

FEDERAL RESERVE statistical release



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July 31, 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			
	Jul 22, 1992	change since		Jul 22, 1992	change since		
		Jul 15, 1992	Jul 24, 1991		Jul 15, 1992	Jul 24, 1991	
ASSETS							
1	Cash and balances due from depository institutions	103,372	-13,282	6,281	20,439	499	5,297
2	U.S. government securities	248,191	-835	47,698	24,501	1,307	9,730
3	Trading account	18,507	-94	3,743	--	--	--
4	Investment account	229,684	-741	43,955	--	--	--
5	Mortgage-backed securities ¹	80,567	-428	904	--	--	--
6	All other maturing in: 1 year or less	24,320	35	1,004	--	--	--
7	Over 1 through 5 years	69,099	502	23,764	--	--	--
8	Over 5 years	55,697	-850	18,281	--	--	--
9	Other securities	53,899	201	-2,733	8,408	-49	757
10	Trading account	1,261	-53	-156	--	--	--
11	Investment account	52,638	254	-2,577	--	--	--
12	State and local government securities	21,423	156	-4,324	--	--	--
13	Maturing in: 1 year or less	3,593	182	324	--	--	--
14	Over 1 year	17,829	-27	-4,648	--	--	--
15	Other bonds, stocks, and securities	31,216	99	1,747	--	--	--
16	Other trading account assets	12,011	-425	897	--	--	--
17	Federal funds sold ²	84,489	-3,862	9,504	17,017	1,767	8,227
18	To commercial banks in the U.S.	56,380	-3,657	5,603	5,730	1,479	1,709
19	To nonbank brokers and dealers	23,649	-395	4,016	--	--	--
20	To others ³	4,460	189	-116	11,287	287	6,517
21	Other loans and leases, gross	971,941	-4,967	-64,392	159,568	-2,078	11,524
22	Commercial and industrial	277,529	-1,962	-29,154	96,046	-290	6,472
23	Bankers' acceptances and commercial paper	1,703	-53	-45	2,493	116	553
24	All other	275,826	-1,909	-29,108	93,553	-406	5,918
25	U.S. addressees	274,322	-1,864	-29,207	90,477	-487	4,950
26	Non-U.S. addressees	1,504	-45	99	3,076	81	968
27	Real estate loans	397,585	-840	-12,674	36,290	-64	863
28	Revolving, home equity	41,729	36	2,146	--	--	--
29	All other	355,856	-877	-14,820	--	--	--
30	Loans to individuals	177,448	104	-10,959	--	--	--
31	Loans to financial institutions	37,627	-253	-8,299	22,127	-991	3,910
32	Commercial banks in the U.S.	14,625	-244	-6,718	6,974	-570	-947
33	Banks in foreign countries	2,960	542	1,140	2,232	36	478
34	Nonbank financial institutions	20,042	-552	-2,721	12,921	-456	4,379
35	Loans for purchasing and carrying securities	13,333	-274	1,982	2,541	-765	-103
36	Loans for agricultural production	6,145	21	-138	--	--	--
37	Loans to states and political subdivisions	15,847	-85	-3,212	--	--	--
38	Loans to foreign governments and official institutions	926	42	-138	333	-9	37
39	All other loans ⁴	21,422	-1,553	91	2,230	40	345
40	Lease financing receivables	24,078	-167	-1,890	--	--	--
41	Less: Unearned income	2,721	-33	-1,234	--	--	--
42	Loan and lease reserve ⁵	37,826	16	508	--	--	--
43	Other loans and leases, net	931,393	-4,950	-63,666	--	--	--
44	Other assets	158,707	-1,500	5,374	26,900	-11	-2,210
45	TOTAL ASSETS ⁶	1,592,061	-24,652	3,355	298,897	37	40,270

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jul 22, 1992	change since		Jul 22, 1992	change since	
		Jul 15, 1992	Jul 24, 1991		Jul 15, 1992	Jul 24, 1991
LIABILITIES						
46 Deposits	1,099,181	-34,353	-18,069	96,713	1,441	6,412
47 Demand deposits ⁷	238,922	-27,674	23,649	3,775	366	-55
48 Individuals, partnerships, and corporations	192,461	-20,613	17,754	2,602	-44	278
49 Other holders	46,461	-7,061	5,895	1,173	410	-334
50 States and political subdivisions	8,096	719	1,003	--	--	--
51 U.S. government	1,457	-2,070	-284	--	--	--
52 Depository institutions in the U.S.	20,758	-6,035	2,645	--	--	--
53 Banks in foreign countries	5,896	831	1,186	--	--	--
54 Foreign governments and official institutions	662	11	-151	--	--	--
