

# FEDERAL RESERVE statistical release



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## 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			
	Dec 4, 1991	change since		Dec 4, 1991	change since		
		Nov 27, 1991	Dec 5, 1990		Nov 27, 1991	Dec 5, 1990	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	115,105	443	5,347	16,576	-356	1,758
2	U.S. government securities	227,031	3,534	39,379	19,572	-870	8,180
3	Trading account	21,944	1,849	5,960	--	--	--
4	Investment account	205,087	1,685	33,419	--	--	--
5	Mortgage-backed securities <sup>1</sup>	76,574	-62	-7,048	--	--	--
6	All other maturing in: 1 year or less	25,532	-400	8,525	--	--	--
7	Over 1 through 5 years	55,253	709	13,949	--	--	--
8	Over 5 years	47,728	1,439	17,993	--	--	--
9	Other securities	55,696	-631	-5,857	7,876	29	-85
10	Trading account	1,338	-206	-20	--	--	--
11	Investment account	54,358	-425	-5,838	--	--	--
12	State and local government securities	22,532	-305	-7,814	--	--	--
13	Maturing in: 1 year or less	2,992	-24	-683	--	--	--
14	Over 1 year	19,541	-282	-7,131	--	--	--
15	Other bonds, stocks, and securities	31,826	-120	1,977	--	--	--
16	Other trading account assets	11,712	142	2,435	--	--	--
17	Federal funds sold <sup>2</sup>	82,720	53	2,822	8,846	-1,230	3,592
18	To commercial banks in the U.S.	56,352	-325	-1,073	3,963	-117	1,328
19	To nonbank brokers and dealers	21,594	-268	3,262	--	--	--
20	To others <sup>3</sup>	4,774	646	634	4,883	-1,112	2,264
21	Other loans and leases, gross	998,053	-2,945	-73,080	151,222	822	9,908
22	Commercial and Industrial	292,615	-1,703	-32,736	89,357	149	11,018
23	Bankers' acceptances and commercial paper	2,217	-56	793	2,324	72	-799
24	All other	290,399	-1,647	-33,529	87,032	77	11,818
25	U.S. addressees	289,079	-1,658	-33,394	84,571	88	11,023
26	Non-U.S. addressees	1,320	11	-135	2,461	-11	795
27	Real estate loans	395,245	-374	-6,357	33,588	158	5,707
28	Revolving, home equity	39,526	14	4,072	--	--	--
29	All other	355,719	-388	-10,429	--	--	--
30	Loans to individuals	180,589	577	-17,603	--	--	--
31	Loans to financial institutions	44,684	462	-9,931	20,360	423	-10,258
32	Commercial banks in the U.S.	18,980	-45	-7,658	8,059	-146	-15,463
33	Banks in foreign countries	1,982	-181	-2,224	2,247	-18	801
34	Nonbank financial institutions	23,721	689	-49	10,054	587	4,404
35	Loans for purchasing and carrying securities	13,318	-1,033	1,205	5,412	246	3,644
36	Loans for agricultural production	5,878	-67	-7	--	--	--
37	Loans to states and political subdivisions	17,665	-201	-4,175	--	--	--
38	Loans to foreign governments and official institutions	1,032	-76	-457	408	-13	198
39	All other loans <sup>4</sup>	21,711	-551	-1,074	2,098	-140	-402
40	Lease financing receivables	25,315	22	-1,945	--	--	--
41	Less: Unearned income	3,279	-61	-1,144	--	--	--
42	Loan and lease reserve <sup>5</sup>	37,239	491	85	--	--	--
43	Other loans and leases, net	957,534	-3,375	-72,022	--	--	--
44	Other assets	155,237	3,413	3,763	31,572	-48	-2,425
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,605,035</b>	<b>3,580</b>	<b>-24,143</b>	<b>275,720</b>	<b>-253</b>	<b>48,343</b>

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Dec 4, 1991	change since		Dec 4, 1991	change since	
		Nov 27, 1991	Dec 5, 1990		Nov 27, 1991	Dec 5, 1990
<b>LIABILITIES</b>						
46 Deposits	1,120,479	2,386	5,561	93,129	-1,821	48,887
47 Demand deposits <sup>7</sup>	239,398	-4,849	8,316	3,626	-269	-464
48 Individuals, partnerships, and corporations	192,846	-1,509	6,112	2,214	-118	-488
49 Other holders	46,552	-3,340	2,204	1,412	-151	24
50 States and political subdivisions	7,731	-611	626	--	--	--
51 U.S. government	1,699	-1,698	15	--	--	--
52 Depository institutions in the U.S.	20,882	-1,621	434	--	--	--
53 Banks in foreign countries	5,025	-322	-112	--	--	--
54 Foreign governments and official institutions	769	32	12	--	--	--
