

FEDERAL RESERVE statistical release



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April 26, 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			
	Apr 17, 1991	Apr 10, 1991	Apr 18, 1990	Apr 17, 1991	Apr 10, 1991	Apr 18, 1990	
ASSETS							
1	Cash and balances due from depository institutions	108,729	9,097	-13,804	16,730	966	3,118
2	U.S. government securities	195,346	1,285	15,436	12,499	-958	2,216
3	Trading account	16,031	148	-2,645	--	--	--
4	Investment account	179,315	1,136	18,081	--	--	--
5	Mortgage-backed securities ¹	85,395	860	9,547	--	--	--
6	All other maturing in: 1 year or less	18,336	-90	-6,534	--	--	--
7	Over 1 through 5 years	42,494	402	5,764	--	--	--
8	Over 5 years	33,090	-35	9,304	--	--	--
9	Other securities	58,715	-418	-6,133	7,568	-92	113
10	Trading account	1,213	-8	330	--	--	--
11	Investment account	57,502	-410	-6,463	--	--	--
12	State and local government securities	27,571	-325	-7,351	--	--	--
13	Maturing in: 1 year or less	3,708	-53	-256	--	--	--
14	Over 1 year	23,862	-271	-7,095	--	--	--
15	Other bonds, stocks, and securities	29,932	-85	888	--	--	--
16	Other trading account assets	9,925	18	613	--	--	--
17	Federal funds sold ²	85,734	6,001	-469	9,844	1,524	4,655
18	To commercial banks in the U.S.	60,183	6,050	-3,845	4,903	928	1,486
19	To nonbank brokers and dealers	21,541	-230	5,114	--	--	--
20	To others ³	4,010	182	-1,738	4,941	596	3,169
21	Other loans and leases, gross	1,048,497	4,265	-14,619	135,560	331	10,500
22	Commercial and industrial	319,163	1,464	-14,243	83,349	149	9,662
23	Bankers' acceptances and commercial paper	1,711	65	132	1,871	-214	-570
24	All other	317,452	1,399	-14,375	81,479	363	10,231
25	U.S. addressees	316,158	1,433	-14,228	79,095	-105	9,276
26	Non-U.S. addressees	1,294	-33	-147	2,383	467	955
27	Real estate loans	403,160	510	23,486	29,291	-105	7,168
28	Revolving, home equity	36,034	219	5,417	--	--	--
29	All other	367,126	291	18,069	--	--	--
30	Loans to individuals	190,849	336	-7,707	--	--	--
31	Loans to financial institutions	46,310	-1,295	-7,128	18,424	24	-7,198
32	Commercial banks in the U.S.	21,202	-423	-4,334	10,845	-128	-8,086
33	Banks in foreign countries	2,520	-401	-2,353	1,890	394	-90
34	Nonbank financial institutions	22,588	-471	-441	5,689	-243	978
35	Loans for purchasing and carrying securities	12,964	1,566	-3,567	1,183	142	-882
36	Loans for agricultural production	5,888	92	222	--	--	--
37	Loans to states and political subdivisions	20,100	-72	-4,441	--	--	--
38	Loans to foreign governments and official institutions	1,151	-31	-277	220	6	-0
39	All other loans ⁴	21,773	1,719	-1,470	3,091	115	1,751
40	Lease financing receivables	27,139	-24	507	--	--	--
41	Less: Unearned income	4,129	23	-735	--	--	--
42	Loan and lease reserve ⁵	37,924	111	49	--	--	--
43	Other loans and leases, net	1,006,444	4,131	-13,933	--	--	--
44	Other assets	157,014	-2,228	18,588	29,093	-382	-4,663
45	TOTAL ASSETS ⁶	1,621,908	17,886	298	244,478	3,775	32,677

