

FEDERAL RESERVE statistical release



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

H.4.2(504)

May 10, 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			
	May 1, 1991	change since		May 1, 1991	change since		
		Apr 24, 1991	May 2, 1990		Apr 24, 1991	May 2, 1990	
ASSETS							
1	Cash and balances due from depository institutions	125,566	27,984	6,873	17,553	1,947	3,452
2	U.S. government securities	194,316	2,632	14,806	13,237	487	1,738
3	Trading account	15,340	1,525	339	--	--	--
4	Investment account	178,975	1,107	14,467	--	--	--
5	Mortgage-backed securities ¹	83,362	-154	6,418	--	--	--
6	All other maturing in: 1 year or less	18,017	-136	-8,109	--	--	--
7	Over 1 through 5 years	43,502	689	6,684	--	--	--
8	Over 5 years	34,094	708	9,474	--	--	--
9	Other securities	58,738	56	-5,815	7,698	82	284
10	Trading account	1,365	-27	529	--	--	--
11	Investment account	57,373	83	-6,344	--	--	--
12	State and local government securities	27,272	-186	-7,252	--	--	--
13	Maturing in: 1 year or less	3,700	17	-180	--	--	--
14	Over 1 year	23,572	-203	-7,072	--	--	--
15	Other bonds, stocks, and securities	30,101	269	908	--	--	--
16	Other trading account assets	9,689	-39	905	--	--	--
17	Federal funds sold ²	86,270	17,166	2,185	9,624	1,139	1,649
18	To commercial banks in the U.S.	57,444	12,186	-1,966	5,128	1,821	-845
19	To nonbank brokers and dealers	25,459	4,911	7,911	--	--	--
20	To others ³	3,367	69	-3,760	4,496	-682	2,493
21	Other loans and leases, gross	1,051,671	7,027	-13,036	135,469	-202	11,315
22	Commercial and industrial	318,344	1,493	-15,463	82,295	-1,142	9,179
23	Bankers' acceptances and commercial paper	1,618	42	123	1,919	156	-373
24	All other	316,726	1,451	-15,585	80,376	-1,298	9,552
25	U.S. addressees	315,353	1,521	-15,450	78,248	-1,194	8,815
26	Non-U.S. addressees	1,373	-69	-136	2,128	-103	737
27	Real estate loans	403,931	267	22,570	30,475	1,435	8,001
28	Revolving, home equity	36,527	80	5,759	--	--	--
29	All other	367,404	187	16,810	--	--	--
30	Loans to individuals	190,880	246	-7,867	--	--	--
31	Loans to financial institutions	47,084	1,673	-7,187	18,212	-471	-7,438
32	Commercial banks in the U.S.	21,186	170	-5,397	10,771	-443	-7,994
33	Banks in foreign countries	2,925	458	-1,750	1,594	-294	-687
34	Nonbank financial institutions	22,973	1,045	-40	5,847	266	1,242
35	Loans for purchasing and carrying securities	14,447	1,468	48	1,426	212	106
36	Loans for agricultural production	5,949	41	133	--	--	--
37	Loans to states and political subdivisions	20,414	12	-3,903	--	--	--
38	Loans to foreign governments and official institutions	1,179	-32	-239	222	-3	2
39	All other loans ⁴	22,423	1,939	-1,346	2,839	-234	1,465
40	Lease financing receivables	27,019	-81	217	--	--	--
41	Less: Unearned income	4,040	-62	-734	--	--	--
42	Loan and lease reserve ⁵	38,236	358	195	--	--	--
43	Other loans and leases, net	1,009,396	6,732	-12,498	--	--	--
44	Other assets	155,945	2,888	19,000	28,776	-545	-5,826
45	TOTAL ASSETS ⁶	1,639,921	57,418	25,457	244,776	4,107	29,343

