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Board of Governors of the Federal Reserve System, Washington, D.C.

# ANNUAL STATISTICAL DIGEST

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1990

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November 1991

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## Preface

The *Annual Statistical Digest* is designed as a compact source of economic—and, especially, financial—data. The object is to lighten the burden of assembling time series by providing a single source of historical continuations of the statistics carried regularly in the *Federal Reserve Bulletin*.

The *Digest* also offers a continuation of series that formerly appeared regularly in the *Bulletin*, as well as certain special, irregular tables, which the *Bulletin* also once carried. The domestic nonfinancial series included are those for which the Board of Governors is the primary source. Sources of data other than the Federal Reserve are listed in Part 3—Notes to Tables.

This issue of the *Digest* covers data for the year 1990, except as noted in the table title. The *Digest* serves to maintain the historical series published in *Banking and Monetary Statistics*, 1949–1970, and the *Digest*, for 1970–1979 and 1980–89.

In this issue, series include revisions to all the data available through July 1991. The current coverage of the series, any changes in the coverage, and other pertinent details are given in Part 3—Notes to Tables.

The numbering system for the tables contained in this issue differs slightly from those in previous issues of the *Digest* and in the *Bulletin*. As a guide to tables that cover the same material in these publications, the Board's staff has prepared a concordance, which accompanies this *Digest*. A glossary of Federal Reserve terms is available free of charge from Publications Services, Mail Stop 138, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Suggestions for making the *Digest* more useful may be sent to the Economic Editing Section, Mail Stop 41, at the same address.

Please note that the index refers to table numbers, not page numbers.

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# Abbreviations and Symbols

ATS	Automatic transfer service	n.a.	Not available
CD	Certificate of deposit	n.e.c.	Not elsewhere classified
CMO	Collateralized mortgage obligation	NOW	Negotiable order of withdrawal
FFB	Federal Financing Bank	OCD	Other checkable deposit
FHA	Federal Housing Administration	OPEC	Organization of Petroleum Exporting Countries
FHLBB	Federal Home Loan Bank Board	OTS	Office of Thrift Supervision
FHLMC	Federal Home Loan Mortgage Corporation	PO	Principal only
FmHA	Farmers Home Administration	REIT	Real estate investment trust
FNMA	Federal National Mortgage Association	REMIC	Real estate mortgage investment conduit
FSLIC	Federal Savings and Loan Insurance Corporation	RP	Repurchase agreement
G-7	Group of Seven	RTC	Resolution Trust Corporation
G-10	Group of Ten	SAIF	Savings Association Insurance Fund
GNMA	Government National Mortgage Association	SCO	Securitized credit obligation
GNP	Gross national product	SDR	Special drawing right
HUD	Department of Housing and Urban Development	SMSA	Standard metropolitan statistical area
IMF	International Monetary Fund	VA	Veterans Administration
IO	Interest only	*	Amount is less than one-half the smallest unit in the table (for example, less than 50,000 when the data are shown in millions to one decimal place).
IPCs	Individuals, partnerships, and corporations	. . .	Not applicable
IRA	Individual retirement account		
MMDA	Money market deposit account		

“U.S. government securities” may include issues of U.S. government agencies.

“State and local government” also includes municipalities, special districts, and other political subdivisions.

In some of the tables details may not sum to totals because of rounding.

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*The data shown in this issue of the Digest are in general for 1990. The exceptions are indicated in parentheses after the table titles.*

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## Part 1 – Regular Tables

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# 1. Reserves, money stock, liquid assets, and debt measures, 1990

## A. Quarterly changes

Percent annual rate of change, seasonally adjusted<sup>1</sup>

Item	1987				1988			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions<sup>2</sup></i>								
1 Total	17.5	5.9	-5.4	1.8	1.2	6.0	4.2	- .8
2 Required	17.3	6.2	-4.0	.5	.4	7.7	3.8	-1.6
3 Nonborrowed	20.1	2.6	-3.9	1.6	-1.4	-9.8	1.9	7.0
4 Monetary base <sup>3</sup>	10.3	7.0	4.8	8.5	7.4	7.8	6.9	5.3
<i>Concepts of money, liquid assets, and debt<sup>4</sup></i>								
5 M1	13.0	7.4	.5	3.9	3.1	7.7	4.9	.0
6 M2	6.2	2.8	3.3	4.4	6.3	7.8	3.1	3.2
7 M3	6.5	4.7	5.2	6.4	6.8	7.6	5.3	5.1
8 L	6.3	3.8	5.1	6.7	6.7	8.5	6.9	5.9
9 Debt	9.9	9.3	9.1	9.3	7.8	9.7	9.4	8.6
<i>Nontransaction components</i>								
10 M2 <sup>5</sup>	3.9	1.2	4.4	4.6	7.4	7.8	2.4	4.0
11 M3 only <sup>6</sup>	7.5	12.4	12.6	14.2	8.6	6.9	13.8	12.0
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
12 Savings	35.3	22.5	9.1	.0	6.8	12.6	7.8	2.4
13 Money market deposit accounts	1.7	-5.1	-6.7	-8.8	-.3	3.5	-2.6	-7.3
14 Small-denomination time <sup>7</sup>	-6.0	-4.1	9.1	16.5	13.9	10.5	12.2	20.4
15 Large-denomination time <sup>8</sup>	10.5	16.3	7.2	11.9	6.4	6.7	20.3	15.4
<i>Thrift institutions</i>								
16 Savings	25.6	20.9	6.8	-3.6	-3.2	4.0	.1	-4.8
17 Money market deposit accounts	-.3	-9.2	-18.2	-21.6	-14.6	-2.5	-9.5	-18.0
18 Small-denomination time <sup>7</sup>	-4.3	.1	10.7	16.7	21.5	11.2	4.6	8.2
19 Large-denomination time <sup>8</sup>	-9.9	-5.8	12.4	21.7	15.0	7.1	6.0	8.9
<i>Money market mutual funds</i>								
20 General purpose and broker-dealer	2.8	1.8	7.7	11.0	16.0	6.8	-.7	8.5
21 Institution-only	-8.3	.6	6.7	13.1	32.1	-17.8	-20.6	5.9
<i>Debt components</i>								
22 Federal	10.0	8.8	8.1	7.8	6.7	8.1	8.0	8.2
23 Nonfederal	9.9	9.4	9.5	9.7	8.1	10.1	9.8	8.8
1989					1990			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions<sup>2</sup></i>								
1 Total	-1.9	-8.6	.6	8.4	5.0	.2	-.5	3.9
2 Required	-1.7	-7.5	.4	8.3	5.2	.9	-.5	1.7
3 Nonborrowed	3.7	-10.5	10.9	11.2	-3.0	.7	3.8	7.8
4 Monetary base <sup>3</sup>	4.7	2.6	3.2	4.8	9.0	7.9	9.1	9.9
<i>Concepts of money, liquid assets, and debt<sup>4</sup></i>								
5 M1	-.1	-4.1	1.5	5.0	5.2	4.2	3.7	3.4
6 M2	2.4	2.2	6.8	7.2	6.2	3.9	3.0	2.0
7 M3	3.8	3.2	4.1	2.9	2.9	1.3	1.6	.9
8 L	5.4	5.1	4.6	4.0	2.8	.9	1.9	1.7
9 Debt	7.4	8.2	7.1	7.3	6.4	7.1	7.1	5.5
<i>Nontransaction components</i>								
10 M2 <sup>5</sup>	3.2	4.3	8.6	7.9	6.5	3.8	2.7	1.5
11 M3 only <sup>6</sup>	8.8	7.0	-5.3	-12.6	-9.7	-9.1	-3.8	-3.5
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
12 Savings	-5.6	-10.9	-.1	5.7	9.6	4.1	5.9	5.2
13 Money market deposit accounts	-11.2	-11.2	5.2	13.7	10.4	9.6	8.2	3.5
14 Small-denomination time <sup>7</sup>	24.4	25.7	11.7	11.7	7.8	12.7	15.5	11.5
15 Large-denomination time <sup>8</sup>	15.9	15.1	3.6	4.5	-.8	-2.9	-2.2	-8.5
<i>Thrift institutions</i>								
16 Savings	-8.5	-16.4	-5.3	1.6	1.7	2.2	-3.3	-7.3
17 Money market deposit accounts	-22.8	-30.0	-5.6	3.6	2.7	.4	-7.7	-7.2
18 Small-denomination time <sup>7</sup>	5.8	10.9	9.1	-2.9	-3.2	-7.4	-11.0	-8.6
19 Large-denomination time <sup>8</sup>	2.0	5.5	-7.9	-23.7	-23.0	-28.7	-27.3	-26.3
<i>Money market mutual funds</i>								
20 General purpose and broker-dealer	16.8	26.9	36.5	28.7	18.1	4.7	10.0	9.8
21 Institution-only	-.9	27.6	36.5	2.1	9.1	14.8	21.6	30.4
<i>Debt components</i>								
22 Federal	6.3	6.3	6.2	10.4	6.8	9.7	14.4	11.6
23 Nonfederal	7.7	8.7	7.4	6.4	6.3	6.3	4.8	3.7

# 1. Reserves, money stock, liquid assets, and debt measures, 1990—Continued

## B. Monthly changes

Percent annual rate of change, seasonally adjusted<sup>1</sup>

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Reserves of depository institutions<sup>2</sup></i>												
1 Total	2.5	5.5	1.6	2.3	-6.0	-1.7	-6.5	8.5	7.2	-7.9	7.6	21.4
2 Required	.1	6.3	4.9	1.4	-7.8	3.1	-8.8	8.5	6.3	-6.5	5.1	3.6
3 Nonborrowed	-1.9	-20.0	-15.8	15.3	1.4	10.0	-3.5	4.3	15.1	-2.6	12.2	19.1
4 Monetary base <sup>3</sup>	10.2	9.3	8.4	8.6	5.7	7.6	7.0	12.7	13.8	8.7	6.5	9.0
<i>Concepts of money, liquid assets, and debt<sup>4</sup></i>												
5 M1	2.7	8.6	5.4	4.5	-3	5.9	-1.2	8.6	7.8	-9	3.1	3.1
6 M2	3.9	7.9	5.4	3.8	1.1	2.9	1.8	5.1	4.4	1.0	-3	1.5
7 M3	1.8	3.5	1.2	1.6	.0	.9	.0	4.1	1.7	.1	-.1	.8
8 L	1.3	1.9	2.9	1.4	-4.2	4.8	.9	1.9	5.2	-.1	1.2	1.4
9 Debt	5.3	7.7	8.8	6.9	5.2	6.9	7.1	8.1	6.4	4.3	5.8	4.2
<i>Nontransaction components</i>												
10 M2 <sup>5</sup>	4.3	7.7	5.4	3.5	1.5	1.8	2.7	4.0	3.2	1.6	-1.4	1.0
11 M3 only <sup>6</sup>	-6.2	-13.9	-15.5	-7.1	-4.3	-7.1	-2.1	.2	-9.7	-3.8	.5	-1.8
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
12 Savings	12.1	11.4	4.4	1.2	2.5	8.1	7.4	4.3	3.7	6.7	3.6	7.3
13 Money market deposit accounts	7.8	9.5	9.4	11.6	5.6	11.5	7.1	9.4	4.5	1.9	2.2	3.2
14 Small-denomination time <sup>7</sup>	3.2	9.2	8.5	8.2	19.8	22.6	16.6	6.9	9.4	18.0	2.9	17.5
15 Large-denomination time <sup>8</sup>	-2.4	-2.1	-3.6	-7.2	2.1	.6	3.0	-8.7	-14.9	-12.6	1.9	-4.0
<i>Thrift institutions</i>												
16 Savings	.0	5.0	5.0	4.9	-2.7	-4.4	-1.7	-3.9	-5.5	-10.6	-5.6	-8.5
17 Money market deposit accounts	-2.7	9.0	9.0	.9	-5.3	-15.2	-9.0	-3.6	.9	-11.9	-5.5	-16.7
18 Small-denomination time <sup>7</sup>	-1.6	-7.4	-1.2	-3.0	-15.0	-18.8	-11.4	-3.7	-5.6	-15.3	-2.1	-13.0
19 Large-denomination time <sup>8</sup>	-20.0	-33.2	-34.2	-25.6	-31.9	-22.7	-33.4	-26.4	-21.6	-24.7	-29.9	-39.3
<i>Money market mutual funds</i>												
20 General purpose and broker-dealer	18.4	21.9	6.3	4.1	-6.2	8.1	6.2	24.1	12.5	8.1	1.1	12.3
21 Institution-only	7.1	10.5	20.9	19.4	7.9	5.6	18.9	45.9	23.2	35.1	9.0	51.8
<i>Debt components</i>												
22 Federal	4.1	8.3	12.8	7.5	7.5	14.9	13.9	18.9	11.0	5.8	16.2	12.9
23 Nonfederal	5.7	7.5	7.6	6.7	4.6	4.5	5.1	4.7	5.0	3.8	2.5	1.5

