

# FEDERAL RESERVE statistical release



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## 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		
		Apr 24, 1991	Apr 17, 1991	Apr 25, 1990	Apr 24, 1991	Apr 17, 1991	Apr 25, 1990
ASSETS							
1	Cash and balances due from depository institutions	97,872	-10,860	-11,042	15,605	-1,124	2,910
2	U.S. government securities	191,505	-3,841	12,880	12,750	246	1,815
3	Trading account	13,812	-2,219	-1,356	-	-	-
4	Investment account	177,693	-1,622	14,236	-	-	-
5	Mortgage-backed securities <sup>1</sup>	83,517	-1,879	7,255	-	-	-
6	All other maturing in: 1 year or less	18,153	-183	-8,181	-	-	-
7	Over 1 through 5 years	42,813	319	5,778	-	-	-
8	Over 5 years	33,211	121	9,384	-	-	-
9	Other securities	58,810	104	-5,968	7,617	54	238
10	Trading account	1,396	233	584	-	-	-
11	Investment account	57,415	-128	-6,552	-	-	-
12	State and local government securities	27,465	-146	-7,300	-	-	-
13	Maturing in: 1 year or less	3,684	-25	-281	-	-	-
14	Over 1 year	23,781	-122	-7,019	-	-	-
15	Other bonds, stocks, and securities	29,950	18	747	-	-	-
16	Other trading account assets	9,982	55	1,484	-	-	-
17	Federal funds sold <sup>2</sup>	69,241	-16,499	-8,568	8,484	-1,360	2,001
18	To commercial banks in the U.S.	45,510	-14,678	-10,290	3,307	-1,596	-1,728
19	To nonbank brokers and dealers	20,411	-1,130	4,196	-	-	-
20	To others <sup>3</sup>	3,319	-691	-2,475	5,177	236	3,728
21	Other loans and leases, gross	1,044,438	-4,119	-14,703	135,671	49	11,025
22	Commercial and Industrial	317,109	-2,055	-14,988	83,437	-31	10,526
23	Bankers' acceptances and commercial paper	1,576	-135	81	1,763	-107	-591
24	All other	315,533	-1,920	-15,069	81,674	77	11,117
25	U.S. addressees	314,115	-2,044	-15,032	79,442	231	10,238
26	Non-U.S. addressees	1,418	123	-37	2,231	-155	879
27	Real estate loans	403,131	-29	22,593	29,039	-252	6,641
28	Revolving, home equity	36,084	50	5,308	-	-	-
29	All other	367,047	-79	17,285	-	-	-
30	Loans to individuals	190,950	102	-8,093	-	-	-
31	Loans to financial institutions	45,396	-914	-6,718	18,683	315	-7,718
32	Commercial banks in the U.S.	20,964	-238	-4,976	11,213	424	-8,404
33	Banks in foreign countries	2,452	-67	-1,481	1,889	-1	-286
34	Nonbank financial institutions	21,979	-608	-261	5,581	-108	971
35	Loans for purchasing and carrying securities	12,968	-16	-2,002	1,214	31	-162
36	Loans for agricultural production	5,844	-44	121	-	-	-
37	Loans to states and political subdivisions	20,204	105	-4,164	-	-	-
38	Loans to foreign governments and official institutions	1,184	32	-401	225	5	2
39	All other loans <sup>4</sup>	20,529	-1,282	-1,567	3,072	-19	1,735
40	Lease financing receivables	27,121	-18	517	-	-	-
41	Less: Unearned income	4,124	-6	-676	-	-	-
42	Loan and lease reserve <sup>5</sup>	37,879	-44	-41	-	-	-
43	Other loans and leases, net	1,002,435	-4,069	-13,986	-	-	-
44	Other assets	153,716	-3,292	20,268	29,321	228	-5,050
45	TOTAL ASSETS <sup>6</sup>	1,583,560	-38,402	-4,940	240,669	-3,809	30,000

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	change since			change since		
	Apr 24, 1991	Apr 17, 1991	Apr 25, 1990	Apr 24, 1991	Apr 17, 1991	Apr 25, 1990
<b>LIABILITIES</b>						
46 Deposits	1,094,146	-28,310	22,008	82,268	1,569	32,340
47 Demand deposits <sup>7</sup>	214,414	-17,123	-8,522	4,145	-21	226
48 Individuals, partnerships, and corporations	170,195	-14,472	-7,413	2,657	10	-97
49 Other holders	44,219	-2,650	-1,110	1,488	-31	323
50 States and political subdivisions	7,137	210	379	--	--	--
51 U.S. government	3,360	-746	-659	--	--	--
52 Depository institutions in the U.S.	18,251	-1,406	-943	--	--	--
53 Banks in foreign countries	5,134	-311	-461	--	--	--
54 Foreign governments and official institutions	686	74	80	--	--	--
