

FEDERAL RESERVE statistical release



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

H.4.2(504)

May 31, 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 22, 1991	change since		May 22, 1991	change since		
		May 15, 1991	May 23, 1990		May 15, 1991	May 23, 1990	
ASSETS							
1	Cash and balances due from depository institutions	94,608	-18,819	-11,716	16,409	357	3,061
2	U.S. government securities	193,424	-2,794	11,927	14,920	1,050	5,300
3	Trading account	14,692	-2,192	180	--	--	--
4	Investment account	178,732	-601	11,747	--	--	--
5	Mortgage-backed securities 1	81,705	-802	1,667	--	--	--
6	All other maturing in: 1 year or less	19,463	814	-5,613	--	--	--
7	Over 1 through 5 years	44,318	-784	7,160	--	--	--
8	Over 5 years	33,246	171	8,533	--	--	--
9	Other securities	57,735	-153	-6,697	7,604	-28	505
10	Trading account	1,363	17	563	--	--	--
11	Investment account	56,372	-170	-7,260	--	--	--
12	State and local government securities	27,066	-95	-7,330	--	--	--
13	Maturing in: 1 year or less	3,619	-24	-278	--	--	--
14	Over 1 year	23,447	-71	-7,052	--	--	--
15	Other bonds, stocks, and securities	29,306	-74	70	--	--	--
16	Other trading account assets	9,537	-688	1,875	--	--	--
17	Federal funds sold 2	62,977	-15,277	-7,186	7,393	-1,171	-818
18	To commercial banks in the U.S.	43,579	-11,775	-6,620	2,814	-975	-3,740
19	To nonbank brokers and dealers	17,211	-2,472	3,038	--	--	--
20	To others 3	2,187	-1,029	-3,603	4,578	-195	2,922
21	Other loans and leases, gross	1,041,503	-4,341	-19,408	134,330	-1,032	10,144
22	Commercial and industrial	313,379	-1,270	-16,861	82,090	16	10,112
23	Bankers' acceptances and commercial paper	1,556	-65	36	2,049	-117	-278
24	All other	311,823	-1,205	-16,897	80,042	133	10,390
25	U.S. addressees	310,332	-1,276	-16,985	77,848	119	9,605
26	Non-U.S. addressees	1,491	71	88	2,194	14	785
27	Real estate loans	404,184	-57	19,083	30,911	-102	7,008
28	Revolving, home equity	37,206	27	6,048	--	--	--
29	All other	366,977	-84	13,035	--	--	--
30	Loans to individuals	189,969	-476	-9,600	--	--	--
31	Loans to financial institutions	46,231	-1,632	-6,113	17,093	-1,001	-8,387
32	Commercial banks in the U.S.	21,690	-530	-3,929	9,519	-692	-9,453
33	Banks in foreign countries	2,182	-377	-2,095	1,662	29	-250
34	Nonbank financial institutions	22,358	-725	-88	5,912	-338	1,316
35	Loans for purchasing and carrying securities	12,718	15	-727	2,208	31	971
36	Loans for agricultural production	6,082	27	170	--	--	--
37	Loans to states and political subdivisions	19,662	-66	-4,456	--	--	--
38	Loans to foreign governments and official institutions	1,122	-44	-349	206	-28	18
39	All other loans 4	21,202	-797	-572	1,820	53	421
40	Lease financing receivables	26,954	-41	17	--	--	--
41	Less: Unearned income	4,021	-13	-793	--	--	--
42	Loan and lease reserve 5	37,394	-99	-838	--	--	--
43	Other loans and leases, net	1,000,088	-4,229	-17,777	--	--	--
44	Other assets	151,016	-2,791	17,267	28,214	-449	-5,257
45	TOTAL ASSETS 6	1,569,385	-44,750	-12,321	244,469	-6,261	37,254