55 Certified and officers' checks	10,446	881	1,230	--	--	--
56 Other transaction deposits <sup>8</sup>	99,757	3,569	13,054	--	--	--
57 Nontransaction deposits	781,323	3,666	-15,809	89,503	-1,551	49,351
58 Individuals, partnerships, and corporations	750,621	3,979	-9,296	64,235	-1,021	32,882
59 Other holders	30,702	-313	-6,513	25,268	-531	16,468
60 States and political subdivisions	25,416	-150	-4,489	--	--	--
61 U.S. government	1,170	-7	191	--	--	--
62 Depository institutions in the U.S.	3,690	-159	-2,198	--	--	--
63 Foreign governments, official institutions, and banks	427	4	-16	--	--	--
64 Borrowings <sup>9</sup>	263,188	-1,217	-35,473	99,247	3,782	-16,473
65 Federal funds purchased <sup>10</sup>	--	--	--	54,634	5,394	6,326
66 From commercial banks in the U.S.	--	--	--	21,059	1,908	-479
67 From others	--	--	--	33,576	3,486	6,805
68 From Federal Reserve Banks	10	5	10	--	--	--
69 Treasury tax and loan notes	10,997	-4,116	6,269	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	252,181	2,893	-41,752	44,613	-1,612	-22,799
71 To commercial banks in the U.S.	--	--	--	13,197	-941	-25,453
72 To others	--	--	--	31,416	-672	2,654
73 Other liabilities (including subordinated debt)	105,343	1,624	-183	30,143	79	-3,310
74 TOTAL LIABILITIES <sup>12</sup>	1,489,009	2,793	-30,094	275,720	-253	48,343
75 Residual (Total assets less total liabilities) <sup>13</sup>	116,026	787	5,951	0	0	0
<b>MEMORANDA</b>						
76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,299,879	523	-25,571	175,494	-984	35,731
77 Time deposits in amounts of \$100,000 or more	170,552	-88	-44,988	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,306	-17	1,056	--	--	--
79 Commercial and industrial	689	-16	555	--	--	--
80 Other	617	-1	501	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	24,572	368	-628	--	--	--
82 Net due to related institutions <sup>17</sup>	-3,901	-35	-4,996	13,144	-3,692	-8,175

### 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 weekly reporting domestically chartered banks reduced real estate loans, all other \$300 million and increased commercial and industrial loans \$200 million and loans to individuals \$100 million the week ending December 4, 1991.

		Federal Reserve District						
		New York		Philadelphia	Cleveland	Richmond	Atlanta	
		Boston	district city					
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	5,021	30,142	23,249	4,519	4,809	9,546	12,770
2	U.S. government securities, investment account 18	15,545	48,403	31,448	9,944	17,256	26,137	24,715
3	Mortgage-backed securities <sup>1</sup>	6,558	17,233	10,565	3,021	6,500	9,437	7,761
4	All other maturing in: 1 year or less	2,180	6,201	4,658	2,809	1,181	2,220	2,516
5	Over 1 through 5 years	4,117	10,983	5,620	1,629	2,770	10,375	7,343
6	Over 5 years	2,690	13,985	10,605	2,485	6,806	4,105	7,095
7	Other securities, investment account 18	2,484	15,367	10,126	2,111	4,695	4,833	5,998
8	State and local government securities	442	5,889	4,241	1,235	1,806	2,686	3,090
9	Maturing in: 1 year or less	182	691	431	135	314	267	301
10	Over 1 year	261	5,198	3,811	1,100	1,491	2,419	2,789
11	Other bonds, stocks, and securities	2,042	9,479	5,884	876	2,889	2,147	2,908
12	Federal funds sold 2	4,559	20,675	15,340	1,374	2,800	8,237	10,546
13	To commercial banks in the U.S.	2,385	12,114	8,526	825	1,379	5,315	8,383
14	To nonbank brokers and dealers	2,149	7,847	6,237	349	1,421	2,139	1,617
15	To others	25	713	576	200	0	783	545
16	Other loans and leases, gross	45,584	234,165	164,911	63,737	59,102	98,648	88,452
17	Commercial and industrial	16,830	76,482	52,425	12,983	20,801	26,078	21,413
18	Bankers' acceptances and commercial paper	74	1,001	520	157	187	75	15
19	All other	16,756	75,481	51,904	12,826	20,614	26,003	21,398
20	U.S. addressees	16,732	75,178	51,664	12,821	20,532	25,928	21,319