55 Certified and officers' checks	9,651	-472	494	--	--	--
56 Other transaction deposits <sup>8</sup>	88,386	-6,233	1,687	--	--	--
57 Nontransaction deposits	791,345	-4,954	28,843	78,123	1,590	32,114
58 Individuals, partnerships, and corporations	754,813	-4,956	32,744	56,804	1,120	17,716
59 Other holders	36,532	2	-3,901	21,319	471	14,398
60 States and political subdivisions	30,455	-76	-1,566	--	--	--
61 U.S. government	901	2	66	--	--	--
62 Depository institutions in the U.S.	4,686	57	-2,346	--	--	--
63 Foreign governments, official institutions, and banks	490	19	-56	--	--	--
64 Borrowings <sup>9</sup>	268,051	-12,014	-52,100	90,610	-2,643	-11,142
65 Federal funds purchased <sup>10</sup>	--	--	--	41,999	-4,814	-1,453
66 From commercial banks in the U.S.	--	--	--	14,221	-11,286	-5,717
67 From others	--	--	--	27,778	6,472	4,265
68 From Federal Reserve Banks	0	0	-176	--	--	--
69 Treasury tax and loan notes	27,018	4,318	-24	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	241,034	-16,332	-51,900	48,611	2,171	-9,689
71 To commercial banks in the U.S.	--	--	--	18,991	421	-14,200
72 To others	--	--	--	29,620	1,750	4,511
73 Other liabilities (including subordinated debt)	107,837	1,067	19,340	28,452	317	-4,987
74 TOTAL LIABILITIES <sup>12</sup>	1,470,034	-39,256	-10,752	240,669	-3,809	30,000
75 Residual (Total assets less total liabilities) <sup>13</sup>	113,526	854	5,816	0	0	0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,307,502	-9,384	390	150,002	161	25,210
77 Time deposits in amounts of \$100,000 or more	199,242	-1,600	-23,624	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,196	2	907	--	--	--
79 Commercial and industrial	664	-30	527	--	--	--
80 Other	532	31	380	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	25,242	-69	3,432	--	--	--
82 Net due to related institutions <sup>17</sup>	-4,509	-235	6,977	8,119	-1,151	-3,273

**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: Historical data incorporating the new reporting panel adopted on January 2, 1991 are now available from the Banking and Money Market Statistics Section, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

		Federal Reserve District					
		New York		Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district city				
ASSETS							
1	Cash and balances due from depository institutions	4,877	24,441	18,765	3,568	4,688	9,086
2	U.S. government securities, investment account <sup>18</sup>	12,445	37,345	25,204	9,512	14,227	24,824
3	Mortgage-backed securities <sup>1</sup>	7,257	17,151	12,038	3,102	6,102	11,132
4	All other maturing in: 1 year or less	2,201	2,986	1,725	2,834	484	1,996
5	Over 1 through 5 years	2,859	9,423	5,818	1,257	2,688	5,086
6	Over 5 years	128	7,785	5,622	2,319	4,952	6,610
7	Other securities, investment account <sup>18</sup>	2,680	18,077	12,297	2,511	3,895	6,809
8	State and local government securities	583	7,481	5,013	1,434	2,240	3,745
9	Maturing in: 1 year or less	237	1,149	577	206	268	297
10	Over 1 year	347	6,332	4,436	1,229	1,973	3,628
11	Other bonds, stocks, and securities	2,096	10,596	7,284	1,077	1,655	2,884
12	Federal funds sold <sup>2</sup>	5,373	20,093	15,102	1,283	2,597	5,505
13	To commercial banks in the U.S.	3,676	11,355	8,435	1,266	1,328	5,996
14	To nonbank brokers and dealers	1,527	7,620	5,596	17	1,269	1,615
15	To others	170	1,118	1,071	0	900	196
16	Other loans and leases, gross	52,798	247,086	174,231	67,444	61,776	93,574
17	Commercial and industrial	18,943	83,351	56,903	14,318	22,028	22,729
18	Bankers' acceptances and commercial paper	135	542	94	42	84	52
19	All other	18,808	82,810	56,808	14,277	21,944	22,676
20	U.S. addressees	18,792	82,339	56,391	14,268	21,843	22,629
