

FEDERAL RESERVE statistical release



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August 9, 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 31, 1991	change since		Jul 31, 1991	change since		
		Jul 24, 1991	Aug 1, 1990		Jul 24, 1991	Aug 1, 1990	
ASSETS							
1	Cash and balances due from depository institutions	107,889	13,080	-18,163	14,888	-246	868
2	U.S. government securities	201,559	4,390	13,682	14,327	-346	3,693
3	Trading account	16,794	1,878	-2,979	--	--	--
4	Investment account	184,764	2,512	16,660	--	--	--
5	Mortgage-backed securities ¹	77,849	510	-4,023	--	--	--
6	All other maturing in: 1 year or less	22,564	-121	1,416	--	--	--
7	Over 1 through 5 years	45,976	379	7,288	--	--	--
8	Over 5 years	38,376	1,745	11,980	--	--	--
9	Other securities	57,239	529	-7,002	7,304	47	-86
10	Trading account	1,763	48	-57	--	--	--
11	Investment account	55,477	481	-6,944	--	--	--
12	State and local government securities	25,591	-83	-6,776	--	--	--
13	Maturing in: 1 year or less	3,112	14	-524	--	--	--
14	Over 1 year	22,479	-97	-6,253	--	--	--
15	Other bonds, stocks, and securities	29,886	565	-168	--	--	--
16	Other trading account assets	10,581	-156	1,430	--	--	--
17	Federal funds sold ²	83,297	9,337	-6,766	10,079	980	2,721
18	To commercial banks in the U.S.	57,604	7,852	-3,555	4,797	870	-1,329
19	To nonbank brokers and dealers	21,774	2,142	-694	--	--	--
20	To others ³	3,919	-657	-2,518	5,282	111	4,050
21	Other loans and leases, gross	1,019,066	2,940	-44,962	138,838	693	10,366
22	Commercial and industrial	303,583	1,074	-23,733	84,130	-116	10,822
23	Bankers' acceptances and commercial paper	1,884	117	389	1,741	30	-415
24	All other	301,699	956	-24,122	82,388	-146	11,236
25	U.S. addressees	300,095	760	-24,196	80,247	-187	10,410
26	Non-U.S. addressees	1,603	196	74	2,141	41	827
27	Real estate loans	398,173	-1,697	5,333	32,191	-90	6,801
28	Revolving, home equity	38,208	104	5,712	--	--	--
29	All other	359,965	-1,801	-379	--	--	--
30	Loans to individuals	185,061	353	-11,308	--	--	--
31	Loans to financial institutions	44,779	1,045	-6,016	17,206	437	-9,435
32	Commercial banks in the U.S.	20,150	-115	-2,917	8,284	436	-12,418
33	Banks in foreign countries	2,091	293	-1,866	1,742	-87	714
34	Nonbank financial institutions	22,538	868	-1,233	7,180	89	2,269
35	Loans for purchasing and carrying securities	13,795	2,332	-1,133	3,213	569	1,750
36	Loans for agricultural production	6,280	20	84	--	--	--
37	Loans to states and political subdivisions	18,739	20	-4,257	--	--	--
38	Loans to foreign governments and official institutions	987	-76	-497	325	26	117
39	All other loans ⁴	22,066	-13	-2,326	1,773	-133	312
40	Lease financing receivables	25,602	-118	-1,109	--	--	--
41	Less: Unearned income	3,833	-45	-841	--	--	--
42	Loan and lease reserve ⁵	36,922	169	1,305	--	--	--
43	Other loans and leases, net	978,310	2,816	-45,425	--	--	--
44	Other assets	154,596	3,885	18,443	28,853	254	-4,974
45	TOTAL ASSETS ⁶	1,593,471	33,881	-43,808	255,327	7,178	36,566

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Jul 31, 1991	change since		Jul 31, 1991	change since	
		Jul 24, 1991	Aug 1, 1990		Jul 24, 1991	Aug 1, 1990
LIABILITIES						
46 Deposits	1,114,800	22,269	-2,287	92,659	1,076	44,215
47 Demand deposits ⁷	233,221	21,642	-14,220	4,002	47	-333
48 Individuals, partnerships, and corporations	185,888	14,236	-8,753	2,381	11	-455
49 Other holders	47,333	7,406	-5,468	1,622	36	121
50 States and political subdivisions	7,368	742	-300	--	--	--
51 U.S. government	3,282	1,555	867	--	--	--
52 Depository institutions in the U.S.	21,529	3,509	-3,715	--	--	--
53 Banks in foreign countries	4,563	-157	-2,070	--	--	--
54 Foreign governments and official institutions	591	-220	-370	--	--	--
55 Certified and officers' checks	9,999	1,977	121	--	--	--
