

FEDERAL RESERVE statistical release



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

H.4.2(504)

October 9, 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			
	Sep 30, 1992	change since		Sep 30, 1992	change since		
		Sep 23, 1992	Oct 2, 1991		Sep 23, 1992	Oct 2, 1991	
ASSETS							
1	Cash and balances due from depository institutions	106,019	3,612	-374	20,787	672	4,762
2	U.S. government securities	267,868	8,334	51,218	24,437	827	7,983
3	Trading account	21,072	1,967	2,417	--	--	--
4	Investment account	246,797	6,367	48,801	--	--	--
5	Mortgage-backed securities ¹	79,560	1,474	-567	--	--	--
6	All other maturing in: 1 year or less	26,698	304	829	--	--	--
7	Over 1 through 5 years	76,451	42	27,386	--	--	--
8	Over 5 years	64,089	4,548	21,154	--	--	--
9	Other securities	54,888	-139	-2,674	8,368	-152	502
10	Trading account	2,706	322	1,297	--	--	--
11	Investment account	52,182	-461	-3,971	--	--	--
12	State and local government securities	21,063	14	-3,412	--	--	--
13	Maturing in: 1 year or less	3,474	42	264	--	--	--
14	Over 1 year	17,589	-28	-3,676	--	--	--
15	Other bonds, stocks, and securities	31,118	-475	-559	--	--	--
16	Other trading account assets	11,035	-424	-529	--	--	--
17	Federal funds sold ²	84,550	6,303	-8,709	22,126	4,321	13,874
18	To commercial banks in the U.S.	56,138	7,699	-9,744	6,822	2,661	3,240
19	To nonbank brokers and dealers	24,259	342	1,389	--	--	--
20	To others ³	4,153	-1,739	-355	15,303	1,661	10,634
21	Other loans and leases, gross	976,863	8,220	-49,956	161,526	-674	7,699
22	Commercial and industrial	278,444	2,747	-25,551	97,224	-8	3,835
23	Bankers' acceptances and commercial paper	1,610	-26	36	2,673	337	757
24	All other	276,833	2,772	-25,587	94,550	-345	3,078
25	U.S. addressees	274,945	2,562	-25,797	91,591	-317	2,378
26	Non-U.S. addressees	1,889	210	210	2,959	-28	700
27	Real estate loans	396,966	985	-8,972	34,786	-1,188	-777
28	Revolving, home equity	42,381	190	1,788	--	--	--
29	All other	354,585	795	-10,759	--	--	--
30	Loans to individuals	176,756	-1,088	-9,168	--	--	--
31	Loans to financial institutions	37,763	1,866	-8,436	22,792	262	3,567
32	Commercial banks in the U.S.	13,324	597	-7,951	5,696	-566	-2,916
33	Banks in foreign countries	3,206	859	1,310	2,610	303	497
34	Nonbank financial institutions	21,234	410	-1,795	14,486	525	5,986
35	Loans for purchasing and carrying securities	15,924	1,826	4,631	4,479	177	1,133
36	Loans for agricultural production	6,253	64	7	--	--	--
37	Loans to states and political subdivisions	15,644	30	-2,880	--	--	--
38	Loans to foreign governments and official institutions	909	55	-70	377	-0	-16
39	All other loans ⁴	23,904	1,570	2,160	1,869	84	-43
40	Lease financing receivables	24,301	164	-1,677	--	--	--
41	Less: Unearned income	2,658	-53	-954	--	--	--
42	Loan and lease reserve ⁵	37,700	-533	-359	--	--	--
43	Other loans and leases, net	936,505	8,806	-48,643	--	--	--
44	Other assets	162,190	1,747	2,786	30,214	617	989
45	TOTAL ASSETS ⁶	1,623,056	28,239	-6,923	304,506	2,418	30,968

Footnotes appear on the following page.

