

FEDERAL RESERVE statistical release



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

H.4.2(504)

February 25, 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>			
	Feb 16, 1994	change since		Feb 16, 1994	change since		
		Feb 9, 1994	Feb 17, 1993		Feb 9, 1994	Feb 17, 1993	
ASSETS							
1	Cash and balances due from depository institutions	115,021	2,744	-9,028	16,694	361	-360
2	U.S. government securities	305,444	3,132	21,952	36,427	707	8,633
3	Trading account	26,643	2,509	3,515	--	--	--
4	Investment account	278,801	622	18,438	--	--	--
5	Mortgage-backed securities ²	87,573	511	6,683	--	--	--
6	All other maturing in: 1 year or less	47,961	-291	11,036	--	--	--
7	Over 1 through 5 years	75,282	1,424	-2,138	--	--	--
8	Over 5 years	67,985	-1,022	2,857	--	--	--
9	Other securities	58,748	-327	1,034	8,741	176	397
10	Trading account	1,661	-172	-348	--	--	--
11	Investment account	57,087	-155	1,382	--	--	--
12	State and local government securities	21,341	83	645	--	--	--
13	Maturing in: 1 year or less	4,081	81	748	--	--	--
14	Over 1 year	17,260	2	-103	--	--	--
15	Other bonds, stocks, and securities	35,746	-238	737	--	--	--
16	Other trading account assets	25,351	553	13,512	--	--	--
17	Federal funds sold ³	98,866	6,684	10,367	27,315	-2,311	7,144
18	To commercial banks in the U.S.	60,885	2,876	-743	6,476	555	1,082
19	To nonbank brokers and dealers	30,431	2,289	7,795	--	--	--
20	To others ⁴	7,549	1,519	3,316	20,839	-2,866	6,062
21	Other loans and leases, gross	1,036,849	-1,858	28,971	155,529	-484	-9,097
22	Commercial and industrial	282,931	1,711	-498	94,684	171	-2,940
23	Bankers' acceptances and commercial paper	3,227	31	192	3,427	285	754
24	All other	279,704	1,681	-690	91,257	-114	-3,694
25	U.S. addressees	277,711	1,584	-934	87,966	-84	-3,677
26	Non-U.S. addressees	1,993	97	244	3,291	-30	-17
27	Real estate loans	418,067	-2,706	8,387	29,409	15	-4,451
28	Revolving, home equity	43,657	-41	-897	--	--	--
29	All other	374,410	-2,666	9,284	--	--	--
30	Loans to individuals	208,486	-1,011	16,631	--	--	--
31	Loans to financial institutions	37,691	-855	1,668	20,981	-1,363	-5,484
32	Commercial banks in the U.S.	15,752	-875	2,240	4,874	241	-942
33	Banks in foreign countries	3,124	479	93	1,619	163	-395
34	Nonbank financial institutions	18,816	-459	-665	14,489	-1,767	-4,147
35	Loans for purchasing and carrying securities	19,668	543	4,415	6,089	912	2,020
36	Loans for agricultural production	5,848	-44	93	--	--	--
37	Loans to states and political subdivisions	12,229	91	-2,313	--	--	--
38	Loans to foreign governments and official institutions	1,127	85	-462	594	-301	182
39	All other loans ⁵	24,168	282	-834	3,771	81	1,578
40	Lease financing receivables	26,633	46	1,884	--	--	--
41	Less: Unearned income	1,868	0	-579	--	--	--
42	Loan and lease reserve ⁶	35,076	-44	-2,393	--	--	--
43	Other loans and leases, net	999,904	-1,815	31,943	--	--	--
44	Other assets	171,535	-1,555	8,447	34,121	-780	3,008
45	TOTAL ASSETS ⁷	1,774,870	9,415	78,227	298,285	-3,278	-4,332

