

FEDERAL RESERVE statistical release



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April 17, 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			
	Apr 8, 1992	change since		Apr 8, 1992	change since		
		Apr 1, 1992	Apr 10, 1991		Apr 1, 1992	Apr 10, 1991	
ASSETS							
1	Cash and balances due from depository institutions	98,897	-36,149	-2,801	16,604	-651	1,771
2	U.S. government securities	242,164	781	44,270	20,521	567	6,604
3	Trading account	22,556	1,764	6,561	--	--	--
4	Investment account	219,608	-982	37,709	--	--	--
5	Mortgage-backed securities ¹	82,025	531	-4,049	--	--	--
6	All other maturing in: 1 year or less	27,581	578	7,809	--	--	--
7	Over 1 through 5 years	61,856	-1,591	21,102	--	--	--
8	Over 5 years	48,147	-500	12,847	--	--	--
9	Other securities	54,799	216	-5,014	8,884	-7	1,053
10	Trading account	1,104	-330	-119	--	--	--
11	Investment account	53,695	545	-4,895	--	--	--
12	State and local government securities	21,898	1	-6,426	--	--	--
13	Maturing in: 1 year or less	3,320	17	-592	--	--	--
14	Over 1 year	18,578	-16	-5,834	--	--	--
15	Other bonds, stocks, and securities	31,797	544	1,531	--	--	--
16	Other trading account assets	12,627	982	3,014	--	--	--
17	Federal funds sold ²	95,902	-430	15,327	11,616	-655	2,177
18	To commercial banks in the U.S.	65,427	169	10,452	4,288	-1,213	290
19	To nonbank brokers and dealers	25,893	189	4,121	--	--	--
20	To others ³	4,583	-788	754	7,329	558	1,887
21	Other loans and leases, gross	997,355	-9,761	-67,909	161,710	-1,484	16,587
22	Commercial and industrial	287,420	-2,460	-33,546	98,018	133	9,706
23	Bankers' acceptances and commercial paper	1,452	46	-414	2,516	-77	224
24	All other	285,968	-2,506	-33,131	95,502	210	9,482
25	U.S. addressees	284,575	-2,496	-33,170	92,574	186	8,962
26	Non-U.S. addressees	1,394	-10	39	2,928	23	520
27	Real estate loans	401,810	479	-11,455	36,158	-159	2,301
28	Revolving, home equity	41,372	-28	3,138	--	--	--
29	All other	360,438	507	-14,594	--	--	--
30	Loans to individuals	180,712	-937	-13,455	--	--	--
31	Loans to financial institutions	43,921	-1,327	-4,930	20,578	-674	1,601
32	Commercial banks in the U.S.	19,060	-536	-3,360	7,682	203	-3,684
33	Banks in foreign countries	1,914	-155	-865	1,677	-71	273
34	Nonbank financial institutions	22,947	-635	-706	11,219	-806	5,012
35	Loans for purchasing and carrying securities	12,891	-2,652	1,443	4,346	-1,024	2,286
36	Loans for agricultural production	5,825	17	-34	--	--	--
37	Loans to states and political subdivisions	16,975	-142	-3,279	--	--	--
38	Loans to foreign governments and official institutions	882	-3	-301	376	17	147
39	All other loans ⁴	21,313	-2,695	-606	2,234	223	546
40	Lease financing receivables	25,607	-40	-1,746	--	--	--
41	Less: Unearned income	2,960	-10	-1,216	--	--	--
42	Loan and lease reserve ⁵	37,602	68	-806	--	--	--
43	Other loans and leases, net	956,793	-9,820	-65,887	--	--	--
44	Other assets	157,136	-524	-3,852	27,604	225	-2,267
45	TOTAL ASSETS ⁶	1,618,320	-44,944	-14,942	289,413	-5,410	37,794