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	May 1, 1991	change since		May 1, 1991	change since	
LIABILITIES	May 1, 1991	Apr 24, 1991	May 2, 1990	May 1, 1991	Apr 24, 1991	May 2, 1990
46 Deposits	1,129,011	34,729	40,939	82,701	434	31,540
47 Demand deposits ⁷	248,652	34,223	10,677	4,223	86	-19
48 Individuals, partnerships, and corporations	194,624	24,433	6,886	2,797	149	-128
49 Other holders	54,028	9,789	3,792	1,426	-62	109
50 States and political subdivisions	7,996	877	416	-	-	-
51 U.S. government	3,660	298	864	-	-	-
52 Depository institutions in the U.S.	24,774	6,455	2,843	-	-	-
53 Banks in foreign countries	5,594	476	-843	-	-	-
54 Foreign governments and official institutions	685	-1	-273	-	-	-
55 Certified and officers' checks	11,318	1,685	784	-	-	-
56 Other transaction deposits ⁸	88,978	667	3,221	-	-	-
57 Nontransaction deposits	791,381	-160	27,040	78,478	347	31,559
58 Individuals, partnerships, and corporations	754,983	171	30,924	56,474	-338	16,765
59 Other holders	36,398	-331	-3,883	22,004	685	14,794
60 States and political subdivisions	30,308	-362	-1,633	-	-	-
61 U.S. government	1,037	137	195	-	-	-
62 Depository institutions in the U.S.	4,558	-109	-2,398	-	-	-
63 Foreign governments, official institutions, and banks	494	3	-48	-	-	-
64 Borrowings ⁹	293,293	25,480	-34,665	91,350	740	-10,008
65 Federal funds purchased ¹⁰	-	-	-	44,890	2,881	667
66 From commercial banks in the U.S.	-	-	-	21,537	7,315	1,853
67 From others	-	-	-	23,343	-4,435	-1,186
68 From Federal Reserve Banks	0	0	-215	-	-	-
69 Treasury tax and loan notes	29,150	2,122	2,474	-	-	-
70 Other liabilities for borrowed money ¹¹	264,143	23,358	-36,924	46,470	-2,140	-10,675
71 To commercial banks in the U.S.	-	-	-	18,278	-814	-13,778
72 To others	-	-	-	28,193	-1,327	3,104
73 Other liabilities (including subordinated debt)	105,080	-2,159	14,193	28,076	-375	-5,911
74 TOTAL LIABILITIES ¹²	1,527,384	58,050	20,465	244,776	4,107	29,343
75 Residual (Total assets less total liabilities) ¹³	112,537	-632	4,991	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,322,054	14,486	6,409	150,129	127	23,824
77 Time deposits in amounts of \$100,000 or more	198,229	-910	-24,131	-	-	-
78 Loans sold outright to affiliates ¹⁵	1,169	-27	874	-	-	-
79 Commercial and industrial	665	1	522	-	-	-
80 Other	505	-28	352	-	-	-
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,745	-497	2,751	-	-	-
82 Net due to related institutions ¹⁷	1,707	6,215	9,550	10,227	2,109	-3,009

