

# FEDERAL RESERVE statistical release



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## WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES (Millions of dollars)

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>			
	Sep 23, 1992	change since		Sep 23, 1992	change since		
	Sep 16, 1992	Sep 25, 1991		Sep 16, 1992	Sep 25, 1991		
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	102,736	-10,865	-1,735	20,115	-1,036	3,165
2	U.S. government securities	259,619	-2,628	48,554	23,610	33	8,457
3	Trading account	19,105	-1,674	1,583	--	--	--
4	Investment account	240,514	-955	46,971	--	--	--
5	Mortgage-backed securities <sup>1</sup>	78,181	-194	-1,154	--	--	--
6	All other maturing in: 1 year or less	26,382	-122	821	--	--	--
7	Over 1 through 5 years	76,409	-612	28,562	--	--	--
8	Over 5 years	59,542	-27	18,742	--	--	--
9	Other securities	55,031	43	-2,415	8,520	-116	604
10	Trading account	2,385	86	698	--	--	--
11	Investment account	52,646	-43	-3,113	--	--	--
12	State and local government securities	21,052	32	-3,858	--	--	--
13	Maturing in: 1 year or less	3,436	38	283	--	--	--
14	Over 1 year	17,616	-6	-4,141	--	--	--
15	Other bonds, stocks, and securities	31,594	-76	745	--	--	--
16	Other trading account assets	11,461	16	753	--	--	--
17	Federal funds sold <sup>2</sup>	78,710	-18,622	-6,494	17,804	-3,212	8,086
18	To commercial banks in the U.S.	48,923	-16,951	-7,000	4,162	-3,031	387
19	To nonbank brokers and dealers	23,917	-1,454	234	--	--	--
20	To others <sup>3</sup>	5,870	-217	272	13,643	-181	7,699
21	Other loans and leases, gross	968,751	-5,724	-56,189	162,201	130	8,320
22	Commercial and industrial	275,934	-1,205	-25,413	97,231	453	4,403
23	Bankers' acceptances and commercial paper	1,635	36	63	2,336	-26	60
24	All other	274,299	-1,241	-25,476	94,895	479	4,343
25	U.S. addressees	272,603	-1,324	-25,638	91,908	465	3,543
26	Non-U.S. addressees	1,697	83	162	2,987	15	799
27	Real estate loans	395,972	-1,231	-9,608	35,974	51	329
28	Revolving, home equity	42,189	12	1,749	--	--	--
29	All other	353,783	-1,243	-11,357	--	--	--
30	Loans to individuals	177,878	268	-9,378	--	--	--
31	Loans to financial institutions	35,892	-311	-8,829	22,531	-349	3,054
32	Commercial banks in the U.S.	12,742	240	-8,024	6,262	-154	-2,723
33	Banks in foreign countries	2,308	-211	176	2,307	-179	308
34	Nonbank financial institutions	20,841	-340	-982	13,961	-17	5,469
35	Loans for purchasing and carrying securities	14,139	-3,254	1,441	4,303	-12	565
36	Loans for agricultural production	6,189	-53	-52	--	--	--
37	Loans to states and political subdivisions	15,612	60	-3,026	--	--	--
38	Loans to foreign governments and official institutions	865	-88	-124	377	-4	-14
39	All other loans <sup>4</sup>	22,125	68	385	1,785	-9	-17
40	Lease financing receivables	24,145	21	-1,583	--	--	--
41	Less: Unearned income	2,711	-9	-1,025	--	--	--
42	Loan and lease reserve <sup>5</sup>	38,236	-498	613	--	--	--
43	Other loans and leases, net	927,804	-5,218	-55,777	--	--	--
44	Other assets	160,678	-1,516	6,618	29,597	-194	147
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,596,039</b>	<b>-38,790</b>	<b>-10,495</b>	<b>302,088</b>	<b>-5,316</b>	<b>30,411</b>

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Sep 23, 1992	change since		Sep 23, 1992	change since	
		Sep 16, 1992	Sep 25, 1991		Sep 16, 1992	Sep 25, 1991
46 Deposits	1,093,957	-34,648	-23,605	99,088	-746	1,439
47 Demand deposits <sup>7</sup>	246,050	-21,403	24,136	3,627	-184	97
48 Individuals, partnerships, and corporations	196,503	-17,027	19,220	2,751	-73	567
49 Other holders	49,547	-4,376	4,916	876	-111	-471
50 States and political subdivisions	8,221	-470	742	--	--	--
51 U.S. government	2,307	-2,985	667	--	--	--
52 Depository institutions in the U.S.	21,111	-2,047	1,846	--	--	--
