

FEDERAL RESERVE statistical release



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

H.4.2(504)

August 14, 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

	Aug 5, 1992	change since		Aug 5, 1992	change since		
		Jul 29, 1992	Aug 7, 1991		Jul 29, 1992	Aug 7, 1991	
ASSETS							
1 Cash and balances due from depository institutions	109,642	9,997	5,583	19,758	-367	4,832	
2 U.S. government securities	257,735	9,546	53,107	24,253	-17	8,905	
3 Trading account	20,123	1,120	3,925	--	--	--	
4 Investment account	237,611	8,426	49,181	--	--	--	
5 Mortgage-backed securities 1	80,504	591	467	--	--	--	
6 All other maturing in: 1 year or less	24,936	388	620	--	--	--	
7 Over 1 through 5 years	74,054	4,159	29,156	--	--	--	
8 Over 5 years	58,117	3,288	18,938	--	--	--	
9 Other securities	54,329	328	-2,653	8,540	21	802	
10 Trading account	1,383	24	-45	--	--	--	
11 Investment account	52,946	304	-2,608	--	--	--	
12 State and local government securities	21,721	6	-3,798	--	--	--	
13 Maturing in: 1 year or less	4,009	121	745	--	--	--	
14 Over 1 year	17,712	-115	-4,542	--	--	--	
15 Other bonds, stocks, and securities	31,225	298	1,189	--	--	--	
16 Other trading account assets	11,782	-1,850	593	--	--	--	
17 Federal funds sold 2	84,920	5,995	1,792	19,130	2,164	11,626	
18 To commercial banks in the U.S.	58,864	6,662	1,347	5,831	112	2,157	
19 To nonbank brokers and dealers	21,892	-964	1,048	--	--	--	
20 To others 3	4,163	297	-603	13,299	2,052	9,469	
21 Other loans and leases, gross	973,153	2,417	-62,987	159,545	1,395	11,458	
22 Commercial and industrial	277,941	1,474	-28,258	95,864	73	6,458	
23 Bankers' acceptances and commercial paper	1,776	78	-224	2,477	78	243	
24 All other	276,164	1,396	-28,034	93,387	-4	6,215	
25 U.S. addressees	274,597	1,254	-28,054	90,526	170	5,537	
26 Non-U.S. addressees	1,567	142	20	2,861	-174	678	
27 Real estate loans	399,004	1,297	-10,470	36,234	-41	807	
28 Revolving, home equity	42,023	53	2,287	--	--	--	
29 All other	356,981	1,243	-12,757	--	--	--	
30 Loans to individuals	176,374	-1,364	-11,522	--	--	--	
31 Loans to financial institutions	37,685	1,929	-8,195	21,911	502	3,420	
32 Commercial banks in the U.S.	14,055	770	-6,415	7,058	-363	-886	
33 Banks in foreign countries	2,592	305	770	2,107	-133	272	
34 Nonbank financial institutions	21,038	853	-2,549	12,746	998	4,033	
35 Loans for purchasing and carrying securities	13,747	-873	803	3,129	822	514	
36 Loans for agricultural production	6,201	9	-88	--	--	--	
37 Loans to states and political subdivisions	15,63P	-81	-3,301	--	--	--	
38 Loans to foreign governments and official institutions	861	-84	-144	356	2	29	
39 All other loans 4	21,565	20	-57	2,052	37	231	
40 Lease financing receivables	24,137	90	-1,755	--	--	--	
41 Less: Unearned income	2,674	-33	-1,228	--	--	--	
42 Loan and lease reserve 5	38,241	440	435	--	--	--	
43 Other loans and leases, net	932,239	2,010	-62,194	--	--	--	
44 Other assets	161,562	4,123	4,540	29,263	2,265	351	
45 TOTAL ASSETS 6	1,612,208	30,148	767	301,061	5,547	38,251	

Footnotes appear on the following page.