		Federal Reserve District						
		New York						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS								
1	Cash and balances due from depository institutions	4,866	23,159	16,003	3,598	5,431	9,690	11,311
2	U.S. government securities, investment account 18	17,782	56,465	34,587	11,688	24,266	30,335	29,980
3	Mortgage-backed securities 1	7,352	20,158	11,807	1,050	11,305	6,467	5,321
4	All other maturing in: 1 year or less	1,401	3,002	1,796	4,371	349	4,050	3,339
5	Over 1 through 5 years	5,535	15,310	6,622	2,788	4,998	12,973	12,917
6	Over 5 years	3,495	17,995	14,362	3,480	7,614	6,845	8,403
7	Other securities, investment account 18	3,176	14,045	9,426	2,108	4,500	5,174	5,640
8	State and local government securities	504	5,467	3,965	1,240	1,547	2,611	2,699
9	Maturing in: 1 year or less	208	1,154	744	194	349	192	226
10	Over 1 year	296	4,313	3,221	1,046	1,198	2,419	2,473
11	Other bonds, stocks, and securities	2,672	8,578	5,461	868	2,953	2,563	2,941
12	Federal funds sold 2	5,755	25,640	16,432	973	2,564	8,658	8,537
13	To commercial banks in the U.S.	2,683	12,315	7,411	323	2,367	6,138	6,458
14	To nonbank brokers and dealers	3,072	12,136	7,879	265	196	1,701	1,282
15	To others	0	1,188	1,142	385	0	819	796
16	Other loans and leases, gross	50,963	223,590	151,862	59,854	66,790	95,051	88,933
17	Commercial and industrial	19,416	70,554	46,500	11,614	22,104	25,389	21,127
18	Bankers' acceptances and commercial paper	72	515	115	6	93	120	79
19	All other	19,344	70,039	46,385	11,608	22,011	25,269	21,047
20	U.S. addressees	19,333	69,588	45,991	11,607	21,847	25,146	20,950
21	Non-U.S. addressees	11	451	394	1	164	123	97
22	Real estate loans	22,171	83,318	54,080	11,692	20,667	45,435	41,191
23	Revolving, home equity	3,702	7,717	3,370	1,005	3,174	5,427	2,965
24	All other	18,470	75,601	50,710	10,687	17,494	40,008	38,227
25	Loans to individuals	3,874	29,061	18,609	31,200	15,149	14,255	18,989
26	Loans to financial institutions	745	14,478	11,770	1,929	2,550	2,052	1,126
27	Commercial banks in the U.S.	42	4,484	3,092	462	1,407	932	514
28	Banks in foreign countries	29	2,728	2,629	138	34	17	27
29	Nonbank financial institutions	674	7,266	6,049	1,329	1,109	1,103	586
30	Loans for purchasing and carrying securities	436	7,970	6,188	481	1,367	285	316
31	Loans for agricultural production	72	171	112	55	125	329	398
32	Loans to states and political subdivisions	626	4,404	2,901	1,080	1,196	2,541	2,519
33	Loans to foreign governments and official institutions	8	142	95	0	231	16	11
34	All other loans	1,132	8,118	7,117	353	703	3,162	2,166
35	Lease financing receivables	2,484	5,373	4,490	1,449	2,697	1,586	1,090
36	Less: Unearned income	25	1,393	1,054	138	332	74	301
37	Loan and lease reserve 5	2,336	13,027	10,133	2,336	1,800	3,012	2,127
38	Other loans and leases, net	48,602	209,171	140,674	57,380	64,659	91,965	86,505
39	Other assets 18	9,214	85,867	74,894	8,431	6,324	13,963	9,716
40	TOTAL ASSETS	89,396	414,347	292,017	84,179	107,743	159,785	151,688
LIABILITIES								
41	Deposits	63,886	246,671	161,684	46,547	73,469	110,170	115,350
42	Demand deposits	14,653	69,815	49,878	8,167	14,641	22,467	23,124
43	Individuals, partnerships, and corporations	12,173	51,773	34,562	6,864	12,018	19,232	19,410
44	States and political subdivisions	589	2,131	1,173	214	549	860	1,071
45	U.S. government	101	498	343	63	134	204	284
46	Depository institutions in the U.S.	1,132	4,597	4,018	707	1,168	1,380	1,779
47	Banks in foreign countries	112	5,727	5,374	95	37	53	40
48	Foreign governments and official institutions	3	706	669	5	1	79	1
49	Certified and officers' checks	544	4,382	3,740	218	734	659	540
50	Other transaction deposits 8	5,827	18,444	9,826	2,915	7,110	12,763	11,915
51	Nontransaction deposits	43,406	158,412	101,980	35,465	51,718	74,940	80,311
52	Individuals, partnerships, and corporations	41,829	151,345	98,292	34,279	48,623	73,225	77,063
53	States and political subdivisions	1,400	6,417	3,144	1,064	2,042	1,153	2,881
54	U.S. government	11	123	113	0	911	259	272
55	Depository institutions in the U.S.	166	389	295	120	137	289	92
56	Foreign governments, official institutions, and banks	0	138	137	1	5	15	4
57	Borrowings 9	16,324	77,845	59,695	25,436	21,929	32,222	21,053
58	From Federal Reserve Banks	0	350	350	0	0	0	0
59	Treasury tax and loan notes	1,868	6,525	5,145	1,076	1,636	1,852	2,792
60	Other liabilities for borrowed money 11	14,455	70,970	54,200	24,360	20,293	30,370	18,261
61	Other liabilities (including subordinated debt)	3,245	48,138	38,201	4,746	4,389	6,359	4,650
62	TOTAL LIABILITIES	83,455	372,654	259,580	76,729	99,787	148,750	141,053
63	Residual (Total assets less total liabilities) 13	5,942	41,693	32,437	7,450	7,956	11,035	10,635
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	74,953	302,940	201,804	73,838	94,345	132,148	126,118
65	Time deposits in amounts of \$100,000 or more	7,295	27,326	21,827	12,372	7,156	12,688	14,887

