

# 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			
	May 29, 1991	change since		May 29, 1991	change since		
	May 22, 1991	May 30, 1990		May 22, 1991	May 30, 1990		
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	112,280	17,658	-12,915	16,799	390	1,696
2	U.S. government securities	192,766	-765	12,475	14,232	-687	4,808
3	Trading account	13,182	-1,510	76	--	--	--
4	Investment account	179,584	745	12,399	--	--	--
5	Mortgage-backed securities 1	81,732	-15	1,443	--	--	--
6	All other maturing in: 1 year or less	19,847	382	-4,939	--	--	--
7	Over 1 through 5 years	44,353	-7	7,166	--	--	--
8	Over 5 years	33,652	384	8,730	--	--	--
9	Other securities	57,691	24	-6,625	7,665	62	587
10	Trading account	1,371	12	598	--	--	--
11	Investment account	56,320	13	-7,223	--	--	--
12	State and local government securities	27,087	6	-7,149	--	--	--
13	Maturing in: 1 year or less	3,662	6	-245	--	--	--
14	Over 1 year	23,425	-1	-6,904	--	--	--
15	Other bonds, stocks, and securities	29,232	7	-74	--	--	--
16	Other trading account assets	9,769	227	1,669	--	--	--
17	Federal funds sold 2	73,553	10,383	778	10,206	2,813	-822
18	To commercial banks in the U.S.	53,126	9,445	73	5,207	2,393	-4,242
19	To nonbank brokers and dealers	17,608	279	4,170	--	--	--
20	To others 3	2,819	659	-3,465	4,999	420	3,420
21	Other loans and leases, gross	1,042,600	1,264	-18,968	135,913	1,584	11,536
22	Commercial and industrial	312,334	-973	-17,000	82,488	398	10,119
23	Bankers' acceptances and commercial paper	1,627	71	84	2,025	-24	-308
24	All other	310,708	-1,044	-17,083	80,463	422	10,428
25	U.S. addressees	309,244	-1,098	-17,167	78,255	407	9,638
26	Non-U.S. addressees	1,464	54	83	2,209	15	790
27	Real estate loans	404,805	613	19,030	31,110	198	7,102
28	Revolving, home equity	37,291	86	5,951	--	--	--
29	All other	367,514	527	13,078	--	--	--
30	Loans to individuals	188,698	-1,198	-10,190	--	--	--
31	Loans to financial institutions	46,904	634	-6,208	17,556	462	-7,680
32	Commercial banks in the U.S.	21,589	-108	-3,524	9,588	69	-9,398
33	Banks in foreign countries	2,811	600	-2,408	1,630	-32	-38
34	Nonbank financial institutions	22,504	142	-277	6,338	426	1,756
35	Loans for purchasing and carrying securities	13,762	1,054	161	2,684	476	1,453
36	Loans for agricultural production	6,184	105	259	--	--	--
37	Loans to states and political subdivisions	19,910	280	-4,180	--	--	--
38	Loans to foreign governments and official institutions	1,229	109	-265	250	43	65
39	All other loans 4	21,815	636	-631	1,826	6	477
40	Lease financing receivables	26,958	5	57	--	--	--
41	Less: Unearned income	4,008	-13	-787	--	--	--
42	Loan and lease reserve 5	37,403	12	-592	--	--	--
43	Other loans and leases, net	1,001,189	1,266	-17,589	--	--	--
44	Other assets	153,317	2,286	18,153	27,830	-383	-5,378
45	<b>TOTAL ASSETS 6</b>	<b>1,600,566</b>	<b>31,079</b>	<b>-4,052</b>	<b>247,437</b>	<b>2,968</b>	<b>36,822</b>

Footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	May 29, 1991	change since		May 29, 1991	change since	
		May 22, 1991	May 30, 1990		May 22, 1991	May 30, 1990
46 Deposits	1,104,636	15,067	9,494	88,402	1,529	38,587
47 Demand deposits <sup>7</sup>	225,293	13,801	-13,804	3,813	-358	-78
48 Individuals, partnerships, and corporations	178,795	8,210	-8,706	2,432	-32	-247
49 Other holders	46,498	5,591	-5,097	1,381	-327	169
50 States and political subdivisions	6,405	-453	-13	--	--	--
51 U.S. government	1,494	244	1	--	--	--
52 Depository institutions in the U.S.	22,894	4,353	-840	--	--	--
53 Banks in foreign countries	5,334	148	-2,048	--	--	--
54 Foreign governments and official institutions	566	-92	-251	--	--	--
55 Certified and officers' checks	9,805	1,391	-1,947	--	--	--
56 Other transaction deposits <sup>8</sup>	86,720	22	3,602	--	--	--
