

FEDERAL RESERVE statistical release



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

H.4.2(504)

March 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

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks			
	Feb 27, 1991	change since		Feb 27, 1991	change since		
	Feb 20, 1991	Feb 28, 1990	Feb 20, 1991	Feb 20, 1991	Feb 28, 1990	Feb 28, 1990	
ASSETS							
1	Cash and balances due from depository institutions	99,049	-13,017	-16,594	17,867	638	4,666
2	U.S. government securities	186,974	-1,631	4,469	13,082	1	3,068
3	Trading account	14,244	-2,153	-8,940	-	-	-
4	Investment account	172,731	523	13,409	-	-	-
5	Mortgage-backed securities ¹	82,577	460	5,424	-	-	-
6	All other maturing in: 1 year or less	18,332	-285	-6,933	-	-	-
7	Over 1 through 5 years	39,809	70	2,649	-	-	-
8	Over 5 years	32,013	278	12,268	-	-	-
9	Other securities	60,549	258	-7,482	7,576	-16	682
10	Trading account	1,350	253	670	-	-	-
11	Investment account	59,198	5	-8,153	-	-	-
12	State and local government securities	29,105	-131	-8,314	-	-	-
13	Maturing in: 1 year or less	3,704	-26	-1,104	-	-	-
14	Over 1 year	25,401	-104	-7,209	-	-	-
15	Other bonds, stocks, and securities	30,093	135	161	-	-	-
16	Other trading account assets	11,281	93	4,335	-	-	-
17	Federal funds sold ²	73,669	-7,237	883	9,696	-876	3,792
18	To commercial banks in the U.S.	47,527	-5,850	-4,739	3,953	-1,631	-529
19	To nonbank brokers and dealers	21,865	-2,646	6,642	-	-	-
20	To others ³	4,277	1,259	-1,020	5,743	755	4,321
21	Other loans and leases, gross	1,057,094	-1,831	847	136,822	1,098	14,227
22	Commercial and industrial	321,113	519	-7,067	82,089	129	8,987
23	Bankers' acceptances and commercial paper	1,523	-151	68	2,111	-163	-72
24	All other	319,590	670	-7,135	79,978	292	9,060
25	U.S. addressees	318,191	687	-6,960	78,020	332	8,527
26	Non-U.S. addressees	1,399	-17	-174	1,958	-40	533
27	Real estate loans	400,650	-455	24,208	27,845	207	7,707
28	Revolving, home equity	35,559	-40	5,458	-	-	-
29	All other	365,092	-416	18,750	-	-	-
30	Loans to individuals	194,956	-363	-6,492	-	-	-
31	Loans to financial institutions	48,946	75	-2,270	21,773	131	-4,269
32	Commercial banks in the U.S.	23,394	670	-1,816	14,177	-227	-5,592
33	Banks in foreign countries	3,031	-392	-836	1,514	-76	-138
34	Nonbank financial institutions	22,521	-203	381	6,082	434	1,461
35	Loans for purchasing and carrying securities	15,143	-1,054	-1,248	1,640	464	40
36	Loans for agricultural production	5,731	-6	232	-	-	-
37	Loans to states and political subdivisions	20,767	-19	-4,215	-	-	-
38	Loans to foreign governments and official institutions	1,312	80	-163	290	86	43
39	All other loans ⁴	21,449	-595	-2,729	3,185	80	1,719
40	Lease financing receivables	27,027	-12	591	-	-	-
41	Less: Unearned income	4,218	-10	-825	-	-	-
42	Loan and lease reserve ⁵	37,995	10	-1,161	-	-	-
43	Other loans and leases, net	1,014,880	-1,831	2,833	-	-	-
44	Other assets	164,098	1,140	22,441	31,291	238	-4,826
45	TOTAL ASSETS ⁶	1,610,501	-22,224	10,879	240,767	1,667	31,916

