

# FEDERAL RESERVE statistical release

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



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May 20, 1994

## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES

(Millions of dollars)

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	May 11, 1994	change since May 4, 1994	May 12, 1993	May 11, 1994	change since May 4, 1994	May 12, 1993
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	104,279	-4,686	-7,189	16,652	305	-956
2 U.S. government securities	312,966	-2,027	22,305	39,227	-255	9,303
3 Trading account	25,766	-397	5,749	--	--	--
4 Investment account	287,200	-1,631	16,556	--	--	--
5 Mortgage-backed securities <sup>1</sup>	86,364	-674	862	--	--	--
6 All other maturing in: 1 year or less	48,309	-976	5,435	--	--	--
7 Over 1 through 5 years	80,091	-199	7,160	--	--	--
8 Over 5 years	72,436	219	3,099	--	--	--
9 Other securities	91,395	-1,060	23,464	10,584	448	1,548
10 Trading account	1,807	30	-518	--	--	--
11 Investment account	57,840	-64	3,470	--	--	--
12 State and local government securities	21,718	-11	1,951	--	--	--
13 Maturing in: 1 year or less	4,447	-19	989	--	--	--
14 Over 1 year	17,271	8	962	--	--	--
15 Other bonds, stocks, and securities	36,122	-53	1,519	--	--	--
16 Other trading account assets	31,748	-1,027	20,511	--	--	--
17 Federal funds sold <sup>2</sup>	96,861	4,550	11,372	25,961	1,487	5,389
18 To commercial banks in the U.S.	66,302	6,573	12,792	8,062	1,034	2,173
19 To nonbank brokers and dealers	25,158	-1,599	-1,151	--	--	--
20 To others <sup>3</sup>	5,400	-424	-270	17,900	454	3,216
21 Other loans and leases, gross	1,053,267	536	68,201	157,427	-571	-2,065
22 Commercial and industrial	292,082	-1,651	14,171	98,850	225	3,111
23 Bankers' acceptances and commercial paper	3,100	136	55	3,662	-0	1,188
24 All other	288,982	-1,787	14,116	95,188	225	1,923
25 U.S. addressees	287,153	-1,729	13,856	91,500	224	1,576
26 Non-U.S. addressees	1,828	-58	261	3,688	1	347
27 Real estate loans	425,725	1,756	25,551	27,750	-28	-4,346
28 Revolving, home equity	43,952	96	-322	--	--	--
29 All other	381,773	1,660	25,872	--	--	--
30 Loans to individuals	213,553	365	26,899	--	--	--
31 Loans to financial institutions	36,881	146	2,322	22,914	-471	-2,076
32 Commercial banks in the U.S.	16,965	134	5,022	5,322	-165	-70
33 Banks in foreign countries	2,238	-75	-175	1,795	-72	73
34 Nonbank financial institutions	17,678	87	-2,524	15,797	-233	-2,079
35 Loans for purchasing and carrying securities	16,097	458	-764	3,755	-6	223
36 Loans for agricultural production	6,174	33	478	--	--	--
37 Loans to states and political subdivisions	11,847	-69	-1,955	--	--	--
38 Loans to foreign governments and official institutions	992	-23	-314	642	72	270
39 All other loans <sup>4</sup>	22,635	-516	-877	3,515	-362	754
40 Lease financing receivables	27,281	36	2,690	--	--	--
41 Less: Unearned income	1,631	8	-478	--	--	--
42 Loan and lease reserve <sup>5</sup>	35,061	143	-1,417	--	--	--
43 Other loans and leases, net	1,016,575	385	70,096	--	--	--
44 Other assets	167,874	714	3,300	36,113	1,610	4,070
45 TOTAL ASSETS <sup>6</sup>	1,789,950	-2,125	123,347	306,752	3,322	9,429

