

FEDERAL RESERVE statistical release



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May 17, 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 8, 1991	change since		May 8, 1991	change since		
		May 1, 1991	May 9, 1990		May 1, 1991	May 9, 1990	
ASSETS							
1	Cash and balances due from depository institutions	97,693	-28,189	-7,778	16,093	-1,460	2,951
2	U.S. government securities	193,817	-675	16,106	12,947	-290	2,800
3	Trading account	14,587	-756	1,370	--	--	--
4	Investment account	179,230	81	14,736	--	--	--
5	Mortgage-backed securities 1	83,534	-16	6,482	--	--	--
6	All other maturing in: 1 year or less	18,029	11	-7,982	--	--	--
7	Over 1 through 5 years	44,880	1,316	8,053	--	--	--
8	Over 5 years	32,786	-1,229	8,183	--	--	--
9	Other securities	58,671	-32	-5,803	7,680	-19	178
10	Trading account	1,239	-126	360	--	--	--
11	Investment account	57,432	94	-6,163	--	--	--
12	State and local government securities	27,264	13	-7,264	--	--	--
13	Maturing in: 1 year or less	3,689	-8	-141	--	--	--
14	Over 1 year	23,575	21	-7,123	--	--	--
15	Other bonds, stocks, and securities	30,169	81	1,101	--	--	--
16	Other trading account assets	9,506	13	488	--	--	--
17	Federal funds sold 2	68,223	-17,897	-3,692	7,800	-1,823	-79
18	To commercial banks in the U.S.	47,721	-9,785	-3,739	3,637	-1,491	-2,639
19	To nonbank brokers and dealers	17,677	-7,635	3,515	--	--	--
20	To others 3	2,826	-477	-3,468	4,163	-333	2,560
21	Other loans and leases, gross	1,045,627	-6,098	-16,219	134,206	-1,263	9,671
22	Commercial and industrial	316,227	-2,117	-16,801	81,515	-780	8,109
23	Bankers' acceptances and commercial paper	1,668	49	149	2,013	94	-353
24	All other	314,559	-2,167	-16,950	79,502	-874	8,462
25	U.S. addressees	313,197	-2,155	-16,930	77,267	-982	7,605
26	Non-U.S. addressees	1,361	-12	-20	2,236	108	857
27	Real estate loans	404,452	513	22,056	30,971	497	8,417
28	Revolving, home equity	36,646	54	5,805	--	--	--
29	All other	367,805	459	16,251	--	--	--
30	Loans to individuals	190,366	-459	-8,320	--	--	--
31	Loans to financial institutions	47,099	-34	-5,558	17,432	-780	-8,530
32	Commercial banks in the U.S.	21,552	415	-4,001	10,027	-744	-8,808
33	Banks in foreign countries	2,407	-614	-1,540	1,649	54	-875
34	Nonbank financial institutions	23,140	165	-16	5,756	-91	1,153
35	Loans for purchasing and carrying securities	12,599	-1,846	-1,836	1,351	-74	310
36	Loans for agricultural production	5,934	-6	133	--	--	--
37	Loans to states and political subdivisions	20,233	-190	-4,050	--	--	--
38	Loans to foreign governments and official institutions	1,217	48	-323	227	4	16
39	All other loans 4	20,466	-2,024	-1,792	2,709	-130	1,349
40	Lease financing receivables	27,035	16	272	--	--	--
41	Less: Unearned income	4,039	-0	-739	--	--	--
42	Loan and lease reserve 5	38,128	-132	-42	--	--	--
43	Other loans and leases, net	1,003,460	-5,966	-15,438	--	--	--
44	Other assets	154,352	-1,970	17,523	28,718	-58	-5,973
45	TOTAL ASSETS 6	1,585,722	-54,716	1,402	244,011	-765	32,874