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Feb 27, 1991	change since		Feb 27, 1991	change since	
LIABILITIES	Feb 27, 1991	Feb 20, 1991	Feb 28, 1990	Feb 27, 1991	Feb 20, 1991	Feb 28, 1990
46 Deposits	1,099,557	-15,382	19,404	73,281	2,949	23,783
47 Demand deposits ⁷	216,952	-11,745	-20,971	4,019	-27	-15
48 Individuals, partnerships, and corporations	173,748	-7,760	-16,328	2,462	-60	-286
49 Other holders	43,204	-3,984	-4,643	1,558	33	271
50 States and political subdivisions	6,758	-316	-351	-	-	-
51 U.S. government	1,634	26	-1,383	-	-	-
52 Depository institutions in the U.S.	18,315	-3,715	-4,052	-	-	-
53 Banks in foreign countries	4,897	-259	-775	-	-	-
54 Foreign governments and official institutions	674	-25	7	-	-	-
55 Certified and officers' checks	10,926	305	1,912	-	-	-
56 Other transaction deposits ⁸	84,416	-831	115	-	-	-
57 Nontransaction deposits	798,190	-2,806	40,260	69,262	2,976	23,798
58 Individuals, partnerships, and corporations	760,635	-3,035	43,518	52,438	2,196	13,803
59 Other holders	37,556	228	-3,258	16,824	781	9,994
60 States and political subdivisions	30,645	460	-2,150	-	-	-
61 U.S. government	875	2	22	-	-	-
62 Depository institutions in the U.S.	5,559	-229	-1,029	-	-	-
63 Foreign governments, official institutions, and banks	476	-5	-101	-	-	-
64 Borrowings ⁹	287,604	-12,160	-30,373	90,136	-2,608	-6,491
65 Federal funds purchased ¹⁰	-	-	-	36,641	-5,370	-10,547
66 From commercial banks in the U.S.	-	-	-	14,974	-2,980	-6,832
67 From others	-	-	-	21,667	-2,390	-3,715
68 From Federal Reserve Banks	0	-525	-1,613	-	-	-
69 Treasury tax and loan notes	29,199	449	18,688	-	-	-
70 Other liabilities for borrowed money ¹¹	258,405	-12,083	-47,449	53,495	2,762	4,056
71 To commercial banks in the U.S.	-	-	-	21,818	492	-9,351
72 To others	-	-	-	31,678	2,271	13,407
73 Other liabilities (including subordinated debt)	111,623	5,201	16,176	30,084	-288	-6,516
74 TOTAL LIABILITIES ¹²	1,498,784	-22,341	5,209	240,767	1,667	31,916
75 Residual (Total assets less total liabilities) ¹³	111,717	117	5,674	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,318,646	-5,168	9,607	149,046	2,064	27,890
77 Time deposits in amounts of \$100,000 or more	207,171	-1,665	-16,967	-	-	-
78 Loans sold outright to affiliates ¹⁵	1,293	8	799	-	-	-
79 Commercial and Industrial	753	6	509	-	-	-
80 Other	539	3	289	-	-	-
81 Foreign branch credit extended to U.S. residents ^{16,17}	26,078	550	4,047	-	-	-
82 Net due to related institutions ¹⁷	-12,185	2,965	-6,561	22,832	1,030	10,833

