

# 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			
		change since			change since		
		Jul 24, 1991	Jul 17, 1991	Jul 25, 1990	Jul 24, 1991	Jul 17, 1991	Jul 25, 1990
ASSETS							
1	Cash and balances due from depository institutions	94,630	-3,415	-13,509	15,134	705	680
2	U.S. government securities	197,072	-635	12,363	14,674	302	4,026
3	Trading account	14,917	-1,725	-3,876	--	--	--
4	Investment account	182,155	1,091	16,239	--	--	--
5	Mortgage-backed securities <sup>1</sup>	77,472	48	-3,851	--	--	--
6	All other maturing in: 1 year or less	22,630	268	1,013	--	--	--
7	Over 1 through 5 years	45,411	821	8,129	--	--	--
8	Over 5 years	36,643	-46	10,949	--	--	--
9	Other securities	56,836	-81	-6,111	7,257	-2	-76
10	Trading account	1,715	-121	1,001	--	--	--
11	Investment account	55,121	40	-7,112	--	--	--
12	State and local government securities	25,675	-62	-6,857	--	--	--
13	Maturing in: 1 year or less	3,094	7	-458	--	--	--
14	Over 1 year	22,581	-69	-6,398	--	--	--
15	Other bonds, stocks, and securities	29,446	102	-255	--	--	--
16	Other trading account assets	10,737	405	1,886	--	--	--
17	Federal funds sold <sup>2</sup>	73,981	-2,317	-6,999	9,098	1,857	178
18	To commercial banks in the U.S.	49,773	-2,552	-7,953	3,927	1,054	-3,746
19	To nonbank brokers and dealers	19,632	-161	1,689	--	--	--
20	To others <sup>3</sup>	4,576	396	-735	5,171	803	3,924
21	Other loans and leases, gross	1,016,140	-2,966	-43,618	138,145	630	9,676
22	Commercial and industrial	302,573	-1,529	-23,679	84,246	395	11,085
23	Bankers' acceptances and commercial paper	1,647	13	118	1,711	-8	-347
24	All other	300,926	-1,542	-23,796	82,535	403	11,433
25	U.S. addressees	299,475	-1,588	-23,769	80,435	468	10,645
26	Non-U.S. addressees	1,451	46	-28	2,100	-66	788
27	Real estate loans	399,944	-376	8,103	32,281	-84	7,137
28	Revolving, home equity	38,207	52	5,884	--	--	--
29	All other	361,737	-428	2,219	--	--	--
30	Loans to individuals	184,708	370	-11,087	--	--	--
31	Loans to financial institutions	43,735	-316	-6,872	16,769	523	-9,877
32	Commercial banks in the U.S.	20,314	1,074	-3,923	7,848	-16	-12,863
33	Banks in foreign countries	1,745	-841	-1,798	1,830	161	713
34	Nonbank financial institutions	21,676	-549	-1,151	7,091	378	2,273
35	Loans for purchasing and carrying securities	11,462	-124	-3,544	2,644	-286	963
36	Loans for agricultural production	6,260	-63	26	--	--	--
37	Loans to states and political subdivisions	18,723	-78	-4,328	--	--	--
38	Loans to foreign governments and official institutions	1,065	-57	-391	299	4	88
39	All other loans <sup>4</sup>	21,977	-755	-782	1,907	79	280
40	Lease financing receivables	25,692	-38	-1,065	--	--	--
41	Less: Unearned income	3,880	-11	-832	--	--	--
42	Loan and lease reserve <sup>5</sup>	36,758	82	1,002	--	--	--
43	Other loans and leases, net	975,502	-3,037	-43,788	--	--	--
44	Other assets	151,082	1,255	17,840	28,599	542	-5,361
45	TOTAL ASSETS <sup>6</sup>	1,559,841	-7,825	-38,325	248,149	3,319	32,070

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 24, 1991	Jul 17, 1991	Jul 25, 1990	Jul 24, 1991	Jul 17, 1991	Jul 25, 1990
<b>LIABILITIES</b>						
46 Deposits	1,092,867	-10,912	8,637	91,584	2,087	42,723
47 Demand deposits <sup>7</sup>	211,884	-9,380	-7,577	3,956	81	-41
48 Individuals, partnerships, and corporations	171,947	-8,254	-3,443	2,370	-30	-346
49 Other holders	39,938	-1,126	-4,134	1,586	110	304
50 States and political subdivisions	6,839	-377	106	--	--	--
51 U.S. government	1,713	373	-940	--	--	--
52 Depository institutions in the U.S.	18,054	-998	-1,915	--	--	--
53 Banks in foreign countries	4,666	-205	-930	--	--	--
54 Foreign governments and official institutions	812	208	226	--	--	--
55 Certified and officers' checks	8,054	-128	-682	--	--	--
56 Other transaction deposits <sup>8</sup>	88,465	-1,316	7,968	--	--	--