55 Certified and officers' checks	9,592	-516	1,496	--	--	--
56 Other transaction deposits ⁸	102,832	-1,408	11,513	--	--	--
57 Nontransaction deposits	757,427	-5,272	-53,232	92,938	1,075	6,467
58 Individuals, partnerships, and corporations	729,903	-5,553	-44,522	66,215	880	2,696
59 Other holders	27,524	282	-8,709	26,723	195	3,771
60 States and political subdivisions	22,441	163	-7,291	--	--	--
61 U.S. government	2,093	-9	877	--	--	--
62 Depository institutions in the U.S.	2,717	126	-2,149	--	--	--
63 Foreign governments, official institutions, and banks	272	1	-146	--	--	--
64 Borrowings ⁹	265,279	11,449	7,806	98,344	-3,852	4,914
65 Federal funds purchased ¹⁰	--	--	--	50,232	-8,916	6,294
66 From commercial banks in the U.S.	--	--	--	13,522	-6,066	-5,182
67 From others	--	--	--	36,709	-2,850	11,475
68 From Federal Reserve Banks	0	0	-35	--	--	--
69 Treasury tax and loan notes	12,614	6,459	-1,536	--	--	--
70 Other liabilities for borrowed money ¹¹	252,665	4,990	9,376	48,112	5,064	-1,380
71 To commercial banks in the U.S.	--	--	--	10,136	168	-4,731
72 To others	--	--	--	37,976	4,896	3,351
73 Other liabilities (including subordinated debt)	98,149	-1,952	352	26,288	-245	-494
74 TOTAL LIABILITIES ¹²	1,462,608	-24,856	-9,912	298,897	37	40,270
75 Residual (Total assets less total liabilities) ¹³	129,452	204	13,267	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,299,525	-5,987	-7,911	196,791	37	29,476
77 Time deposits in amounts of \$100,000 or more	139,301	-561	-50,675	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,106	-5	-607	--	--	--
79 Commercial and industrial	642	-0	-367	--	--	--
80 Other	464	-5	-239	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,853	253	1,700	--	--	--
82 Net due to related institutions ¹⁷	-8,919	-4,127	-1,378	35,487	4,090	22,492

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 domestically chartered weekly reporting banks increased loans to individuals \$100 million and reduced other securities investment account other bonds, stocks and securities the same amount in the week ending July 22, 1992. A reclassification the week ending July 15, 1992 reduced real estate loans, all other \$200 million and increased commercial and industrial loans to U.S. addressees the same amount.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	5,473	30,306	23,430	3,483	5,579	8,994	9,654
2	U.S. government securities, investment account 18	15,255	53,541	33,131	10,455	22,229	29,836	27,238
3	Mortgage-backed securities ¹	7,542	20,188	12,021	1,012	10,797	6,618	5,944
4	All other maturing in: 1 year or less	624	2,510	1,682	3,788	726	3,900	3,257
5	Over 1 through 5 years	4,038	14,406	6,722	2,628	4,416	13,289	10,632
6	Over 5 years	3,051	16,437	12,705	3,028	6,290	6,029	7,405
7	Other securities, investment account 18	3,102	14,274	9,154	2,060	4,563	4,314	6,042
8	State and local government securities	501	5,403	3,949	1,183	1,587	2,556	2,785
9	Maturing in: 1 year or less	223	948	673	186	339	193	251
10	Over 1 year	278	4,455	3,276	997	1,249	2,363	2,534
11	Other bonds, stocks, and securities	2,601	8,871	5,205	877	2,976	1,758	3,257
12	Federal funds sold ²	5,484	25,482	18,079	1,039	2,926	9,327	8,487
13	To commercial banks in the U.S.	2,444	14,784	10,683	650	2,593	5,918	6,281
14	To nonbank brokers and dealers	3,040	9,753	6,474	39	322	2,411	1,168
15	To others	0	945	922	350	10	998	1,038
16	Other loans and leases, gross	50,212	224,590	153,691	58,481	65,719	93,962	88,357
17	Commercial and industrial	18,966	72,053	48,072	10,823	21,321	24,601	20,735
18	Bankers' acceptances and commercial paper	61	907	513	6	117	91	34
19	All other	18,905	71,146	47,559	10,817	21,204	24,510	20,701
