

FEDERAL RESERVE statistical release



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November 6, 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			
	Oct 28, 1992	change since		Oct 28, 1992	change since		
		Oct 21, 1992	Oct 30, 1991		Oct 21, 1992	Oct 30, 1991	
ASSETS							
1	Cash and balances due from depository institutions	102,897	3,187	-2,103	19,296	166	2,279
2	U.S. government securities	266,416	-459	43,150	23,965	-1,027	4,989
3	Trading account	22,233	-531	3,289	--	--	--
4	Investment account	244,183	73	39,861	--	--	--
5	Mortgage-backed securities 1	80,587	719	135	--	--	--
6	All other maturing in: 1 year or less	27,730	1,069	1,323	--	--	--
7	Over 1 through 5 years	76,798	-1,049	24,955	--	--	--
8	Over 5 years	59,068	-667	13,448	--	--	--
9	Other securities	55,241	-199	-2,162	8,370	71	415
10	Trading account	3,485	300	2,155	--	--	--
11	Investment account	51,756	-498	-4,317	--	--	--
12	State and local government securities	20,754	-11	-3,331	--	--	--
13	Maturing in: 1 year or less	3,252	-2	89	--	--	--
14	Over 1 year	17,503	-9	-3,420	--	--	--
15	Other bonds, stocks, and securities	31,002	-488	-986	--	--	--
16	Other trading account assets	12,392	581	-339	--	--	--
17	Federal funds sold 2	80,195	2,062	-715	20,966	-1,648	7,882
18	To commercial banks in the U.S.	51,967	3,126	-4,416	5,632	213	-460
19	To nonbank brokers and dealers	23,394	-1,284	3,286	--	--	--
20	To others 3	4,833	220	415	15,333	-1,861	8,342
21	Other loans and leases, gross	975,097	2,696	-46,927	162,315	1,928	7,251
22	Commercial and industrial	276,592	-58	-22,936	97,408	275	4,043
23	Bankers' acceptances and commercial paper	1,896	12	235	2,813	-96	941
24	All other	274,695	-70	-23,171	94,596	372	3,103
25	U.S. addressees	272,941	119	-23,337	91,662	330	2,501
26	Non-U.S. addressees	1,754	-189	166	2,934	42	602
27	Real estate loans	398,961	1,476	-6,758	34,722	-316	-1,422
28	Revolving, home equity	42,948	20	2,117	--	--	--
29	All other	356,013	1,456	-8,875	--	--	--
30	Loans to individuals	176,979	-67	-8,957	--	--	--
31	Loans to financial institutions	38,025	858	-6,651	23,486	897	4,147
32	Commercial banks in the U.S.	13,958	774	-6,465	6,554	659	-1,680
33	Banks in foreign countries	2,541	-172	860	2,216	42	289
34	Nonbank financial institutions	21,526	256	-1,046	14,716	196	5,539
35	Loans for purchasing and carrying securities	16,251	541	2,501	4,409	1,022	547
36	Loans for agricultural production	6,152	-31	-1	--	--	--
37	Loans to states and political subdivisions	15,241	-109	-3,146	--	--	--
38	Loans to foreign governments and official institutions	823	-33	-185	374	-4	-36
39	All other loans 4	21,870	187	673	1,916	54	-28
40	Lease financing receivables	24,204	-68	-1,469	--	--	--
41	Less: Unearned income	2,663	-2	-843	--	--	--
42	Loan and lease reserve 5	37,260	-154	289	--	--	--
43	Other loans and leases, net	935,174	2,852	-46,374	--	--	--
44	Other assets	161,506	3,199	2,354	29,725	724	-1,407
45	TOTAL ASSETS 6	1,613,823	11,224	-6,189	306,134	-1,777	26,347

Footnotes appear on the following page.