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	Feb 16, 1994	Feb 9, 1994	Feb 17, 1993	Feb 16, 1994	Feb 9, 1994	Feb 17, 1993
46 Deposits	1,144,812	12,783	-14,707	94,284	-680	-6,011
47 Demand deposits ⁸	302,627	12,821	18,224	4,760	-41	995
48 Individuals, partnerships, and corporations	250,065	8,979	22,662	3,680	49	802
49 Other holders	52,562	3,842	-4,438	1,080	-90	194
50 States and political subdivisions	9,344	408	-198	--	--	--
51 U.S. government	3,533	1,411	1,412	--	--	--
52 Depository institutions in the U.S.	21,887	1,484	-4,866	--	--	--
53 Banks in foreign countries	5,583	903	-1,376	--	--	--
54 Foreign governments and official institutions	591	-16	60	--	--	--
55 Certified and officers' checks	11,624	-348	529	--	--	--
56 Other transaction deposits ⁹	122,878	-118	2,362	--	--	--
57 Nontransaction deposits	719,307	80	-35,293	89,524	-639	-7,006
58 Individuals, partnerships, and corporations	696,275	-93	-31,256	61,808	-816	-5,165
59 Other holders	23,032	173	-4,037	27,716	177	-1,841
60 States and political subdivisions	18,888	97	-3,340	--	--	--
61 U.S. government	2,121	7	-11	--	--	--
62 Depository institutions in the U.S.	1,725	78	-641	--	--	--
63 Foreign governments, official institutions, and banks	298	-9	-45	--	--	--
64 Borrowings ¹⁰	330,733	-6,426	42,741	67,450	-6,021	-20,825
65 Federal funds purchased ¹¹	--	--	--	34,260	-4,976	-11,061
66 From commercial banks in the U.S.	--	--	--	9,766	58	-5,085
67 From others	--	--	--	24,494	-5,033	-5,976
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	24,577	-4,220	6,475	--	--	--
70 Other liabilities for borrowed money ¹²	306,156	-2,206	36,267	33,190	-1,046	-9,765
71 To commercial banks in the U.S.	--	--	--	5,514	-712	-3,785
72 To others	--	--	--	27,676	-333	-5,980
73 Other liabilities (including subordinated debt)	134,715	1,066	33,224	30,239	-12	-951
74 TOTAL LIABILITIES ¹³	1,610,260	7,423	61,259	298,285	-3,278	-4,332
75 Residual (Total assets less total liabilities) ¹⁴	164,610	1,992	16,968	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁵	1,448,621	6,183	74,340	216,662	-2,709	6,938
77 Time deposits in amounts of \$100,000 or more	96,735	-458	-21,142	--	--	--
78 Loans sold outright to affiliates ¹⁶	762	-6	-149	--	--	--
79 Commercial and industrial	381	-1	-72	--	--	--
80 Other	381	-6	-77	--	--	--
81 Foreign branch credit extended to U.S. residents ^{17,18}	21,101	-258	-2,877	--	--	--
82 Net due to related institutions ¹⁸	1,182	-1,026	16,097	86,855	4,381	37,513

