

# FEDERAL RESERVE statistical release



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

H.4.2(504)

November 1, 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 23, 1991	change since		Oct 23, 1991	change since	
		Oct 16, 1991	Oct 24, 1990		Oct 16, 1991	Oct 24, 1990
<b>ASSETS</b>						
1 Cash and balances due from depository institutions	97,758	-27,393	-1,754	16,878	945	2,757
2 U.S. government securities	217,101	-1,159	28,739	18,138	707	7,033
3 Trading account	19,601	-1,533	3,568	--	--	--
4 Investment account	197,500	373	25,171	--	--	--
5 Mortgage-backed securities 1	77,553	-1,183	-6,812	--	--	--
6 All other maturing in: 1 year or less	25,606	-314	9,046	--	--	--
7 Over 1 through 5 years	49,862	110	6,942	--	--	--
8 Over 5 years	44,478	1,760	15,995	--	--	--
9 Other securities	56,315	-108	-6,246	7,426	-110	18
10 Trading account	1,301	69	135	--	--	--
11 Investment account	55,014	-177	-6,381	--	--	--
12 State and local government securities	23,679	-247	-8,226	--	--	--
13 Maturing in: 1 year or less	2,937	-33	-880	--	--	--
14 Over 1 year	20,742	-214	-7,346	--	--	--
15 Other bonds, stocks, and securities	31,335	70	1,845	--	--	--
16 Other trading account assets	11,734	-374	1,953	--	--	--
17 Federal funds sold 2	73,195	-17,293	-1,184	10,974	-630	2,549
To commercial banks in the U.S.	48,613	-17,956	-2,492	3,794	-813	-1,537
To nonbank brokers and dealers	20,497	394	2,133	--	--	--
To others 3	4,086	268	-826	7,180	182	4,086
21 Other loans and leases, gross	1,001,806	-6,829	-64,841	144,542	-679	9,806
22 Commercial and industrial	296,651	-2,843	-28,203	88,341	-279	13,714
23 Bankers' acceptances and commercial paper	1,713	32	159	1,824	-290	-1,016
24 All other	294,938	-2,875	-28,362	86,517	11	14,730
25 U.S. addressees	293,233	-2,910	-28,410	84,284	87	13,919
26 Non-U.S. addressees	1,705	35	49	2,233	-76	811
27 Real estate loans	395,939	-384	-1,095	33,166	117	6,200
28 Revolving, home equity	39,288	58	4,533	--	--	--
29 All other	356,651	-442	-5,629	--	--	--
30 Loans to individuals	181,847	212	-16,132	--	--	--
31 Loans to financial institutions	43,669	-185	-10,037	16,917	-262	-12,673
32 Commercial banks in the U.S.	19,318	424	-8,028	7,516	-98	-13,921
33 Banks in foreign countries	2,352	-36	-1,499	1,994	1	-834
34 Nonbank financial institutions	21,999	-573	-511	7,408	-165	2,082
35 Loans for purchasing and carrying securities	12,366	-1,368	-1,571	3,772	-193	1,878
36 Loans for agricultural production	6,131	-38	-100	--	--	--
37 Loans to states and political subdivisions	18,122	-88	-3,971	--	--	--
38 Loans to foreign governments and official institutions	956	-49	-400	428	11	233
39 All other loans 4	20,810	-1,867	-1,341	2,018	-73	453
40 Lease financing receivables	25,316	-418	-1,990	--	--	--
41 Less: Unearned income	3,406	-117	-1,169	--	--	--
42 Loan and lease reserve 5	36,393	-15	-138	--	--	--
43 Other loans and leases, net	962,007	-6,897	-63,534	--	--	--
44 Other assets	152,959	332	10,500	29,325	481	-2,710
45 TOTAL ASSETS 6	1,571,069	-52,693	-31,525	262,307	-711	43,502