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	May 8, 1991	change since		May 8, 1991	change since	
		May 1, 1991	May 9, 1990		May 1, 1991	May 9, 1990
46 Deposits	1,098,071	-31,236	28,728	83,653	951	33,013
47 Demand deposits ⁷	216,159	-32,821	-2,147	4,369	146	321
48 Individuals, partnerships, and corporations	175,246	-19,571	-1,473	2,749	-48	46
49 Other holders	40,914	-13,250	-673	1,620	194	275
50 States and political subdivisions	6,032	-1,964	186	--	--	--
51 U.S. government	1,325	-2,335	-352	--	--	--
52 Depository institutions in the U.S.	17,951	-6,856	-447	--	--	--
53 Banks in foreign countries	5,044	-645	-875	--	--	--
54 Foreign governments and official institutions	694	4	-516	--	--	--
55 Certified and officers' checks	9,867	-1,456	1,331	--	--	--
56 Other transaction deposits ⁸	88,397	-532	4,229	--	--	--
57 Nontransaction deposits	793,514	2,117	26,646	79,284	805	32,692
58 Individuals, partnerships, and corporations	755,853	845	29,536	57,086	542	17,565
59 Other holders	37,661	1,272	-2,891	22,198	264	15,127
60 States and political subdivisions	31,494	1,194	-693	--	--	--
61 U.S. government	1,030	-7	230	--	--	--
62 Depository institutions in the U.S.	4,645	88	-2,388	--	--	--
63 Foreign governments, official institutions, and banks	492	-3	-39	--	--	--
64 Borrowings ⁹	267,718	-25,543	-46,915	91,344	-7	-10,707
65 Federal funds purchased ¹⁰	--	--	--	43,563	-1,317	121
66 From commercial banks in the U.S.	--	--	--	17,636	-3,901	-1,481
67 From others	--	--	--	25,928	2,584	1,601
68 From Federal Reserve Banks	0	0	-360	--	--	--
69 Treasury tax and loan notes	16,151	-13,018	-5,885	--	--	--
70 Other liabilities for borrowed money ¹¹	251,567	-12,524	-40,670	47,780	1,310	-10,827
71 To commercial banks in the U.S.	--	--	--	18,122	-156	-14,360
72 To others	--	--	--	29,658	1,466	3,533
73 Other liabilities (including subordinated debt)	106,457	896	14,271	28,219	143	-5,492
74 TOTAL LIABILITIES ¹²	1,472,246	-55,882	-3,925	244,011	-765	32,874
75 Residual (Total assets less total liabilities) ¹³	113,476	1,166	5,322	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,306,571	-15,319	-1,380	148,969	-1,160	24,017
77 Time deposits in amounts of \$100,000 or more	198,481	198	-25,335	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,152	-13	860	--	--	--
79 Commercial and industrial	639	-18	499	--	--	--
80 Other	513	6	360	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,650	-95	2,728	--	--	--
82 Net due to related institutions ¹⁷	-1,952	-3,659	2,558	4,228	-6,000	-7,266

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 agencies and branches of foreign banks the week ending May 8, 1991 increased real estate loans \$300 million and reduced commercial and industrial loans to U.S. addressees the same amount. A reclassification at domestically chartered banks the week ending April 24, 1991 increased real estate loans, revolving, home equity \$100 million and reduced loans to individuals the same amount. Reclassifications the week ending January 2, 1991 reduced federal funds sold to commercial banks in the U.S. \$300 million and increased federal funds sold to nonbank brokers and dealers \$100 million and federal funds sold to others \$200 million. In addition, U.S. government securities investment account mortgage-backed securities were increased \$200 million and investment account maturing in over five years were reduced the same amount. Loans to foreign commercial banks and loans to individuals were each reduced \$100 million and all other loans increased \$100 million.