## 2. Reserves of depository institutions and Reserve Bank credit, 1990

### A. Monthly averages

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June
<b>SUPPLYING RESERVE FUNDS</b>						
<b>1 Reserve Bank credit outstanding</b> .....	<b>269,857</b>	<b>265,438</b>	<b>268,483</b>	<b>272,853</b>	<b>273,073</b>	<b>278,190</b>
<i>U.S. Treasury securities<sup>1</sup></i>						
2 Bought outright .....	221,432	217,811	219,148	223,445	224,344	228,752
3 Held under repurchase agreements .....	985	0	306	361	185	930
<i>Federal agency obligations</i>						
4 Bought outright .....	6,525	6,525	6,524	6,504	6,446	6,446
5 Held under repurchase agreements .....	119	0	80	156	156	294
6 Acceptances .....	0	0	0	0	0	0
<i>Loans to depository institutions</i>						
7 Adjustment .....	341	75	78	111	205	237
8 Seasonal .....	44	61	83	119	248	313
9 Extended .....	27	1,738	1,982	1,424	852	339
10 Float .....	978	887	431	659	720	486
11 Other Federal Reserve assets .....	39,406	38,341	39,852	40,073	39,917	40,394
12 Gold stock .....	11,059	11,059	11,059	11,060	11,063	11,065
13 Special drawing rights certificate account .....	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup> .....	19,650	19,724	19,802	19,878	19,949	20,016
<b>ABSORBING RESERVE FUNDS</b>						
15 Currency in circulation .....	256,669	254,967	256,791	260,024	262,394	265,776
16 Treasury cash holdings .....	468	498	524	549	572	582
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>						
17 Treasury .....	6,302	6,133	5,349	4,351	5,054	5,078
18 Foreign .....	255	218	215	230	214	250
19 Service-related balances and adjustments .....	2,075	1,906	2,161	1,905	2,038	2,010
20 Other .....	364	398	339	316	334	289
21 Other Federal Reserve liabilities and capital .....	8,928	8,973	8,997	9,033	9,468	9,788
22 Reserve balances with Federal Reserve Banks <sup>3</sup> .....	34,023	31,646	33,486	35,903	32,529	34,016
	<b>July</b>	<b>Aug.</b>	<b>Sept.</b>	<b>Oct.</b>	<b>Nov.</b>	<b>Dec.</b>
<b>SUPPLYING RESERVE FUNDS</b>						
<b>1 Reserve Bank credit outstanding</b> .....	<b>279,684</b>	<b>280,961</b>	<b>285,966</b>	<b>284,920</b>	<b>288,202</b>	<b>291,223</b>
<i>U.S. Treasury securities<sup>1</sup></i>						
2 Bought outright .....	230,592	231,366	233,704	234,588	238,788	239,499
3 Held under repurchase agreements .....	1,055	2,139	2,797	1,050	2,405	3,144
<i>Federal agency obligations</i>						
4 Bought outright .....	6,437	6,408	6,377	6,366	6,343	6,342
5 Held under repurchase agreements .....	387	551	930	284	163	121
6 Acceptances .....	0	0	0	0	0	0
<i>Loans to depository institutions</i>						
7 Adjustment .....	96	318	240	62	43	212
8 Seasonal .....	275	433	419	331	163	78
9 Extended .....	389	134	5	18	25	23
10 Float .....	674	566	752	704	482	1,727
11 Other Federal Reserve assets .....	39,780	39,045	40,742	41,517	39,791	40,077
12 Gold stock .....	11,065	11,064	11,064	11,061	11,060	11,058
13 Special drawing rights certificate account .....	8,518	8,518	8,518	8,566	10,018	10,018
14 Treasury currency outstanding <sup>2</sup> .....	20,093	20,145	20,198	20,254	20,321	20,368
<b>ABSORBING RESERVE FUNDS</b>						
15 Currency in circulation .....	268,968	270,536	272,891	274,662	278,216	283,000
16 Treasury cash holdings .....	568	544	525	529	552	552
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>						
17 Treasury .....	5,408	5,415	6,358	5,544	5,543	5,809
18 Foreign .....	243	265	258	250	250	251
19 Service-related balances and adjustments .....	2,022	1,873	2,017	2,024	1,948	2,078
20 Other .....	243	236	279	309	240	226
21 Other Federal Reserve liabilities and capital .....	9,176	9,219	9,905	9,375	9,380	9,170
22 Reserve balances with Federal Reserve Banks <sup>3</sup> .....	32,731	32,600	33,513	32,108	33,472	31,582

## 2. Reserves of depository institutions and Reserve Bank credit, 1990—Continued

### B. Weekly averages of daily figures

Millions of dollars, week ending Wednesday

Factor	Jan. 3	Jan. 10	Jan. 17	Jan. 24	Jan. 31	Feb. 7	Feb. 14	Feb. 21	Feb. 28
<b>SUPPLYING RESERVE FUNDS</b>									
<b>1 Reserve Bank credit outstanding</b>	<b>276,395</b>	<b>274,209</b>	<b>269,192</b>	<b>267,901</b>	<b>265,235</b>	<b>262,966</b>	<b>263,407</b>	<b>264,181</b>	<b>265,438</b>
<i>U.S. Treasury securities<sup>1</sup></i>									
2 Bought outright	225,276	224,145	222,410	220,558	217,228	214,337	214,895	216,140	217,811
3 Held under repurchase agreements	3,370	2,555	0	0	0	0	0	0	0
<i>Federal agency obligations</i>									
4 Bought outright	6,525	6,525	6,525	6,525	6,525	6,525	6,525	6,525	6,525
5 Held under repurchase agreements	639	285	0	0	0	0	0	0	0
6 Acceptances	0	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>									
7 Adjustment	426	98	158	305	763	815	996	1,600	75
8 Seasonal	77	39	39	42	50	37	40	59	61
9 Extended	20	18	22	32	38	28	36	229	1,738
10 Float	1,095	1,405	814	960	652	1,053	617	1,622	887
11 Other Federal Reserve assets	38,966	39,139	39,224	39,480	39,981	40,172	40,299	39,006	38,341
12 Gold stock	11,059	11,059	11,059	11,059	11,059	11,059	11,059	11,059	11,059
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup>	19,620	19,630	19,640	19,645	19,655	19,669	19,683	19,710	19,724
<b>ABSORBING RESERVE FUNDS</b>									
15 Currency in circulation	260,573	259,135	257,350	255,231	253,232	253,650	254,651	255,230	254,967
16 Treasury cash holdings	450	463	468	472	476	485	495	495	498
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>									
17 Treasury	6,283	5,416	4,108	5,930	9,550	6,106	6,446	4,783	6,133
18 Foreign	454	246	248	217	255	190	213	236	218
19 Service-related balances and adjustments	1,998	2,210	2,094	2,125	1,882	2,334	2,035	2,024	1,906
20 Other	1,004	164	227	209	625	326	234	343	398
21 Other Federal Reserve liabilities and capital	8,488	8,872	8,949	9,021	9,011	8,867	8,829	8,985	8,973
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	36,342	36,910	34,965	33,918	29,436	30,254	29,762	31,372	31,646
	Mar. 7	Mar. 14	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2
<b>SUPPLYING RESERVE FUNDS</b>									
<b>1 Reserve Bank credit outstanding</b>	<b>268,648</b>	<b>268,385</b>	<b>268,634</b>	<b>268,005</b>	<b>269,422</b>	<b>272,978</b>	<b>275,557</b>	<b>272,437</b>	<b>272,424</b>
<i>U.S. Treasury securities<sup>1</sup></i>									
2 Bought outright	220,466	219,198	218,977	218,070	219,527	224,003	223,679	224,307	223,996
3 Held under repurchase agreements	615	0	332	0	610	0	1,346	0	0
<i>Federal agency obligations</i>									
4 Bought outright	6,524	6,524	6,524	6,524	6,524	6,524	6,524	6,492	6,446
5 Held under repurchase agreements	64	0	144	0	218	0	596	0	0
6 Acceptances	0	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>									
7 Adjustment	56	9	207	45	148	23	190	96	101
8 Seasonal	59	65	85	96	96	93	106	135	181
9 Extended	1,944	2,056	1,934	2,023	1,906	1,898	1,454	1,090	707
10 Float	453	717	539	144	523	603	1,579	94	377
11 Other Federal Reserve assets	38,468	39,815	39,892	41,104	39,869	39,833	40,083	40,224	40,615
12 Gold stock	11,059	11,060	11,059	11,059	11,060	11,060	11,060	11,060	11,060
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup>	19,773	19,790	19,806	19,823	19,839	19,858	19,877	19,896	19,915
<b>ABSORBING RESERVE FUNDS</b>									
15 Currency in circulation	255,653	256,944	257,133	257,026	258,098	259,944	260,952	260,313	259,956
16 Treasury cash holdings	513	519	525	532	540	542	543	557	561
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>									
17 Treasury	6,193	4,928	5,001	5,506	4,455	4,745	4,981	4,022	4,543
18 Foreign	211	188	221	217	269	224	216	219	230
19 Service-related balances and adjustments	2,520	2,115	1,819	2,206	2,119	1,853	1,989	2,021	2,344
20 Other	323	266	392	389	295	253	258	326	437
21 Other Federal Reserve liabilities and capital	8,760	9,005	9,180	9,172	8,567	8,787	9,285	9,162	9,377
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	33,825	33,788	33,746	32,358	34,496	36,064	36,789	35,291	34,470