53 Banks in foreign countries	5,379	211	164	--	--	--
54 Foreign governments and official institutions	777	-202	202	--	--	--
55 Certified and officers' checks	11,752	1,117	1,295	--	--	--
56 Other transaction deposits <sup>8</sup>	103,061	-4,687	10,492	--	--	--
57 Nontransaction deposits	744,846	-8,558	-58,233	95,461	-562	1,342
58 Individuals, partnerships, and corporations	718,198	-8,422	-51,214	69,391	608	1,504
59 Other holders	26,649	-135	-7,019	26,070	-1,169	-161
60 States and political subdivisions	22,330	-213	-5,445	--	--	--
61 U.S. government	2,168	16	1,012	--	--	--
62 Depository institutions in the U.S.	1,847	56	-2,486	--	--	--
63 Foreign governments, official institutions, and banks	304	5	-99	--	--	--
64 Borrowings <sup>9</sup>	269,784	-8,472	-5,950	94,369	-9,975	971
65 Federal funds purchased <sup>10</sup>	--	--	--	48,767	-11,014	3,727
66 From commercial banks in the U.S.	--	--	--	10,880	-11,740	-7,914
67 From others	--	--	--	37,887	726	11,641
68 From Federal Reserve Banks	0	-1,350	0	--	--	--
69 Treasury tax and loan notes	29,156	1,912	35	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	240,628	-9,035	-5,985	45,602	1,039	-2,756
71 To commercial banks in the U.S.	--	--	--	8,822	-295	-6,385
72 To others	--	--	--	36,780	1,335	3,630
73 Other liabilities (including subordinated debt)	99,550	3,516	2,368	29,878	188	1,705
74 TOTAL LIABILITIES <sup>12</sup>	1,463,291	-39,604	-27,188	302,088	-5,316	30,411
75 Residual (Total assets less total liabilities) <sup>13</sup>	132,748	814	16,693	0	0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,311,907	-10,204	-766	201,712	20	27,803
77 Time deposits in amounts of \$100,000 or more	131,941	-1,677	-47,769	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,140	1	-541	--	--	--
79 Commercial and industrial	595	-2	-414	--	--	--
80 Other	546	2	-127	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	24,674	124	999	--	--	--
82 Net due to related institutions <sup>17</sup>	-14,073	-3,991	-6,006	38,512	6,138	24,664

## 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.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	4,893	28,754	21,351	3,455	4,746	8,820	10,508
2	U.S. government securities, investment account 18	17,202	54,839	33,263	11,332	22,619	31,072	29,532
3	Mortgage-backed securities <sup>1</sup>	7,287	19,756	11,445	1,057	10,608	6,453	5,271
4	All other maturing in: 1 year or less	1,347	2,358	1,252	4,353	371	4,824	3,291
5	Over 1 through 5 years	5,072	15,451	6,880	2,756	5,086	13,297	12,795
6	Over 5 years	3,496	17,274	13,686	3,166	6,554	6,498	8,175
7	Other securities, investment account 18	3,162	14,386	9,429	2,113	4,516	5,051	5,753
8	State and local government securities	486	5,521	3,963	1,243	1,547	2,534	2,701
9	Maturing in: 1 year or less	199	1,146	742	198	349	193	223
10	Over 1 year	287	4,375	3,221	1,046	1,198	2,341	2,478
11	Other bonds, stocks, and securities	2,676	8,866	5,465	870	2,969	2,517	3,052
12	Federal funds sold <sup>2</sup>	5,202	22,137	14,476	1,628	2,751	7,902	8,006
13	To commercial banks in the U.S.	2,324	10,280	6,114	1,004	2,481	4,683	5,558
14	To nonbank brokers and dealers	2,878	10,237	6,765	240	269	2,318	1,286
15	To others	0	1,620	1,598	385	0	900	1,162
16	Other loans and leases, gross	49,793	221,770	151,054	59,431	65,031	94,246	88,601
17	Commercial and industrial	19,354	70,658	46,809	11,517	21,185	24,884	20,977
18	Bankers' acceptances and commercial paper	70	789	384	2	79	61	52
19	All other	19,284	69,870	46,425	11,515	21,105	24,824	20,924
20	U.S. addressees	19,275	69,553	46,165	11,514	20,918	24,697	20,834
21	Non-U.S. addressees	9	317	260	1	187	126	90
22	Real estate loans	21,302	84,259	55,256	11,678	20,575	45,226	41,128
