

# FEDERAL RESERVE statistical release



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

H.4.2(504)

March 22, 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

	Mar 13, 1991	change since		Mar 13, 1991	change since		
		Mar 6, 1991	Mar 14, 1990		Mar 6, 1991	Mar 14, 1990	
<b>ASSETS</b>							
1 Cash and balances due from depository institutions	101,808	-2,886	-15,083	17,812	201	5,011	
2 U.S. government securities	190,555	-1,450	10,128	14,600	174	4,071	
3 Trading account	16,063	-2,333	-5,772	-	-	-	
4 Investment account	174,492	883	15,900	-	-	-	
5 Mortgage-backed securities <sup>1</sup>	82,852	-13	5,725	-	-	-	
6 All other maturing in: 1 year or less	18,218	77	-7,010	-	-	-	
7 Over 1 through 5 years	41,078	1,050	4,805	-	-	-	
8 Over 5 years	32,344	-231	12,379	-	-	-	
9 Other securities	60,329	-263	-7,195	7,657	90	883	
10 Trading account	1,264	-148	536	-	-	-	
11 Investment account	59,065	-115	-7,731	-	-	-	
12 State and local government securities	28,719	-265	-8,166	-	-	-	
13 Maturing in: 1 year or less	3,694	-38	-1,090	-	-	-	
14 Over 1 year	25,025	-227	-7,076	-	-	-	
15 Other bonds, stocks, and securities	30,346	149	435	-	-	-	
16 Other trading account assets	11,264	-546	3,398	-	-	-	
17 Federal funds sold <sup>2</sup>	75,147	-5,384	1,760	8,686	-155	1,180	
18 To commercial banks in the U.S.	47,667	-7,188	-4,548	2,682	-1,205	-3,222	
19 To nonbank brokers and dealers	23,824	1,719	8,405	-	-	-	
20 To others <sup>3</sup>	3,656	86	-2,097	6,004	1,050	4,402	
21 Other loans and leases, gross	1,053,969	-2,148	-1,457	138,358	1,171	13,359	
22 Commercial and industrial	319,207	-2,086	-9,337	83,869	422	10,883	
23 Bankers' acceptances and commercial paper	1,515	-30	-13	2,143	-25	-164	
24 All other	317,692	-2,057	-9,323	81,726	447	11,047	
25 U.S. addressees	316,315	-2,082	-9,133	79,754	462	10,419	
26 Non-U.S. addressees	1,377	25	-190	1,972	-15	627	
27 Real estate loans	402,546	1,090	23,887	28,551	219	7,983	
28 Revolving, home equity	35,655	66	5,417	-	-	-	
29 All other	366,891	1,024	18,470	-	-	-	
30 Loans to individuals	193,560	-507	-7,209	-	-	-	
31 Loans to financial institutions	50,370	1,580	-2,980	21,115	308	-7,377	
32 Commercial banks in the U.S.	23,660	1,288	-3,119	13,198	130	-9,103	
33 Banks in foreign countries	3,558	279	-593	1,704	46	5	
34 Nonbank financial institutions	23,151	14	731	6,212	132	1,721	
35 Loans for purchasing and carrying securities	12,151	-1,552	-1,917	1,615	352	217	
36 Loans for agricultural production	5,806	20	261	-	-	-	
37 Loans to states and political subdivisions	20,531	-111	-4,184	-	-	-	
38 Loans to foreign governments and official institutions	1,780	532	595	211	-2	-55	
39 All other loans <sup>4</sup>	20,761	-1,037	-1,295	2,998	-129	1,708	
40 Lease financing receivables	27,258	-77	722	-	-	-	
41 Less: Unearned income	4,145	-24	-893	-	-	-	
42 Loan and lease reserve <sup>5</sup>	38,365	12	-884	-	-	-	
43 Other loans and leases, net	1,011,459	-2,136	320	-	-	-	
44 Other assets	163,254	1,018	21,670	30,626	49	-6,444	
45 TOTAL ASSETS <sup>6</sup>	1,613,816	-11,646	14,988	244,115	2,269	32,451	

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Mar 13, 1991	change since		Mar 13, 1991	change since	