\*notes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	change since			change since		
	Oct 23, 1991	Oct 16, 1991	Oct 24, 1990	Oct 23, 1991	Oct 16, 1991	Oct 24,
<b>LIABILITIES</b>						
46 Deposits	1,067,573	-39,098	2,367	90,164	1,017	44,759
47 Demand deposits <sup>7</sup>	214,294	-32,958	1,318	3,818	128	-170
48 Individuals, partnerships, and corporations	173,262	-22,542	747	2,180	-186	-465
49 Other holders	41,032	-10,416	570	1,637	314	295
50 States and political subdivisions	7,063	-250	620	--	--	--
51 U.S. government	1,465	-1,118	-24	--	--	--
52 Depository institutions in the U.S.	18,635	-6,214	94	--	--	--
53 Banks in foreign countries	4,750	-649	-461	--	--	--
54 Foreign governments and official institutions	614	-60	-48	--	--	--
55 Certified and officers' checks	8,504	-2,125	389	--	--	--
56 Other transaction deposits <sup>8</sup>	91,608	-2,270	10,671	--	--	--
57 Nontransaction deposits	781,671	-3,871	-9,622	86,346	889	44,929
58 Individuals, partnerships, and corporations	749,816	-3,727	-3,665	63,118	909	30,967
59 Other holders	31,855	-144	-5,957	23,228	-20	13,942
60 States and political subdivisions	26,411	-27	-3,477	--	--	--
61 U.S. government	1,141	-14	161	--	--	--
62 Depository institutions in the U.S.	3,890	-100	-2,252	--	--	--
63 Foreign governments, official institutions, and banks	412	-2	-390	--	--	--
64 Borrowings <sup>9</sup>	269,218	-13,493	-37,266	95,692	-2,443	-18,654
65 Federal funds purchased <sup>10</sup>	--	--	--	53,269	-1,130	-342
66 From commercial banks in the U.S.	--	--	--	17,210	-5,962	-5,635
67 From others	--	--	--	36,058	4,832	5,292
68 From Federal Reserve Banks	10	-80	10	--	--	--
69 Treasury tax and loan notes	23,312	5,567	-419	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	245,896	-18,980	-36,857	42,423	-1,313	-18,312
71 To commercial banks in the U.S.	--	--	--	12,479	-1,208	-20,915
72 To others	--	--	--	29,944	-106	2,603
73 Other liabilities (including subordinated debt)	99,000	-565	-2,093	29,247	1,226	-2,768
74 TOTAL LIABILITIES <sup>12</sup>	1,455,791	-53,156	-37,000	262,307	-711	43,502
75 Residual (Total assets less total liabilities) <sup>13</sup>	115,278	464	5,467	0	0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,292,220	-8,232	-31,059	169,771	198	34,
77 Time deposits in amounts of \$100,000 or more	174,344	-1,262	-43,697	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,120	-16	832	--	--	--
79 Commercial and Industrial	565	-19	422	--	--	--
80 Other	555	3	409	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	24,267	-35	-406	--	--	--
82 Net due to related institutions <sup>17</sup>	-4,941	1,792	-5,930	12,181	912	-3,684

## 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: Weekly reporting banks acquired \$100 million in deposit liabilities of thrift institutions in the week ending October 23, 1991. TI liability item affected was nontransaction deposits-IPC, \$100 million. Reclassifications at domestically chartered banks the week of October 23, 1991 increased real estate loans, all other \$200 million and reduced commercial and industrial loans to U.S. addressees the same amount.