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: Reclassifications at agencies and branches of foreign banks decreased commercial and industrial loans to U.S. addressees \$1.3 billion and increased real estate loans \$1.0 billion and loans to nonbank financial institutions \$0.2 billion the week ending May 1, 1991. A reclassification at domestically chartered banks the week ending April 17, 1991 reduced commercial and industrial loans to U.S. addressees \$0.2 billion and increased loans to states and political subdivisions the same amount. A reclassification the week ending April 3, 1991 reduced loans to individuals \$0.2 billion and real estate loans, all other \$0.1 billion. Real estate loans, revolving, home equity were increased \$0.3 billion and agricultural loans \$0.1 billion. At domestically chartered banks, a reclassification reduced other trading account assets \$0.1 billion and increased real estate loans the same amount the week ending March 27, 1991.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	6,001	40,794	34,169	4,628	5,143	9,052	9,740
2	U.S. government securities, investment account ¹⁸	12,343	37,427	25,076	9,528	14,743	25,887	24,733
3	Mortgage-backed securities ¹	7,280	17,076	11,968	3,133	6,182	13,329	10,952
4	All other maturing in: 1 year or less	2,118	2,861	1,504	2,869	504	1,664	1,931
5	Over 1 through 5 years	2,804	9,449	5,867	1,253	2,680	7,705	5,220
6	Over 5 years	141	8,042	5,737	2,273	5,377	3,189	6,630
7	Other securities, investment account ¹⁸	2,678	17,761	12,191	2,506	3,974	6,173	6,801
8	State and local government securities	583	7,407	4,993	1,434	2,232	3,730	3,918
9	Maturing in: 1 year or less	240	1,130	564	205	271	384	303
10	Over 1 year	343	6,277	4,429	1,229	1,961	3,346	3,615
11	Other bonds, stocks, and securities	2,094	10,354	7,198	1,072	1,742	2,443	2,883
12	Federal funds sold ²	6,384	29,088	22,423	1,630	3,095	6,411	9,151
13	To commercial banks in the U.S.	4,628	14,782	10,845	1,613	1,733	4,482	7,265
14	To nonbank brokers and dealers	1,596	13,125	10,435	17	1,362	1,159	1,706
15	To others	160	1,182	1,143	0	0	770	180
16	Other loans and leases, gross	52,928	250,842	177,544	67,723	61,779	103,670	93,672
17	Commercial and industrial	19,020	83,995	57,526	14,362	22,024	29,230	22,801
18	Bankers' acceptances and commercial paper	124	547	91	32	91	70	57
19	All other	18,896	83,448	57,435	14,329	21,933	29,160	22,745
20	U.S. addressees	18,874	83,002	57,042	14,321	21,854	29,066	22,682
21	Non-U.S. addressees	22	446	393	8	79	94	62
22	Real estate loans	22,757	89,344	61,912	13,644	18,378	46,262	43,687
23	Revolving, home equity	3,203	7,995	4,303	955	2,180	5,344	2,642
24	All other	19,553	81,349	57,609	12,689	16,198	40,918	41,045
25	Loans to individuals	3,858	30,704	19,881	33,134	14,362	16,334	19,171
26	Loans to financial institutions	745	20,333	17,033	2,924	1,761	2,308	1,392
27	Commercial banks in the U.S.	413	8,840	7,290	1,096	834	1,437	632
28	Banks in foreign countries	26	2,382	2,349	115	37	34	52
29	Nonbank financial institutions	306	9,110	7,394	1,714	890	837	709
30	Loans for purchasing and carrying securities	254	7,331	6,044	292	943	536	333
31	Loans for agricultural production	96	249	149	52	102	337	344
32	Loans to states and political subdivisions	817	5,361	3,751	1,562	1,350	3,544	3,108
33	Loans to foreign governments and official institutions	9	269	223	45	188	51	27
34	All other loans	1,165	6,794	5,550	310	541	3,377	1,758
35	Lease financing receivables	4,207	6,462	5,475	1,398	2,132	1,693	1,051
36	Less: Unearned income	55	2,205	1,691	179	399	123	556
37	Loan and lease reserve ⁵	2,225	16,856	14,239	2,172	1,540	2,793	2,360
38	Other loans and leases, net	50,648	231,782	161,614	65,371	59,841	100,755	90,756
39	Other assets ¹⁸	9,603	71,242	58,443	7,991	6,790	11,796	8,911
40	TOTAL ASSETS	87,657	428,095	313,917	91,655	93,586	160,073	150,092
LIABILITIES								
41	Deposits	62,112	258,519	178,273	58,489	67,205	113,693	116,211
42	Demand deposits	12,801	73,773	56,486	8,477	11,530	19,309	20,959
43	Individuals, partnerships, and corporations	10,017	53,661	38,551	7,024	9,476	16,292	17,018
44	States and political subdivisions	820	1,466	690	216	413	688	1,076
45	U.S. government	159	618	485	155	363	287	418
46	Depository institutions in the U.S.	1,277	7,371	6,920	744	848	1,279	1,809
47	Banks in foreign countries	111	4,539	4,434	70	40	79	42
48	Foreign governments and official institutions	4	578	569	2	1	71	1
49	Certified and officers' checks	414	5,539	4,837	266	389	613	593
50	Other transaction deposits ⁸	4,238	15,587	8,939	2,808	5,426	10,098	10,753
51	Nontransaction deposits	45,072	169,158	112,848	47,204	50,249	84,287	84,500
52	Individuals, partnerships, and corporations	43,797	159,199	106,910	45,882	46,625	81,386	80,220
53	States and political subdivisions	1,135	8,667	4,885	938	2,740	2,015	3,892
54	U.S. government	8	99	93	1	442	52	176
55	Depository institutions in the U.S.	133	1,038	821	381	346	812	208
56	Foreign governments, official institutions, and banks	-0	155	139	2	96	21	4
57	Borrowings ⁹	15,206	86,250	67,702	22,482	17,443	32,291	20,449
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	2,686	8,379	7,342	910	1,971	1,968	1,523
60	Other liabilities for borrowed money ¹¹	12,520	77,871	60,359	21,573	15,471	30,323	18,926
61	Other liabilities (including subordinated debt)	5,798	48,830	41,128	3,641	3,485	4,526	3,830
62	TOTAL LIABILITIES	83,116	393,598	287,103	84,613	88,133	150,510	140,490
63	Residual (Total assets less total liabilities) ¹³	4,541	34,497	26,814	7,042	5,453	9,563	9,602
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	69,292	311,497	219,099	78,678	81,025	136,222	126,461
65	Time deposits in amounts of \$100,000 or more	11,646	42,382	32,110	19,213	12,077	22,571	17,567