		Mar 6, 1991	Mar 14, 1990		Mar 6, 1991	Mar 14, 1990
<b>LIABILITIES</b>						
46 Deposits	1,109,221	2,113	29,549	76,385	3,564	27,658
47 Demand deposits <sup>7</sup>	219,910	2,191	-12,274	4,694	849	1,232
48 Individuals, partnerships, and corporations	176,550	185	-10,392	2,598	73	56
49 Other holders	43,360	2,006	-1,882	2,096	776	1,177
50 States and political subdivisions	5,830	-251	229	-	-	-
51 U.S. government	1,306	-207	-2,488	-	-	-
52 Depository institutions in the U.S.	17,923	-1,714	-2,866	-	-	-
53 Banks in foreign countries	5,242	370	-634	-	-	-
54 Foreign governments and official institutions	668	179	-202	-	-	-
55 Certified and officers' checks	12,391	3,628	4,080	-	-	-
56 Other transaction deposits <sup>8</sup>	86,914	-2,070	2,098	-	-	-
57 Nontransaction deposits	802,397	1,992	39,725	71,691	2,715	26,426
58 Individuals, partnerships, and corporations	765,103	1,998	43,072	53,804	1,948	15,285
59 Other holders	37,294	-6	-3,348	17,887	767	11,141
60 States and political subdivisions	30,466	94	-2,141	-	-	-
61 U.S. government	888	0	40	-	-	-
62 Depository institutions in the U.S.	5,470	-86	-1,157	-	-	-
63 Foreign governments, official institutions, and banks	470	-15	-89	-	-	-
64 Borrowings <sup>9</sup>	278,562	-17,836	-42,280	94,790	741	-4,766
65 Federal funds purchased <sup>10</sup>	-	-	-	40,208	186	-5,575
66 From commercial banks in the U.S.	-	-	-	17,971	1,326	-739
67 From others	-	-	-	22,237	-1,140	-4,836
68 From Federal Reserve Banks	0	-2,313	-1,844	-	-	-
69 Treasury tax and loan notes	14,585	-4,820	11,105	-	-	-
70 Other liabilities for borrowed money <sup>11</sup>	263,977	-10,703	-51,541	54,582	556	809
71 To commercial banks in the U.S.	-	-	-	21,877	776	-11,465
72 To others	-	-	-	32,705	-221	12,274
73 Other liabilities (including subordinated debt)	113,459	3,250	22,188	29,696	264	-6,452
74 TOTAL LIABILITIES <sup>12</sup>	1,501,243	-12,472	9,459	244,115	2,269	32,451
75 Residual (Total assets less total liabilities) <sup>13</sup>	112,573	826	5,530	0	0	0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,319,937	-3,890	14,300	153,421	2,355	31,819
77 Time deposits in amounts of \$100,000 or more	205,761	-393	-19,961	-	-	-
78 Loans sold outright to affiliates <sup>15</sup>	1,302	31	801	-	-	-
79 Commercial and industrial	760	29	510	-	-	-
80 Other	542	2	292	-	-	-
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	25,939	-96	4,452	-	-	-
82 Net due to related institutions <sup>17</sup>	-5,647	1,387	2,256	16,867	-3,039	1,620

**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 weekly reporting banks acquired \$0.5 billion in assets and liabilities of thrift institutions in the week ending March 13, 1991. The major asset item affected was (in billions) other assets, \$0.5. The major liability item affected was nontransaction deposits-IPC, \$0.5. Reclassifications the week of March 13, 1991 also increased real estate loans, all other \$0.4 billion and reduced loans to individuals and other securities investment account, other trading account assets \$0.2 billion each. In addition, U.S. government securities investment account mortgage-backed securities declined \$0.1 billion and U.S. government securities investment account maturing in over five years increased the same amount due to another reclassification. Effective March 6, 1991 real estate loans, all other increased \$0.2 billion and commercial and industrial loans to U.S. addressees and all other loans each declined \$0.1 billion as the result of a reclassification.