

# FEDERAL RESERVE statistical release



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February 28, 1992

## 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			
	Feb 19, 1992	change since		Feb 19, 1992	change since		
	Feb 12, 1992	Feb 20, 1991	Feb 12, 1992	Feb 12, 1992	Feb 20, 1991	Feb 20, 1991	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	127,220	23,460	12,719	16,504	871	882
2	U.S. government securities	235,549	427	42,645	20,167	-13	6,672
3	Trading account	23,319	834	6,408	--	--	--
4	Investment account	212,230	-407	36,237	--	--	--
5	Mortgage-backed securities 1	79,233	-1,165	-4,339	--	--	--
6	All other maturing in: 1 year or less	23,854	769	4,828	--	--	--
7	Over 1 through 5 years	61,403	-108	22,044	--	--	--
8	Over 5 years	47,739	97	13,704	--	--	--
9	Other securities	54,406	-330	-6,561	8,992	-23	1,219
10	Trading account	1,094	-61	-5	--	--	--
11	Investment account	53,312	-269	-6,556	--	--	--
12	State and local government securities	22,292	-31	-7,400	--	--	--
13	Maturing in: 1 year or less	3,323	90	-573	--	--	--
14	Over 1 year	18,969	-121	-6,827	--	--	--
15	Other bonds, stocks, and securities	31,020	-238	844	--	--	--
16	Other trading account assets	13,895	497	3,200	--	--	--
17	Federal funds sold 2	102,556	3,331	21,120	14,441	2,545	2,006
18	To commercial banks in the U.S.	71,037	3,367	17,332	5,890	2,774	342
19	To nonbank brokers and dealers	25,699	647	1,227	--	--	--
20	To others 3	5,820	-683	2,562	8,551	-229	1,664
21	Other loans and leases, gross	1,007,337	-180	-72,255	162,332	462	16,594
22	Commercial and industrial	289,442	1,405	-34,297	96,662	-148	10,027
23	Bankers' acceptances and commercial paper	1,810	223	85	2,454	-32	-110
24	All other	287,633	1,181	-34,381	94,208	-115	10,138
25	U.S. addressees	286,036	1,035	-34,556	91,392	-104	9,838
26	Non-U.S. addressees	1,597	147	175	2,816	-11	299
27	Real estate loans	402,366	-2,309	-9,333	37,020	-69	4,455
28	Revolving, home equity	41,610	-40	4,307	--	--	--
29	All other	360,756	-2,269	-13,640	--	--	--
30	Loans to individuals	184,776	-988	-14,100	--	--	--
31	Loans to financial institutions	44,663	-57	-4,654	20,275	37	-1,748
32	Commercial banks in the U.S.	20,709	335	-2,842	7,347	54	-7,405
33	Banks in foreign countries	1,641	-91	-845	1,685	-146	95
34	Nonbank financial institutions	22,313	-301	-967	11,242	130	5,561
35	Loans for purchasing and carrying securities	13,748	-258	-2,492	5,828	480	3,574
36	Loans for agricultural production	5,871	5	81	--	--	--
37	Loans to states and political subdivisions	17,320	79	-3,601	--	--	--
38	Loans to foreign governments and official institutions	983	87	-250	370	13	151
39	All other loans 4	22,476	1,820	-1,776	2,178	148	135
40	Lease financing receivables	25,690	37	-1,832	--	--	--
41	Less: Unearned income	3,211	-3	-1,103	--	--	--
42	Loan and lease reserve 5	37,928	-17	-620	--	--	--
43	Other loans and leases, net	966,197	-160	-70,531	--	--	--
44	Other assets	153,159	-3,109	-11,341	28,589	-763	-2,624
45	TOTAL ASSETS 6	1,652,982	24,117	-8,750	290,037	-979	40,194

