

FEDERAL RESERVE statistical release



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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 23, 1991	change since		Jan 23, 1991	change since	
	Jan 16, 1991	Jan 24, 1990		Jan 16, 1991	Jan 24, 1990	
ASSETS						
1 Cash and balances due from depository institutions	115,359	7,477	352	19,061	1,072	5,308
2 U.S. government securities	182,683	2,073	5,215	13,647	655	4,193
3 Trading account	12,975	-340	-11,614	-	-	-
4 Investment account	169,708	2,413	16,830	-	-	-
5 Mortgage-backed securities ¹	81,696	1,423	6,271	-	-	-
6 All other maturing in: 1 year or less	18,237	21	-4,323	-	-	-
7 Over 1 through 5 years	39,442	249	2,280	-	-	-
8 Over 5 years	30,332	721	12,602	-	-	-
9 Other securities	60,765	-268	-7,782	7,789	-51	864
10 Trading account	916	-114	-66	-	-	-
11 Investment account	59,848	-154	-7,716	-	-	-
12 State and local government securities	29,821	-59	-8,301	-	-	-
13 Maturing in: 1 year or less	3,756	21	-961	-	-	-
14 Over 1 year	26,065	-80	-7,340	-	-	-
15 Other bonds, stocks, and securities	30,027	-96	585	-	-	-
16 Other trading account assets	11,581	-697	5,017	-	-	-
17 Federal funds sold ²	76,178	2,558	8,202	9,020	1,982	1,381
18 To commercial banks in the U.S.	53,761	5,603	5,903	5,885	1,694	-104
19 To nonbank brokers and dealers	19,866	-2,320	5,353	-	-	-
20 To others ³	2,551	-725	-3,054	3,135	287	1,485
21 Other loans and leases, gross	1,059,557	-368	5,815	138,728	-417	20,560
22 Commercial and industrial	318,127	-668	-5,288	81,383	2	8,933
23 Bankers' acceptances and commercial paper	1,495	13	238	2,973	-149	915
24 All other	316,631	-682	-5,526	78,410	151	8,017
25 U.S. addressees	315,103	-714	-5,457	76,558	16	7,725
26 Non-U.S. addressees	1,529	32	-69	1,852	135	292
27 Real estate loans	400,680	-176	27,762	26,743	32	7,373
28 Revolving, home equity	35,680	30	5,885	-	-	-
29 All other	365,000	-206	21,878	-	-	-
30 Loans to individuals	197,694	-447	-7,128	-	-	-
31 Loans to financial institutions	51,315	1,987	-2,723	25,839	-422	3,077
32 Commercial banks in the U.S.	24,040	828	-4,338	18,912	-614	2,104
33 Banks in foreign countries	4,523	1,861	392	1,276	244	45
34 Nonbank financial institutions	22,752	-701	1,223	5,651	-52	928
35 Loans for purchasing and carrying securities	14,120	-312	-2,201	1,414	-221	-645
36 Loans for agricultural production	5,915	-87	316	-	-	-
37 Loans to states and political subdivisions	21,193	-102	-4,036	-	-	-
38 Loans to foreign governments and official institutions	1,190	44	-295	213	-2	-32
39 All other loans ⁴	22,094	-574	-886	3,135	195	1,855
40 Lease financing receivables	27,228	-33	294	-	-	-
41 Less: Unearned income	4,292	-62	-859	-	-	-
42 Loan and lease reserve ⁵	38,497	281	-692	-	-	-
43 Other loans and leases, net	1,016,767	-586	7,367	-	-	-
44 Other assets	155,279	-3,741	15,999	33,631	8	-2,347
45 TOTAL ASSETS ⁶	1,618,612	6,816	34,364	239,904	5,974	34,862

