

FEDERAL RESERVE statistical release



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May 6, 1994

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

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>			
	Apr 27, 1994	change since		Apr 27, 1994	change since		
	Apr 20, 1994	Apr 28, 1993		Apr 20, 1994	Apr 28, 1993		
ASSETS							
1	Cash and balances due from depository institutions	101,568	-9,308	-8,067	16,790	480	-1,274
2	U.S. government securities	312,979	-6,149	21,932	39,920	-169	10,367
3	Trading account	24,358	-2,772	692	--	--	--
4	Investment account	288,621	-3,377	21,241	--	--	--
5	Mortgage-backed securities ¹	87,199	-2,635	1,183	--	--	--
6	All other maturing in: 1 year or less	50,842	933	10,535	--	--	--
7	Over 1 through 5 years	79,325	-1,229	5,853	--	--	--
8	Over 5 years	71,255	-446	3,670	--	--	--
9	Other securities	90,449	-316	22,187	9,956	478	1,115
10	Trading account	1,785	12	-619	--	--	--
11	Investment account	57,770	-305	3,273	--	--	--
12	State and local government securities	21,847	28	1,998	--	--	--
13	Maturing in: 1 year or less	4,417	30	991	--	--	--
14	Over 1 year	17,430	-1	1,007	--	--	--
15	Other bonds, stocks, and securities	35,923	-333	1,275	--	--	--
16	Other trading account assets	30,893	-24	19,533	--	--	--
17	Federal funds sold ²	100,427	9,098	19,385	28,989	4,755	9,131
18	To commercial banks in the U.S.	65,787	6,622	11,082	8,204	3,829	3,911
19	To nonbank brokers and dealers	29,398	3,189	7,432	--	--	--
20	To others ³	5,243	-714	871	20,785	926	5,220
21	Other loans and leases, gross	1,047,405	-1,043	67,739	159,526	-41	-522
22	Commercial and industrial	290,155	-675	12,468	99,079	-360	3,535
23	Bankers' acceptances and commercial paper	2,882	-90	-190	3,794	-26	1,300
24	All other	287,273	-585	12,658	95,285	-334	2,235
25	U.S. addressees	285,479	-441	12,428	91,635	-400	1,896
26	Non-U.S. addressees	1,794	-144	230	3,650	66	339
27	Real estate loans	421,104	-866	23,213	27,740	30	-4,685
28	Revolving, home equity	43,850	90	-510	--	--	--
29	All other	377,254	-957	23,723	--	--	--
30	Loans to individuals	212,368	1,010	26,618	--	--	--
31	Loans to financial institutions	35,939	68	1,502	23,649	301	-1,871
32	Commercial banks in the U.S.	16,081	658	3,801	5,448	56	468
33	Banks in foreign countries	2,219	-224	-618	1,965	-61	284
34	Nonbank financial institutions	17,638	-366	-1,681	16,237	306	-2,623
35	Loans for purchasing and carrying securities	18,286	1,071	2,628	4,446	-131	1,182
36	Loans for agricultural production	6,097	-9	475	--	--	--
37	Loans to states and political subdivisions	11,881	-40	-2,047	--	--	--
38	Loans to foreign governments and official institutions	1,011	-64	-391	629	-27	247
39	All other loans ⁴	23,653	-1,548	879	3,982	146	1,071
40	Lease financing receivables	26,911	10	2,395	--	--	--
41	Less: Unearned income	1,586	-8	-547	--	--	--
42	Loan and lease reserve ⁵	34,590	-113	-1,435	--	--	--
43	Other loans and leases, net	1,011,229	-922	69,720	--	--	--
44	Other assets	163,129	-1,693	5,264	31,044	-2,498	-1,047
45	TOTAL ASSETS ⁶	1,779,780	-9,290	130,423	303,278	-604	6,313