## Federal Reserve District

	New York							
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta	
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	4,096	25,894	19,882	3,856	4,493	9,109	8,406
2	U.S. government securities, investment account 18	14,812	45,861	29,329	9,820	15,551	26,198	24,623
3	Mortgage-backed securities <sup>1</sup>	6,959	17,913	11,080	3,006	4,991	9,680	8,953
4	All other maturing in: 1 year or less	2,197	6,414	4,629	2,846	1,079	2,031	2,377
5	Over 1 through 5 years	3,369	9,528	4,671	1,619	2,021	10,362	7,002
6	Over 5 years	2,287	12,006	8,969	2,350	7,460	4,125	6,291
7	Other securities, investment account 18	2,488	15,683	10,226	2,282	4,735	5,161	6,189
8	State and local government securities	477	6,141	4,244	1,243	2,002	3,056	3,307
9	Maturing in: 1 year or less	196	646	340	122	282	296	299
10	Over 1 year	281	5,495	3,904	1,121	1,719	2,759	3,008
11	Other bonds, stocks, and securities	2,012	9,542	5,982	1,039	2,734	2,105	2,882
12	Federal funds sold 2	3,551	17,574	12,948	1,405	2,479	8,002	11,035
13	To commercial banks in the U.S.	2,098	9,386	6,589	1,080	1,121	5,410	9,341
14	To nonbank brokers and dealers	1,453	7,300	5,693	125	1,358	2,037	1,085
15	To others	0	898	667	200	0	555	610
16	Other loans and leases, gross	46,203	234,916	164,326	63,483	59,540	99,434	89,367
17	Commercial and industrial	17,400	77,943	53,080	13,248	21,228	26,688	21,469
18	Bankers' acceptances and commercial paper	74	574	93	111	86	92	18
19	All other	17,326	77,368	52,987	13,137	21,142	26,596	21,451
20	U.S. addressees	17,298	76,653	52,324	13,131	21,081	26,518	21,369
21	Non-U.S. addressees	28	715	663	5	61	78	81
22	Real estate loans	19,977	87,084	59,378	13,388	18,200	45,686	42,096
23	Revolving, home equity	3,417	7,557	3,705	964	2,463	5,197	2,796
24	All other	16,561	79,526	55,673	12,424	15,737	40,489	39,300
25	Loans to individuals	3,495	29,483	18,933	31,071	14,019	16,126	18,601
26	Loans to financial institutions	678	17,410	14,503	2,182	1,309	2,253	1,051
27	Commercial banks in the U.S.	358	6,802	5,556	590	543	1,371	498
28	Banks in foreign countries	33	1,717	1,699	99	26	18	14
29	Nonbank financial institutions	287	8,891	7,247	1,494	741	864	539
30	Loans for purchasing and carrying securities	267	5,758	4,776	426	841	491	306
31	Loans for agricultural production	87	231	136	55	98	292	372
	Loans to states and political subdivisions	666	4,895	3,439	1,414	1,228	3,121	2,955
	Loans to foreign governments and official institutions	7	133	91	45	182	22	23
	All other loans	698	5,997	4,994	248	314	3,058	1,615
	Lease financing receivables	2,829	5,992	4,996	1,408	2,120	1,698	878
36	Less: Unearned income	40	1,756	1,338	166	365	118	484
37	Loan and lease reserve 5	2,189	13,435	10,678	2,346	1,590	2,992	2,129
38	Other loans and leases, net	43,974	219,725	152,309	60,970	57,584	96,325	86,754
39	Other assets 18	8,114	80,127	67,629	8,590	5,878	13,194	9,354
40	<b>TOTAL ASSETS</b>	<b>77,036</b>	<b>404,854</b>	<b>292,323</b>	<b>86,924</b>	<b>90,722</b>	<b>157,988</b>	<b>146,361</b>
<b>LIABILITIES</b>								
41	Deposits	55,486	242,495	161,447	56,508	62,547	111,099	113,797
42	Demand deposits	10,901	58,241	41,809	7,721	9,643	18,058	19,014
43	Individuals, partnerships, and corporations	8,858	43,855	29,873	6,321	8,309	15,287	15,673
44	States and political subdivisions	458	1,639	608	224	338	705	1,155
45	U.S. government	60	234	171	70	38	178	240
46	Depository institutions in the U.S.	1,118	4,356	3,910	792	588	1,194	1,459
47	Banks in foreign countries	87	3,778	3,606	72	36	67	28
48	Foreign governments and official institutions	2	466	455	2	-0	108	1
49	Certified and officers' checks	318	3,913	3,186	239	335	519	457
50	Other transaction deposits 8	4,299	18,616	9,226	2,876	5,311	10,292	10,786
51	Nontransaction deposits	40,286	167,638	110,412	45,912	47,594	82,749	83,998
52	Individuals, partnerships, and corporations	39,334	158,359	105,322	44,696	44,301	80,365	80,677
53	States and political subdivisions	903	8,224	4,276	941	2,471	1,400	3,029
54	U.S. government	8	129	118	0	441	95	117
55	Depository institutions in the U.S.	41	861	632	273	294	874	170
56	Foreign governments, official institutions, and banks	-0	65	64	2	86	15	4
57	Borrowings 9	14,517	76,266	60,933	19,713	17,672	33,413	18,408
58	From Federal Reserve Banks	0	0	0	0	0	10	0
59	Treasury tax and loan notes	1,671	6,428	5,540	705	2,591	1,653	866
60	Other liabilities for borrowed money 11	12,846	69,838	55,392	19,008	15,082	31,750	17,542
61	Other liabilities (including subordinated debt)	2,702	50,258	42,178	3,137	4,509	4,066	4,361
62	<b>TOTAL LIABILITIES</b>	<b>72,705</b>	<b>369,019</b>	<b>264,558</b>	<b>79,358</b>	<b>84,729</b>	<b>148,579</b>	<b>136,567</b>
63	Residual (Total assets less total liabilities) 13	4,331	35,835	27,765	7,566	5,993	9,410	9,794
<b>MEMORANDA</b>								
	Total loans and leases, gross, adjusted, plus securities 14	64,598	297,846	204,684	75,321	80,642	132,013	121,375
	Time deposits in amounts of \$100,000 or more	8,987	37,523	28,916	17,743	9,207	18,830	15,474