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
		<u>change since</u>			<u>change since</u>	
LIABILITIES	Aug 5, 1992	Jul 29, 1992	Aug 7, 1991	Aug 5, 1992	Jul 29, 1992	Aug 7, 1991
46 Deposits	1,116,514	19,615	-17,026	97,490	-1,999	7,340
47 Demand deposits ⁷	250,764	10,115	28,577	3,274	-281	-196
48 Individuals, partnerships, and corporations	202,329	8,106	21,620	2,526	-173	492
49 Other holders	48,435	2,009	6,957	748	-108	-688
50 States and political subdivisions	8,155	408	1,129	--	--	--
51 U.S. government	2,239	449	879	--	--	--
52 Depository institutions in the U.S.	21,649	918	3,566	--	--	--
53 Banks in foreign countries	5,423	179	71	--	--	--
54 Foreign governments and official institutions	636	42	41	--	--	--
55 Certified and officers' checks	10,334	13	1,271	--	--	--
56 Other transaction deposits ⁸	107,664	5,476	12,026	--	--	--
57 Nontransaction deposits	758,086	4,024	-57,629	94,216	-1,719	7,536
58 Individuals, partnerships, and corporations	730,472	3,758	-49,532	67,716	-958	4,756
59 Other holders	27,614	266	-8,097	26,500	-760	2,780
60 States and political subdivisions	22,638	282	-6,598	--	--	--
61 U.S. government	2,110	-6	997	--	--	--
62 Depository institutions in the U.S.	2,601	-10	-2,356	--	--	--
63 Foreign governments, official institutions, and banks	265	-1	-141	--	--	--
64 Borrowings ⁹	266,814	14,230	1,245	99,397	7,813	739
65 Federal funds purchased ¹⁰	--	--	--	56,540	8,758	6,818
66 From commercial banks in the U.S.	--	--	--	15,741	1,386	-6,088
67 From others	--	--	--	40,799	7,373	12,906
68 From Federal Reserve Banks	0	0	-4,215	--	--	--
69 Treasury tax and loan notes	11,439	-3,301	1,647	--	--	--
70 Other liabilities for borrowed money ¹¹	255,375	17,531	3,814	42,857	-945	-6,079
71 To commercial banks in the U.S.	--	--	--	10,509	97	-4,768
72 To others	--	--	--	32,348	-1,042	-1,312
73 Other liabilities (including subordinated debt)	99,006	-4,313	2,445	28,538	1,620	1,927
74 TOTAL LIABILITIES ¹²	1,482,334	29,533	-13,336	301,061	5,547	38,251
75 Residual (Total assets less total liabilities) ¹³	129,874	616	14,103	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,309,000	9,003	-5,079	198,579	3,815	31,519
77 Time deposits in amounts of \$100,000 or more	138,591	413	-50,841	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,096	-2	-639	--	--	--
79 Commercial and industrial	632	-1	-391	--	--	--
80 Other	464	-1	-248	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,036	122	1,809	--	--	--
82 Net due to related institutions ¹⁷	-4,199	4,011	1,913	35,064	-1,973	27,968

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 \$1000 million all other loans to real estate loans, all other in the week ending August 5, 1992. In addition, U.S. branches and agencies of foreign banks reclassified \$600 million loans to commercial banks in the U.S. and \$200 million commercial and industrial loans to foreign addressees to other assets.