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	Apr 27, 1994	Apr 20, 1994	Apr 28, 1993	Apr 27, 1994	Apr 20, 1994	Apr 28, 1993
46 Deposits	1,120,429	-10,626	12,212	90,056	-1,144	-11,301
47 Demand deposits ⁷	287,269	-4,957	14,497	4,611	336	-397
48 Individuals, partnerships, and corporations	237,026	-6,494	15,820	3,497	-54	-36
49 Other holders	50,244	1,537	-1,323	1,115	390	-361
50 States and political subdivisions	10,112	80	883	--	--	--
51 U.S. government	3,062	-358	324	--	--	--
52 Depository institutions in the U.S.	20,128	-160	-3,041	--	--	--
53 Banks in foreign countries	5,300	105	479	--	--	--
54 Foreign governments and official institutions	1,030	441	417	--	--	--
55 Certified and officers' checks	10,612	1,430	-385	--	--	--
56 Other transaction deposits ⁸	122,128	-5,101	6,545	--	--	--
57 Nontransaction deposits	711,032	-568	-8,830	85,445	-1,480	-10,904
58 Individuals, partnerships, and corporations	688,318	-865	-6,485	58,004	-995	-9,243
59 Other holders	22,714	297	-2,346	27,441	-485	-1,661
60 States and political subdivisions	17,854	178	-2,727	--	--	--
61 U.S. government	2,793	-33	1,189	--	--	--
62 Depository institutions in the U.S.	1,767	153	-774	--	--	--
63 Foreign governments, official institutions, and banks	299	-2	-34	--	--	--
64 Borrowings ⁹	351,468	-713	63,125	68,760	-3,432	-10,906
65 Federal funds purchased ¹⁰	--	--	--	35,753	-1,418	-3,533
66 From commercial banks in the U.S.	--	--	--	8,068	-92	-3,988
67 From others	--	--	--	27,685	-1,326	455
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	33,416	1,641	11,037	--	--	--
70 Other liabilities for borrowed money ¹¹	318,052	-2,354	52,088	33,007	-2,013	-7,372
71 To commercial banks in the U.S.	--	--	--	6,225	507	-1,359
72 To others	--	--	--	26,782	-2,520	-6,013
73 Other liabilities (including subordinated debt)	142,971	1,965	36,949	29,268	-35	-1,356
74 TOTAL LIABILITIES ¹²	1,614,868	-9,374	112,286	303,278	-604	6,313
75 Residual (Total assets less total liabilities) ¹³	164,912	84	18,137	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,469,391	-5,691	116,361	224,739	1,138	15,712
77 Time deposits in amounts of \$100,000 or more	95,756	383	-12,916	--	--	--
78 Loans sold outright to affiliates ¹⁵	695	2	-177	--	--	--
79 Commercial and industrial	329	-0	-115	--	--	--
80 Other	366	2	-62	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	22,026	68	-1,438	--	--	--
82 Net due to related institutions ¹⁷	17,664	3,351	29,681	98,140	7,616	41,332

