

FEDERAL RESERVE statistical release



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October 11, 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

	Oct 2, 1991	change since		Oct 2, 1991	change since		
		Sep 25, 1991	Oct 3, 1990		Sep 25, 1991	Oct 3, 1990	
ASSETS							
1 Cash and balances due from depository institutions	103,712	1,569	-7,776	15,862	-930	1,126	
2 U.S. government securities	214,122	6,712	25,040	16,325	1,367	5,540	
3 Trading account	19,306	1,300	1,822	--	--	--	
4 Investment account	194,816	5,412	23,218	--	--	--	
5 Mortgage-backed securities ¹	78,406	392	-5,328	--	--	--	
6 All other maturing in: 1 year or less	26,077	720	9,259	--	--	--	
7 Over 1 through 5 years	47,770	1,035	5,343	--	--	--	
8 Over 5 years	42,564	3,265	13,944	--	--	--	
9 Other securities	56,690	259	-6,415	7,496	-48	-92	
10 Trading account	1,338	-321	282	--	--	--	
11 Investment account	55,352	580	-6,697	--	--	--	
12 State and local government securities	24,035	-421	-8,089	--	--	--	
13 Maturing in: 1 year or less	3,004	25	-829	--	--	--	
14 Over 1 year	21,031	-446	-7,259	--	--	--	
15 Other bonds, stocks, and securities	31,317	1,000	1,391	--	--	--	
16 Other trading account assets	10,689	462	-245	--	--	--	
17 Federal funds sold ²	92,506	8,407	11,671	7,925	-1,493	-703	
18 To commercial banks in the U.S.	65,181	10,317	6,480	3,419	-220	-4,170	
19 To nonbank brokers and dealers	22,819	-819	5,759	--	--	--	
20 To others ³	4,506	-1,092	-568	4,506	-1,273	3,467	
21 Other loans and leases, gross	1,008,958	2,029	-57,198	143,949	-8	11,903	
22 Commercial and industrial	299,986	2,711	-25,678	88,010	760	13,896	
23 Bankers' acceptances and commercial paper	1,655	26	111	1,914	-208	-663	
24 All other	298,331	2,685	-25,789	86,096	968	14,559	
25 U.S. addressees	296,671	2,562	-25,903	83,864	901	13,711	
26 Non-U.S. addressees	1,660	123	115	2,232	67	848	
27 Real estate loans	396,312	-648	163	32,696	-50	6,073	
28 Revolving, home equity	39,463	126	5,419	--	--	--	
29 All other	356,848	-774	-5,256	--	--	--	
30 Loans to individuals	183,174	-279	-14,447	--	--	--	
31 Loans to financial institutions	45,500	1,476	-5,930	17,664	-387	-8,794	
32 Commercial banks in the U.S.	20,495	316	-4,119	8,589	-427	-10,129	
33 Banks in foreign countries	2,035	-115	-1,663	2,132	132	-226	
34 Nonbank financial institutions	22,969	1,275	-148	6,943	-92	1,561	
35 Loans for purchasing and carrying securities	11,078	-1,594	-3,499	3,242	-446	98	
36 Loans for agricultural production	6,201	-8	11	--	--	--	
37 Loans to states and political subdivisions	18,232	-111	-4,064	--	--	--	
38 Loans to foreign governments and official institutions	979	-10	-423	397	2	196	
39 All other loans ⁴	21,959	360	-1,568	1,939	113	434	
40 Lease financing receivables	25,537	131	-1,764	--	--	--	
41 Less: Unearned income	3,525	-120	-1,097	--	--	--	
42 Loan and lease reserve ⁵	36,738	-268	1,235	--	--	--	
43 Other loans and leases, net	968,694	2,416	-57,336	--	--	--	
44 Other assets	154,946	4,862	5,198	28,451	-535	-2,332	
45 TOTAL ASSETS ⁶	1,601,361	24,687	-29,871	262,365	1,463	47,747	

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Oct 2, 1991	change since		Oct 2, 1991	change since	
		Sep 25, 1991	Oct 3, 1990		Sep 25, 1991	Oct 3, 1990
LIABILITIES						
46 Deposits	1,111,532	19,086	4,838	96,539	-1,612	49,431
47 Demand deposits ⁷	231,738	13,517	1,539	3,595	-119	-654
48 Individuals, partnerships, and corporations	186,653	12,705	2,466	2,340	-25	-522
49 Other holders	45,085	812	-927	1,254	-95	-132
50 States and political subdivisions	7,208	-96	742	--	--	--
51 U.S. government	2,154	544	237	--	--	--
52 Depository institutions in the U.S.	20,743	1,500	-1,092	--	--	--
53 Banks in foreign countries	4,994	-215	-1,183	--	--	--
54 Foreign governments and official institutions	575	2	-159	--	--	--
55 Certified and officers' checks	9,410	-924	527	--	--	--