23	Revolving, home equity	3,614	7,701	3,359	956	3,155	5,441	2,958
24	All other	17,688	76,558	51,897	10,722	17,420	39,785	38,170
25	Loans to individuals	3,894	29,211	18,708	31,022	15,127	14,266	19,020
26	Loans to financial institutions	802	13,416	10,615	1,847	2,179	2,019	1,081
27	Commercial banks in the U.S.	53	4,223	2,785	473	1,229	868	470
28	Banks in foreign countries	53	1,858	1,745	90	33	17	27
29	Nonbank financial institutions	695	7,335	6,086	1,284	917	1,134	583
30	Loans for purchasing and carrying securities	465	6,207	5,182	466	1,058	282	292
31	Loans for agricultural production	72	172	113	54	124	334	392
32	Loans to states and political subdivisions	618	4,442	2,936	1,088	1,184	2,560	2,496
33	Loans to foreign governments and official institutions	11	89	34	0	231	15	11
34	All other loans	810	7,930	6,896	309	701	3,075	2,116
35	Lease financing receivables	2,463	5,386	4,505	1,450	2,666	1,584	1,087
36	Less: Unearned income	26	1,421	1,071	141	343	77	305
37	Loan and lease reserve <sup>5</sup>	2,381	13,524	10,559	2,271	1,835	3,168	2,167
38	Other loans and leases, net	47,386	206,825	139,424	57,019	62,854	91,001	86,128
39	Other assets <sup>18</sup>	8,653	84,541	71,805	8,688	6,002	13,364	9,583
40	<b>TOTAL ASSETS</b>	<b>86,498</b>	<b>411,482</b>	<b>289,748</b>	<b>84,235</b>	<b>103,488</b>	<b>157,210</b>	<b>149,510</b>
<b>LIABILITIES</b>								
41	Deposits	59,973	248,779	164,366	46,598	71,712	108,108	113,830
42	Demand deposits	13,067	66,373	47,554	8,099	12,809	20,398	21,637
43	Individuals, partnerships, and corporations	10,657	48,112	32,289	6,781	10,545	17,353	17,969
44	States and political subdivisions	558	2,104	805	211	488	710	1,111
45	U.S. government	79	310	202	54	272	189	212
46	Depository institutions in the U.S.	1,140	4,284	3,678	784	990	1,420	1,801
47	Banks in foreign countries	110	4,434	4,203	54	32	42	47
48	Foreign governments and official institutions	12	607	569	2	0	96	1
49	Certified and officers' checks	512	6,521	5,809	212	481	589	496
50	Other transaction deposits <sup>8</sup>	5,606	18,148	9,676	2,897	6,998	12,387	11,527
51	Nontransaction deposits	41,300	164,258	107,135	35,603	51,905	75,323	80,666
52	Individuals, partnerships, and corporations	39,850	156,587	103,247	34,433	48,797	73,640	77,408
53	States and political subdivisions	1,272	6,995	3,336	1,073	2,061	1,105	2,879
54	U.S. government	11	116	107	0	911	273	279
55	Depository institutions in the U.S.	167	423	310	94	136	290	96
56	Foreign governments, official institutions, and banks	0	138	137	1	0	15	4
57	Borrowings <sup>9</sup>	17,535	76,919	57,720	25,348	20,750	31,343	20,752
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,869	6,793	5,406	1,072	1,604	1,965	2,740
60	Other liabilities for borrowed money <sup>11</sup>	15,667	70,127	52,314	24,276	19,146	29,378	18,012
61	Other liabilities (including subordinated debt)	3,025	44,462	35,454	4,736	3,020	7,004	4,352
62	<b>TOTAL LIABILITIES</b>	<b>80,533</b>	<b>370,160</b>	<b>257,540</b>	<b>76,682</b>	<b>95,482</b>	<b>146,454</b>	<b>138,934</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	5,965	41,322	32,208	7,553	8,007	10,756	10,576
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	72,982	298,630	199,323	73,028	91,207	132,719	125,864
65	Time deposits in amounts of \$100,000 or more	7,294	30,533	24,526	12,487	7,316	12,948	15,032

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	11,543	2,629	1,443	1,387	4,429	20,127
2	U.S. government securities, investment account 18	16,023	7,618	2,598	2,202	13,791	31,686
3	Mortgage-backed securities <sup>1</sup>	7,638	4,229	1,655	497	3,331	10,398
4	All other maturing in: 1 year or less	2,172	702	118	894	956	4,996
5	Over 1 through 5 years	3,662	1,919	681	589	6,200	8,900
6	Over 5 years	2,550	768	144	222	3,304	7,391