Federal Reserve District

	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta
		district	city				

ASSETS

1	Cash and balances due from depository institutions	4,297	27,268	21,297	3,680	4,301	8,627	8,131
2	U.S. government securities, investment account 18	12,275	37,496	25,121	9,542	14,709	26,249	24,605
3	Mortgage-backed securities ¹	7,297	17,200	12,104	3,133	6,195	13,397	11,001
4	All other maturing in: 1 year or less	2,031	3,071	1,498	2,872	505	1,642	1,884
5	Over 1 through 5 years	2,806	9,302	5,834	1,263	2,714	8,046	6,222
6	Over 5 years	141	7,923	5,686	2,273	5,294	3,165	5,498
7	Other securities, investment account 18	2,680	17,689	12,145	2,498	4,105	6,152	6,809
8	State and local government securities	586	7,439	5,043	1,432	2,230	3,720	3,907
9	Maturing in: 1 year or less	240	1,110	555	206	267	394	309
10	Over 1 year	346	6,329	4,488	1,227	1,963	3,326	3,599
11	Other bonds, stocks, and securities	2,094	10,250	7,102	1,066	1,875	2,432	2,902
12	Federal funds sold ²	5,662	18,361	13,406	1,577	2,536	4,575	9,020
13	To commercial banks in the U.S.	4,481	10,193	6,651	1,549	1,212	3,234	7,573
14	To nonbank brokers and dealers	1,147	7,042	5,660	28	1,323	797	1,175
15	To others	34	1,126	1,095	0	0	545	271
16	Other loans and leases, gross	52,950	247,480	174,407	67,525	61,366	103,346	93,565
17	Commercial and industrial	18,928	83,131	56,614	14,253	21,849	29,039	22,765
18	Bankers' acceptances and commercial paper	120	542	96	31	96	40	105
19	All other	18,808	82,589	56,518	14,222	21,752	28,999	22,660
20	U.S. addressees	18,788	82,153	56,135	14,214	21,671	28,904	22,588
21	Non-U.S. addressees	20	435	383	8	82	95	62
22	Real estate loans	23,070	89,422	61,986	13,616	18,339	46,264	43,714
23	Revolving, home equity	3,298	7,994	4,309	957	2,220	5,304	2,640
24	All other	19,772	81,428	57,677	12,659	16,120	40,960	41,074
25	Loans to individuals	3,767	30,648	19,830	33,123	14,242	16,312	19,126
26	Loans to financial institutions	740	20,125	16,689	2,972	1,845	2,291	1,433
27	Commercial banks in the U.S.	418	9,083	7,387	1,157	917	1,347	650
28	Banks in foreign countries	13	1,907	1,873	109	37	33	48
29	Nonbank financial institutions	309	9,135	7,429	1,706	891	910	735
30	Loans for purchasing and carrying securities	277	6,077	5,074	255	899	539	333
31	Loans for agricultural production	96	236	136	52	101	332	341
32	Loans to states and political subdivisions	808	5,315	3,719	1,560	1,342	3,483	3,084
33	Loans to foreign governments and official institutions	9	314	268	45	189	51	26
34	All other loans	1,050	5,785	4,646	260	421	3,355	1,694
35	Lease financing receivables	4,204	6,427	5,445	1,390	2,138	1,681	1,048
36	Less: Unearned income	55	2,206	1,691	179	399	122	558
37	Loan and lease reserve ⁵	2,229	16,516	13,888	2,177	1,554	2,835	2,387
38	Other loans and leases, net	50,667	228,757	158,828	65,168	59,413	100,389	90,620
39	Other assets ¹⁸	9,669	70,309	57,427	7,953	6,693	12,004	8,899
40	TOTAL ASSETS	85,250	399,879	288,225	90,417	91,756	157,996	148,084

LIABILITIES

41	Deposits	60,264	245,021	165,494	57,559	65,200	112,605	115,001
42	Demand deposits	10,596	59,260	43,357	7,585	9,877	18,174	19,563
43	Individuals, partnerships, and corporations	8,344	44,192	30,184	6,437	8,501	15,702	16,467
44	States and political subdivisions	596	1,159	514	148	357	613	817
45	U.S. government	99	247	169	70	38	102	147
46	Depository institutions in the U.S.	1,093	3,768	3,374	649	669	1,100	1,577
47	Banks in foreign countries	75	4,164	4,016	65	37	72	31
48	Foreign governments and official institutions	5	585	573	2	1	71	1
49	Certified and officers' checks	385	5,145	4,528	214	275	513	522
50	Other transaction deposits ⁸	4,131	15,672	9,034	2,760	5,202	9,907	10,675
51	Nontransaction deposits	45,536	170,089	113,103	47,215	50,120	84,524	84,763
52	Individuals, partnerships, and corporations	44,042	159,155	106,572	45,917	46,455	81,623	80,383
53	States and political subdivisions	1,371	9,472	5,357	917	2,750	2,023	3,997
54	U.S. government	8	107	99	1	442	49	174
55	Depository institutions in the U.S.	116	1,202	943	379	376	809	206
56	Foreign governments, official institutions, and banks	-0	153	132	2	96	21	4
57	Borrowings ⁹	13,917	72,107	55,303	21,971	17,522	31,110	19,689
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,365	4,584	4,019	621	1,160	1,236	824
60	Other liabilities for borrowed money ¹¹	12,552	67,524	51,284	21,349	16,361	29,874	18,865
61	Other liabilities (including subordinated debt)	6,599	47,818	40,211	3,954	3,569	4,788	3,739
62	TOTAL LIABILITIES	80,780	364,947	261,008	83,484	86,290	148,502	138,428
63	Residual (Total assets less total liabilities) ¹³	4,470	34,933	27,217	6,934	5,466	9,494	9,656

MEMORANDA

64	Total loans and leases, gross, adjusted, plus securities ¹⁴	68,669	301,750	211,041	78,436	80,585	135,741	125,775
65	Time deposits in amounts of \$100,000 or more	11,803	43,084	32,528	19,114	11,886	22,541	17,666