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Apr 17, 1991	change since		Apr 17, 1991	change since	
		Apr 10, 1991	Apr 18, 1990		Apr 10, 1991	Apr 18, 1990
46 Deposits	1,122,505	6,224	28,503	80,698	2,292	31,229
47 Demand deposits ⁷	231,606	8,085	-8,266	4,175	-7	121
48 Individuals, partnerships, and corporations	184,649	3,521	-4,329	2,655	152	43
49 Other holders	46,957	4,564	-3,937	1,519	-159	78
50 States and political subdivisions	6,927	275	338	--	--	--
51 U.S. government	4,106	2,131	-3,011	--	--	--
52 Depository institutions in the U.S.	19,757	1,477	-357	--	--	--
53 Banks in foreign countries	5,432	557	-975	--	--	--
54 Foreign governments and official institutions	612	0	-173	--	--	--
55 Certified and officers' checks	10,123	124	242	--	--	--
56 Other transaction deposits ⁸	94,620	2,923	2,276	--	--	--
57 Nontransaction deposits	796,280	-4,783	34,493	76,524	2,299	31,108
58 Individuals, partnerships, and corporations	759,750	-4,821	38,228	55,675	830	17,222
59 Other holders	36,530	37	-3,735	20,848	1,469	13,885
60 States and political subdivisions	30,531	3	-1,281	--	--	--
61 U.S. government	899	28	61	--	--	--
62 Depository institutions in the U.S.	4,629	3	-2,452	--	--	--
63 Foreign governments, official institutions, and banks	470	3	-64	--	--	--
64 Borrowings ⁹	279,960	13,829	-53,959	93,253	-2,124	-9,686
65 Federal funds purchased ¹⁰	--	--	--	46,813	1,975	-3,208
66 From commercial banks in the U.S.	--	--	--	25,507	5,489	2,936
67 From others	--	--	--	21,306	-3,514	-6,144
68 From Federal Reserve Banks	0	0	-1,056	--	--	--
69 Treasury tax and loan notes	22,700	18,926	-3,488	--	--	--
70 Other liabilities for borrowed money ¹¹	257,261	-5,097	-49,415	46,439	-4,099	-6,478
71 To commercial banks in the U.S.	--	--	--	18,651	-952	-13,188
72 To others	--	--	--	27,788	-3,147	6,710
73 Other liabilities (including subordinated debt)	106,770	-1,978	20,508	28,134	2	-4,752
74 TOTAL LIABILITIES ¹²	1,509,236	18,074	-4,952	244,478	3,775	32,677
75 Residual (Total assets less total liabilities) ¹³	112,672	-188	5,246	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,316,833	5,524	3,007	149,722	6	24,084
77 Time deposits in amounts of \$100,000 or more	200,571	-753	-21,807	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,195	10	911	--	--	--
79 Commercial and industrial	694	12	556	--	--	--
80 Other	501	-1	355	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	25,311	114	3,135	--	--	--
82 Net due to related institutions ¹⁷	-4,273	4,478	8,103	9,208	1,220	-853

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: A reclassification at domestically chartered banks increased real estate loans, all other \$100 million and reduced loans to individuals the same amount the week ending April 17, 1991. At agencies and branches of foreign banks, a reclassification increased other securities \$100 million and reduced real estate loans the same amount the week ending April 17, 1991. An additional reclassification reduced commercial and industrial loans to U.S. addressees \$400 million and increased commercial and industrial loans to non-U.S. addressees the same amount. A reclassification at domestically chartered banks the week ending March 27, 1991 increased real estate loans, all other and loans to individuals each \$100 million and reduced loans for purchasing or carrying securities \$100 million. Other securities investment account other bonds, stocks, and securities also were increased \$200 million. As of December 26, 1990, total loans and leases and real estate loans, all other were each increased \$300 million due to a reclassification.

