

# 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 11, 1991	change since		Dec 11, 1991	change since		
		Dec 4, 1991	Dec 12, 1990		Dec 4, 1991	Dec 12, 1990	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	112,418	-2,864	2,908	16,307	-269	1,383
2	U.S. government securities	225,368	-1,704	40,184	20,631	1,059	7,977
3	Trading account	21,043	-902	6,859	--	--	--
4	Investment account	204,325	-802	33,325	--	--	--
5	Mortgage-backed securities <sup>1</sup>	76,388	-180	-6,394	--	--	--
6	All other maturing in: 1 year or less	25,443	-61	8,135	--	--	--
7	Over 1 through 5 years	54,563	-537	13,863	--	--	--
8	Over 5 years	47,930	-24	17,721	--	--	--
9	Other securities	55,363	-288	-5,704	7,911	35	-158
10	Trading account	1,303	-4	391	--	--	--
11	Investment account	54,060	-284	-6,095	--	--	--
12	State and local government securities	22,579	-79	-7,598	--	--	--
13	Maturing in: 1 year or less	2,949	-46	-704	--	--	--
14	Over 1 year	19,629	-33	-6,894	--	--	--
15	Other bonds, stocks, and securities	31,482	-205	1,503	--	--	--
16	Other trading account assets	11,556	-156	2,598	--	--	--
17	Federal funds sold <sup>2</sup>	84,003	1,174	4,837	11,115	2,269	3,365
18	To commercial banks in the U.S.	56,738	228	2,758	4,512	550	397
19	To nonbank brokers and dealers	22,228	634	860	--	--	--
20	To others <sup>3</sup>	5,036	312	1,220	6,602	1,719	2,968
21	Other loans and leases, gross	996,147	-1,881	-72,714	151,242	20	9,237
22	Commercial and industrial	291,258	-1,400	-32,050	89,239	-118	10,606
23	Bankers' acceptances and commercial paper	2,056	-162	747	2,156	-168	-583
24	All other	289,202	-1,238	-32,797	87,083	51	11,189
25	U.S. addressees	287,942	-1,178	-32,616	84,569	-2	10,361
26	Non-U.S. addressees	1,260	-60	-181	2,514	53	828
27	Real estate loans	395,559	315	-6,729	33,462	-126	5,769
28	Revolving, home equity	39,606	80	4,531	--	--	--
29	All other	355,953	235	-11,260	--	--	--
30	Loans to individuals	181,124	561	-17,739	--	--	--
31	Loans to financial institutions	44,443	-236	-8,927	20,245	-115	-10,951
32	Commercial banks in the U.S.	19,010	50	-6,451	8,083	24	-15,899
33	Banks in foreign countries	2,111	147	-2,199	1,965	-282	489
34	Nonbank financial institutions	23,322	-434	-277	10,197	143	4,459
35	Loans for purchasing and carrying securities	12,814	-490	45	5,834	422	4,136
36	Loans for agricultural production	5,850	-56	-30	--	--	--
37	Loans to states and political subdivisions	17,586	-68	-4,143	--	--	--
38	Loans to foreign governments and official institutions	940	-92	-625	410	2	192
39	All other loans <sup>4</sup>	21,217	-455	-660	2,052	-46	-515
40	Lease financing receivables	25,355	40	-1,857	--	--	--
41	Less: Unearned income	3,270	-9	-1,145	--	--	--
42	Loan and lease reserve <sup>5</sup>	37,512	247	335	--	--	--
43	Other loans and leases, net	955,364	-2,119	-71,905	--	--	--
44	Other assets	154,399	-1,164	3,146	33,222	1,650	-1,526
45	<b>TOTAL ASSETS <sup>6</sup></b>	<b>1,598,470</b>	<b>-7,121</b>	<b>-23,938</b>	<b>278,963</b>	<b>3,243</b>	<b>46,509</b>

Footnotes appear on the following page.

