

FEDERAL RESERVE statistical release



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July 26, 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

		change since			change since		
		Jul 17, 1991	Jul 10, 1991	Jul 18, 1990	Jul 17, 1991	Jul 10, 1991	Jul 18, 1990
ASSETS							
1	Cash and balances due from depository institutions	98,480	-3,838	-11,194	14,429	-370	574
2	U.S. government securities	197,214	1,900	10,450	14,372	11	4,201
3	Trading account	16,641	1,069	-3,175	--	--	--
4	Investment account	180,573	831	13,626	--	--	--
5	Mortgage-backed securities 1	77,322	-924	-4,015	--	--	--
6	All other maturing in: 1 year or less	21,935	-531	-710	--	--	--
7	Over 1 through 5 years	44,826	1,936	7,854	--	--	--
8	Over 5 years	36,490	351	10,497	--	--	--
9	Other securities	56,903	-229	-6,357	7,259	-88	25
10	Trading account	1,837	-10	1,003	--	--	--
11	Investment account	55,066	-220	-7,361	--	--	--
12	State and local government securities	25,738	-103	-6,828	--	--	--
13	Maturing in: 1 year or less	3,084	-45	-456	--	--	--
14	Over 1 year	22,654	-58	-6,372	--	--	--
15	Other bonds, stocks, and securities	29,328	-117	-533	--	--	--
16	Other trading account assets	10,388	-107	1,345	--	--	--
17	Federal funds sold 2	76,301	-3,754	-4,292	7,241	-2,876	-1,278
18	To commercial banks in the U.S.	52,538	-2,529	-5,526	2,873	-1,683	-4,180
19	To nonbank brokers and dealers	19,793	-1,383	2,616	--	--	--
20	To others 3	3,970	158	-1,382	4,368	-1,193	2,902
21	Other loans and leases, gross	1,019,302	-6,348	-42,817	137,515	187	7,639
22	Commercial and industrial	304,352	-2,137	-23,307	83,899	532	9,423
23	Bankers' acceptances and commercial paper	1,631	14	90	1,719	-114	-480
24	All other	302,722	-2,151	-23,397	82,180	646	9,903
25	U.S. addressees	301,313	-2,144	-23,382	80,001	592	9,053
26	Non-U.S. addressees	1,409	-7	-15	2,179	55	850
27	Real estate loans	400,472	-3,198	9,222	32,365	172	7,368
28	Revolving, home equity	38,159	94	5,931	--	--	--
29	All other	362,313	-3,291	3,291	--	--	--
30	Loans to individuals	184,374	80	-10,808	--	--	--
31	Loans to financial institutions	44,004	154	-7,998	16,217	19	-10,277
32	Commercial banks in the U.S.	19,261	708	-5,065	7,835	-96	-12,582
33	Banks in foreign countries	2,532	173	-1,554	1,669	152	425
34	Nonbank financial institutions	22,212	-727	-1,379	6,713	-37	1,880
35	Loans for purchasing and carrying securities	11,588	-508	-3,064	2,931	-465	903
36	Loans for agricultural production	6,322	31	102	--	--	--
37	Loans to states and political subdivisions	18,791	-31	-4,325	--	--	--
38	Loans to foreign governments and official institutions	1,141	28	-388	277	-11	65
39	All other loans 4	22,545	350	-1,188	1,827	-61	156
40	Lease financing receivables	25,712	-1,117	-1,063	--	--	--
41	Less: Unearned income	3,892	7	-822	--	--	--
42	Loan and lease reserve 5	36,681	35	846	--	--	--
43	Other loans and leases, net	978,729	-6,391	-42,841	--	--	--
44	Other assets	153,489	472	18,063	28,077	374	-5,679
45	TOTAL ASSETS 6	1,571,504	-11,947	-34,835	244,830	-3,760	27,348

