

FEDERAL RESERVE statistical release



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July 2, 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		
	Jun 24, 1992	change since		Jun 24, 1992	change since	
	Jun 17, 1992	Jun 26, 1991		Jun 17, 1992	Jun 26, 1991	
ASSETS						
1	Cash and balances due from depository institutions	101,640	1,910	-8,703	19,008	4,098
2	U.S. government securities	245,956	-369	46,997	23,454	8,889
3	Trading account	19,106	-435	4,113	--	--
4	Investment account	226,850	67	42,885	--	--
5	Mortgage-backed securities ¹	81,121	-5	228	--	--
6	All other maturing in: 1 year or less	25,252	147	3,430	--	--
7	Over 1 through 5 years	66,547	-272	21,106	--	--
8	Over 5 years	53,930	196	18,120	--	--
9	Other securities	52,778	-93	-5,659	8,071	416
10	Trading account	1,527	230	-477	--	--
11	Investment account	51,251	-322	-5,183	--	--
12	State and local government securities	21,440	18	-5,781	--	--
13	Maturing in: 1 year or less	3,188	5	-574	--	--
14	Over 1 year	18,252	13	-5,207	--	--
15	Other bonds, stocks, and securities	29,811	-340	599	--	--
16	Other trading account assets	11,930	-1,348	1,457	--	--
17	Federal funds sold ²	89,890	-8,297	12,601	13,882	1,710
18	To commercial banks in the U.S.	59,357	-1,074	6,598	4,222	1,040
19	To nonbank brokers and dealers	25,391	-6,245	4,249	--	--
20	To others ³	5,143	-977	1,754	9,660	670
21	Other loans and leases, gross	978,628	-8,266	-75,811	163,442	839
22	Commercial and industrial	280,174	-1,427	-32,563	95,610	-233
23	Bankers' acceptances and commercial paper	1,495	-62	-188	2,425	29
24	All other	278,678	-1,365	-32,375	93,185	-262
25	U.S. addressees	277,429	-1,315	-32,144	90,199	-266
26	Non-U.S. addressees	1,249	-50	-232	2,987	5
27	Real estate loans	398,563	-2,353	-15,665	36,293	-95
28	Revolving, home equity	42,043	512	2,513	--	--
29	All other	356,520	-2,865	-18,179	--	--
30	Loans to individuals	178,836	-15	-12,552	--	--
31	Loans to financial institutions	36,301	-4,132	-9,553	24,066	1,475
32	Commercial banks in the U.S.	13,479	-3,324	-6,871	7,983	-78
33	Banks in foreign countries	2,167	200	187	2,254	299
34	Nonbank financial institutions	20,655	-1,007	-2,869	13,829	1,253
35	Loans for purchasing and carrying securities	14,198	-962	252	5,018	-365
36	Loans for agricultural production	6,006	-10	-239	--	--
37	Loans to states and political subdivisions	16,377	-22	-3,078	--	--
38	Loans to foreign governments and official institutions	953	2	-253	360	98
39	All other loans ⁴	21,866	691	-390	2,094	-41
40	Lease financing receivables	25,354	-38	-1,769	--	--
41	Less: Unearned income	2,767	-1	-1,271	--	--
42	Loan and lease reserve ⁵	38,511	-291	823	--	--
43	Other loans and leases, net	937,350	-7,973	-75,363	--	--
44	Other assets	160,161	4,349	2,973	26,695	-1,253
45	TOTAL ASSETS ⁶	1,599,705	-11,819	-25,697	292,028	641

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jun 24, 1992	change since		Jun 24, 1992	change since	
		Jun 17, 1992	Jun 26, 1991		Jun 17, 1992	Jun 26, 1991
46 Deposits	1,095,285	-21,381	-24,596	95,436	-557	7,802
47 Demand deposits ⁷	236,349	-10,661	13,333	3,789	377	-230
48 Individuals, partnerships, and corporations	187,673	-8,741	9,005	2,656	2	302
49 Other holders	48,675	-1,920	4,328	1,133	376	-533
50 States and political subdivisions	8,989	655	1,614	--	--	--
51 U.S. government	2,159	-1,850	475	--	--	--
52 Depository institutions in the U.S.	21,299	-126	1,640	--	--	--
53 Banks in foreign countries	5,059	-328	380	--	--	--
54 Foreign governments and official institutions	584	-171	-90	--	--	--
55 Certified and officers' checks	10,586	-101	309	--	--	--
56 Other transaction deposits ⁸	100,711	-3,946	10,540	--	--	--
57 Nontransaction deposits	758,226	-6,773	-48,469	91,646	-934	8,032
58 Individuals, partnerships, and corporations	729,638	-6,052	-39,423	66,120	-739	3,630