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	9,372	2,438	1,401	1,158	4,942	22,078
2	U.S. government securities, investment account 18	12,227	4,831	2,929	1,443	14,108	18,818
3	Mortgage-backed securities ¹	7,136	1,985	2,344	77	5,675	8,094
4	All other maturing in: 1 year or less	1,173	720	180	685	573	2,694
5	Over 1 through 5 years	2,079	1,383	233	643	4,769	5,420
6	Over 5 years	1,839	743	172	38	3,091	2,610
7	Other securities, investment account 18	6,682	1,963	1,035	597	2,181	5,042
8	State and local government securities	3,613	1,070	312	387	137	2,431
9	Maturing in: 1 year or less	473	115	22	74	38	442
10	Over 1 year	3,140	955	291	312	99	1,989
11	Other bonds, stocks, and securities	3,069	893	722	210	2,044	2,611
12	Federal funds sold 2	6,583	1,770	834	835	5,780	10,692
13	To commercial banks in the U.S.	3,907	1,481	286	815	4,092	8,899
14	To nonbank brokers and dealers	2,439	266	487	20	1,455	1,497
15	To others	236	23	61	0	233	296
16	Other loans and leases, gross	88,196	20,418	24,413	5,261	33,191	247,916
17	Commercial and Industrial	40,815	6,289	7,328	1,556	14,525	55,750
18	Bankers' acceptances and commercial paper	334	2	153	1	41	202
19	All other	40,480	6,287	7,174	1,555	14,484	55,549
20	U.S. addressees	40,341	6,284	7,160	1,555	14,422	55,108
21	Non-U.S. addressees	140	4	14	0	61	440
22	Real estate loans	23,933	7,113	4,410	1,755	9,932	122,883
23	Revolving, home equity	1,578	638	492	86	1	11,438
24	All other	22,355	6,475	3,917	1,669	9,931	111,445
25	Loans to individuals	10,138	4,154	9,786	1,032	5,136	42,902
26	Loans to financial institutions	6,827	791	782	94	362	8,837
27	Commercial banks in the U.S.	1,686	201	46	48	185	5,814
28	Banks in foreign countries	162	2	9	0	11	76
29	Nonbank financial institutions	4,979	588	727	46	167	2,947
30	Loans for purchasing and carrying securities	1,801	260	348	77	277	1,456
31	Loans for agricultural production	105	44	8	173	223	4,223
32	Loans to states and political subdivisions	1,701	623	564	107	533	1,112
33	Loans to foreign governments and official institutions	155	5	4	0	239	182
34	All other loans	1,675	590	658	388	1,661	2,930
35	Lease financing receivables	1,046	550	525	80	304	7,641
36	Less: Unearned income	49	117	47	6	36	264
37	Loan and lease reserve 5	2,143	400	604	187	887	6,210
38	Other loans and leases, net	86,004	19,901	23,762	5,068	32,268	241,441
39	Other assets 18	15,952	2,225	2,024	597	10,590	32,770
40	TOTAL ASSETS	136,820	33,129	31,984	9,698	69,868	330,841
LIABILITIES							
41	Deposits	87,272	24,459	20,387	7,259	52,843	250,201
42	Demand deposits	18,188	4,761	3,416	2,197	10,595	51,947
43	Individuals, partnerships, and corporations	13,996	3,531	2,900	1,515	9,052	44,608
44	States and political subdivisions	507	109	46	64	153	1,463
45	U.S. government	128	29	11	28	95	332
46	Depository institutions in the U.S.	2,896	969	390	520	910	3,409
47	Banks in foreign countries	87	5	22	13	51	423
48	Foreign governments and official institutions	3	0	0	0	2	24
49	Certified and officers' checks	571	117	47	57	332	1,687
50	Other transaction deposits 8	4,717	2,468	1,549	687	5,658	24,971
51	Nontransaction deposits	64,367	17,229	15,422	4,375	36,590	173,283
52	Individuals, partnerships, and corporations	60,137	16,498	15,289	4,059	34,443	167,852
53	States and political subdivisions	3,204	533	78	219	2,019	4,912
54	U.S. government	11	1	0	0	16	221
55	Depository institutions in the U.S.	901	197	56	18	112	275
56	Foreign governments, official institutions, and banks	114	0	0	79	0	22
57	Borrowings 9	26,884	5,645	6,440	1,454	10,758	40,222
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,443	344	233	85	1,481	774
60	Other liabilities for borrowed money 11	23,441	5,301	6,207	1,368	9,277	39,448
61	Other liabilities (including subordinated debt)	12,748	797	2,576	231	1,920	17,720
62	TOTAL LIABILITIES	126,905	30,900	29,403	8,944	65,521	308,142
63	Residual (Total assets less total liabilities) 13	9,915	2,228	2,581	754	4,347	22,699
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	108,095	27,300	28,879	7,273	50,982	267,754
65	Time deposits in amounts of \$100,000 or more	20,261	3,187	3,823	857	7,783	36,475