56 Other transaction deposits ⁸	90,446	2,021	7,003	--	--	--
57 Nontransaction deposits	791,133	-1,394	4,930	88,657	1,029	44,549
58 Individuals, partnerships, and corporations	755,747	-1,399	7,803	65,821	208	29,536
59 Other holders	35,386	5	-2,872	22,836	822	15,013
60 States and political subdivisions	29,043	15	-1,071	--	--	--
61 U.S. government	1,112	-82	-44	--	--	--
62 Depository institutions in the U.S.	4,798	74	-1,717	--	--	--
63 Foreign governments, official institutions, and banks	433	-2	-40	--	--	--
64 Borrowings ⁹	267,932	11,417	-46,525	92,738	6,654	-20,117
65 Federal funds purchased ¹⁰	--	--	--	47,897	7,142	-8,936
66 From commercial banks in the U.S.	--	--	--	21,675	5,713	-7,138
67 From others	--	--	--	26,222	1,429	-1,798
68 From Federal Reserve Banks	125	90	125	--	--	--
69 Treasury tax and loan notes	25,755	11,638	15,816	--	--	--
70 Other liabilities for borrowed money ¹¹	242,052	-310	-62,466	44,840	-488	-11,181
71 To commercial banks in the U.S.	--	--	--	14,853	836	-17,496
72 To others	--	--	--	29,987	-1,324	6,315
73 Other liabilities (including subordinated debt)	96,646	317	521	27,017	498	-6,855
74 TOTAL LIABILITIES ¹²	1,479,378	34,004	-48,290	255,327	7,178	36,566
75 Residual (Total assets less total liabilities) ¹³	114,093	-123	4,480	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,293,989	9,303	-37,146	157,467	68	30,442
77 Time deposits in amounts of \$100,000 or more	187,921	-998	-35,285	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,285	30	1,003	--	--	--
79 Commercial and industrial	658	15	521	--	--	--
80 Other	627	15	482	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,253	81	885	--	--	--
82 Net due to related institutions ¹⁷	-5,142	2,185	-3,186	1,876	-6,846	-4,654

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: A reclassification at domestically chartered weekly reporting banks increased U.S. government securities investment account mortgage-backed securities \$200 million and reduced U.S. government securities investment account maturing in less than one year the same amount the week ending July 31, 1991. An additional reclassification the week ending June 26, 1991 reduced U.S. government securities investment account mortgage-backed securities \$200 million and increased U.S. government securities investment account maturing in over one to five years the same amount. A reclassification at branches and agencies of foreign banks reduced real estate loans \$200 million and increased other assets the same amount the week ending July 31, 1991.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	4,568	27,262	21,059	3,567	4,564	9,677	8,509
2	U.S. government securities, investment account 18	15,755	40,528	26,394	9,782	14,042	25,006	25,136
3	Mortgage-backed securities ¹	7,150	17,372	11,365	3,010	3,731	10,936	10,416
4	All other maturing in: 1 year or less	2,567	4,628	2,789	3,154	785	2,066	2,111
5	Over 1 through 5 years	4,513	9,565	5,670	1,359	2,426	8,760	6,213
6	Over 5 years	1,525	8,963	6,569	2,259	7,099	3,244	6,395
7	Other securities, investment account 18	2,564	16,345	10,993	2,272	4,547	5,645	6,712
8	State and local government securities	490	6,767	4,720	1,274	2,137	3,594	3,796
9	Maturing in: 1 year or less	204	704	330	130	272	404	305
10	Over 1 year	286	6,063	4,390	1,144	1,865	3,190	3,491
11	Other bonds, stocks, and securities	2,074	9,578	6,274	998	2,409	2,050	2,916
12	Federal funds sold 2	6,608	25,521	18,923	1,647	3,192	6,566	7,872
13	To commercial banks in the U.S.	4,483	15,458	10,616	1,605	1,964	4,717	6,148
14	To nonbank brokers and dealers	2,100	8,191	6,466	42	1,228	1,362	1,617
15	To others	25	1,872	1,841	0	0	487	107
16	Other loans and leases, gross	47,212	240,530	169,248	65,274	60,675	100,647	91,334
17	Commercial and industrial	17,590	80,014	54,218	13,709	20,826	27,283	22,302
