

FEDERAL RESERVE statistical release



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February 8, 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 30, 1991	change since Jan 23, 1991	Jan 31, 1990	Jan 30, 1991	change since Jan 23, 1991	Jan 31, 1990
ASSETS						
1 Cash and balances due from depository institutions	94,140	-21,201	-18,632	18,207	-852	5,525
2 U.S. government securities	182,669	-13	2,046	13,663	16	3,933
3 Trading account	11,777	-1,198	-13,144	-	-	-
4 Investment account	170,893	1,185	15,190	-	-	-
5 Mortgage-backed securities ¹	82,164	467	5,845	-	-	-
6 All other maturing in: 1 year or less	18,117	-122	-5,083	-	-	-
7 Over 1 through 5 years	39,741	270	2,477	-	-	-
8 Over 5 years	30,871	570	11,950	-	-	-
9 Other securities	60,789	25	-7,642	7,624	-165	709
10 Trading account	921	4	26	-	-	-
11 Investment account	59,869	20	-7,668	-	-	-
12 State and local government securities	29,725	-96	-8,194	-	-	-
13 Maturing in: 1 year or less	3,746	-11	-1,002	-	-	-
14 Over 1 year	25,980	-85	-7,192	-	-	-
15 Other bonds, stocks, and securities	30,143	116	526	-	-	-
16 Other trading account assets	11,971	-210	4,800	-	-	-
Federal funds sold ²	76,396	218	2,268	7,729	-1,291	736
To commercial banks in the U.S.	53,937	229	1,727	4,739	-1,145	-904
To nonbank brokers and dealers	19,271	-598	4,098	-	-	-
20 To others ³	3,188	587	-3,558	2,989	-146	1,639
21 Other loans and leases, gross	1,052,223	-7,079	-3,091	137,852	-883	17,780
22 Commercial and Industrial	317,555	-502	-6,843	81,057	-293	7,906
23 Bankers' acceptances and commercial paper	1,470	-25	112	2,238	-735	255
24 All other	316,085	-477	-6,955	78,819	441	7,651
25 U.S. addressees	314,730	-307	-6,737	76,882	357	7,208
26 Non-U.S. addressees	1,355	-170	-218	1,937	84	442
27 Real estate loans	400,791	-160	27,779	26,960	101	7,531
28 Revolving, home equity	35,832	53	5,913	-	-	-
29 All other	364,959	-213	21,867	-	-	-
30 Loans to individuals	196,455	-1,009	-8,369	-	-	-
31 Loans to financial institutions	46,596	-4,487	-7,132	24,616	-1,148	628
32 Commercial banks in the U.S.	20,623	-3,277	-7,312	17,760	-1,072	-384
33 Banks in foreign countries	3,319	-1,070	-766	1,193	-83	50
34 Nonbank financial institutions	22,644	-140	946	5,663	7	962
35 Loans for purchasing and carrying securities	13,460	-700	-2,633	1,611	197	28
36 Loans for agricultural production	5,855	-59	284	-	-	-
37 Loans to states and political subdivisions	21,098	-96	-4,044	-	-	-
38 Loans to foreign governments and official institutions	1,170	-16	-354	222	8	-32
39 All other loans ⁴	21,960	-138	-2,518	3,386	253	1,721
40 Lease financing receivables	27,294	88	739	-	-	-
41 Less: Unearned income	4,250	-43	-829	-	-	-
42 Loan and lease reserve ⁵	38,808	129	-201	-	-	-
43 Other loans and leases, net	1,009,168	-7,165	-2,061	-	-	-
44 Other assets	161,185	5,679	16,899	39,736	105	-3,399
45 TOTAL ASSETS ⁶	1,595,719	-22,669	-2,331	237,607	-2,305	30,048

Notes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jan 30, 1991	change since		Jan 30, 1991	change since	
		Jan 23, 1991	Jan 31, 1990		Jan 23, 1991	Jan 31, 1990
LIABILITIES						
46 Deposits	1,090,362	-15,122	16,864	63,490	3,056	13,377
47 Demand deposits ⁷	214,217	-9,681	-22,359	4,053	105	-5,111
48 Individuals, partnerships, and corporations	172,276	-5,108	-16,881	2,660	-50	-584
49 Other holders	41,940	-4,573	-5,477	1,394	155	65
50 States and political subdivisions	6,802	-501	-471	-	-	-
51 U.S. government	1,500	-441	-801	-	-	-
52 Depository institutions in the U.S.	18,914	-2,690	-2,290	-	-	-
53 Banks in foreign countries	5,133	-1,524	-883	-	-	-
54 Foreign governments and official institutions	637	-0	-144	-	-	-