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 19, 1992	Feb 12, 1992	Feb 20, 1991	Feb 19, 1992	Feb 12, 1992	Feb 20, 1991
46 Deposits	1,134,227	12,391	-5,641	97,148	-1,536	27,116
47 Demand deposits <sup>7</sup>	249,489	15,554	17,135	3,919	306	18
48 Individuals, partnerships, and corporations	196,796	7,838	12,005	3,019	249	552
49 Other holders	52,693	7,716	5,129	899	57	-534
50 States and political subdivisions	7,948	502	699	--	--	--
51 U.S. government	1,657	-100	20	--	--	--
52 Depository institutions in the U.S.	25,522	4,900	3,453	--	--	--
53 Banks in foreign countries	5,180	689	18	--	--	--
54 Foreign governments and official institutions	571	29	-129	--	--	--
55 Certified and officers' checks	11,815	1,695	1,069	--	--	--
56 Other transaction deposits <sup>8</sup>	102,112	643	13,959	--	--	--
57 Nontransaction deposits	782,626	-3,806	-36,735	93,229	-1,842	27,098
58 Individuals, partnerships, and corporations	749,988	-3,958	-31,061	64,853	-2,080	14,390
59 Other holders	32,638	152	-5,674	28,377	239	12,708
60 States and political subdivisions	26,142	-115	-5,040	--	--	--
61 U.S. government	1,619	48	738	--	--	--
62 Depository institutions in the U.S.	4,531	230	-1,299	--	--	--
63 Foreign governments, official institutions, and banks	346	-11	-73	--	--	--
64 Borrowings <sup>9</sup>	296,653	13,876	-4,523	103,328	607	5,210
65 Federal funds purchased <sup>10</sup>	--	--	--	55,760	-328	11,988
66 From commercial banks in the U.S.	--	--	--	21,340	16	2,242
67 From others	--	--	--	34,419	-343	9,746
68 From Federal Reserve Banks	0	0	-525	--	--	--
69 Treasury tax and loan notes	14,683	-5,020	-12,695	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	281,970	18,896	8,697	47,569	934	-6,777
71 To commercial banks in the U.S.	--	--	--	13,714	-283	-11,308
72 To others	--	--	--	33,855	1,217	4,531
73 Other liabilities (including subordinated debt)	101,518	-2,431	-5,366	26,480	-439	-4,016
74 TOTAL LIABILITIES <sup>12</sup>	1,532,398	23,836	-15,529	290,037	-979	40,194
75 Residual (Total assets less total liabilities) <sup>13</sup>	120,583	281	6,780	0	0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,321,996	44	-26,341	192,695	144	33,554
77 Time deposits in amounts of \$100,000 or more	158,912	-2,326	-53,714	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,214	3	-246	--	--	--
79 Commercial and industrial	681	7	-243	--	--	--
80 Other	533	-4	-3	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,195	-349	-2,308	--	--	--
82 Net due to related institutions <sup>17</sup>	-3,238	-2,267	11,627	24,069	4,448	-3,561

