

# 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>			
	Nov 11, 1992	change since		Nov 11, 1992	change since		
		Nov 4, 1992	Nov 13, 1991		Nov 4, 1992	Nov 13, 1991	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	114,492	5,812	-15,326	18,513	45	-1,432
2	U.S. government securities	272,239	964	45,135	25,916	969	5,763
3	Trading account	23,110	396	1,629	--	--	--
4	Investment account	249,129	567	43,506	--	--	--
5	Mortgage-backed securities <sup>1</sup>	81,048	-83	1,854	--	--	--
6	All other maturing in: 1 year or less	28,115	476	814	--	--	--
7	Over 1 through 5 years	77,467	456	24,290	--	--	--
8	Over 5 years	62,499	-282	16,548	--	--	--
9	Other securities	55,464	-143	-1,463	8,130	-177	91
10	Trading account	3,196	-74	1,858	--	--	--
11	Investment account	52,268	-69	-3,321	--	--	--
12	State and local government securities	20,620	-14	-3,052	--	--	--
13	Maturing in: 1 year or less	3,214	-5	52	--	--	--
14	Over 1 year	17,405	-9	-3,104	--	--	--
15	Other bonds, stocks, and securities	31,649	-54	-269	--	--	--
16	Other trading account assets	12,449	-524	183	--	--	--
17	Federal funds sold <sup>2</sup>	84,927	2,915	223	22,959	2,730	12,032
18	To commercial banks in the U.S.	56,956	2,735	-4,424	7,089	2,442	2,938
19	To nonbank brokers and dealers	22,805	106	3,014	--	--	--
20	To others <sup>3</sup>	5,166	74	1,633	15,870	288	9,094
21	Other loans and leases, gross	978,984	-1,104	-46,454	162,064	799	6,465
22	Commercial and industrial	278,870	-790	-20,645	97,877	211	3,843
23	Bankers' acceptances and commercial paper	2,328	182	154	2,749	99	832
24	All other	276,542	-972	-20,799	95,129	112	3,011
25	U.S. addressees	274,874	-875	-21,103	92,233	191	2,518
26	Non-U.S. addressees	1,667	-97	304	2,896	-79	493
27	Real estate loans	402,116	1,220	-4,532	34,895	13	-1,142
28	Revolving, home equity	43,077	172	2,258	--	--	--
29	All other	359,039	1,048	-6,790	--	--	--
30	Loans to individuals	176,028	-746	-9,593	--	--	--
31	Loans to financial institutions	39,186	-136	-6,965	23,278	398	3,923
32	Commercial banks in the U.S.	14,944	445	-5,841	6,276	230	-1,586
33	Banks in foreign countries	1,864	-113	-266	2,122	-103	-47
34	Nonbank financial institutions	22,378	-467	-859	14,880	271	5,556
35	Loans for purchasing and carrying securities	14,869	326	666	3,509	154	-271
36	Loans for agricultural production	6,030	-102	-29	--	--	--
37	Loans to states and political subdivisions	15,138	-14	-3,052	--	--	--
38	Loans to foreign governments and official institutions	1,336	-90	-71	353	-10	-65
39	All other loans <sup>4</sup>	21,192	-635	-789	2,151	33	178
40	Lease financing receivables	24,219	-136	-1,444	--	--	--
41	Less: Unearned income	2,638	-9	-815	--	--	--
42	Loan and lease reserve <sup>5</sup>	37,448	49	-83	--	--	--
43	Other loans and leases, net	938,898	-1,144	-45,556	--	--	--
44	Other assets	163,755	61	6,861	31,879	-58	-217
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,642,224</b>	<b>7,942</b>	<b>-9,942</b>	<b>312,011</b>	<b>3,161</b>	<b>27,540</b>

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Nov 11, 1992	change since		Nov 11, 1992	change since	
		Nov 4, 1992	Nov 13, 1991		Nov 4, 1992	Nov 13, 1991
46 Deposits	1,125,660	1,671	-20,689	102,228	-52	8,955
47 Demand deposits <sup>7</sup>	267,580	3,273	19,555	3,689	75	46
48 Individuals, partnerships, and corporations	218,801	3,847	21,980	2,976	78	154
49 Other holders	48,779	-574	-2,425	713	-3	-108
50 States and political subdivisions	8,407	-624	826	--	--	--
51 U.S. government	1,471	-599	-106	--	--	--
52 Depository institutions in the U.S.	24,525	1,725	-884	--	--	--
53 Banks in foreign countries	5,127	-17	-66	--	--	--
54 Foreign governments and official institutions	718	-164	7	--	--	--
55 Certified and officers' checks	8,530	-894	-2,202	--	--	--
56 Other transaction deposits <sup>8</sup>	114,679	-1,439	17,161	--	--	--
57 Nontransaction deposits	743,401	-163	-57,405	98,539	-127	8,909
58 Individuals, partnerships, and corporations	716,507	-121	-52,401	70,462	-834	5,694
59 Other holders	26,894	-42	-5,004	28,077	707	3,215
60 States and political subdivisions	22,150	-86	-4,205	--	--	--
