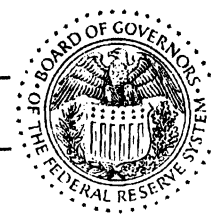


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July 12, 1991

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			
	Jul 3, 1991	change since		Jul 3, 1991	change since		
		Jun 26, 1991	Jul 4, 1990		Jun 26, 1991	Jul 4, 1990	
ASSETS							
1	Cash and balances due from depository institutions	107,955	-71	-19,869	15,773	734	1,997
2	U.S. government securities	196,630	1,436	13,111	14,144	-333	3,940
3	Trading account	16,578	1,459	372	--	--	--
4	Investment account	180,051	-22	12,739	--	--	--
5	Mortgage-backed securities ¹	78,815	441	-2,389	--	--	--
6	All other maturing in: 1 year or less	21,883	754	-1,461	--	--	--
7	Over 1 through 5 years	43,189	-2,256	6,449	--	--	--
8	Over 5 years	36,165	1,038	10,141	--	--	--
9	Other securities	57,285	-807	-6,155	7,334	74	-32
10	Trading account	1,904	-383	750	--	--	--
11	Investment account	55,381	-424	-6,905	--	--	--
12	State and local government securities	25,938	-800	-6,762	--	--	--
13	Maturing in: 1 year or less	3,167	-421	-316	--	--	--
14	Over 1 year	22,770	-379	-6,446	--	--	--
15	Other bonds, stocks, and securities	29,443	376	-144	--	--	--
16	Other trading account assets	10,078	36	1,188	--	--	--
17	Federal funds sold ²	81,779	5,544	2,264	7,116	-5,749	-1,925
18	To commercial banks in the U.S.	56,350	4,647	-4,284	3,366	-1,433	-4,374
19	To nonbank brokers and dealers	21,086	-55	7,116	--	--	--
20	To others ³	4,343	953	-568	3,750	-4,316	2,449
21	Other loans and leases, gross	1,030,956	-3,676	-31,414	137,368	203	7,456
22	Commercial and industrial	308,927	176	-20,292	83,998	773	8,614
23	Bankers' acceptances and commercial paper	1,580	2	41	2,035	14	-739
24	All other	307,348	174	-20,333	81,963	759	9,353
25	U.S. addressees	305,907	217	-20,324	79,794	805	8,532
26	Non-U.S. addressees	1,441	-43	-9	2,169	-46	822
27	Real estate loans	403,696	-316	13,763	32,027	96	7,263
28	Revolving, home equity	37,966	-280	5,999	--	--	--
29	All other	365,729	-36	7,764	--	--	--
30	Loans to individuals	185,051	-2,496	-10,021	--	--	--
31	Loans to financial institutions	44,990	540	-5,614	16,504	-606	-9,729
32	Commercial banks in the U.S.	19,413	-401	-3,753	7,695	-720	-12,389
33	Banks in foreign countries	2,462	482	-1,861	1,819	127	587
34	Nonbank financial institutions	23,115	460	-1	6,990	-12	2,073
35	Loans for purchasing and carrying securities	11,822	-2,095	-2,000	2,793	-37	1,089
36	Loans for agricultural production	6,290	74	108	--	--	--
37	Loans to states and political subdivisions	18,983	-216	-4,596	--	--	--
38	Loans to foreign governments and official institutions	1,355	149	-84	281	2	56
39	All other loans ⁴	22,902	402	-2,977	1,765	-26	163
40	Lease financing receivables	26,941	106	300	--	--	--
41	Less: Unearned income	3,876	-85	-808	--	--	--
42	Loan and lease reserve ⁵	35,929	-1,183	21	--	--	--
43	Other loans and leases, net	991,151	-2,407	-30,626	--	--	--
44	Other assets	158,181	3,663	13,761	27,850	-470	-6,225
45	TOTAL ASSETS ⁶	1,603,058	7,395	-26,328	246,116	-2,998	26,981

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jul 3, 1991	change since		Jul 3, 1991	change since	
		Jun 26, 1991	Jul 4, 1990		Jun 26, 1991	Jul 4, 1990
LIABILITIES						
46 Deposits	1,124,945	29,906	-881	87,722	-1,406	37,800
47 Demand deposits ⁷	238,770	19,266	-15,307	4,097	-243	-108
48 Individuals, partnerships, and corporations	190,358	14,710	-13,759	2,334	-146	-482
49 Other holders	48,412	4,556	-1,548	1,763	-97	374
50 States and political subdivisions	7,941	809	905	--	--	--
51 U.S. government	2,269	667	78	--	--	--
52 Depository institutions in the U.S.	22,546	2,973	-2,261	--	--	--
53 Banks in foreign countries	5,573	899	-723	--	--	--
54 Foreign governments and official institutions	578	-94	-128	--	--	--
55 Certified and officers' checks	9,505	-699	581	--	--	--
