

FEDERAL RESERVE statistical release



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November 29, 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			
	Nov 20, 1991	change since		Nov 20, 1991	change since		
		Nov 13, 1991	Nov 21, 1990		Nov 13, 1991	Nov 21, 1990	
ASSETS							
1	Cash and balances due from depository institutions	107,316	-20,147	-1,187	17,590	-2,228	3,186
2	U.S. government securities	225,740	2,085	36,493	18,835	-1,232	7,633
3	Trading account	22,685	1,218	6,511	--	--	--
4	Investment account	203,055	867	29,982	--	--	--
5	Mortgage-backed securities ¹	77,791	716	-6,547	--	--	--
6	All other maturing in: 1 year or less	26,074	-827	9,513	--	--	--
7	Over 1 through 5 years	53,481	1,335	10,754	--	--	--
8	Over 5 years	45,709	-357	16,262	--	--	--
9	Other securities	55,754	-171	-6,171	7,847	181	56
10	Trading account	1,296	-34	-112	--	--	--
11	Investment account	54,458	-137	-6,059	--	--	--
12	State and local government securities	22,977	-240	-7,904	--	--	--
13	Maturing in: 1 year or less	2,918	-31	-752	--	--	--
14	Over 1 year	20,060	-209	-7,152	--	--	--
15	Other bonds, stocks, and securities	31,480	103	1,844	--	--	--
16	Other trading account assets	12,209	360	3,228	--	--	--
17	Federal funds sold ²	80,946	-2,723	4,520	8,788	-1,868	2,359
18	To commercial banks in the U.S.	52,908	-7,438	-573	2,746	-1,260	-1,751
19	To nonbank brokers and dealers	24,131	4,340	5,846	--	--	--
20	To others ³	3,907	374	-753	6,042	-607	4,110
21	Other loans and leases, gross	1,000,925	-5,401	-68,817	148,761	2,477	10,206
22	Commercial and industrial	295,273	-257	-30,497	88,789	969	12,097
23	Bankers' acceptances and commercial paper	2,247	18	958	2,036	168	-859
24	All other	293,026	-276	-31,456	86,753	801	12,956
25	U.S. addressees	291,671	-266	-31,338	84,291	737	12,029
26	Non-U.S. addressees	1,356	-9	-117	2,463	65	927
27	Real estate loans	395,977	-741	-3,711	33,322	78	5,986
28	Revolving, home equity	39,429	74	4,419	--	--	--
29	All other	356,548	-815	-8,130	--	--	--
30	Loans to individuals	180,781	-1,106	-15,994	--	--	--
31	Loans to financial institutions	43,211	-2,344	-11,512	19,265	246	-11,086
32	Commercial banks in the U.S.	18,857	-1,354	-8,649	7,945	129	-15,461
33	Banks in foreign countries	1,892	-238	-2,165	2,262	-30	493
34	Nonbank financial institutions	22,462	-752	-698	9,058	147	3,881
35	Loans for purchasing and carrying securities	14,385	200	1,284	4,864	1,104	3,283
36	Loans for agricultural production	6,002	-23	26	--	--	--
37	Loans to states and political subdivisions	17,852	-44	-4,079	--	--	--
38	Loans to foreign governments and official institutions	965	-442	-528	421	12	206
39	All other loans ⁴	21,134	-596	-1,854	2,100	68	-279
40	Lease financing receivables	25,346	-47	-1,952	--	--	--
41	Less: Unearned income	3,358	-5	-1,128	--	--	--
42	Loan and lease reserve ⁵	36,970	-10	-115	--	--	--
43	Other loans and leases, net	960,597	-5,387	-67,574	--	--	--
44	Other assets	153,299	-215	5,214	32,377	821	-1,614
45	TOTAL ASSETS ⁶	1,595,860	-26,197	-25,477	273,220	-1,183	47,949