	<u>Domestic Offices of Domestically Chartered Banks</u>			<u>U.S. Branches and Agencies of Foreign Banks</u>		
	Oct 28, 1992	change since		Oct 28, 1992	change since	
LIABILITIES	Oct 21, 1992	Oct 30, 1991	Oct 21, 1992	Oct 30, 1991	Oct 21, 1992	Oct 30, 1991
46 Deposits	1,103,891	3,530	-14,840	102,346	2,354	8,947
47 Demand deposits ⁷	257,205	6,750	31,596	3,705	99	288
48 Individuals, partnerships, and corporations	207,088	3,425	25,827	2,879	-15	216
49 Other holders	50,117	3,325	5,769	826	114	71
50 States and political subdivisions	8,244	-89	988	--	--	--
51 U.S. government	1,471	31	-192	--	--	--
52 Depository institutions in the U.S.	23,674	1,624	3,041	--	--	--
53 Banks in foreign countries	5,713	888	1,135	--	--	--
54 Foreign governments and official institutions	686	15	91	--	--	--
55 Certified and officers' checks	10,329	856	706	--	--	--
56 Other transaction deposits ⁸	110,125	3,797	15,493	--	--	--
57 Nontransaction deposits	736,561	-7,017	-61,928	98,641	2,255	8,659
58 Individuals, partnerships, and corporations	710,058	-6,881	-56,318	70,551	1,578	5,791
59 Other holders	26,503	-136	-5,611	28,090	677	2,868
60 States and political subdivisions	22,185	-96	-4,366	--	--	--
61 U.S. government	2,133	-6	977	--	--	--
62 Depository institutions in the U.S.	1,868	-37	-2,140	--	--	--
63 Foreign governments, official institutions, and banks	318	3	-82	--	--	--
64 Borrowings ⁹	270,481	2,997	-10,838	88,288	-6,285	-12,923
65 Federal funds purchased ¹⁰	--	--	--	41,264	-4,315	-11,462
66 From commercial banks in the U.S.	--	--	--	11,898	400	-8,915
67 From others	--	--	--	29,366	-4,716	-2,547
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	13,174	844	-14,860	--	--	--
70 Other liabilities for borrowed money ¹¹	257,307	2,152	4,022	47,024	-1,970	-1,461
71 To commercial banks in the U.S.	--	--	--	10,638	713	-3,564
72 To others	--	--	--	36,386	-2,682	2,103
73 Other liabilities (including subordinated debt)	105,810	5,238	1,972	30,221	1,292	1,474
74 TOTAL LIABILITIES ¹²	1,480,181	11,765	-23,705	306,134	-1,777	26,347
75 Residual (Total assets less total liabilities) ¹³	133,642	-540	17,517	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,323,417	782	3,888	203,429	-1,549	22,678
77 Time deposits in amounts of \$100,000 or more	121,524	-5,441	-52,127	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,020	-11	-539	--	--	--
79 Commercial and industrial	482	-8	-411	--	--	--
80 Other	538	-3	-128	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,079	396	1,197	--	--	--
82 Net due to related institutions ¹⁷	-13,476	930	-7,876	43,781	2,852	23,912

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 U.S. agencies and branches of foreign banks the week ending October 28, 1992 increased commercial and industrial loans to U.S. addressees \$200 million and reduced real estate loans the same amount.

Federal Reserve District

	Boston	New York district	city	Philadelphia	Cleveland	Richmond	Atlanta
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ASSETS

1	Cash and balances due from depository institutions	5,229	26,398	19,108	3,364	5,124	9,544	11,320
2	U.S. government securities, investment account 18	15,580	58,033	35,575	11,358	24,041	31,914	29,939
3	Mortgage-backed securities ¹	7,235	21,265	12,865	1,037	11,443	6,337	5,244
4	All other maturing in: 1 year or less	1,433	2,489	1,106	4,406	597	5,215	3,390
5	Over 1 through 5 years	4,251	16,195	7,213	2,670	4,645	13,782	14,715
6	Over 5 years	2,661	18,084	14,391	3,246	7,356	6,579	6,590
7	Other securities, investment account 18	3,210	14,309	9,412	2,086	4,187	5,211	5,553
8	State and local government securities	538	5,443	3,926	1,237	1,528	2,512	2,642
9	Maturing in: 1 year or less	231	1,169	739	194	344	132	212
10	Over 1 year	307	4,274	3,187	1,043	1,184	2,380	2,430
11	Other bonds, stocks, and securities	2,672	8,866	5,485	849	2,660	2,699	2,912
12	Federal funds sold ²	5,730	22,283	13,679	1,008	3,591	7,647	6,709
13	To commercial banks in the U.S.	2,924	11,528	6,371	570	3,116	4,650	5,446
14	To nonbank brokers and dealers	2,806	9,360	5,921	87	475	2,031	1,174
15	To others	0	1,395	1,387	350	0	965	89
16	Other loans and leases, gross	50,956	225,901	153,377	59,915	65,772	95,891	89,139
17	Commercial and industrial	19,328	71,795	47,675	11,548	21,221	25,584	21,394
18	Bankers' acceptances and commercial paper	70	800	370	64	81	145	52
19	All other	19,259	70,994	47,306	11,484	21,140	25,439	21,341
20	U.S. addressees	19,249	70,617	46,985	11,480	20,970	25,309	21,242
21	Non-U.S. addressees	10	377	320	4	170	131	99
22	Real estate loans	22,094	85,718	54,770	11,810	20,653	45,360	41,224
23	Revolving, home equity	3,701	8,339	3,401	997	3,170	5,380	3,024
24	All other	18,393	77,379	51,370	10,813	17,483	39,980	38,199
25	Loans to individuals	3,878	29,066	18,716	31,508	15,237	14,574	18,859
26	Loans to financial institutions	1,208	13,662	11,017	1,814	2,479	2,404	1,086
27	Commercial banks in the U.S.	492	4,465	3,136	470	1,333	1,198	428
28	Banks in foreign countries	30	2,084	2,017	117	33	14	29
29	Nonbank financial institutions	686	7,112	5,864	1,227	1,113	1,192	629
30	Loans for purchasing and carrying securities	434	8,475	7,402	273	1,222	258	300
31	Loans for agricultural production	73	246	188	56	100	305	402
32	Loans to states and political subdivisions	616	4,326	2,838	1,072	1,162	2,491	2,472
33	Loans to foreign governments and official institutions	7	95	61	0	229	14	7
34	All other loans	842	7,213	6,309	350	739	3,312	2,316
35	Lease financing receivables	2,476	5,304	4,400	1,484	2,730	1,589	1,079
36	Less: Unearned income	31	1,381	1,037	138	329	75	320
37	Loan and lease reserve ⁵	2,330	13,164	10,220	2,258	1,769	3,091	2,207
38	Other loans and leases, net	48,595	211,356	142,121	57,519	63,674	92,725	86,612
39	Other assets ¹⁸	9,255	85,723	72,928	8,791	6,456	13,569	9,145
40	TOTAL ASSETS	87,600	418,101	292,824	84,126	107,073	160,612	149,278