56 Other transaction deposits ⁸	92,568	5,296	6,273	--	--	--
57 Nontransaction deposits	793,607	5,344	8,153	83,625	-1,163	37,908
58 Individuals, partnerships, and corporations	758,913	7,055	11,355	63,432	-993	25,538
59 Other holders	34,693	-1,711	-3,203	20,193	-170	12,370
60 States and political subdivisions	28,875	-1,750	-1,427	--	--	--
61 U.S. government	1,177	17	369	--	--	--
62 Depository institutions in the U.S.	4,209	108	-2,080	--	--	--
63 Foreign governments, official institutions, and banks	432	-86	-65	--	--	--
64 Borrowings ⁹	265,074	-18,242	-37,699	91,499	2,439	-18,247
65 Federal funds purchased ¹⁰	--	--	--	45,187	856	-6,966
66 From commercial banks in the U.S.	--	--	--	21,605	1,284	-3,943
67 From others	--	--	--	23,582	-429	-3,023
68 From Federal Reserve Banks	0	0	-20	--	--	--
69 Treasury tax and loan notes	12,310	-15,342	10,011	--	--	--
70 Other liabilities for borrowed money ¹¹	252,763	-2,900	-47,690	46,313	1,584	-11,281
71 To commercial banks in the U.S.	--	--	--	14,638	-317	-18,280
72 To others	--	--	--	31,675	1,901	6,999
73 Other liabilities (including subordinated debt)	98,602	-4,572	7,086	26,292	-1,581	-6,767
74 TOTAL LIABILITIES ¹²	1,488,620	7,092	-31,489	246,116	-2,998	26,981
75 Residual (Total assets less total liabilities) ¹³	114,438	303	5,160	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,300,964	-1,711	-12,968	154,900	-3,651	26,203
77 Time deposits in amounts of \$100,000 or more	189,716	-1,095	-33,495	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,263	-21	935	--	--	--
79 Commercial and industrial	643	-1	499	--	--	--
80 Other	620	-20	436	--	--	--
91 Foreign branch credit extended to U.S. residents ^{16,17}	23,527	56	2,111	--	--	--
82 Net due to related institutions ¹⁷	-2,551	252	1,222	4,071	-4,991	-7,574

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: Weekly reporting banks acquired \$2.3 billion of assets and liabilities of thrift institutions in the week ending July 3, 1991. The major asset items affected (in billions) were cash and balances due from depository institutions, \$0.2, other trading account assets, \$0.2, consumer loans, \$0.1, and other assets, \$1.8. The major liability items affected were other transaction accounts, \$0.2 and nontransaction deposits-IPC, \$2.1. A reclassification the week ending June 26, 1991 increased all other loans \$1.4 billion and reduced other assets by the same amount.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district					city
ASSETS								
1	Cash and balances due from depository institutions	4,959	26,111	19,462	4,136	4,849	9,533	10,043
2	U.S. government securities, investment account 18	12,354	39,285	25,955	9,606	14,584	24,958	24,686
3	Mortgage-backed securities ¹	6,901	17,092	11,425	3,110	4,258	11,139	10,558
4	All other maturing in: 1 year or less	3,098	3,799	2,134	2,878	781	1,927	2,154
5	Over 1 through 5 years	1,913	9,598	5,925	1,353	2,477	8,773	6,054
6	Over 5 years	442	8,797	6,471	2,265	7,069	3,117	5,919
7	Other securities, investment account 18	2,600	16,540	11,136	2,298	4,405	5,721	6,555
8	State and local government securities	487	6,919	4,791	1,293	2,172	3,622	3,822
9	Maturing in: 1 year or less	201	743	354	122	279	406	312
10	Over 1 year	285	6,176	4,437	1,171	1,892	3,216	3,510
11	Other bonds, stocks, and securities	2,113	9,621	6,346	1,005	2,233	2,099	2,732
12	Federal funds sold 2	5,084	27,342	20,866	2,142	2,703	5,559	8,124
13	To commercial banks in the U.S.	2,537	17,654	12,811	2,080	1,464	3,836	6,140
14	To nonbank brokers and dealers	2,546	8,222	6,598	62	1,239	956	1,783
15	To others	0	1,466	1,456	0	0	767	201
16	Other loans and leases, gross	53,850	240,905	169,358	65,377	61,247	101,542	92,182
17	Commercial and industrial	19,065	80,553	54,854	13,835	21,224	27,773	22,633