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	May 22, 1991	change since		May 22, 1991	change since	
		May 15, 1991	May 23, 1990		May 15, 1991	May 23, 1990
46 Deposits	1,089,633	-32,392	16,469	86,873	2,253	36,755
47 Demand deposits ⁷	211,505	-27,224	-6,223	4,172	331	149
48 Individuals, partnerships, and corporations	170,572	-20,360	-3,285	2,464	-68	-262
49 Other holders	40,933	-6,864	-2,938	1,708	399	411
50 States and political subdivisions	6,873	-230	908	--	--	--
51 U.S. government	1,283	-1,777	-1,888	--	--	--
52 Depository institutions in the U.S.	18,536	-5,188	-123	--	--	--
53 Banks in foreign countries	5,169	84	-914	--	--	--
54 Foreign governments and official institutions	658	37	-62	--	--	--
55 Certified and officers' checks	8,412	209	-859	--	--	--
56 Other transaction deposits ⁸	86,708	-1,397	4,115	--	--	--
57 Nontransaction deposits	791,420	-3,771	18,578	82,701	1,922	36,606
58 Individuals, partnerships, and corporations	753,510	-3,866	21,124	61,805	1,131	22,846
59 Other holders	37,911	95	-2,547	20,896	791	13,760
60 States and political subdivisions	31,737	168	-548	--	--	--
61 U.S. government	1,075	24	271	--	--	--
62 Depository institutions in the U.S.	4,581	-107	-2,256	--	--	--
63 Foreign governments, official institutions, and banks	518	11	-13	--	--	--
64 Borrowings ⁹	260,586	-12,306	-47,396	89,514	-5,383	-9,442
65 Federal funds purchased ¹⁰	--	--	--	42,552	-5,373	-684
66 From commercial banks in the U.S.	--	--	--	15,391	-7,269	-2,682
67 From others	--	--	--	27,161	1,895	1,998
68 From Federal Reserve Banks	0	-200	-720	--	--	--
69 Treasury tax and loan notes	2,853	-1,573	-6,465	--	--	--
70 Other liabilities for borrowed money ¹¹	257,733	-10,532	-40,210	46,962	-10	-8,758
71 To commercial banks in the U.S.	--	--	--	16,650	-1,252	-15,909
72 To others	--	--	--	30,312	1,242	7,151
73 Other liabilities (including subordinated debt)	105,249	-759	12,293	27,876	-371	-4,683
74 TOTAL LIABILITIES ¹²	1,455,469	-45,457	-18,637	244,469	-6,261	37,254
75 Residual (Total assets less total liabilities) ¹³	113,916	707	6,318	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,299,906	-10,947	-8,940	151,912	487	28,325
77 Time deposits in amounts of \$100,000 or more	196,949	-982	-26,383	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,123	-26	834	--	--	--
79 Commercial and industrial	554	-35	394	--	--	--
80 Other	568	9	440	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,397	73	1,693	--	--	--
82 Net due to related institutions ¹⁷	-701	-337	671	4,606	2,230	-9,694