LIABILITIES

41	Deposits	61,887	250,944	163,642	46,102	71,874	109,043	114,865
42	Demand deposits	14,563	66,761	47,521	8,003	13,513	22,172	23,024
43	Individuals, partnerships, and corporations	12,342	50,086	33,543	6,576	11,304	17,997	19,460
44	States and political subdivisions	527	1,927	937	194	412	618	1,063
45	U.S. government	80	244	172	35	72	169	165
46	Depository institutions in the U.S.	1,060	4,400	3,741	874	1,188	2,556	1,767
47	Banks in foreign countries	79	4,768	4,528	74	34	96	56
48	Foreign governments and official institutions	2	526	509	6	0	101	1
49	Certified and officers' checks	474	4,811	4,091	243	504	635	511
50	Other transaction deposits ⁸	5,780	18,381	9,750	2,917	7,065	14,233	15,819
51	Nontransaction deposits	41,545	165,802	106,372	35,182	51,296	72,638	76,022
52	Individuals, partnerships, and corporations	40,153	157,856	102,589	34,212	48,243	70,799	72,898
53	States and political subdivisions	1,258	7,240	3,202	857	2,006	1,248	2,752
54	U.S. government	10	118	115	0	913	239	279
55	Depository institutions in the U.S.	124	440	320	111	129	339	89
56	Foreign governments, official institutions, and banks	0	148	146	1	5	14	4
57	Borrowings ⁹	16,215	78,439	59,157	25,202	23,046	34,176	19,481
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	745	3,781	3,303	390	1,306	1,314	950
60	Other liabilities for borrowed money ¹¹	15,470	74,658	55,853	24,812	21,740	32,863	18,531
61	Other liabilities (including subordinated debt)	3,438	46,826	37,442	5,307	4,190	6,512	4,337
62	TOTAL LIABILITIES	81,541	376,210	260,241	76,610	99,110	149,732	138,682
63	Residual (Total assets less total liabilities) ¹³	6,059	41,891	32,583	7,515	7,963	10,880	10,596

MEMORANDA

64	Total loans and leases, gross, adjusted, plus securities ¹⁴	72,060	304,532	202,536	73,326	93,142	134,815	125,466
65	Time deposits in amounts of \$100,000 or more	6,563	29,664	23,479	11,830	6,957	10,890	10,716

Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	10,891	2,586	1,416	1,472	5,268	20,287
2	U.S. government securities, investment account 18	16,713	7,716	2,516	2,219	12,792	31,362
3	Mortgage-backed securities 1	7,761	4,220	1,632	513	3,322	10,578
4	All other maturing in: 1 year or less	2,347	818	128	865	1,668	4,374
5	Over 1 through 5 years	4,012	1,867	656	624	4,896	8,487
6	Over 5 years	2,593	812	99	218	2,906	7,923
7	Other securities, investment account 18	5,233	2,262	969	489	3,902	4,344
8	State and local government securities	3,098	1,015	269	297	173	2,003
9	Maturing in: 1 year or less	404	100	14	48	59	345
10	Over 1 year	2,694	914	254	250	114	1,658
11	Other bonds, stocks, and securities	2,136	1,247	701	191	3,729	2,341
12	Federal funds sold 2	7,686	1,737	1,875	971	4,254	16,704
13	To commercial banks in the U.S.	3,777	1,330	1,704	971	3,870	12,080
14	To nonbank brokers and dealers	2,994	339	157	0	316	3,655
15	To others	915	68	14	0	68	969
16	Other loans and leases, gross	86,146	20,687	22,997	5,103	35,778	216,813
17	Commercial and industrial	37,214	5,973	5,822	1,631	13,108	41,974
18	Bankers' acceptances and commercial paper	196	8	5	28	45	403
19	All other	37,019	5,965	5,816	1,604	13,062	41,571
20	U.S. addressees	36,858	5,956	5,809	1,600	12,681	41,171
21	Non-U.S. addressees	161	9	7	4	381	401
22	Real estate loans	25,464	7,906	8,497	1,647	12,632	115,957
23	Revolving, home equity	1,871	780	525	130	366	14,666
24	All other	23,593	7,126	7,971	1,517	12,266	101,292
25	Loans to individuals	11,024	4,201	4,191	1,085	5,883	37,473
26	Loans to financial institutions	5,467	608	2,474	90	1,718	5,013
27	Commercial banks in the U.S.	1,076	18	1,354	65	85	2,970
28	Banks in foreign countries	100	1	0	5	24	103
29	Nonbank financial institutions	4,291	588	1,120	19	1,609	1,940
30	Loans for purchasing and carrying securities	2,411	294	380	79	463	1,663
31	Loans for agricultural production	128	64	79	170	171	4,359
32	Loans to states and political subdivisions	856	492	303	64	380	1,008
33	Loans to foreign governments and official institutions	160	4	4	0	238	63
34	All other loans	2,098	632	667	299	988	2,415
35	Lease financing receivables	1,324	514	579	39	197	6,888
36	Less: Unearned income	56	69	36	1	27	199
37	Loan and lease reserve 5	2,005	474	551	179	664	8,569
38	Other loans and leases, net	84,084	20,144	22,410	4,923	35,087	208,045
39	Other assets 18	15,546	2,027	2,359	511	4,271	41,963
40	TOTAL ASSETS	140,154	36,472	31,544	10,585	65,574	322,706
LIABILITIES							
41	Deposits	90,039	26,026	19,539	8,414	52,987	252,172
42	Demand deposits	23,926	5,960	4,624	2,919	11,587	60,153
43	Individuals, partnerships, and corporations	17,789	4,421	3,871	2,025	9,979	51,237
44	States and political subdivisions	942	90	66	81	167	2,159
45	U.S. government	153	30	25	22	146	328
46	Depository institutions in the U.S.	4,328	1,286	579	732	906	3,999
47	Banks in foreign countries	104	7	30	17	39	410
48	Foreign governments and official institutions	3	0	0	0	2	45
49	Certified and officers' checks	608	126	52	42	348	1,975
50	Other transaction deposits 8	5,915	2,995	1,734	978	6,836	27,471
51	Nontransaction deposits	60,197	17,071	13,180	4,516	34,563	164,548
52	Individuals, partnerships, and corporations	58,391	16,570	13,044	4,287	32,907	160,697
53	States and political subdivisions	1,502	370	107	174	1,527	3,145
54	U.S. government	29	3	3	0	77	462
55	Depository institutions in the U.S.	229	128	25	6	52	195
56	Foreign governments, official institutions, and banks	47	0	0	50	0	49
57	Borrowings 9	26,771	6,822	6,935	1,065	6,271	26,058
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,963	452	389	83	1,237	564
60	Other liabilities for borrowed money 11	24,808	6,370	6,545	982	5,034	25,494
61	Other liabilities (including subordinated debt)	12,118	960	1,708	217	2,234	17,963
62	TOTAL LIABILITIES	128,928	33,808	28,181	9,696	61,492	296,192
63	Residual (Total assets less total liabilities) 13	11,226	2,664	3,363	890	4,082	26,513
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	110,925	31,054	25,299	7,746	52,770	254,172
65	Time deposits in amounts of \$100,000 or more	13,743	1,840	2,100	547	5,683	20,990