18	Bankers' acceptances and commercial paper	77	671	109	65	155	61	74
19	All other	17,513	79,343	54,109	13,643	20,671	27,222	22,228
20	U.S. addressees	17,481	78,644	53,464	13,638	20,620	27,148	22,164
21	Non-U.S. addressees	32	699	644	5	51	73	64
22	Real estate loans	20,352	88,119	60,477	13,528	18,205	46,214	42,985
23	Revolving, home equity	3,276	7,497	3,796	950	2,326	5,316	2,746
24	All other	17,076	80,622	56,681	12,578	15,879	40,898	40,239
25	Loans to individuals	3,698	29,955	19,382	31,798	14,337	16,036	18,751
26	Loans to financial institutions	648	17,924	15,213	2,787	2,065	1,933	1,178
27	Commercial banks in the U.S.	355	7,096	6,087	1,001	1,063	1,120	503
28	Banks in foreign countries	23	1,613	1,533	78	41	25	64
29	Nonbank financial institutions	269	9,215	7,593	1,708	961	788	611
30	Loans for purchasing and carrying securities	296	6,739	5,949	272	1,005	537	320
31	Loans for agricultural production	90	230	130	50	102	373	347
32	Loans to states and political subdivisions	691	4,914	3,511	1,480	1,288	3,300	2,957
33	Loans to foreign governments and official institutions	7	136	93	45	183	26	27
34	All other loans	870	6,067	4,873	242	502	3,265	1,471
35	Lease financing receivables	2,969	6,432	5,402	1,364	2,163	1,680	997
36	Less: Unearned income	49	2,100	1,599	174	363	118	524
37	Loan and lease reserve 5	2,188	15,024	12,227	2,151	1,605	2,841	2,418
38	Other loans and leases, net	44,974	223,406	155,422	62,948	58,706	97,688	88,392
39	Other assets 18	7,494	76,943	62,595	8,485	5,870	13,291	8,958
40	TOTAL ASSETS	81,963	410,004	295,386	88,702	90,922	157,872	145,577
LIABILITIES								
41	Deposits	60,342	250,250	168,071	57,078	66,105	112,530	114,558
42	Demand deposits	11,993	62,316	45,005	7,819	11,384	18,936	19,733
43	Individuals, partnerships, and corporations	9,635	47,362	32,192	6,433	9,344	15,862	16,310
44	States and political subdivisions	641	1,429	598	183	454	865	1,057
45	U.S. government	70	866	755	109	165	216	223
46	Depository institutions in the U.S.	1,100	4,785	4,366	775	904	1,105	1,475
47	Banks in foreign countries	128	3,517	3,379	62	48	71	37
48	Foreign governments and official institutions	2	475	463	2	1	82	3
49	Certified and officers' checks	417	3,882	3,250	257	469	734	628
50	Other transaction deposits 8	4,321	16,218	9,248	2,833	5,260	10,180	10,814
51	Nontransaction deposits	44,028	171,715	113,818	46,426	49,461	83,413	84,011
52	Individuals, partnerships, and corporations	42,566	161,461	107,886	45,232	45,902	80,263	80,070
53	States and political subdivisions	1,278	9,146	5,045	845	2,719	1,746	3,640
54	U.S. government	8	124	113	0	442	51	112
55	Depository institutions in the U.S.	176	886	688	347	308	1,332	185
56	Foreign governments, official institutions, and banks	-0	98	87	2	89	21	4
57	Borrowings 9	14,904	77,231	59,891	20,677	15,535	32,115	17,740
58	From Federal Reserve Banks	0	0	0	0	0	0	125
59	Treasury tax and loan notes	2,029	7,483	6,367	836	2,219	1,437	1,045
60	Other liabilities for borrowed money 11	12,875	69,748	53,524	19,842	13,316	30,678	16,571
61	Other liabilities (including subordinated debt)	2,434	47,245	40,050	3,751	3,648	3,811	3,761
62	TOTAL LIABILITIES	77,679	374,726	268,012	81,506	85,288	148,456	136,059
63	Residual (Total assets less total liabilities) 13	4,284	35,279	27,374	7,196	5,634	9,416	9,518
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	67,300	300,370	208,856	76,369	79,428	132,027	124,403
65	Time deposits in amounts of \$100,000 or more	10,902	41,776	31,832	18,163	10,814	20,564	16,754

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	11,250	2,479	1,801	1,350	6,697	26,166
2	U.S. government securities, investment account ¹⁸	12,573	4,837	2,876	1,703	12,738	19,789
3	Mortgage-backed securities ¹	6,939	2,293	2,294	213	5,729	7,766
4	All other maturing in: 1 year or less	1,468	565	193	657	817	3,551