59 Other holders	28,587	-721	-9,047	25,526	-195	4,403
60 States and political subdivisions	23,699	-540	-7,484	--	--	--
61 U.S. government	2,226	1	1,015	--	--	--
62 Depository institutions in the U.S.	2,329	-199	-2,409	--	--	--
63 Foreign governments, official institutions, and banks	333	16	-168	--	--	--
64 Borrowings ⁹	280,296	5,970	-4,205	93,606	-2,815	-3,325
65 Federal funds purchased ¹⁰	--	--	--	50,012	-3,408	2,303
66 From commercial banks in the U.S.	--	--	--	12,323	-4,183	-10,420
67 From others	--	--	--	37,689	775	12,724
68 From Federal Reserve Banks	0	-65	0	--	--	--
69 Treasury tax and loan notes	26,926	-105	-735	--	--	--
70 Other liabilities for borrowed money ¹¹	253,370	6,140	-3,470	43,594	593	-5,628
71 To commercial banks in the U.S.	--	--	--	9,888	-198	-5,829
72 To others	--	--	--	33,705	791	201
73 Other liabilities (including subordinated debt)	99,176	3,127	-5,888	26,391	850	-1,717
74 TOTAL LIABILITIES ¹²	1,474,757	-12,285	-34,689	292,028	641	31,884
75 Residual (Total assets less total liabilities) ¹³	124,949	465	8,992	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,306,347	-13,973	-20,142	196,644	3,282	27,655
77 Time deposits in amounts of \$100,000 or more	142,902	-1,525	-48,400	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,156	-17	-583	--	--	--
79 Commercial and industrial	673	-1	-308	--	--	--
80 Other	483	-16	-276	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,608	206	1,155	--	--	--
82 Net due to related institutions ¹⁷	-10,528	-4,576	-7,510	39,121	6,221	25,621

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: Weekly reporting domestically chartered banks reclassified \$400 million other trading account assets to real estate loans, all other the week ending June 24, 1992. In addition, \$100 million commercial and industrial loans to U.S. addressees were reclassified as real estate loans, all other. Another reclassification increased loans for purchasing or carrying securities \$300 million and decreased loans to nonbank financial institutions the same amount. The week ending June 10, 1992 a reclassification increased U.S. government securities trading account \$500 million and reduced other securities trading account the same amount. At U.S. branches and agencies of foreign banks, a reclassification increased total loans and securities, total loans, and loans to nonbank financial institutions \$1000 million and decreased other assets \$900 and bankers' acceptances \$100 million the week ending June 24, 1992.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	5,363	27,817	20,848	3,403	4,867	8,980	10,701
2	U.S. government securities, investment account 18	14,674	53,447	32,840	10,186	22,092	28,943	26,189
3	Mortgage-backed securities ¹	7,396	20,803	12,637	943	10,755	6,622	5,885
4	All other maturing in: 1 year or less	577	3,046	1,807	3,749	782	4,152	2,942
5	Over 1 through 5 years	3,873	13,707	6,250	2,506	4,108	12,768	10,239
6	Over 5 years	2,828	15,891	12,146	2,987	6,446	5,401	7,122
7	Other securities, investment account 18	3,019	14,116	9,433	1,944	4,220	4,218	6,051
8	State and local government securities	443	5,649	4,053	1,143	1,584	2,631	2,856
9	Maturing in: 1 year or less	183	1,028	718	132	290	204	263
10	Over 1 year	260	4,621	3,336	1,011	1,294	2,427	2,593
11	Other bonds, stocks, and securities	2,576	8,466	5,380	801	2,637	1,587	3,195
12	Federal funds sold ²	6,760	20,537	14,449	949	3,579	11,160	10,393
13	To commercial banks in the U.S.	3,616	10,132	6,256	560	2,660	7,966	8,042
14	To nonbank brokers and dealers	3,145	9,226	7,036	38	919	2,510	745
15	To others	0	1,179	1,158	350	0	684	1,606
16	Other loans and leases, gross	50,120	226,926	155,528	58,228	66,311	95,028	88,244
17	Commercial and industrial	18,733	72,541	48,308	10,829	21,644	24,798	20,737