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	12,328	2,750	1,551	1,566	4,885	24,885
2	U.S. government securities, investment account 18	16,341	7,751	2,536	2,203	16,164	31,286
3	Mortgage-backed securities ¹	7,723	4,268	1,617	491	3,309	10,499
4	All other maturing in: 1 year or less	2,257	704	108	865	1,620	4,633
5	Over 1 through 5 years	3,641	2,021	682	628	6,721	8,238
6	Over 5 years	2,720	758	129	219	4,514	7,917
7	Other securities, investment account 18	5,338	2,242	984	508	3,944	4,524
8	State and local government securities	3,122	1,017	272	306	173	2,106
9	Maturing in: 1 year or less	423	97	18	54	62	496
10	Over 1 year	2,699	920	253	251	111	1,610
11	Other bonds, stocks, and securities	2,217	1,224	712	202	3,771	2,417
12	Federal funds sold ²	7,722	2,503	2,235	1,008	6,508	12,451
13	To commercial banks in the U.S.	5,105	1,584	1,953	1,006	5,845	10,360
14	To nonbank brokers and dealers	2,064	734	273	0	552	1,983
15	To others	554	185	9	0	109	109
16	Other loans and leases, gross	87,623	21,103	22,412	5,175	36,297	219,071
17	Commercial and industrial	37,735	6,186	5,971	1,695	13,546	43,107
18	Bankers' acceptances and commercial paper	184	9	8	27	46	451
19	All other	37,551	6,177	5,963	1,668	13,499	42,656
20	U.S. addressees	37,379	6,168	5,956	1,664	13,064	42,242
21	Non-U.S. addressees	171	9	7	4	436	415
22	Real estate loans	25,992	7,954	8,000	1,627	12,593	116,326
23	Revolving, home equity	1,864	781	526	130	367	14,725
24	All other	24,128	7,173	7,474	1,496	12,226	101,602
25	Loans to individuals	11,037	4,194	4,229	1,083	5,799	37,885
26	Loans to financial institutions	5,216	622	2,102	82	1,307	5,553
27	Commercial banks in the U.S.	822	39	1,059	65	113	3,386
28	Banks in foreign countries	94	1	0	0	29	107
29	Nonbank financial institutions	4,300	582	1,043	17	1,165	2,060
30	Loans for purchasing and carrying securities	2,401	364	463	76	439	1,326
31	Loans for agricultural production	127	60	75	156	163	4,523
32	Loans to states and political subdivisions	877	496	335	70	423	1,077
33	Loans to foreign governments and official institutions	168	4	4	0	238	86
34	All other loans	2,760	713	667	346	1,584	2,198
35	Lease financing receivables	1,309	511	567	40	205	6,989
36	Less: Unearned income	55	70	38	1	29	202
37	Loan and lease reserve ⁵	2,575	470	557	177	699	8,584
38	Other loans and leases, net	84,993	20,562	21,817	4,996	35,569	210,285
39	Other assets ¹⁸	14,141	1,777	2,466	486	4,183	40,436
40	TOTAL ASSETS	140,863	37,585	31,589	10,765	71,249	323,867
LIABILITIES							
41	Deposits	90,557	25,840	20,298	8,607	53,975	255,847
42	Demand deposits	24,155	5,787	4,956	3,049	11,990	63,269
43	Individuals, partnerships, and corporations	18,799	4,305	4,265	2,186	10,253	54,102
44	States and political subdivisions	658	96	30	78	182	1,977
45	U.S. government	234	44	29	23	187	558
46	Depository institutions in the U.S.	3,653	1,180	548	694	927	4,241
47	Banks in foreign countries	122	7	31	16	45	431
48	Foreign governments and official institutions	2	0	0	0	2	135
49	Certified and officers' checks	687	155	54	52	395	1,825
50	Other transaction deposits ⁸	6,965	3,024	1,878	1,009	6,891	27,366
51	Nontransaction deposits	59,437	17,029	13,464	4,550	35,094	165,211
52	Individuals, partnerships, and corporations	57,794	16,510	13,330	4,303	33,319	161,816
53	States and political subdivisions	1,347	387	106	187	1,646	3,072
54	U.S. government	24	3	2	0	80	101
55	Depository institutions in the U.S.	225	128	26	6	49	176
56	Foreign governments, official institutions, and banks	47	0	0	54	0	46
57	Borrowings ⁹	27,111	8,229	5,878	1,081	11,004	23,061
58	From Federal Reserve Banks	30	0	0	0	0	0
59	Treasury tax and loan notes	7,242	1,379	415	170	3,165	844
60	Other liabilities for borrowed money ¹¹	19,839	6,850	5,463	911	7,838	22,218
61	Other liabilities (including subordinated debt)	12,196	948	1,882	194	2,063	18,479
62	TOTAL LIABILITIES	129,864	35,017	28,058	9,882	67,042	297,387
63	Residual (Total assets less total liabilities) ¹³	10,999	2,567	3,531	883	4,208	26,480
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	111,098	31,976	25,155	7,821	56,952	253,586
65	Time deposits in amounts of \$100,000 or more	13,048	1,788	2,488	551	5,962	21,272