Footnotes

- 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: Reclassifications at domestic weekly reporting banks reduced U.S. government securities investment account maturing in less than 1 year \$100 million, maturing in over 1 year to 5 years \$200 million, and increased those maturing in over 5 years \$500 million. Other securities investment account other bonds, stocks and securities declined \$200 million as part of the same reclassification the week ending April 27, 1994.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	5,096	24,270	17,948	4,628	5,613	9,340	10,085
2	U.S. government securities, investment account 18	20,294	59,925	39,076	11,580	30,697	36,099	29,661
3	Mortgage-backed securities ¹	7,807	22,655	15,023	1,449	10,290	5,630	6,468
4	All other maturing in: 1 year or less	8,047	3,776	1,859	4,309	1,185	9,360	7,027
5	Over 1 through 5 years	3,254	14,654	7,313	3,306	3,756	16,187	10,833
6	Over 5 years	1,186	18,841	14,882	2,515	15,466	4,922	5,333
7	Other securities, investment account 18	6,818	14,657	9,594	3,432	4,718	4,095	5,207
8	State and local government securities	1,298	6,207	4,791	1,399	1,195	2,127	2,538
9	Maturing in: 1 year or less	845	1,430	979	223	420	188	238
10	Over 1 year	453	4,777	3,811	1,176	775	1,939	2,300
11	Other bonds, stocks, and securities	5,519	8,450	4,804	2,033	3,523	1,968	2,669
12	Federal funds sold ²	7,761	30,468	21,008	1,132	6,942	13,396	7,404
13	To commercial banks in the U.S.	4,095	14,893	10,504	722	5,977	8,394	6,691
14	To nonbank brokers and dealers	2,884	14,123	9,297	0	965	4,100	536
15	To others	782	1,452	1,207	410	0	901	177
16	Other loans and leases, gross	53,695	206,320	147,522	78,309	94,848	103,418	102,608
17	Commercial and industrial	20,871	58,212	37,653	14,537	28,971	26,208	25,167
18	Bankers' acceptances and commercial paper	32	878	429	7	45	237	19
19	All other	20,839	57,334	37,224	14,530	28,927	25,971	25,148
20	U.S. addressees	20,800	56,825	36,801	14,493	28,809	25,841	24,975
21	Non-U.S. addressees	39	509	423	37	117	131	174
22	Real estate loans	22,276	77,736	56,582	20,726	33,051	48,080	46,278
23	Revolving, home equity	3,576	7,107	4,090	2,517	4,116	5,255	3,163
24	All other	18,700	70,629	52,491	18,210	28,936	42,825	43,115
25	Loans to individuals	4,422	35,226	23,150	37,164	21,133	18,343	23,854
26	Loans to financial institutions	1,116	10,429	9,173	2,068	4,005	2,799	1,118
27	Commercial banks in the U.S.	65	4,790	4,259	1,160	2,784	2,025	221
28	Banks in foreign countries	51	1,379	1,350	64	14	29	120
29	Nonbank financial institutions	1,001	4,260	3,565	845	1,207	744	777
30	Loans for purchasing and carrying securities	635	9,120	7,695	83	1,303	234	401
31	Loans for agricultural production	57	179	136	156	136	379	418
32	Loans to states and political subdivisions	402	2,435	1,480	994	1,155	2,278	2,070
33	Loans to foreign governments and official institutions	3	324	290	0	237	39	114
34	All other loans	1,317	8,025	7,381	511	819	3,143	1,952
35	Lease financing receivables	2,595	4,634	3,982	2,070	4,036	1,916	1,237
36	Less: Unearned income	13	837	554	98	61	63	166
37	Loan and lease reserve ⁵	1,714	11,626	9,793	2,257	2,389	2,726	2,181
38	Other loans and leases, net	51,968	193,857	137,175	75,954	92,399	100,629	100,262
39	Other assets ¹⁸	8,523	110,819	99,556	6,089	7,390	13,254	9,467
40	TOTAL ASSETS	100,460	433,995	324,358	102,815	147,757	176,813	162,085
LIABILITIES								
41	Deposits	58,014	229,748	162,018	60,376	91,013	107,170	117,412
42	Demand deposits	14,966	71,767	54,303	11,408	18,751	22,200	24,638
43	Individuals, partnerships, and corporations	12,506	56,058	40,708	9,588	16,168	19,223	20,950
44	States and political subdivisions	806	1,698	954	406	611	871	1,243
45	U.S. government	80	755	694	45	122	153	181
46	Depository institutions in the U.S.	1,186	3,577	2,951	936	1,253	1,207	1,513
47	Banks in foreign countries	81	4,076	3,871	82	24	34	123
48	Foreign governments and official institutions	4	764	746	3	1	91	9
49	Certified and officers' checks	302	4,839	4,379	348	572	620	621
50	Other transaction deposits ⁸	6,398	17,891	10,361	5,518	10,394	14,407	14,480
51	Nontransaction deposits	36,651	140,089	97,355	43,450	61,868	70,564	78,293
52	Individuals, partnerships, and corporations	35,311	133,840	93,850	42,690	59,214	69,093	74,766
53	States and political subdivisions	1,262	5,368	2,670	664	1,605	1,015	2,850
54	U.S. government	17	324	324	2	793	191	587
55	Depository institutions in the U.S.	60	403	366	94	244	257	88
56	Foreign governments, official institutions, and banks	0	154	145	0	12	8	1
57	Borrowings ⁹	27,557	91,296	70,937	26,891	35,828	44,351	26,059
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,837	6,221	4,429	654	4,520	2,007	1,802
60	Other liabilities for borrowed money ¹¹	24,720	85,074	66,508	26,237	31,308	42,343	24,257
61	Other liabilities (including subordinated debt)	6,639	61,307	48,956	5,228	9,760	12,215	5,814
62	TOTAL LIABILITIES	92,210	382,351	281,912	92,494	136,601	163,736	149,285
63	Residual (Total assets less total liabilities) ¹³	8,250	51,644	42,446	10,321	11,156	13,077	12,800
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	84,407	291,688	202,439	92,571	128,443	146,588	137,969
65	Time deposits in amounts of \$100,000 or more	3,666	22,231	18,143	9,307	6,234	7,905	10,165