## 2. Reserves of depository institutions and Reserve Bank credit, 1990—Continued

### B. Weekly averages of daily figures—Continued

Millions of dollars, week ending Wednesday

Factor	May 9	May 16	May 23	May 30	June 6	June 13	June 20	June 27	July 4
<b>SUPPLYING RESERVE FUNDS</b>									
<b>1 Reserve Bank credit outstanding</b> .....	<b>273,138</b>	<b>274,097</b>	<b>271,336</b>	<b>273,318</b>	<b>277,000</b>	<b>280,152</b>	<b>276,801</b>	<b>277,894</b>	<b>279,630</b>
<i>U.S. Treasury securities<sup>4</sup></i>									
2 Bought outright .....	224,571	224,357	223,075	224,942	227,394	227,798	228,982	229,576	231,276
3 Held under repurchase agreements .....	0	819	0	0	1,434	2,550	0	0	0
<i>Federal agency obligations</i>									
4 Bought outright .....	6,446	6,446	6,446	6,446	6,446	6,446	6,446	6,446	6,446
5 Held under repurchase agreements .....	0	691	0	0	352	907	0	0	0
6 Acceptances .....	0	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>									
7 Adjustment .....	67	98	62	634	160	740	34	74	62
8 Seasonal .....	220	221	265	290	282	281	164	245	368
9 Extended .....	582	763	1,036	1,159	602	516	312	202	157
10 Float .....	576	601	1,237	432	299	579	494	542	877
11 Other Federal Reserve assets .....	40,677	40,099	39,214	39,416	40,031	40,334	40,369	40,707	40,445
12 Gold stock .....	11,060	11,061	11,065	11,065	11,065	11,065	11,065	11,065	11,065
13 Special drawing rights certificate account .....	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup> .....	19,929	19,943	19,957	19,971	19,991	20,005	20,019	20,033	20,065
<b>ABSORBING RESERVE FUNDS</b>									
15 Currency in circulation .....	261,281	262,218	262,427	263,790	265,326	265,907	265,822	265,474	267,760
16 Treasury cash holdings .....	573	570	572	577	582	586	582	578	579
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>									
17 Treasury .....	4,841	5,037	5,274	4,562	5,185	4,574	5,003	5,364	5,580
18 Foreign .....	197	220	213	215	268	217	233	266	287
19 Service-related balances and adjustments .....	1,994	2,018	2,031	1,992	2,242	1,910	2,037	1,956	1,847
20 Other .....	244	264	269	575	282	230	302	328	278
21 Other Federal Reserve liabilities and capital .....	9,558	9,497	9,327	9,386	10,010	10,231	9,553	9,625	9,136
22 Reserve balances with Federal Reserve Banks <sup>3</sup> .....	33,958	33,794	30,764	31,774	32,679	36,084	32,870	33,918	33,810
	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5
<b>SUPPLYING RESERVE FUNDS</b>									
<b>1 Reserve Bank credit outstanding</b> .....	<b>282,799</b>	<b>279,344</b>	<b>278,784</b>	<b>277,506</b>	<b>281,579</b>	<b>280,153</b>	<b>281,890</b>	<b>280,338</b>	<b>284,951</b>
<i>U.S. Treasury securities<sup>1</sup></i>									
2 Bought outright .....	229,944	230,347	230,736	231,172	232,027	232,406	230,140	230,240	233,529
3 Held under repurchase agreements .....	3,230	711	729	0	1,509	423	4,416	2,706	3,090
<i>Federal agency obligations</i>									
4 Bought outright .....	6,446	6,446	6,433	6,414	6,414	6,414	6,414	6,398	6,377
5 Held under repurchase agreements .....	1,237	240	237	0	426	238	714	894	1,095
6 Acceptances .....	0	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>									
7 Adjustment .....	19	35	242	89	32	160	1,148	55	347
8 Seasonal .....	206	249	347	434	423	425	438	445	415
9 Extended .....	350	380	411	390	448	70	6	10	5
10 Float .....	914	426	819	138	1,056	407	120	846	153
11 Other Federal Reserve assets .....	40,453	40,511	38,829	38,869	39,245	39,610	38,495	38,745	39,942
12 Gold stock .....	11,065	11,065	11,065	11,064	11,064	11,064	11,064	11,064	11,065
13 Special drawing rights certificate account .....	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup> .....	20,078	20,091	20,105	20,118	20,128	20,139	20,150	20,160	20,171
<b>ABSORBING RESERVE FUNDS</b>									
15 Currency in circulation .....	270,024	269,522	268,479	268,180	269,566	270,622	270,835	270,754	273,093
16 Treasury cash holdings .....	577	573	559	555	550	546	545	536	534
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>									
17 Treasury .....	5,973	5,108	5,082	5,328	5,763	5,288	5,501	5,219	5,368
18 Foreign .....	262	221	251	217	236	242	355	239	280
19 Service-related balances and adjustments .....	2,022	2,016	2,138	2,000	2,017	1,968	2,132	1,955	1,953
20 Other .....	199	229	238	308	188	212	266	278	229
21 Other Federal Reserve liabilities and capital .....	9,302	9,136	9,136	9,207	9,624	9,044	8,990	9,027	10,339
22 Reserve balances with Federal Reserve Banks <sup>3</sup> .....	34,102	32,213	32,589	31,410	33,345	31,952	32,998	32,074	32,907

## 2. Reserves of depository institutions and Reserve Bank credit, 1990—Continued

### B. Weekly averages of daily figures—Continued

Millions of dollars, week ending Wednesday

Factor	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31
<b>SUPPLYING RESERVE FUNDS</b>								
<b>1 Reserve Bank credit outstanding</b>	<b>287,432</b>	<b>287,090</b>	<b>283,761</b>	<b>285,290</b>	<b>286,452</b>	<b>284,709</b>	<b>283,846</b>	<b>284,370</b>
<i>U.S. Treasury securities<sup>1</sup></i>								
2 Bought outright	232,933	233,687	234,214	234,131	234,890	234,224	234,623	234,880
3 Held under repurchase agreements	4,443	3,427	1,015	1,341	2,289	1,451	0	0
<i>Federal agency obligations</i>								
4 Bought outright	6,377	6,377	6,377	6,377	6,377	6,377	6,362	6,343
5 Held under repurchase agreements	1,236	1,394	318	456	549	365	0	0
6 Acceptances	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>								
7 Adjustment	29	552	73	95	42	44	27	104
8 Seasonal	398	422	440	408	357	333	318	295
9 Extended	4	5	9	8	11	15	20	31
10 Float	1,477	393	320	1,294	652	580	914	665
11 Other Federal Reserve assets	40,535	40,833	40,996	41,182	41,285	41,320	41,582	42,052
12 Gold stock	11,064	11,064	11,063	11,063	11,062	11,062	11,061	11,060
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,732
14 Treasury currency outstanding <sup>2</sup>	20,185	20,199	20,213	20,223	20,237	20,251	20,265	20,279
<b>ABSORBING RESERVE FUNDS</b>								
15 Currency in circulation	274,085	272,940	271,913	272,344	274,601	275,467	274,829	274,533
16 Treasury cash holdings	528	519	519	526	526	525	530	536
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>								
17 Treasury	4,690	7,570	6,666	7,701	4,461	5,505	4,931	6,274
18 Foreign	252	247	208	298	257	241	255	249
19 Service-related balances and adjustments	2,026	1,911	2,203	1,942	1,872	2,274	1,945	2,039
20 Other	245	287	295	331	240	259	225	524
21 Other Federal Reserve liabilities and capital	10,544	9,594	9,310	9,597	9,552	9,332	9,162	9,346
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	34,831	33,803	32,442	32,356	34,759	30,936	31,812	30,940
	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
<b>SUPPLYING RESERVE FUNDS</b>								
<b>1 Reserve bank credit outstanding</b>	<b>288,154</b>	<b>287,417</b>	<b>287,829</b>	<b>288,500</b>	<b>291,863</b>	<b>289,049</b>	<b>286,446</b>	<b>291,339</b>
<i>U.S. Treasury securities<sup>1</sup></i>								
2 Bought outright	238,926	238,618	238,323	238,368	241,823	241,660	239,302	238,901
3 Held under repurchase agreements	1,274	784	3,719	3,799	2,381	648	0	3,587
<i>Federal agency obligations</i>								
4 Bought outright	6,343	6,343	6,343	6,343	6,342	6,342	6,342	6,342
5 Held under repurchase agreements	121	121	146	232	341	3	0	9
6 Acceptances	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>								
7 Adjustment	40	86	7	51	15	23	52	754
8 Seasonal	212	177	147	133	97	76	81	76
9 Extended	24	25	24	25	25	24	22	22
10 Float	654	502	365	328	1,380	496	606	1,267
11 Other Federal Reserve assets	40,560	40,762	38,757	39,221	39,458	39,777	40,041	40,381
12 Gold stock	11,060	11,060	11,059	11,059	11,059	11,058	11,058	11,058
13 Special drawing rights certificate account	10,018	10,018	10,018	10,018	10,018	10,018	10,018	10,018
14 Treasury currency outstanding <sup>2</sup>	20,302	20,314	20,325	20,337	20,348	20,358	20,368	20,378
<b>ABSORBING RESERVE FUNDS</b>								
15 Currency in circulation	275,712	277,697	278,922	280,094	279,855	281,153	282,470	284,928
16 Treasury cash holdings	548	551	556	555	548	551	553	553
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>								
17 Treasury	6,519	5,471	5,375	4,894	5,651	4,148	5,406	6,810
18 Foreign	245	313	229	213	245	230	234	236
19 Service-related balances and adjustments	2,019	1,884	1,929	1,960	1,935	2,007	2,202	1,983
20 Other	245	227	254	238	222	224	246	201
21 Other Federal Reserve liabilities and capital	10,164	9,103	9,014	9,228	9,488	9,412	8,947	9,093
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	34,081	33,562	32,952	32,732	35,345	32,759	27,833	28,990

## 2. Reserves of depository institutions and Reserve Bank credit, 1990—Continued

### C. Wednesday figures

Millions of dollars

Factor	Jan. 3	Jan. 10	Jan. 17	Jan. 24	Jan. 31	Feb. 7	Feb. 14	Feb. 21	Feb. 28
<b>SUPPLYING RESERVE FUNDS</b>									
<b>1 Reserve Bank credit outstanding</b>	<b>277,334</b>	<b>274,917</b>	<b>271,289</b>	<b>269,550</b>	<b>265,926</b>	<b>262,399</b>	<b>263,771</b>	<b>265,705</b>	<b>265,805</b>
<i>U.S. Treasury securities<sup>1</sup></i>									
2 Bought outright	223,744	223,666	221,748	221,961	218,392	212,469	215,312	215,814	219,132
3 Held under repurchase agreements	5,123	3,394	0	0	0	0	0	0	0
<i>Federal agency obligations</i>									
4 Bought outright	6,525	6,525	6,525	6,525	6,525	6,525	6,525	6,525	6,525
5 Held under repurchase agreements	785	592	0	0	0	0	0	0	0
6 Acceptances	0	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>									
7 Adjustment	100	102	81	565	656	1,670	947	2,488	57
8 Seasonal	47	38	40	42	42	35	37	59	59
9 Extended	19	18	26	33	35	28	42	1,332	1,662
10 Float	2,034	888	3,649	768	216	1,504	472	1,505	266
11 Other Federal Reserve assets	38,956	39,694	39,222	39,656	40,061	40,168	40,436	37,981	38,103
12 Gold stock	11,059	11,059	11,059	11,059	11,059	11,059	11,059	11,059	11,059
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup>	19,620	19,630	19,640	19,645	16,655	19,669	19,683	19,710	19,724
<b>ABSORBING RESERVE FUNDS</b>									
15 Currency in circulation	260,601	258,319	256,749	254,251	253,123	254,248	254,957	255,495	255,186
16 Treasury cash holdings	450	467	471	475	479	495	495	495	504
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>									
17 Treasury	7,203	4,509	6,948	6,044	13,153	6,411	5,654	5,310	6,613
18 Foreign	282	216	273	188	251	203	180	224	309
19 Service-related balances and adjustments	1,998	2,210	2,094	2,125	1,882	2,334	2,035	2,024	1,906
20 Other	172	145	257	206	357	242	218	302	409
21 Other Federal Reserve liabilities and capital	8,654	8,859	8,692	8,824	8,884	8,621	8,478	8,782	8,449
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	37,170	39,399	35,022	36,658	27,029	29,090	31,013	32,358	31,729
	Mar. 7	Mar. 14	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2
<b>SUPPLYING RESERVE FUNDS</b>									
<b>1 Reserve Bank credit outstanding</b>	<b>272,327</b>	<b>267,957</b>	<b>272,413</b>	<b>269,356</b>	<b>269,286</b>	<b>272,256</b>	<b>279,425</b>	<b>271,245</b>	<b>273,449</b>
<i>U.S. Treasury securities<sup>2</sup></i>									
2 Bought outright	219,271	218,669	218,448	220,529	220,700	223,271	224,073	223,944	224,207
3 Held under repurchase agreements	4,303	0	2,324	0	0	0	4,957	0	0
<i>Federal agency obligations</i>									
4 Bought outright	6,524	6,524	6,524	6,524	6,524	6,524	6,524	6,446	6,446
5 Held under repurchase agreements	448	0	1,009	0	0	0	2,191	0	0
6 Acceptances	0	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>									
7 Adjustment	174	11	1,335	30	18	13	1,094	113	84
8 Seasonal	63	69	92	94	96	94	119	145	215
9 Extended	1,550	1,889	1,784	1,771	1,623	1,609	24	183	233
10 Float	1,212	898	717	-146	719	686	276	-24	1,368
11 Other Federal Reserve assets	38,781	39,897	40,180	40,554	39,607	40,059	40,167	40,437	40,896
12 Gold stock	11,059	11,060	11,059	11,059	11,060	11,060	11,060	11,060	11,060
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup>	19,773	19,790	19,806	19,823	19,839	19,858	19,877	19,896	19,915
<b>ABSORBING RESERVE FUNDS</b>									
15 Currency in circulation	258,994	260,689	260,892	259,961	256,322	257,298	257,129	257,372	260,592
16 Treasury cash holdings	541	552	557	561	519	524	531	540	561
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>									
17 Treasury	4,138	4,310	5,208	4,125	5,745	4,747	5,816	6,218	8,230
18 Foreign	210	249	171	266	220	179	196	285	221
19 Service-related balances and adjustments	2,119	1,853	1,989	2,021	2,520	2,115	1,819	2,206	2,344
20 Other	269	234	265	714	288	257	292	397	274
21 Other Federal Reserve liabilities and capital	8,409	8,912	9,141	8,948	8,886	8,673	8,987	8,979	9,382
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	34,025	34,892	40,657	34,124	37,176	33,530	37,026	32,758	31,339