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					
ASSETS								
1	Cash and balances due from depository institutions	6,353	29,594	21,444	3,581	7,699	10,599	11,507
2	U.S. government securities, investment account 19	20,221	61,853	37,164	8,259	30,924	34,418	29,639
3	Mortgage-backed securities ²	7,755	25,897	16,893	504	10,365	5,959	6,656
4	All other maturing in: 1 year or less	5,539	4,808	1,678	4,209	1,354	7,723	7,160
5	Over 1 through 5 years	5,636	13,947	6,008	2,348	3,649	15,223	10,374
6	Over 5 years	1,290	17,200	12,585	1,198	15,556	5,513	5,448
7	Other securities, investment account 19	6,597	14,802	8,679	2,468	5,071	3,941	5,516
8	State and local government securities	1,285	5,782	4,107	1,211	1,207	2,216	2,605
9	Maturing in: 1 year or less	833	1,243	718	153	406	141	245
10	Over 1 year	452	4,538	3,389	1,057	801	2,075	2,360
11	Other bonds, stocks, and securities	5,312	9,020	4,572	1,257	3,864	1,725	2,911
12	Federal funds sold ³	8,270	30,447	22,500	697	6,105	13,727	7,587
13	To commercial banks in the U.S.	3,248	15,334	9,901	275	5,395	8,678	6,943
14	To nonbank brokers and dealers	4,348	13,514	11,325	0	710	2,148	548
15	To others	675	1,599	1,274	422	0	2,900	96
16	Other loans and leases, gross	54,047	221,598	151,897	65,052	94,653	100,707	100,139
17	Commercial and industrial	20,324	61,440	39,224	11,435	28,060	26,117	23,784
18	Bankers' acceptances and commercial paper	42	1,005	550	25	69	109	15
19	All other	20,282	60,436	38,674	11,410	27,991	26,008	23,769
20	U.S. addressees	20,247	59,836	38,153	11,390	27,892	25,908	23,626
21	Non-U.S. addressees	35	600	521	20	99	101	143
22	Real estate loans	22,626	85,530	56,937	13,408	32,848	45,765	45,852
23	Revolving, home equity	3,685	8,450	3,945	1,066	3,998	5,235	3,183
24	All other	18,941	77,080	52,991	12,343	28,850	40,530	42,669
25	Loans to individuals	4,696	35,054	22,805	35,606	21,420	17,910	22,716
26	Loans to financial institutions	1,190	13,171	10,724	1,134	3,843	2,919	1,165
27	Commercial banks in the U.S.	41	6,151	4,784	485	2,860	2,010	305
28	Banks in foreign countries	52	2,302	2,127	61	18	28	134
29	Nonbank financial institutions	1,098	4,718	3,813	588	965	881	727
30	Loans for purchasing and carrying securities	700	9,191	7,765	246	1,978	298	414
31	Loans for agricultural production	59	250	171	110	123	297	407
32	Loans to states and political subdivisions	429	2,755	1,639	932	1,149	2,282	2,084
33	Loans to foreign governments and official institutions	4	392	368	0	237	44	136
34	All other loans	1,443	8,815	8,096	355	1,059	3,229	2,386
35	Lease financing receivables	2,575	4,999	4,167	1,826	3,937	1,848	1,195
36	Less: Unearned income	16	1,119	784	56	75	73	178
37	Loan and lease reserve ⁶	1,832	12,113	9,911	1,944	2,422	2,739	2,178
38	Other loans and leases, net	52,198	208,366	141,202	63,052	92,156	97,895	97,783
39	Other assets ¹⁹	6,986	107,318	94,209	6,571	8,716	16,087	9,082
40	TOTAL ASSETS	100,626	452,380	325,199	84,627	150,671	176,666	161,114
LIABILITIES								
41	Deposits	63,366	259,698	174,125	44,816	94,741	107,117	117,081
42	Demand deposits	16,265	82,307	61,150	8,641	20,844	23,052	25,162
43	Individuals, partnerships, and corporations	13,996	64,821	46,679	6,978	17,583	19,648	21,461
44	States and political subdivisions	644	2,205	1,057	243	701	809	1,258
45	U.S. government	104	789	667	109	458	255	304
46	Depository institutions in the U.S.	1,230	3,473	2,624	765	1,437	1,685	1,473
47	Banks in foreign countries	15	4,636	4,374	83	32	32	87
48	Foreign governments and official institutions	4	445	420	2	1	84	6
49	Certified and officers' checks	272	5,939	5,330	462	632	538	572
50	Other transaction deposits ⁹	6,393	20,605	10,781	3,575	10,533	14,083	14,363
51	Nontransaction deposits	40,708	156,786	102,195	32,600	63,364	69,983	77,556
52	Individuals, partnerships, and corporations	39,000	150,024	98,866	32,061	60,537	68,203	74,584
53	States and political subdivisions	1,617	6,184	2,791	395	1,763	1,076	2,633
54	U.S. government	17	194	194	4	794	319	243
55	Depository institutions in the U.S.	73	227	195	140	258	379	92
56	Foreign governments, official institutions, and banks	0	157	149	0	12	6	4
57	Borrowings ¹⁰	25,157	83,486	63,610	25,705	36,707	44,096	25,832
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,187	4,873	3,382	841	3,937	1,404	1,560
60	Other liabilities for borrowed money ¹²	22,970	78,613	60,227	24,864	32,769	42,692	24,272
61	Other liabilities (including subordinated debt)	4,191	56,967	46,005	5,461	7,836	12,557	5,701
62	TOTAL LIABILITIES	92,714	400,150	283,740	75,983	139,283	163,770	148,615
63	Residual (Total assets less total liabilities) ¹⁴	7,912	52,229	41,458	8,644	11,388	12,896	12,499
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁵	85,848	307,215	205,556	75,716	128,498	142,105	135,633
65	Time deposits in amounts of \$100,000 or more	4,265	24,673	19,694	8,598	7,020	7,724	9,673