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				May 11, 1994	May 4, 1994	May 12, 1993	May 11, 1994	May 4, 1994	May 12, 1993
46	Deposits		1,129,682	-4,733	8,774	91,598	-988	-9,673	
47	Demand deposits <sup>7</sup>		289,364	-3,327	17,607	4,325	131	-71	
48	Individuals, partnerships, and corporations		242,938	-795	20,041	3,405	-27	294	
49	Other holders		46,426	-2,532	-2,434	920	158	-365	
50	States and political subdivisions		8,662	-1,623	-8	--	--	--	
51	U.S. government		1,936	-157	139	--	--	--	
52	Depository institutions in the U.S.		20,617	-1,249	-1,461	--	--	--	
53	Banks in foreign countries		5,283	-217	120	--	--	--	
54	Foreign governments and official institutions		636	39	21	--	--	--	
55	Certified and officers' checks		9,293	675	-1,246	--	--	--	
56	Other transaction deposits <sup>8</sup>		123,446	-2,342	5,533	--	--	--	
57	Nontransaction deposits		716,872	936	-14,366	87,273	-1,119	-9,602	
58	Individuals, partnerships, and corporations		693,806	582	-11,060	58,653	-1,125	-9,520	
59	Other holders		23,066	354	-3,306	28,619	6	-83	
60	States and political subdivisions		18,112	260	-3,409	--	--	--	
61	U.S. government		2,706	29	499	--	--	--	
62	Depository institutions in the U.S.		1,940	59	-362	--	--	--	
63	Foreign governments, official institutions, and banks		307	7	-35	--	--	--	
64	Borrowings <sup>9</sup>		349,506	-568	61,923	70,452	4,100	-11,221	
65	Federal funds purchased <sup>10</sup>		--	--	--	34,485	1,827	-5,505	
66	From commercial banks in the U.S.		--	--	--	9,392	2,415	-2,138	
67	From others		--	--	--	25,093	-587	-3,367	
68	From Federal Reserve Banks		0	0	0	--	--	--	
69	Treasury tax and loan notes		30,524	-1,972	18,255	--	--	--	
70	Other liabilities for borrowed money <sup>11</sup>		97,870	1,753	19,219	35,967	2,273	-5,716	
71	To commercial banks in the U.S.		--	--	--	6,776	399	-95	
72	To others		--	--	--	29,191	1,874	-5,621	
73	Other liabilities (including subordinated debt)		147,295	3,469	37,109	31,949	631	654	
74	TOTAL LIABILITIES <sup>12</sup>		1,626,483	-1,832	107,805	306,752	3,322	9,429	
75	Residual (Total assets less total liabilities) <sup>13</sup>		163,467	-292	15,541	0	-0	0	
MEMORANDA									
76	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>		1,471,222	-4,708	107,528	219,816	242	12,072	
77	Time deposits in amounts of \$100,000 or more		96,654	148	-13,311	--	--	--	
78	Loans sold outright to affiliates <sup>15</sup>		700	-0	-168	--	--	--	
79	Commercial and industrial		328	-0	-111	--	--	--	
80	Other		371	-0	-57	--	--	--	
81	Foreign branch credit extended to U.S. residents <sup>16,17</sup>		22,139	32	-1,158	--	--	--	
82	Net due to related institutions <sup>17</sup>		15,503	-4,303	26,745	91,965	-718	37,528	

## Footnotes

1. Includes certificates of participation, issued or guaranteed by agencies of the U.S. government, in pools of residential mortgages.
2. Includes securities purchased under agreements to resell.
3. For U.S. branches and agencies of foreign banks includes transactions with nonbank brokers and dealers in securities.
4. For U.S. branches and agencies of foreign banks includes lease financing receivables.
5. Includes allocated transfer risk reserve.
6. Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net due from position.
7. For U.S. branches and agencies of foreign banks includes other transaction deposits.
8. Includes NOW, ATS, and telephone and pre-authorized transfer savings deposits.
9. Includes borrowings only from other than directly related institutions.
10. Includes securities sold under agreements to repurchase.
11. For domestically chartered banks includes federal funds purchased and securities sold under agreements to repurchase.
12. Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net due to position.
13. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
14. Excludes loans to and federal funds transactions with commercial banks in the U.S. At the district level this also excludes trading account securities.
15. 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.
16. 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.
17. For domestically chartered banks data are for the Wednesday preceding the date indicated.
18. Trading account securities and other trading account assets are not available on a district basis. They are included in other assets.

