

FEDERAL RESERVE statistical release



These data are scheduled for release at 4:15 p.m. eastern time each Friday.

H.4.2(504)

February 15, 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

	change since			change since		
	Feb 6, 1991	Jan 30, 1991	Feb 7, 1990	Feb 6, 1991	Jan 30, 1991	Feb 7, 1990
ASSETS						
1 Cash and balances due from depository institutions	95,161	1,559	-9,764	19,222	905	5,897
2 U.S. government securities	185,771	3,119	3,327	13,634	-35	4,572
3 Trading account	13,605	1,843	-10,883	-	-	-
4 Investment account	172,166	1,276	14,210	-	-	-
5 Mortgage-backed securities ¹	81,869	421	4,408	-	-	-
6 All other maturing in: 1 year or less	17,473	-670	-6,641	-	-	-
7 Over 1 through 5 years	41,350	1,286	4,037	-	-	-
8 Over 5 years	31,474	239	12,406	-	-	-
9 Other securities	60,709	-84	-7,339	7,595	-29	646
10 Trading account	1,215	290	442	-	-	-
11 Investment account	59,494	-374	-7,780	-	-	-
12 State and local government securities	29,409	-316	-8,391	-	-	-
13 Maturing in: 1 year or less	3,751	6	-1,101	-	-	-
14 Over 1 year	25,657	-322	-7,290	-	-	-
15 Other bonds, stocks, and securities	30,086	-58	611	-	-	-
16 Other trading account assets	12,153	783	4,814	-	-	-
17 Federal funds sold ²	89,549	12,723	16,755	8,395	666	3,394
18 To commercial banks in the U.S.	59,958	5,313	7,965	3,504	-1,235	-94
19 To nonbank brokers and dealers	25,347	6,276	10,703	-	-	-
20 To others ³	4,245	1,134	-1,913	4,890	1,901	3,488
21 Other loans and leases, gross	1,053,692	1,519	372	136,201	-1,001	15,715
22 Commercial and industrial	318,972	2,042	-6,615	80,627	220	7,162
23 Bankers' acceptances and commercial paper	1,604	131	170	2,606	368	259
24 All other	317,368	1,911	-6,785	78,021	-148	6,904
25 U.S. addressees	315,984	1,881	-6,592	76,102	-130	6,520
26 Non-U.S. addressees	1,384	29	-194	1,919	-19	384
27 Real estate loans	400,652	45	25,882	27,264	304	7,259
28 Revolving, home equity	35,901	18	5,947	-	-	-
29 All other	364,751	27	19,935	-	-	-
30 Loans to individuals	195,354	-952	-7,367	-	-	-
31 Loans to financial institutions	48,437	1,008	-4,882	23,688	-928	228
32 Commercial banks in the U.S.	22,072	533	-4,952	16,502	-1,258	-1,369
33 Banks in foreign countries	3,389	146	-898	1,399	205	488
34 Nonbank financial institutions	22,976	329	968	5,787	124	1,109
35 Loans for purchasing and carrying securities	13,744	275	-1,001	1,244	-367	-808
36 Loans for agricultural production	6,056	198	517	-	-	-
37 Loans to states and political subdivisions	20,904	-189	-4,252	-	-	-
38 Loans to foreign governments and official institutions	1,179	10	-198	214	-7	-51
39 All other loans ⁴	21,208	-798	-2,428	3,164	-222	1,926
40 Lease financing receivables	27,187	-119	718	-	-	-
41 Less: Unearned income	4,194	-56	-882	-	-	-
42 Loan and lease reserve ⁵	39,139	306	-48	-	-	-
43 Other loans and leases, net	1,010,359	1,269	1,303	-	-	-
44 Other assets	164,660	3,477	22,115	33,100	-738	-3,814
45 TOTAL ASSETS ⁶	1,618,363	22,846	31,213	239,496	2,390	35,103