57 Nontransaction deposits	792,518	-217	8,246	87,628	2,007	42,764
58 Individuals, partnerships, and corporations	757,139	-388	10,724	65,613	1,091	28,774
59 Other holders	35,379	171	-2,479	22,014	916	13,989
60 States and political subdivisions	29,028	184	-978	--	--	--
61 U.S. government	1,193	3	367	--	--	--
62 Depository institutions in the U.S.	4,723	-21	-1,832	--	--	--
63 Foreign governments, official institutions, and banks	434	5	-36	--	--	--
64 Borrowings <sup>9</sup>	256,510	1,298	-54,582	86,084	-1,718	-21,449
65 Federal funds purchased <sup>10</sup>	--	--	--	40,755	-3,649	-9,507
66 From commercial banks in the U.S.	--	--	--	15,961	-3,584	-7,715
67 From others	--	--	--	24,794	-65	-1,793
68 From Federal Reserve Banks	35	35	-1,455	--	--	--
69 Treasury tax and loan notes	14,118	3,829	2,158	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	242,357	-2,566	-55,285	45,328	1,931	-11,941
71 To commercial banks in the U.S.	--	--	--	14,017	-592	-19,125
72 To others	--	--	--	31,312	2,524	7,184
73 Other liabilities (including subordinated debt)	96,176	1,342	2,437	26,519	396	-6,307
74 TOTAL LIABILITIES <sup>12</sup>	1,445,554	-8,273	-43,506	248,149	3,319	32,070
75 Residual (Total assets less total liabilities) <sup>13</sup>	114,287	449	5,177	0	0	0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,284,680	-4,115	-30,602	157,399	1,749	30,413
77 Time deposits in amounts of \$100,000 or more	188,978	-251	-34,172	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,255	-3	928	--	--	--
79 Commercial and industrial	643	-2	498	--	--	--
80 Other	612	-1	429	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	23,172	43	863	--	--	--
82 Net due to related institutions <sup>17</sup>	-7,306	-1,661	-4,957	8,721	3,269	-5,843

**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 \$2.3 billion of assets and liabilities of thrift institutions in the week ending July 24, 1991. The major asset items affected (in billions) were: Cash and balances due from depository institutions, \$0.3; loans to commercial banks in the U.S., \$1.3; and other assets, \$0.6. The major liability items affected were: other transaction deposits, \$0.1 and nontransaction deposits-IPC, \$2.1. The major memoranda item affected was time deposits greater than \$100,000, \$0.1.

Federal Reserve District							
New York							
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
1 Cash and balances due from depository institutions	3,934	24,734	18,795	3,628	4,241	8,831	8,138
2 U.S. government securities, investment account 18	15,692	39,930	26,038	9,723	14,030	24,511	24,215
3 Mortgage-backed securities <sup>1</sup>	7,094	17,198	11,215	3,026	3,765	10,910	10,193
4 All other maturing in: 1 year or less	2,605	4,563	2,790	3,145	792	1,992	2,146
5 Over 1 through 5 years	4,601	9,530	5,686	1,324	2,429	8,517	6,139
6 Over 5 years	1,391	8,638	6,347	2,228	7,045	3,091	5,737
7 Other securities, investment account 18	2,545	16,295	10,955	2,275	4,540	5,627	6,587
8 State and local government securities	478	6,804	4,722	1,286	2,150	3,608	3,813
9 Maturing in: 1 year or less	193	713	329	131	279	402	292
10 Over 1 year	285	6,091	4,392	1,155	1,870	3,205	3,521
11 Other bonds, stocks, and securities	2,067	9,491	6,234	989	2,391	2,019	2,775
12 Federal funds sold 2	4,406	22,699	16,613	1,537	2,360	6,313	7,970
13 To commercial banks in the U.S.	3,249	12,522	8,013	1,300	1,226	4,128	6,488
14 To nonbank brokers and dealers	1,041	8,078	6,533	237	1,134	1,572	1,340
15 To others	116	2,099	2,067	0	0	613	142
16 Other loans and leases, gross	47,205	238,530	168,078	65,245	60,391	100,652	91,047
17 Commercial and industrial	17,602	79,777	54,567	13,627	20,949	27,321	22,006
18 Bankers' acceptances and commercial paper	75	547	90	66	130	27	77
19 All other	17,527	79,230	54,477	13,562	20,819	27,294	21,929
20 U.S. addressees	17,496	78,673	53,974	13,556	20,756	27,224	21,860