## 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.

	Federal Reserve District						Atlanta	
	Boston	New York		Philadelphia	Cleveland	Richmond		
		district	city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,336	31,736	23,496	4,369	6,325	11,278	13,066
2	U.S. government securities, investment account 18	14,791	50,270	30,010	8,861	20,590	26,538	24,178
3	Mortgage-backed securities <sup>1</sup>	7,088	18,239	10,130	958	10,589	7,677	6,792
4	All other maturing in: 1 year or less	669	3,437	2,264	3,241	1,113	2,959	2,762
5	Over 1 through 5 years	4,688	13,656	6,601	2,035	2,296	11,226	7,847
6	Over 5 years	2,346	14,939	11,015	2,627	6,592	4,675	6,777
7	Other securities, investment account 18	2,678	15,236	9,959	2,051	4,548	4,551	5,385
8	State and local government securities	427	5,875	4,322	1,173	1,674	2,780	2,952
9	Maturing in: 1 year or less	173	1,007	742	128	297	261	292
10	Over 1 year	254	4,867	3,580	1,045	1,377	2,518	2,660
11	Other bonds, stocks, and securities	2,251	9,361	5,637	878	2,875	1,771	2,434
12	Federal funds sold <sup>2</sup>	6,526	28,517	23,340	1,556	3,515	14,559	12,155
13	To commercial banks in the U.S.	3,914	18,501	15,213	1,090	2,133	9,924	9,759
14	To nonbank brokers and dealers	2,612	8,983	7,121	115	1,382	3,407	1,504
15	To others	0	1,033	1,006	350	0	1,228	891
16	Other loans and leases, gross	50,452	234,855	161,754	58,971	67,572	100,238	88,177
17	Commercial and industrial	17,417	74,913	50,677	11,294	21,982	25,883	20,916
18	Bankers' acceptances and commercial paper	67	837	365	60	117	111	13
19	All other	17,350	74,076	50,312	11,234	21,866	25,772	20,904
20	U.S. addressees	17,324	73,658	49,953	11,229	21,813	25,689	20,827
21	Non-U.S. addressees	26	418	359	6	53	83	77
22	Real estate loans	23,002	87,420	57,787	11,051	20,899	47,515	41,508
23	Revolving, home equity	4,147	7,720	3,591	929	2,684	5,452	2,908
24	All other	18,856	79,700	54,196	10,122	18,215	42,063	38,600
25	Loans to individuals	4,450	29,999	18,937	31,574	16,150	16,065	18,629
26	Loans to financial institutions	727	17,755	14,677	1,534	2,689	2,021	1,129
27	Commercial banks in the U.S.	433	7,460	6,056	210	1,539	1,062	569
28	Banks in foreign countries	17	1,304	1,227	94	32	16	14
29	Nonbank financial institutions	277	8,992	7,394	1,230	1,119	943	547
30	Loans for purchasing and carrying securities	234	6,656	5,437	412	1,165	422	275
31	Loans for agricultural production	100	193	124	53	115	299	339
32	Loans to states and political subdivisions	681	4,837	3,253	1,239	1,291	3,023	2,675
33	Loans to foreign governments and official institutions	7	216	171	0	225	23	17
34	All other loans	970	6,944	5,751	399	639	3,287	1,869
35	Lease financing receivables	2,863	5,921	4,941	1,416	2,417	1,700	820
36	Less: Unearned income	47	1,632	1,201	131	417	116	424
37	Loan and lease reserve <sup>5</sup>	2,501	13,375	10,364	2,258	1,762	3,268	2,110
38	Other loans and leases, net	47,904	219,848	150,189	56,582	65,393	96,854	85,643
39	Other assets <sup>18</sup>	9,078	88,608	74,994	8,815	7,408	14,073	9,238
40	<b>TOTAL ASSETS</b>	<b>87,314</b>	<b>434,215</b>	<b>311,988</b>	<b>82,234</b>	<b>107,780</b>	<b>167,853</b>	<b>149,665</b>
<b>LIABILITIES</b>								
41	Deposits	62,816	257,206	169,858	49,271	75,199	113,544	115,981
42	Demand deposits	13,766	67,865	49,567	8,277	12,896	20,260	21,895
43	Individuals, partnerships, and corporations	11,352	49,725	34,081	6,483	10,582	17,170	17,954
44	States and political subdivisions	527	1,762	607	247	463	747	1,204
45	U.S. government	67	333	239	43	51	173	202
46	Depository institutions in the U.S.	1,351	5,150	4,551	988	1,134	1,426	1,983
47	Banks in foreign countries	84	4,208	4,076	28	38	65	50
48	Foreign governments and official institutions	2	429	408	1	2	86	0
49	Certified and officers' checks	383	6,257	5,605	486	627	593	502
50	Other transaction deposits <sup>8</sup>	5,357	18,310	9,946	2,862	6,521	11,874	11,270
51	Nontransaction deposits	43,693	171,031	110,345	38,133	55,782	81,410	82,816
52	Individuals, partnerships, and corporations	42,331	161,486	105,079	36,980	51,769	79,125	79,542
53	States and political subdivisions	1,270	8,298	4,188	921	1,968	1,163	2,944
54	U.S. government	11	101	93	0	833	140	154
55	Depository institutions in the U.S.	82	1,088	928	230	1,136	971	172
56	Foreign governments, official institutions, and banks	0	58	57	1	76	11	4
57	Borrowings <sup>9</sup>	16,086	89,545	71,562	22,645	20,216	39,116	20,319
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,189	4,047	3,477	444	1,517	1,011	826
60	Other liabilities for borrowed money <sup>11</sup>	14,897	85,499	68,085	22,201	18,700	38,105	19,493
61	Other liabilities (including subordinated debt)	2,955	49,736	41,416	3,373	5,069	5,776	3,402
62	<b>TOTAL LIABILITIES</b>	<b>81,857</b>	<b>396,487</b>	<b>282,836</b>	<b>75,289</b>	<b>100,485</b>	<b>158,437</b>	<b>139,702</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	5,457	37,728	29,153	6,945	7,295	9,416	9,963
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	70,100	302,917	203,794	70,138	92,554	134,899	119,567
65	Time deposits in amounts of \$100,000 or more	9,124	35,803	27,786	14,482	9,869	16,819	15,433