18	Bankers' acceptances and commercial paper	75	525	87	72	127	21	98
19	All other	18,990	80,028	54,767	13,764	21,097	27,752	22,535
20	U.S. addressees	18,969	79,525	54,316	13,753	21,031	27,678	22,466
21	Non-U.S. addressees	21	503	451	11	65	74	69
22	Real estate loans	23,440	88,726	60,817	13,555	18,646	46,129	43,123
23	Revolving, home equity	3,324	7,592	3,893	952	2,269	5,287	2,667
24	All other	20,116	81,134	56,924	12,604	16,377	40,842	40,455
25	Loans to individuals	3,850	30,050	19,361	31,747	14,324	16,121	18,907
26	Loans to financial institutions	1,230	17,958	15,279	2,699	1,902	2,238	1,219
27	Commercial banks in the U.S.	819	6,571	5,729	939	1,112	1,378	572
28	Banks in foreign countries	80	1,980	1,785	76	34	28	16
29	Nonbank financial institutions	331	9,407	7,764	1,684	755	832	631
30	Loans for purchasing and carrying securities	256	5,219	4,568	274	910	549	330
31	Loans for agricultural production	96	259	162	51	101	369	342
32	Loans to states and political subdivisions	784	5,029	3,525	1,489	1,297	3,311	2,956
33	Loans to foreign governments and official institutions	8	502	448	45	183	28	27
34	All other loans	1,037	6,188	4,939	303	500	3,324	1,624
35	Lease financing receivables	4,084	6,420	5,404	1,378	2,161	1,700	1,021
36	Less: Unearned income	50	2,122	1,619	174	362	121	536
37	Loan and lease reserve 5	2,177	14,597	11,905	2,135	1,588	2,818	2,336
38	Other loans and leases, net	51,623	224,186	155,834	63,068	59,296	98,603	89,311
39	Other assets 18	10,831	78,048	63,939	8,278	5,701	12,745	9,130
40	TOTAL ASSETS	87,451	411,513	297,193	89,529	91,539	157,119	147,847
LIABILITIES								
41	Deposits	62,409	254,384	172,635	57,396	66,618	113,116	116,274
42	Demand deposits	13,008	65,179	48,147	8,536	11,366	19,157	20,961
43	Individuals, partnerships, and corporations	10,458	48,396	33,606	6,942	9,646	16,319	17,496
44	States and political subdivisions	614	1,608	787	177	369	717	923
45	U.S. government	111	472	330	104	182	214	201
46	Depository institutions in the U.S.	1,275	5,415	5,050	1,036	756	1,209	1,750
47	Banks in foreign countries	110	4,563	4,265	69	27	72	33
48	Foreign governments and official institutions	3	471	460	2	0	77	1
49	Certified and officers' checks	436	4,253	3,649	206	387	549	557
50	Other transaction deposits 8	4,408	16,487	9,411	2,917	5,480	10,303	11,087
51	Nontransaction deposits	44,993	172,718	115,078	45,943	49,772	83,655	84,226
52	Individuals, partnerships, and corporations	43,474	163,075	109,265	44,842	46,299	81,052	80,047
53	States and political subdivisions	1,311	8,628	4,950	778	2,633	1,749	3,767
54	U.S. government	8	106	98	2	445	41	202
55	Depository institutions in the U.S.	200	822	693	318	304	799	206
56	Foreign governments, official institutions, and banks	-0	88	72	2	90	13	4
57	Borrowings 9	14,728	76,558	59,173	21,620	15,980	30,939	18,377
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,165	2,388	1,948	511	1,385	939	559
60	Other liabilities for borrowed money 11	13,563	74,169	57,225	21,109	14,595	30,000	17,818
61	Other liabilities (including subordinated debt)	5,692	45,479	38,198	3,418	3,375	3,527	3,582
62	TOTAL LIABILITIES	82,829	376,421	270,006	82,434	85,973	147,582	138,234
63	Residual (Total assets less total liabilities) 13	4,622	35,092	27,187	7,095	5,566	9,537	9,614
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	70,532	299,846	208,774	76,404	80,363	132,566	124,835
65	Time deposits in amounts of \$100,000 or more	11,401	41,491	32,123	17,806	10,929	21,538	16,917

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	11,524	2,776	1,688	1,634	6,208	24,494
2	U.S. government securities, investment account 18	12,646	4,819	3,093	1,574	13,111	19,336
3	Mortgage-backed securities 1	6,927	2,037	2,523	222	6,241	7,807
4	All other maturing in: 1 year or less	1,474	761	193	627	815	3,374
