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January 18, 1991

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		
	Jan 9, 1991	change since Jan 2, 1991	Jan 10, 1990	Jan 9, 1991	change since Jan 2, 1991	Jan 10, 1990
ASSETS						
1 Cash and balances due from depository institutions	96,985	-36,153	-24,466	17,199	-908	4,122
2 U.S. government securities	180,625	2,809	7,124	12,141	359	3,212
3 Trading account	12,254	2,229	-10,319	-	-	-
4 Investment account	168,371	581	17,442	-	-	-
5 Mortgage-backed securities ¹	81,171	-55	8,900	-	-	-
6 All other maturing in: 1 year or less	18,172	-207	-4,140	-	-	-
7 Over 1 through 5 years	38,941	556	1,839	-	-	-
8 Over 5 years	30,088	287	10,843	-	-	-
9 Other securities	60,862	-254	-7,556	8,101	60	1,105
10 Trading account	903	-234	-149	-	-	-
11 Investment account	59,960	-20	-7,408	-	-	-
12 State and local government securities	29,954	-98	-8,385	-	-	-
13 Maturing in: 1 year or less	3,672	33	-1,074	-	-	-
14 Over 1 year	26,283	-132	-7,311	-	-	-
15 Other bonds, stocks, and securities	30,005	78	977	-	-	-
16 Other trading account assets	10,856	448	4,314	-	-	-
17 Federal funds sold ²	80,296	-8,095	10,741	8,097	740	1,694
18 To commercial banks in the U.S.	56,645	-4,138	6,619	5,702	384	760
19 To nonbank brokers and dealers	19,619	-3,167	6,088	-	-	-
20 To others ³	4,032	-790	-1,966	2,395	355	934
21 Other loans and leases, gross	1,057,344	-9,924	4,902	140,522	-2,313	18,985
22 Commercial and industrial	317,156	-4,158	-8,169	82,798	-494	8,487
23 Bankers' acceptances and commercial paper	1,536	52	224	3,062	-127	1,306
24 All other	315,620	-4,210	-8,392	79,737	-366	7,181
25 U.S. addressees	314,231	-3,894	-8,047	78,075	-316	6,972
26 Non-U.S. addressees	1,390	-316	-346	1,662	-50	209
27 Real estate loans	400,434	1,681	28,049	26,587	61	7,411
28 Revolving, home equity	35,300	149	5,647	-	-	-
29 All other	365,134	1,532	22,402	-	-	-
30 Loans to individuals	198,507	-2,474	-7,093	-	-	-
31 Loans to financial institutions	49,828	-1,714	-1,604	26,899	-1,523	2,050
32 Commercial banks in the U.S.	22,467	-390	-2,318	20,112	-1,286	2,115
33 Banks in foreign countries	3,668	-554	-463	840	-91	-1,027
34 Nonbank financial institutions	23,693	-769	1,177	5,946	-145	962
35 Loans for purchasing and carrying securities	13,220	91	-1,619	1,451	72	-184
36 Loans for agricultural production	6,025	-230	360	-	-	-
37 Loans to states and political subdivisions	21,240	186	-4,096	-	-	-
38 Loans to foreign governments and official institutions	1,303	-149	-235	209	-12	-53
39 All other loans ⁴	22,727	-3,005	-995	2,578	-418	1,276
40 Lease financing receivables	26,904	-152	302	-	-	-
41 Less: Unearned income	4,347	29	-805	-	-	-
42 Loan and lease reserve ⁵	37,768	849	-838	-	-	-
43 Other loans and leases, net	1,015,229	-10,802	6,544	-	-	-
44 Other assets	157,305	-6,859	15,480	33,797	-9	-3,756
45 TOTAL ASSETS ⁶	1,602,158	-58,906	12,185	233,860	-1,004	24,614

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	change since			change since		
	Jan 9, 1991	Jan 2, 1991	Jan 10, 1990	Jan 9, 1991	Jan 2, 1991	Jan 10, 1990
LIABILITIES						
46 Deposits	1,112,418	-55,142	27,594	52,996	3,343	3,224
47 Demand deposits ⁷	225,066	-53,655	-14,902	4,444	-369	527
48 Individuals, partnerships, and corporations	181,416	-36,847	-11,250	2,957	-326	239
49 Other holders	43,650	-16,808	-3,653	1,487	-43	288
50 States and political subdivisions	6,601	-2,714	314	-	-	-
51 U.S. government	1,963	-2,868	-1,642	-	-	-
52 Depository institutions in the U.S.	19,825	-8,509	-1,161	-	-	-
53 Banks in foreign countries	5,959	-1,017	-153	-	-	-
54 Foreign governments and official institutions	655	-229	48	-	-	-
55 Certified and officers' checks	8,647	-1,470	-1,059	-	-	-