## 2. Reserves of depository institutions and Reserve Bank credit, 1990—Continued

### C. Wednesday figures—Continued

Millions of dollars

Factor	May 9	May 16	May 23	May 30	June 6	June 13	June 20	June 27	July 4
<b>SUPPLYING RESERVE FUNDS</b>									
<b>1 Reserve Bank credit outstanding</b>	<b>272,972</b>	<b>275,253</b>	<b>271,714</b>	<b>272,240</b>	<b>278,796</b>	<b>283,457</b>	<b>276,723</b>	<b>279,926</b>	<b>280,080</b>
<i>U.S. Treasury securities<sup>1</sup></i>									
2 Bought outright	224,110	223,872	224,092	224,463	227,329	227,857	229,101	230,978	231,299
3 Held under repurchase agreements	0	3,013	0	0	2,308	1,032	0	0	0
<i>Federal agency obligations</i>									
4 Bought outright	6,446	6,446	6,446	6,446	6,446	6,446	6,446	6,446	6,446
5 Held under repurchase agreements	0	2,077	0	0	702	1,053	0	0	0
6 Acceptances	0	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>									
7 Adjustment	94	36	64	75	16	5,080	48	84	81
8 Seasonal	214	230	900	291	277	295	171	356	137
9 Extended	312	716	274	1,009	302	272	332	168	363
10 Float	874	953	662	441	1,130	685	189	1,052	1,582
11 Other Federal Reserve assets	40,922	37,908	39,277	39,514	40,285	40,736	40,436	40,842	40,172
12 Gold stock	11,060	11,062	11,065	11,065	11,065	11,065	11,065	11,065	11,065
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup>	19,929	19,943	19,957	19,971	19,991	20,005	20,019	20,033	20,065
<b>ABSORBING RESERVE FUNDS</b>									
15 Currency in circulation	261,989	262,573	262,855	264,828	265,544	266,135	265,737	266,080	269,139
16 Treasury cash holdings	573	572	575	581	586	583	578	580	579
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>									
17 Treasury	6,172	3,817	5,740	4,420	4,780	5,291	5,944	5,915	5,989
18 Foreign	186	215	200	207	223	224	223	189	239
19 Service-related balances and adjustments	1,994	2,018	2,031	1,992	2,242	1,910	2,037	1,956	1,847
20 Other	232	318	214	377	241	224	242	314	224
21 Other Federal Reserve liabilities and capital	9,115	9,203	9,209	9,206	9,827	9,652	9,365	9,409	9,116
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	32,219	36,059	30,430	30,183	34,926	39,027	32,198	35,099	32,595
	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5
<b>SUPPLYING RESERVE FUNDS</b>									
<b>1 Reserve Bank credit outstanding</b>	<b>284,245</b>	<b>277,202</b>	<b>280,154</b>	<b>278,239</b>	<b>284,776</b>	<b>279,970</b>	<b>284,227</b>	<b>281,237</b>	<b>292,464</b>
<i>U.S. Treasury securities<sup>1</sup></i>									
2 Bought outright	230,280	229,255	229,431	232,207	233,686	230,477	230,092	230,314	233,338
3 Held under repurchase agreements	3,972	0	1,833	0	2,205	2,960	693	3,206	7,063
<i>Federal agency obligations</i>									
4 Bought outright	6,446	6,446	6,414	6,414	6,414	6,414	6,414	6,377	6,377
5 Held under repurchase agreements	1,774	0	539	0	936	1,667	186	823	1,793
6 Acceptances	0	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>									
7 Adjustment	43	22	1,515	23	116	819	7,257	71	2,152
8 Seasonal	219	242	389	437	422	426	447	448	399
9 Extended	368	387	425	400	469	4	7	13	3
10 Float	407	539	858	-172	1,145	-857	747	1,199	941
11 Other Federal Reserve assets	40,739	40,312	38,750	38,931	39,384	38,060	38,384	38,787	40,398
12 Gold stock	11,065	11,065	11,064	11,064	11,064	11,064	11,064	11,065	11,065
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup>	20,078	20,091	20,105	20,118	20,128	20,139	20,150	20,160	20,171
<b>ABSORBING RESERVE FUNDS</b>									
15 Currency in circulation	270,131	269,248	268,287	268,755	270,235	271,035	270,693	271,684	274,319
16 Treasury cash holdings	575	559	557	549	546	546	537	530	533
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>									
17 Treasury	4,669	5,156	5,912	5,940	5,341	5,659	5,438	6,130	8,238
18 Foreign	276	190	228	206	215	246	217	246	228
19 Service-related balances and adjustments	2,022	2,016	2,138	2,000	2,017	1,968	2,132	1,955	1,953
20 Other	212	193	474	239	183	276	233	276	241
21 Other Federal Reserve liabilities and capital	9,128	8,823	8,916	9,334	8,903	8,710	8,657	8,759	10,479
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	36,893	30,690	33,327	30,916	37,046	31,251	36,052	31,400	36,227

## 2. Reserves of depository institutions and Reserve Bank credit, 1990—Continued

### C. Wednesday figures—Continued

Millions of dollars

Factor	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31
<b>SUPPLYING RESERVE FUNDS</b>								
<b>1 Reserve Bank credit outstanding</b>	<b>284,054</b>	<b>292,300</b>	<b>285,241</b>	<b>288,919</b>	<b>286,837</b>	<b>285,482</b>	<b>281,627</b>	<b>288,586</b>
<i>U.S. Treasury securities<sup>1</sup></i>								
2 Bought outright	231,517	234,030	233,855	233,913	236,724	233,484	232,764	237,763
3 Held under repurchase agreements	3,052	4,505	2,720	4,594	0	2,532	0	0
<i>Federal agency obligations</i>								
4 Bought outright	6,377	6,377	6,377	6,377	6,377	6,377	6,343	6,343
5 Held under repurchase agreements	1,424	1,701	564	1,454	0	737	0	0
6 Acceptances	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>								
7 Adjustment	30	3,587	49	213	45	49	23	297
8 Seasonal	404	435	441	376	346	323	314	262
9 Extended	5	5	11	10	15	16	27	33
10 Float	560	794	87	517	2,162	785	401	918
11 Other Federal Reserve assets	40,686	40,867	41,138	41,466	41,168	41,177	41,755	42,972
12 Gold stock	11,064	11,065	11,063	11,062	11,062	11,061	11,061	11,060
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518	8,518	10,018
14 Treasury currency outstanding <sup>2</sup>	20,185	20,199	20,213	20,223	20,237	20,251	20,265	20,279
<b>ABSORBING RESERVE FUNDS</b>								
15 Currency in circulation	273,820	272,516	271,849	273,307	275,645	275,292	274,779	275,043
16 Treasury cash holdings	519	518	521	527	525	530	535	544
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>								
17 Treasury	4,726	16,758	5,402	7,977	4,397	6,244	5,547	7,607
18 Foreign	201	180	198	254	270	201	283	297
19 Service-related balances and adjustments	2,026	1,911	2,204	1,942	1,872	2,274	1,945	2,039
20 Other	235	308	367	262	249	302	202	1,777
21 Other Federal Reserve liabilities and capital	9,424	9,241	9,127	9,421	9,174	9,015	8,917	9,995
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	32,871	30,650	35,366	35,034	34,521	31,452	29,263	32,642
	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
<b>SUPPLYING RESERVE FUNDS</b>								
<b>1 Reserve Bank credit outstanding</b>	<b>286,140</b>	<b>293,685</b>	<b>286,528</b>	<b>290,979</b>	<b>291,075</b>	<b>292,786</b>	<b>288,414</b>	<b>294,198</b>
<i>U.S. Treasury securities<sup>1</sup></i>								
2 Bought outright	237,943	238,423	238,258	238,849	241,340	240,830	240,854	237,937
3 Held under repurchase agreements	0	5,490	2,519	5,167	2,006	4,537	0	3,632
<i>Federal agency obligations</i>								
4 Bought outright	6,343	6,343	6,343	6,342	6,342	6,342	6,342	6,342
5 Held under repurchase agreements	0	846	91	453	376	21	0	10
6 Acceptances	0	0	0	0	0	0	0	0
<i>Loans to depository institutions</i>								
7 Adjustment	6	407	8	29	19	107	39	4,880
8 Seasonal	198	163	138	128	87	81	79	74
9 Extended	22	28	22	26	24	25	20	25
10 Float	1,001	1,084	215	433	1,298	825	1,071	694
11 Other Federal Reserve assets	40,627	40,902	39,934	39,551	39,582	40,018	40,008	40,605
12 Gold stock	11,060	11,059	11,059	11,059	11,058	11,058	11,058	11,058
13 Special drawing rights certificate account	10,018	10,018	10,018	10,018	10,018	10,018	10,018	10,018
14 Treasury currency outstanding <sup>2</sup>	20,302	20,314	20,325	20,337	20,348	20,358	20,368	20,378
<b>ABSORBING RESERVE FUNDS</b>								
15 Currency in circulation	276,392	278,525	279,991	280,137	280,461	281,934	283,471	286,167
16 Treasury cash holdings	551	556	555	552	544	552	554	553
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>								
17 Treasury	5,996	5,334	3,272	4,742	5,879	4,515	6,656	11,375
18 Foreign	236	198	215	242	217	256	246	180
19 Service-related balances and adjustments	2,019	1,884	1,929	1,960	1,934	2,007	2,202	1,983
20 Other	224	234	210	229	214	227	324	240
21 Other Federal Reserve liabilities and capital	8,902	8,818	8,832	9,082	9,276	8,910	8,610	8,826
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	33,200	39,526	32,925	35,448	33,976	35,819	27,796	26,330