5	Over 1 through 5 years	2,142	1,246	229	423	4,070	5,029
6	Over 5 years	2,024	732	160	409	2,122	3,443
7	Other securities, investment account ¹⁸	6,507	2,074	1,032	549	2,387	4,843
8	State and local government securities	3,536	1,015	290	328	127	2,235
9	Maturing in: 1 year or less	552	106	22	31	36	343
10	Over 1 year	2,984	909	268	297	91	1,891
11	Other bonds, stocks, and securities	2,971	1,059	741	221	2,260	2,609
12	Federal funds sold ²	8,878	2,171	1,059	676	7,283	11,825
13	To commercial banks in the U.S.	4,215	1,789	408	656	6,564	9,596
14	To nonbank brokers and dealers	3,820	330	589	20	520	1,956
15	To others	842	52	62	0	199	273
16	Other loans and leases, gross	86,576	20,305	22,871	5,113	34,199	244,330
17	Commercial and industrial	39,415	6,151	6,753	1,561	13,687	54,291
18	Bankers' acceptances and commercial paper	381	2	114	0	55	228
19	All other	39,034	6,149	6,639	1,561	13,633	54,063
20	U.S. addressees	38,898	6,145	6,626	1,561	13,566	53,604
21	Non-U.S. addressees	137	3	13	0	66	459
22	Real estate loans	24,027	7,321	4,514	1,688	10,103	121,117
23	Revolving, home equity	1,732	658	504	112	207	12,885
24	All other	22,296	6,663	4,010	1,576	9,896	108,232
25	Loans to individuals	10,248	4,063	8,725	1,051	5,334	41,065
26	Loans to financial institutions	6,328	670	735	75	269	10,168
27	Commercial banks in the U.S.	1,231	77	44	41	137	7,483
28	Banks in foreign countries	137	2	11	0	8	87
29	Nonbank financial institutions	4,959	592	680	35	124	2,597
30	Loans for purchasing and carrying securities	2,030	332	313	73	305	1,571
31	Loans for agricultural production	100	47	51	178	211	4,502
32	Loans to states and political subdivisions	1,236	595	548	96	524	1,110
33	Loans to foreign governments and official institutions	150	6	4	0	238	165
34	All other loans	2,002	578	708	311	3,256	2,794
35	Lease financing receivables	1,040	541	520	78	270	7,547
36	Less: Unearned income	48	106	47	5	46	253
37	Loan and lease reserve ⁵	2,127	411	579	192	771	6,615
38	Other loans and leases, net	84,402	19,789	22,245	4,916	33,382	237,462
39	Other assets ¹⁸	15,741	2,044	2,332	635	8,537	33,403
40	TOTAL ASSETS	139,351	33,393	31,344	9,829	71,024	333,488
LIABILITIES							
41	Deposits	90,238	24,362	20,320	7,364	54,462	257,192
42	Demand deposits	21,110	4,895	3,851	2,314	11,364	57,504
43	Individuals, partnerships, and corporations	16,157	3,534	3,258	1,545	9,428	47,021
44	States and political subdivisions	613	118	58	56	152	1,742
45	U.S. government	436	103	17	90	349	638
46	Depository institutions in the U.S.	3,127	965	438	538	955	5,363
47	Banks in foreign countries	95	7	25	26	48	499
48	Foreign governments and official institutions	3	0	0	0	2	22
49	Certified and officers' checks	680	168	55	59	429	2,221
50	Other transaction deposits ⁸	4,821	2,498	1,634	715	5,801	25,351
51	Nontransaction deposits	64,306	16,969	14,835	4,334	37,297	174,337
52	Individuals, partnerships, and corporations	60,885	16,340	14,711	4,058	35,202	169,054
53	States and political subdivisions	2,385	452	74	180	1,945	4,632
54	U.S. government	12	1	0	0	38	324
55	Depository institutions in the U.S.	916	176	49	13	113	298
56	Foreign governments, official institutions, and banks	108	0	0	83	0	28
57	Borrowings ⁹	30,401	5,876	5,639	1,454	10,960	35,399
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,522	924	363	128	2,689	1,081
60	Other liabilities for borrowed money ¹¹	24,879	4,952	5,276	1,326	8,271	34,317
61	Other liabilities (including subordinated debt)	8,600	909	2,534	251	1,593	18,109
62	TOTAL LIABILITIES	129,239	31,148	28,493	9,068	67,016	310,700
63	Residual (Total assets less total liabilities) ¹³	10,111	2,246	2,851	761	4,008	22,789
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	109,088	27,521	27,386	7,345	49,906	263,708
65	Time deposits in amounts of \$100,000 or more	20,434	2,820	3,220	731	7,623	34,120