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jan 23, 1991	change since		Jan 23, 1991	change since	
		Jan 16, 1991	Jan 24, 1990		Jan 16, 1991	Jan 24, 1990
46 Deposits	1,105,851	-12,246	46,389	60,110	3,233	10,046
47 Demand deposits ⁷	224,116	-5,299	34	4,071	-719	-458
48 Individuals, partnerships, and corporations	177,405	-7,832	-782	2,833	-331	113
49 Other holders	46,710	2,533	816	1,239	-388	-571
50 States and political subdivisions	7,346	816	668	-	-	-
51 U.S. government	1,941	-2,136	-2,216	-	-	-
52 Depository institutions in the U.S.	21,830	1,853	1,798	-	-	-
53 Banks in foreign countries	6,784	1,748	430	-	-	-
54 Foreign governments and official institutions	637	47	-84	-	-	-
55 Certified and officers' checks	8,173	204	221	-	-	-
56 Other transaction deposits ⁸	84,255	-3,585	2,181	-	-	-
57 Nontransaction deposits	797,481	-3,362	44,174	56,039	3,952	10,504
58 Individuals, partnerships, and corporations	761,352	-3,564	48,676	41,043	2,530	2,622
59 Other holders	36,129	202	-4,502	14,996	1,423	7,882
60 States and political subdivisions	28,964	109	-3,363	-	-	-
61 U.S. government	961	21	143	-	-	-
62 Depository institutions in the U.S.	5,688	86	-1,202	-	-	-
63 Foreign governments, official institutions, and banks	516	-13	-80	-	-	-
64 Borrowings ⁹	302,683	19,447	-21,711	99,951	4,250	5,135
65 Federal funds purchased ¹⁰	-	-	-	38,924	2,560	-3,632
66 From commercial banks in the U.S.	-	-	-	17,016	1,278	-1,391
67 From others	-	-	-	21,909	1,282	-2,241
68 From Federal Reserve Banks	4,889	4,879	4,414	-	-	-
69 Treasury tax and loan notes	28,970	8,813	5,068	-	-	-
70 Other liabilities for borrowed money ¹¹	268,824	5,755	-31,194	61,027	1,690	8,766
71 To commercial banks in the U.S.	-	-	-	29,390	-335	-4,747
72 To others	-	-	-	31,637	2,025	13,513
73 Other liabilities (including subordinated debt)	99,780	-550	2,907	33,495	590	-2,442
74 TOTAL LIABILITIES ¹²	1,508,315	6,651	27,584	239,904	5,974	34,862
75 Residual (Total assets less total liabilities) ¹³	110,297	165	6,779	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,312,962	-3,133	14,903	144,387	1,090	24,998
77 Time deposits in amounts of \$100,000 or more	212,147	-411	-14,868	-	-	-
78 Loans sold outright to affiliates ¹⁵	692	-7	208	-	-	-
79 Commercial and industrial	492	-6	250	-	-	-
80 Other	200	-1	-42	-	-	-
31 Foreign branch credit extended to U.S. residents ^{16,17}	24,837	361	3,304	-	-	-
82 Net due to related institutions ¹⁷	-12,916	-3,386	-2,123	28,319	-4,823	17,221

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 in the week ending January 23, 1991 increased real estate loans, all other \$200 million and reduced commercial and industrial loans to U.S. addressees the same amount.