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	12,024	3,058	1,701	1,784	7,590	19,532
2	U.S. government securities, investment account 19	23,555	9,469	2,251	3,314	13,571	41,326
3	Mortgage-backed securities ²	9,231	3,367	1,190	1,075	3,434	12,141
4	All other maturing in: 1 year or less	5,281	945	541	508	2,893	6,999
5	Over 1 through 5 years	4,552	2,805	345	1,591	6,053	8,758
6	Over 5 years	4,490	2,352	176	141	1,192	13,428
7	Other securities, investment account 19	4,401	2,002	785	517	3,620	7,368
8	State and local government securities	2,778	1,135	244	379	621	1,879
9	Maturing in: 1 year or less	473	77	14	56	146	293
10	Over 1 year	2,304	1,058	231	322	475	1,585
11	Other bonds, stocks, and securities	1,623	867	540	138	2,998	5,490
12	Federal funds sold ³	11,605	2,391	2,642	806	5,241	9,348
13	To commercial banks in the U.S.	7,216	2,049	2,383	414	4,529	4,422
14	To nonbank brokers and dealers	3,698	172	165	390	677	4,061
15	To others	690	170	95	2	35	865
16	Other loans and leases, gross	93,117	24,010	25,741	6,712	45,876	205,197
17	Commercial and industrial	38,645	6,887	6,187	2,049	16,666	41,337
18	Bankers' acceptances and commercial paper	208	6	6	69	41	1,632
19	All other	38,437	6,881	6,181	1,980	16,625	39,705
20	U.S. addressees	38,229	6,866	6,176	1,978	16,167	39,397
21	Non-U.S. addressees	208	15	5	2	457	307
22	Real estate loans	28,685	9,714	7,886	2,420	17,354	105,978
23	Revolving, home equity	2,565	817	298	125	485	13,749
24	All other	26,119	8,897	7,588	2,296	16,869	92,229
25	Loans to individuals	13,448	4,995	7,967	1,240	7,761	35,673
26	Loans to financial institutions	4,878	593	1,750	158	1,988	4,904
27	Commercial banks in the U.S.	528	16	270	147	21	2,918
28	Banks in foreign countries	119	0	0	0	234	175
29	Nonbank financial institutions	4,230	576	1,480	11	1,732	1,811
30	Loans for purchasing and carrying securities	3,138	299	293	65	395	2,650
31	Loans for agricultural production	229	53	20	193	209	3,897
32	Loans to states and political subdivisions	713	376	220	103	301	886
33	Loans to foreign governments and official institutions	41	4	7	0	221	41
34	All other loans	1,798	450	784	429	605	2,816
35	Lease financing receivables	1,541	639	626	55	376	7,016
36	Less: Unearned income	73	39	11	2	67	159
37	Loan and lease reserve ⁶	2,177	495	697	167	672	7,639
38	Other loans and leases, net	90,867	23,476	25,033	6,543	45,136	197,399
39	Other assets ¹⁹	18,936	2,481	2,641	666	4,495	41,212
40	TOTAL ASSETS	161,387	42,877	35,054	13,630	79,653	316,185
LIABILITIES							
41	Deposits	98,879	28,393	20,838	10,982	58,523	240,377
42	Demand deposits	28,536	7,049	6,239	3,976	16,069	64,488
43	Individuals, partnerships, and corporations	22,516	5,180	5,419	2,930	13,984	55,548
44	States and political subdivisions	823	135	81	99	175	2,172
45	U.S. government	438	86	102	39	268	581
46	Depository institutions in the U.S.	3,877	1,359	542	815	1,134	4,097
47	Banks in foreign countries	116	9	23	21	71	458
48	Foreign governments and official institutions	4	0	0	0	2	44
49	Certified and officers' checks	761	280	72	73	434	1,589
50	Other transaction deposits ⁹	8,688	3,804	2,199	1,718	8,677	28,241
51	Nontransaction deposits	61,656	17,540	12,400	5,288	33,778	147,648
52	Individuals, partnerships, and corporations	59,812	17,047	12,307	5,018	31,910	145,771
53	States and political subdivisions	1,543	388	61	180	1,750	1,299
54	U.S. government	24	1	2	4	108	410
55	Depository institutions in the U.S.	262	105	29	24	10	126
56	Foreign governments, official institutions, and banks	14	0	2	62	0	43
57	Borrowings ¹⁰	32,862	10,238	8,562	1,386	11,608	25,093
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	6,195	912	500	83	1,196	889
60	Other liabilities for borrowed money ¹²	26,667	9,325	8,062	1,304	10,413	24,204
61	Other liabilities (including subordinated debt)	15,715	1,119	2,316	253	2,148	20,450
62	TOTAL LIABILITIES	147,456	39,750	31,716	12,621	72,279	285,920
63	Residual (Total assets less total liabilities) ¹⁴	13,931	3,127	3,337	1,009	7,374	30,265
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁵	124,933	35,808	28,766	10,788	63,757	255,899
65	Time deposits in amounts of \$100,000 or more	12,232	1,858	1,533	619	4,971	13,567