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Feb 6, 1991	Jan 30, 1991	Feb 7, 1990	Feb 6, 1991	Jan 30, 1991	Feb 7, 1990
46 Deposits	1,105,031	14,943	37,586	65,578	2,111	14,994
47 Demand deposits ⁷	219,499	5,495	-4,590	3,864	-166	-218
48 Individuals, partnerships, and corporations	177,254	4,994	-3,589	2,479	-158	-384
49 Other holders	42,245	501	-1,001	1,385	-8	166
50 States and political subdivisions	6,500	-255	525	-	-	-
51 U.S. government	1,425	-66	-2,066	-	-	-
52 Depository institutions in the U.S.	19,385	470	386	-	-	-
53 Banks in foreign countries	5,298	314	-343	-	-	-
54 Foreign governments and official institutions	714	77	72	-	-	-
55 Certified and officers' checks	8,922	-39	425	-	-	-
56 Other transaction deposits ⁸	86,904	3,916	2,095	-	-	-
57 Nontransaction deposits	798,628	5,532	40,081	61,714	2,277	15,212
58 Individuals, partnerships, and corporations	761,754	4,487	44,090	45,475	1,926	6,293
59 Other holders	36,874	1,045	-4,009	16,239	351	8,919
60 States and political subdivisions	29,567	832	-3,140	-	-	-
61 U.S. government	906	37	77	-	-	-
62 Depository institutions in the U.S.	5,900	169	-871	-	-	-
63 Foreign governments, official institutions, and banks	502	7	-75	-	-	-
64 Borrowings ⁹	303,670	9,389	-21,246	97,316	3,825	4,969
65 Federal funds purchased ¹⁰	-	-	-	41,357	4,569	557
66 From commercial banks in the U.S.	-	-	-	18,375	1,279	1,432
67 From others	-	-	-	22,983	3,291	-875
68 From Federal Reserve Banks	0	0	-1,641	-	-	-
69 Treasury tax and loan notes	28,218	21	13,507	-	-	-
70 Other liabilities for borrowed money ¹¹	275,452	9,368	-33,112	55,958	-745	4,412
71 To commercial banks in the U.S.	-	-	-	24,386	-2,435	-8,879
72 To others	-	-	-	31,572	1,690	13,290
73 Other liabilities (including subordinated debt)	99,518	-1,726	9,672	32,502	-894	-3,886
74 TOTAL LIABILITIES ¹²	1,508,220	22,607	26,016	239,496	2,390	35,103
75 Residual (Total assets less total liabilities) ¹³	110,143	239	5,193	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,319,845	12,214	14,917	145,818	2,094	25,790
77 Time deposits in amounts of \$100,000 or more	211,813	2,625	-15,191	-	-	-
78 Loans sold outright to affiliates ¹⁵	690	-9	203	-	-	-
79 Commercial and industrial	489	-10	256	-	-	-
80 Other	201	1	-53	-	-	-
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,961	56	3,579	-	-	-
82 Net due to related institutions ¹⁷	-15,250	-2,192	-3,854	22,751	-5,273	10,334

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: Effective February 6, 1991 a reclassification increased commercial and industrial loans to U.S. addressees \$300 million and reduced all other loans the same amount. Reclassifications the week ending January 30, 1991 reduced commercial and industrial loans to U.S. addressees \$900 million and increased loans to commercial banks in the U.S. the same amount. Effective December 26, 1990 commercial and industrial loans to U.S. addressees increased \$300 million and loans to nonbank financial institutions declined the same amount due to a reclassification. In addition, U.S. government securities investment account, mortgage-backed securities declined \$100 million and U.S. government securities investment account maturing in over five years increased the same amount. Beginning October 3, 1990 U.S. government securities investment account, mortgage-backed securities were reduced \$300 million due to a reclassification and U.S. government securities investment account maturing in over one to five years were increased the same amount. As of June 27, 1990 a reclassification increased real estate loans, revolving, home equity \$100 million and reduced loans to individuals the same amount.

