

FEDERAL RESERVE statistical release



These data are scheduled for release at 4:15 p.m. eastern time each Friday.

H.4.2(504)

September 27, 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		
	Sep 18, 1991	change since Sep 11, 1991	Sep 19, 1990	Sep 18, 1991	change since Sep 11, 1991	Sep 19, 1990
ASSETS						
1 Cash and balances due from depository institutions	109,241	12,215	-142	16,125	71	1,589
2 U.S. government securities	209,634	-1,429	18,280	14,720	-379	4,140
3 Trading account	20,721	5	1,749	--	--	--
4 Investment account	188,913	-1,434	16,531	--	--	--
5 Mortgage-backed securities ¹	75,986	-1,142	-8,221	--	--	--
6 All other maturing in: 1 year or less	25,818	764	7,089	--	--	--
7 Over 1 through 5 years	46,588	140	4,652	--	--	--
8 Over 5 years	40,521	-1,196	13,011	--	--	--
9 Other securities	56,824	109	-6,367	7,445	-99	-52
10 Trading account	1,593	65	619	--	--	--
11 Investment account	55,231	44	-6,986	--	--	--
12 State and local government securities	24,738	-42	-7,481	--	--	--
13 Maturing in: 1 year or less	3,026	-20	-735	--	--	--
14 Over 1 year	21,712	-23	-6,745	--	--	--
15 Other bonds, stocks, and securities	30,492	87	495	--	--	--
16 Other trading account assets	10,223	210	-441	--	--	--
17 Federal funds sold ²	84,802	3,639	-1,200	9,475	808	659
18 To commercial banks in the U.S.	57,877	2,751	-1,165	5,274	1,434	-448
19 To nonbank brokers and dealers	21,599	1,245	1,972	--	--	--
20 To others ³	5,326	-357	-2,006	4,201	-626	1,107
21 Other loans and leases, gross	1,011,262	2,509	-51,470	142,573	2,365	10,446
22 Commercial and industrial	300,384	1,928	-24,382	86,129	1,020	11,075
23 Bankers' acceptances and commercial paper	1,744	-110	63	2,106	-193	-580
24 All other	298,640	2,038	-24,445	84,023	1,213	12,155
25 U.S. addressees	297,001	1,906	-24,444	81,800	1,198	11,337
26 Non-U.S. addressees	1,639	132	-1	2,223	15	818
27 Real estate loans	397,749	-963	2,786	32,779	24	6,634
28 Revolving, home equity	39,172	123	5,752	--	--	--
29 All other	358,577	-1,086	-2,965	--	--	--
30 Loans to individuals	183,272	-789	-14,446	--	--	--
31 Loans to financial institutions	43,884	-341	-6,031	17,190	-175	-10,683
32 Commercial banks in the U.S.	20,257	-134	-2,017	7,990	-37	-13,312
33 Banks in foreign countries	1,736	124	-2,683	2,303	84	747
34 Nonbank financial institutions	21,892	-331	-1,331	6,897	-223	1,882
35 Loans for purchasing and carrying securities	13,109	1,339	-1,774	4,329	1,586	2,032
36 Loans for agricultural production	6,199	23	8	--	--	--
37 Loans to states and political subdivisions	18,424	43	-4,088	--	--	--
38 Loans to foreign governments and official institutions	1,075	106	-254	370	14	151
39 All other loans ⁴	21,658	1,145	-2,048	1,775	-104	338
40 Lease financing receivables	25,507	17	-1,242	--	--	--
41 Less: Unearned income	3,672	-8	-1,033	--	--	--
42 Loan and lease reserve ⁵	37,710	-37	2,332	--	--	--
43 Other loans and leases, net	969,880	2,554	-52,769	--	--	--
44 Other assets	150,223	-494	7,228	27,934	-417	-3,608
45 TOTAL ASSETS ⁶	1,590,826	16,804	-35,415	260,436	3,126	40,663