57 Nontransaction deposits	792,623	1,245	19,695	84,589	1,887	38,665
58 Individuals, partnerships, and corporations	754,616	1,139	21,999	63,026	1,220	24,235
59 Other holders	38,007	105	-2,304	21,563	667	14,430
60 States and political subdivisions	31,817	79	-361	--	--	--
61 U.S. government	1,056	-10	260	--	--	--
62 Depository institutions in the U.S.	4,603	22	-2,206	--	--	--
63 Foreign governments, official institutions, and banks	532	14	3	--	--	--
64 Borrowings <sup>9</sup>	276,855	16,062	-30,494	88,602	-911	-11,378
65 Federal funds purchased <sup>10</sup>	--	--	--	44,280	1,728	-225
66 From commercial banks in the U.S.	--	--	--	21,483	6,092	2,549
67 From others	--	--	--	22,797	-4,364	-2,774
68 From Federal Reserve Banks	0	0	-797	--	--	--
69 Treasury tax and loan notes	16,647	13,781	9,023	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	260,208	2,281	-38,720	44,323	-2,639	-11,154
71 To commercial banks in the U.S.	--	--	--	16,039	-611	-16,834
72 To others	--	--	--	28,284	-2,028	5,681
73 Other liabilities (including subordinated debt)	104,667	-547	10,152	28,178	302	-4,779
74 TOTAL LIABILITIES <sup>12</sup>	1,486,158	30,582	-10,853	247,437	2,968	36,822
75 Residual (Total assets less total liabilities) <sup>13</sup>	114,408	497	6,798	0	0	0

## MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,301,663	1,797	-7,221	153,222	1,310	29,749
77 Time deposits in amounts of \$100,000 or more	196,712	-176	-26,056	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,032	-91	721	--	--	--
79 Commercial and industrial	536	-18	375	--	--	--
80 Other	495	-73	346	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	24,406	9	1,933	--	--	--
82 Net due to related institutions <sup>17</sup>	2,864	3,565	3,141	7,464	2,858	-10,003

## 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: Weekly reporting banks acquired \$1.8 billion in assets and liabilities of thrift institutions in the week ending May 29, 1991. The major asset items affected were (in billions of dollars): cash and balances due from depository institutions, \$1.3 and real estate loans, all other, \$0.3. The major liability item affected was nontransaction deposits-IPC, \$1.7. The major memoranda item affected was time deposits greater than \$100,000, \$0.1.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	4,881	29,341	22,693	3,966	4,913	9,794	9,269
2	U.S. government securities, investment account 18	12,337	37,867	25,318	9,507	14,617	26,200	24,874
3	Mortgage-backed securities <sup>1</sup>	7,051	17,355	12,126	3,091	5,761	12,200	10,932
4	All other maturing in: 1 year or less	3,086	3,487	1,943	2,836	960	1,581	1,920
5	Over 1 through 5 years	1,689	9,027	5,433	1,298	2,540	9,172	6,318
6	Over 5 years	511	7,999	5,816	2,282	5,357	3,246	5,704
7	Other securities, investment account 18	2,614	17,189	11,644	2,478	4,128	5,942	6,533
8	State and local government securities	549	7,414	5,033	1,417	2,228	3,710	3,901
9	Maturing in: 1 year or less	219	1,124	547	202	271	403	337
10	Over 1 year	330	6,290	4,486	1,214	1,957	3,308	3,564
11	Other bonds, stocks, and securities	2,064	9,775	6,611	1,062	1,900	2,231	2,632
12	Federal funds sold 2	5,508	20,615	15,650	2,024	2,566	6,095	8,214
13	To commercial banks in the U.S.	4,083	12,127	8,641	1,997	1,455	4,483	6,934
14	To nonbank brokers and dealers	1,224	7,623	6,171	27	1,112	734	1,141
15	To others	200	865	839	0	0	878	139
16	Other loans and leases, gross	52,629	248,086	175,414	67,426	61,557	102,519	92,901
17	Commercial and industrial	18,765	82,329	55,787	14,085	21,373	28,231	22,473
18	Bankers' acceptances and commercial paper	83	583	86	47	110	29	67
19	All other	18,681	81,745	55,701	14,038	21,262	28,201	22,406
20	U.S. addressees	18,660	81,251	55,259	14,030	21,191	28,108	22,326