56 Other transaction deposits ⁸	89,175	-1,963	2,385	-	-	-
57 Nontransaction deposits	798,177	476	40,110	48,552	3,712	2,697
58 Individuals, partnerships, and corporations	763,042	462	45,784	36,106	2,454	-2,345
59 Other holders	35,134	15	-5,673	12,446	1,258	5,042
60 States and political subdivisions	28,206	-108	-4,076	-	-	-
61 U.S. government	994	-10	63	-	-	-
62 Depository institutions in the U.S.	5,466	154	-1,556	-	-	-
63 Foreign governments, official institutions, and banks	468	-22	-104	-	-	-
64 Borrowings ⁹	278,397	-7,306	-31,232	105,638	2,835	12,576
65 Federal funds purchased ¹⁰	-	-	-	47,233	4,186	5,140
66 From commercial banks in the U.S.	-	-	-	24,784	1,014	4,246
67 From others	-	-	-	22,448	3,172	894
68 From Federal Reserve Banks	540	204	540	-	-	-
69 Treasury tax and loan notes	9,731	-4,248	3,811	-	-	-
70 Other liabilities for borrowed money ¹¹	266,126	-3,262	-35,583	58,405	-1,351	7,436
71 To commercial banks in the U.S.	-	-	-	29,105	-2,079	-3,361
72 To others	-	-	-	29,301	727	10,797
73 Other liabilities (including subordinated debt)	102,976	3,006	10,731	32,729	-1,153	-4,529
74 TOTAL LIABILITIES ¹²	1,491,791	-59,442	7,092	233,860	-1,004	24,614
75 Residual (Total assets less total liabilities) ¹³	110,368	536	5,094	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,310,871	-10,488	15,222	143,047	-252	22,121
77 Time deposits in amounts of \$100,000 or more	212,274	631	-16,721	-	-	-
78 Loans sold outright to affiliates ¹⁵	682	118	199	-	-	-
79 Commercial and Industrial	488	38	255	-	-	-
80 Other	194	80	-56	-	-	-
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,762	-1,028	3,139	-	-	-
82 Net due to related institutions ¹⁷	-18,126	-8,397	2,637	28,493	-7,096	14,091

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: Domestically chartered banks acquired \$2,200 million in assets and liabilities of thrift institutions in the week ending January 9, 1991. The major asset items affected were (in millions) mortgage-backed securities, \$150 and real estate loans-all other, \$1,800. The major liability items affected were other transaction deposits, \$150 and nontransaction deposits-IPC, \$2,200 and residual, \$-150.

Federal Reserve District							
New York							
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
1 Cash and balances due from depository institutions	5,027	24,425	18,080	3,756	5,090	8,155	8,800
2 U.S. government securities, investment account 18	9,812	34,044	22,993	9,308	14,362	24,798	22,240
3 Mortgage-backed securities ¹	6,392	15,335	11,119	3,206	6,185	12,880	10,949
4 All other maturing in: 1 year or less	1,132	3,837	2,299	3,125	366	1,782	1,776
5 Over 1 through 5 years	2,140	7,782	4,316	1,334	2,527	6,573	4,370
6 Over 5 years	148	7,090	5,259	1,643	5,284	3,563	5,145
7 Other securities, investment account 18	2,842	18,709	12,423	2,371	3,938	6,650	6,811
8 State and local government securities	718	8,298	5,148	1,286	2,279	3,973	4,124
9 Maturing in: 1 year or less	241	1,325	570	50	244	359	316
10 Over 1 year	477	6,974	4,578	1,236	2,035	3,614	3,808
11 Other bonds, stocks, and securities	2,124	10,411	7,275	1,085	1,660	2,677	2,687
12 Federal funds sold ²	8,385	26,010	18,924	2,102	2,416	7,498	6,382
13 To commercial banks in the U.S.	5,647	18,258	13,605	2,033	1,580	4,671	4,383
14 To nonbank brokers and dealers	2,333	6,947	4,546	5	836	1,631	1,689
15 To others	405	805	773	63	0	1,196	310
16 Other loans and leases, gross	55,006	246,882	173,149	71,445	61,253	104,278	95,265
17 Commercial and industrial	19,368	81,707	55,432	15,068	21,581	29,436	23,662
18 Bankers' acceptances and commercial paper	60	494	106	118	72	23	22
19 All other	19,308	81,213	55,326	14,950	21,509	29,413	23,640
20 U.S. addressees	19,281	80,670	54,827	14,929	21,430	29,363	23,577