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks			
	Apr 8, 1992	change since		Apr 8, 1992	change since		
		Apr 1, 1992	Apr 10, 1991		Apr 1, 1992	Apr 10, 1991	
LIABILITIES							
46	Deposits	1,134,997	-29,489	-6,044	97,326	-3,174	19,903
47	Demand deposits ⁷	240,938	-35,254	13,906	3,651	-100	-207
48	Individuals, partnerships, and corporations	195,742	-21,115	11,465	2,766	-184	526
49	Other holders	45,196	-14,140	2,441	885	84	-733
50	States and political subdivisions	7,534	-1,183	661	--	--	--
51	U.S. government	1,855	-1,987	-149	--	--	--
52	Depository institutions in the U.S.	20,783	-7,771	2,502	--	--	--
53	Banks in foreign countries	4,864	-636	4	--	--	--
54	Foreign governments and official institutions	554	-204	-59	--	--	--
55	Certified and officers' checks	9,606	-2,359	-518	--	--	--
56	Other transaction deposits ⁸	107,899	886	13,304	--	--	--
57	Nontransaction deposits	786,161	4,879	-33,254	93,674	-3,075	20,110
58	Individuals, partnerships, and corporations	755,726	4,354	-26,397	66,783	-2,402	12,019
59	Other holders	30,436	525	-6,858	26,891	-672	8,092
60	States and political subdivisions	24,963	244	-6,349	--	--	--
61	U.S. government	2,143	159	1,251	--	--	--
62	Depository institutions in the U.S.	3,055	125	-1,580	--	--	--
63	Foreign governments, official institutions, and banks	275	-3	-180	--	--	--
64	Borrowings ⁹	260,611	-15,272	-7,628	104,757	-734	4,518
65	Federal funds purchased ¹⁰	--	--	--	51,652	485	4,583
66	From commercial banks in the U.S.	--	--	--	19,802	-1,596	-1,557
67	From others	--	--	--	31,850	2,081	6,139
68	From Federal Reserve Banks	0	-551	0	--	--	--
69	Treasury tax and loan notes	2,891	-1,653	-742	--	--	--
70	Other liabilities for borrowed money ¹¹	257,720	-13,069	-6,886	53,105	-1,219	-65
71	To commercial banks in the U.S.	--	--	--	13,858	374	-7,350
72	To others	--	--	--	39,247	-1,593	7,286
73	Other liabilities (including subordinated debt)	100,742	-696	-8,436	24,415	776	-3,804
74	TOTAL LIABILITIES ¹²	1,496,350	-45,458	-22,108	289,413	-5,410	37,794
75	Residual (Total assets less total liabilities) ¹³	121,970	514	7,165	0	0	0

MEMORANDA

76	Total loans and leases, gross, adjusted, plus securities ¹⁴	1,318,361	-7,845	-17,404	190,762	-569	29,815
77	Time deposits in amounts of \$100,000 or more	153,710	2,533	-48,695	--	--	--
78	Loans sold outright to affiliates ¹⁵	1,188	-17	-173	--	--	--
79	Commercial and industrial	675	-1	-183	--	--	--
80	Other	513	-15	11	--	--	--
81	Foreign branch credit extended to U.S. residents ^{16,17}	22,958	-228	-2,215	--	--	--
82	Net due to related institutions ¹⁷	-3,365	-5,908	4,728	20,443	1,128	5,307