Federal Reserve District

New York

	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
1	Cash and balances due from depository institutions	4,198	25,603	19,630	3,207	4,163	8,882
2	U.S. government securities, investment account ¹⁸	10,141	35,064	23,931	9,416	14,364	23,754
3	Mortgage-backed securities ¹	6,745	16,116	11,913	3,169	6,222	11,298
4	All other maturing in: 1 year or less	1,041	3,520	2,044	3,257	442	1,706
5	Over 1 through 5 years	2,191	8,409	4,851	1,098	2,510	4,672
6	Over 5 years	164	7,018	5,123	1,892	5,190	6,078
7	Other securities, investment account ¹⁸	2,835	18,616	12,235	2,392	3,695	6,814
8	State and local government securities	662	8,153	5,046	1,290	2,268	3,943
9	Maturing in: 1 year or less	230	1,376	617	50	259	324
10	Over 1 year	432	6,777	4,429	1,240	2,008	3,569
11	Other bonds, stocks, and securities	2,173	10,463	7,189	1,102	1,427	2,480
12	Federal funds sold ²	10,006	28,576	20,803	1,542	3,323	9,007
13	To commercial banks in the U.S.	6,902	17,331	12,576	1,486	2,356	5,981
14	To nonbank brokers and dealers	2,944	10,703	7,705	5	967	1,758
15	To others	161	542	522	51	0	239
16	Other loans and leases, gross	53,725	249,596	175,927	70,002	61,365	104,924
17	Commercial and industrial	18,971	83,524	56,849	14,669	21,570	29,904
18	Bankers' acceptances and commercial paper	178	503	81	105	49	35
19	All other	18,793	83,021	56,767	14,564	21,521	29,869
20	U.S. addressees	18,760	82,475	56,277	14,543	21,460	29,819
21	Non-U.S. addressees	33	545	491	21	61	56
22	Real estate loans	22,312	89,522	62,341	13,394	18,275	45,760
23	Revolving, home equity	3,540	8,050	4,361	937	2,309	4,850
24	All other	18,772	81,472	57,980	12,457	15,966	40,910
25	Loans to individuals	4,213	31,229	20,005	35,028	14,365	16,783
26	Loans to financial institutions	1,736	19,655	16,808	2,899	2,090	1,225
27	Commercial banks in the U.S.	1,340	7,791	6,698	1,109	941	1,576
28	Banks in foreign countries	26	2,901	2,831	79	33	25
29	Nonbank financial institutions	371	8,963	7,278	1,711	1,117	1,267
30	Loans for purchasing and carrying securities	215	6,570	4,971	265	1,095	673
31	Loans for agricultural production	100	288	188	57	110	485
32	Loans to states and political subdivisions	850	5,552	3,968	1,776	1,408	3,375
33	Loans to foreign governments and official institutions	8	289	241	45	182	28
34	All other loans	1,042	6,411	5,021	408	364	3,334
35	Lease financing receivables	4,276	6,557	5,538	1,462	1,907	1,706
36	Less: Unearned income	44	2,233	1,701	188	416	141
37	Loan and lease reserve ⁵	3,418	16,616	14,115	2,075	1,516	2,684
38	Other loans and leases, net	50,263	230,746	160,111	67,738	59,434	102,099
39	Other assets ¹⁸	8,411	78,820	66,220	8,569	6,855	11,628
40	TOTAL ASSETS	85,854	418,426	302,930	92,863	91,834	162,271
LIABILITIES							
41	Deposits	62,233	249,364	166,603	56,726	65,624	112,054
42	Demand deposits	11,140	60,561	44,006	7,573	10,283	18,335
43	Individuals, partnerships, and corporations	9,015	46,204	31,718	6,321	8,502	15,867
44	States and political subdivisions	501	1,501	740	146	433	575
45	U.S. government	90	192	116	83	30	96
46	Depository institutions in the U.S.	1,007	4,068	3,704	707	739	1,199
47	Banks in foreign countries	215	4,226	4,038	72	58	63
48	Foreign governments and official institutions	4	597	571	2	1	67
49	Certified and officers' checks	308	3,774	3,118	242	519	468
50	Other transaction deposits ⁸	3,905	15,392	8,896	2,709	5,094	9,597
51	Nontransaction deposits	47,188	173,411	113,702	46,444	50,247	84,122
52	Individuals, partnerships, and corporations	45,452	163,007	107,566	45,154	46,768	81,141
53	States and political subdivisions	1,086	8,657	4,794	755	2,624	2,209
54	U.S. government	5	145	145	0	293	52
55	Depository institutions in the U.S.	644	1,415	1,026	534	464	704
56	Foreign governments, official institutions, and banks	0	187	171	2	98	16
57	Borrowings ⁹	16,550	88,402	70,350	25,447	17,410	36,256
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,768	9,456	8,504	701	1,159	2,468
60	Other liabilities for borrowed money ¹¹	14,782	78,946	61,846	24,746	16,251	33,788
61	Other liabilities (including subordinated debt)	3,310	47,277	40,037	3,865	3,408	4,330
62	TOTAL LIABILITIES	82,093	385,042	276,990	86,038	86,442	152,639
63	Residual (Total assets less total liabilities) ¹³	3,761	33,383	25,940	6,826	5,392	9,632
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	68,466	306,729	213,623	80,756	79,450	137,674
65	Time deposits in amounts of \$100,000 or more	12,253	46,800	34,188	19,014	12,968	25,196