## 2. Reserves of depository institutions and Reserve Bank credit, 1990—Continued

### D. End-of-month figures

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June
<b>SUPPLYING RESERVE FUNDS</b>						
<b>1 Reserve Bank credit outstanding</b>	<b>265,926</b>	<b>265,805</b>	<b>268,705</b>	<b>273,008</b>	<b>275,183</b>	<b>279,372</b>
<i>U.S. Treasury securities<sup>1</sup></i>						
2 Bought outright	218,392	219,132	217,899	224,468	227,455	231,383
3 Held under repurchase agreements	0	0	1,423	0	0	0
<i>Federal agency obligations</i>						
4 Bought outright	6,525	6,525	6,524	6,446	6,446	6,446
5 Held under repurchase agreements	0	0	510	0	0	0
6 Acceptances	0	0	0	0	0	0
<i>Loans to depository institutions</i>						
7 Adjustment	656	57	92	97	94	49
8 Seasonal	42	59	154	183	289	374
9 Extended	35	1,662	1,917	732	717	163
10 Float	216	266	262	277	316	575
11 Other Federal Reserve assets	40,061	38,103	39,925	40,805	39,866	40,382
12 Gold stock	11,059	11,059	11,060	11,060	11,065	11,065
13 Special drawing rights certificate account	8,518	8,518	8,518	8,518	8,518	8,518
14 Treasury currency outstanding <sup>2</sup>	19,655	19,724	19,839	19,915	19,985	20,047
<b>ABSORBING RESERVE FUNDS</b>						
15 Currency in circulation	253,123	255,186	257,675	259,890	265,336	266,979
16 Treasury cash holdings	479	504	540	561	579	580
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>						
17 Treasury	13,153	6,613	4,832	5,205	4,426	5,470
18 Foreign	251	309	300	402	309	368
19 Service-related balances and adjustments	1,882	1,906	2,119	2,344	2,242	1,847
20 Other	357	409	304	352	303	255
21 Other Federal Reserve liabilities and capital	8,884	8,449	8,455	9,866	9,928	9,012
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	27,029	31,729	33,897	33,881	31,628	34,490
	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>SUPPLYING RESERVE FUNDS</b>						
<b>1 Reserve Bank credit outstanding</b>	<b>279,364</b>	<b>284,445</b>	<b>284,364</b>	<b>288,586</b>	<b>291,580</b>	<b>301,882</b>
<i>U.S. Treasury securities<sup>1</sup></i>						
2 Bought outright	230,592	231,366	233,704	237,763	242,633	235,090
3 Held under repurchase agreements	1,055	2,139	2,797	0	2,352	17,013
<i>Federal agency obligations</i>						
4 Bought outright	6,437	6,408	6,377	6,343	6,342	6,342
5 Held under repurchase agreements	387	551	930	0	270	1,341
6 Acceptances	0	0	0	0	0	0
<i>Loans to depository institutions</i>						
7 Adjustment	96	318	240	297	97	112
8 Seasonal	275	433	419	262	7	55
9 Extended	389	134	5	33	26	23
10 Float	674	566	752	918	486	2,222
11 Other Federal Reserve assets	39,780	39,045	40,742	42,972	39,367	39,685
12 Gold stock	11,065	11,064	11,064	11,060	11,059	11,058
13 Special drawing rights certificate account	8,518	8,518	8,518	10,018	10,018	10,018
14 Treasury currency outstanding <sup>2</sup>	20,093	20,145	20,198	20,279	20,348	20,388
<b>ABSORBING RESERVE FUNDS</b>						
15 Currency in circulation	268,968	270,536	272,891	275,043	279,507	286,949
16 Treasury cash holdings	568	544	525	544	552	561
<i>Deposits, other than reserve balances, with Federal Reserve Banks</i>						
17 Treasury	5,408	5,415	6,358	7,607	5,495	8,960
18 Foreign	243	265	258	297	264	369
19 Service-related balances and adjustments	2,022	1,873	2,017	2,039	1,935	2,253
20 Other	243	236	279	1,777	213	242
21 Other Federal Reserve liabilities and capital	9,176	9,219	9,905	9,995	9,515	8,147
22 Reserve balances with Federal Reserve Banks <sup>3</sup>	32,731	32,600	33,513	32,642	35,525	35,866

### 3. Reserves and borrowings of depository institutions, 1990

#### A. Monthly averages<sup>1</sup>

Millions of dollars

Reserve classification	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Reserve balances with Reserve Banks <sup>2</sup> . . . . .	34,090	30,929	33,407	35,409	32,771	33,878	32,946	32,448	33,303	32,127	33,382	30,237
2 Total vault cash <sup>3</sup> . . . . .	31,307	32,501	29,587	29,284	29,814	29,636	30,459	30,842	30,625	31,515	31,086	31,777
3 Applied <sup>4</sup> . . . . .	28,841	29,693	27,251	27,103	27,461	27,318	27,996	28,280	28,149	28,925	28,663	28,884
4 Surplus <sup>5</sup> . . . . .	2,467	2,808	2,336	2,181	2,354	2,318	2,462	2,562	2,476	2,590	2,423	2,893
5 Total reserves <sup>6</sup> . . . . .	62,931	60,623	60,658	62,512	60,232	61,197	60,943	60,728	61,452	61,052	62,045	59,120
6 Required reserves . . . . .	61,914	59,634	59,797	61,615	59,269	60,423	60,081	59,860	60,544	60,206	61,099	57,456
7 Excess reserve balances at Reserve Banks <sup>7</sup> . . . . .	1,016	989	861	897	962	774	862	868	909	847	947	1,665
8 Total borrowings at Reserve Banks . . . . .	440	1,448	2,124	1,628	1,335	881	757	927	624	410	230	326
9 Seasonal borrowings . . . . .	47	51	78	122	244	311	389	430	418	335	162	76
10 Extended credit <sup>8</sup> . . . . .	26	535	1,950	1,403	875	346	280	127	6	18	24	23

#### B. Weekly averages<sup>1</sup>

Millions of dollars

Reserve classification	Jan. 10	Jan. 17	Jan. 24	Jan. 31	Feb. 7	Feb. 14	Feb. 21	Feb. 28	Mar. 7	Mar. 14	Mar. 21	Mar. 28	Apr. 4
1 Reserve balances with Reserve Banks <sup>2</sup> . . . . .	36,627	34,423	34,423	29,799	29,799	30,597	30,597	32,724	32,724	33,730	33,730	33,433	33,433
2 Total vault cash <sup>3</sup> . . . . .	30,729	30,281	30,281	34,188	34,188	32,796	32,796	30,225	30,225	29,267	29,267	29,589	29,589
3 Applied <sup>4</sup> . . . . .	28,335	28,045	28,045	31,156	31,156	29,956	29,956	27,706	27,706	27,004	27,004	27,278	27,278
4 Surplus <sup>5</sup> . . . . .	2,395	2,236	2,236	3,032	3,032	2,840	2,840	2,519	2,519	2,263	2,263	2,311	2,311
5 Total reserves <sup>6</sup> . . . . .	64,961	62,468	62,468	60,955	60,955	60,553	60,553	60,430	60,430	60,734	60,734	60,711	60,711
6 Required reserves . . . . .	63,844	61,627	61,627	59,735	59,735	59,585	59,585	59,633	59,633	59,997	59,997	59,633	59,633
7 Excess reserve balances at Reserve Banks <sup>7</sup> . . . . .	1,117	841	841	1,220	1,220	968	968	797	797	737	737	1,078	1,078
8 Total borrowings at Reserve Banks . . . . .	339	300	300	865	865	1,480	1,480	1,967	1,967	2,179	2,179	2,157	2,157
9 Seasonal borrowings . . . . .	58	41	41	44	44	50	50	60	60	75	75	96	96
10 Extended credit <sup>8</sup> . . . . .	19	27	27	33	33	133	133	1,841	1,841	1,995	1,995	1,965	1,965

  

Reserve classification	Apr. 11	Apr. 14	Apr. 25	May 2	May 9	May 16	May 23	May 30	June 6	June 13	June 20	June 27	July 4
1 Reserve balances with Reserve Banks <sup>2</sup> . . . . .	36,421	36,421	34,887	34,887	33,855	33,855	31,269	31,269	34,385	34,385	33,390	33,390	33,958
2 Total vault cash <sup>3</sup> . . . . .	28,932	28,932	29,593	29,593	28,867	28,867	30,852	30,852	28,992	28,992	30,100	30,100	30,267
3 Applied <sup>4</sup> . . . . .	26,920	26,920	27,259	27,259	26,730	26,730	28,268	28,268	26,803	26,803	27,676	27,676	27,885
4 Surplus <sup>5</sup> . . . . .	2,012	2,012	2,335	2,335	2,138	2,138	2,584	2,584	2,190	2,190	2,424	2,424	2,383
5 Total reserves <sup>6</sup> . . . . .	63,341	63,341	62,145	62,145	60,584	60,584	59,537	59,537	61,188	61,188	61,066	61,066	61,842
6 Required reserves . . . . .	62,675	62,675	61,040	61,040	59,657	59,657	58,526	58,526	60,709	60,709	60,046	60,046	60,944
7 Excess reserve balances at Reserve Banks <sup>7</sup> . . . . .	665	665	1,105	1,105	927	927	1,011	1,011	479	479	1,020	1,020	898
8 Total borrowings at Reserve Banks . . . . .	1,882	1,882	1,155	1,155	976	976	1,723	1,723	1,291	1,291	566	566	581
9 Seasonal borrowings . . . . .	100	100	158	158	221	221	278	278	282	282	329	329	359
10 Extended credit <sup>8</sup> . . . . .	1,676	1,676	899	899	673	673	1,098	1,098	559	559	183	183	182

  

Reserve classification	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5	Sept. 12	Sept. 19	Sept. 26	Oct. 3
1 Reserve balances with Reserve Banks <sup>2</sup> . . . . .	33,958	32,390	32,390	32,389	32,389	32,463	32,463	32,477	32,477	34,316	34,316	32,389	32,389
2 Total vault cash <sup>3</sup> . . . . .	30,267	30,552	30,552	30,594	30,594	31,378	31,378	30,231	30,231	30,294	30,294	31,227	31,227
3 Applied <sup>4</sup> . . . . .	27,885	28,094	28,094	27,974	27,974	28,815	28,815	27,720	27,720	27,976	27,976	28,565	28,565
4 Surplus <sup>5</sup> . . . . .	2,383	2,458	2,458	2,620	2,620	2,563	2,563	2,511	2,511	2,318	2,318	2,662	2,662
5 Total reserves <sup>6</sup> . . . . .	61,842	60,484	60,484	60,363	60,363	61,277	61,277	60,197	60,197	62,292	62,292	60,954	60,954
6 Required reserves . . . . .	60,944	59,609	59,609	59,599	59,599	60,367	60,367	59,304	59,304	61,546	61,546	59,832	59,832
7 Excess reserve balances at Reserve Banks <sup>7</sup> . . . . .	898	875	875	764	764	910	910	893	893	746	746	1,122	1,122
8 Total borrowings at Reserve Banks . . . . .	581	832	832	908	908	1,124	1,124	638	638	705	705	516	516
9 Seasonal borrowings . . . . .	359	396	396	429	429	432	432	430	430	410	410	424	424
10 Extended credit <sup>8</sup> . . . . .	182	298	298	419	419	38	38	8	8	5	5	9	9

  

Reserve classification	Oct. 10	Oct. 17	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
1 Reserve balances with Reserve Banks <sup>2</sup> . . . . .	32,833	32,833	31,365	31,365	33,821	33,821	32,848	32,848	34,046	34,046	28,413	28,413
2 Total vault cash <sup>3</sup> . . . . .	31,674	31,674	31,418	31,418	30,656	30,656	31,631	31,631	30,293	30,293	32,690	32,690
3 Applied <sup>4</sup> . . . . .	29,171	29,171	28,756	28,756	28,293	28,293	29,125	29,125	28,027	28,027	29,621	29,621
4 Surplus <sup>5</sup> . . . . .	2,503	2,503	2,662	2,662	2,363	2,363	2,506	2,506	2,266	2,266	3,069	3,069
5 Total reserves <sup>6</sup> . . . . .	62,004	62,004	60,121	60,121	62,114	62,114	61,972	61,972	62,073	62,073	58,034	58,034
6 Required reserves . . . . .	61,021	61,021	59,471	59,471	61,132	61,132	61,006	61,006	61,513	61,513	56,113	56,113
7 Excess reserve balances at Reserve Banks <sup>7</sup> . . . . .	984	984	650	650	982	982	966	966	561	561	1,922	1,922
8 Total borrowings at Reserve Banks . . . . .	401	401	397	397	282	282	193	193	130	130	504	504
9 Seasonal borrowings . . . . .	345	345	307	307	195	195	140	140	87	87	79	79
10 Extended credit <sup>8</sup> . . . . .	13	13	26	26	25	25	25	25	25	25	22	22