18	Bankers' acceptances and commercial paper	53	805	304	11	62	54	49
19	All other	18,680	71,737	48,003	10,817	21,583	24,744	20,688
20	U.S. addressees	18,657	71,467	47,791	10,813	21,519	24,609	20,601
21	Non-U.S. addressees	23	270	212	4	64	135	87
22	Real estate loans	22,702	85,330	56,057	11,746	20,623	45,359	41,325
23	Revolving, home equity	3,947	7,587	3,250	949	2,951	5,416	2,962
24	All other	18,755	77,743	52,807	10,797	17,672	39,943	38,362
25	Loans to individuals	3,658	28,995	18,392	30,698	15,243	14,424	18,733
26	Loans to financial institutions	598	15,625	12,915	1,648	3,039	1,693	1,093
27	Commercial banks in the U.S.	64	5,710	4,453	380	2,056	872	588
28	Banks in foreign countries	37	1,731	1,666	113	16	17	22
29	Nonbank financial institutions	497	8,184	6,796	1,155	966	804	483
30	Loans for purchasing and carrying securities	490	6,886	5,794	407	1,073	370	276
31	Loans for agricultural production	83	158	94	57	100	370	357
32	Loans to states and political subdivisions	653	4,647	3,116	1,178	1,211	2,825	2,549
33	Loans to foreign governments and official institutions	15	112	71	0	222	26	13
34	All other loans	637	7,040	6,094	203	650	3,466	2,393
35	Lease financing receivables	2,550	5,594	4,685	1,462	2,505	1,696	769
36	Less: Unearned income	32	1,445	1,081	124	341	91	333
37	Loan and lease reserve ⁵	2,423	13,542	10,496	2,233	1,846	3,277	2,146
38	Other loans and leases, net	47,665	211,939	143,951	55,871	64,125	91,659	85,765
39	Other assets ¹⁸	9,162	84,016	71,538	9,403	6,025	14,170	9,489
40	TOTAL ASSETS	86,644	411,871	293,060	81,754	104,908	159,130	148,587
LIABILITIES								
41	Deposits	61,821	247,345	161,604	47,079	72,032	108,250	113,895
42	Demand deposits	13,254	64,185	45,587	7,468	12,116	19,388	20,450
43	Individuals, partnerships, and corporations	10,849	46,249	30,613	6,195	10,097	16,525	16,891
44	States and political subdivisions	781	2,124	769	221	448	668	1,076
45	U.S. government	69	378	267	29	180	202	199
46	Depository institutions in the U.S.	969	5,135	4,562	761	954	1,308	1,784
47	Banks in foreign countries	96	4,139	3,947	67	41	47	42
48	Foreign governments and official institutions	6	437	417	2	1	90	1
49	Certified and officers' checks	484	5,724	5,012	194	396	549	457
50	Other transaction deposits ⁸	5,498	17,994	9,629	2,884	6,628	11,923	11,184
51	Nontransaction deposits	43,069	165,167	106,387	36,727	53,288	76,939	82,261
52	Individuals, partnerships, and corporations	41,734	157,157	102,297	35,515	50,242	75,107	78,907
53	States and political subdivisions	1,223	7,146	3,363	1,022	1,918	1,158	2,931
54	U.S. government	11	218	210	0	919	222	289
55	Depository institutions in the U.S.	100	539	412	189	209	432	132
56	Foreign governments, official institutions, and banks	0	106	105	1	0	20	4
57	Borrowings ⁹	15,786	81,768	65,701	23,111	20,886	34,509	20,397
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,418	8,056	6,719	748	2,684	1,226	1,769
60	Other liabilities for borrowed money ¹¹	13,368	73,712	58,982	22,363	18,203	33,283	18,628
61	Other liabilities (including subordinated debt)	3,443	44,248	36,285	4,338	4,395	6,005	4,077
62	TOTAL LIABILITIES	81,050	373,361	263,589	74,528	97,313	148,765	138,369
63	Residual (Total assets less total liabilities) ¹³	5,594	38,510	29,470	7,226	7,595	10,366	10,218
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	70,893	299,185	201,541	70,365	91,486	130,511	122,247
65	Time deposits in amounts of \$100,000 or more	8,226	32,354	25,534	13,109	8,258	13,670	15,318

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	9,893	2,378	1,508	1,435	5,019	20,276
2	U.S. government securities, investment account 18	15,349	7,604	2,872	2,258	13,327	29,910
3	Mortgage-backed securities ¹	7,517	4,017	2,139	570	3,452	11,020
4	All other maturing in: 1 year or less	2,289	728	82	867	926	5,111