21	Non-U.S. addressees	16	471	417	8	101	47
22	Real estate loans	22,548	89,657	62,194	13,616	18,481	43,683
23	Revolving, home equity	3,200	7,988	4,301	955	2,165	4,990
24	All other	19,348	81,670	57,892	12,661	16,317	41,027
25	Loans to individuals	3,894	30,730	19,858	32,988	14,342	19,289
26	Loans to financial institutions	747	19,230	16,114	2,855	1,771	1,323
27	Commercial banks in the U.S.	412	8,438	7,022	1,089	814	614
28	Banks in foreign countries	12	1,948	1,903	118	28	50
29	Nonbank financial institutions	323	8,844	7,189	1,648	929	659
30	Loans for purchasing and carrying securities	272	6,050	5,010	271	984	326
31	Loans for agricultural production	96	235	135	53	99	343
32	Loans to states and political subdivisions	815	5,300	3,686	1,562	1,361	3,115
33	Loans to foreign governments and official institutions	9	308	263	45	188	27
34	All other loans	1,272	5,744	4,573	334	402	1,687
35	Lease financing receivables	4,203	6,481	5,496	1,401	2,120	1,052
36	Less: Unearned income	56	2,243	1,720	186	402	581
37	Loan and lease reserve <sup>5</sup>	2,118	16,757	14,198	2,119	1,520	2,277
38	Other loans and leases, net	50,624	228,086	158,314	65,139	59,854	90,716
39	Other assets <sup>18</sup>	9,331	67,853	54,766	8,050	6,318	9,214
40	TOTAL ASSETS	85,330	395,895	284,447	90,063	91,579	148,456
LIABILITIES							
41	Deposits	60,449	241,567	162,353	57,183	65,501	115,060
42	Demand deposits	11,054	57,450	41,403	7,479	10,005	19,772
43	Individuals, partnerships, and corporations	8,765	41,726	27,816	6,180	8,570	15,634
44	States and political subdivisions	626	1,483	615	150	403	1,049
45	U.S. government	146	800	718	101	80	907
46	Depository institutions in the U.S.	986	4,052	3,724	731	637	1,604
47	Banks in foreign countries	120	4,187	3,997	79	25	40
48	Foreign governments and official institutions	4	575	564	2	1	1
49	Certified and officers' checks	407	4,617	3,968	237	289	538
50	Other transaction deposits <sup>8</sup>	4,090	15,698	9,163	2,816	5,211	10,469
51	Nontransaction deposits	45,304	168,419	111,786	46,887	50,286	84,819
52	Individuals, partnerships, and corporations	44,123	158,436	105,656	45,627	46,729	80,477
53	States and political subdivisions	1,038	8,585	4,987	882	2,800	3,963
54	U.S. government	7	101	94	1	296	175
55	Depository institutions in the U.S.	137	1,147	917	375	364	200
56	Foreign governments, official institutions, and banks	0	151	133	2	96	4
57	Borrowings <sup>9</sup>	14,063	69,462	53,283	22,131	17,073	19,608
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,953	7,396	6,389	905	1,837	1,479
60	Other liabilities for borrowed money <sup>11</sup>	12,110	62,066	46,894	21,225	15,236	18,129
61	Other liabilities (including subordinated debt)	6,198	50,300	41,973	3,659	3,542	4,138
62	TOTAL LIABILITIES	80,710	361,330	257,609	82,973	86,115	138,806
63	Residual (Total assets less total liabilities) <sup>13</sup>	4,620	34,565	26,837	7,090	5,463	9,650
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	69,208	302,808	211,376	78,395	80,353	126,404
65	Time deposits in amounts of \$100,000 or more	11,638	42,620	32,105	19,126	12,163	17,750

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	9,745	2,482	1,358	1,638	5,169	22,244
2	U.S. government securities, investment account <sup>18</sup>	12,225	4,914	2,983	1,491	14,267	18,726
3	Mortgage-backed securities <sup>1</sup>	7,136	1,986	2,369	88	5,818	8,132
4	All other maturing in: 1 year or less	1,165	750	189	709	658	2,521
5	Over 1 through 5 years	2,086	1,429	255	670	4,706	5,592
6	Over 5 years	1,838	749	170	23	3,085	2,481
7	Other securities, investment account <sup>18</sup>	6,491	1,974	1,091	625	2,047	5,058
8	State and local government securities	3,636	1,078	339	398	136	2,468