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	change since			change since		
	Sep 18, 1991	Sep 11, 1991	Sep 19, 1990	Sep 18, 1991	Sep 11, 1991	Sep 19, 1990
LIABILITIES						
46 Deposits	1,102,618	-3,208	11,943	95,797	2,316	48,743
47 Demand deposits ⁷	222,211	3,787	-3,427	3,992	310	-636
48 Individuals, partnerships, and corporations	177,579	-682	-1,984	2,425	83	-608
49 Other holders	44,632	4,469	-1,443	1,567	228	-28
50 States and political subdivisions	7,516	1,450	425	--	--	--
51 U.S. government	3,132	996	-395	--	--	--
52 Depository institutions in the U.S.	19,858	675	-78	--	--	--
53 Banks in foreign countries	5,076	279	-683	--	--	--
54 Foreign governments and official institutions	595	78	-535	--	--	--
55 Certified and officers' checks	8,455	991	-177	--	--	--
56 Other transaction deposits ⁸	93,162	-1,310	11,190	--	--	--
57 Nontransaction deposits	787,245	-5,685	4,180	91,805	2,006	49,379
58 Individuals, partnerships, and corporations	753,614	-5,127	7,895	66,895	1,339	32,664
59 Other holders	33,631	-558	-3,715	24,911	667	16,714
60 States and political subdivisions	27,316	-541	-2,424	--	--	--
61 U.S. government	1,140	17	361	--	--	--
62 Depository institutions in the U.S.	4,733	-28	-1,644	--	--	--
63 Foreign governments, official institutions, and banks	442	-6	-9	--	--	--
64 Borrowings ⁹	280,381	22,140	-46,376	89,843	-5,695	-23,450
65 Federal funds purchased ¹⁰	--	--	--	47,680	-3,350	-10,551
66 From commercial banks in the U.S.	--	--	--	19,792	-2,468	-8,991
67 From others	--	--	--	27,888	-882	-1,560
68 From Federal Reserve Banks	548	28	-2,752	--	--	--
69 Treasury tax and loan notes	26,482	17,774	-3,836	--	--	--
70 Other liabilities for borrowed money ¹¹	253,351	4,338	-39,789	42,163	-2,345	-12,899
71 To commercial banks in the U.S.	--	--	--	13,950	-322	-16,536
72 To others	--	--	--	28,213	-2,022	3,637
73 Other liabilities (including subordinated debt)	93,217	-2,592	-5,340	26,575	-48	-5,629
74 TOTAL LIABILITIES ¹²	1,476,216	16,340	-39,775	260,436	3,126	40,663
75 Residual (Total assets less total liabilities) ¹³	114,610	464	4,361	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,294,610	2,420	-38,015	160,949	1,298	28,553
77 Time deposits in amounts of \$100,000 or more	180,714	-2,330	-38,263	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,233	-4	934	--	--	--
79 Commercial and industrial	672	1	523	--	--	--
80 Other	561	-5	411	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,469	-32	-677	--	--	--
82 Net due to related institutions ¹⁷	-6,278	2,484	-583	6,058	5,775	-6,890

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: Domestically chartered weekly reporting banks acquired \$600 million in assets and liabilities of thrift institutions in the week ending September 18, 1991. The major asset items affected were (in millions): real estate loans, all other, \$400 and loans to individuals, \$100. The major liability item affected was nontransaction deposits-IPC, \$500. A reclassification the week ending July 3, 1991 increased revolving home equity loans \$100 million and reduced loans to individuals the same amount.

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES,
BY DISTRICT AND FOR NEW YORK CITYSeptember 18, 1991
(In millions of dollars)