21 Non-U.S. addressees	27	544	499	21	79	50	64
22 Real estate loans	22,544	88,869	61,760	13,377	18,304	45,332	43,574
23 Revolving, home equity	3,535	7,955	4,359	937	2,079	4,735	2,597
24 All other	19,009	80,914	57,401	12,440	16,225	40,596	40,978
25 Loans to individuals	4,459	30,862	19,380	36,169	14,290	17,230	20,303
26 Loans to financial institutions	1,865	20,152	16,901	2,896	2,178	2,711	1,107
27 Commercial banks in the U.S.	1,396	7,470	6,195	1,011	975	1,620	341
28 Banks in foreign countries	57	3,109	2,982	82	32	32	28
29 Nonbank financial institutions	413	9,573	7,724	1,802	1,172	1,059	738
30 Loans for purchasing and carrying securities	201	5,947	4,638	186	1,078	671	370
31 Loans for agricultural production	110	258	160	55	107	239	323
32 Loans to states and political subdivisions	863	5,627	4,032	1,746	1,529	3,378	3,211
33 Loans to foreign governments and official institutions	13	439	368	45	181	28	34
34 All other loans	1,282	6,447	4,845	421	386	3,487	1,576
35 Lease financing receivables	4,300	6,574	5,632	1,481	1,618	1,767	1,105
36 Less: Unearned income	61	2,337	1,758	190	408	154	621
37 Loan and lease reserve ⁵	3,187	16,373	14,107	1,913	1,327	2,503	2,084
38 Other loans and leases, net	51,758	228,172	157,284	69,342	59,518	101,621	92,560
39 Other assets ¹⁸	7,619	73,404	61,194	8,242	5,952	12,128	8,662
40 TOTAL ASSETS	85,442	404,764	290,898	95,422	90,976	160,850	145,455
LIABILITIES							
41 Deposits	63,949	248,393	167,267	59,354	64,442	112,790	113,813
42 Demand deposits	11,720	61,730	44,853	8,757	10,107	17,788	20,088
43 Individuals, partnerships, and corporations	9,272	47,371	32,344	7,215	8,404	15,192	16,790
44 States and political subdivisions	461	1,448	812	162	366	612	969
45 U.S. government	57	248	164	243	27	94	138
46 Depository institutions in the U.S.	1,394	3,984	3,627	742	969	1,233	1,563
47 Banks in foreign countries	169	4,884	4,696	62	39	62	59
48 Foreign governments and official institutions	5	544	536	2	1	76	1
49 Certified and officers' checks	361	3,251	2,674	331	300	519	569
50 Other transaction deposits ⁸	4,106	15,549	9,259	2,997	5,117	9,866	10,650
51 Nontransaction deposits	48,123	171,114	113,155	47,599	49,218	85,137	83,075
52 Individuals, partnerships, and corporations	46,558	160,697	106,618	46,455	45,682	82,254	79,516
53 States and political subdivisions	888	8,695	5,244	743	2,654	2,037	3,188
54 U.S. government	6	99	99	0	291	138	174
55 Depository institutions in the U.S.	670	1,417	1,035	398	497	680	194
56 Foreign governments, official institutions, and banks	0	206	159	2	94	28	4
57 Borrowings ⁹	13,969	74,568	55,660	25,108	17,931	34,673	18,565
58 From Federal Reserve Banks	520	0	0	0	0	0	0
59 Treasury tax and loan notes	489	2,494	2,038	454	860	1,296	433
60 Other liabilities for borrowed money ¹¹	12,960	72,074	53,622	24,654	17,072	33,377	18,132
61 Other liabilities (including subordinated debt)	3,595	48,456	42,213	4,126	3,021	4,367	3,601
62 TOTAL LIABILITIES	81,513	371,417	265,140	88,573	85,409	151,831	135,978
63 Residual (Total assets less total liabilities) ¹³	3,930	33,346	25,757	6,849	5,567	9,019	9,477
MEMORANDA							
64 Total loans and leases, gross, adjusted, plus securities ¹⁴	69,002	299,917	207,689	82,181	79,415	136,933	125,973
65 Time deposits in amounts of \$100,000 or more	12,823	47,289	34,628	18,819	13,304	24,720	17,803

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	9,743	2,388	1,368	1,381	4,727	21,617
2	U.S. government securities, investment account ¹⁸	12,841	5,051	2,536	1,484	13,513	17,294
3	Mortgage-backed securities ¹	7,183	2,134	1,802	240	5,978	8,227
4	All other maturing in: 1 year or less	1,045	801	186	573	668	2,673
5	Over 1 through 5 years	2,677	1,501	343	511	4,409	4,652
6	Over 5 years	1,936	615	206	160	2,457	1,742