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 the week ending May 15, 1991 at domestically chartered banks reduced commercial and industrial loans to U.S. addressees \$400 million and increased real estate loans, all other the same amount. A reclassification the same week at U.S. branches and agencies of foreign banks reduced all other loans \$800 million and increased loans for purchasing or carrying securities the same amount.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	3,915	24,759	19,105	3,624	3,907	8,781	8,541
2	U.S. government securities, investment account 18	12,564	37,756	25,190	9,485	14,316	25,874	24,503
3	Mortgage-backed securities ¹	7,207	17,314	12,090	3,105	5,719	12,102	10,909
4	All other maturing in: 1 year or less	3,141	3,475	1,947	2,830	753	1,508	1,836
5	Over 1 through 5 years	1,704	9,015	5,413	1,284	2,426	9,149	6,326
6	Over 5 years	512	7,952	5,740	2,266	5,418	3,116	5,432
7	Other securities, investment account 18	2,614	17,350	11,811	2,469	4,087	5,961	6,474
8	State and local government securities	551	7,407	5,026	1,414	2,227	3,710	3,904
9	Maturing in: 1 year or less	220	1,121	550	205	267	394	305
10	Over 1 year	331	6,286	4,476	1,209	1,960	3,317	3,599
11	Other bonds, stocks, and securities	2,063	9,943	6,785	1,055	1,860	2,250	2,570
12	Federal funds sold ²	4,753	16,907	12,662	1,524	2,657	4,503	7,428
13	To commercial banks in the U.S.	3,401	9,199	6,419	1,388	1,416	3,214	6,218
14	To nonbank brokers and dealers	1,302	6,940	5,502	127	1,241	760	1,069
15	To others	50	768	741	9	0	529	140
16	Other loans and leases, gross	52,546	247,228	174,726	67,005	60,912	102,764	93,070
17	Commercial and industrial	18,864	82,652	56,295	14,094	21,454	28,572	22,517
18	Bankers' acceptances and commercial paper	83	538	79	32	96	37	67
19	All other	18,781	82,113	56,216	14,062	21,358	28,535	22,450
20	U.S. addressees	18,760	81,549	55,704	14,053	21,281	28,442	22,378
21	Non-U.S. addressees	21	564	511	8	77	93	72
22	Real estate loans	22,952	89,392	61,997	13,656	18,330	46,394	43,567
23	Revolving, home equity	3,294	7,967	4,293	957	2,201	5,305	2,650
24	All other	19,658	81,424	57,704	12,698	16,129	41,090	40,917
25	Loans to individuals	3,730	30,594	19,838	32,921	14,331	16,235	19,074
26	Loans to financial institutions	723	20,058	16,944	2,855	1,725	2,287	1,354
27	Commercial banks in the U.S.	390	9,062	7,680	1,132	830	1,427	661
28	Banks in foreign countries	26	1,662	1,634	128	41	31	47
29	Nonbank financial institutions	307	9,334	7,630	1,595	853	829	646
30	Loans for purchasing and carrying securities	294	6,134	5,066	260	889	533	330
31	Loans for agricultural production	96	232	131	50	99	343	336
32	Loans to states and political subdivisions	812	5,282	3,690	1,507	1,341	3,406	3,076
33	Loans to foreign governments and official institutions	8	254	208	45	191	26	26
34	All other loans	935	6,229	5,136	229	399	3,294	1,753
35	Lease financing receivables	4,132	6,400	5,420	1,388	2,152	1,672	1,037
36	Less: Unearned income	53	2,206	1,690	183	397	116	550
37	Loan and lease reserve ⁵	2,227	15,911	13,271	2,099	1,555	2,833	2,381
38	Other loans and leases, net	50,266	229,112	159,764	64,723	58,960	99,815	90,139
39	Other assets ¹⁸	9,838	70,260	57,746	8,015	6,548	12,160	8,773
40	TOTAL ASSETS	83,950	396,143	286,278	89,840	90,475	157,093	145,858
LIABILITIES								
41	Deposits	59,317	243,317	164,568	56,858	64,571	111,395	114,348
42	Demand deposits	10,196	58,380	42,668	7,663	9,290	17,642	19,341
43	Individuals, partnerships, and corporations	8,204	43,824	30,063	6,410	7,854	15,033	15,912
44	States and political subdivisions	453	1,309	574	201	343	744	1,112
45	U.S. government	99	194	128	72	31	118	111
46	Depository institutions in the U.S.	986	4,417	4,074	652	736	1,079	1,668
47	Banks in foreign countries	110	4,247	4,063	90	34	70	37
48	Foreign governments and official institutions	5	544	518	2	2	75	1
49	Certified and officers' checks	339	3,845	3,247	236	290	523	500
50	Other transaction deposits ⁸	3,986	15,402	8,902	2,740	5,068	9,645	10,441
51	Nontransaction deposits	45,136	169,535	112,999	46,455	50,213	84,108	84,565
52	Individuals, partnerships, and corporations	43,608	158,711	106,483	45,172	46,554	81,228	80,275
53	States and political subdivisions	1,363	9,437	5,391	906	2,770	1,988	3,911
54	U.S. government	7	141	134	1	444	50	174
55	Depository institutions in the U.S.	158	1,078	838	374	351	824	201
56	Foreign governments, official institutions, and banks	-0	169	152	2	94	19	4
57	Borrowings ⁹	13,795	68,309	52,987	21,872	16,441	31,524	18,234
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	196	643	534	115	297	380	155
60	Other liabilities for borrowed money ¹¹	13,599	67,666	52,452	21,756	16,144	31,144	18,079
61	Other liabilities (including subordinated debt)	6,113	49,983	41,929	3,989	3,887	4,574	3,696
62	TOTAL LIABILITIES	79,225	361,609	259,484	82,719	84,899	147,493	136,278
63	Residual (Total assets less total liabilities) ¹³	4,725	34,534	26,794	7,121	5,576	9,600	9,579
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	68,686	300,980	210,290	77,964	79,726	134,460	124,596
65	Time deposits in amounts of \$100,000 or more	11,570	42,470	32,143	18,652	11,916	22,266	17,437

	Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	8,959	2,568	1,525	1,153	5,082	21,795
2	U.S. government securities, investment account 18	12,168	4,711	2,903	1,487	14,110	18,854
3	Mortgage-backed securities ¹	7,141	1,904	2,316	235	5,664	8,090
4	All other maturing in: 1 year or less	1,186	631	191	587	709	2,617
5	Over 1 through 5 years	2,020	1,417	234	589	4,633	5,520
6	Over 5 years	1,821	759	162	75	3,104	2,628
7	Other securities, investment account 18	6,661	1,972	1,046	575	2,151	5,013
8	State and local government securities	3,612	1,067	305	353	129	2,386
9	Maturing in: 1 year or less	471	113	22	52	37	412
10	Over 1 year	3,141	955	283	300	92	1,974
11	Other bonds, stocks, and securities	3,048	905	741	223	2,022	2,627
12	Federal funds sold 2	6,942	1,379	981	744	4,544	10,616
13	To commercial banks in the U.S.	3,701	1,235	379	724	3,866	8,837
14	To nonbank brokers and dealers	3,006	124	571	20	431	1,618
15	To others	235	19	31	0	247	160
16	Other loans and leases, gross	88,227	20,355	24,150	5,184	32,693	247,370
17	Commercial and industrial	40,642	6,245	7,166	1,547	14,243	55,382
18	Bankers' acceptances and commercial paper	340	1	144	0	34	183
19	All other	40,303	6,244	7,023	1,547	14,208	55,199
20	U.S. addressees	40,169	6,240	7,008	1,547	14,149	54,754
21	Non-U.S. addressees	134	3	14	0	59	445
22	Real estate loans	23,940	7,096	4,463	1,740	9,926	122,728
23	Revolving, home equity	1,593	640	494	115	1	11,989
24	All other	22,347	6,456	3,969	1,625	9,925	110,739
25	Loans to individuals	10,154	4,152	9,682	1,026	5,158	42,912
26	Loans to financial institutions	6,607	784	683	106	286	8,763
27	Commercial banks in the U.S.	1,688	221	44	69	148	6,020
28	Banks in foreign countries	154	2	10	0	10	69
29	Nonbank financial institutions	4,765	561	629	37	128	2,674
30	Loans for purchasing and carrying securities	1,842	308	351	77	271	1,429
31	Loans for agricultural production	96	45	57	173	229	4,325
32	Loans to states and political subdivisions	1,308	618	561	107	535	1,108
33	Loans to foreign governments and official institutions	150	5	4	0	238	175
34	All other loans	2,443	549	655	328	1,503	2,884
35	Lease financing receivables	1,044	553	528	80	304	7,664
36	Less: Unearned income	52	114	47	6	35	263
37	Loan and lease reserve 5	2,138	405	596	181	895	6,171
38	Other loans and leases, net	86,037	19,835	23,507	4,997	31,762	240,936
39	Other assets 18	14,997	2,205	1,818	603	10,325	31,066
40	TOTAL ASSETS	135,764	32,670	31,780	9,558	67,975	328,280
LIABILITIES							
41	Deposits	87,388	24,224	20,108	7,217	52,495	248,396
42	Demand deposits	18,141	4,630	3,226	2,128	10,341	50,527
43	Individuals, partnerships, and corporations	13,924	3,320	2,659	1,442	8,740	43,252
44	States and political subdivisions	543	128	99	76	169	1,695
45	U.S. government	155	45	7	25	108	317
46	Depository institutions in the U.S.	2,859	1,016	389	523	954	3,258
47	Banks in foreign countries	70	6	23	13	45	424
48	Foreign governments and official institutions	4	0	0	0	2	23
49	Certified and officers' checks	586	114	48	50	323	1,558
50	Other transaction deposits 8	4,738	2,453	1,487	690	5,545	24,513
51	Nontransaction deposits	64,509	17,140	15,394	4,399	36,609	173,357
52	Individuals, partnerships, and corporations	59,972	16,418	15,263	4,085	34,333	167,890
53	States and political subdivisions	3,468	522	80	217	2,143	4,933
54	U.S. government	11	1	0	0	22	223
55	Depository institutions in the U.S.	928	199	52	17	111	288
56	Foreign governments, official institutions, and banks	129	0	0	79	0	22
57	Borrowings 9	26,685	5,372	6,694	1,343	9,478	40,838
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	424	129	92	28	179	214
60	Other liabilities for borrowed money 11	26,261	5,243	6,603	1,315	9,298	40,624
61	Other liabilities (including subordinated debt)	11,795	852	2,332	245	1,554	16,229
62	TOTAL LIABILITIES	125,869	30,447	29,134	8,805	63,527	305,463
63	Residual (Total assets less total liabilities) 13	9,895	2,223	2,645	753	4,447	22,816
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	108,608	26,960	28,658	7,197	49,484	266,995
65	Time deposits in amounts of \$100,000 or more	20,645	3,124	4,092	862	7,898	36,016