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Nov 20, 1991	change since		Nov 20, 1991	change since	
	Nov 13, 1991	Nov 21, 1990	Nov 13, 1991	Nov 21, 1990		
LIABILITIES						
46 Deposits	1,105,496	-15,878	3,557	95,240	1,629	50,349
47 Demand deposits ⁷	230,484	-13,785	4,006	4,203	511	100
48 Individuals, partnerships, and corporations	182,754	-10,856	293	2,284	-84	-510
49 Other holders	47,730	-2,930	3,713	1,919	595	610
50 States and political subdivisions	7,445	269	-69	--	--	--
51 U.S. government	1,658	111	-436	--	--	--
52 Depository institutions in the U.S.	19,667	-5,691	91	--	--	--
53 Banks in foreign countries	5,238	51	-526	--	--	--
54 Foreign governments and official institutions	605	-104	21	--	--	--
55 Certified and officers' checks	13,116	2,434	4,632	--	--	--
56 Other transaction deposits ⁸	94,308	-313	11,251	--	--	--
57 Nontransaction deposits	780,704	-1,780	-11,700	91,037	1,118	50,250
58 Individuals, partnerships, and corporations	749,629	-1,589	-5,226	65,678	111	34,287
59 Other holders	31,075	-190	-6,474	25,359	1,007	15,963
60 States and political subdivisions	25,662	-183	-4,403	--	--	--
61 U.S. government	1,176	-5	197	--	--	--
62 Depository institutions in the U.S.	3,834	12	-2,224	--	--	--
63 Foreign governments, official institutions, and banks	402	-14	-44	--	--	--
64 Borrowings ⁹	272,952	-12,521	-32,597	94,777	-419	-22,133
65 Federal funds purchased ¹⁰	--	--	--	51,335	3,398	7,230
66 From commercial banks in the U.S.	--	--	--	18,226	-1,394	-3,438
67 From others	--	--	--	33,109	4,792	10,668
68 From Federal Reserve Banks	10	0	10	--	--	--
69 Treasury tax and loan notes	18,030	-5,510	4,968	--	--	--
70 Other liabilities for borrowed money ¹¹	254,912	-7,011	-37,575	43,442	-3,817	-29,363
71 To commercial banks in the U.S.	--	--	--	13,088	-362	-26,214
72 To others	--	--	--	30,354	-3,455	-3,150
73 Other liabilities (including subordinated debt)	101,455	1,787	-2,753	30,413	-246	-3,133
74 TOTAL LIABILITIES ¹²	1,479,903	-26,611	-31,793	273,220	-1,183	47,949
75 Residual (Total assets less total liabilities) ¹³	115,957	414	6,315	0	0	0

MEMORANDA

76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,303,808	2,943	-21,525	173,540	689	37,466
77 Time deposits in amounts of \$100,000 or more	170,804	-160	-45,668	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,363	-25	1,085	--	--	--
79 Commercial and industrial	735	-24	582	--	--	--
80 Other	628	-1	503	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	24,115	-191	-1,055	--	--	--
82 Net due to related institutions ¹⁷	-5,149	2,627	-8,267	13,767	-2,813	-3,257

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 \$900 million in assets and liabilities of thrift institutions in the week ending November 20, 1991. The major asset item affected was other assets, \$800 million. The major liability item affected was nontransaction deposits-IPC, \$900 million. A reclassification at agencies and branches of foreign banks reduced commercial and industrial loans to U.S. addressees \$100 million and increased loans to nonbank financial institutions the same amount the week ending October 30, 1991.