55 Certified and officers' checks	8,955	784	-888	-	-	-
56 Other transaction deposits ⁸	83,021	-1,233	-415	-	-	-
57 Nontransaction deposits	793,124	-4,208	39,638	59,436	2,950	13,842
58 Individuals, partnerships, and corporations	757,327	-3,901	44,220	43,548	2,379	4,678
59 Other holders	35,797	-307	-4,582	15,888	571	9,164
60 States and political subdivisions	28,621	-342	-3,441	-	-	-
61 U.S. government	949	13	112	-	-	-
62 Depository institutions in the U.S.	5,731	43	-1,164	-	-	-
63 Foreign governments, official institutions, and banks	495	-21	-89	-	-	-
64 Borrowings ⁹	294,074	-8,636	-31,027	94,031	-5,920	-2,598
65 Federal funds purchased ¹⁰	-	-	-	36,818	-2,106	-7,322
66 From commercial banks in the U.S.	-	-	-	17,276	260	-2,896
67 From others	-	-	-	19,542	-2,367	-4,426
68 From Federal Reserve Banks	0	-4,889	-590	-	-	-
69 Treasury tax and loan notes	28,204	-781	2,781	-	-	-
70 Other liabilities for borrowed money ¹¹	285,870	-2,966	-33,218	57,219	-3,814	4,724
71 To commercial banks in the U.S.	-	-	-	27,331	-2,140	-7,117
72 To others	-	-	-	29,882	-1,674	11,841
73 Other liabilities (including subordinated debt)	101,328	1,262	6,773	33,324	-171	-3,987
74 TOTAL LIABILITIES ¹²	1,485,764	-22,495	-7,396	237,607	-2,305	30,048
75 Residual (Total assets less total liabilities) ¹³	109,955	-173	5,066	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,306,889	-4,011	3,966	144,368	-105	24,444
77 Time deposits in amounts of \$100,000 or more	209,261	-2,885	-16,596	-	-	-
78 Loans sold outright to affiliates ¹⁵	699	7	217	-	-	-
79 Commercial and industrial	500	7	267	-	-	-
80 Other	200	-0	-50	-	-	-
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,900	63	3,001	-	-	-
82 Net due to related institutions ¹⁷	-13,058	-142	-5,987	27,966	-34	18,545

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.

		Federal Reserve District						
		New York						
		Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS								
1	Cash and balances due from depository institutions	4,274	28,030	19,728	3,136	4,100	9,035	8,731
2	U.S. government securities, investment account ¹⁸	10,040	34,367	23,149	9,547	14,365	24,955	23,346
3	Mortgage-backed securities ¹	6,689	15,922	11,423	3,325	6,226	12,773	11,541
4	All other maturing in: 1 year or less	997	3,995	2,451	3,245	357	1,762	1,659
5	Over 1 through 5 years	2,208	7,722	4,167	1,235	2,579	6,694	4,625
6	Over 5 years	146	7,028	5,107	1,742	5,203	3,727	5,521
7	Other securities, investment account ¹⁸	2,838	18,860	12,442	2,344	3,624	6,464	6,791
8	State and local government securities	663	8,277	5,145	1,289	2,269	3,964	4,067
9	Maturing in: 1 year or less	224	1,365	611	47	252	362	342
10	Over 1 year	439	6,911	4,534	1,242	2,017	3,602	3,725
11	Other bonds, stocks, and securities	2,176	10,584	7,298	1,055	1,355	2,500	2,724
12	Federal funds sold ²	8,770	24,789	19,155	1,538	2,391	7,624	6,413
13	To commercial banks in the U.S.	6,948	16,427	12,533	1,481	1,572	5,105	5,010
14	To nonbank brokers and dealers	1,662	7,618	5,938	5	820	1,542	1,273
15	To others	160	745	684	51	0	977	131
16	Other loans and leases, gross	54,066	247,376	174,021	70,662	61,210	104,819	95,856
17	Commercial and industrial	18,971	82,977	56,301	15,173	21,275	30,457	23,652
18	Bankers' acceptances and commercial paper	132	513	93	106	64	32	39
19	All other	18,839	82,464	56,208	15,067	21,211	30,425	23,612
20	U.S. addressees	18,816	81,947	55,745	15,046	21,147	30,375	23,551
21	Non-U.S. addressees	23	517	463	21	65	50	61
22	Real estate loans	22,352	89,223	62,156	13,414	18,392	45,752	43,854
23	Revolving, home equity	3,545	7,971	4,360	938	2,291	4,863	2,622
24	All other	18,807	81,252	57,796	12,476	16,101	40,869	41,232