20	U.S. addressees	18,885	70,805	47,276	10,813	21,143	24,387	20,606
21	Non-U.S. addressees	21	340	283	4	61	123	95
22	Real estate loans	22,479	85,155	55,996	11,678	20,589	45,172	41,465
23	Revolving, home equity	3,685	7,612	3,277	947	2,981	5,416	2,984
24	All other	18,794	77,544	52,718	10,732	17,608	39,756	38,482
25	Loans to individuals	3,870	28,732	18,261	31,123	14,984	14,358	18,849
26	Loans to financial institutions	508	15,170	12,303	1,655	3,035	1,590	1,054
27	Commercial banks in the U.S.	51	4,658	3,226	416	2,049	787	511
28	Banks in foreign countries	46	2,601	2,517	32	18	16	23
29	Nonbank financial institutions	411	7,911	6,560	1,207	968	787	519
30	Loans for purchasing and carrying securities	381	6,445	5,566	374	999	281	280
31	Loans for agricultural production	78	185	126	52	105	414	384
32	Loans to states and political subdivisions	640	4,470	2,932	1,115	1,205	2,724	2,513
33	Loans to foreign governments and official institutions	18	150	111	0	219	17	12
34	All other loans	757	6,724	5,723	231	678	3,275	2,053
35	Lease financing receivables	2,514	5,506	4,601	1,430	2,585	1,530	1,011
36	Less: Uneamed income	27	1,406	1,053	148	354	69	325
37	Loan and lease reserve ⁵	2,361	13,218	10,293	2,210	1,797	3,171	2,144
38	Other loans and leases, net	47,823	209,965	142,344	56,123	63,568	90,723	85,888
39	Other assets ¹⁸	8,928	81,064	68,374	9,148	5,665	12,183	9,499
40	TOTAL ASSETS	86,066	414,632	294,512	82,308	104,530	155,375	146,809
LIABILITIES								
41	Deposits	61,430	251,120	166,442	47,662	72,101	108,905	113,580
42	Demand deposits	12,618	66,358	47,966	8,112	12,296	19,687	20,314
43	Individuals, partnerships, and corporations	10,474	48,892	33,219	6,964	10,269	16,793	16,992
44	States and political subdivisions	515	1,897	890	188	486	864	986
45	U.S. government	64	248	163	51	79	167	171
46	Depository institutions in the U.S.	1,019	4,917	4,236	649	953	1,247	1,670
47	Banks in foreign countries	67	4,996	4,836	68	31	46	45
48	Foreign governments and official institutions	3	520	499	2	0	91	1
49	Certified and officers' checks	476	4,887	4,123	191	477	479	450
50	Other transaction deposits ⁸	5,585	18,168	9,811	2,940	6,823	12,370	11,458
51	Nontransaction deposits	43,227	166,594	108,665	36,611	52,981	76,848	81,808
52	Individuals, partnerships, and corporations	41,817	158,348	103,982	35,575	49,898	75,269	78,525
53	States and political subdivisions	1,260	6,876	3,388	902	2,027	997	2,909
54	U.S. government	11	102	94	0	911	260	261
55	Depository institutions in the U.S.	140	1,176	1,112	132	145	305	110
56	Foreign governments, official institutions, and banks	0	92	90	1	0	18	4
57	Borrowings ⁹	15,006	79,386	61,654	23,086	20,344	30,873	18,674
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	870	3,582	3,011	277	1,779	928	750
60	Other liabilities for borrowed money ¹¹	14,135	75,803	58,643	22,808	18,565	29,946	17,924
61	Other liabilities (including subordinated debt)	3,823	43,320	34,760	4,196	4,409	5,350	4,034
62	TOTAL LIABILITIES	80,259	373,826	262,856	74,944	96,854	145,128	136,289
63	Residual (Total assets less total liabilities) ¹³	5,807	40,806	31,656	7,364	7,677	10,247	10,520
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	71,558	298,444	200,146	70,969	90,794	130,733	123,331
65	Time deposits in amounts of \$100,000 or more	8,040	32,773	26,541	12,963	7,777	13,430	15,036

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	10,280	2,600	1,692	1,510	4,850	18,950
2	U.S. government securities, investment account 18	15,198	7,612	2,843	2,248	13,461	29,769
3	Mortgage-backed securities 1	7,422	4,173	2,087	551	3,380	10,853
4	All other maturing in: 1 year or less	2,280	633	152	911	889	4,651
5	Over 1 through 5 years	3,202	1,948	480	600	5,513	7,947
6	Over 5 years	2,294	858	123	185	3,678	6,318