#### 4. Selected borrowings in immediately available funds of large commercial banks, 1990<sup>1</sup>

Millions of dollars, averages of daily figures

Maturity and source	Week ending Monday									
	Jan. 1	Jan. 8	Jan. 15	Jan. 22	Jan. 29	Feb. 5	Feb. 12	Feb. 19	Feb. 26	
<i>Federal funds purchased, repurchase agreements, and other selected borrowing in immediately available funds</i>										
From commercial banks in the United States										
1 For one day or under continuing contract	82,400	90,993	84,175	79,888	76,079	81,871	79,132	86,157	81,270	
2 For all other maturities	13,449	14,754	15,953	14,911	15,279	15,896	16,533	15,706	15,947	
From other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies										
3 For one day or under continuing contract	35,463	43,275	44,024	43,946	42,526	43,414	46,796	44,234	45,585	
4 For all other maturities	12,863	14,308	15,342	14,566	14,210	13,725	14,975	15,255	15,302	
<i>Repurchase agreements on U.S. government and federal agency securities in immediately available funds</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract	10,450	10,832	11,694	12,514	13,346	13,920	14,443	14,542	15,280	
6 For all other maturities	19,787	20,014	21,047	21,506	22,545	24,083	24,078	23,341	22,952	
All other customers										
7 For one day or under continuing contract	32,703	35,801	34,756	34,711	35,816	34,559	32,502	34,949	35,078	
8 For all other maturities	12,086	11,005	11,336	11,778	11,935	11,943	12,972	12,914	13,259	
MEMO: Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract										
9 To commercial banks in the United States	40,822	42,864	38,172	39,879	39,006	41,521	39,512	44,456	42,576	
10 To all other specified customers <sup>2</sup>	13,348	12,916	13,935	14,611	13,365	14,262	14,034	15,227	15,225	
	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30	
<i>Federal funds purchased, repurchase agreements, and other selected borrowing in immediately available funds</i>										
From commercial banks in the United States										
1 For one day or under continuing contract	85,536	87,114	86,006	80,883	85,495	93,242	89,841	86,678	78,751	
2 For all other maturities	16,557	17,310	18,362	19,285	17,780	19,549	21,398	19,355	20,682	
From other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies										
3 For one day or under continuing contract	43,368	45,843	45,016	47,424	42,456	44,617	42,489	43,192	37,104	
4 For all other maturities	15,435	16,627	17,425	16,339	16,892	16,950	19,465	16,689	16,710	
<i>Repurchase agreements on U.S. government and federal agency securities in immediately available funds</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract	16,325	15,198	15,014	15,232	13,592	14,464	13,059	14,654	15,196	
6 For all other maturities	21,490	22,461	22,264	23,017	19,372	19,698	20,858	19,304	20,002	
All other customers										
7 For one day or under continuing contract	35,349	34,007	34,308	32,531	32,184	31,902	29,691	31,622	31,928	
8 For all other maturities	12,257	11,642	11,220	12,485	11,780	11,939	14,838	11,976	12,518	
MEMO: Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract										
9 To commercial banks in the United States	44,685	42,386	44,219	45,590	48,304	46,374	46,999	47,970	47,425	
10 To all other specified customers <sup>2</sup>	15,472	14,564	15,861	14,187	14,348	14,280	13,882	14,411	14,548	
	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2	
<i>Federal funds purchased, repurchase agreements, and other selected borrowing in immediately available funds</i>										
From commercial banks in the United States										
1 For one day or under continuing contract	81,480	79,568	79,515	77,536	85,370	88,423	89,746	82,230	81,821	
2 For all other maturities	20,669	20,218	20,129	20,342	19,320	19,611	20,886	19,696	19,108	
From other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies										
3 For one day or under continuing contract	37,896	37,113	37,650	38,536	37,461	40,769	40,526	40,283	37,802	
4 For all other maturities	16,973	18,266	17,767	17,975	17,631	17,880	17,744	18,079	17,817	
<i>Repurchase agreements on U.S. government and federal agency securities in immediately available funds</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract	15,504	15,722	16,796	16,358	16,140	15,826	15,503	14,906	14,628	
6 For all other maturities	20,252	19,812	19,975	21,871	22,726	23,032	22,680	22,843	22,243	
All other customers										
7 For one day or under continuing contract	31,590	31,489	32,431	32,122	33,730	32,116	32,368	33,801	31,673	
8 For all other maturities	11,922	12,674	12,589	13,425	13,268	14,134	13,970	14,216	13,904	
MEMO: Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract										
9 To commercial banks in the United States	47,763	44,681	44,931	47,108	51,453	46,410	53,606	50,805	54,413	
10 To all other specified customers <sup>2</sup>	15,054	13,617	13,760	12,428	15,290	13,594	14,592	14,420	13,275	

#### 4. Selected borrowings in immediately available funds of large commercial banks, 1990<sup>1</sup>—Continued

Millions of dollars, averages of daily figures

Maturity and source	Week ending Monday									
	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3	
<i>Federal funds purchased, repurchase agreements, and other selected borrowing in immediately available funds</i>										
From commercial banks in the United States										
1 For one day or under continuing contract . . . . .	90,429	87,995	80,096	78,977	85,815	85,471	89,157	83,422	86,969	
2 For all other maturities . . . . .	19,277	19,177	21,076	19,475	18,703	19,018	18,548	18,833	18,934	
From other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies										
3 For one day or under continuing contract . . . . .	41,511	42,844	40,689	38,210	40,043	41,493	39,866	39,941	36,932	
4 For all other maturities . . . . .	18,014	17,842	19,236	18,615	18,163	17,421	17,617	17,250	17,845	
<i>Repurchase agreements on U.S. government and federal agency securities in immediately available funds</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract . . . . .	16,010	17,627	16,785	16,488	17,406	17,771	18,476	17,044	18,639	
6 For all other maturities . . . . .	21,610	22,295	24,214	24,450	25,189	26,203	25,164	26,352	25,311	
All other customers										
7 For one day or under continuing contract . . . . .	33,258	32,566	33,282	32,150	32,588	29,340	31,246	31,210	32,537	
8 For all other maturities . . . . .	13,697	13,564	13,860	14,752	14,266	14,512	13,522	14,649	14,612	
MEMO: Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract										
9 To commercial banks in the United States . . . . .	52,215	49,915	50,188	50,090	52,042	51,601	54,464	48,351	51,883	
10 To all other specified customers <sup>2</sup> . . . . .	12,696	12,696	13,278	12,576	16,229	16,660	17,025	15,970	16,310	
	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5	
<i>Federal funds purchased, repurchase agreements, and other selected borrowing in immediately available funds</i>										
From commercial banks in the United States										
1 For one day or under continuing contract . . . . .	94,616	90,743	79,784	81,429	90,981	86,606	78,305	75,526	82,874	
2 For all other maturities . . . . .	17,192	17,138	16,686	15,219	15,376	17,561	18,933	20,036	19,286	
From other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies										
3 For one day or under continuing contract . . . . .	39,080	38,752	37,479	32,394	36,441	37,361	34,698	34,674	38,560	
4 For all other maturities . . . . .	18,099	18,390	17,694	18,313	19,050	19,576	19,784	20,107	20,656	
<i>Repurchase agreements on U.S. government and federal agency securities in immediately available funds</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract . . . . .	16,370	14,524	16,336	15,586	19,495	18,854	16,492	16,691	15,620	
6 For all other maturities . . . . .	23,288	23,912	22,462	19,495	20,207	21,599	22,747	23,144	22,952	
All other customers										
7 For one day or under continuing contract . . . . .	32,690	32,037	31,088	29,375	31,139	32,559	31,762	30,612	30,586	
8 For all other maturities . . . . .	13,833	13,415	12,863	12,829	12,111	11,822	12,352	13,140	13,663	
MEMO: Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract										
9 To commercial banks in the United States . . . . .	52,564	51,384	46,590	48,994	50,017	47,434	45,415	47,012	49,816	
10 To all other specified customers <sup>2</sup> . . . . .	17,741	17,243	17,230	14,618	15,420	15,690	16,937	16,937	18,655	
	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31		
<i>Federal funds purchased, repurchase agreements, and other selected borrowing in immediately available funds</i>										
From commercial banks in the United States										
1 For one day or under continuing contract . . . . .	83,216	87,080	82,126	83,431	88,675	83,932	80,069	74,416		
2 For all other maturities . . . . .	19,113	19,428	21,122	19,755	20,403	19,750	19,919	19,020		
From other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies										
3 For one day or under continuing contract . . . . .	36,566	37,728	34,159	36,220	35,472	34,350	29,847	28,065		
4 For all other maturities . . . . .	21,600	21,121	23,295	20,933	21,495	20,976	20,512	21,031		
<i>Repurchase agreements on U.S. government and federal agency securities in immediately available funds</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract . . . . .	15,314	13,700	11,585	12,015	9,971	9,542	8,888	8,891		
6 For all other maturities . . . . .	23,366	21,972	21,976	21,258	20,222	18,797	16,567	17,577		
All other customers										
7 For one day or under continuing contract . . . . .	29,738	31,667	27,725	30,998	29,936	29,794	26,219	27,064		
8 For all other maturities . . . . .	13,207	13,540	17,075	13,135	12,912	12,064	13,609	13,610		
MEMO: Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract										
9 To commercial banks in the United States . . . . .	45,101	50,264	46,831	47,143	46,871	44,446	43,353	43,755		
10 To all other specified customers <sup>2</sup> . . . . .	17,699	18,680	16,654	17,336	17,546	20,527	18,850	16,512		

## 5. Federal Reserve Bank interest rates, 1981-1990

### A. Adjustment and seasonal credit to depository institutions<sup>1</sup>

Percent per year, in effect December 31

Year	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
1981	12	12	12	12	12	12	12	12	12	12	12	12
1982	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5
1983	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5
1984	8	8	8	8	8	8	8	8	8	8	8	8
1985	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5
1986	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5
1987	6	6	6	6	6	6	6	6	6	6	6	6
1988	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
1989	7	7	7	7	7	7	7	7	7	7	7	7
1990	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5

### B. Extended credit to depository institutions<sup>2</sup>

Percent per year, in effect December 31

Year	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
	First 30 days of borrowing											
1981	12	12	12	12	12	12	12	12	12	12	12	12
1982	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5
1983	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5
1984	8	8	8	8	8	8	8	8	8	8	8	8
1985	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5
1986	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5
1987	6	6	6	6	6	6	6	6	6	6	6	6
1988	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
1989	7	7	7	7	7	7	7	7	7	7	7	7
1990	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
	After 30 days of borrowing <sup>3</sup>											
1981	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
1982	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
1983	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1984	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓
1985	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓
1986	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓
1987	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7
1988	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
1989	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
1990 <sup>4</sup>	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0

## 6. Reserve requirements of depository institutions, December 31, 1990<sup>1</sup>

Type of deposit, and deposit interval <sup>2</sup>	Depository institution requirements after implementation of the Monetary Control Act	
	Percent of deposits	Effective date
<i>Net transaction accounts</i> <sup>3</sup>		
1 \$0 million-\$41.1 million	3	12/18/90
2 More than \$41.1 million	12	12/18/90
3 Nonpersonal time deposits <sup>4</sup>	0	12/27/90
4 Eurocurrency liabilities <sup>5</sup>	0	12/27/90