25	Loans to individuals	4,391	31,566	20,220	35,206	14,275	16,931	20,289
26	Loans to financial institutions	1,752	18,231	15,481	2,863	2,132	2,068	1,279
27	Commercial banks in the U.S.	1,348	6,675	5,711	1,068	1,017	691	605
28	Banks in foreign countries	35	2,684	2,618	79	33	33	25
29	Nonbank financial institutions	369	8,872	7,153	1,715	1,082	1,344	648
30	Loans for purchasing and carrying securities	229	5,915	4,584	241	1,094	721	347
31	Loans for agricultural production	104	285	185	56	109	230	318
32	Loans to states and political subdivisions	856	5,620	4,016	1,779	1,411	3,391	3,233
33	Loans to foreign governments and official institutions	8	287	239	45	182	28	34
34	All other loans	1,121	6,657	5,248	417	419	3,544	1,752
35	Lease financing receivables	4,282	6,614	5,591	1,469	1,923	1,697	1,099
36	Less: Unearned income	60	2,261	1,723	191	415	146	619
37	Loan and lease reserve ⁵	3,376	16,690	14,217	2,017	1,487	2,602	2,141
38	Other loans and leases, net	50,631	228,426	158,082	68,453	59,308	102,070	93,096
39	Other assets ¹⁸	7,619	76,402	63,368	8,459	6,498	11,828	8,557
40	TOTAL ASSETS	84,172	408,874	295,924	93,477	90,285	161,977	146,933
LIABILITIES								
41	Deposits	61,236	245,895	163,915	56,640	64,911	111,340	113,036
42	Demand deposits	10,826	59,490	42,919	7,581	10,332	17,665	19,709
43	Individuals, partnerships, and corporations	8,694	45,708	31,132	6,291	8,410	14,740	15,944
44	States and political subdivisions	509	1,289	582	171	412	789	1,061
45	U.S. government	128	257	155	79	201	117	163
46	Depository institutions in the U.S.	1,054	4,074	3,657	708	822	1,364	1,921
47	Banks in foreign countries	119	4,148	4,001	71	34	63	45
48	Foreign governments and official institutions	3	519	492	2	2	81	1
49	Certified and officers' checks	320	3,496	2,902	259	450	511	574
50	Other transaction deposits ⁸	3,777	14,921	8,607	2,618	4,810	9,219	10,004
51	Nontransaction deposits	46,632	171,484	112,389	46,442	49,769	84,456	83,322
52	Individuals, partnerships, and corporations	45,035	161,323	106,167	45,116	46,292	81,514	79,571
53	States and political subdivisions	936	8,461	4,944	784	2,612	2,104	3,383
54	U.S. government	5	101	101	0	293	139	155
55	Depository institutions in the U.S.	656	1,427	1,029	539	474	678	209
56	Foreign governments, official institutions, and banks	0	172	148	2	98	20	4
57	Borrowings ⁹	15,774	82,314	65,976	26,147	16,588	36,469	20,472
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,769	9,472	8,520	699	1,102	2,499	1,185
60	Other liabilities for borrowed money ¹¹	14,005	72,842	57,457	25,448	15,486	33,970	18,287
61	Other liabilities (including subordinated debt)	3,360	47,839	40,690	3,683	3,423	4,555	3,790
62	TOTAL LIABILITIES	80,369	376,048	270,591	86,469	84,922	152,364	137,298
63	Residual (Total assets less total liabilities) ¹³	3,803	32,826	25,343	7,008	5,363	9,612	9,635
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	67,419	302,291	210,524	81,541	79,000	138,065	126,791
65	Time deposits in amounts of \$100,000 or more	11,951	46,319	34,094	19,122	12,907	24,429	17,732

Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Fran
ASSETS						
1 Cash and balances due from depository institutions	9,242	2,147	1,288	1,261	4,773	20,123
2 U.S. government securities, investment account ¹⁸	13,215	5,129	2,827	1,575	14,398	17,169
3 Mortgage-backed securities ¹	7,362	2,024	2,069	242	6,202	8,070
4 All other maturing in: 1 year or less	1,164	804	179	643	761	2,551
5 Over 1 through 5 years	2,735	1,553	356	530	4,718	4,787
6 Over 5 years	1,955	748	203	160	2,678	1,760
7 Other securities, investment account ¹⁸	6,692	2,049	1,242	744	2,362	5,858