61 U.S. government	2,363	8	1,179	--	--	--
62 Depository institutions in the U.S.	2,069	34	-1,885	--	--	--
63 Foreign governments, official institutions, and banks	312	2	-92	--	--	--
64 Borrowings <sup>9</sup>	278,854	7,344	-6,829	97,909	3,187	-3,580
65 Federal funds purchased <sup>10</sup>	--	--	--	48,966	2,159	-894
66 From commercial banks in the U.S.	--	--	--	15,052	1,411	-6,155
67 From others	--	--	--	33,914	747	5,260
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	15,765	9,162	-7,778	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	263,089	-1,818	949	48,943	1,028	-2,686
71 To commercial banks in the U.S.	--	--	--	9,552	15	-4,847
72 To others	--	--	--	39,391	1,013	2,161
73 Other liabilities (including subordinated debt)	102,565	-1,510	-119	32,280	1,340	3,042
74 TOTAL LIABILITIES <sup>12</sup>	1,507,079	7,505	-27,638	312,011	3,161	27,540
75 Residual (Total assets less total liabilities) <sup>13</sup>	135,145	437	17,696	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,332,163	-1,072	7,889	205,704	1,649	22,998
77 Time deposits in amounts of \$100,000 or more	121,929	-1,077	-50,030	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,085	23	-398	--	--	--
79 Commercial and industrial	499	23	-354	--	--	--
80 Other	585	1	-44	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	24,887	-146	580	--	--	--
82 Net due to related institutions <sup>17</sup>	-15,588	-5,901	-8,957	37,044	-167	14,285

### Footnotes

- Includes certificates of participation, issued or guaranteed by agencies of the U.S. government, in pools of residential mortgages.
- Includes securities purchased under agreements to resell.
- For U.S. branches and agencies of foreign banks includes transactions with nonbank brokers and dealers in securities.
- For U.S. branches and agencies of foreign banks includes lease financing receivables.
- Includes allocated transfer risk reserve.
- Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net due from position.
- For U.S. branches and agencies of foreign banks includes other transaction deposits.
- Includes NOW, ATS, and telephone and pre-authorized transfer savings deposits.
- Includes borrowings only from other than directly related institutions.
- Includes securities sold under agreements to repurchase.
- For domestically chartered banks includes federal funds purchased and securities sold under agreements to repurchase.
- Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net due to position.
- This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
- Excludes loans to and federal funds transactions with commercial banks in the U.S. At the district level this also excludes trading account securities.
- 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.
- 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.
- For domestically chartered banks data are for the Wednesday preceding the date indicated.
- 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 the week ending November 11, 1992 increased real estate loans, all other \$200 million and reduced all other loans the same amount.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district					city
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	6,296	25,722	17,478	3,878	6,028	10,879	13,741
2	U.S. government securities, investment account 1 <sup>8</sup>	15,684	59,598	37,019	12,243	23,988	32,065	29,849
3	Mortgage-backed securities <sup>1</sup>	7,287	21,323	12,942	1,034	11,705	6,368	5,200
4	All other maturing in: 1 year or less	1,433	2,608	1,135	4,398	513	5,736	3,031
5	Over 1 through 5 years	4,300	16,663	7,893	2,748	4,334	13,444	14,648
6	Over 5 years	2,663	19,004	15,050	4,063	7,436	6,518	6,970
7	Other securities, investment account 1 <sup>8</sup>	3,238	14,297	9,300	2,061	4,666	5,326	5,468
8	State and local government securities	562	5,390	3,897	1,207	1,498	2,510	2,623
9	Maturing in: 1 year or less	254	1,157	727	181	344	134	202
10	Over 1 year	308	4,233	3,170	1,026	1,154	2,376	2,421
11	Other bonds, stocks, and securities	2,676	8,908	5,404	854	3,168	2,815	2,845
12	Federal funds sold <sup>2</sup>	5,594	25,225	16,291	826	3,050	7,331	7,134