5	Over 1 through 5 years	2,204	1,271	215	554	3,916	4,861
6	Over 5 years	2,041	750	162	171	2,139	3,294
7	Other securities, investment account 18	6,554	2,000	1,021	537	2,321	4,829
8	State and local government securities	3,542	1,034	292	333	128	2,295
9	Maturing in: 1 year or less	546	101	22	34	36	365
10	Over 1 year	2,996	933	270	299	91	1,930
11	Other bonds, stocks, and securities	3,011	967	730	204	2,193	2,534
12	Federal funds sold 2	6,813	1,848	1,236	812	6,682	13,435
13	To commercial banks in the U.S.	4,101	1,402	531	812	5,465	10,328
14	To nonbank brokers and dealers	2,273	409	645	0	1,008	1,943
15	To others	439	37	60	0	209	1,164
16	Other loans and leases, gross	86,965	20,511	22,997	5,109	34,657	245,615
17	Commercial and industrial	39,666	6,176	7,002	1,540	14,523	54,937
18	Bankers' acceptances and commercial paper	271	1	125	0	44	221
19	All other	39,395	6,175	6,878	1,540	14,479	54,716
20	U.S. addressees	39,256	6,171	6,865	1,540	14,412	54,241
21	Non-U.S. addressees	138	3	13	0	67	476
22	Real estate loans	23,941	7,369	4,546	1,709	10,173	122,338
23	Revolving, home equity	1,712	654	509	112	210	12,678
24	All other	22,229	6,715	4,037	1,597	9,963	109,659
25	Loans to individuals	10,207	4,063	8,489	1,038	5,285	40,969
26	Loans to financial institutions	6,554	865	764	66	298	9,197
27	Commercial banks in the U.S.	1,307	231	50	40	105	6,289
28	Banks in foreign countries	139	2	2	0	9	95
29	Nonbank financial institutions	5,108	632	712	27	183	2,814
30	Loans for purchasing and carrying securities	1,768	306	338	80	242	1,552
31	Loans for agricultural production	97	42	54	177	221	4,481
32	Loans to states and political subdivisions	1,266	601	549	97	514	1,090
33	Loans to foreign governments and official institutions	143	6	4	0	238	170
34	All other loans	2,277	539	731	324	2,884	3,172
35	Lease financing receivables	1,046	545	519	79	280	7,709
36	Less: Unearned income	47	109	47	5	47	256
37	Loan and lease reserve 5	2,083	395	581	174	721	6,326
38	Other loans and leases, net	84,835	20,007	22,369	4,930	33,889	239,033
39	Other assets 18	14,129	2,176	2,322	626	8,760	33,994
40	TOTAL ASSETS	136,500	33,626	31,730	10,112	70,971	335,120
LIABILITIES							
41	Deposits	89,872	24,896	20,270	7,644	55,158	256,909
42	Demand deposits	20,481	5,268	3,737	2,553	11,470	57,054
43	Individuals, partnerships, and corporations	15,340	3,843	3,059	1,696	9,655	47,505
44	States and political subdivisions	488	114	41	49	141	2,700
45	U.S. government	175	66	17	31	147	549
46	Depository institutions in the U.S.	3,570	1,074	533	700	1,035	4,194
47	Banks in foreign countries	95	7	22	17	48	511
48	Foreign governments and official institutions	3	0	0	0	1	19
49	Certified and officers' checks	810	164	65	60	443	1,576
50	Other transaction deposits 8	4,918	2,557	1,630	721	5,970	26,090
51	Nontransaction deposits	64,472	17,071	14,904	4,370	37,719	173,764
52	Individuals, partnerships, and corporations	60,944	16,430	14,775	4,081	35,531	168,362
53	States and political subdivisions	2,490	456	79	188	2,017	4,779
54	U.S. government	11	1	0	0	39	322
55	Depository institutions in the U.S.	899	183	50	16	132	280
56	Foreign governments, official institutions, and banks	128	0	0	84	0	22
57	Borrowings 9	26,892	5,642	6,227	1,480	10,070	36,561
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,557	497	264	95	1,298	651
60	Other liabilities for borrowed money 11	24,334	5,145	5,963	1,385	8,772	35,910
61	Other liabilities (including subordinated debt)	9,760	825	2,604	230	1,470	18,639
62	TOTAL LIABILITIES	126,523	31,363	29,101	9,354	66,698	312,109
63	Residual (Total assets less total liabilities) 13	9,977	2,264	2,629	758	4,273	23,012
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	107,569	27,545	27,766	7,180	51,201	266,597
65	Time deposits in amounts of \$100,000 or more	19,730	2,928	3,406	786	7,784	35,002