9	Maturing in: 1 year or less	443	115	22	68	38	449
10	Over 1 year	3,193	962	317	330	98	2,019
11	Other bonds, stocks, and securities	2,855	897	752	227	1,911	2,590
12	Federal funds sold <sup>2</sup>	7,282	1,109	1,344	949	6,241	9,657
13	To commercial banks in the U.S.	3,922	910	757	819	4,801	7,244
14	To nonbank brokers and dealers	3,132	183	556	85	1,169	2,069
15	To others	229	17	31	45	271	343
16	Other loans and leases, gross	88,760	20,409	23,588	5,306	32,878	247,515
17	Commercial and industrial	40,996	6,428	7,043	1,562	14,630	55,764
18	Bankers' acceptances and commercial paper	339	2	153	1	46	151
19	All other	40,657	6,426	6,890	1,561	14,584	55,613
20	U.S. addressees	40,539	6,422	6,875	1,561	14,525	55,125
21	Non-U.S. addressees	118	4	14	0	59	487
22	Real estate loans	23,608	7,075	4,411	1,759	9,838	122,593
23	Revolving, home equity	1,578	632	491	86	1	11,343
24	All other	22,030	6,443	3,920	1,673	9,837	111,250
25	Loans to individuals	10,135	4,193	9,511	1,043	5,119	43,135
26	Loans to financial institutions	7,077	657	596	97	240	8,519
27	Commercial banks in the U.S.	2,114	119	43	58	100	5,771
28	Banks in foreign countries	167	2	10	0	13	70
29	Nonbank financial institutions	4,795	535	543	39	127	2,678
30	Loans for purchasing and carrying securities	2,030	273	327	77	316	1,496
31	Loans for agricultural production	101	45	8	158	225	4,214
32	Loans to states and political subdivisions	1,742	616	545	109	535	1,087
33	Loans to foreign governments and official institutions	160	5	4	0	239	174
34	All other loans	1,861	588	613	419	1,373	2,930
35	Lease financing receivables	1,051	530	531	82	364	7,602
36	Less: Unearned income	50	124	47	6	37	266
37	Loan and lease reserve <sup>5</sup>	2,102	392	590	182	879	6,123
38	Other loans and leases, net	86,609	19,893	22,951	5,118	31,962	241,126
39	Other assets <sup>18</sup>	16,999	3,135	1,918	614	10,721	32,699
40	<b>TOTAL ASSETS</b>	<b>139,350</b>	<b>33,507</b>	<b>31,645</b>	<b>10,435</b>	<b>70,407</b>	<b>329,511</b>
<b>LIABILITIES</b>							
41	Deposits	87,225	24,106	19,802	7,832	52,023	250,779
42	Demand deposits	18,081	4,510	3,029	2,644	9,984	52,354
43	Individuals, partnerships, and corporations	13,981	3,253	2,484	1,499	8,481	44,374
44	States and political subdivisions	575	104	98	83	170	1,639
45	U.S. government	147	41	9	433	236	350
46	Depository institutions in the U.S.	2,738	998	366	566	717	3,647
47	Banks in foreign countries	78	6	23	15	51	426
48	Foreign governments and official institutions	3	0	0	0	2	23
49	Certified and officers' checks	559	107	49	49	328	1,894
50	Other transaction deposits <sup>8</sup>	4,824	2,449	1,609	712	5,520	24,993
51	Nontransaction deposits	64,320	17,148	15,163	4,476	36,519	173,432
52	Individuals, partnerships, and corporations	60,024	16,369	15,034	4,151	34,302	167,926
53	States and political subdivisions	3,215	554	75	228	2,082	4,984
54	U.S. government	11	1	0	0	20	236
55	Depository institutions in the U.S.	957	223	54	18	115	263
56	Foreign governments, official institutions, and banks	114	0	0	80	0	23
57	Borrowings <sup>9</sup>	29,683	6,342	6,919	1,630	12,135	38,542
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	6,118	745	312	115	2,961	1,259
60	Other liabilities for borrowed money <sup>11</sup>	23,565	5,597	6,607	1,516	9,174	37,283
61	Other liabilities (including subordinated debt)	12,636	834	2,310	234	1,878	17,470
62	<b>TOTAL LIABILITIES</b>	<b>129,544</b>	<b>31,283</b>	<b>29,030</b>	<b>9,697</b>	<b>66,035</b>	<b>306,791</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	9,807	2,225	2,614	738	4,372	22,720
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	108,722	27,377	28,206	7,494	50,531	267,941
65	Time deposits in amounts of \$100,000 or more	20,267	3,186	3,824	881	7,839	37,123