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
A S S E T S							
1	Cash and balances due from depository institutions	11,778	2,790	1,929	2,141	5,567	18,331
2	U.S. government securities, investment account ¹⁸	26,552	9,380	2,352	4,555	15,520	42,006
3	Mortgage-backed securities ¹	11,332	2,101	1,364	2,001	3,384	12,718
4	All other maturing in: 1 year or less	4,815	994	488	580	3,679	6,583
5	Over 1 through 5 years	5,546	2,782	327	1,710	7,061	9,909
6	Over 5 years	4,859	3,503	172	265	1,396	12,796
7	Other securities, investment account 18	4,450	2,005	754	558	3,386	7,690
8	State and local government securities	2,702	1,141	242	399	717	1,881
9	Maturing in: 1 year or less	475	80	19	54	160	282
10	Over 1 year	2,227	1,061	223	345	557	1,598
11	Other bonds, stocks, and securities	1,748	864	512	159	2,669	5,809
12	Federal funds sold ²	12,294	2,395	3,231	551	5,612	9,242
13	To commercial banks in the U.S.	7,931	2,265	3,045	537	4,865	6,373
14	To nonbank brokers and dealers	3,556	98	80	0	596	2,460
15	To others	807	33	106	14	151	409
16	Other loans and leases, gross	96,271	24,907	25,127	7,205	46,457	208,240
17	Commercial and industrial	40,947	7,049	6,492	2,172	16,981	42,550
18	Bankers' acceptances and commercial paper	256	4	5	11	30	1,360
19	All other	40,690	7,045	6,487	2,160	16,951	41,190
20	U.S. addressees	40,491	7,031	6,481	2,158	16,702	40,874
21	Non-U.S. addressees	199	14	6	2	249	316
22	Real estate loans	28,350	10,034	7,322	2,561	17,332	107,358
23	Revolving, home equity	2,601	840	309	140	462	13,765
24	All other	25,749	9,194	7,013	2,421	16,870	93,593
25	Loans to individuals	13,886	5,315	7,631	1,405	8,111	35,879
26	Loans to financial institutions	4,862	556	1,897	213	1,738	5,139
27	Commercial banks in the U.S.	696	17	802	209	17	3,296
28	Banks in foreign countries	92	0	0	2	279	189
29	Nonbank financial institutions	4,073	539	1,095	2	1,442	1,654
30	Loans for purchasing and carrying securities	3,230	340	302	68	353	2,218
31	Loans for agricultural production	226	61	34	187	220	4,044
32	Loans to states and political subdivisions	747	353	207	87	287	866
33	Loans to foreign governments and official institutions	31	4	7	0	221	31
34	All other loans	2,426	498	600	450	817	3,093
35	Lease financing receivables	1,567	698	636	63	398	7,063
36	Less: Unearned income	76	42	8	2	60	160
37	Loan and lease reserve ⁵	2,125	514	678	186	675	7,519
38	Other loans and leases, net	94,070	24,351	24,440	7,018	45,722	200,561
39	Other assets ¹⁸	17,606	2,571	2,506	657	3,936	37,349
40	TOTAL ASSETS	166,749	43,491	35,212	15,481	79,743	315,179
L I A B I L I T I E S							
41	Deposits	99,208	28,598	20,303	12,274	56,320	239,993
42	Demand deposits	27,841	6,757	6,098	4,064	14,245	64,534
43	Individuals, partnerships, and corporations	22,505	5,030	5,183	2,889	12,525	54,399
44	States and political subdivisions	764	136	110	111	158	3,197
45	U.S. government	236	29	55	293	124	987
46	Depository institutions in the U.S.	3,325	1,406	558	681	969	3,517
47	Banks in foreign countries	153	6	32	12	58	619
48	Foreign governments and official institutions	94	0	0	0	3	60
49	Certified and officers' checks	764	149	159	79	407	1,754
50	Other transaction deposits ⁸	8,419	3,901	2,140	1,945	8,522	28,112
51	Nontransaction deposits	62,949	17,940	12,065	6,265	33,553	147,346
52	Individuals, partnerships, and corporations	61,220	17,014	11,978	5,997	31,559	145,637
53	States and political subdivisions	1,371	437	61	185	1,777	1,260
54	U.S. government	18	372	0	0	209	278
55	Depository institutions in the U.S.	326	117	24	18	8	128
56	Foreign governments, official institutions, and banks	14	0	1	65	0	43
57	Borrowings ⁹	37,380	10,505	9,155	1,879	15,188	25,380
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	10,742	1,427	486	83	1,640	998
60	Other liabilities for borrowed money ¹¹	26,637	9,078	8,670	1,796	13,548	24,382
61	Other liabilities (including subordinated debt)	16,308	1,213	2,485	245	2,269	19,488
62	TOTAL LIABILITIES	152,896	40,316	31,944	14,397	73,777	284,861
63	Residual (Total assets less total liabilities) ¹³	13,853	3,175	3,268	1,084	5,966	30,318
M E M O R A N D A							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	130,940	36,405	27,617	12,123	66,093	257,510
65	Time deposits in amounts of \$100,000 or more	13,560	2,030	1,418	642	5,079	13,520