5	Over 1 through 5 years	3,282	2,009	534	655	5,211	7,654
6	Over 5 years	2,261	849	116	165	3,738	6,126
7	Other securities, investment account 18	5,521	2,256	916	560	3,817	4,613
8	State and local government securities	3,299	1,052	277	328	155	2,023
9	Maturing in: 1 year or less	508	99	20	57	59	346
10	Over 1 year	2,792	953	257	271	96	1,677
11	Other bonds, stocks, and securities	2,221	1,204	640	232	3,662	2,590
12	Federal funds sold ²	8,859	1,869	3,782	812	7,279	13,912
13	To commercial banks in the U.S.	4,641	1,429	3,290	810	4,998	11,214
14	To nonbank brokers and dealers	3,536	392	489	0	1,920	2,469
15	To others	683	48	3	3	360	229
16	Other loans and leases, gross	86,649	20,938	20,859	5,092	34,701	225,531
17	Commercial and industrial	38,538	6,376	5,954	1,656	13,254	45,113
18	Bankers' acceptances and commercial paper	204	10	5	6	40	195
19	All other	38,334	6,366	5,949	1,649	13,214	44,917
20	U.S. addressees	38,167	6,356	5,942	1,646	13,086	44,566
21	Non-U.S. addressees	167	9	8	4	128	351
22	Real estate loans	25,093	7,977	6,872	1,588	11,897	118,052
23	Revolving, home equity	1,799	757	521	125	336	14,693
24	All other	23,294	7,220	6,351	1,462	11,561	103,359
25	Loans to individuals	10,879	4,070	5,071	1,044	5,388	40,635
26	Loans to financial institutions	5,115	612	963	87	826	5,002
27	Commercial banks in the U.S.	639	37	43	67	83	2,940
28	Banks in foreign countries	88	1	0	0	31	109
29	Nonbank financial institutions	4,387	575	920	19	712	1,953
30	Loans for purchasing and carrying securities	2,333	317	340	101	514	1,090
31	Loans for agricultural production	118	63	62	180	175	4,283
32	Loans to states and political subdivisions	947	505	376	79	407	999
33	Loans to foreign governments and official institutions	185	4	4	0	238	132
34	All other loans	2,149	493	664	315	1,781	2,075
35	Lease financing receivables	1,292	521	553	43	221	8,150
36	Less: Unearned income	56	60	45	1	27	212
37	Loan and lease reserve ⁵	2,226	447	559	180	695	8,938
38	Other loans and leases, net	84,368	20,431	20,255	4,910	33,980	216,382
39	Other assets ¹⁸	12,942	2,372	2,212	575	4,165	38,194
40	TOTAL ASSETS	136,933	36,910	31,545	10,551	67,587	323,286
LIABILITIES							
41	Deposits	87,253	26,089	19,536	8,128	53,140	250,716
42	Demand deposits	20,169	5,589	4,337	2,551	10,737	56,105
43	Individuals, partnerships, and corporations	15,549	4,024	3,647	1,766	8,947	46,936
44	States and political subdivisions	543	94	91	96	151	2,696
45	U.S. government	251	37	26	25	284	479
46	Depository institutions in the U.S.	3,199	1,287	514	616	918	3,856
47	Banks in foreign countries	106	7	26	10	40	439
48	Foreign governments and official institutions	2	0	0	0	1	44
49	Certified and officers' checks	520	141	33	38	395	1,655
50	Other transaction deposits ⁸	5,733	2,984	1,676	986	6,469	26,751
51	Nontransaction deposits	61,351	17,516	13,523	4,591	35,934	167,860
52	Individuals, partnerships, and corporations	59,150	16,967	13,409	4,302	33,667	163,481
53	States and political subdivisions	1,781	408	78	176	2,189	3,670
54	U.S. government	26	3	1	0	38	499
55	Depository institutions in the U.S.	345	139	35	6	41	165
56	Foreign governments, official institutions, and banks	49	0	0	106	0	46
57	Borrowings ⁹	28,644	7,450	7,148	1,382	7,920	31,295
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,629	1,037	375	150	2,070	765
60	Other liabilities for borrowed money ¹¹	23,015	6,413	6,773	1,232	5,850	30,531
61	Other liabilities (including subordinated debt)	10,145	866	1,807	190	2,036	17,625
62	TOTAL LIABILITIES	126,042	34,404	28,491	9,700	63,096	299,636
63	Residual (Total assets less total liabilities) ¹³	10,891	2,506	3,053	850	4,490	23,650
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	111,099	31,202	25,096	7,845	54,043	259,812
65	Time deposits in amounts of \$100,000 or more	15,132	1,919	2,733	640	6,780	24,762