21	Non-U.S. addressees	21	495	442	8	72	93	80
22	Real estate loans	23,067	89,482	62,067	13,641	18,691	46,391	43,591
23	Revolving, home equity	3,286	7,966	4,291	956	2,232	5,328	2,653
24	All other	19,781	81,516	57,777	12,685	16,459	41,063	40,938
25	Loans to individuals	3,713	30,578	19,852	33,264	14,390	16,275	18,994
26	Loans to financial institutions	762	19,876	16,945	2,930	1,946	2,266	1,353
27	Commercial banks in the U.S.	402	8,590	7,433	1,194	970	1,404	676
28	Banks in foreign countries	39	2,128	2,056	130	37	29	46
29	Nonbank financial institutions	321	9,158	7,457	1,606	940	834	631
30	Loans for purchasing and carrying securities	269	6,926	5,713	248	969	538	325
31	Loans for agricultural production	95	275	175	50	98	348	362
32	Loans to states and political subdivisions	813	5,261	3,669	1,507	1,353	3,393	3,038
33	Loans to foreign governments and official institutions	8	369	323	45	185	26	27
34	All other loans	1,023	6,576	5,446	273	397	3,388	1,706
35	Lease financing receivables	4,115	6,415	5,436	1,383	2,154	1,664	1,033
36	Less: Unearned income	52	2,199	1,685	184	396	118	547
37	Loan and lease reserve 5	2,229	15,984	13,270	2,085	1,585	2,795	2,369
38	Other loans and leases, net	50,348	229,903	160,459	65,157	59,576	99,607	89,985
39	Other assets 18	10,035	69,983	57,880	8,031	6,452	12,245	8,793
40	TOTAL ASSETS	85,724	404,899	293,644	91,164	92,253	159,882	147,668
<b>LIABILITIES</b>								
41	Deposits	59,922	246,543	167,238	56,965	66,244	112,209	115,167
42	Demand deposits	11,035	60,706	44,287	7,867	10,760	18,394	20,214
43	Individuals, partnerships, and corporations	8,818	45,395	30,836	6,376	9,051	15,456	16,628
44	States and political subdivisions	500	1,128	495	182	388	721	1,061
45	U.S. government	105	355	281	71	78	103	112
46	Depository institutions in the U.S.	1,166	4,658	4,288	925	870	1,401	1,852
47	Banks in foreign countries	94	4,365	4,159	78	40	73	29
48	Foreign governments and official institutions	5	451	425	3	1	77	2
49	Certified and officers' checks	348	4,355	3,802	233	332	563	531
50	Other transaction deposits 8	4,045	15,396	8,873	2,736	5,060	9,669	10,430
51	Nontransaction deposits	44,842	170,441	114,079	46,362	50,424	84,146	84,523
52	Individuals, partnerships, and corporations	43,359	159,570	107,643	45,117	46,777	81,261	80,221
53	States and political subdivisions	1,316	9,453	5,306	868	2,765	2,025	3,920
54	U.S. government	8	133	126	1	444	40	174
55	Depository institutions in the U.S.	160	1,096	837	374	344	807	204
56	Foreign governments, official institutions, and banks	-0	190	167	2	94	12	4
57	Borrowings 9	15,307	75,146	58,374	22,212	16,747	33,890	18,966
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,459	4,638	4,009	580	1,262	1,107	702
60	Other liabilities for borrowed money 11	13,848	70,507	54,365	21,633	15,485	32,783	18,263
61	Other liabilities (including subordinated debt)	5,824	48,800	41,335	4,835	3,668	4,121	3,933
62	TOTAL LIABILITIES	81,053	370,489	266,947	84,012	86,659	150,219	138,067
63	Residual (Total assets less total liabilities) 13	4,670	34,410	26,697	7,152	5,594	9,663	9,602
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities 14	68,602	303,041	211,953	78,245	80,445	134,869	124,913
65	Time deposits in amounts of \$100,000 or more	11,579	42,450	32,184	18,564	11,746	22,197	17,455

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	12,047	2,791	1,538	1,349	5,875	26,517
2	U.S. government securities, investment account 18	12,118	4,699	2,899	1,486	14,097	18,882
3	Mortgage-backed securities 1	7,140	1,913	2,315	235	5,652	8,087
4	All other maturing in: 1 year or less	1,233	645	191	609	709	2,589
5	Over 1 through 5 years	1,964	1,389	234	567	4,633	5,522
6	Over 5 years	1,780	752	159	76	3,103	2,684
7	Other securities, investment account 18	6,652	1,969	1,045	573	2,163	5,033