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	change since			change since		
	Jul 17, 1991	Jul 10, 1991	Jul 18, 1990	Jul 17, 1991	Jul 10, 1991	Jul 18, 1990
LIABILITIES						
46 Deposits	1,104,411	-2,561	8,056	89,496	1,432	39,506
47 Demand deposits ⁷	221,717	423	-8,042	3,875	213	-446
48 Individuals, partnerships, and corporations	180,674	1,068	-1,677	2,399	105	-418
49 Other holders	41,044	-645	-6,365	1,476	108	-28
50 States and political subdivisions	7,000	883	542	--	--	--
51 U.S. government	1,334	-305	-2,901	--	--	--
52 Depository institutions in the U.S.	19,085	-500	-1,593	--	--	--
53 Banks in foreign countries	4,814	-380	-1,071	--	--	--
54 Foreign governments and official institutions	614	95	-89	--	--	--
55 Certified and officers' checks	8,197	-438	-1,254	--	--	--
56 Other transaction deposits ⁸	89,793	-833	8,355	--	--	--
57 Nontransaction deposits	792,901	-2,151	7,743	85,621	1,218	39,952
58 Individuals, partnerships, and corporations	757,698	-2,722	10,311	64,502	962	26,692
59 Other holders	35,202	571	-2,568	21,119	257	13,260
60 States and political subdivisions	28,837	71	-1,311	--	--	--
61 U.S. government	1,190	3	368	--	--	--
62 Depository institutions in the U.S.	4,748	504	-1,589	--	--	--
63 Foreign governments, official institutions, and banks	427	-7	-37	--	--	--
64 Borrowings ⁹	255,407	-8,821	-53,707	87,802	-5,145	-24,632
65 Federal funds purchased ¹⁰	--	--	--	44,405	-2,846	-8,839
66 From commercial banks in the U.S.	--	--	--	19,546	-1,793	-6,796
67 From others	--	--	--	24,859	-1,053	-2,044
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	10,309	-412	2,404	--	--	--
70 Other liabilities for borrowed money ¹¹	245,099	-8,409	-56,110	43,397	-2,299	-15,793
71 To commercial banks in the U.S.	--	--	--	14,585	110	-18,446
72 To others	--	--	--	28,812	-2,409	2,653
73 Other liabilities (including subordinated debt)	97,891	-97	6,298	26,124	82	-6,831
74 TOTAL LIABILITIES ¹²	1,457,710	-11,479	-39,355	244,830	-3,760	27,348
75 Residual (Total assets less total liabilities) ¹³	113,794	-469	4,519	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,288,309	-6,717	-31,060	155,679	-987	27,348
77 Time deposits in amounts of \$100,000 or more	189,188	-70	-34,157	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,259	-3	931	--	--	--
79 Commercial and industrial	645	4	500	--	--	--
80 Other	613	-7	431	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,162	-308	1,299	5,472	870	-2,563
82 Net due to related institutions ¹⁷	-5,645	3,736	859	--	--	--

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: Due to mergers of domestically chartered reporting banks involving the transfers of assets to and from the FDIC, total assets were reduced \$2.0 billion dollars the week ending July 17, 1991. The major asset items affected (in billions) were: U.S. government securities investment account maturing in over one to five years, +\$2.1; U.S. government securities investment account maturing in over five years, +\$0.8; other assets, +\$1.0; commercial and industrial loans to U.S. addressees, -\$1.4; real estate loans, all other, -\$2.7; loans to individuals, -\$0.1; all other loans, -\$0.2; and lease financing receivables, -\$1.1. Domestically chartered weekly reporting banks in the week ending Jul 10, 1991 reclassified commercial and industrial loans to U.S. addressees downward \$0.5 billion and all other loans upward the same amount.