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,828	3,227	2,385	1,821	6,975	26,874
2	U.S. government securities, investment account 18	15,011	5,921	3,410	2,109	14,723	25,828
3	Mortgage-backed securities <sup>1</sup>	7,244	3,168	2,637	234	4,220	10,387
4	All other maturing in: 1 year or less	2,396	538	200	871	1,229	4,440
5	Over 1 through 5 years	3,267	1,332	412	491	7,289	6,864
6	Over 5 years	2,105	884	161	512	1,986	4,137
7	Other securities, investment account 18	6,108	2,525	993	623	3,441	5,173
8	State and local government securities	3,439	1,043	289	344	218	2,079
9	Maturing in: 1 year or less	567	99	20	66	58	355
10	Over 1 year	2,873	944	269	278	160	1,724
11	Other bonds, stocks, and securities	2,669	1,481	704	279	3,223	3,094
12	Federal funds sold <sup>2</sup>	7,379	1,537	1,591	1,108	9,210	14,902
13	To commercial banks in the U.S.	3,929	1,084	873	874	7,997	10,957
14	To nonbank brokers and dealers	2,425	245	680	233	1,050	3,061
15	To others	1,025	208	38	0	163	884
16	Other loans and leases, gross	87,368	20,298	21,659	5,076	34,221	238,450
17	Commercial and industrial	39,160	6,186	6,252	1,645	13,715	50,079
18	Bankers' acceptances and commercial paper	353	5	5	15	47	181
19	All other	38,807	6,181	6,247	1,631	13,667	49,898
20	U.S. addressees	38,613	6,171	6,236	1,629	13,368	49,480
21	Non-U.S. addressees	194	10	11	1	300	418
22	Real estate loans	25,249	7,447	5,648	1,631	10,517	120,480
23	Revolving, home equity	1,838	704	516	117	300	14,296
24	All other	23,410	6,743	5,132	1,514	10,216	106,184
25	Loans to individuals	10,735	4,064	5,551	1,025	5,478	41,056
26	Loans to financial institutions	5,469	635	2,225	57	1,137	9,284
27	Commercial banks in the U.S.	718	36	1,448	36	104	7,094
28	Banks in foreign countries	67	3	0	0	10	85
29	Nonbank financial institutions	4,683	596	778	21	1,023	2,106
30	Loans for purchasing and carrying securities	2,272	303	306	80	201	1,422
31	Loans for agricultural production	114	66	50	196	194	4,153
32	Loans to states and political subdivisions	1,067	542	400	96	438	1,032
33	Loans to foreign governments and official institutions	146	4	4	0	238	103
34	All other loans	2,060	539	679	272	2,056	2,761
35	Lease financing receivables	1,095	513	545	74	246	8,080
36	Less: Unearned income	55	71	47	3	30	238
37	Loan and lease reserve <sup>5</sup>	2,193	414	551	181	703	8,612
38	Other loans and leases, net	85,120	19,813	21,061	4,893	33,488	229,600
39	Other assets <sup>18</sup>	13,546	1,852	2,058	602	4,373	31,815
40	TOTAL ASSETS	139,993	34,875	31,498	11,155	72,210	334,191
<b>LIABILITIES</b>							
41	Deposits	92,904	25,460	19,857	8,821	55,909	257,259
42	Demand deposits	23,034	5,752	4,006	3,100	11,379	57,259
43	Individuals, partnerships, and corporations	16,743	4,034	3,299	2,172	9,273	48,008
44	States and political subdivisions	786	119	59	87	166	1,780
45	U.S. government	171	58	24	39	153	344
46	Depository institutions in the U.S.	4,602	1,397	560	739	1,403	4,789
47	Banks in foreign countries	88	9	24	10	50	524
48	Foreign governments and official institutions	2	0	0	0	2	47
49	Certified and officers' checks	642	134	39	53	333	1,768
50	Other transaction deposits <sup>8</sup>	5,908	2,936	1,797	1,007	6,774	27,496
51	Nontransaction deposits	63,962	16,772	14,054	4,713	37,756	172,504
52	Individuals, partnerships, and corporations	61,522	16,174	13,940	4,416	35,200	167,503
53	States and political subdivisions	1,987	449	70	192	2,483	4,397
54	U.S. government	30	2	0	0	26	321
55	Depository institutions in the U.S.	367	148	43	10	47	239
56	Foreign governments, official institutions, and banks	56	0	0	95	0	44
57	Borrowings <sup>9</sup>	26,480	6,118	7,355	1,301	10,113	37,359
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,641	568	413	136	1,285	606
60	Other liabilities for borrowed money <sup>11</sup>	23,839	5,551	6,942	1,165	8,828	36,753
61	Other liabilities (including subordinated debt)	10,173	905	1,540	199	1,745	16,646
62	TOTAL LIABILITIES	129,557	32,483	28,751	10,321	67,766	311,264
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,436	2,393	2,746	834	4,443	22,927
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	111,219	29,161	25,332	8,005	53,494	266,302
65	Time deposits in amounts of \$100,000 or more	16,948	2,031	2,935	681	7,404	27,383