21	Non-U.S. addressees	24	303	240	5	82	75	79
22	Real estate loans	19,894	86,342	58,834	13,353	18,179	45,854	41,376
23	Revolving, home equity	3,361	7,480	3,630	1,034	2,418	5,205	2,830
24	All other	16,533	78,862	55,204	12,318	15,761	40,649	38,546
25	Loans to individuals	3,409	29,282	18,791	31,387	13,807	15,915	18,517
26	Loans to financial institutions	798	17,547	14,761	2,457	1,202	2,306	1,049
27	Commercial banks in the U.S.	395	6,376	5,232	701	593	1,346	455
28	Banks in foreign countries	35	1,560	1,491	103	34	15	20
29	Nonbank financial institutions	368	9,612	8,038	1,652	576	945	574
30	Loans for purchasing and carrying securities	268	6,877	6,163	365	859	450	300
31	Loans for agricultural production	86	205	123	56	88	269	350
32	Loans to states and political subdivisions	650	4,746	3,319	1,391	1,173	3,025	2,891
33	Loans to foreign governments and official institutions	7	234	192	45	183	27	23
34	All other loans	766	6,509	5,363	333	584	3,087	1,671
35	Lease financing receivables	2,875	5,940	4,941	1,369	2,226	1,639	862
36	Less: Unearned income	40	1,675	1,281	159	388	107	461
37	Loan and lease reserve 5	2,328	13,749	10,886	2,400	1,653	3,085	2,087
38	Other loans and leases, net	43,216	218,741	152,744	61,178	57,062	95,456	85,904
39	Other assets 18	8,835	81,867	69,506	9,247	6,247	13,664	9,618
40	<b>TOTAL ASSETS</b>	<b>79,659</b>	<b>415,195</b>	<b>302,413</b>	<b>88,373</b>	<b>92,869</b>	<b>157,874</b>	<b>149,550</b>
<b>LIABILITIES</b>								
41	Deposits	57,122	250,128	168,505	57,666	65,323	112,307	117,020
42	Demand deposits	12,223	63,806	46,781	8,449	11,363	19,285	21,280
43	Individuals, partnerships, and corporations	9,988	47,914	33,037	6,890	9,667	16,460	17,470
44	States and political subdivisions	561	1,394	604	191	338	683	1,385
45	U.S. government	79	311	215	105	52	227	204
46	Depository institutions in the U.S.	1,141	4,586	4,066	952	779	1,187	1,619
47	Banks in foreign countries	93	4,075	3,945	82	30	62	34
48	Foreign governments and official institutions	2	617	607	2	-0	110	1
49	Certified and officers' checks	359	4,908	4,307	227	498	556	568
50	Other transaction deposits 8	4,716	17,729	9,721	3,289	5,849	11,261	11,836
51	Nontransaction deposits	40,183	168,593	112,003	45,928	48,111	81,760	83,904
52	Individuals, partnerships, and corporations	39,206	159,808	107,065	44,465	45,053	79,544	80,464
53	States and political subdivisions	928	7,786	4,111	1,088	2,317	1,222	3,140
54	U.S. government	8	118	106	0	446	91	116
55	Depository institutions in the U.S.	42	813	655	373	204	856	180
56	Foreign governments, official institutions, and banks	-0	68	67	2	91	47	4
57	Borrowings 9	14,882	77,900	63,893	19,945	16,746	29,514	18,854
58	From Federal Reserve Banks	0	0	0	0	0	10	0
59	Treasury tax and loan notes	902	3,184	2,780	309	1,361	805	343
60	Other liabilities for borrowed money 11	13,981	74,716	61,113	19,636	15,384	28,699	18,511
61	Other liabilities (including subordinated debt)	3,219	50,539	41,504	3,429	4,568	6,646	3,929
62	<b>TOTAL LIABILITIES</b>	<b>75,224</b>	<b>378,567</b>	<b>273,902</b>	<b>81,040</b>	<b>86,637</b>	<b>148,467</b>	<b>139,802</b>
63	Residual (Total assets less total liabilities) 13	4,436	36,628	28,511	7,332	6,232	9,408	9,748
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities 14	65,393	300,120	208,066	75,639	81,881	131,195	120,873
65	Time deposits in amounts of \$100,000 or more	9,051	38,495	30,543	17,039	9,563	18,945	15,275

		Federal Reserve District					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	11,249	2,964	1,855	1,216	6,035	24,979
2	U.S. government securities, investment account 1 <sup>8</sup>	13,173	5,246	3,543	1,695	15,428	24,001
3	Mortgage-backed securities <sup>1</sup>	7,007	2,503	2,864	229	5,286	8,175
4	All other maturing in: 1 year or less	2,013	527	218	589	869	4,208
5	Over 1 through 5 years	2,541	1,589	199	312	7,448	5,946