Federal Reserve District							
New York							
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
1 Cash and balances due from depository institutions	4,109	23,360	17,250	3,740	4,650	8,902	8,878
2 U.S. government securities, investment account 18	14,728	39,794	26,008	9,536	14,140	24,205	24,417
3 Mortgage-backed securities ¹	6,906	17,149	11,286	3,072	3,988	10,622	10,343
4 All other maturing in: 1 year or less	2,205	4,384	2,598	2,905	785	2,183	2,130
5 Over 1 through 5 years	4,201	9,537	5,686	1,326	2,442	8,297	6,161
6 Over 5 years	1,415	8,724	6,438	2,233	6,925	3,102	5,782
7 Other securities, investment account 18	2,551	16,430	11,072	2,255	4,395	5,712	6,536
8 State and local government securities	473	6,867	4,770	1,272	2,154	3,608	3,813
9 Maturing in: 1 year or less	189	722	338	115	283	394	293
10 Over 1 year	284	6,145	4,431	1,157	1,872	3,213	3,520
11 Other bonds, stocks, and securities	2,078	9,563	6,302	983	2,241	2,104	2,723
12 Federal funds sold 2	5,113	22,085	16,106	1,594	2,683	6,418	8,674
13 To commercial banks in the U.S.	3,691	12,664	8,248	1,367	1,306	3,927	6,752
14 To nonbank brokers and dealers	1,422	7,690	6,153	227	1,377	2,074	1,726
15 To others	0	1,731	1,705	0	0	417	196
16 Other loans and leases, gross	47,226	241,117	170,190	65,026	60,566	100,901	91,295
17 Commercial and industrial	17,750	80,605	55,296	13,674	21,041	27,390	22,113
18 Bankers' acceptances and commercial paper	76	532	97	63	132	48	85
19 All other	17,674	80,072	55,199	13,611	20,908	27,342	22,028
20 U.S. addressees	17,647	79,568	54,749	13,606	20,857	27,267	21,959
21 Non-U.S. addressees	27	505	451	5	52	75	69
22 Real estate loans	20,295	88,771	61,081	13,488	18,320	46,301	43,001
23 Revolving, home equity	3,306	7,592	3,894	952	2,283	5,321	2,705
24 All other	16,989	81,179	57,187	12,536	16,037	40,980	40,296
25 Loans to individuals	3,705	30,070	19,425	31,425	14,382	16,079	18,828
26 Loans to financial institutions	634	18,700	16,114	2,899	1,800	2,021	1,116
27 Commercial banks in the U.S.	332	7,516	6,656	965	1,007	1,196	451
28 Banks in foreign countries	36	2,033	1,923	90	39	26	65
29 Nonbank financial institutions	267	9,151	7,535	1,844	754	799	600
30 Loans for purchasing and carrying securities	311	5,262	4,355	255	910	543	315
31 Loans for agricultural production	92	251	154	50	107	374	335
32 Loans to states and political subdivisions	700	4,927	3,534	1,483	1,299	3,283	2,974
33 Loans to foreign governments and official institutions	7	284	242	45	182	28	27
34 All other loans	744	5,869	4,634	338	362	3,190	1,574
35 Lease financing receivables	2,987	6,378	5,375	1,371	2,162	1,692	1,010
36 Less: Unearned income	50	2,141	1,629	174	368	120	529
37 Loan and lease reserve 5	2,180	14,921	12,214	2,115	1,549	2,848	2,385
38 Other loans and leases, net	44,996	224,055	156,347	62,737	58,648	97,933	88,381
39 Other assets 18	10,530	76,219	63,070	8,115	6,278	12,677	9,048
40 TOTAL ASSETS	82,026	401,943	289,853	87,977	90,794	155,846	145,934
LIABILITIES							
41 Deposits	59,938	247,592	166,030	56,636	65,756	112,510	114,457
42 Demand deposits	11,429	59,181	42,802	7,895	10,865	18,215	19,560
43 Individuals, partnerships, and corporations	9,348	45,345	31,016	6,542	9,223	15,601	16,410
44 States and political subdivisions	482	1,844	1,029	161	413	623	995
45 U.S. government	44	259	155	71	72	154	126
46 Depository institutions in the U.S.	1,056	4,047	3,613	840	777	1,125	1,481
47 Banks in foreign countries	104	3,801	3,675	60	28	68	52
48 Foreign governments and official institutions	3	485	475	3	1	93	2
49 Certified and officers' checks	393	3,401	2,839	218	351	552	493
50 Other transaction deposits 8	4,227	16,133	9,196	2,824	5,239	10,062	10,700
51 Nontransaction deposits	44,283	172,278	114,032	45,918	49,652	84,243	84,197
52 Individuals, partnerships, and corporations	42,860	162,449	108,229	44,665	46,132	81,085	80,057
53 States and political subdivisions	1,239	8,816	4,951	867	2,695	1,742	3,734
54 U.S. government	8	113	106	0	442	49	202
55 Depository institutions in the U.S.	177	826	673	383	293	1,348	200
56 Foreign governments, official institutions, and banks	-0	73	72	2	89	20	4
57 Borrowings 9	12,533	72,915	57,562	20,558	15,932	30,390	18,190
58 From Federal Reserve Banks	0	0	0	0	0	0	0
59 Treasury tax and loan notes	777	2,541	2,143	374	1,149	904	435
60 Other liabilities for borrowed money 11	11,756	70,374	55,419	20,184	14,784	29,486	17,756
61 Other liabilities (including subordinated debt)	5,442	46,182	38,964	3,629	3,454	3,406	3,745
62 TOTAL LIABILITIES	77,913	366,689	262,556	80,823	85,142	146,306	136,393
63 Residual (Total assets less total liabilities) 13	4,113	35,254	27,297	7,154	5,652	9,540	9,541
MEMORANDA							
64 Total loans and leases, gross, adjusted, plus securities 14	65,595	299,246	208,472	76,080	79,471	132,112	123,718
65 Time deposits in amounts of \$100,000 or more	10,983	41,550	31,899	17,893	10,865	21,091	17,033

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,
BY DISTRICTJuly 17, 1991
(in millions of dollars)