NOTE: A reclassification at U.S. agencies and branches of foreign banks reduced all other loans \$200 million and increased commercial and industrial loans to U.S. addressees the same amount.

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,  
BY DISTRICT AND FOR NEW YORK CITYMay 11, 1994  
(in millions of dollars)

Federal Reserve District							
New York							
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
1 Cash and balances due from depository institutions	5,791	23,113	16,341	4,362	6,994	9,331	10,950
2 U.S. government securities, investment account 18	20,763	58,971	37,701	11,976	30,945	35,813	29,050
3 Mortgage-backed securities <sup>1</sup>	7,812	21,818	14,419	1,423	10,431	5,694	6,394
4 All other maturing in: 1 year or less	8,088	4,568	1,634	4,424	878	9,259	5,563
5 Over 1 through 5 years	3,605	14,115	7,161	3,549	3,545	15,962	11,649
6 Over 5 years	1,258	18,470	14,486	2,581	16,091	4,898	5,444
7 Other securities, investment account 18	6,840	14,580	9,550	3,455	4,640	3,966	5,243
8 State and local government securities	1,288	6,116	4,676	1,402	1,162	2,125	2,538
9 Maturing in: 1 year or less	836	1,419	974	225	411	219	239
10 Over 1 year	452	4,697	3,702	1,176	751	1,906	2,299
11 Other bonds, stocks, and securities	5,552	8,464	4,874	2,053	3,478	1,841	2,705
12 Federal funds sold 2	6,155	31,372	23,007	1,035	6,143	12,422	7,432
13 To commercial banks in the U.S.	2,874	19,750	14,884	622	4,817	8,158	6,693
14 To nonbank brokers and dealers	2,509	10,082	6,836	0	1,301	3,744	636
15 To others	772	1,540	1,286	413	25	520	103
16 Other loans and leases, gross	54,464	205,710	146,779	78,414	95,149	105,239	103,316
17 Commercial and industrial	21,326	58,019	37,413	14,715	29,481	27,077	25,252
18 Bankers' acceptances and commercial paper	28	999	463	8	80	259	38
19 All other	21,299	57,019	36,950	14,707	29,401	26,818	25,214
20 U.S. addressees	21,259	56,487	36,505	14,690	29,292	26,688	25,040
21 Non-U.S. addressees	40	532	445	16	109	130	174
22 Real estate loans	22,893	78,470	57,203	20,730	33,043	48,668	46,553
23 Revolving, home equity	3,640	7,067	4,047	2,513	4,141	5,279	3,162
24 All other	19,254	71,402	53,156	18,217	28,903	43,389	43,391
25 Loans to individuals	4,544	34,963	22,842	37,192	21,207	18,576	24,086
26 Loans to financial institutions	1,135	11,056	9,734	2,006	3,521	2,958	1,148
27 Commercial banks in the U.S.	70	5,718	5,124	1,025	2,462	2,034	219
28 Banks in foreign countries	64	1,318	1,261	101	39	32	120
29 Nonbank financial institutions	1,000	4,020	3,349	880	1,021	893	809
30 Loans for purchasing and carrying securities	553	7,617	6,245	83	1,366	238	399