7	Other securities, investment account ¹⁸	6,246	2,036	1,156	747	2,120	5,909
8	State and local government securities	3,522	1,121	492	410	123	3,352
9	Maturing in: 1 year or less	382	121	6	59	47	486
10	Over 1 year	3,140	1,000	486	351	76	2,865
11	Other bonds, stocks, and securities	2,724	915	663	338	1,997	2,557
12	Federal funds sold ²	7,519	1,471	943	1,427	5,402	9,810
13	To commercial banks in the U.S.	4,464	1,268	449	1,001	4,432	7,526
14	To nonbank brokers and dealers	2,716	158	463	426	638	1,777
15	To others	339	45	31	0	332	506
16	Other loans and leases, gross	87,555	20,627	24,607	5,555	31,480	247,756
17	Commercial and industrial	39,753	6,197	7,111	1,641	13,707	58,493
18	Bankers' acceptances and commercial paper	249	38	180	92	47	144
19	All other	39,504	6,159	6,932	1,549	13,660	56,349
20	U.S. addressees	39,426	6,156	6,920	1,549	13,614	55,883
21	Non-U.S. addressees	79	3	12	0	46	466
22	Real estate loans	22,566	7,290	4,276	1,876	9,086	121,316
23	Revolving, home equity	1,479	618	484	118	3	10,674
24	All other	21,087	6,673	3,793	1,759	9,084	110,642
25	Loans to individuals	9,619	4,342	10,483	1,071	5,063	42,607
26	Loans to financial institutions	8,691	680	567	110	281	8,583
27	Commercial banks in the U.S.	3,625	177	92	66	57	5,636
28	Banks in foreign countries	199	2	6	1	20	100
29	Nonbank financial institutions	4,867	502	469	43	204	2,847
30	Loans for purchasing and carrying securities	2,102	185	380	72	330	1,697
31	Loans for agricultural production	96	33	8	220	222	4,319
32	Loans to states and political subdivisions	1,744	649	559	103	613	1,128
33	Loans to foreign governments and official institutions	164	4	3	0	239	153
34	All other loans	1,784	704	687	376	1,556	3,988
35	Lease financing receivables	1,037	541	532	87	383	7,474
36	Less: Unearned income	47	140	43	8	45	277
37	Loan and lease reserve ⁵	2,017	369	621	169	787	6,283
38	Other loans and leases, net	85,491	20,118	23,943	5,379	30,647	241,195
39	Other assets ¹⁸	14,235	3,430	2,175	666	10,903	32,538
40	TOTAL ASSETS	136,074	34,494	32,121	11,084	67,313	328,364
LIABILITIES							
41	Deposits	85,895	25,363	20,340	8,261	50,840	251,828
42	Demand deposits	19,155	4,848	3,367	2,610	10,803	52,855
43	Individuals, partnerships, and corporations	14,335	3,493	2,742	1,839	8,836	44,808
44	States and political subdivisions	499	163	44	56	196	1,603
45	U.S. government	286	28	12	29	294	500
46	Depository institutions in the U.S.	3,147	1,006	503	600	988	3,636
47	Banks in foreign countries	111	7	17	19	69	460
48	Foreign governments and official institutions	4	0	0	0	3	19
49	Certified and officers' checks	774	150	48	66	408	1,828
50	Other transaction deposits ⁸	4,688	2,632	1,548	695	5,487	25,158
51	Nontransaction deposits	62,051	17,884	15,426	4,956	34,550	173,813
52	Individuals, partnerships, and corporations	58,650	17,122	15,270	4,512	32,856	168,440
53	States and political subdivisions	2,386	540	93	344	1,563	4,886
54	U.S. government	45	7	0	1	17	215
55	Depository institutions in the U.S.	936	215	62	22	113	250
56	Foreign governments, official institutions, and banks	34	0	0	77	0	24
57	Borrowings ⁹	28,522	6,034	7,116	1,905	10,378	35,918
58	From Federal Reserve Banks	0	0	0	20	0	0
59	Treasury tax and loan notes	1,658	284	224	86	878	575
60	Other liabilities for borrowed money ¹¹	26,863	5,750	6,892	1,798	9,500	35,344
61	Other liabilities (including subordinated debt)	12,164	920	2,265	187	1,918	18,183
62	TOTAL LIABILITIES	126,580	32,317	29,722	10,353	63,136	305,928
63	Residual (Total assets less total liabilities) ¹³	9,494	2,177	2,399	731	4,176	22,436
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	106,072	27,740	28,701	8,146	48,025	267,606
65	Time deposits in amounts of \$100,000 or more	20,233	3,754	4,579	1,120	7,495	39,291