## 7. Federal Reserve open market transactions, 1990<sup>1</sup>

Millions of dollars

Type of transaction	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>U.S. TREASURY SECURITIES</b>													
<i>Outright transactions (excluding matched transactions)</i>													
<b>Treasury bills</b>													
1 Gross purchases	24,739	423	108	543	5,796	3,365	1,732	287	4,264	631	933	6,658	0
2 Gross sales	7,291	1,489	3,384	0	0	0	0	0	68	0	0	0	2,350
3 Exchanges	241,086	15,960	18,113	21,551	17,286	22,894	18,679	18,859	26,512	19,041	19,271	25,981	16,939
4 Redemptions	4,400	1,000	400	0	0	0	0	0	0	0	0	0	3,000
<b>Others within one year</b>													
5 Gross purchases	425	0	0	100	0	0	0	0	0	0	0	325	0
6 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Maturity shifts	25,638	1,201	2,845	1,876	993	4,387	1,314	1,321	3,235	1,010	1,934	3,531	1,991
8 Exchanges	-27,424	-2,489	-5,418	0	-4,304	-2,771	0	-3,577	-4,550	0	0	-4,315	0
9 Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>One to five years</b>													
10 Gross purchases	250	0	0	100	100	0	50	0	0	0	0	0	0
11 Gross sales	200	0	0	0	0	0	0	0	0	0	0	0	200
12 Maturity shifts	-21,770	-1,163	-1,713	-1,876	-739	-3,607	-1,314	-1,234	-2,188	-1,010	-1,677	-3,258	-1,991
13 Exchanges	25,410	2,373	4,743	0	4,081	2,521	0	3,577	4,200	0	0	3,915	0
<b>Five to ten years</b>													
14 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
15 Gross sales	100	0	0	0	0	0	0	0	0	0	0	0	100
16 Maturity shifts	-2,186	-38	-451	0	-254	-530	0	-87	-697	0	-256	127	0
17 Exchanges	789	116	450	0	223	0	0	0	0	0	0	0	0
<b>More than ten years</b>													
18 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
19 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Maturity shifts	-1,681	0	-681	0	0	-250	0	0	-350	0	0	-400	0
21 Exchanges	1,226	0	226	0	0	250	0	0	350	0	0	400	0
<b>All maturities</b>													
22 Gross purchases	25,414	423	108	743	5,896	3,365	1,782	287	4,264	631	933	6,983	0
23 Gross sales	7,591	1,489	3,384	0	0	0	0	0	68	0	0	0	2,650
24 Redemptions	4,400	1,000	400	0	0	0	0	0	0	0	0	0	3,000
<b>Matched transactions</b>													
25 Gross sales	1,369,052	127,729	116,220	99,104	97,970	121,596	107,896	95,144	113,647	120,036	127,265	116,601	125,844
26 Gross purchases	1,363,434	121,411	120,637	97,128	98,643	121,218	110,042	95,787	110,635	120,280	129,722	114,488	123,442
<b>Repurchase agreements</b>													
27 Gross purchases	219,632	16,185	0	8,050	6,409	3,959	11,242	13,106	26,700	31,996	19,844	36,457	45,684
28 Gross sales	202,551	17,777	0	6,627	7,832	3,959	11,242	11,447	23,764	34,932	19,844	34,105	31,022
29 Net change in U.S. Treasury securities	24,886	-9,975	740	190	5,145	2,987	3,928	2,590	4,121	-2,060	3,390	7,222	6,608
<b>FEDERAL AGENCY OBLIGATIONS</b>													
<b>Outright transactions</b>													
30 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Redemptions	183	0	0	0	78	0	0	33	37	0	34	0	1
<b>Repurchase agreements</b>													
33 Gross purchases	41,836	1,741	0	1,966	2,595	2,314	3,221	4,697	7,130	7,394	5,913	2,774	2,091
34 Gross sales	40,461	2,266	0	1,457	3,104	2,314	3,221	4,137	5,944	8,580	5,913	2,504	1,021
35 Net change in federal agency obligations	1,192	-525	0	509	-588	0	0	527	1,149	-1,186	-34	270	1,070
36 Total net change in system open market account	26,078	-10,500	740	699	4,558	2,987	3,928	3,117	5,270	-3,247	3,356	7,492	7,678



## 8. Federal Reserve Banks, 1990<sup>1</sup>

### A. Consolidated condition statement

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>ASSETS</b>												
1 Gold certificate account . . . . .	11,059	11,059	11,060	11,060	11,065	11,065	11,064	11,065	11,063	11,060	11,059	11,058
2 Special drawing rights certificate account . . . . .	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	10,018	10,018	10,018
3 Coin . . . . .	524	568	568	532	468	470	476	491	533	551	532	535
<i>Loans</i>												
4 To depository institutions . . . . .	733	1,779	2,163	1,012	1,100	586	942	465	505	591	131	190
5 Other . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
<i>Federal agency obligations</i>												
7 Bought outright . . . . .	6,525	6,525	6,524	6,446	6,446	6,446	6,414	6,377	6,377	6,343	6,342	6,342
8 Held under repurchase agreements . . . . .	0	0	510	0	0	0	0	1,186	0	0	270	1,341
<i>U.S. Treasury securities</i>												
9 Bought outright <sup>2</sup> . . . . .	96,198	96,937	95,504	101,973	104,960	108,838	109,768	110,953	111,828	115,218	119,763	112,520
10 Bills . . . . .	91,381	91,239	91,440	91,540	91,732	91,782	91,782	91,582	91,582	91,582	91,707	91,407
11 Notes . . . . .	30,814	30,955	30,955	30,955	30,763	30,763	30,763	30,963	30,963	30,963	31,163	31,163
12 Bonds . . . . .	281,392	219,132	217,899	224,468	227,455	231,383	232,313	233,498	234,373	237,763	242,633	235,090
13 Held under repurchase agreements . . . . .	0	0	1,423	0	0	0	0	2,936	0	0	2,352	17,013
14 Total U.S. Treasury securities . . . . .	218,392	219,132	219,322	224,468	227,455	231,383	232,313	236,434	234,373	237,763	244,985	252,103
15 Total loans and securities . . . . .	225,649	227,435	228,518	231,926	235,001	238,415	239,668	244,461	241,255	244,697	251,728	259,975
16 Items in process of collection . . . . .	6,724	6,773	6,549	4,499	6,661	7,586	9,103	5,726	8,358	6,807	6,235	6,106
17 Bank premises . . . . .	791	790	793	795	795	827	831	836	844	853	862	872
<i>Other assets</i>												
18 Denominated in foreign currencies <sup>3</sup> . . . . .	31,920	31,041	33,452	33,982	34,574	34,225	32,561	34,059	34,454	35,669	33,579	32,633
19 All other <sup>4</sup> . . . . .	7,723	6,320	5,679	5,958	4,563	5,248	6,577	5,230	6,006	6,227	4,859	6,376
20 Total assets . . . . .	292,909	292,506	295,137	297,270	301,646	306,354	308,798	310,386	311,031	315,881	318,871	327,573
<b>LIABILITIES</b>												
21 Federal Reserve notes . . . . .	234,471	236,534	238,944	241,068	246,398	347,983	249,319	253,544	252,738	255,860	260,243	267,657
<i>Deposits</i>												
22 Depository institutions . . . . .	29,465	33,811	36,129	36,076	34,094	36,366	34,651	35,592	33,834	34,546	37,359	38,658
23 U.S. Treasury—General account . . . . .	13,153	6,613	4,832	5,205	4,426	5,470	6,369	4,453	7,638	7,607	5,495	8,960
24 Foreign—Official accounts . . . . .	251	309	300	402	309	368	279	337	360	297	264	369
25 Other . . . . .	357	410	304	352	303	255	247	219	374	1,777	213	242
26 Total deposits . . . . .	43,228	41,143	41,565	42,036	39,132	42,429	41,546	40,600	42,206	44,226	43,331	48,228
27 Deferred credit items . . . . .	6,326	6,380	6,173	4,301	6,188	6,930	8,210	5,738	6,481	5,801	5,783	3,540
28 Other liabilities and accrued dividends <sup>5</sup> . . . . .	3,911	3,853	3,969	4,199	4,365	3,810	3,554	4,288	4,021	3,569	3,807	3,301
29 Total liabilities . . . . .	287,936	287,910	290,651	291,603	296,083	301,152	302,629	304,169	305,446	309,456	313,163	322,727
<b>CAPITAL ACCOUNTS</b>												
30 Capital paid in . . . . .	2,249	2,275	2,313	2,327	2,339	2,344	2,359	2,393	2,399	2,402	2,404	2,423
31 Surplus . . . . .	2,243	2,219	2,139	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,423
32 Other capital accounts . . . . .	481	103	34	1,098	981	616	1,566	1,579	943	1,781	1,062	0
33 Total liabilities and capital accounts . . . . .	292,909	292,506	295,137	297,270	301,646	306,354	308,798	310,386	311,031	315,881	318,871	327,573
34 MEMO: Marketable U.S. Treasury securities held in custody for foreign and international accounts . . . . .	228,073	224,626	254,767	224,256	225,879	228,260	228,317	236,408	234,926	240,993	246,728	247,521

## 8. Federal Reserve Banks, 1990—Continued

### B. Federal Reserve note statement

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal Reserve notes outstanding (issued to Bank) . . . . .	279,920	280,388	278,709	283,191	285,819	288,487	290,791	293,807	296,914	300,234	304,591	304,829
2 Less: Notes held by Reserve Bank <sup>6</sup> . . . . .	45,449	43,854	39,765	42,123	39,421	40,504	41,472	40,263	44,176	44,375	44,349	37,172
3 Federal Reserve notes, net . . . . .	234,471	236,534	238,944	241,068	246,398	247,983	249,319	253,544	252,738	255,860	260,243	267,657
<i>Collateral held against notes outstanding</i>												
4 Gold certificate account . . . . .	11,059	11,059	11,060	11,060	11,065	11,065	11,064	11,065	11,063	11,060	11,059	11,058
5 Special drawing rights certificate account . . . . .	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	8,518	10,018	10,018	10,018
6 Other eligible assets . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. Treasury and agency securities . . . . .	214,894	216,957	219,366	221,490	227,815	228,400	229,737	233,961	233,157	234,792	239,166	246,581
8 Total collateral . . . . .	234,471	236,534	238,944	241,068	246,398	247,983	249,319	253,544	252,738	255,860	260,243	267,657

### C. Maturity distribution of loan and security holdings

Millions of dollars, end of period

Type and maturity grouping	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans . . . . .	850	1,874	2,039	1,012	1,100	586	942	465	505	429	131	190
2 Within fifteen days <sup>7</sup> . . . . .	848	1,867	2,024	951	1,014	415	723	221	284	379	80	186
3 Sixteen days to ninety days . . . . .	2	7	15	62	86	171	218	243	221	51	50	4
4 Ninety-one days to one year . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
5 Total acceptances . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
6 Within fifteen days . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
7 Sixteen days to ninety days . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
8 Ninety-one days to one year . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
9 Total U.S. Treasury securities . . . . .	218,392	219,132	217,899	230,468	227,455	231,383	232,313	233,498	234,373	237,763	242,633	235,090
10 Within fifteen days <sup>7</sup> . . . . .	10,372	10,656	6,281	6,566	5,371	9,655	9,872	2,820	7,099	13,747	3,841	5,516
11 Sixteen days to ninety days . . . . .	47,233	46,479	50,149	57,700	50,466	57,872	56,294	60,563	60,033	54,970	63,974	75,428
12 Ninety-one days to one year . . . . .	68,022	66,657	66,030	69,228	76,167	68,356	69,706	72,709	69,835	71,899	77,288	57,538
13 More than one year to five years . . . . .	53,452	56,481	56,581	58,146	57,432	57,482	58,239	59,700	59,700	59,484	59,572	58,749
14 More than five years to ten years . . . . .	12,607	12,607	12,607	12,576	11,617	11,617	11,801	13,170	13,170	13,126	13,221	13,121
15 More than ten years . . . . .	26,706	26,252	26,252	26,252	26,402	26,402	26,402	24,536	24,536	24,536	24,736	24,736
16 Total federal agency obligations . . . . .	6,525	6,525	6,524	6,446	6,446	6,446	6,414	6,377	6,377	6,343	6,342	6,342
17 Within fifteen days <sup>7</sup> . . . . .	119	255	174	160	266	223	115	310	200	99	261	200
18 Sixteen days to ninety days . . . . .	668	558	574	678	564	672	712	497	525	705	604	737
19 Ninety-one days to one year . . . . .	1,253	1,342	1,426	1,441	1,416	1,406	1,468	1,616	1,709	1,710	1,668	1,639
20 More than one year to five years . . . . .	3,238	3,123	3,098	2,892	2,895	2,846	2,820	2,655	2,634	2,516	2,595	2,555
21 More than five years to ten years . . . . .	1,057	1,057	1,062	1,087	1,117	1,109	1,110	1,110	1,120	1,125	1,025	1,022
22 More than ten years . . . . .	188	188	188	188	188	188	188	188	188	188	188	188