31 Loans for agricultural production	55	186	144	144	141	391	420
32 Loans to states and political subdivisions	414	2,425	1,460	990	1,133	2,237	2,093
33 Loans to foreign governments and official institutions	3	327	309	0	237	32	98
34 All other loans	916	7,970	7,414	465	797	3,125	2,019
35 Lease financing receivables	2,626	4,678	4,015	2,088	4,225	1,937	1,248
36 Less: Unearned income	14	821	546	154	60	65	164
37 Loan and lease reserve 5	1,735	11,789	9,945	2,315	2,410	2,814	2,186
38 Other loans and leases, net	52,715	193,101	136,288	75,945	92,680	102,360	100,966
39 Other assets 18	9,607	114,021	102,036	6,326	8,030	14,224	9,780
40 TOTAL ASSETS	101,872	435,158	324,922	103,099	149,431	178,117	163,421
<b>LIABILITIES</b>							
41 Deposits	59,177	231,504	162,758	60,823	91,641	108,525	118,978
42 Demand deposits	15,627	71,017	53,440	11,682	18,832	22,833	25,795
43 Individuals, partnerships, and corporations	13,062	57,858	42,331	9,765	16,399	20,000	22,048
44 States and political subdivisions	786	1,478	733	415	578	630	1,223
45 U.S. government	91	311	239	55	163	166	233
46 Depository institutions in the U.S.	1,354	2,849	2,257	1,041	1,134	1,335	1,595
47 Banks in foreign countries	57	4,230	4,047	94	33	29	113
48 Foreign governments and official institutions	2	480	462	3	0	96	6
49 Certified and officers' checks	275	3,812	3,371	309	524	577	578
50 Other transaction deposits 8	6,631	18,184	10,483	5,577	10,544	14,424	14,423
51 Nontransaction deposits	36,919	142,303	98,834	43,564	62,265	71,268	78,760
52 Individuals, partnerships, and corporations	35,322	136,246	95,612	42,731	59,546	69,796	75,232
53 States and political subdivisions	1,523	5,263	2,476	738	1,656	1,025	2,775
54 U.S. government	17	231	231	2	797	193	586
55 Depository institutions in the U.S.	57	409	370	93	252	247	167
56 Foreign governments, official institutions, and banks	0	154	145	0	13	8	1
57 Borrowings 9	25,623	91,751	70,914	26,994	36,029	43,544	25,921
58 From Federal Reserve Banks	0	0	0	0	0	0	0
59 Treasury tax and loan notes	2,477	5,217	3,849	625	5,344	1,691	1,682
60 Other liabilities for borrowed money 11	6,493	26,655	20,191	11,757	12,127	10,045	3,004
61 Other liabilities (including subordinated debt)	8,776	60,945	49,621	5,257	10,593	13,094	5,687
62 TOTAL LIABILITIES	93,576	384,199	283,292	93,074	138,263	165,163	150,586
63 Residual (Total assets less total liabilities) 13	8,296	50,958	41,630	10,024	11,168	12,954	12,835
<b>MEMORANDA</b>							
64 Total loans and leases, gross, adjusted, plus securities 14	85,278	285,165	197,028	93,234	129,599	147,249	138,129
65 Time deposits in amounts of \$100,000 or more	3,878	22,595	18,389	9,429	6,265	8,190	10,357