7	Other securities, investment account 18	5,582	2,203	966	545	3,941	5,046
8	State and local government securities	3,170	1,033	272	322	160	2,451
9	Maturing in: 1 year or less	423	90	20	62	61	798
10	Over 1 year	2,746	943	252	261	99	1,653
11	Other bonds, stocks, and securities	2,412	1,170	694	223	3,781	2,595
12	Federal funds sold 2	7,473	1,766	1,852	915	5,977	13,760
13	To commercial banks in the U.S.	3,712	1,522	1,292	903	5,382	10,898
14	To nonbank brokers and dealers	3,285	111	559	0	514	2,447
15	To others	477	134	1	12	81	415
16	Other loans and leases, gross	85,883	20,708	22,371	5,099	34,906	221,653
17	Commercial and industrial	38,054	6,118	5,817	1,677	13,351	44,012
18	Bankers' acceptances and commercial paper	248	11	5	13	39	171
19	All other	37,805	6,108	5,812	1,664	13,313	43,841
20	U.S. addressees	37,649	6,098	5,805	1,660	12,968	43,502
21	Non-U.S. addressees	156	9	8	4	344	339
22	Real estate loans	25,328	7,859	6,813	1,599	12,056	117,392
23	Revolving, home equity	1,811	758	526	128	327	14,554
24	All other	23,517	7,101	6,287	1,471	11,729	102,838
25	Loans to individuals	10,811	4,069	4,712	1,051	5,462	39,427
26	Loans to financial institutions	4,889	588	3,045	81	810	5,202
27	Commercial banks in the U.S.	557	43	2,231	63	58	3,200
28	Banks in foreign countries	77	1	0	0	29	116
29	Nonbank financial institutions	4,254	544	813	18	722	1,887
30	Loans for purchasing and carrying securities	2,294	293	363	78	482	1,064
31	Loans for agricultural production	113	65	71	166	165	4,347
32	Loans to states and political subdivisions	918	500	365	71	380	946
33	Loans to foreign governments and official institutions	184	4	4	0	238	80
34	All other loans	1,992	698	633	335	1,746	2,300
35	Lease financing receivables	1,300	513	548	42	215	6,885
36	Less: Unearned income	56	58	43	1	26	208
37	Loan and lease reserve 5	2,146	460	544	178	677	8,921
38	Other loans and leases, net	83,681	20,190	21,784	4,920	34,203	212,525
39	Other assets 18	14,006	1,802	2,348	518	4,133	41,191
40	TOTAL ASSETS	136,220	36,174	31,485	10,656	66,565	321,241
LIABILITIES							
41	Deposits	87,296	26,286	19,473	8,462	52,828	250,037
42	Demand deposits	21,021	5,732	4,159	2,929	10,546	55,150
43	Individuals, partnerships, and corporations	16,068	4,377	3,525	2,003	9,069	47,036
44	States and political subdivisions	768	83	37	76	142	2,055
45	U.S. government	144	36	18	44	113	320
46	Depository institutions in the U.S.	3,394	1,137	527	760	858	3,627
47	Banks in foreign countries	103	7	20	10	37	466
48	Foreign governments and official institutions	2	0	0	0	3	41
49	Certified and officers' checks	541	93	31	36	325	1,605
50	Other transaction deposits 8	5,875	2,937	1,706	1,008	6,650	27,312
51	Nontransaction deposits	60,400	17,617	13,608	4,525	35,632	167,576
52	Individuals, partnerships, and corporations	58,744	17,076	13,490	4,279	33,511	163,372
53	States and political subdivisions	1,262	403	84	175	2,038	3,507
54	U.S. government	25	3	2	0	40	479
55	Depository institutions in the U.S.	321	136	32	7	43	172
56	Foreign governments, official institutions, and banks	48	0	0	63	0	46
57	Borrowings 9	26,728	6,547	7,126	1,130	7,668	28,710
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,009	459	374	108	869	608
60	Other liabilities for borrowed money 11	24,719	6,088	6,752	1,022	6,799	28,101
61	Other liabilities (including subordinated debt)	11,111	861	1,804	198	2,048	16,996
62	TOTAL LIABILITIES	125,135	33,694	28,403	9,791	62,543	295,743
63	Residual (Total assets less total liabilities) 13	11,085	2,480	3,082	865	4,022	25,498
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	109,867	30,725	24,509	7,840	52,845	256,131
65	Time deposits in amounts of \$100,000 or more	14,047	1,909	2,668	582	6,531	23,544