	Deposits	94,374	29,627	19,071	10,056	51,271	244,715
42	Demand deposits	30,469	8,736	6,305	3,791	13,992	68,015
43	Individuals, partnerships, and corporations	22,492	6,497	5,389	2,734	11,766	57,040
44	States and political subdivisions	768	139	89	91	181	2,364
45	U.S. government	1,228	76	38	51	234	1,524
46	Depository institutions in the U.S.	5,036	1,725	670	823	1,397	4,835
47	Banks in foreign countries	99	8	32	21	25	663
48	Foreign governments and official institutions	2	0	0	0	2	46
49	Certified and officers' checks	844	292	87	71	388	1,544
50	Other transaction deposits <sup>9</sup>	7,599	3,843	1,944	1,604	7,959	28,786
51	Nontransaction deposits	56,305	17,048	10,822	4,661	29,320	147,914
52	Individuals, partnerships, and corporations	54,845	16,548	10,752	4,301	27,852	145,727
53	States and political subdivisions	1,196	381	39	290	1,351	1,601
54	U.S. government	30	3	0	5	108	407
55	Depository institutions in the U.S.	221	116	30	3	9	136
56	Foreign governments, official institutions, and banks	14	0	2	62	0	43
57	Borrowings <sup>10</sup>	32,273	9,895	10,323	1,163	13,082	26,774
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,984	907	500	85	2,180	762
60	Other liabilities for borrowed money <sup>12</sup>	26,289	8,988	9,823	1,078	10,902	26,012
61	Other liabilities (including subordinated debt)	16,303	1,020	2,082	103	2,506	17,529
62	<b>TOTAL LIABILITIES</b>	<b>142,950</b>	<b>40,542</b>	<b>31,476</b>	<b>11,322</b>	<b>66,859</b>	<b>289,018</b>
63	Residual (Total assets less total liabilities) <sup>14</sup>	12,862	2,988	2,793	995	5,804	30,308
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>15</sup>	115,995	35,452	27,976	9,130	60,486	256,719
65	Time deposits in amounts of \$100,000 or more	11,955	1,852	523	701	4,227	13,922