56 Other transaction deposits ⁸	94,263	4,547	9,341	--	--	--
57 Nontransaction deposits	785,531	1,022	-6,043	92,945	-1,493	50,085
58 Individuals, partnerships, and corporations	752,699	1,740	-1,407	66,909	-1,527	33,374
59 Other holders	32,832	-718	-4,636	26,036	35	16,711
60 States and political subdivisions	26,848	-390	-2,694	--	--	--
61 U.S. government	1,109	-44	116	--	--	--
62 Depository institutions in the U.S.	4,452	-292	-1,688	--	--	--
63 Foreign governments, official institutions, and banks	424	8	-370	--	--	--
64 Borrowings ⁹	280,208	4,800	-34,543	93,470	5,806	-12,139
65 Federal funds purchased ¹⁰	--	--	--	48,691	6,610	-4,656
66 From commercial banks in the U.S.	--	--	--	21,151	4,779	-5,259
67 From others	--	--	--	27,540	1,831	603
68 From Federal Reserve Banks	0	0	-120	--	--	--
69 Treasury tax and loan notes	25,186	-3,911	17,179	--	--	--
70 Other liabilities for borrowed money ¹¹	255,022	8,711	-51,602	44,780	-803	-7,482
71 To commercial banks in the U.S.	--	--	--	14,695	105	-13,967
72 To others	--	--	--	30,085	-908	6,485
73 Other liabilities (including subordinated debt)	94,715	31	-4,793	27,544	-247	-3,282
74 TOTAL LIABILITIES ¹²	1,486,455	23,917	-34,501	262,365	1,463	47,747
75 Residual (Total assets less total liabilities) ¹³	114,906	770	4,631	0	0	0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,297,290	7,236	-29,507	163,688	466	30,948
77 Time deposits in amounts of \$100,000 or more	177,533	-1,188	-39,552	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,104	-98	820	--	--	--
79 Commercial and industrial	576	-96	437	--	--	--
80 Other	529	-2	383	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	23,799	94	-728	--	--	--
82 Net due to related institutions ¹⁷	-9,053	-1,081	-9,284	2,455	-5,593	-18,567

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 \$2.1 billion in assets and liabilities of thrift institutions in the week ending October 2, 1991. The major asset items affected were (in billions): U.S. government securities investment account mortgage-backed securities, \$0.2; other securities investment account other stocks, bonds, and securities, \$0.1; real estate loans, revolving home equity, \$0.2; real estate loans, all other, \$0.6; and other assets, \$0.9. The major liability items affected were: other transaction deposits, \$0.1; nontransaction deposits-IPC, \$1.7; and other liabilities, \$0.1. A reclassification at domestically chartered banks the week ending September 18, 1991 increased U.S. treasury securities investment account maturing in over five years \$0.2 billion and reduced other securities investment account other stocks, bonds, and securities the same amount.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
ASSETS								
1	Cash and balances due from depository institutions	4,637	25,363	19,261	4,053	4,565	9,756	8,828
2	U.S. government securities, investment account ¹⁸	15,407	45,500	29,470	9,722	15,517	25,688	24,781
3	Mortgage-backed securities ¹	6,946	18,129	11,619	3,020	5,752	9,754	9,525
4	All other maturing in: 1 year or less	2,566	6,885	4,859	2,842	1,285	2,010	2,291
5	Over 1 through 5 years	3,690	8,614	4,002	1,544	1,788	9,957	6,747
6	Over 5 years	2,205	11,871	8,990	2,316	6,692	3,966	6,218
7	Other securities, investment account ¹⁸	2,526	15,777	10,291	2,325	4,581	5,333	6,403
8	State and local government securities	465	6,217	4,283	1,252	2,001	3,180	3,467
9	Maturing in: 1 year or less	196	682	359	115	285	304	312
10	Over 1 year	269	5,534	3,924	1,137	1,717	2,876	3,155
11	Other bonds, stocks, and securities	2,061	9,560	6,008	1,074	2,579	2,153	2,936
12	Federal funds sold ²	4,593	25,213	18,989	1,566	2,797	11,634	11,887
13	To commercial banks in the U.S.	3,046	15,022	11,044	1,287	1,333	7,956	9,804
14	To nonbank brokers and dealers	1,528	9,024	6,882	79	1,464	2,881	1,352
15	To others	20	1,167	1,063	201	0	796	730