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	4,614	28,375	22,545	3,876	4,275	8,658	9,136
2	U.S. government securities, investment account <sup>18</sup>	10,765	36,677	25,608	9,443	14,333	25,057	24,241
3	Mortgage-backed securities <sup>1</sup>	7,019	16,959	12,676	3,164	6,178	13,127	10,886
4	All other maturing in: 1 year or less	1,763	3,279	1,940	3,049	743	1,570	1,842
5	Over 1 through 5 years	1,925	9,247	5,880	1,192	2,413	6,706	4,828
6	Over 5 years	58	7,192	5,112	2,037	4,999	3,655	6,884
7	Other securities, investment account <sup>18</sup>	2,681	18,671	12,349	2,392	3,841	6,210	6,954
8	State and local government securities	595	8,021	5,017	1,299	2,258	3,775	3,997
9	Maturing in: 1 year or less	224	1,322	604	51	275	379	311
10	Over 1 year	370	6,699	4,413	1,247	1,983	3,395	3,686
11	Other bonds, stocks, and securities	2,086	10,650	7,332	1,093	1,583	2,436	2,957
12	Federal funds sold <sup>2</sup>	6,130	22,588	16,885	1,676	2,826	6,524	3,223
13	To commercial banks in the U.S.	3,951	12,219	9,059	1,676	1,890	4,082	5,326
14	To nonbank brokers and dealers	2,129	9,522	7,142	0	936	1,703	2,487
15	To others	50	847	683	0	0	739	410
16	Other loans and leases, gross	53,572	251,544	177,975	69,240	61,832	103,997	95,114
17	Commercial and industrial	19,287	34,581	57,610	14,448	21,690	29,505	23,367
18	Bankers' acceptances and commercial paper	190	557	83	99	56	50	57
19	All other	19,097	84,024	57,527	14,348	21,625	29,455	23,311
20	U.S. addressees	19,068	93,530	57,091	14,328	21,545	29,366	23,248
21	Non-U.S. addressees	28	494	436	20	79	89	62
22	Real estate loans	22,346	89,959	62,564	13,399	18,648	45,611	43,937
23	Revolving, home equity	3,233	7,957	4,278	933	2,183	4,905	2,616
24	All other	19,113	82,002	58,286	12,466	18,466	40,706	41,321
25	Loans to individuals	4,155	31,075	20,130	34,689	14,405	16,640	19,953
26	Loans to financial institutions	1,203	21,495	18,321	2,882	1,978	2,595	1,307
27	Commercial banks in the U.S.	788	9,129	7,726	1,133	965	1,728	563
28	Banks in foreign countries	50	2,955	2,889	85	28	30	34
29	Nonbank financial institutions	365	9,412	7,706	1,664	984	837	710
30	Loans for purchasing and carrying securities	251	5,307	4,128	223	1,016	707	324
31	Loans for agricultural production	101	282	180	54	100	252	327
32	Loans to states and political subdivisions	837	5,384	3,824	1,750	1,410	3,358	3,163
33	Loans to foreign governments and official institutions	8	863	814	45	188	27	34
34	All other loans	1,162	5,990	4,802	324	319	3,569	1,628
35	Lease financing receivables	4,222	6,608	5,601	1,427	2,077	1,734	1,074
36	Less: Unearned income	60	2,220	1,699	187	408	130	600
37	Loan and lease reserve <sup>5</sup>	2,163	16,686	14,148	2,071	1,563	2,771	2,265
38	Other loans and leases, net	51,349	232,638	162,128	66,982	59,861	101,096	92,250
39	Other assets <sup>18</sup>	10,217	76,901	62,670	3,375	6,668	12,147	8,821