Federal Reserve District

	New York							
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta	
ASSETS								
1	Cash and balances due from depository institutions	5,175	30,463	23,399	4,160	5,925	10,302	10,724
2	U.S. government securities, investment account ¹⁸	10,095	33,894	22,692	9,281	14,327	24,952	23,166
3	Mortgage-backed securities ¹	6,615	15,363	11,169	3,336	6,223	12,842	11,418
4	All other maturing in: 1 year or less	1,140	3,858	2,300	3,128	352	1,776	1,814
5	Over 1 through 5 years	2,169	7,693	4,208	1,355	2,557	6,574	4,622
6	Over 5 years	170	6,980	5,015	1,463	5,195	3,759	5,312
7	Other securities, investment account ¹⁸	2,830	18,942	12,482	2,390	3,716	6,475	6,829
8	State and local government securities	673	8,310	5,150	1,287	2,278	3,965	4,093
9	Maturing in: 1 year or less	226	1,373	614	47	251	373	338
10	Over 1 year	447	6,937	4,536	1,239	2,027	3,592	3,756
11	Other bonds, stocks, and securities	2,157	10,632	7,332	1,103	1,438	2,510	2,735
12	Federal funds sold ²	6,635	24,733	19,316	2,066	2,573	7,927	5,872
13	To commercial banks in the U.S.	4,213	17,260	13,217	1,972	1,610	5,219	4,630
14	To nonbank brokers and dealers	2,319	6,839	5,517	6	963	1,722	1,107
15	To others	103	633	582	89	0	985	135
16	Other loans and leases, gross	55,269	251,972	178,278	71,274	61,334	104,983	95,926
17	Commercial and industrial	19,488	82,729	56,203	15,099	21,440	30,538	23,616
18	Bankers' acceptances and commercial paper	104	490	105	102	83	20	55
19	All other	19,384	82,240	56,098	14,997	21,357	30,518	23,561
20	U.S. addressees	19,360	81,543	55,454	14,974	21,290	30,467	23,485
21	Non-U.S. addressees	24	696	644	23	67	51	76
22	Real estate loans	22,369	89,466	62,376	13,413	18,431	45,456	43,899
23	Revolving, home equity	3,547	7,964	4,361	939	2,284	4,775	2,617
24	All other	18,823	81,503	58,016	12,474	16,147	40,681	41,283
25	Loans to individuals	4,405	31,610	20,206	35,876	14,223	17,201	20,349
26	Loans to financial institutions	2,209	22,274	19,282	2,971	2,091	2,200	1,275
27	Commercial banks in the U.S.	1,818	9,212	8,022	1,055	989	670	619
28	Banks in foreign countries	27	3,852	3,800	234	30	32	28
29	Nonbank financial institutions	364	9,210	7,460	1,682	1,071	1,498	628
30	Loans for purchasing and carrying securities	254	6,447	4,879	225	1,116	678	355
31	Loans for agricultural production	104	279	177	53	111	233	320
32	Loans to states and political subdivisions	860	5,672	4,071	1,778	1,417	3,381	3,246
33	Loans to foreign governments and official institutions	13	322	297	45	182	28	34
34	All other loans	1,275	6,610	5,181	344	413	3,545	1,727
35	Lease financing receivables	4,292	6,563	5,604	1,471	1,912	1,723	1,106
36	Less: Unearned income	60	2,299	1,719	191	415	147	625
37	Loan and lease reserve ⁵	3,382	16,477	14,173	2,010	1,484	2,613	2,143
38	Other loans and leases, net	51,826	233,197	162,385	69,073	59,436	102,224	93,158
39	Other assets ¹⁸	7,790	72,827	59,968	8,143	6,293	11,952	8,452
40	TOTAL ASSETS	84,352	414,055	300,243	95,114	92,270	163,832	148,201
LIABILITIES								
41	Deposits	61,845	250,912	167,811	57,582	65,918	112,355	114,065
42	Demand deposits	10,849	62,776	45,619	7,851	10,970	18,468	20,450
43	Individuals, partnerships, and corporations	8,832	47,283	32,074	6,290	8,790	15,436	16,601
44	States and political subdivisions	466	1,454	694	195	476	931	1,176
45	U.S. government	101	185	113	80	333	109	162
46	Depository institutions in the U.S.	1,015	4,385	3,973	969	956	1,366	1,939
47	Banks in foreign countries	127	5,697	5,546	77	51	60	36
48	Foreign governments and official institutions	3	525	493	2	1	76	1
49	Certified and officers' checks	305	3,247	2,725	239	363	491	536
50	Other transaction deposits ⁸	3,831	15,003	8,694	2,680	4,923	9,293	10,156
51	Nontransaction deposits	47,165	173,133	113,498	47,052	50,024	84,594	83,459
52	Individuals, partnerships, and corporations	45,562	162,683	106,941	45,737	46,520	81,622	79,743
53	States and political subdivisions	926	8,716	5,270	773	2,622	2,134	3,319
54	U.S. government	5	97	97	0	292	136	180
55	Depository institutions in the U.S.	672	1,444	1,040	540	493	680	214
56	Foreign governments, official institutions, and banks	0	193	150	2	98	21	4
57	Borrowings ⁹	15,062	82,831	66,266	26,661	17,166	37,429	20,948
58	From Federal Reserve Banks	0	2,400	2,180	230	650	300	0
59	Treasury tax and loan notes	1,813	9,969	8,574	925	1,032	2,552	1,185
60	Other liabilities for borrowed money ¹¹	13,250	70,462	55,512	25,507	15,483	34,577	19,763
61	Other liabilities (including subordinated debt)	3,586	46,710	40,225	3,936	3,850	4,498	3,519
62	TOTAL LIABILITIES	80,494	380,452	274,302	88,179	86,934	154,282	138,532
63	Residual (Total assets less total liabilities) ¹³	3,858	33,603	25,941	6,935	5,336	9,550	9,668
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	68,798	303,068	211,528	81,984	79,352	138,449	126,544
65	Time deposits in amounts of \$100,000 or more	12,162	47,843	35,373	19,398	13,034	24,545	17,772