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	9,790	2,400	1,553	1,371	4,854	20,902
2	U.S. government securities, investment account ¹⁸	13,155	5,082	2,818	1,572	14,690	17,232
3	Mortgage-backed securities ¹	7,359	2,023	2,051	242	6,202	7,603
4	All other maturing in: 1 year or less	1,074	805	189	603	745	2,456
5	Over 1 through 5 years	2,767	1,475	375	566	5,013	5,297
6	Over 5 years	1,955	779	203	160	2,730	1,875
7	Other securities, investment account ¹⁸	6,631	2,026	1,240	742	2,354	5,728
8	State and local government securities	3,696	1,099	515	408	137	3,179
9	Maturing in: 1 year or less	424	117	20	55	53	470
10	Over 1 year	3,272	981	495	353	84	2,709
11	Other bonds, stocks, and securities	2,935	927	726	334	2,217	2,549
12	Federal funds sold ²	7,584	2,148	753	1,096	7,824	10,049
13	To commercial banks in the U.S.	4,085	1,589	516	996	6,485	6,587
14	To nonbank brokers and dealers	2,762	458	228	100	1,042	2,365
15	To others	737	101	9	0	298	1,097
16	Other loans and leases, gross	89,627	20,553	23,573	5,365	32,801	246,533
17	Commercial and industrial	40,884	6,193	7,022	1,552	14,655	56,330
18	Bankers' acceptances and commercial paper	268	37	176	21	51	119
19	All other	40,616	6,156	6,846	1,532	14,604	56,211
20	U.S. addressees	40,530	6,153	6,829	1,532	14,555	55,748
21	Non-U.S. addressees	86	3	16	0	49	463
22	Real estate loans	23,261	7,296	4,379	1,926	9,528	121,230
23	Revolving, home equity	1,547	623	493	117	2	10,814
24	All other	21,714	6,672	3,886	1,710	9,526	110,417
25	Loans to individuals	10,046	4,303	9,378	1,063	5,126	43,619
26	Loans to financial institutions	8,466	694	579	110	325	7,783
27	Commercial banks in the U.S.	3,355	199	91	72	65	5,015
28	Banks in foreign countries	176	2	5	0	29	82
29	Nonbank financial institutions	4,935	494	482	38	232	2,686
30	Loans for purchasing and carrying securities	2,008	168	350	68	330	1,650
31	Loans for agricultural production	81	33	8	205	230	4,150
32	Loans to states and political subdivisions	1,761	635	553	102	603	1,094
33	Loans to foreign governments and official institutions	165	5	4	0	239	180
34	All other loans	1,918	686	762	353	1,391	2,888
35	Lease financing receivables	1,037	541	538	85	374	7,609
36	Less: Unearned income	49	136	46	7	39	276
37	Loan and lease reserve ⁵	2,075	399	635	183	931	6,396
38	Other loans and leases, net	87,503	20,018	22,891	5,175	31,830	239,861
39	Other assets ¹⁸	16,564	3,059	2,193	672	11,798	33,319
40	TOTAL ASSETS	141,228	34,733	31,449	10,627	73,351	327,091
LIABILITIES							
41	Deposits	87,405	24,860	20,477	8,034	53,835	250,343
42	Demand deposits	18,787	4,849	3,537	2,452	10,794	51,493
43	Individuals, partnerships, and corporations	14,124	3,499	2,962	1,751	8,860	43,810
44	States and political subdivisions	481	123	25	57	251	1,437
45	U.S. government	289	43	11	27	89	310
46	Depository institutions in the U.S.	3,103	1,062	471	548	1,092	3,727
47	Banks in foreign countries	100	7	27	18	48	428
48	Foreign governments and official institutions	3	0	0	0	2	37
49	Certified and officers' checks	688	114	40	52	451	1,744
50	Other transaction deposits ⁸	4,602	2,425	1,575	686	5,835	24,517
51	Nontransaction deposits	64,016	17,586	15,366	4,896	37,206	174,333
52	Individuals, partnerships, and corporations	60,017	16,814	15,221	4,518	34,959	168,853
53	States and political subdivisions	2,710	534	81	282	2,102	4,930
54	U.S. government	10	2	0	0	19	226
55	Depository institutions in the U.S.	1,181	235	63	21	126	302
56	Foreign governments, official institutions, and banks	97	0	0	75	0	23
57	Borrowings ⁹	33,016	6,813	6,248	1,726	13,514	37,240
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,278	1,150	421	180	3,096	1,317
60	Other liabilities for borrowed money ¹¹	27,738	5,662	5,827	1,546	10,417	35,923
61	Other liabilities (including subordinated debt)	10,984	866	2,264	134	1,872	17,368
62	TOTAL LIABILITIES	131,404	32,539	28,989	9,894	69,221	304,951
63	Residual (Total assets less total liabilities) ¹³	9,824	2,194	2,460	733	4,130	22,140
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	109,557	28,021	27,777	7,706	51,121	267,939
65	Time deposits in amounts of \$100,000 or more	20,744	3,558	4,182	1,027	8,239	39,818