Federal Reserve District								
New York								
	Boston	district	city	Philadelphia	Cleveland	Richmond	Atlanta	
ASSETS								
1	Cash and balances due from depository institutions	3,864	32,015	26,010	3,806	4,107	9,488	9,005
2	U.S. government securities, investment account 18	15,630	47,466	30,706	9,884	16,553	26,445	24,588
3	Mortgage-backed securities ¹	6,903	17,310	10,526	3,066	6,096	10,078	8,141
4	All other maturing in: 1 year or less	2,689	6,543	4,802	2,813	1,156	2,158	2,501
5	Over 1 through 5 years	3,634	10,587	5,518	1,631	2,280	10,196	7,251
6	Over 5 years	2,403	13,026	9,860	2,373	7,021	4,012	6,696
7	Other securities, investment account 18	2,472	15,462	10,146	2,137	4,625	4,890	6,166
8	State and local government securities	465	5,904	4,187	1,237	1,821	2,945	3,183
9	Maturing in: 1 year or less	198	596	329	134	301	279	311
10	Over 1 year	267	5,308	3,858	1,103	1,520	2,665	2,872
11	Other bonds, stocks, and securities	2,008	9,558	5,958	899	2,804	1,946	2,984
12	Federal funds sold ²	4,887	21,851	16,591	1,392	2,863	7,223	11,343
13	To commercial banks in the U.S.	2,573	11,857	8,483	842	1,360	4,120	9,121
14	To nonbank brokers and dealers	2,288	9,200	7,449	349	1,502	2,632	1,586
15	To others	25	794	659	200	0	470	636
16	Other loans and leases, gross	46,050	235,260	164,575	64,254	59,411	98,988	88,690
17	Commercial and industrial	17,197	78,005	53,302	13,131	20,837	26,313	21,121
18	Bankers' acceptances and commercial paper	72	1,037	527	100	130	97	9
19	All other	17,125	76,968	52,774	13,031	20,707	26,217	21,111
20	U.S. addressees	17,101	76,675	52,544	13,026	20,628	26,136	21,030
21	Non-U.S. addressees	24	293	230	5	79	80	81
22	Real estate loans	20,007	86,512	58,884	13,400	18,186	45,931	41,820
23	Revolving, home equity	3,377	7,492	3,641	967	2,412	5,199	2,840
24	All other	16,630	79,020	55,243	12,434	15,775	40,733	38,980
25	Loans to individuals	3,455	29,464	18,964	31,827	13,883	15,943	18,582
26	Loans to financial institutions	645	16,894	14,038	2,374	1,257	2,241	1,119
27	Commercial banks in the U.S.	339	6,509	5,168	737	604	1,173	501
28	Banks in foreign countries	20	1,366	1,343	98	29	139	14
29	Nonbank financial institutions	286	9,018	7,527	1,539	624	929	603
30	Loans for purchasing and carrying securities	282	7,141	5,789	386	1,065	446	297
31	Loans for agricultural production	87	249	165	56	86	273	351
32	Loans to states and political subdivisions	655	4,779	3,349	1,393	1,210	3,071	2,910
33	Loans to foreign governments and official institutions	7	173	133	45	183	24	23
34	All other loans	818	6,077	4,981	237	484	3,108	1,606
35	Lease financing receivables	2,898	5,966	4,970	1,404	2,219	1,639	862
36	Less: Unearned income	42	1,713	1,306	164	386	112	468
37	Loan and lease reserve ⁵	2,236	13,666	10,846	2,424	1,611	3,070	2,124
38	Other loans and leases, net	43,773	219,880	152,423	61,666	57,414	95,807	86,098
39	Other assets ¹⁸	8,568	80,942	68,669	9,109	6,401	14,143	9,605
40	TOTAL ASSETS	79,193	417,616	304,545	87,994	91,963	157,996	146,806
LIABILITIES								
41	Deposits	55,927	251,162	169,998	57,583	63,365	111,241	115,041
42	Demand deposits	11,331	66,192	49,533	8,056	10,160	18,550	20,027
43	Individuals, partnerships, and corporations	9,367	47,331	32,837	6,594	8,499	15,622	16,558
44	States and political subdivisions	488	1,725	899	207	364	680	1,126
45	U.S. government	68	299	199	76	34	251	206
46	Depository institutions in the U.S.	1,025	4,305	3,804	887	741	1,210	1,593
47	Banks in foreign countries	97	4,241	4,045	77	34	69	43
48	Foreign governments and official institutions	5	446	436	2	-0	116	1
49	Certified and officers' checks	281	7,845	7,314	214	489	600	501
50	Other transaction deposits ⁸	4,426	16,950	9,339	3,035	5,466	10,607	11,161
51	Nontransaction deposits	40,171	168,021	111,126	46,491	47,739	82,084	83,853
52	Individuals, partnerships, and corporations	39,140	158,943	106,229	45,301	44,519	79,849	80,585
53	States and political subdivisions	981	8,052	4,059	874	2,474	1,230	2,966
54	U.S. government	7	124	111	0	446	91	118
55	Depository institutions in the U.S.	43	834	660	314	215	888	179
56	Foreign governments, official institutions, and banks	-0	68	67	2	86	27	4
57	Borrowings ⁹	15,643	80,072	65,341	20,027	17,479	33,458	18,049
58	From Federal Reserve Banks	0	0	0	0	0	10	0
59	Treasury tax and loan notes	1,546	4,732	4,047	660	2,080	1,370	618
60	Other liabilities for borrowed money ¹¹	14,097	75,340	61,294	19,367	15,399	32,078	17,432
61	Other liabilities (including subordinated debt)	3,168	50,259	41,215	2,981	4,880	3,890	4,011
62	TOTAL LIABILITIES	74,739	381,494	276,555	80,590	85,725	148,589	137,101
63	Residual (Total assets less total liabilities) ¹³	4,454	36,122	27,990	7,404	6,238	9,407	9,705
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	66,127	301,672	208,367	76,087	81,488	132,253	121,165
65	Time deposits in amounts of \$100,000 or more	8,879	37,557	29,228	17,155	9,227	19,420	15,280