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	11,414	2,567	1,788	1,718	6,909	24,214
2	U.S. government securities, investment account ¹⁸	13,251	5,103	2,703	1,510	14,249	17,177
3	Mortgage-backed securities ¹	7,370	2,033	1,946	238	6,216	8,096
4	All other maturing in: 1 year or less	1,191	815	184	585	736	2,659
5	Over 1 through 5 years	2,727	1,500	368	526	4,666	4,683
6	Over 5 years	1,963	755	205	160	2,631	1,739
7	Other securities, investment account ¹⁸	6,603	2,039	1,251	746	2,165	5,863
8	State and local government securities	3,707	1,119	517	410	149	3,313
9	Maturing in: 1 year or less	403	126	18	57	53	491
10	Over 1 year	3,304	993	498	353	96	2,822
11	Other bonds, stocks, and securities	2,896	920	734	337	2,016	2,550
12	Federal funds sold ²	7,612	1,556	1,185	900	6,300	8,809
13	To commercial banks in the U.S.	4,172	1,446	695	820	4,918	6,808
14	To nonbank brokers and dealers	3,352	108	479	80	1,063	1,827
15	To others	87	3	21	0	319	174
16	Other loans and leases, gross	89,571	20,602	23,397	5,435	32,304	247,489
17	Commercial and industrial	40,391	6,155	6,954	1,588	14,160	55,968
18	Bankers' acceptances and commercial paper	208	37	151	90	44	109
19	All other	40,183	6,118	6,802	1,498	14,116	55,859
20	U.S. addressees	40,102	6,115	6,790	1,498	14,069	55,409
21	Non-U.S. addressees	81	3	12	0	47	449
22	Real estate loans	23,053	7,323	4,390	1,838	9,559	121,483
23	Revolving, home equity	1,545	618	494	117	2	10,779
24	All other	21,508	6,705	3,896	1,721	9,557	110,704
25	Loans to individuals	10,127	4,324	9,282	1,052	5,131	44,114
26	Loans to financial institutions	8,619	695	509	106	221	8,146
27	Commercial banks in the U.S.	3,680	201	97	67	61	5,571
28	Banks in foreign countries	204	2	8	0	24	82
29	Nonbank financial institutions	4,735	492	403	39	136	2,492
30	Loans for purchasing and carrying securities	2,299	204	375	57	298	1,812
31	Loans for agricultural production	104	33	8	223	239	4,210
32	Loans to states and political subdivisions	1,772	647	559	103	630	1,128
33	Loans to foreign governments and official institutions	164	4	3	0	239	157
34	All other loans	2,010	679	784	382	1,451	2,875
35	Lease financing receivables	1,033	537	532	86	376	7,597
36	Less: Unearned income	49	139	46	8	40	275
37	Loan and lease reserve ⁵	2,037	386	615	182	847	6,321
38	Other loans and leases, net	87,485	20,077	22,736	5,245	31,417	240,894
39	Other assets ¹⁸	14,998	3,365	2,022	657	11,494	32,758
40	TOTAL ASSETS	141,362	34,707	31,694	10,776	72,534	329,715
LIABILITIES							
41	Deposits	87,130	25,035	20,208	8,040	53,536	249,226
42	Demand deposits	19,134	4,856	3,563	2,477	11,246	51,477
43	Individuals, partnerships, and corporations	13,970	3,329	2,814	1,531	9,051	43,479
44	States and political subdivisions	522	121	122	69	218	1,596
45	U.S. government	290	37	15	29	161	439
46	Depository institutions in the U.S.	3,610	1,238	543	782	1,320	3,708
47	Banks in foreign countries	90	4	23	12	59	549
48	Foreign governments and official institutions	9	0	0	0	3	17
49	Certified and officers' checks	644	126	46	54	434	1,689
50	Other transaction deposits ⁸	4,527	2,496	1,503	679	5,451	23,712
51	Nontransaction deposits	63,469	17,684	15,142	4,883	36,840	174,037
52	Individuals, partnerships, and corporations	59,713	16,866	14,985	4,453	34,960	168,510
53	States and political subdivisions	2,709	583	97	329	1,735	5,021
54	U.S. government	10	4	0	1	16	219
55	Depository institutions in the U.S.	940	231	60	22	128	264
56	Foreign governments, official institutions, and banks	97	0	0	78	0	23
57	Borrowings ⁹	33,466	6,654	7,008	1,869	12,983	40,607
58	From Federal Reserve Banks	210	0	0	29	0	1,070
59	Treasury tax and loan notes	5,360	1,148	422	153	3,178	1,235
60	Other liabilities for borrowed money ¹¹	27,896	5,506	6,586	1,687	9,806	38,302
61	Other liabilities (including subordinated debt)	11,030	842	1,961	143	1,853	17,853
62	TOTAL LIABILITIES	131,625	32,531	29,177	10,051	68,372	307,685
63	Residual (Total assets less total liabilities) ¹³	9,737	2,176	2,517	725	4,162	22,030
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	109,185	27,654	27,753	7,704	50,039	266,960
65	Time deposits in amounts of \$100,000 or more	20,482	3,733	4,246	1,059	8,008	39,866