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: Domestically chartered weekly reporting banks acquired an additional \$1.4 billion in assets and liabilities of thrift institutions in the week ending April 1, 1992. The major asset items affected were (in billions): cash and balances due from depository institutions, \$0.1; U.S. government securities, investment account, mortgage backed securities, \$0.1; U.S. government securities, investment account, maturing in one year or less, \$0.1; federal funds sold to commercial banks in the U.S., \$0.6; and real estate loans, all other, \$0.5. The major liability items affected were: other transaction deposits, \$0.1; nontransaction deposits-IPC, \$1.1 billion; and borrowings, \$0.2. At domestically chartered banks a reclassification in the week ending April 8, 1992, reduced U.S. government securities, investment account, maturing in one year or less, \$0.2, one to five years, \$0.7, over five years, \$0.7, and increased U.S. government securities, investment account, mortgage backed securities by \$1.6.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	4,773	27,217	20,424	3,164	4,324	7,834	11,396
2	U.S. government securities, investment account 18	14,831	53,497	32,916	8,858	21,010	27,374	23,701
3	Mortgage-backed securities ¹	7,060	19,605	11,492	993	11,973	7,637	6,165
4	All other maturing in: 1 year or less	692	4,597	3,309	3,267	729	3,968	2,859
5	Over 1 through 5 years	4,412	13,750	6,802	2,126	2,574	11,063	8,092
6	Over 5 years	2,667	15,545	11,314	2,472	5,734	4,706	6,584
7	Other securities, investment account 18	3,059	14,643	9,639	2,039	4,395	4,405	6,298
8	State and local government securities	445	5,727	4,152	1,152	1,620	2,746	2,911
9	Maturing in: 1 year or less	191	1,006	728	130	267	244	287
10	Over 1 year	254	4,721	3,424	1,022	1,333	2,502	2,625
11	Other bonds, stocks, and securities	2,614	8,916	5,487	887	2,775	1,659	3,387
12	Federal funds sold ²	5,575	22,087	15,120	1,378	3,339	10,646	12,974
13	To commercial banks in the U.S.	3,490	11,713	6,881	988	2,604	6,114	10,447
14	To nonbank brokers and dealers	2,085	9,377	7,267	40	735	3,710	1,567
15	To others	0	998	973	350	0	823	960
16	Other loans and leases, gross	51,237	228,252	155,735	57,966	66,397	99,687	87,647
17	Commercial and industrial	17,646	73,906	49,197	11,078	22,258	25,777	20,857
18	Bankers' acceptances and commercial paper	64	638	200	34	67	93	26
19	All other	17,581	73,267	48,997	11,044	22,190	25,684	20,831
20	U.S. addressees	17,556	72,996	48,788	11,039	22,137	25,575	20,726
21	Non-U.S. addressees	25	271	209	5	53	109	105
22	Real estate loans	23,541	86,034	56,565	11,199	20,862	47,427	41,347
23	Revolving, home equity	4,065	7,600	3,524	928	2,797	5,410	2,898
24	All other	19,477	78,434	53,041	10,271	18,066	42,018	38,449
25	Loans to individuals	4,408	29,315	18,419	30,393	15,232	15,911	18,574
26	Loans to financial institutions	775	15,859	13,239	1,876	2,254	2,049	1,067
27	Commercial banks in the U.S.	436	5,662	4,547	441	1,216	1,033	464
28	Banks in foreign countries	24	1,580	1,506	57	31	15	22
29	Nonbank financial institutions	315	8,617	7,185	1,377	1,008	1,002	581
30	Loans for purchasing and carrying securities	252	5,999	4,995	466	1,032	410	277
31	Loans for agricultural production	101	185	118	51	114	318	334
32	Loans to states and political subdivisions	672	4,765	3,224	1,210	1,282	2,923	2,626
33	Loans to foreign governments and official institutions	7	98	57	0	223	26	11
34	All other loans	1,018	6,307	5,101	266	636	3,113	1,760
35	Lease financing receivables	2,819	5,784	4,819	1,427	2,504	1,733	795
36	Less: Unearned income	33	1,523	1,138	125	351	100	401
37	Loan and lease reserve ⁵	2,422	13,064	10,101	2,274	1,800	3,196	2,129
38	Other loans and leases, net	48,782	213,665	144,497	55,567	64,247	96,391	85,117
39	Other assets ¹⁸	9,119	83,283	69,178	10,898	6,878	13,789	12,809
40	TOTAL ASSETS	86,139	414,393	291,774	81,904	104,194	160,439	152,294
LIABILITIES								
41	Deposits	63,686	252,937	165,012	48,743	74,324	112,983	117,881
42	Demand deposits	13,332	62,532	44,142	7,811	12,170	19,909	21,676
43	Individuals, partnerships, and corporations	10,883	47,714	31,775	6,546	10,211	17,148	18,084
44	States and political subdivisions	572	1,663	791	220	416	697	929
45	U.S. government	70	302	207	27	150	174	235
46	Depository institutions in the U.S.	1,164	4,397	3,836	698	828	1,163	1,850
47	Banks in foreign countries	85	3,964	3,791	61	35	71	42
48	Foreign governments and official institutions	2	421	407	2	1	93	1
49	Certified and officers' checks	555	4,072	3,334	256	530	562	535
50	Other transaction deposits ⁸	5,804	19,046	10,417	3,113	7,035	12,743	11,916
51	Nontransaction deposits	44,550	171,359	110,453	37,819	55,119	80,332	84,288
52	Individuals, partnerships, and corporations	43,181	162,710	105,833	36,675	51,895	78,306	80,828
53	States and political subdivisions	1,283	7,578	3,760	994	1,935	1,136	3,037
54	U.S. government	11	145	133	0	924	266	254
55	Depository institutions in the U.S.	75	880	682	149	364	599	166
56	Foreign governments, official institutions, and banks	0	46	45	1	0	24	4
57	Borrowings ⁹	14,038	76,369	59,176	21,077	17,703	31,324	19,275
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	200	760	605	52	328	311	208
60	Other liabilities for borrowed money ¹¹	13,839	75,609	58,571	21,025	17,375	31,014	19,067
61	Other liabilities (including subordinated debt)	2,887	46,912	38,091	4,979	4,909	6,160	5,079
62	TOTAL LIABILITIES	80,611	376,217	262,279	74,799	96,936	150,467	142,235
63	Residual (Total assets less total liabilities) ¹³	5,528	38,176	29,495	7,105	7,258	9,972	10,059
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	70,776	301,105	201,983	68,812	91,322	134,966	119,708
65	Time deposits in amounts of \$100,000 or more	10,010	34,151	26,345	13,945	8,923	15,272	16,061

Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
1	Cash and balances due from depository institutions	9,688	2,379	1,327	1,402	20,354
2	U.S. government securities, investment account ¹⁸	15,302	6,984	3,795	2,042	13,871
3	Mortgage-backed securities ¹	7,359	3,654	3,053	211	3,739
4	All other maturing in: 1 year or less	2,446	806	116	804	1,312
5	Over 1 through 5 years	3,387	1,644	458	527	6,836
6	Over 5 years	2,109	881	168	501	1,985
7	Other securities, investment account ¹⁸	6,113	2,353	1,089	598	3,713
8	State and local government securities	3,396	1,060	277	336	157
9	Maturing in: 1 year or less	560	106	23	59	59
10	Over 1 year	2,836	954	254	278	98
11	Other bonds, stocks, and securities	2,717	1,293	812	262	3,557
12	Federal funds sold ²	6,952	2,712	1,526	1,248	7,291
13	To commercial banks in the U.S.	4,691	1,879	1,361	881	6,323
14	To nonbank brokers and dealers	1,876	623	152	362	910
15	To others	385	211	14	5	58
16	Other loans and leases, gross	87,681	20,974	23,218	5,177	34,713
17	Commercial and industrial	39,269	6,235	6,298	1,650	13,747
18	Bankers' acceptances and commercial paper	271	9	0	14	41
19	All other	38,998	6,226	6,298	1,636	13,706
20	U.S. addressees	38,757	6,216	6,291	1,632	13,561
21	Non-U.S. addressees	241	10	8	4	145
22	Real estate loans	25,577	7,961	6,517	1,654	10,783
23	Revolving, home equity	1,816	740	503	120	348
24	All other	23,761	7,221	6,014	1,534	10,435
25	Loans to individuals	10,689	4,084	5,204	1,023	5,454
26	Loans to financial institutions	5,483	683	3,209	76	1,423
27	Commercial banks in the U.S.	637	63	2,100	54	137
28	Banks in foreign countries	75	2	0	0	15
29	Nonbank financial institutions	4,771	617	1,109	22	1,271
30	Loans for purchasing and carrying securities	2,063	325	347	86	229
31	Loans for agricultural production	121	68	52	194	188
32	Loans to states and political subdivisions	1,021	534	386	93	415
33	Loans to foreign governments and official institutions	163	4	4	0	238
34	All other loans	2,207	546	656	328	2,023
35	Lease financing receivables	1,088	534	546	73	213
36	Less: Unearned income	54	66	46	3	29
37	Loan and lease reserve ⁵	2,154	436	548	178	687
38	Other loans and leases, net	85,473	20,472	22,624	4,996	33,997
39	Other assets ¹⁸	13,038	2,266	2,228	560	5,256
40	TOTAL ASSETS	136,565	37,165	32,589	10,846	69,170
LIABILITIES						
41	Deposits	91,862	26,680	20,794	8,569	56,444
42	Demand deposits	20,768	5,579	4,386	2,749	11,264
43	Individuals, partnerships, and corporations	15,918	4,233	3,728	1,893	9,674
44	States and political subdivisions	599	89	53	76	147
45	U.S. government	183	25	20	88	118
46	Depository institutions in the U.S.	3,395	1,082	516	638	910
47	Banks in foreign countries	87	8	30	9	47
48	Foreign governments and official institutions	2	0	0	0	1
49	Certified and officers' checks	582	142	40	45	368
50	Other transaction deposits ⁸	6,022	3,110	1,925	1,094	7,012
51	Nontransaction deposits	65,072	17,991	14,484	4,726	38,167
52	Individuals, partnerships, and corporations	62,453	17,405	14,361	4,436	35,496
53	States and political subdivisions	2,185	440	82	175	2,598
54	U.S. government	30	2	1	0	26
55	Depository institutions in the U.S.	355	145	40	8	47
56	Foreign governments, official institutions, and banks	48	0	0	106	0
57	Borrowings ⁹	24,958	7,011	7,210	1,223	6,922
58	From Federal Reserve Banks	0	0	0	0	0
59	Treasury tax and loan notes	436	97	89	23	174
60	Other liabilities for borrowed money ¹¹	24,523	6,914	7,121	1,200	6,747
61	Other liabilities (including subordinated debt)	9,218	1,021	1,771	200	1,721
62	TOTAL LIABILITIES	126,039	34,712	29,775	9,992	65,087
63	Residual (Total assets less total liabilities) ¹³	10,526	2,453	2,813	854	4,083
MEMORANDA						
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	110,720	31,081	26,167	8,131	53,128
65	Time deposits in amounts of \$100,000 or more	16,528	2,029	2,891	664	7,390