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: Reclassifications at domestically chartered banks the week ending February 27, 1991 increased commercial and industrial loans \$400 million and reduced real estate loans, all other \$300 million and loans to individuals \$100 million. A reclassification at agencies and branches of foreign banks increased real estate loans \$100 million and reduced commercial and industrial loans the same amount.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	4,520	28,531	22,730	3,560	4,302	9,131	8,768
2	U.S. government securities, investment account ¹⁸	10,816	35,735	24,739	9,321	14,089	24,188	23,922
3	Mortgage-backed securities ¹	6,938	16,814	12,537	3,168	5,990	13,056	11,058
4	All other maturing in: 1 year or less	1,655	3,356	1,937	3,002	726	1,637	1,724
5	Over 1 through 5 years	2,120	8,492	5,106	1,215	2,382	6,112	4,746
6	Over 5 years	104	7,072	5,160	1,936	4,991	3,383	6,393
7	Other securities, investment account ¹⁸	2,767	18,139	11,917	2,347	3,734	6,207	6,906
8	State and local government securities	629	8,060	5,023	1,279	2,264	3,828	4,041
9	Maturing in: 1 year or less	220	1,331	598	51	266	381	318
10	Over 1 year	409	6,729	4,425	1,228	1,998	3,447	3,722
11	Other bonds, stocks, and securities	2,139	10,079	6,894	1,067	1,470	2,379	2,865
12	Federal funds sold ²	7,196	22,309	17,771	1,523	3,021	5,870	7,198
13	To commercial banks in the U.S.	4,479	13,445	10,289	1,513	1,913	3,325	5,410
14	To nonbank brokers and dealers	2,142	8,110	6,756	0	883	1,814	1,493
15	To others	576	753	727	10	226	731	295
16	Other loans and leases, gross	53,127	253,556	178,837	69,517	62,137	104,547	95,429
17	Commercial and industrial	19,193	85,277	58,412	14,586	21,636	29,748	23,638
18	Bankers' acceptances and commercial paper	173	543	87	106	67	27	50
19	All other	19,019	84,733	58,325	14,481	21,569	29,721	23,588
20	U.S. addressees	18,993	84,224	57,870	14,461	21,505	29,632	23,524
21	Non-U.S. addressees	26	509	456	20	65	89	64
22	Real estate loans	21,808	89,584	62,327	13,375	18,671	45,674	43,849
23	Revolving, home equity	3,229	7,976	4,287	935	2,175	4,872	2,622
24	All other	18,579	81,608	58,041	12,440	16,495	40,803	41,226
25	Loans to individuals	4,265	31,103	20,096	34,712	14,638	16,739	20,070
26	Loans to financial institutions	1,369	20,902	17,343	2,873	1,889	2,781	1,238
27	Commercial banks in the U.S.	923	9,460	7,614	1,034	899	1,704	534
28	Banks in foreign countries	29	2,510	2,482	110	31	36	21
29	Nonbank financial institutions	417	8,932	7,247	1,729	959	1,041	683
30	Loans for purchasing and carrying securities	231	7,827	5,925	232	1,052	702	354
31	Loans for agricultural production	103	278	177	54	101	231	303
32	Loans to states and political subdivisions	851	5,443	3,896	1,774	1,418	3,359	3,231
33	Loans to foreign governments and official institutions	8	379	331	45	182	27	34
34	All other loans	1,064	6,437	5,015	422	467	3,554	1,622
35	Lease financing receivables	4,234	6,327	5,315	1,446	2,082	1,731	1,090
36	Less: Unearned income	50	2,267	1,739	190	416	139	609
37	Loan and lease reserve ⁵	2,164	16,585	14,056	2,062	1,540	2,746	2,194
38	Other loans and leases, net	50,913	234,704	163,043	67,265	60,180	101,662	92,626
39	Other assets ¹⁸	9,559	77,226	63,379	8,369	6,295	12,228	8,522
40	TOTAL ASSETS	85,771	416,643	303,579	92,385	91,621	159,287	147,942
LIABILITIES								
41	Deposits	60,636	248,075	167,034	56,804	66,140	112,027	114,354
42	Demand deposits	10,372	61,118	45,471	7,448	10,226	17,973	19,785
43	Individuals, partnerships, and corporations	8,565	45,857	32,171	6,172	8,601	14,982	16,179
44	States and political subdivisions	385	1,475	735	154	365	781	1,194
45	U.S. government	104	284	191	85	105	111	207
46	Depository institutions in the U.S.	937	3,643	3,275	715	742	1,460	1,630
47	Banks in foreign countries	78	3,909	3,772	64	45	73	43
48	Foreign governments and official institutions	21	556	544	2	1	74	1
49	Certified and officers' checks	282	5,394	4,782	257	366	492	530
50	Other transaction deposits ⁸	3,805	14,925	8,683	2,654	4,880	9,331	10,302
51	Nontransaction deposits	46,459	172,032	112,881	46,702	51,034	84,723	84,267
52	Individuals, partnerships, and corporations	44,709	161,597	106,804	45,438	47,461	81,598	80,035
53	States and political subdivisions	1,097	8,963	4,909	791	2,743	2,347	3,855
54	U.S. government	5	109	108	0	293	51	153
55	Depository institutions in the U.S.	648	1,207	923	471	438	704	221
56	Foreign governments, official institutions, and banks	0	157	136	2	98	23	4
57	Borrowings ⁹	14,271	82,394	66,078	24,196	16,756	33,445	20,148
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,800	8,638	7,689	700	1,694	2,267	1,787
60	Other liabilities for borrowed money ¹¹	12,471	73,756	58,389	23,496	15,062	31,178	18,361
61	Other liabilities (including subordinated debt)	6,402	52,077	43,990	4,401	3,279	4,229	3,811
62	TOTAL LIABILITIES	81,309	382,546	277,102	85,401	86,174	149,701	138,313
63	Residual (Total assets less total liabilities) ¹³	4,462	34,097	26,477	6,985	5,447	9,586	9,629
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	68,505	306,833	215,362	80,161	80,169	135,783	127,511
65	Time deposits in amounts of \$100,000 or more	11,485	45,972	33,472	19,025	13,104	23,377	18,081