8 State and local government securities	3,705	1,121	517	409	140	3,305
9 Maturing in: 1 year or less	408	128	18	57	53	492
10 Over 1 year	3,298	995	498	353	87	2,813
11 Other bonds, stocks, and securities	2,987	928	726	335	2,222	2,583
12 Federal funds sold ²	7,291	1,274	752	976	6,979	7,599
13 To commercial banks in the U.S.	3,717	1,113	469	896	5,748	5,452
14 To nonbank brokers and dealers	3,004	182	282	80	942	1,892
15 To others	571	8	1	0	299	256
16 Other loans and leases, gross	89,736	20,598	23,508	5,326	32,238	246,868
17 Commercial and industrial	40,525	6,083	7,001	1,499	14,153	55,790
18 Bankers' acceptances and commercial paper	220	36	152	17	47	111
19 All other	40,305	6,046	6,848	1,482	14,106	55,679
20 U.S. addressees	40,222	6,043	6,832	1,482	14,056	55,213
21 Non-U.S. addressees	83	3	17	0	50	465
22 Real estate loans	23,259	7,327	4,382	1,834	9,485	121,536
23 Revolving, home equity	1,548	622	495	117	2	10,786
24 All other	21,711	6,706	3,887	1,717	9,463	110,738
25 Loans to individuals	10,071	4,327	9,312	1,056	5,128	43,903
26 Loans to financial institutions	8,793	711	544	103	259	7,851
27 Commercial banks in the U.S.	3,653	200	94	63	50	5,158
28 Banks in foreign countries	315	2	9	0	18	85
29 Nonbank financial institutions	4,826	510	441	39	191	2,607
30 Loans for purchasing and carrying securities	2,158	206	346	72	331	1,800
31 Loans for agricultural production	84	34	8	213	233	4,181
32 Loans to states and political subdivisions	1,776	643	559	103	606	1,122
33 Loans to foreign governments and official institutions	166	5	3	0	239	173
34 All other loans	1,871	681	796	361	1,447	2
35 Lease financing receivables	1,032	542	558	85	376	
36 Less: Unearned income	48	138	46	8	39	
37 Loan and lease reserve ⁵	2,037	391	631	182	896	6,000
38 Other loans and leases, net	87,651	20,029	22,832	5,137	31,303	240,233
39 Other assets ¹⁸	14,661	3,287	2,235	695	11,784	33,231
40 TOTAL ASSETS	138,753	33,914	31,176	10,367	71,560	324,212
LIABILITIES						
41 Deposits	85,826	24,475	20,149	7,805	52,781	246,267
42 Demand deposits	18,036	4,457	3,466	2,306	10,599	49,750
43 Individuals, partnerships, and corporations	13,680	3,192	2,843	1,621	8,732	42,423
44 States and political subdivisions	518	112	66	56	276	1,544
45 U.S. government	103	28	9	19	78	317
46 Depository institutions in the U.S.	2,801	986	473	544	1,044	3,123
47 Banks in foreign countries	96	7	31	15	54	452
48 Foreign governments and official institutions	6	0	0	0	3	19
49 Certified and officers' checks	833	132	44	52	412	1,872
50 Other transaction deposits ⁸	4,440	2,409	1,473	666	5,452	23,233
51 Nontransaction deposits	63,350	17,609	15,211	4,833	36,731	173,284
52 Individuals, partnerships, and corporations	59,517	16,825	15,055	4,429	34,819	167,832
53 States and political subdivisions	2,696	548	96	305	1,764	4,942
54 U.S. government	10	4	0	0	19	222
55 Depository institutions in the U.S.	1,040	233	60	21	129	265
56 Foreign governments, official institutions, and banks	97	0	0	78	0	24
57 Borrowings ⁹	31,394	6,412	6,305	1,731	12,385	38,084
58 From Federal Reserve Banks	0	0	0	0	0	0
59 Treasury tax and loan notes	5,400	1,148	420	155	3,097	1,258
60 Other liabilities for borrowed money ¹¹	25,993	5,264	5,885	1,576	9,288	36,826
61 Other liabilities (including subordinated debt)	11,781	867	2,061	125	2,064	17,780
62 TOTAL LIABILITIES	129,001	31,755	28,515	9,661	67,231	302,131
63 Residual (Total assets less total liabilities) ¹³	9,752	2,159	2,660	726	4,329	22,081
MEMORANDA						
64 Total loans and leases, gross, adjusted, plus securities ¹⁴	109,565	27,696	27,767	7,662	50,139	266,884
65 Time deposits in amounts of \$100,000 or more	20,481	3,666	4,240	1,028	7,980	39,507