6	Over 5 years	1,612	627	261	565	1,826	5,672
7	Other securities, investment account 1 <sup>8</sup>	6,297	2,424	966	577	3,482	5,122
8	State and local government securities	3,434	1,012	279	296	242	2,123
9	Maturing in: 1 year or less	589	105	19	29	55	305
10	Over 1 year	2,845	907	260	267	187	1,817
11	Other bonds, stocks, and securities	2,863	1,413	687	282	3,240	3,000
12	Federal funds sold <sup>2</sup>	7,988	1,976	2,188	1,326	7,182	13,869
13	To commercial banks in the U.S.	4,747	1,600	1,827	1,306	6,167	10,306
14	To nonbank brokers and dealers	2,014	243	336	20	453	3,004
15	To others	1,227	133	25	0	562	560
16	Other loans and leases, gross	86,706	20,094	21,222	5,079	34,268	240,995
17	Commercial and industrial	38,812	6,049	6,362	1,572	13,890	51,343
18	Bankers' acceptances and commercial paper	368	6	30	-1	44	258
19	All other	38,443	6,043	6,332	1,573	13,846	51,085
20	U.S. addressees	38,271	6,034	6,320	1,573	13,681	50,690
21	Non-U.S. addressees	173	9	12	0	164	395
22	Real estate loans	24,485	7,424	5,423	1,639	10,020	121,258
23	Revolving, home equity	1,754	717	517	121	202	13,887
24	All other	22,730	6,707	4,906	1,518	9,818	107,370
25	Loans to individuals	10,631	3,972	6,613	1,086	5,451	40,519
26	Loans to financial institutions	5,987	657	925	62	1,235	10,458
27	Commercial banks in the U.S.	959	92	58	29	96	7,880
28	Banks in foreign countries	102	2	0	0	9	101
29	Nonbank financial institutions	4,926	562	867	32	1,130	2,477
30	Loans for purchasing and carrying securities	1,943	280	298	101	254	1,324
31	Loans for agricultural production	91	53	49	165	197	4,269
32	Loans to states and political subdivisions	1,141	569	420	98	487	1,073
33	Loans to foreign governments and official institutions	151	5	4	0	238	115
34	All other loans	2,392	551	595	281	2,237	2,705
35	Lease financing receivables	1,074	534	533	76	258	7,930
36	Less: Unearned income	50	78	47	4	33	237
37	Loan and lease reserve <sup>5</sup>	2,263	437	561	181	764	7,730
38	Other loans and leases, net	84,394	19,579	20,614	4,894	33,471	233,027
39	Other assets <sup>18</sup>	14,835	2,379	2,081	640	4,670	36,149
40	TOTAL ASSETS	137,936	34,569	31,246	10,348	70,268	337,148
<b>LIABILITIES</b>							
41	Deposits	90,488	25,063	20,284	7,862	55,479	261,736
42	Demand deposits	20,927	5,403	4,443	2,699	11,510	58,009
43	Individuals, partnerships, and corporations	16,178	3,903	3,710	1,897	9,934	48,835
44	States and political subdivisions	419	157	139	100	171	2,192
45	U.S. government	136	37	13	20	123	392
46	Depository institutions in the U.S.	3,473	1,164	507	613	827	4,034
47	Banks in foreign countries	88	8	23	12	49	468
48	Foreign governments and official institutions	3	0	0	0	2	33
49	Certified and officers' checks	631	133	50	58	402	2,056
50	Other transaction deposits <sup>8</sup>	5,313	2,694	1,712	804	6,586	27,967
51	Nontransaction deposits	64,247	16,967	14,129	4,359	37,384	175,760
52	Individuals, partnerships, and corporations	61,293	16,404	14,015	4,116	35,730	170,525
53	States and political subdivisions	2,116	396	67	144	1,548	4,664
54	U.S. government	20	2	0	0	34	335
55	Depository institutions in the U.S.	730	165	47	9	72	198
56	Foreign governments, official institutions, and banks	89	0	0	90	0	37
57	Borrowings <sup>9</sup>	27,461	6,500	6,042	1,456	8,766	35,123
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	1,882	380	272	82	927	551
60	Other liabilities for borrowed money <sup>11</sup>	25,579	6,120	5,770	1,373	7,839	34,572
61	Other liabilities (including subordinated debt)	9,805	890	2,321	223	1,996	17,777
62	TOTAL LIABILITIES	127,754	32,454	28,647	9,541	66,242	314,636
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,182	2,115	2,599	807	4,027	22,512
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	108,459	28,049	26,035	7,342	54,098	265,801
65	Time deposits in amounts of \$100,000 or more	18,925	2,281	2,905	652	6,854	30,565