7	Other securities, investment account 18	5,390	2,218	982	509	4,020	4,545
8	State and local government securities	3,124	1,016	271	306	165	2,137
9	Maturing in: 1 year or less	407	91	18	55	62	496
10	Over 1 year	2,717	925	253	251	103	1,642
11	Other bonds, stocks, and securities	2,266	1,203	710	204	3,855	2,408
12	Federal funds sold <sup>2</sup>	8,940	2,317	1,617	833	5,769	11,609
13	To commercial banks in the U.S.	4,592	1,690	1,374	833	5,117	8,987
14	To nonbank brokers and dealers	2,970	565	234	0	598	2,321
15	To others	1,378	62	9	0	53	300
16	Other loans and leases, gross	86,557	20,947	22,663	5,114	35,533	219,066
17	Commercial and industrial	37,749	6,126	5,884	1,673	13,207	42,720
18	Bankers' acceptances and commercial paper	190	9	7	19	49	309
19	All other	37,559	6,117	5,878	1,654	13,158	42,411
20	U.S. addressees	37,398	6,108	5,871	1,650	12,722	42,062
21	Non-U.S. addressees	161	9	7	4	436	349
22	Real estate loans	25,892	7,941	7,202	1,612	12,484	116,670
23	Revolving, home equity	1,854	780	524	131	371	14,704
24	All other	24,037	7,161	6,678	1,482	12,114	101,966
25	Loans to individuals	11,001	4,173	4,391	1,078	5,752	38,943
26	Loans to financial institutions	5,091	625	3,116	83	932	4,701
27	Commercial banks in the U.S.	586	46	2,084	62	97	2,550
28	Banks in foreign countries	93	1	0	0	28	107
29	Nonbank financial institutions	4,412	578	1,033	20	806	2,043
30	Loans for purchasing and carrying securities	2,426	351	406	71	553	1,561
31	Loans for agricultural production	126	66	74	156	159	4,461
32	Loans to states and political subdivisions	872	497	356	70	370	1,059
33	Loans to foreign governments and official institutions	167	4	4	0	238	94
34	All other loans	1,932	659	663	331	1,629	1,971
35	Lease financing receivables	1,302	506	566	40	207	6,886
36	Less: Unearned income	55	71	39	1	29	202
37	Loan and lease reserve <sup>5</sup>	2,250	466	546	179	679	8,769
38	Other loans and leases, net	84,252	20,410	22,078	4,933	34,824	210,095
39	Other assets <sup>18</sup>	14,228	2,180	2,189	519	4,199	39,483
40	TOTAL ASSETS	140,376	37,372	30,907	10,384	67,032	317,545
<b>LIABILITIES</b>							
41	Deposits	87,928	26,330	19,447	8,109	52,734	250,409
42	Demand deposits	22,138	6,043	4,372	2,644	10,965	57,505
43	Individuals, partnerships, and corporations	16,597	4,313	3,767	1,805	9,467	49,136
44	States and political subdivisions	691	101	33	82	148	1,985
45	U.S. government	586	48	25	35	115	380
46	Depository institutions in the U.S.	3,559	1,449	473	668	866	3,679
47	Banks in foreign countries	128	7	32	14	37	441
48	Foreign governments and official institutions	2	0	0	0	2	55
49	Certified and officers' checks	575	125	42	40	330	1,829
50	Other transaction deposits <sup>8</sup>	5,998	2,994	1,725	973	6,665	27,142
51	Nontransaction deposits	59,793	17,293	13,349	4,492	35,104	165,762
52	Individuals, partnerships, and corporations	58,171	16,771	13,215	4,250	33,234	161,841
53	States and political subdivisions	1,303	389	106	182	1,741	3,223
54	U.S. government	24	3	2	0	80	469
55	Depository institutions in the U.S.	248	129	26	6	48	183
56	Foreign governments, official institutions, and banks	47	0	0	54	0	46
57	Borrowings <sup>9</sup>	29,485	7,645	6,193	1,147	8,079	24,588
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	7,228	1,379	415	170	3,087	836
60	Other liabilities for borrowed money <sup>11</sup>	22,257	6,267	5,778	977	4,993	23,752
61	Other liabilities (including subordinated debt)	11,632	828	1,965	254	1,950	16,321
62	TOTAL LIABILITIES	129,045	34,804	27,605	9,510	62,763	291,319
63	Residual (Total assets less total liabilities) <sup>13</sup>	11,331	2,569	3,301	874	4,268	26,227
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	111,732	31,365	24,401	7,763	53,897	255,368
65	Time deposits in amounts of \$100,000 or more	13,248	1,860	2,548	549	6,085	22,040