## Federal Reserve District

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Frank	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	9,430	2,511	1,384	1,295	5,640	21,654
2	U.S. government securities, investment account 18	13,216	5,129	3,441	1,757	14,039	23,052
3	Mortgage-backed securities <sup>1</sup>	7,009	2,435	2,884	241	5,286	8,195
4	All other maturing in: 1 year or less	2,276	477	200	662	836	4,211
5	Over 1 through 5 years	2,240	1,481	195	438	5,982	5,626
6	Over 5 years	1,691	736	162	416	1,935	5,020
7	Other securities, investment account 18	6,375	2,358	950	571	3,240	4,980
8	State and local government securities	3,479	1,005	284	309	204	2,172
9	Maturing in: 1 year or less	558	97	22	29	55	335
10	Over 1 year	2,921	908	262	280	149	1,838
11	Other bonds, stocks, and securities	2,896	1,353	666	262	3,036	2,808
12	Federal funds sold <sup>2</sup>	7,303	1,650	955	611	6,661	11,971
13	To commercial banks in the U.S.	3,892	1,457	512	556	5,921	7,840
14	To nonbank brokers and dealers	2,774	146	432	30	568	3,189
15	To others	637	46	11	25	171	942
16	Other loans and leases, gross	86,106	19,945	23,043	5,096	33,969	240,704
17	Commercial and industrial	38,757	5,913	6,449	1,579	13,653	52,324
18	Bankers' acceptances and commercial paper	363	8	61	0	51	274
19	All other	38,395	5,905	6,388	1,579	13,602	52,050
20	U.S. addressees	38,242	5,896	6,375	1,579	13,462	51,629
21	Non-U.S. addressees	152	9	14	0	139	422
22	Real estate loans	24,195	7,385	5,417	1,637	9,967	120,907
23	Revolving, home equity	1,750	695	516	117	204	13,612
24	All other	22,445	6,691	4,901	1,520	9,763	107,295
25	Loans to individuals	10,476	4,026	8,508	1,083	5,364	39,596
26	Loans to financial institutions	5,993	585	667	59	1,188	10,293
27	Commercial banks in the U.S.	1,080	67	49	34	84	7,843
28	Banks in foreign countries	150	1	0	0	10	284
29	Nonbank financial institutions	4,763	517	619	25	1,094	2,166
30	Loans for purchasing and carrying securities	2,027	261	303	64	260	1,363
31	Loans for agricultural production	91	50	58	177	207	4,414
32	Loans to states and political subdivisions	1,137	579	431	101	524	1,082
33	Loans to foreign governments and official institutions	137	6	4	0	238	158
34	All other loans	2,240	599	671	319	2,311	2,741
35	Lease financing receivables	1,053	541	536	76	259	7,500
36	Less: Unearned income	51	96	47	4	34	
37	Loan and lease reserve <sup>5</sup>	2,185	430	557	182	756	
38	Other loans and leases, net	83,870	18,419	22,438	4,910	33,179	232,000
39	Other assets <sup>18</sup>	14,519	2,109	1,932	567	6,975	34,235
40	<b>TOTAL ASSETS</b>	<b>134,714</b>	<b>33,175</b>	<b>31,100</b>	<b>9,711</b>	<b>69,735</b>	<b>328,750</b>
<b>LIABILITIES</b>							
41	Deposits	87,341	24,247	19,055	7,402	54,019	253,577
42	Demand deposits	18,217	4,777	3,633	2,343	10,461	51,266
43	Individuals, partnerships, and corporations	13,951	3,481	3,027	1,614	8,955	43,933
44	States and political subdivisions	544	112	87	60	153	1,587
45	U.S. government	119	49	12	46	105	313
46	Depository institutions in the U.S.	2,998	997	443	558	849	3,283
47	Banks in foreign countries	88	8	17	11	48	510
48	Foreign governments and official institutions	3	0	0	0	2	32
49	Certified and officers' checks	513	130	47	55	349	1,628
50	Other transaction deposits <sup>8</sup>	4,840	2,477	1,510	778	5,928	25,898
51	Nontransaction deposits	64,284	16,994	13,912	4,280	37,632	176,393
52	Individuals, partnerships, and corporations	60,955	16,400	13,799	4,030	35,823	171,077
53	States and political subdivisions	2,423	410	67	151	1,708	4,684
54	U.S. government	19	2	0	0	24	305
55	Depository institutions in the U.S.	778	182	46	9	77	287
56	Foreign governments, official institutions, and banks	110	0	0	90	0	40
57	Borrowings <sup>9</sup>	28,729	6,025	7,164	1,310	9,935	36,065
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	4,615	882	415	151	2,409	928
60	Other liabilities for borrowed money <sup>11</sup>	24,115	5,143	6,749	1,159	7,526	35,137
61	Other liabilities (including subordinated debt)	8,564	831	2,085	206	1,646	16,635
62	<b>TOTAL LIABILITIES</b>	<b>124,634</b>	<b>31,104</b>	<b>28,304</b>	<b>8,917</b>	<b>65,600</b>	<b>306,277</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,080	2,072	2,796	794	4,136	22,473
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	108,029	27,558	27,828	7,446	51,904	265,025
65	Time deposits in amounts of \$100,000 or more	19,729	2,547	2,923	647	7,154	32,582