	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Dec 11, 1991	change since		Dec 11, 1991	change since	
		Dec 4, 1991	Dec 12, 1990		Dec 4, 1991	Dec 12, 1990
<b>LIABILITIES</b>						
46 Deposits	1,112,353	-7,915	1,861	95,855	2,727	51,477
47 Demand deposits <sup>7</sup>	234,025	-5,228	4,455	3,803	178	-359
48 Individuals, partnerships, and corporations	188,422	-4,478	2,827	2,151	-63	-476
49 Other holders	45,603	-750	1,627	1,653	241	117
50 States and political subdivisions	8,020	362	972	--	--	--
51 U.S. government	1,795	131	331	--	--	--
52 Depository institutions in the U.S.	20,277	-539	691	--	--	--
53 Banks in foreign countries	5,611	613	-841	--	--	--
54 Foreign governments and official institutions	619	-150	116	--	--	--
55 Certified and officers' checks	9,290	-1,168	358	--	--	--
56 Other transaction deposits <sup>8</sup>	97,627	-2,174	12,814	--	--	--
57 Nontransaction deposits	780,701	-513	-15,408	92,052	2,549	51,836
58 Individuals, partnerships, and corporations	749,805	-702	-8,903	65,946	1,751	34,507
59 Other holders	30,896	189	-6,505	26,106	797	17,329
60 States and political subdivisions	25,713	292	-4,390	--	--	--
61 U.S. government	1,116	-54	143	--	--	--
62 Depository institutions in the U.S.	3,653	-36	-2,221	--	--	--
63 Foreign governments, official institutions, and banks	413	-13	-37	--	--	--
64 Borrowings <sup>9</sup>	263,208	-582	-32,084	95,016	-4,231	-16,790
65 Federal funds purchased <sup>10</sup>	--	--	--	47,127	-7,508	4,140
66 From commercial banks in the U.S.	--	--	--	20,183	-875	1,488
67 From others	--	--	--	26,943	-6,632	2,652
68 From Federal Reserve Banks	600	600	510	--	--	--
69 Treasury tax and loan notes	7,277	-3,727	2,458	--	--	--
70 Other liabilities for borrowed money <sup>11</sup>	255,331	2,545	-35,052	47,890	3,277	-20,930
71 To commercial banks in the U.S.	--	--	--	13,999	803	-24,138
72 To others	--	--	--	33,890	2,474	3,208
73 Other liabilities (including subordinated debt)	106,430	1,090	669	30,988	845	-3,395
74 TOTAL LIABILITIES <sup>12</sup>	1,481,991	-7,407	-29,556	278,963	3,243	46,509
75 Residual (Total assets less total liabilities) <sup>13</sup>	116,479	286	5,616	0	0	0

**MEMORANDA**

76 Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	1,296,688	-3,133	-27,105	178,304	2,809	35,923
77 Time deposits in amounts of \$100,000 or more	169,524	-1,048	-45,554	--	--	--
78 Loans sold outright to affiliates <sup>15</sup>	1,259	-40	1,000	--	--	--
79 Commercial and Industrial	675	-6	540	--	--	--
80 Other	584	-34	460	--	--	--
81 Foreign branch credit extended to U.S. residents <sup>16,17</sup>	24,452	-120	-333	--	--	--
82 Net due to related institutions <sup>17</sup>	-6,497	-2,595	-7,462	18,568	5,423	-11,014