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	10,598	2,795	2,324	1,934	5,806	20,282
2	U.S. government securities, investment account <sup>18</sup>	26,440	9,665	2,287	4,527	14,752	42,011
3	Mortgage-backed securities <sup>1</sup>	11,263	2,105	1,295	2,072	3,364	12,695
4	All other maturing in: 1 year or less	4,577	940	488	596	2,465	6,462
5	Over 1 through 5 years	5,466	2,937	334	1,674	7,429	9,827
6	Over 5 years	5,133	3,683	171	186	1,494	13,027
7	Other securities, investment account <sup>18</sup>	4,415	2,028	748	567	3,404	7,954
8	State and local government securities	2,687	1,144	240	412	735	1,869
9	Maturing in: 1 year or less	489	84	19	56	164	287
10	Over 1 year	2,198	1,061	221	356	571	1,582
11	Other bonds, stocks, and securities	1,728	884	508	155	2,669	6,085
12	Federal funds sold <sup>2</sup>	12,616	2,129	3,271	534	5,403	8,348
13	To commercial banks in the U.S.	7,974	1,989	3,036	534	4,502	5,353
14	To nonbank brokers and dealers	3,568	97	147	0	750	2,324
15	To others	1,074	43	88	0	151	671
16	Other loans and leases, gross	95,751	25,500	26,507	7,266	47,175	208,775
17	Commercial and industrial	40,690	7,129	6,459	2,191	17,120	42,623
18	Bankers' acceptances and commercial paper	277	1	4	10	34	1,362
19	All other	40,413	7,128	6,455	2,181	17,086	41,261
20	U.S. addressees	40,212	7,114	6,451	2,179	16,784	40,959
21	Non-U.S. addressees	201	14	4	2	303	302
22	Real estate loans	28,519	10,292	8,345	2,606	17,711	107,895
23	Revolving, home equity	2,616	862	314	141	461	13,757
24	All other	25,903	9,430	8,031	2,466	17,250	94,138
25	Loans to individuals	14,028	5,334	7,976	1,410	8,165	36,073
26	Loans to financial institutions	4,836	769	1,852	214	2,052	5,335
27	Commercial banks in the U.S.	673	224	789	211	10	3,531
28	Banks in foreign countries	96	1	0	1	294	173
29	Nonbank financial institutions	4,067	545	1,062	2	1,748	1,631
30	Loans for purchasing and carrying securities	2,873	339	305	61	295	1,967
31	Loans for agricultural production	236	61	34	192	226	4,088
32	Loans to states and political subdivisions	762	351	206	85	289	861
33	Loans to foreign governments and official institutions	30	4	4	0	221	36
34	All other loans	2,194	511	675	441	695	2,826
35	Lease financing receivables	1,582	709	651	66	401	7,070
36	Less: Unearned income	77	47	8	2	59	160
37	Loan and lease reserve <sup>5</sup>	2,147	527	681	187	685	7,585
38	Other loans and leases, net	93,527	24,926	25,818	7,078	46,430	201,030
39	Other assets <sup>18</sup>	18,216	2,343	2,595	732	3,727	37,593
40	<b>TOTAL ASSETS</b>	<b>165,812</b>	<b>43,886</b>	<b>37,043</b>	<b>15,372</b>	<b>79,522</b>	<b>317,218</b>
<b>LIABILITIES</b>							
41	Deposits	98,280	28,955	20,999	11,928	57,675	241,196
42	Demand deposits	26,839	6,819	6,538	3,743	14,864	64,775
43	Individuals, partnerships, and corporations	21,453	5,061	5,258	2,796	13,121	56,117
44	States and political subdivisions	716	140	135	123	157	2,281
45	U.S. government	187	45	59	27	163	436
46	Depository institutions in the U.S.	3,452	1,415	939	701	979	3,822
47	Banks in foreign countries	142	6	27	20	56	475
48	Foreign governments and official institutions	2	0	0	0	3	43
49	Certified and officers' checks	886	152	121	75	384	1,601
50	Other transaction deposits <sup>8</sup>	8,436	3,909	2,152	1,861	8,721	28,583
51	Nontransaction deposits	63,005	18,227	12,310	6,323	34,090	147,838
52	Individuals, partnerships, and corporations	61,048	17,294	12,222	6,048	32,243	146,077
53	States and political subdivisions	1,511	444	62	183	1,629	1,304
54	U.S. government	18	372	1	0	210	279
55	Depository institutions in the U.S.	414	117	23	18	8	136
56	Foreign governments, official institutions, and banks	14	0	1	74	0	43
57	Borrowings <sup>9</sup>	37,589	10,355	10,135	2,121	13,516	25,928
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	9,355	1,304	472	82	1,414	860
60	Other liabilities for borrowed money <sup>11</sup>	9,722	1,782	5,301	155	2,189	8,395
61	Other liabilities (including subordinated debt)	16,084	1,372	2,619	243	2,545	20,081
62	<b>TOTAL LIABILITIES</b>	<b>151,953</b>	<b>40,682</b>	<b>33,753</b>	<b>14,292</b>	<b>73,736</b>	<b>287,205</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	13,859	3,204	3,289	1,081	5,786	30,012
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	130,575	37,110	28,988	12,150	66,222	258,204
65	Time deposits in amounts of \$100,000 or more	13,357	2,050	1,403	660	5,023	13,447