8	State and local government securities	3,630	1,066	305	352	129	2,386
9	Maturing in: 1 year or less	472	113	22	53	37	412
10	Over 1 year	3,158	954	283	299	92	1,974
11	Other bonds, stocks, and securities	3,022	903	740	221	2,034	2,647
12	Federal funds sold 2	7,238	2,109	1,097	800	6,477	10,809
13	To commercial banks in the U.S.	4,338	1,942	475	780	5,755	8,756
14	To nonbank brokers and dealers	2,612	141	591	20	521	1,861
15	To others	287	26	31	0	201	192
16	Other loans and leases, gross	88,355	20,350	23,565	5,186	33,001	247,022
17	Commercial and industrial	40,569	6,190	7,171	1,529	14,306	55,314
18	Bankers' acceptances and commercial paper	344	1	144	1	33	183
19	All other	40,225	6,189	7,027	1,528	14,273	55,130
20	U.S. addressees	40,080	6,186	7,014	1,528	14,213	54,658
21	Non-U.S. addressees	146	4	13	0	60	473
22	Real estate loans	24,076	7,140	4,484	1,735	10,015	122,492
23	Revolving, home equity	1,596	643	496	115	1	12,019
24	All other	22,480	6,498	3,987	1,620	10,014	110,473
25	Loans to individuals	10,165	4,153	8,950	1,034	5,181	42,001
26	Loans to financial institutions	6,792	764	749	105	315	9,045
27	Commercial banks in the U.S.	1,690	180	51	69	175	6,189
28	Banks in foreign countries	284	2	11	0	11	94
29	Nonbank financial institutions	4,818	582	687	36	129	2,762
30	Loans for purchasing and carrying securities	1,976	308	329	78	275	1,520
31	Loans for agricultural production	102	44	65	184	225	4,335
32	Loans to states and political subdivisions	1,292	617	559	106	532	1,439
33	Loans to foreign governments and official institutions	150	5	4	0	239	173
34	All other loans	2,188	578	705	334	1,610	3,038
35	Lease financing receivables	1,044	551	550	80	303	7,666
36	Less: Unearned income	49	114	47	6	35	261
37	Loan and lease reserve 5	2,149	402	610	181	900	6,114
38	Other loans and leases, net	86,157	19,835	22,908	5,000	32,067	240,646
39	Other assets 18	14,279	2,178	2,171	613	10,384	32,474
40	<b>TOTAL ASSETS</b>	<b>138,490</b>	<b>33,582</b>	<b>31,659</b>	<b>9,820</b>	<b>71,062</b>	<b>334,361</b>
<b>LIABILITIES</b>							
41	Deposits	89,528	24,644	20,432	7,412	53,212	252,358
42	Demand deposits	20,498	5,077	3,558	2,313	10,970	53,902
43	Individuals, partnerships, and corporations	15,323	3,558	2,945	1,509	8,940	44,797
44	States and political subdivisions	520	114	49	66	188	1,489
45	U.S. government	200	33	6	20	142	269
46	Depository institutions in the U.S.	3,760	1,241	481	656	1,317	4,566
47	Banks in foreign countries	101	7	23	12	51	462
48	Foreign governments and official institutions	3	0	0	0	2	23
49	Certified and officers' checks	591	125	54	50	330	2,295
50	Other transaction deposits 8	4,679	2,428	1,478	691	5,588	24,521
51	Nontransaction deposits	64,351	17,140	15,396	4,408	36,655	173,935
52	Individuals, partnerships, and corporations	59,739	16,426	15,265	4,096	34,324	168,460
53	States and political subdivisions	3,529	514	79	216	2,199	4,932
54	U.S. government	11	1	0	0	22	221
55	Depository institutions in the U.S.	942	198	52	17	110	299
56	Foreign governments, official institutions, and banks	129	0	0	79	0	22
57	Borrowings 9	27,119	5,790	5,987	1,405	11,446	42,840
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,390	554	179	81	1,935	758
60	Other liabilities for borrowed money 11	23,729	5,237	5,808	1,324	9,511	42,082
61	Other liabilities (including subordinated debt)	12,008	923	2,353	245	1,641	16,315
62	<b>TOTAL LIABILITIES</b>	<b>128,654</b>	<b>31,357</b>	<b>28,773</b>	<b>9,062</b>	<b>66,299</b>	<b>311,513</b>
63	Residual (Total assets less total liabilities) 13	9,836	2,225	2,886	758	4,763	22,848
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities 14	108,334	27,006	28,081	7,196	49,808	266,801
65	Time deposits in amounts of \$100,000 or more	20,723	3,102	4,085	861	7,894	36,056