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	10,462	2,558	1,715	1,324	6,006	22,775
2	U.S. government securities, investment account 18	12,440	4,813	2,967	1,652	12,774	19,109
3	Mortgage-backed securities ¹	6,850	2,036	2,390	221	5,987	7,756
4	All other maturing in: 1 year or less	1,485	785	183	628	815	3,445
5	Over 1 through 5 years	2,122	1,242	229	635	3,853	4,783
6	Over 5 years	1,983	750	164	168	2,119	3,125
7	Other securities, investment account 18	6,468	1,989	1,017	532	2,308	4,873
8	State and local government securities	3,536	1,031	290	330	127	2,236
9	Maturing in: 1 year or less	549	103	22	35	36	341
10	Over 1 year	2,988	927	268	295	91	1,895
11	Other bonds, stocks, and securities	2,932	959	726	202	2,181	2,637
12	Federal funds sold 2	7,258	1,949	1,020	849	5,950	12,709
13	To commercial banks in the U.S.	4,368	1,213	398	829	5,142	10,882
14	To nonbank brokers and dealers	2,319	580	573	20	585	1,198
15	To others	570	156	48	0	223	629
16	Other loans and leases, gross	86,502	20,301	22,640	5,076	34,494	244,158
17	Commercial and industrial	39,403	6,078	6,799	1,558	13,644	54,299
18	Bankers' acceptances and commercial paper	316	1	114	2	46	215
19	All other	39,087	6,077	6,685	1,555	13,598	54,084
20	U.S. addressees	38,955	6,073	6,673	1,555	13,538	53,615
21	Non-U.S. addressees	132	3	12	0	60	469
22	Real estate loans	23,895	7,345	4,523	1,696	10,332	122,504
23	Revolving, home equity	1,723	655	500	112	209	12,801
24	All other	22,173	6,690	4,023	1,584	10,124	109,702
25	Loans to individuals	10,213	4,055	8,374	1,035	5,295	40,914
26	Loans to financial institutions	6,242	736	725	70	257	8,803
27	Commercial banks in the U.S.	1,237	170	44	36	123	6,184
28	Banks in foreign countries	148	2	2	0	7	82
29	Nonbank financial institutions	4,856	564	679	35	127	2,536
30	Loans for purchasing and carrying securities	1,717	268	353	64	286	1,304
31	Loans for agricultural production	96	45	51	164	217	4,540
32	Loans to states and political subdivisions	1,265	595	548	97	514	1,105
33	Loans to foreign governments and official institutions	148	6	4	0	238	171
34	All other loans	2,485	632	745	314	3,441	2,852
35	Lease financing receivables	1,039	540	517	78	271	7,666
36	Less: Unearned income	48	108	47	5	46	255
37	Loan and lease reserve 5	2,101	402	571	195	757	6,656
38	Other loans and leases, net	84,353	19,791	22,022	4,876	33,690	237,246
39	Other assets ¹⁸	14,579	1,970	1,943	606	8,365	32,024
40	TOTAL ASSETS	135,561	33,072	30,684	9,838	69,093	328,736
LIABILITIES							
41	Deposits	88,931	24,455	19,911	7,438	54,303	252,483
42	Demand deposits	19,308	4,968	3,545	2,363	11,150	53,240
43	Individuals, partnerships, and corporations	14,807	3,715	2,994	1,537	9,396	45,755
44	States and political subdivisions	555	107	44	51	148	1,577
45	U.S. government	132	33	9	29	119	287
46	Depository institutions in the U.S.	3,155	961	434	669	1,064	3,478
47	Banks in foreign countries	106	6	17	27	50	484
48	Foreign governments and official institutions	3	0	0	0	2	24
49	Certified and officers' checks	550	146	48	50	371	1,625
50	Other transaction deposits 8	4,760	2,507	1,585	725	5,769	25,292
51	Nontransaction deposits	64,863	16,980	14,800	4,351	37,385	173,951
52	Individuals, partnerships, and corporations	61,455	16,348	14,675	4,057	35,242	168,674
53	States and political subdivisions	2,387	453	78	194	1,980	4,652
54	U.S. government	11	1	0	0	40	322
55	Depository institutions in the U.S.	882	178	47	16	123	275
56	Foreign governments, official institutions, and banks	128	0	0	83	0	27
57	Borrowings 9	27,032	5,548	6,038	1,425	9,014	35,832
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,780	365	332	93	911	647
60	Other liabilities for borrowed money 11	25,253	5,183	5,706	1,332	8,102	35,185
61	Other liabilities (including subordinated debt)	9,535	835	2,128	221	1,493	17,820
62	TOTAL LIABILITIES	125,499	30,838	28,078	9,084	64,810	306,135
63	Residual (Total assets less total liabilities) 13	10,062	2,233	2,606	754	4,283	22,601
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	107,063	27,669	27,200	7,244	50,261	263,784
65	Time deposits in amounts of \$100,000 or more	20,211	2,855	3,235	769	7,718	34,984