16	Other loans and leases, gross	46,684	236,563	166,360	65,050	59,832	99,844	89,930
17	Commercial and industrial	17,371	78,686	53,805	13,498	21,309	26,974	21,856
18	Bankers' acceptances and commercial paper	80	561	87	117	87	79	18
19	All other	17,291	78,125	53,717	13,381	21,222	26,895	21,838
20	U.S. addressees	17,265	77,354	53,001	13,374	21,164	26,815	21,760
21	Non-U.S. addressees	27	771	717	7	59	81	78
22	Real estate loans	20,183	87,348	59,519	13,442	18,169	45,992	42,048
23	Revolving, home equity	3,437	7,556	3,706	962	2,450	5,555	2,792
24	All other	16,745	79,792	55,813	12,480	15,719	40,437	39,256
25	Loans to individuals	3,489	29,479	18,837	31,906	14,168	16,027	18,723
26	Loans to financial institutions	645	18,033	15,538	2,799	1,286	2,138	1,054
27	Commercial banks in the U.S.	338	7,380	6,587	1,039	538	1,282	465
28	Banks in foreign countries	20	1,490	1,412	87	30	18	16
29	Nonbank financial institutions	288	9,163	7,539	1,673	717	838	573
30	Loans for purchasing and carrying securities	274	4,931	4,326	247	783	459	316
31	Loans for agricultural production	88	236	139	54	104	315	364
32	Loans to states and political subdivisions	669	4,900	3,423	1,423	1,243	3,160	2,928
33	Loans to foreign governments and official institutions	7	149	107	45	182	22	23
34	All other loans	1,015	6,457	5,330	238	464	3,130	1,729
35	Lease financing receivables	2,943	6,345	5,335	1,400	2,124	1,627	889
36	Less: Unearned income	41	1,871	1,453	165	365	111	492
37	Loan and lease reserve ⁵	2,221	14,587	11,843	2,391	1,599	2,862	2,120
38	Other loans and leases, net	44,423	220,104	153,064	62,494	57,868	96,871	87,317
39	Other assets ¹⁸	7,834	81,089	68,872	8,483	5,802	12,559	9,650
40	TOTAL ASSETS	79,419	413,046	299,946	88,644	91,129	161,841	148,866
LIABILITIES								
41	Deposits	57,806	245,420	164,609	56,941	64,177	113,796	115,391
42	Demand deposits	12,323	60,945	44,358	8,007	10,696	19,411	19,748
43	Individuals, partnerships, and corporations	10,073	46,474	32,158	6,384	9,163	16,509	16,438
44	States and political subdivisions	581	1,581	700	208	315	777	959
45	U.S. government	72	352	260	72	98	181	234
46	Depository institutions in the U.S.	1,141	3,995	3,417	1,066	668	1,233	1,555
47	Banks in foreign countries	78	4,007	3,888	60	29	65	28
48	Foreign governments and official institutions	2	435	422	3	0	98	1
49	Certified and officers' checks	376	4,101	3,512	215	422	548	533
50	Other transaction deposits ⁸	4,325	16,956	9,526	2,893	5,545	10,615	11,180
51	Nontransaction deposits	41,157	167,518	110,724	46,041	47,936	83,770	84,462
52	Individuals, partnerships, and corporations	40,136	158,314	105,541	44,693	44,584	81,013	81,004
53	States and political subdivisions	932	8,229	4,327	963	2,531	1,352	3,161
54	U.S. government	8	137	120	0	441	46	124
55	Depository institutions in the U.S.	82	769	668	383	292	1,339	169
56	Foreign governments, official institutions, and banks	-0	69	68	2	87	20	4
57	Borrowings ⁹	14,473	84,673	68,224	20,952	17,678	34,388	19,953
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,777	6,161	5,622	682	2,726	2,147	984
60	Other liabilities for borrowed money ¹¹	12,696	78,512	62,603	20,270	14,951	32,240	18,969
61	Other liabilities (including subordinated debt)	2,822	46,780	39,001	3,534	3,353	4,196	3,831
62	TOTAL LIABILITIES	75,101	376,873	271,834	81,428	85,208	152,379	139,175
63	Residual (Total assets less total liabilities) ¹³	4,318	36,173	28,112	7,216	5,921	9,462	9,691
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	65,826	300,650	207,479	76,339	80,855	133,261	122,731
65	Time deposits in amounts of \$100,000 or more	9,498	38,177	29,659	18,066	9,333	20,672	15,802

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	10,807	2,618	1,719	1,230	6,588	23,548
2	U.S. government securities, investment account 18	13,009	5,143	3,079	1,746	12,887	22,338
3	Mortgage-backed securities ¹	6,986	2,427	2,508	235	4,969	8,155