21 Non-U.S. addressees	31	557	503	5	63	70	69
22 Real estate loans	20,305	88,664	61,040	13,553	18,290	46,088	42,912
23 Revolving, home equity	3,291	7,593	3,897	953	2,311	5,315	2,702
24 All other	17,014	81,071	57,143	12,600	15,979	40,773	40,210
25 Loans to individuals	3,707	30,037	19,428	31,683	14,283	16,113	18,781
26 Loans to financial institutions	620	17,223	14,672	2,910	1,835	1,988	1,134
27 Commercial banks in the U.S.	332	7,063	6,188	1,025	1,047	1,176	498
28 Banks in foreign countries	23	1,241	1,202	120	37	26	40
29 Nonbank financial institutions	264	8,920	7,281	1,764	752	787	597
30 Loans for purchasing and carrying securities	303	5,067	4,353	237	903	550	318
31 Loans for agricultural production	90	233	136	50	102	374	339
32 Loans to states and political subdivisions	697	4,915	3,512	1,481	1,291	3,283	2,965
33 Loans to foreign governments and official institutions	7	221	181	45	182	28	27
34 All other loans	899	6,006	4,833	290	395	3,226	1,560
35 Lease financing receivables	2,975	6,387	5,358	1,369	2,160	1,681	1,005
36 Less: Unearned income	50	2,133	1,626	177	363	120	527
37 Loan and lease reserve 5	2,172	14,994	12,217	2,113	1,545	2,864	2,410
38 Other loans and leases, net	44,983	221,403	154,236	62,955	58,483	97,668	88,110
39 Other assets 18	7,228	76,781	62,905	8,094	5,688	12,188	8,924
40 TOTAL ASSETS	78,787	401,843	289,542	88,212	89,343	155,138	143,943
<b>LIABILITIES</b>							
41 Deposits	59,222	246,702	185,469	56,401	64,565	111,153	113,223
42 Demand deposits	11,106	58,190	41,874	7,625	9,974	17,482	18,538
43 Individuals, partnerships, and corporations	9,087	44,319	30,100	6,201	8,597	14,798	15,421
44 States and political subdivisions	517	1,573	697	171	416	692	1,000
45 U.S. government	51	349	265	76	50	160	136
46 Depository institutions in the U.S.	997	4,089	3,702	903	586	1,146	1,451
47 Banks in foreign countries	90	3,774	3,596	66	29	70	37
48 Foreign governments and official institutions	2	685	673	2	3	87	1
49 Certified and officers' checks	362	3,401	2,841	206	304	530	493
50 Other transaction deposits 8	4,153	15,917	9,064	2,804	5,122	9,911	10,489
51 Nontransaction deposits	43,963	172,596	114,530	45,972	49,468	83,760	84,195
52 Individuals, partnerships, and corporations	42,534	162,533	108,604	44,747	45,895	80,593	80,100
53 States and political subdivisions	1,249	8,998	5,078	862	2,735	1,766	3,690
54 U.S. government	7	116	107	0	442	47	202
55 Depository institutions in the U.S.	173	866	669	360	307	1,334	200
56 Foreign governments, official institutions, and banks	-0	83	72	2	89	20	4
57 Borrowings 9	12,750	73,815	58,670	20,846	15,596	30,440	17,451
58 From Federal Reserve Banks	0	0	0	0	0	0	35
59 Treasury tax and loan notes	1,063	3,711	3,111	430	1,528	1,123	588
60 Other liabilities for borrowed money 11	11,686	70,104	55,559	20,415	14,068	29,317	16,828
61 Other liabilities (including subordinated debt)	2,517	46,090	38,064	3,744	3,537	4,049	3,726
62 TOTAL LIABILITIES	74,488	366,607	262,202	80,991	83,698	145,642	134,400
63 Residual (Total assets less total liabilities) 13	4,299	35,236	27,340	7,221	5,645	9,496	9,544
<b>MEMORANDA</b>							
64 Total loans and leases, gross, adjusted, plus securities 14	66,267	297,870	207,483	76,455	79,048	131,799	122,832
65 Time deposits in amounts of \$100,000 or more	10,865	42,387	32,553	17,992	10,905	20,784	16,904

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	10,295	2,298	1,336	1,183	5,767	20,244
2	U.S. government securities, investment account 18	12,598	4,760	2,936	1,696	12,742	19,323
3	Mortgage-backed securities <sup>1</sup>	7,011	1,995	2,351	214	5,962	7,753
4	All other maturing in: 1 year or less	1,503	775	193	649	815	3,451
5	Over 1 through 5 years	2,121	1,244	229	424	3,862	4,990
6	Over 5 years	1,962	745	163	409	2,102	3,128
7	Other securities, investment account 18	6,526	2,023	1,002	534	2,302	4,865