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
ASSETS								
1	Cash and balances due from depository institutions	5,014	25,908	19,415	4,282	4,984	10,038	9,124
2	U.S. government securities, investment account 18	15,976	42,277	27,200	9,873	14,639	26,028	24,354
3	Mortgage-backed securities ¹	6,808	17,620	11,387	3,009	4,078	10,328	9,587
4	All other maturing in: 1 year or less	3,557	5,679	3,654	3,141	1,269	2,070	2,178
5	Over 1 through 5 years	3,684	8,595	4,421	1,457	1,934	9,551	6,552
6	Over 5 years	1,927	10,384	7,739	2,266	7,358	4,079	6,037
7	Other securities, investment account 18	2,473	15,682	10,438	2,270	4,612	5,736	6,549
8	State and local government securities	474	6,250	4,313	1,243	2,123	3,509	3,689
9	Maturing in: 1 year or less	198	705	355	111	279	372	315
10	Over 1 year	276	5,545	3,958	1,131	1,844	3,137	3,375
11	Other bonds, stocks, and securities	1,999	9,432	6,125	1,027	2,490	2,227	2,860
12	Federal funds sold 2	3,944	25,666	20,739	1,093	2,708	7,053	10,222
13	To commercial banks in the U.S.	2,466	15,234	11,897	865	1,347	4,587	8,480
14	To nonbank brokers and dealers	1,458	8,150	6,642	29	1,361	1,877	1,557
15	To others	21	2,282	2,200	200	0	590	185
16	Other loans and leases, gross	46,586	238,675	167,805	64,678	60,465	100,044	90,052
17	Commercial and industrial	17,598	79,906	54,913	13,446	20,848	26,956	21,696
18	Bankers' acceptances and commercial paper	80	613	124	107	116	92	50
19	All other	17,518	79,293	54,789	13,340	20,732	26,864	21,646
20	U.S. addressees	17,497	78,544	54,094	13,334	20,680	26,789	21,567
21	Non-U.S. addressees	21	749	695	6	52	75	78
22	Real estate loans	19,887	87,676	60,291	13,488	18,383	45,987	42,388
23	Revolving, home equity	3,435	7,538	3,802	963	2,448	5,430	2,783
24	All other	16,453	80,137	56,489	12,526	15,934	40,557	39,605
25	Loans to individuals	3,487	29,668	18,998	31,671	14,551	16,044	18,816
26	Loans to financial institutions	541	16,514	13,983	2,699	1,754	2,244	967
27	Commercial banks in the U.S.	291	6,549	5,663	980	1,024	1,429	435
28	Banks in foreign countries	17	1,302	1,263	97	34	21	18
29	Nonbank financial institutions	233	8,663	7,057	1,622	697	793	514
30	Loans for purchasing and carrying securities	272	6,461	5,047	273	862	476	312
31	Loans for agricultural production	90	214	117	53	102	328	337
32	Loans to states and political subdivisions	682	5,001	3,455	1,441	1,269	3,178	2,926
33	Loans to foreign governments and official institutions	8	229	187	45	183	23	28
34	All other loans	1,092	6,640	5,463	211	382	3,180	1,597
35	Lease financing receivables	2,930	6,367	5,353	1,350	2,132	1,628	986
36	Less: Unearned income	42	1,998	1,504	170	368	113	501
37	Loan and lease reserve 5	2,253	15,226	12,436	2,185	1,592	2,874	2,459
38	Other loans and leases, net	44,290	221,451	153,865	62,322	58,505	97,058	87,093
39	Other assets ¹⁸	7,586	76,444	63,606	8,308	5,509	15,155	9,796
40	TOTAL ASSETS	79,284	407,429	295,263	88,149	90,959	161,068	147,137
LIABILITIES								
41	Deposits	57,805	245,595	165,577	56,872	64,543	112,277	114,326
42	Demand deposits	11,955	60,634	44,525	7,533	10,695	18,224	18,862
43	Individuals, partnerships, and corporations	9,827	46,401	32,290	6,180	8,865	15,304	15,680
44	States and political subdivisions	436	1,503	661	206	418	928	882
45	U.S. government	56	274	195	75	322	207	194
46	Depository institutions in the U.S.	1,181	4,165	3,732	780	643	1,168	1,590
47	Banks in foreign countries	88	4,154	4,017	56	36	68	36
48	Foreign governments and official institutions	1	464	452	2	1	93	1
49	Certified and officers' checks	367	3,673	3,179	233	411	456	480
50	Other transaction deposits 8	4,319	16,575	9,366	2,855	5,387	10,370	10,887
51	Nontransaction deposits	41,531	168,386	111,686	46,484	48,460	83,683	84,576
52	Individuals, partnerships, and corporations	40,386	158,763	106,104	45,247	45,066	80,801	81,039
53	States and political subdivisions	993	8,532	4,727	841	2,570	1,460	3,236
54	U.S. government	7	116	106	0	442	94	124
55	Depository institutions in the U.S.	145	893	669	394	295	1,319	174
56	Foreign governments, official institutions, and banks	-0	82	81	2	87	9	4
57	Borrowings 9	14,528	80,467	64,717	20,854	16,724	35,346	19,099
58	From Federal Reserve Banks	0	0	0	0	0	0	548
59	Treasury tax and loan notes	1,990	7,618	6,581	807	2,532	2,019	1,015
60	Other liabilities for borrowed money 11	12,538	72,849	58,136	20,047	14,193	33,327	17,536
61	Other liabilities (including subordinated debt)	2,608	45,821	37,359	3,292	3,726	3,964	4,126
62	TOTAL LIABILITIES	74,942	371,883	267,654	81,018	84,993	151,587	137,551
63	Residual (Total assets less total liabilities) 13	4,342	35,546	27,609	7,131	5,966	9,482	9,586
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	66,222	300,518	208,622	76,069	80,054	132,845	122,262
65	Time deposits in amounts of \$100,000 or more	9,715	38,694	29,862	18,258	9,762	20,748	16,057