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	13,327	2,808	1,568	1,622	4,970	25,914
2	U.S. government securities, investment account ¹⁸	12,126	4,818	2,936	1,455	14,187	18,792
3	Mortgage-backed securities ¹	7,098	1,988	2,344	78	5,798	8,104
4	All other maturing in: 1 year or less	1,140	706	183	698	649	2,694
5	Over 1 through 5 years	2,048	1,382	235	641	4,665	5,421
6	Over 5 years	1,840	743	174	38	3,075	2,573
7	Other securities, investment account ¹⁸	6,653	1,964	1,039	600	2,200	5,024
8	State and local government securities	3,629	1,070	312	389	136	2,431
9	Maturing in: 1 year or less	474	114	22	75	38	445
10	Over 1 year	3,155	956	291	314	98	1,986
11	Other bonds, stocks, and securities	3,024	894	727	211	2,064	2,593
12	Federal funds sold ²	8,102	1,465	998	982	7,084	11,879
13	To commercial banks in the U.S.	4,985	1,275	473	962	5,527	9,720
14	To nonbank brokers and dealers	2,822	147	494	20	1,310	1,701
15	To others	295	43	31	0	248	458
16	Other loans and leases, gross	89,084	20,577	24,350	5,232	33,282	248,531
17	Commercial and industrial	41,049	6,431	7,289	1,525	14,646	55,973
18	Bankers' acceptances and commercial paper	332	3	153	2	45	162
19	All other	40,717	6,428	7,135	1,522	14,601	55,811
20	U.S. addressees	40,581	6,424	7,121	1,522	14,540	55,365
21	Non-U.S. addressees	136	4	14	0	61	446
22	Real estate loans	23,928	7,115	4,400	1,743	9,910	122,764
23	Revolving, home equity	1,572	638	493	87	1	11,419
24	All other	22,356	6,478	3,908	1,657	9,909	111,345
25	Loans to individuals	10,151	4,156	9,692	1,043	5,120	43,155
26	Loans to financial institutions	6,867	799	748	95	377	8,735
27	Commercial banks in the U.S.	1,720	226	47	53	193	5,697
28	Banks in foreign countries	171	2	10	0	17	80
29	Nonbank financial institutions	4,976	570	691	42	168	2,958
30	Loans for purchasing and carrying securities	2,159	268	354	73	311	1,592
31	Loans for agricultural production	98	45	8	160	221	4,238
32	Loans to states and political subdivisions	1,720	622	567	107	539	1,118
33	Loans to foreign governments and official institutions	164	5	4	0	238	180
34	All other loans	1,897	610	762	404	1,613	3,193
35	Lease financing receivables	1,051	527	526	82	306	7,584
36	Less: Unearned income	49	121	46	6	36	264
37	Loan and lease reserve ⁵	2,123	401	606	185	891	6,086
38	Other loans and leases, net	86,912	20,055	23,698	5,042	32,355	242,181
39	Other assets ¹⁸	16,695	2,263	2,068	640	10,595	33,744
40	TOTAL ASSETS	143,816	33,373	32,308	10,341	71,391	337,534
LIABILITIES							
41	Deposits	91,410	24,686	20,702	7,777	53,417	254,789
42	Demand deposits	21,956	5,043	3,785	2,621	11,232	57,166
43	Individuals, partnerships, and corporations	16,182	3,534	3,057	1,623	9,155	47,585
44	States and political subdivisions	769	122	26	90	179	2,132
45	U.S. government	340	123	29	196	292	679
46	Depository institutions in the U.S.	3,733	1,113	587	628	1,098	4,288
47	Banks in foreign countries	105	7	30	20	56	495
48	Foreign governments and official institutions	3	0	0	0	2	21
49	Certified and officers' checks	823	145	56	65	450	1,966
50	Other transaction deposits ⁸	4,715	2,451	1,625	714	5,723	24,840
51	Nontransaction deposits	64,739	17,192	15,293	4,442	36,462	172,783
52	Individuals, partnerships, and corporations	60,447	16,444	15,154	4,133	34,338	167,357
53	States and political subdivisions	3,218	524	81	212	1,992	4,895
54	U.S. government	11	1	0	0	16	231
55	Depository institutions in the U.S.	949	223	58	18	115	277
56	Foreign governments, official institutions, and banks	114	0	0	79	0	23
57	Borrowings ⁹	30,017	5,664	6,457	1,559	12,375	43,100
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	6,231	662	345	125	3,059	1,290
60	Other liabilities for borrowed money ¹¹	23,785	5,002	6,112	1,434	9,316	41,810
61	Other liabilities (including subordinated debt)	12,502	806	2,556	255	1,877	16,974
62	TOTAL LIABILITIES	133,928	31,157	29,715	9,591	67,670	314,863
63	Residual (Total assets less total liabilities) ¹³	9,887	2,216	2,592	750	3,722	22,671
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	109,260	27,324	28,803	7,255	51,034	268,809
65	Time deposits in amounts of \$100,000 or more	20,471	3,144	3,837	862	7,748	36,710