8	State and local government securities	3,536	1,018	290	328	127	2,237
9	Maturing in: 1 year or less	549	102	22	31	36	343
10	Over 1 year	2,987	916	268	297	91	1,895
11	Other bonds, stocks, and securities	2,989	1,005	712	206	2,175	2,627
12	Federal funds sold <sup>2</sup>	6,748	1,618	1,032	642	6,025	12,633
13	To commercial banks in the U.S.	3,568	1,217	443	622	5,305	9,706
14	To nonbank brokers and dealers	2,452	389	577	20	519	2,274
15	To others	728	12	12	0	201	652
16	Other loans and leases, gross	85,846	20,272	22,549	5,075	34,275	245,053
17	Commercial and industrial	39,329	6,064	6,732	1,545	13,468	54,152
18	Bankers' acceptances and commercial paper	325	1	114	2	45	237
19	All other	39,004	6,063	6,618	1,543	13,422	53,914
20	U.S. addressees	38,868	6,059	6,605	1,543	13,360	53,474
21	Non-U.S. addressees	136	3	14	0	62	440
22	Real estate loans	23,916	7,311	4,505	1,691	10,355	122,353
23	Revolving, home equity	1,726	655	501	112	209	12,839
24	All other	22,190	6,657	4,004	1,579	10,146	109,514
25	Loans to individuals	10,226	4,059	8,479	1,046	5,311	40,984
26	Loans to financial institutions	6,097	763	735	64	285	10,080
27	Commercial banks in the U.S.	1,193	186	74	32	149	7,540
28	Banks in foreign countries	137	2	2	0	9	108
29	Nonbank financial institutions	4,767	575	659	33	127	2,432
30	Loans for purchasing and carrying securities	1,765	281	336	76	288	1,339
31	Loans for agricultural production	94	47	52	181	210	4,490
32	Loans to states and political subdivisions	1,234	596	548	97	512	1,104
33	Loans to foreign governments and official institutions	148	6	4	0	239	158
34	All other loans	2,000	606	644	298	3,338	2,718
35	Lease financing receivables	1,037	540	515	78	270	7,676
36	Less: Unearned income	49	107	47	5	46	255
37	Loan and lease reserve <sup>5</sup>	2,102	401	568	195	754	6,641
38	Other loans and leases, net	83,695	19,765	21,934	4,875	33,475	238,157
39	Other assets <sup>18</sup>	14,165	1,884	1,885	605	8,251	32,758
40	<b>TOTAL ASSETS</b>	<b>134,027</b>	<b>32,348</b>	<b>30,125</b>	<b>9,535</b>	<b>68,561</b>	<b>327,980</b>
<b>LIABILITIES</b>							
41	Deposits	86,983	24,060	19,526	7,208	53,301	250,524
42	Demand deposits	17,867	4,639	3,271	2,157	10,292	50,743
43	Individuals, partnerships, and corporations	13,802	3,393	2,735	1,472	8,610	43,521
44	States and political subdivisions	495	103	49	67	130	1,428
45	U.S. government	167	29	11	21	281	382
46	Depository institutions in the U.S.	2,801	977	411	512	855	3,327
47	Banks in foreign countries	79	7	19	27	45	422
48	Foreign governments and official institutions	6	0	0	0	2	25
49	Certified and officers' checks	518	131	45	59	370	1,637
50	Other transaction deposits <sup>8</sup>	4,727	2,496	1,534	718	5,606	24,988
51	Nontransaction deposits	64,389	16,925	14,720	4,333	37,403	174,793
52	Individuals, partnerships, and corporations	61,055	16,305	14,585	4,050	35,274	169,467
53	States and political subdivisions	2,379	443	83	186	1,969	4,669
54	U.S. government	11	1	0	0	40	326
55	Depository institutions in the U.S.	818	176	52	13	120	304
56	Foreign governments, official institutions, and banks	125	0	0	83	0	28
57	Borrowings <sup>9</sup>	27,482	5,294	5,728	1,354	9,462	36,293
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	2,581	516	391	125	1,255	806
60	Other liabilities for borrowed money <sup>11</sup>	24,900	4,779	5,337	1,228	8,207	35,487
61	Other liabilities (including subordinated debt)	9,467	746	2,226	220	1,532	18,323
62	<b>TOTAL LIABILITIES</b>	<b>123,932</b>	<b>30,100</b>	<b>27,479</b>	<b>8,782</b>	<b>64,295</b>	<b>305,140</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,095	2,248	2,646	753	4,265	22,840
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	106,957	27,270	27,003	7,294	49,889	264,627
65	Time deposits in amounts of \$100,000 or more	20,272	2,816	3,193	753	7,667	34,439