		Federal Reserve District						
		Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta
			district	city				
ASSETS								
1	Cash and balances due from depository institutions	5,291	31,266	24,174	3,596	5,417	9,162	10,578
2	U.S. government securities, investment account 18	15,933	55,341	34,691	10,719	22,589	31,176	28,400
3	Mortgage-backed securities ¹	7,548	20,678	12,576	1,037	10,494	6,358	5,872
4	All other maturing in: 1 year or less	1,200	2,402	1,535	3,807	719	4,274	3,205
5	Over 1 through 5 years	4,025	14,910	6,941	2,730	4,462	14,255	12,094
6	Over 5 years	3,160	17,351	13,639	3,144	6,913	6,289	7,230
7	Other securities, investment account 18	3,159	14,141	9,149	2,037	4,593	4,461	6,114
8	State and local government securities	498	5,400	3,957	1,177	1,578	2,545	2,780
9	Maturing in: 1 year or less	221	989	699	190	348	191	265
10	Over 1 year	277	4,410	3,258	987	1,230	2,354	2,515
11	Other bonds, stocks, and securities	2,661	8,741	5,192	860	3,016	1,916	3,334
12	Federal funds sold 2	6,297	24,466	16,259	1,010	3,450	9,246	8,766
13	To commercial banks in the U.S.	2,496	15,219	10,673	621	3,006	6,430	6,746
14	To nonbank brokers and dealers	3,801	8,480	4,841	39	443	2,251	771
15	To others	0	767	744	350	0	565	1,248
16	Other loans and leases, gross	50,710	225,640	154,197	57,485	64,367	95,102	88,470
17	Commercial and industrial	19,067	73,154	48,855	10,839	20,991	24,773	21,208
18	Bankers' acceptances and commercial paper	62	992	577	5	81	108	21
19	All other	19,004	72,161	48,278	10,834	20,910	24,665	21,187
20	U.S. addressees	18,990	71,738	47,913	10,830	20,854	24,542	21,088
21	Non-U.S. addressees	14	423	365	4	56	123	99
22	Real estate loans	22,865	85,963	56,793	11,707	20,523	45,416	41,157
23	Revolving, home equity	3,705	7,643	3,291	947	3,086	5,439	2,989
24	All other	19,161	78,320	53,501	10,760	17,438	39,977	38,168
25	Loans to individuals	3,779	28,638	18,255	29,954	14,918	14,451	18,754
26	Loans to financial institutions	633	14,560	11,591	1,745	2,180	1,773	1,224
27	Commercial banks in the U.S.	48	4,739	3,213	438	1,196	831	502
28	Banks in foreign countries	54	2,177	2,090	73	20	30	24
29	Nonbank financial institutions	531	7,644	6,288	1,234	964	912	699
30	Loans for purchasing and carrying securities	426	6,563	5,376	401	1,022	282	287
31	Loans for agricultural production	77	234	174	51	105	417	389
32	Loans to states and political subdivisions	640	4,520	2,993	1,093	1,152	2,614	2,488
33	Loans to foreign governments and official institutions	18	69	31	0	222	16	14
34	All other loans	694	6,424	5,520	267	686	3,781	1,926
35	Lease financing receivables	2,510	5,515	4,609	1,430	2,568	1,579	1,023
36	Less: Unearned income	26	1,378	1,028	142	352	65	319
37	Loan and lease reserve 5	2,369	13,342	10,359	2,322	1,830	3,187	2,175
38	Other loans and leases, net	48,316	210,920	142,810	55,021	62,184	91,849	85,977
39	Other assets ¹⁸	8,885	81,867	69,197	8,944	5,796	11,973	10,060
40	TOTAL ASSETS	87,881	418,001	296,278	81,327	104,029	157,868	149,895
LIABILITIES								
41	Deposits	63,419	251,939	166,389	47,240	72,498	111,166	115,731
42	Demand deposits	13,861	66,912	48,002	7,813	12,671	21,291	21,959
43	Individuals, partnerships, and corporations	11,350	50,269	33,927	6,543	10,579	18,138	18,296
44	States and political subdivisions	721	1,813	869	194	451	755	1,031
45	U.S. government	73	463	354	37	83	308	230
46	Depository institutions in the U.S.	1,107	4,303	3,626	767	1,019	1,369	1,849
47	Banks in foreign countries	94	4,556	4,339	68	35	46	35
48	Foreign governments and official institutions	3	506	482	2	0	93	1
49	Certified and officers' checks	513	5,001	4,405	201	504	583	518
50	Other transaction deposits 8	5,897	18,985	10,363	3,065	7,291	13,046	12,009
51	Nontransaction deposits	43,661	166,042	108,024	36,362	52,535	76,829	81,764
52	Individuals, partnerships, and corporations	42,059	157,808	103,467	35,376	49,568	75,198	78,462
53	States and political subdivisions	1,441	6,848	3,257	859	1,909	1,049	2,929
54	U.S. government	11	127	120	0	911	263	261
55	Depository institutions in the U.S.	150	1,168	1,093	126	147	304	107
56	Foreign governments, official institutions, and banks	0	90	88	1	0	14	4
57	Borrowings 9	15,444	80,732	62,513	22,374	20,047	30,689	19,438
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	785	3,105	2,580	399	1,710	759	732
60	Other liabilities for borrowed money 11	14,659	77,627	59,933	21,976	18,338	29,930	18,706
61	Other liabilities (including subordinated debt)	3,183	44,269	35,472	4,535	3,823	5,689	4,170
62	TOTAL LIABILITIES	82,047	376,940	264,374	74,149	96,369	147,543	139,339
63	Residual (Total assets less total liabilities) 13	5,834	41,061	31,904	7,177	7,660	10,325	10,555
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	73,555	299,629	200,408	70,193	90,796	132,724	124,502
65	Time deposits in amounts of \$100,000 or more	8,465	32,313	26,108	12,739	7,653	13,611	15,245