**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.

		Federal Reserve District						
		New York			Philadelphia	Cleveland	Richmond	Atlanta
		Boston	district	city				
<b>ASSETS</b>								
1	Cash and balances due from depository institutions	4,739	27,399	20,963	4,296	4,638	9,659	12,877
2	U.S. government securities, investment account 18	15,573	48,445	31,426	9,981	17,138	25,772	24,656
3	Mortgage-backed securities <sup>1</sup>	6,539	17,123	10,445	3,044	6,609	9,244	7,694
4	All other maturing in: 1 year or less	2,184	6,147	4,608	2,811	1,181	2,056	2,514
5	Over 1 through 5 years	4,164	11,210	5,822	1,679	2,570	10,375	7,353
6	Over 5 years	2,687	13,984	10,552	2,447	6,778	4,097	7,094
7	Other securities, investment account 18	2,488	15,285	10,119	2,109	4,670	4,828	5,969
8	State and local government securities	444	5,862	4,235	1,226	1,787	2,874	3,081
9	Maturing in: 1 year or less	182	686	427	132	316	270	294
10	Over 1 year	262	5,176	3,808	1,094	1,471	2,604	2,787
11	Other bonds, stocks, and securities	2,044	9,423	5,885	884	2,883	1,954	2,888
12	Federal funds sold <sup>2</sup>	4,683	24,549	18,923	1,554	2,588	10,601	8,075
13	To commercial banks in the U.S.	2,500	14,497	10,805	806	1,145	7,211	6,066
14	To nonbank brokers and dealers	2,184	9,455	7,536	548	1,443	2,486	1,241
15	To others	0	597	582	200	0	904	768
16	Other loans and leases, gross	45,901	232,601	163,124	63,784	59,099	98,523	88,521
17	Commercial and industrial	16,891	76,357	52,479	12,906	20,536	25,906	21,242
18	Bankers' acceptances and commercial paper	74	971	519	113	198	74	10
19	All other	16,817	75,386	51,960	12,793	20,338	25,832	21,231
20	U.S. addressees	16,792	75,131	51,767	12,788	20,288	25,757	21,150
21	Non-U.S. addressees	24	256	194	5	50	75	81
22	Real estate loans	19,870	86,121	58,607	13,313	18,212	45,928	41,482
23	Revolving, home equity	3,351	7,479	3,629	1,035	2,423	5,210	2,833
24	All other	16,520	78,642	54,978	12,278	15,789	40,718	38,648
25	Loans to individuals	3,408	29,324	18,808	31,678	13,904	15,945	18,460
26	Loans to financial institutions	822	17,453	14,564	2,364	1,354	2,266	1,164
27	Commercial banks in the U.S.	457	6,430	5,241	708	574	1,330	568
28	Banks in foreign countries	11	1,713	1,610	83	34	15	21
29	Nonbank financial institutions	353	9,310	7,713	1,573	746	921	576
30	Loans for purchasing and carrying securities	294	6,130	5,197	424	956	463	296
31	Loans for agricultural production	87	208	126	56	89	263	341
32	Loans to states and political subdivisions	646	4,732	3,316	1,386	1,155	3,020	2,904
33	Loans to foreign governments and official institutions	7	149	108	45	183	25	23
34	All other loans	1,001	6,203	4,987	246	485	3,072	1,749
35	Lease financing receivables	2,876	5,925	4,931	1,365	2,226	1,634	860
36	Less: Unearned income	40	1,675	1,279	159	384	107	458
37	Loan and lease reserve <sup>5</sup>	2,325	13,881	11,022	2,436	1,641	3,186	2,083
38	Other loans and leases, net	43,536	217,046	150,823	61,189	57,074	95,230	85,980
39	Other assets <sup>18</sup>	8,674	80,625	68,354	9,539	6,584	13,268	10,140
40	<b>TOTAL ASSETS</b>	<b>79,694</b>	<b>413,348</b>	<b>300,609</b>	<b>88,668</b>	<b>92,693</b>	<b>159,359</b>	<b>147,696</b>
<b>LIABILITIES</b>								
41	Deposits	56,659	247,980	166,087	57,181	64,781	111,982	116,188
42	Demand deposits	12,040	62,280	45,000	8,301	11,059	19,129	20,712
43	Individuals, partnerships, and corporations	9,817	46,930	31,747	6,929	9,456	16,233	17,066
44	States and political subdivisions	468	1,385	649	145	326	704	1,267
45	U.S. government	78	316	205	76	124	200	162
46	Depository institutions in the U.S.	1,147	4,238	3,748	842	679	1,302	1,650
47	Banks in foreign countries	93	4,654	4,517	85	40	65	34
48	Foreign governments and official institutions	2	463	451	2	-1	113	1
49	Certified and officers' checks	435	4,293	3,683	224	433	512	533
50	Other transaction deposits <sup>8</sup>	4,586	17,581	9,581	3,261	5,685	10,998	11,538
51	Nontransaction deposits	40,034	168,120	111,506	45,618	48,037	81,854	83,938
52	Individuals, partnerships, and corporations	39,065	159,466	106,614	44,238	45,039	79,610	80,312
53	States and political subdivisions	915	7,710	4,124	1,058	2,284	1,277	3,330
54	U.S. government	8	58	46	0	446	92	116
55	Depository institutions in the U.S.	46	820	657	320	178	842	176
56	Foreign governments, official institutions, and banks	-0	65	64	2	91	33	4
57	Borrowings <sup>9</sup>	15,347	78,563	64,589	20,515	16,940	30,932	17,714
58	From Federal Reserve Banks	0	550	550	0	0	0	0
59	Treasury tax and loan notes	493	2,179	1,856	226	813	613	265
60	Other liabilities for borrowed money <sup>11</sup>	14,854	75,834	62,183	20,288	16,127	30,319	17,449
61	Other liabilities (including subordinated debt)	3,266	50,418	41,675	3,621	4,720	7,135	3,976
62	<b>TOTAL LIABILITIES</b>	<b>75,272</b>	<b>376,961</b>	<b>272,351</b>	<b>81,316</b>	<b>86,442</b>	<b>150,049</b>	<b>137,878</b>
63	Residual (Total assets less total liabilities) <sup>13</sup>	4,422	36,387	28,258	7,353	6,251	9,310	9,817
<b>MEMORANDA</b>								
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	65,689	299,953	207,547	75,915	81,777	131,184	120,587
65	Time deposits in amounts of \$100,000 or more	8,962	37,688	29,730	16,787	9,526	19,252	15,266