Federal Reserve District						
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
1 Cash and balances due from depository institutions	11,666	2,763	1,753	1,353	6,486	25,869
2 U.S. government securities, investment account 18	12,926	4,939	2,812	1,765	11,982	21,340
3 Mortgage-backed securities ¹	6,886	2,325	2,236	217	4,754	8,140
4 All other maturing in: 1 year or less	1,841	510	183	672	886	3,833
5 Over 1 through 5 years	2,361	1,385	227	472	4,745	5,623
6 Over 5 years	1,838	719	167	404	1,597	3,744
7 Other securities, investment account 18	6,481	2,183	903	583	2,753	5,007
8 State and local government securities	3,510	1,010	289	317	135	2,188
9 Maturing in: 1 year or less	538	101	23	23	42	319
10 Over 1 year	2,972	908	267	294	93	1,870
11 Other bonds, stocks, and securities	2,970	1,174	614	265	2,618	2,819
12 Federal funds sold 2	7,883	2,034	919	810	8,950	13,518
13 To commercial banks in the U.S.	3,571	1,725	574	790	7,562	10,677
14 To nonbank brokers and dealers	3,323	277	335	20	813	2,399
15 To others	988	33	11	0	574	442
16 Other loans and leases, gross	86,217	20,268	22,977	5,143	34,228	241,929
17 Commercial and industrial	39,052	6,075	6,545	1,619	13,526	53,117
18 Bankers' acceptances and commercial paper	278	5	68	2	63	271
19 All other	38,775	6,069	6,477	1,617	13,464	52,846
20 U.S. addressees	38,628	6,060	6,464	1,617	13,401	52,419
21 Non-U.S. addressees	146	9	14	0	62	427
22 Real estate loans	24,282	7,476	5,272	1,686	10,071	121,154
23 Revolving, home equity	1,730	691	509	118	205	13,321
24 All other	22,552	6,785	4,763	1,568	9,866	107,833
25 Loans to individuals	10,378	4,078	8,300	1,075	5,475	39,728
26 Loans to financial institutions	6,101	640	834	64	1,274	10,252
27 Commercial banks in the U.S.	1,187	77	206	36	111	7,930
28 Banks in foreign countries	146	2	1	0	8	90
29 Nonbank financial institutions	4,768	560	627	27	1,155	2,232
30 Loans for purchasing and carrying securities	1,883	291	331	81	271	1,597
31 Loans for agricultural production	90	50	52	159	205	4,520
32 Loans to states and political subdivisions	1,169	579	475	101	512	1,091
33 Loans to foreign governments and official institutions	141	6	4	0	238	171
34 All other loans	2,086	540	638	281	2,391	2,619
35 Lease financing receivables	1,034	533	525	77	264	7,681
36 Less: Unearned income	51	101	47	5	30	247
37 Loan and lease reserve 5	2,342	421	565	191	740	6,860
38 Other loans and leases, net	83,824	19,745	22,364	4,947	33,458	234,822
39 Other assets 18	14,085	2,014	1,900	612	7,415	33,936
40 TOTAL ASSETS	136,864	33,679	30,651	10,070	71,045	334,492
LIABILITIES						
41 Deposits	89,442	24,627	19,445	7,496	54,578	255,613
42 Demand deposits	20,089	5,085	3,597	2,308	10,398	52,830
43 Individuals, partnerships, and corporations	14,328	3,785	2,906	1,581	8,865	43,857
44 States and political subdivisions	954	107	81	83	141	1,777
45 U.S. government	753	41	15	28	157	1,009
46 Depository institutions in the U.S.	3,364	1,016	526	552	821	4,051
47 Banks in foreign countries	95	7	23	11	54	449
48 Foreign governments and official institutions	3	0	0	0	1	28
49 Certified and officers' checks	592	128	45	53	359	1,658
50 Other transaction deposits 8	5,572	2,535	1,587	770	5,924	26,382
51 Nontransaction deposits	63,780	17,007	14,262	4,418	38,256	176,401
52 Individuals, partnerships, and corporations	60,355	16,419	14,154	4,151	36,334	170,899
53 States and political subdivisions	2,377	412	60	166	1,790	4,879
54 U.S. government	16	2	0	0	23	316
55 Depository institutions in the U.S.	912	175	47	10	109	260
56 Foreign governments, official institutions, and banks	120	0	0	91	0	47
57 Borrowings 9	29,888	6,020	6,517	1,576	10,607	38,755
58 From Federal Reserve Banks	0	0	0	0	0	0
59 Treasury tax and loan notes	5,375	1,020	413	156	2,508	1,031
60 Other liabilities for borrowed money 11	24,514	5,000	6,104	1,420	8,100	37,724
61 Other liabilities (including subordinated debt)	7,467	976	1,979	206	1,716	17,335
62 TOTAL LIABILITIES	126,797	31,623	27,941	9,277	66,901	311,704
63 Residual (Total assets less total liabilities) 13	10,067	2,056	2,710	793	4,144	22,789
MEMORANDA						
64 Total loans and leases, gross, adjusted, plus securities 14	108,747	27,622	26,831	7,475	50,240	263,187
65 Time deposits in amounts of \$100,000 or more	20,222	2,557	3,181	682	7,395	33,443