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS							
1	Cash and balances due from depository institutions	10,894	2,434	1,541	1,228	5,757	23,177
2	U.S. government securities, investment account ¹⁸	13,091	5,090	3,952	1,699	15,328	23,330
3	Mortgage-backed securities ¹	6,924	2,481	3,262	232	5,176	8,122
4	All other maturing in: 1 year or less	1,978	463	218	573	843	4,138
5	Over 1 through 5 years	2,546	1,448	205	321	7,495	5,886
6	Over 5 years	1,643	698	266	574	1,813	5,184
7	Other securities, investment account ¹⁸	6,326	2,385	949	589	3,360	5,096
8	State and local government securities	3,470	1,012	283	305	211	2,144
9	Maturing in: 1 year or less	568	100	21	30	55	324
10	Over 1 year	2,902	911	261	275	156	1,820
11	Other bonds, stocks, and securities	2,857	1,373	667	284	3,149	2,952
12	Federal funds sold ²	7,252	2,342	2,273	1,058	5,214	13,248
13	To commercial banks in the U.S.	3,764	1,942	1,878	991	4,178	10,280
14	To nonbank brokers and dealers	2,681	318	357	20	681	2,516
15	To others	807	82	38	47	355	452
16	Other loans and leases, gross	86,824	20,120	20,966	5,087	34,293	240,981
17	Commercial and industrial	39,166	5,989	6,421	1,588	13,788	51,717
18	Bankers' acceptances and commercial paper	450	8	30	2	49	263
19	All other	38,715	5,981	6,391	1,586	13,739	51,454
20	U.S. addressees	38,544	5,972	6,379	1,586	13,567	51,026
21	Non-U.S. addressees	172	9	13	0	173	428
22	Real estate loans	24,310	7,368	5,542	1,641	10,204	121,056
23	Revolving, home equity	1,754	705	516	120	203	13,846
24	All other	22,555	6,663	5,026	1,521	10,001	107,211
25	Loans to individuals	10,589	4,006	6,296	1,087	5,420	40,228
26	Loans to financial institutions	5,859	662	732	54	1,142	10,232
27	Commercial banks in the U.S.	924	94	42	27	112	7,795
28	Banks in foreign countries	121	1	0	0	9	94
29	Nonbank financial institutions	4,815	567	690	27	1,020	2,344
30	Loans for purchasing and carrying securities	2,162	282	327	78	260	1,660
31	Loans for agricultural production	93	50	49	202	191	4,314
32	Loans to states and political subdivisions	1,155	571	426	97	507	1,078
33	Loans to foreign governments and official institutions	149	5	4	0	238	113
34	All other loans	2,295	646	632	265	2,286	2,680
35	Lease financing receivables	1,046	540	537	76	256	7,902
36	Less: Unearned income	52	92	47	4	36	241
37	Loan and lease reserve ⁵	2,240	439	558	183	754	7,665
38	Other loans and leases, net	84,531	19,589	20,361	4,901	33,503	233,074
39	Other assets ¹⁸	14,948	2,108	2,155	599	7,093	33,818
40	TOTAL ASSETS	137,043	33,948	31,231	10,074	70,255	331,744
LIABILITIES							
41	Deposits	88,662	24,511	19,435	7,605	54,452	256,511
42	Demand deposits	19,638	5,015	3,932	2,502	10,917	54,165
43	Individuals, partnerships, and corporations	14,985	3,601	3,320	1,739	9,330	45,807
44	States and political subdivisions	570	133	76	93	153	1,830
45	U.S. government	148	52	13	24	134	353
46	Depository institutions in the U.S.	3,276	1,089	456	575	916	3,594
47	Banks in foreign countries	101	8	27	11	50	482
48	Foreign governments and official institutions	3	0	0	0	2	30
49	Certified and officers' checks	554	132	41	59	332	2,069
50	Other transaction deposits ⁸	5,074	2,574	1,563	780	6,104	26,568
51	Nontransaction deposits	63,950	16,922	13,940	4,324	37,431	175,778
52	Individuals, partnerships, and corporations	60,759	16,343	13,809	4,081	35,709	170,592
53	States and political subdivisions	2,249	396	84	143	1,615	4,598
54	U.S. government	20	2	0	0	34	334
55	Depository institutions in the U.S.	833	182	47	9	73	218
56	Foreign governments, official institutions, and banks	89	0	0	90	0	37
57	Borrowings ⁹	28,632	6,456	7,106	1,460	9,662	34,906
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,335	668	413	141	1,732	735
60	Other liabilities for borrowed money ¹¹	25,297	5,788	6,693	1,320	7,930	34,172
61	Other liabilities (including subordinated debt)	9,560	885	2,045	208	1,992	17,577
62	TOTAL LIABILITIES	126,854	31,852	28,586	9,274	66,106	308,995
63	Residual (Total assets less total liabilities) ¹³	10,190	2,096	2,644	800	4,149	22,749
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities ¹⁴	108,806	27,901	26,221	7,416	53,905	264,580
65	Time deposits in amounts of \$100,000 or more	19,131	2,424	2,930	645	6,941	31,216