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>ASSETS</b>							
1	Cash and balances due from depository institutions	10,330	2,549	1,625	1,340	6,789	26,177
2	U.S. government securities, investment account <sup>18</sup>	13,367	5,272	3,554	1,705	15,134	23,728
3	Mortgage-backed securities <sup>1</sup>	7,000	2,571	2,866	230	5,274	8,193
4	All other maturing in: 1 year or less	2,140	513	218	537	882	4,260
5	Over 1 through 5 years	2,613	1,350	209	354	7,067	5,619
6	Over 5 years	1,614	838	261	584	1,910	5,656
7	Other securities, investment account <sup>18</sup>	6,198	2,426	970	569	3,435	5,113
8	State and local government securities	3,375	1,019	281	294	212	2,124
9	Maturing in: 1 year or less	574	111	19	23	54	288
10	Over 1 year	2,802	908	261	271	157	1,837
11	Other bonds, stocks, and securities	2,822	1,407	689	276	3,223	2,988
12	Federal funds sold <sup>2</sup>	8,499	1,776	2,590	1,184	7,168	10,734
13	To commercial banks in the U.S.	5,345	1,345	2,216	1,164	6,487	7,956
14	To nonbank brokers and dealers	2,039	280	341	20	320	1,870
15	To others	1,115	151	33	0	361	908
16	Other loans and leases, gross	86,242	20,112	20,691	5,058	34,294	241,321
17	Commercial and industrial	38,617	6,038	6,247	1,566	13,860	51,091
18	Bankers' acceptances and commercial paper	301	5	25	2	46	236
19	All other	38,315	6,032	6,222	1,564	13,814	50,856
20	U.S. addressees	38,131	6,024	6,211	1,564	13,650	50,456
21	Non-U.S. addressees	185	9	12	0	164	399
22	Real estate loans	24,609	7,422	5,436	1,639	10,112	121,416
23	Revolving, home equity	1,755	719	518	121	200	13,961
24	All other	22,854	6,703	4,917	1,518	9,911	107,455
25	Loans to individuals	10,619	3,978	6,120	1,086	5,477	41,125
26	Loans to financial institutions	5,854	676	901	56	1,172	10,360
27	Commercial banks in the U.S.	876	95	55	27	93	7,797
28	Banks in foreign countries	130	3	0	2	11	89
29	Nonbank financial institutions	4,848	579	846	27	1,068	2,474
30	Loans for purchasing and carrying securities	1,987	277	313	84	277	1,313
31	Loans for agricultural production	89	51	50	191	191	4,234
32	Loans to states and political subdivisions	1,086	566	419	98	479	1,097
33	Loans to foreign governments and official institutions	150	5	4	0	238	112
34	All other loans	2,159	569	667	263	2,231	2,573
35	Lease financing receivables	1,073	529	535	75	257	7,999
36	Less: Unearned income	50	77	47	4	33	237
37	Loan and lease reserve <sup>5</sup>	2,263	436	554	180	764	7,764
38	Other loans and leases, net	83,929	19,598	20,090	4,875	33,497	233,320
39	Other assets <sup>18</sup>	13,904	2,360	2,030	596	4,591	35,990
40	TOTAL ASSETS	136,226	33,982	30,858	10,269	70,615	335,062
<b>LIABILITIES</b>							
41	Deposits	89,886	24,816	19,909	7,835	55,237	259,898
42	Demand deposits	20,482	5,159	4,079	2,599	11,062	57,123
43	Individuals, partnerships, and corporations	15,734	3,840	3,515	1,865	9,431	47,606
44	States and political subdivisions	470	110	53	65	206	2,822
45	U.S. government	150	33	17	28	176	436
46	Depository institutions in the U.S.	3,454	1,051	421	573	861	4,058
47	Banks in foreign countries	102	8	20	12	48	451
48	Foreign governments and official institutions	3	0	0	0	2	34
49	Certified and officers' checks	569	119	53	58	337	1,717
50	Other transaction deposits <sup>8</sup>	5,246	2,653	1,652	814	6,389	27,223
51	Nontransaction deposits	64,158	17,004	14,178	4,422	37,786	175,551
52	Individuals, partnerships, and corporations	61,130	16,423	14,055	4,182	36,146	170,140
53	States and political subdivisions	2,212	402	76	140	1,534	4,776
54	U.S. government	20	2	0	0	34	339
55	Depository institutions in the U.S.	707	177	47	9	72	257
56	Foreign governments, official institutions, and banks	89	0	0	91	0	39
57	Borrowings <sup>9</sup>	25,641	6,141	6,108	1,391	9,056	34,860
58	From Federal Reserve Banks	50	0	0	0	0	0
59	Treasury tax and loan notes	1,182	232	179	63	595	437
60	Other liabilities for borrowed money <sup>11</sup>	24,409	5,909	5,929	1,327	8,461	34,423
61	Other liabilities (including subordinated debt)	10,421	905	2,194	233	1,999	17,542
62	TOTAL LIABILITIES	125,948	31,863	28,211	9,459	66,292	312,300
63	Residual (Total assets less total liabilities) <sup>13</sup>	10,278	2,120	2,647	811	4,323	22,762
<b>MEMORANDA</b>							
64	Total loans and leases, gross, adjusted, plus securities <sup>14</sup>	108,084	28,146	25,533	7,326	53,452	265,142
65	Time deposits in amounts of \$100,000 or more	18,761	2,269	2,952	644	6,798	30,618