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	11,188	2,629	1,598	1,398	5,518	22,001
2	U.S. government securities, investment account 18	15,393	7,567	2,989	2,253	14,445	30,806
3	Mortgage-backed securities ¹	7,566	4,117	2,046	551	3,405	10,831
4	All other maturing in: 1 year or less	2,154	645	144	921	731	4,733
5	Over 1 through 5 years	3,255	1,970	672	576	6,770	8,334
6	Over 5 years	2,417	835	126	206	3,540	6,907
7	Other securities, investment account 18	5,548	2,215	959	543	3,872	5,303
8	State and local government securities	3,177	1,034	272	320	164	2,777
9	Maturing in: 1 year or less	434	98	19	57	61	1,136
10	Over 1 year	2,743	935	252	263	103	1,641
11	Other bonds, stocks, and securities	2,371	1,182	688	222	3,709	2,526
12	Federal funds sold ²	6,716	1,988	1,360	851	5,873	14,896
13	To commercial banks in the U.S.	3,860	1,705	1,057	804	5,016	11,902
14	To nonbank brokers and dealers	2,320	149	279	45	748	2,566
15	To others	536	134	24	2	109	429
16	Other loans and leases, gross	86,364	20,850	23,351	5,098	35,235	220,481
17	Commercial and industrial	37,834	6,199	5,912	1,643	13,400	42,921
18	Bankers' acceptances and commercial paper	230	10	6	13	45	203
19	All other	37,604	6,189	5,906	1,630	13,356	42,719
20	U.S. addressees	37,436	6,180	5,898	1,626	13,037	42,377
21	Non-U.S. addressees	167	9	7	4	319	341
22	Real estate loans	25,594	7,845	7,207	1,599	12,120	117,007
23	Revolving, home equity	1,821	764	528	129	327	14,645
24	All other	23,773	7,082	6,678	1,470	11,793	102,362
25	Loans to individuals	10,812	4,168	4,808	1,053	5,545	39,495
26	Loans to financial institutions	5,125	586	3,487	85	962	5,324
27	Commercial banks in the U.S.	552	43	2,426	64	65	3,152
28	Banks in foreign countries	90	1	0	0	29	94
29	Nonbank financial institutions	4,483	542	1,062	21	869	2,077
30	Loans for purchasing and carrying securities	2,326	313	339	78	495	1,216
31	Loans for agricultural production	119	65	69	168	164	4,342
32	Loans to states and political subdivisions	904	497	359	71	377	925
33	Loans to foreign governments and official institutions	185	4	4	0	238	90
34	All other loans	2,155	662	615	359	1,721	2,275
35	Lease financing receivables	1,311	511	551	42	214	6,885
36	Less: Unearned income	56	59	42	1	26	207
37	Loan and lease reserve ⁵	2,189	470	553	178	684	8,941
38	Other loans and leases, net	84,119	20,321	22,756	4,918	34,525	211,333
39	Other assets ¹⁸	15,575	1,931	2,395	507	4,154	42,763
40	TOTAL ASSETS	138,539	36,652	32,058	10,470	68,388	327,102
LIABILITIES							
41	Deposits	89,682	26,287	20,171	8,276	54,325	255,780
42	Demand deposits	22,512	5,725	4,489	2,753	11,356	59,423
43	Individuals, partnerships, and corporations	17,150	4,317	3,798	1,794	9,759	50,336
44	States and political subdivisions	679	110	38	67	141	2,156
45	U.S. government	278	40	36	41	156	494
46	Depository institutions in the U.S.	3,696	1,139	532	790	898	4,180
47	Banks in foreign countries	94	6	31	9	39	410
48	Foreign governments and official institutions	2	0	0	0	1	27
49	Certified and officers' checks	613	113	52	52	362	1,821
50	Other transaction deposits ⁸	6,029	3,048	1,819	981	7,032	28,461
51	Nontransaction deposits	61,141	17,514	13,863	4,542	35,937	167,895
52	Individuals, partnerships, and corporations	59,558	16,986	13,749	4,301	33,863	163,542
53	States and political subdivisions	1,292	394	86	172	1,991	3,667
54	U.S. government	24	3	1	0	37	470
55	Depository institutions in the U.S.	220	130	27	6	46	170
56	Foreign governments, official institutions, and banks	47	0	0	63	0	46
57	Borrowings ⁹	26,713	6,977	6,711	1,120	7,941	28,627
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,083	375	209	70	813	399
60	Other liabilities for borrowed money ¹¹	24,630	6,601	6,502	1,050	7,127	28,228
61	Other liabilities (including subordinated debt)	11,084	833	2,002	197	1,970	17,251
62	TOTAL LIABILITIES	127,478	34,097	28,884	9,594	64,236	301,658
63	Residual (Total assets less total liabilities) ¹³	11,060	2,555	3,174	876	4,151	25,445
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	109,609	30,872	25,177	7,877	54,346	256,431
65	Time deposits in amounts of \$100,000 or more	13,943	1,826	2,678	579	6,432	23,108