Federal Reserve District

New York

	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta	
ASSETS								
1	Cash and balances due from depository institutions	5,761	26,014	19,830	3,522	5,885	9,624	9,880
2	U.S. government securities, investment account ¹⁸	12,529	38,169	26,116	9,512	14,417	25,366	24,435
3	Mortgage-backed securities ¹	7,313	18,056	13,035	3,138	6,281	13,961	10,919
4	All other maturing in: 1 year or less	2,150	3,049	1,748	2,828	660	1,646	1,879
5	Over 1 through 5 years	2,894	9,302	5,712	1,258	2,533	6,743	5,011
6	Over 5 years	172	7,762	5,622	2,288	4,943	3,016	6,627
7	Other securities, investment account ¹⁸	2,678	18,119	12,300	2,503	3,892	6,167	6,800
8	State and local government securities	580	7,480	4,969	1,436	2,240	3,731	3,926
9	Maturing in: 1 year or less	236	1,152	574	206	269	392	297
10	Over 1 year	344	6,328	4,395	1,230	1,971	3,339	3,630
11	Other bonds, stocks, and securities	2,098	10,639	7,331	1,067	1,652	2,437	2,874
12	Federal funds sold ²	5,424	28,278	22,036	1,303	3,503	6,562	10,099
13	To commercial banks in the U.S.	3,816	17,553	13,338	1,250	2,320	4,112	8,056
14	To nonbank brokers and dealers	1,528	9,138	7,145	53	1,183	1,449	1,890
15	To others	80	1,587	1,553	0	0	1,001	154
16	Other loans and leases, gross	52,979	248,755	176,092	67,946	62,062	103,481	93,762
17	Commercial and industrial	19,033	84,117	57,422	14,526	22,129	29,470	22,776
18	Bankers' acceptances and commercial paper	142	586	97	47	119	36	61
19	All other	18,890	83,531	57,325	14,478	22,009	29,434	22,715
20	U.S. addressees	18,869	83,127	56,975	14,464	21,897	29,341	22,659
21	Non-U.S. addressees	21	404	350	15	112	93	56
22	Real estate loans	22,590	89,724	62,234	13,575	18,439	45,756	43,702
23	Revolving, home equity	3,203	7,973	4,296	958	2,155	4,972	2,639
24	All other	19,386	81,751	57,938	12,617	16,284	40,784	41,064
25	Loans to individuals	3,905	30,693	19,819	33,307	14,341	16,558	19,296
26	Loans to financial institutions	961	19,261	16,482	2,912	1,835	2,404	1,411
27	Commercial banks in the U.S.	598	8,276	7,192	1,105	769	1,456	635
28	Banks in foreign countries	23	1,986	1,951	100	29	34	75
29	Nonbank financial institutions	340	9,000	7,339	1,706	1,037	913	701
30	Loans for purchasing and carrying securities	287	6,105	5,192	236	964	577	328
31	Loans for agricultural production	97	266	167	52	96	275	340
32	Loans to states and political subdivisions	818	5,393	3,780	1,564	1,364	3,250	3,116
33	Loans to foreign governments and official institutions	9	251	205	45	193	27	27
34	All other loans	1,081	6,453	5,287	327	579	3,455	1,710
35	Lease financing receivables	4,200	6,490	5,505	1,403	2,122	1,710	1,056
36	Less: Unearned income	57	2,242	1,719	185	403	124	584
37	Loan and lease reserve ⁵	2,117	16,759	14,189	2,094	1,524	2,850	2,281
38	Other loans and leases, net	50,805	229,754	160,185	65,667	60,136	100,507	90,896
39	Other assets ¹⁸	9,030	71,812	58,193	8,305	6,440	12,629	9,069
40	TOTAL ASSETS	86,227	412,146	298,659	90,812	94,274	160,855	151,180
LIABILITIES								
41	Deposits	61,091	249,983	169,607	58,377	67,220	114,245	117,272
42	Demand deposits	11,127	62,777	46,220	8,345	11,067	18,733	20,812
43	Individuals, partnerships, and corporations	9,249	47,223	32,608	6,896	8,980	15,879	16,957
44	States and political subdivisions	487	1,210	526	245	385	677	923
45	U.S. government	141	593	513	82	603	130	548
46	Depository institutions in the U.S.	806	4,253	3,906	800	714	1,297	1,798
47	Banks in foreign countries	50	4,525	4,355	69	26	75	37
48	Foreign governments and official institutions	3	500	489	3	1	79	1
49	Certified and officers' checks	390	4,472	3,823	252	357	598	548
50	Other transaction deposits ⁸	4,387	16,982	10,066	3,007	5,567	10,486	11,238
51	Nontransaction deposits	45,577	170,225	113,322	47,025	50,587	85,026	85,222
52	Individuals, partnerships, and corporations	44,394	160,331	107,268	45,877	47,031	82,059	80,872
53	States and political subdivisions	1,037	8,544	4,921	861	2,766	2,060	3,968
54	U.S. government	6	98	93	1	294	55	175
55	Depository institutions in the U.S.	139	1,102	906	285	399	833	203
56	Foreign governments, official institutions, and banks	0	150	134	2	96	20	4
57	Borrowings ⁹	13,949	77,301	59,923	22,101	17,348	32,387	20,193
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,463	6,375	5,481	766	1,930	1,751	1,135
60	Other liabilities for borrowed money ¹¹	12,486	70,926	54,442	21,336	15,418	30,635	19,059
61	Other liabilities (including subordinated debt)	6,627	50,398	42,289	3,343	4,261	4,740	4,029
62	TOTAL LIABILITIES	81,668	377,683	271,820	83,821	88,829	151,371	141,494
63	Residual (Total assets less total liabilities) ¹³	4,559	34,463	26,840	6,991	5,444	9,484	9,686
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	69,196	307,493	216,015	78,909	80,786	136,009	126,407
65	Time deposits in amounts of \$100,000 or more	11,584	43,240	32,717	19,007	12,328	23,134	17,899

Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	10,975	3,019	1,348	1,482	6,228	24,991
2	U.S. government securities, investment account ¹⁸	12,252	4,893	2,997	1,508	14,536	18,702
3	Mortgage-backed securities ¹	7,080	1,978	2,369	71	6,088	8,142
4	All other maturing in: 1 year or less	1,249	761	194	705	658	2,557
5	Over 1. through 5 years	2,086	1,424	275	708	4,706	5,555
6	Over 5 years	1,837	730	159	23	3,084	2,448
7	Other securities, investment account ¹⁸	6,455	1,975	1,061	609	2,053	5,190
8	State and local government securities	3,636	1,076	350	395	146	2,575
9	Maturing in: 1 year or less	442	115	22	75	48	455
10	Over 1 year	3,193	961	329	320	98	2,120
11	Other bonds, stocks, and securities	2,819	899	711	214	1,906	2,616
12	Federal funds sold ²	8,372	1,228	1,655	1,177	6,810	11,322
13	To commercial banks in the U.S.	5,375	1,023	1,141	1,092	5,306	9,141
14	To nonbank brokers and dealers	2,627	164	466	85	1,259	1,699
15	To others	371	41	49	0	245	483
16	Other loans and leases, gross	89,092	20,451	23,758	5,295	33,153	247,763
17	Commercial and industrial	41,399	6,439	7,051	1,539	14,792	55,893
18	Bankers' acceptances and commercial paper	345	3	153	3	47	169
19	All other	41,053	6,436	6,899	1,536	14,745	55,724
20	U.S. addressees	40,943	6,433	6,884	1,536	14,698	55,306
21	Non-U.S. addressees	110	4	14	0	47	418
22	Real estate loans	23,524	7,122	4,462	1,761	9,898	122,607
23	Revolving, home equity	1,569	628	489	86	1	11,361
24	All other	21,955	6,494	3,973	1,675	9,897	111,245
25	Loans to individuals	10,121	4,153	9,428	1,043	5,116	42,886
26	Loans to financial institutions	7,103	672	587	101	250	8,814
27	Commercial banks in the U.S.	2,122	119	42	61	102	5,918
28	Banks in foreign countries	163	2	9	0	11	88
29	Nonbank financial institutions	4,817	551	536	40	137	2,808
30	Loans for purchasing and carrying securities	2,016	269	334	79	314	1,456
31	Loans for agricultural production	98	45	8	164	225	4,222
32	Loans to states and political subdivisions	1,681	618	545	109	534	1,108
33	Loans to foreign governments and official institutions	161	5	4	0	241	188
34	All other loans	1,935	596	802	416	1,420	2,998
35	Lease financing receivables	1,053	531	536	82	364	7,591
36	Less: Unearned income	51	124	47	7	37	267
37	Loan and lease reserve ⁵	2,104	397	594	182	880	6,141
38	Other loans and leases, net	86,937	19,930	23,116	5,106	32,235	241,355
39	Other assets ¹⁸	17,156	3,260	1,847	636	10,769	33,229
40	TOTAL ASSETS	142,147	34,305	32,024	10,518	72,631	334,789
LIABILITIES							
41	Deposits	90,361	25,077	20,540	7,870	54,074	256,395
42	Demand deposits	20,477	5,245	3,512	2,548	11,101	55,861
43	Individuals, partnerships, and corporations	15,124	3,829	3,014	1,544	9,299	46,655
44	States and political subdivisions	669	111	59	84	171	1,905
45	U.S. government	624	59	12	266	187	861
46	Depository institutions in the U.S.	3,336	1,114	356	585	932	3,766
47	Banks in foreign countries	85	5	7	15	58	480
48	Foreign governments and official institutions	3	0	0	0	2	20
49	Certified and officers' checks	636	127	62	54	452	2,174
50	Other transaction deposits ⁸	5,308	2,649	1,754	762	6,035	26,446
51	Nontransaction deposits	64,576	17,183	15,274	4,560	36,938	174,087
52	Individuals, partnerships, and corporations	60,218	16,410	15,143	4,233	34,689	168,492
53	States and political subdivisions	3,254	547	75	228	2,114	5,077
54	U.S. government	11	1	0	0	20	237
55	Depository institutions in the U.S.	998	224	55	18	115	258
56	Foreign governments, official institutions, and banks	96	0	0	80	0	23
57	Borrowings ⁹	30,650	6,194	6,905	1,651	12,325	38,957
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	4,591	748	407	150	2,298	1,085
60	Other liabilities for borrowed money ¹¹	26,059	5,446	6,498	1,500	10,027	37,872
61	Other liabilities (including subordinated debt)	11,310	832	2,035	258	1,991	16,947
62	TOTAL LIABILITIES	132,321	32,103	29,479	9,779	68,389	312,298
63	Residual (Total assets less total liabilities) ¹³	9,827	2,202	2,544	739	4,241	22,491
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	108,674	27,405	28,288	7,435	51,144	267,919
65	Time deposits in amounts of \$100,000 or more	20,345	3,156	3,821	880	7,928	37,249