13	To commercial banks in the U.S.	2,781	14,449	8,790	373	2,786	4,551	6,340
14	To nonbank brokers and dealers	2,612	9,598	6,331	96	265	2,160	615
15	To others	201	1,178	1,170	357	0	620	178
16	Other loans and leases, gross	51,060	225,082	152,150	59,255	66,218	96,546	89,481
17	Commercial and industrial	19,478	71,751	47,590	11,681	21,627	26,029	21,394
18	Bankers' acceptances and commercial paper	70	966	551	85	105	215	46
19	All other	19,408	70,786	47,039	11,597	21,523	25,814	21,348
20	U.S. addressees	19,399	70,508	46,819	11,593	21,342	25,677	21,245
21	Non-U.S. addressees	9	278	220	4	181	137	104
22	Real estate loans	22,208	86,057	55,119	11,802	21,011	45,808	41,535
23	Revolving, home equity	3,695	8,343	3,422	975	3,164	5,350	2,994
24	All other	18,514	77,714	51,698	10,827	17,846	40,458	38,541
25	Loans to individuals	3,861	28,892	18,575	30,590	15,141	14,605	19,031
26	Loans to financial institutions	1,169	13,775	11,020	1,901	2,527	2,367	1,148
27	Commercial banks in the U.S.	404	4,886	3,481	521	1,369	1,160	474
28	Banks in foreign countries	39	1,428	1,374	131	22	17	28
29	Nonbank financial institutions	726	7,461	6,165	1,248	1,136	1,190	645
30	Loans for purchasing and carrying securities	455	7,429	6,087	273	902	276	336
31	Loans for agricultural production	73	211	153	55	95	311	398
32	Loans to states and political subdivisions	605	4,312	2,846	1,067	1,177	2,477	2,397
33	Loans to foreign governments and official institutions	7	590	541	0	229	14	13
34	All other loans	725	6,769	5,824	399	774	3,069	2,146
35	Lease financing receivables	2,479	5,298	4,395	1,487	2,735	1,590	1,084
36	Less: Unearned income	33	1,370	1,016	132	326	77	315
37	Loan and lease reserve <sup>5</sup>	2,343	13,318	10,367	2,296	1,794	3,130	2,237
38	Other loans and leases, net	48,685	210,394	140,767	56,827	64,099	93,340	86,930
39	Other assets <sup>18</sup>	8,930	87,545	74,291	9,375	6,546	14,565	9,481
40	<b>TOTAL ASSETS</b>	<b>88,426</b>	<b>422,781</b>	<b>295,146</b>	<b>85,209</b>	<b>108,378</b>	<b>163,504</b>	<b>152,602</b>
<b>LIABILITIES</b>								
41	Deposits	62,201	255,001	165,331	46,936	73,768	110,991	117,247
42	Demand deposits	14,627	66,232	46,243	8,570	14,101	23,803	24,396
43	Individuals, partnerships, and corporations	12,196	52,134	34,929	7,090	11,869	20,497	20,281
44	States and political subdivisions	524	2,089	979	194	467	562	1,181
45	U.S. government	95	255	174	30	57	119	300
46	Depository institutions in the U.S.	1,293	3,677	2,909	963	1,198	1,807	2,039
47	Banks in foreign countries	70	4,249	4,110	69	39	44	47
48	Foreign governments and official institutions	3	559	545	8	0	102	0
49	Certified and officers' checks	446	3,268	2,598	217	470	672	547
50	Other transaction deposits <sup>8</sup>	5,995	19,058	10,004	3,043	7,402	14,778	16,902
51	Nontransaction deposits	41,580	169,710	109,084	35,322	52,265	72,410	75,948
52	Individuals, partnerships, and corporations	40,140	161,679	105,284	34,333	48,869	70,580	72,827
53	States and political subdivisions	1,299	7,329	3,226	824	2,067	1,222	2,728
54	U.S. government	10	94	91	0	1,113	233	302
55	Depository institutions in the U.S.	130	457	334	164	212	360	87
56	Foreign governments, official institutions, and banks	0	151	148	1	5	14	4
57	Borrowings <sup>9</sup>	16,597	79,774	60,284	25,411	22,545	34,499	20,482
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	789	4,532	3,816	530	939	1,228	1,391
60	Other liabilities for borrowed money <sup>11</sup>	15,808	75,241	56,467	24,880	21,606	33,271	19,092
61	Other liabilities (including subordinated debt)	3,468	44,808	35,706	5,486	4,074	7,062	4,141
62	<b>TOTAL LIABILITIES</b>	<b>82,266</b>	<b>379,582</b>	<b>261,321</b>	<b>77,832</b>	<b>100,386</b>	<b>152,552</b>	<b>141,870</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	6,160	43,199	33,826	7,377	7,992	10,952	10,732
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	72,391	304,867	202,489	73,490	93,768	135,556	125,117
65	Time deposits in amounts of \$100,000 or more	6,263	30,993	24,624	11,504	7,096	10,753	10,721

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,022	3,490	1,610	1,575	5,927	23,324