4	All other maturing in: 1 year or less	1,924	515	183	665	856	4,054
5	Over 1 through 5 years	2,352	1,489	222	424	5,422	5,520
6	Over 5 years	1,747	712	167	422	1,639	4,609
7	Other securities, investment account 18	6,497	2,258	907	607	3,122	5,016
8	State and local government securities	3,468	1,001	285	317	201	2,181
9	Maturing in: 1 year or less	554	103	22	28	61	343
10	Over 1 year	2,914	899	263	289	140	1,838
11	Other bonds, stocks, and securities	3,029	1,256	622	291	2,921	2,836
12	Federal funds sold ²	7,613	2,194	757	912	8,215	15,124
13	To commercial banks in the U.S.	4,743	1,718	380	892	7,072	11,929
14	To nonbank brokers and dealers	2,194	408	366	20	965	2,538
15	To others	676	69	10	0	178	658
16	Other loans and leases, gross	86,233	20,115	23,316	5,106	34,402	241,883
17	Commercial and industrial	39,057	6,034	6,509	1,591	13,752	53,350
18	Bankers' acceptances and commercial paper	317	6	58	0	59	274
19	All other	38,740	6,028	6,451	1,591	13,693	53,076
20	U.S. addressees	38,599	6,019	6,437	1,591	13,632	52,663
21	Non-U.S. addressees	141	9	14	0	62	413
22	Real estate loans	24,183	7,328	5,295	1,658	9,910	120,756
23	Revolving, home equity	1,737	696	515	118	205	13,439
24	All other	22,446	6,632	4,780	1,541	9,705	107,317
25	Loans to individuals	10,428	4,071	8,588	1,080	5,529	39,686
26	Loans to financial institutions	6,180	643	914	61	1,287	10,460
27	Commercial banks in the U.S.	1,131	110	223	32	101	7,858
28	Banks in foreign countries	216	2	1	0	9	145
29	Nonbank financial institutions	4,833	532	689	29	1,176	2,457
30	Loans for purchasing and carrying securities	1,841	301	314	84	250	1,278
31	Loans for agricultural production	92	53	53	165	204	4,474
32	Loans to states and political subdivisions	1,152	587	442	100	548	1,081
33	Loans to foreign governments and official institutions	139	6	4	0	238	164
34	All other loans	2,125	549	666	291	2,421	2,876
35	Lease financing receivables	1,036	544	531	77	262	7,759
36	Less: Unearned income	51	98	47	4	33	246
37	Loan and lease reserve ⁵	2,250	423	568	183	754	6,780
38	Other loans and leases, net	83,932	19,594	22,701	4,918	33,615	234,856
39	Other assets ¹⁸	14,190	2,175	2,043	580	7,404	34,471
40	TOTAL ASSETS	136,049	33,982	31,207	9,994	71,830	335,354
LIABILITIES							
41	Deposits	90,169	24,678	19,916	7,608	55,859	259,773
42	Demand deposits	20,829	5,102	4,088	2,449	11,816	56,323
43	Individuals, partnerships, and corporations	15,558	3,685	3,444	1,655	9,823	47,445
44	States and political subdivisions	604	126	49	58	181	1,768
45	U.S. government	209	93	14	30	203	594
46	Depository institutions in the U.S.	3,647	1,050	502	616	1,130	4,140
47	Banks in foreign countries	146	8	28	11	52	483
48	Foreign governments and official institutions	2	0	0	0	1	34
49	Certified and officers' checks	662	141	51	79	425	1,858
50	Other transaction deposits ⁸	5,059	2,567	1,603	763	6,164	26,593
51	Nontransaction deposits	64,282	17,008	14,224	4,396	37,879	176,858
52	Individuals, partnerships, and corporations	60,849	16,415	14,115	4,130	36,067	171,378
53	States and political subdivisions	2,465	417	62	164	1,713	4,858
54	U.S. government	16	2	0	0	23	310
55	Depository institutions in the U.S.	842	174	47	10	75	272
56	Foreign governments, official institutions, and banks	110	0	0	93	0	39
57	Borrowings ⁹	27,390	6,437	6,343	1,407	10,543	35,970
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	5,273	1,215	414	167	2,664	974
60	Other liabilities for borrowed money ¹¹	22,117	5,222	5,929	1,240	7,879	34,996
61	Other liabilities (including subordinated debt)	8,484	804	2,221	182	1,643	16,865
62	TOTAL LIABILITIES	126,043	31,919	28,479	9,197	68,045	312,608
63	Residual (Total assets less total liabilities) ¹³	10,006	2,063	2,728	797	3,786	22,746
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	107,479	27,883	27,456	7,448	51,452	264,575
65	Time deposits in amounts of \$100,000 or more	19,305	2,573	2,936	669	7,290	33,211