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	9,753	2,532	1,330	1,595	4,814	20,212
2	U.S. government securities, investment account ¹⁸	12,747	4,951	3,073	1,531	15,016	17,343
3	Mortgage-backed securities ¹	7,374	1,982	2,361	239	5,965	7,831
4	All other maturing in: 1 year or less	1,359	775	239	577	845	2,437
5	Over 1 through 5 years	2,134	1,456	326	554	4,937	5,333
6	Over 5 years	1,880	738	147	160	3,269	1,940
7	Other securities, investment account ¹⁸	6,615	1,991	1,223	748	2,411	6,109
8	State and local government securities	3,704	1,091	514	408	137	3,150
9	Maturing in: 1 year or less	422	114	20	56	53	472
10	Over 1 year	3,282	977	494	352	84	2,678
11	Other bonds, stocks, and securities	2,911	900	709	340	2,274	2,959
12	Federal funds sold ²	8,498	1,885	859	978	6,985	7,346
13	To commercial banks in the U.S.	4,300	1,328	481	843	5,586	4,904
14	To nonbank brokers and dealers	3,259	487	368	135	1,108	2,065
15	To others	939	70	10	0	290	378
16	Other loans and leases, gross	89,393	20,468	23,389	5,393	32,589	247,550
17	Commercial and industrial	41,182	6,502	6,985	1,560	14,605	56,200
18	Bankers' acceptances and commercial paper	258	2	81	21	51	144
19	All other	40,924	6,500	6,904	1,539	14,554	56,056
20	U.S. addressees	40,836	6,497	6,888	1,539	14,516	55,575
21	Non-U.S. addressees	89	3	16	0	37	481
22	Real estate loans	23,240	6,939	4,362	1,826	9,496	121,828
23	Revolving, home equity	1,552	621	489	117	2	10,970
24	All other	21,687	6,318	3,874	1,709	9,494	110,859
25	Loans to individuals	10,092	4,183	9,341	1,067	5,124	43,620
26	Loans to financial institutions	7,971	710	575	116	199	8,323
27	Commercial banks in the U.S.	2,827	182	100	70	49	5,612
28	Banks in foreign countries	196	2	8	0	11	77
29	Nonbank financial institutions	4,948	526	468	46	139	2,633
30	Loans for purchasing and carrying securities	2,042	199	339	66	332	1,766
31	Loans for agricultural production	82	38	8	202	231	4,100
32	Loans to states and political subdivisions	1,756	632	551	101	592	1,058
33	Loans to foreign governments and official institutions	176	4	4	0	239	214
34	All other loans	1,827	723	677	370	1,400	2,886
35	Lease financing receivables	1,024	537	545	83	371	7,556
36	Less: Unearned income	49	133	46	7	38	274
37	Loan and lease reserve ⁵	2,082	390	644	185	930	6,475
38	Other loans and leases, net	87,263	19,945	22,699	5,201	31,621	240,801
39	Other assets ¹⁸	16,442	3,163	2,209	689	11,419	34,854
40	TOTAL ASSETS	141,318	34,467	31,393	10,742	72,267	326,665
LIABILITIES							
41	Deposits	86,803	24,568	19,830	8,063	53,028	249,229
42	Demand deposits	19,035	4,706	3,261	2,540	10,424	50,062
43	Individuals, partnerships, and corporations	14,464	3,336	2,629	1,667	8,621	42,673
44	States and political subdivisions	504	128	63	68	187	1,454
45	U.S. government	170	55	10	61	98	345
46	Depository institutions in the U.S.	2,820	1,056	497	676	1,001	3,138
47	Banks in foreign countries	103	7	17	14	61	483
48	Foreign governments and official institutions	3	0	0	0	1	16
49	Certified and officers' checks	972	124	46	54	455	1,953
50	Other transaction deposits ⁸	4,682	2,370	1,522	693	5,466	23,787
51	Nontransaction deposits	63,086	17,493	15,047	4,830	37,138	175,380
52	Individuals, partnerships, and corporations	59,261	16,696	14,902	4,490	34,867	169,581
53	States and political subdivisions	2,567	562	89	244	2,117	5,270
54	U.S. government	10	2	0	0	29	223
55	Depository institutions in the U.S.	1,152	232	55	21	126	284
56	Foreign governments, official institutions, and banks	96	0	0	75	0	22
57	Borrowings ⁹	31,969	6,811	6,715	1,795	13,049	36,055
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,680	1,578	420	185	3,100	1,352
60	Other liabilities for borrowed money ¹¹	26,289	5,233	6,295	1,611	9,949	34,703
61	Other liabilities (including subordinated debt)	12,931	919	2,278	150	2,013	19,133
62	TOTAL LIABILITIES	131,704	32,298	28,823	10,008	68,091	304,417
63	Residual (Total assets less total liabilities) ¹³	9,614	2,170	2,570	733	4,177	22,248
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	110,126	27,785	27,963	7,737	51,366	267,832
65	Time deposits in amounts of \$100,000 or more	19,859	3,497	4,086	984	8,259	39,443