2	U.S. government securities, investment account 1 <sup>8</sup>	17,169	7,840	2,494	2,245	13,149	32,806
3	Mortgage-backed securities 1	7,881	4,265	1,605	526	3,261	10,592
4	All other maturing in: 1 year or less	2,316	876	128	878	1,754	4,445
5	Over 1 through 5 years	4,166	1,882	658	611	5,000	9,014
6	Over 5 years	2,805	817	103	231	3,134	8,755
7	Other securities, investment account 1 <sup>8</sup>	5,210	2,328	987	484	3,832	4,371
8	State and local government securities	3,072	1,017	275	296	174	1,996
9	Maturing in: 1 year or less	386	95	13	48	59	340
10	Over 1 year	2,686	922	262	248	115	1,655
11	Other bonds, stocks, and securities	2,138	1,311	712	188	3,658	2,375
12	Federal funds sold 2	7,890	2,149	1,192	1,007	6,804	16,726
13	To commercial banks in the U.S.	3,910	1,395	983	1,007	6,201	12,181
14	To nonbank brokers and dealers	2,987	522	165	0	595	3,191
15	To others	993	233	43	0	8	1,355
16	Other loans and leases, gross	86,341	20,877	24,443	5,244	37,188	217,248
17	Commercial and industrial	36,979	6,042	5,943	1,683	13,321	42,941
18	Bankers' acceptances and commercial paper	222	8	6	27	49	531
19	All other	36,758	6,034	5,937	1,655	13,272	42,410
20	U.S. addressees	36,596	6,025	5,930	1,652	12,876	42,032
21	Non-U.S. addressees	162	9	7	4	397	378
22	Real estate loans	25,763	7,905	9,687	1,676	13,348	115,316
23	Revolving, home equity	1,867	776	522	130	585	14,675
24	All other	23,896	7,129	9,165	1,546	12,763	100,640
25	Loans to individuals	11,008	4,217	4,369	1,100	5,931	37,282
26	Loans to financial institutions	5,662	664	2,414	97	1,957	5,505
27	Commercial banks in the U.S.	1,119	31	1,357	77	77	3,469
28	Banks in foreign countries	87	1	0	0	21	89
29	Nonbank financial institutions	4,456	632	1,057	20	1,860	1,946
30	Loans for purchasing and carrying securities	2,337	304	438	97	553	1,470
31	Loans for agricultural production	128	64	77	161	169	4,289
32	Loans to states and political subdivisions	845	484	299	62	389	1,024
33	Loans to foreign governments and official institutions	167	4	4	0	238	69
34	All other loans	2,107	663	647	325	1,082	2,486
35	Lease financing receivables	1,344	530	564	43	199	6,867
36	Less: Unearned income	57	68	35	1	26	198
37	Loan and lease reserve 5	2,059	478	557	178	670	8,390
38	Other loans and leases, net	84,224	20,332	23,852	5,064	36,492	208,660
39	Other assets 1 <sup>8</sup>	15,893	2,235	2,084	521	4,544	40,793
40	TOTAL ASSETS	142,408	38,375	32,217	10,897	70,747	326,680
<b>LIABILITIES</b>							
41	Deposits	92,370	27,687	20,232	8,710	54,573	255,945
42	Demand deposits	25,174	7,428	4,995	3,208	12,375	62,670
43	Individuals, partnerships, and corporations	18,856	5,451	4,291	2,252	10,611	53,272
44	States and political subdivisions	703	93	27	76	157	2,336
45	U.S. government	113	25	9	18	128	322
46	Depository institutions in the U.S.	4,783	1,732	589	814	1,090	4,538
47	Banks in foreign countries	90	7	22	8	33	450
48	Foreign governments and official institutions	2	0	0	0	2	42
49	Certified and officers' checks	627	120	57	41	354	1,711
50	Other transaction deposits 8	6,077	3,064	1,852	1,008	7,029	28,470
51	Nontransaction deposits	61,118	17,194	13,385	4,495	35,169	164,804
52	Individuals, partnerships, and corporations	59,307	16,710	13,226	4,276	33,512	161,047
53	States and political subdivisions	1,502	353	103	174	1,527	3,022
54	U.S. government	29	3	3	0	77	499
55	Depository institutions in the U.S.	234	129	52	5	53	187
56	Foreign governments, official institutions, and banks	47	0	2	40	0	49
57	Borrowings 9	28,196	7,225	7,065	1,080	9,396	26,585
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,838	562	214	44	2,137	562
60	Other liabilities for borrowed money 11	25,359	6,663	6,852	1,036	7,258	26,022
61	Other liabilities (including subordinated debt)	10,639	880	1,831	208	2,381	17,588
62	TOTAL LIABILITIES	131,204	35,792	29,128	9,999	66,350	300,117
63	Residual (Total assets less total liabilities) 13	11,204	2,583	3,088	898	4,397	26,563
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	111,582	31,769	26,775	7,896	54,694	255,502
65	Time deposits in amounts of \$100,000 or more	14,031	1,823	2,095	533	5,503	20,613