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Sep 30, 1992	change since		Sep 30, 1992	change since	
LIABILITIES	Sep 30, 1992	Sep 23, 1992	Oct 2, 1991	Sep 30, 1992	Sep 23, 1992	Oct 2, 1991
46 Deposits	1,111,217	18,083	-25,307	99,124	36	2,997
47 Demand deposits ⁷	266,075	20,632	30,881	4,422	795	916
48 Individuals, partnerships, and corporations	215,379	19,425	25,986	3,442	691	660
49 Other holders	50,696	1,207	4,895	981	104	256
50 States and political subdivisions	8,436	190	886	--	--	--
51 U.S. government	2,359	87	117	--	--	--
52 Depository institutions in the U.S.	22,006	956	963	--	--	--
53 Banks in foreign countries	6,714	1,313	1,846	--	--	--
54 Foreign governments and official institutions	934	155	358	--	--	--
55 Certified and officers' checks	10,246	-1,494	725	--	--	--
56 Other transaction deposits ⁸	106,107	3,138	8,936	--	--	--
57 Nontransaction deposits	739,036	-5,686	-65,124	94,701	-760	2,081
58 Individuals, partnerships, and corporations	713,436	-4,636	-57,650	68,572	-819	2,591
59 Other holders	25,600	-1,050	-7,474	26,129	60	-510
60 States and political subdivisions	21,701	-631	-5,589	--	--	--
61 U.S. government	1,786	-381	682	--	--	--
62 Depository institutions in the U.S.	1,804	-42	-2,464	--	--	--
63 Foreign governments, official institutions, and banks	309	4	-102	--	--	--
64 Borrowings ⁹	271,171	1,167	-8,628	94,624	255	-6,206
65 Federal funds purchased ¹⁰	--	--	--	48,017	-750	-3,871
66 From commercial banks in the U.S.	--	--	--	17,095	6,215	-6,209
67 From others	--	--	--	30,922	-6,965	2,337
68 From Federal Reserve Banks	380	380	380	--	--	--
69 Treasury tax and loan notes	28,964	-213	3,723	--	--	--
70 Other liabilities for borrowed money ¹¹	241,827	1,000	-12,731	46,607	1,005	-2,335
71 To commercial banks in the U.S.	--	--	--	9,766	944	-5,640
72 To others	--	--	--	36,841	61	3,306
73 Other liabilities (including subordinated debt)	107,289	8,321	9,719	30,253	375	3,676
74 TOTAL LIABILITIES ¹²	1,489,677	27,570	-24,216	304,506	2,418	30,968
75 Residual (Total assets less total liabilities) ¹³	133,379	669	17,293	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,325,743	13,998	7,045	203,939	2,228	29,733
77 Time deposits in amounts of \$100,000 or more	126,833	-5,066	-51,394	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,126	-5	-461	--	--	--
79 Commercial and industrial	584	-1	-332	--	--	--
80 Other	542	-3	-128	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,747	72	976	--	--	--
82 Net due to related institutions ¹⁷	-10,720	3,353	-1,861	43,458	4,946	35,341

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 acquired \$1.2 billion in assets and liabilities of thrift institutions in the week ending September 30, 1992. The major asset items affected were (in billions): real estate loans, revolving, home equity, \$0.1; real estate loans, all other, \$0.6; other securities, investment account, other bonds, stocks, and securities, \$0.1; and other assets, \$0.4. The major liability items affected were: nontransaction deposits-IPC, \$0.7; borrowings, \$0.3; and the residual, \$0.1. A reclassification at U.S. agencies and branches of foreign banks reduced loans to nonbank financial institutions \$0.1 billion and increased commercial and industrial loans to U.S. addressees the same amount the week ending September 30, 1992..