40	TOTAL ASSETS	35,755	415,850	302,184	92,744	91,803	159,692	149,624
<b>LIABILITIES</b>								
41	Deposits	50,995	250,833	169,755	56,616	56,406	112,362	115,210
42	Demand deposits	10,437	63,057	47,102	6,685	10,079	17,922	19,906
43	Individuals, partnerships, and corporations	8,595	45,986	31,889	5,429	8,421	15,434	16,792
44	States and political subdivisions	411	1,198	566	112	302	610	887
45	U.S. government	105	249	162	88	106	103	147
46	Depository institutions in the U.S.	943	3,704	3,317	732	866	1,210	1,524
47	Banks in foreign countries	97	4,147	3,971	86	37	66	58
48	Foreign governments and official institutions	3	570	558	2	2	67	1
49	Certified and officers' checks	284	7,203	5,638	236	345	431	497
50	Other transaction deposits <sup>8</sup>	3,909	15,106	8,764	2,728	5,067	9,616	10,528
51	Nontransaction deposits	46,649	172,670	113,890	47,203	51,260	94,825	84,775
52	Individuals, partnerships, and corporations	44,839	162,722	107,943	45,840	47,658	81,743	80,453
53	States and political subdivisions	1,135	8,618	4,887	346	2,796	2,303	3,940
54	U.S. government	5	102	102	0	293	60	152
55	Depository institutions in the U.S.	670	1,068	814	514	415	702	227
56	Foreign governments, official institutions, and banks	0	159	143	2	98	17	4
57	Borrowings <sup>9</sup>	14,004	76,978	59,665	24,492	16,536	33,232	20,898
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	863	3,613	3,139	469	1,342	1,542	815
60	Other liabilities for borrowed money <sup>11</sup>	13,141	73,365	56,526	24,023	15,193	31,690	20,083
61	Other liabilities (including subordinated debt)	6,270	53,407	45,753	4,792	3,315	4,572	3,846
62	TOTAL LIABILITIES	81,269	381,218	275,174	85,900	86,257	150,167	139,954
63	Residual (Total assets less total liabilities) <sup>13</sup>	4,486	34,632	27,010	6,844	5,546	9,526	9,670
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	68,409	308,132	216,032	79,942	79,976	135,979	128,643
65	Time deposits in amounts of \$100,000 or more	12,211	44,617	32,868	19,219	12,987	23,000	18,125

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	10,110	2,552	1,620	1,513	4,903	22,177
2	U.S. government securities, investment account <sup>18</sup>	12,435	4,915	3,134	1,523	14,594	17,376
3	Mortgage-backed securities <sup>1</sup>	7,249	1,982	2,412	239	5,990	7,646
4	All other maturing in: 1 year or less	1,215	784	238	572	717	2,447
5	Over 1 through 5 years	2,073	1,412	346	643	4,943	5,351
6	Over 5 years	1,899	737	139	69	2,945	1,931
7	Other securities, investment account <sup>18</sup>	6,509	1,999	1,142	749	1,880	6,036
8	State and local government securities	3,700	1,085	430	384	136	3,041
9	Maturing in: 1 year or less	426	113	21	56	38	476
10	Over 1 year	3,274	971	409	328	99	2,565
11	Other bonds, stocks, and securities	2,809	915	712	366	1,744	2,995
12	Federal funds sold <sup>2</sup>	7,670	1,324	1,103	927	6,829	9,329
13	To commercial banks in the U.S.	3,949	1,067	726	790	5,643	6,349
14	To nonbank brokers and dealers	3,068	165	355	126	789	2,544
15	To others	653	92	21	11	397	437
16	Other loans and leases, gross	88,753	20,332	23,231	5,318	32,478	248,557
17	Commercial and industrial	40,714	6,407	6,953	1,503	14,467	56,287
18	Bankers' acceptances and commercial paper	258	2	46	6	64	121
19	All other	40,456	6,405	6,906	1,497	14,403	56,165
20	U.S. addressees	40,377	6,403	6,890	1,497	14,367	55,695
21	Non-U.S. addressees	79	2	16	0	36	470
22	Real estate loans	23,309	7,022	4,349	1,796	9,623	122,546
23	Revolving, home equity	1,556	622	488	116	2	11,042
24	All other	21,753	6,399	3,861	1,680	9,621	111,503
25	Loans to individuals	10,021	4,173	9,292	1,052	5,082	43,024
26	Loans to financial institutions	7,934	694	567	126	206	9,386
27	Commercial banks in the U.S.	2,526	149	36	78	31	6,535
28	Banks in foreign countries	278	2	6	0	9	83
29	Nonbank financial institutions	5,130	543	525	48	166	2,768
30	Loans for purchasing and carrying securities	1,826	203	353	78	317	1,546
31	Loans for agricultural production	80	39	9	210	228	4,123
32	Loans to states and political subdivisions	1,710	623	549	99	545	1,102
33	Loans to foreign governments and official institutions	161	4	4	0	239	206
34	All other loans	1,968	632	623	371	1,401	2,773
35	Lease financing receivables	1,032	533	533	83	371	7,564
36	Less: Unearned income	48	129	46	7	39	271
37	Loan and lease reserve <sup>5</sup>	2,132	404	643	184	935	6,548
38	Other loans and leases, net	86,574	19,799	22,541	5,128	31,504	241,738
39	Other assets <sup>18</sup>	17,404	3,290	1,985	629	10,831	34,579
40	<b>TOTAL ASSETS</b>	<b>140,701</b>	<b>33,878</b>	<b>31,525</b>	<b>10,468</b>	<b>70,541</b>	<b>331,235</b>
<b>LIABILITIES</b>							
41	Deposits	88,245	24,648	20,210	7,887	53,549	252,260
42	Demand deposits	19,099	4,680	3,473	2,380	10,650	51,542
43	Individuals, partnerships, and corporations	14,592	3,509	2,957	1,658	9,089	44,086
44	States and political subdivisions	511	111	30	67	175	1,417
45	U.S. government	101	18	8	33	66	281
46	Depository institutions in the U.S.	2,792	919	412	550	872	3,399
47	Banks in foreign countries	132	9	25	17	69	501
48	Foreign governments and official institutions	3	0	0	0	1	18
49	Certified and officers' checks	966	115	42	54	378	1,840
50	Other transaction deposits <sup>6</sup>	5,062	2,444	1,565	709	5,590	24,590
51	Nontransaction deposits	64,085	17,524	15,172	4,798	37,309	176,127
52	Individuals, partnerships, and corporations	60,306	16,740	15,026	4,456	35,078	170,242
53	States and political subdivisions	2,605	552	83	249	2,082	5,255
54	U.S. government	11	2	0	0	25	237
55	Depository institutions in the U.S.	1,067	229	63	22	124	369
56	Foreign governments, official institutions, and banks	96	0	0	70	0	23
57	Borrowings <sup>9</sup>	30,038	6,161	6,545	1,669	10,862	37,146
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,662	490	293	120	1,602	774
60	Other liabilities for borrowed money <sup>11</sup>	27,376	5,671	6,252	1,549	9,261	36,372
61	Other liabilities (including subordinated debt)	12,631	847	2,308	172	1,911	19,387
62	<b>TOTAL LIABILITIES</b>	<b>130,915</b>	<b>31,656</b>	<b>29,063</b>	<b>9,729</b>	<b>66,322</b>	<b>308,793</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,786	2,222	2,461	739	4,218	22,442
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	108,892	27,354	27,848	7,649	50,108	268,414
65	Time deposits in amounts of \$100,000 or more	19,905	3,458	3,947	931	8,153	39,208