## 9. Debits and deposit turnover at commercial banks, 1990

### A. Seasonally adjusted

Bank group, or type of customer	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>DEBITS TO</b>												
Demand deposits <sup>1</sup>												
1 All insured banks . . .	274,285.9	268,831.4	279,734.3	274,546.3	278,383.5	263,965.9	274,559.5	295,570.0	267,680.2	295,490.0	294,468.6	267,479.9
2 Major New York City banks . . .	132,148.4	126,612.4	134,374.6	130,549.6	129,617.7	121,899.6	129,034.4	144,314.2	126,088.7	136,082.4	140,531.5	130,154.6
3 Other banks . . . . .	142,137.5	142,219.0	145,359.7	143,996.7	148,765.8	142,066.3	145,525.1	151,255.8	141,591.5	159,407.6	153,937.1	137,325.3
4 ATS-NOW accounts <sup>2</sup> . . .	3,330.2	3,290.6	3,315.0	3,374.2	3,351.6	3,159.3	3,417.0	3,549.5	3,110.7	3,449.3	3,479.2	3,368.4
5 Savings deposits <sup>3</sup> . . . .	555.6	520.7	553.2	580.6	569.1	553.5	583.4	599.8	523.6	573.7	565.8	527.2
<b>DEPOSITS OUTSTANDING</b>												
Demand deposits <sup>1</sup>												
6 All insured banks . . .	788.5	764.0	790.0	787.3	803.0	760.2	794.8	851.9	764.8	865.9	857.1	779.5
7 Major New York City banks . . .	3,627.9	3,456.5	3,571.7	3,685.1	3,692.2	3,513.2	3,715.5	4,119.5	3,717.9	4,280.5	4,320.4	3,949.1
8 Other banks . . . . .	456.4	451.1	459.3	459.6	477.5	454.6	468.4	484.9	447.9	515.1	494.9	442.7
9 ATS-NOW accounts <sup>2</sup> . . .	16.8	16.5	16.5	16.7	16.5	15.4	16.8	17.4	15.1	16.8	16.8	16.2
10 Savings deposits <sup>3</sup> . . . .	3.0	2.8	2.9	3.0	2.9	2.9	3.0	3.1	2.7	2.9	2.9	2.7

### B. Not seasonally adjusted

Bank group, or type of customer	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>DEBITS TO</b>												
Demand deposits <sup>1</sup>												
11 All insured banks . . .	281,170.5	248,937.9	285,049.3	268,451.3	277,993.8	277,428.1	277,167.8	302,515.9	257,936.7	298,947.2	277,536.6	275,664.8
12 Major New York City banks . . .	132,267.3	119,305.2	137,029.5	125,750.6	128,871.0	130,332.7	130,100.1	147,040.1	121,343.4	142,664.0	133,220.6	133,491.9
13 Other banks . . . . .	148,903.2	129,632.7	148,019.8	142,700.7	149,122.8	147,095.4	147,067.7	155,475.8	136,593.3	156,283.2	144,316.0	142,172.9
14 ATS-NOW accounts <sup>2</sup> . . .	3,556.9	3,002.1	3,310.6	3,495.2	3,257.4	3,277.3	3,353.0	3,570.5	3,131.6	3,462.0	3,259.5	3,430.2
15 MMDAs <sup>4</sup> . . . . .	3,063.6	2,529.5	2,716.7	2,863.1	3,052.5	3,013.3	3,042.6	3,189.2	2,775.9	3,095.5	2,805.0	2,938.6
16 Savings deposits . . . . .	574.2	468.1	554.1	616.4	561.4	559.5	596.0	599.6	513.6	616.3	505.1	530.1
<b>DEPOSITS OUTSTANDING</b>												
Demand deposits <sup>1</sup>												
17 All insured banks . . .	786.8	729.0	832.4	763.6	819.3	801.2	794.7	887.4	744.4	870.9	800.0	765.8
18 Major New York City banks . . .	3,431.5	3,314.9	3,836.2	3,564.6	3,781.7	3,807.7	3,777.1	4,395.6	3,607.3	4,376.5	4,067.4	3,760.0
19 Other banks . . . . .	467.0	424.3	482.6	451.2	488.6	471.4	467.9	505.7	436.6	503.1	459.3	438.2
20 ATS-NOW accounts <sup>2</sup> . . .	17.6	15.1	16.4	16.7	16.2	16.1	16.7	17.7	15.4	17.1	15.8	16.2
21 MMDAs <sup>4</sup> . . . . .	8.6	7.1	7.6	7.9	8.5	8.3	8.3	8.6	7.5	8.3	7.4	7.8
22 Savings deposits . . . . .	3.1	2.5	2.9	3.2	2.9	2.9	3.0	3.1	2.6	3.1	2.6	2.7

## 10. Measures and components of the money stock and debt, 1990<sup>1</sup>

### A. Seasonally adjusted

Billions of dollars

Item <sup>2</sup>	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Measures</i>												
1 M1 .....	795.4	801.1	804.7	807.7	807.5	811.5	810.7	816.5	821.8	821.2	823.3	825.4
2 M2 .....	3,233.6	3,255.0	3,269.6	3,279.9	3,282.8	3,290.6	3,295.4	3,309.5	3,321.5	3,324.3	3,323.5	3,327.6
3 M3 .....	4,061.4	4,073.1	4,077.2	4,082.7	4,082.7	4,085.8	4,089.2	4,103.3	4,109.0	4,109.3	4,108.8	4,111.7
4 L .....	4,895.3	4,902.9	4,914.6	4,920.5	4,903.2	4,922.8	4,926.4	4,934.2	4,955.5	4,955.0	4,959.9	4,965.7
5 Debt .....	9,833.8	9,897.1	9,969.5	10,026.6	10,070.4	10,128.4	10,188.7	10,257.3	10,312.4	10,349.5	10,399.5	10,436.1
<i>M1 components</i>												
6 Currency <sup>3</sup> .....	224.5	226.6	228.4	230.3	231.9	233.7	235.7	238.4	241.5	243.9	245.0	246.4
7 Travelers checks <sup>4</sup> .....	7.5	7.6	7.6	7.7	7.8	7.8	7.8	8.0	8.2	8.3	8.4	8.4
8 Demand deposits <sup>5</sup> .....	277.6	279.4	278.9	278.1	275.8	276.3	275.6	278.0	279.1	277.1	277.2	276.9
9 Other checkable deposits <sup>6</sup> .....	285.8	287.5	289.8	291.7	292.0	293.7	291.7	292.1	293.0	291.8	292.8	293.8
<i>Nontransaction components</i>												
10 In M2 <sup>7</sup> .....	2,438.2	2,453.9	2,465.0	2,472.2	2,475.3	2,479.1	2,484.7	2,493.0	2,499.7	2,503.1	2,500.2	2,502.2
11 In M3 only <sup>8</sup> .....	827.8	818.2	807.6	802.8	799.9	795.2	793.8	793.9	787.5	785.0	785.3	784.1
<i>Commercial banks</i>												
12 Savings deposits .....	189.6	191.4	192.1	192.3	192.7	194.0	195.2	195.9	196.5	197.6	198.2	199.4
13 MMDAs .....	355.3	358.1	360.9	364.4	366.1	369.6	371.8	374.7	376.1	376.7	377.4	378.4
14 Small time deposits <sup>9</sup> .....	532.8	536.9	540.7	544.4	553.4	563.8	571.6	574.9	579.4	588.1	589.5	598.1
15 Large time deposits <sup>10,11</sup> .....	401.1	400.4	399.2	396.8	397.5	397.7	398.7	395.8	390.9	386.8	387.4	386.1
<i>Thrift institutions</i>												
16 Savings deposits .....	216.4	217.3	218.2	219.1	218.6	217.8	217.5	216.8	215.8	213.9	212.9	211.4
17 MMDAs .....	132.8	133.8	134.8	134.9	134.3	132.6	131.6	131.2	131.3	130.0	129.4	127.6
18 Small time deposits <sup>9</sup> .....	613.7	609.9	609.3	607.8	600.2	590.8	585.2	583.4	580.7	573.3	572.3	566.1
19 Large time deposits <sup>10</sup> .....	158.9	154.5	150.1	146.9	143.0	140.3	136.4	133.4	131.0	128.3	125.1	121.0
<i>Money market mutual funds</i>												
20 General purpose and broker-dealer .....	318.4	324.2	325.9	327.0	325.3	327.5	329.2	335.8	339.3	341.6	341.9	345.4
21 Institution-only .....	102.5	103.4	105.2	106.9	107.6	108.1	109.8	114.0	116.2	119.6	120.5	125.7
<i>Debt Components</i>												
22 Federal .....	2,275.8	2,291.6	2,316.1	2,330.6	2,345.1	2,374.2	2,401.7	2,439.6	2,461.9	2,473.9	2,507.3	2,534.3
23 Nonfederal .....	7,558.0	7,605.5	7,653.5	7,696.0	7,725.3	7,754.2	7,787.1	7,817.8	7,850.5	7,875.6	7,892.2	7,901.8

### B. Not seasonally adjusted

Billions of dollars

Item <sup>2</sup>	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Measures</i>												
24 M1 .....	802.4	788.3	796.2	818.0	797.3	810.8	812.9	814.5	818.9	817.6	826.1	844.3
25 M2 .....	3,244.5	3,245.6	3,267.7	3,292.8	3,262.8	3,284.1	3,298.6	3,310.2	3,316.8	3,321.6	3,327.1	3,341.6
26 M3 .....	4,067.8	4,061.5	4,075.8	4,090.8	4,064.3	4,080.8	4,091.4	4,108.3	4,107.2	4,106.4	4,115.9	4,123.8
27 L .....	4,911.5	4,893.9	4,912.2	4,930.3	4,888.6	4,914.1	4,918.8	4,932.4	4,954.0	4,950.8	4,964.6	4,984.3
28 Debt .....	9,822.2	9,864.3	9,925.6	9,980.8	10,024.1	10,084.6	10,145.5	10,208.2	10,263.1	10,310.0	10,370.0	10,423.3
<i>M1 components</i>												
29 Currency <sup>3</sup> .....	223.0	224.4	227.1	229.6	231.8	234.9	237.3	239.4	241.0	242.8	245.7	249.6
30 Travelers checks <sup>4</sup> .....	7.0	7.2	7.3	7.3	7.5	8.1	8.6	8.9	8.8	8.4	8.0	7.8
31 Demand deposits <sup>5</sup> .....	282.8	271.3	271.6	280.0	268.9	275.2	277.3	276.8	278.2	278.0	280.5	289.9
32 Other checkable deposits <sup>6</sup> .....	289.6	285.5	290.1	301.1	289.1	292.7	289.7	289.4	291.1	288.4	291.9	297.0
<i>Nontransaction components</i>												
33 In M2 <sup>7</sup> .....	2,442.1	2,457.2	2,471.5	2,474.8	2,465.5	2,473.3	2,485.7	2,495.7	2,497.8	2,504.0	2,501.0	2,497.3
34 In M3 only <sup>8</sup> .....	823.3	816.0	808.1	798.0	801.5	796.7	792.9	798.1	790.4	784.8	788.8	782.2
<i>Commercial banks</i>												
35 Savings deposits .....	188.1	189.7	191.9	192.9	193.3	195.3	197.2	196.5	196.2	198.2	197.9	197.7
36 MMDAs .....	357.8	359.2	362.8	364.6	362.7	367.4	369.1	373.5	375.0	375.8	379.7	381.6
37 Small time deposits <sup>9</sup> .....	533.4	537.8	540.6	544.4	552.9	563.9	573.2	575.8	579.1	588.0	588.5	596.1
38 Large time deposits <sup>10,11</sup> .....	399.5	399.2	399.1	394.6	397.1	397.2	397.3	396.7	392.7	389.3	389.9	386.1
<i>Thrift institutions</i>												
39 Savings deposits .....	214.7	215.4	218.0	219.8	219.2	219.3	219.7	217.5	215.4	214.4	212.6	209.6
40 MMDAs .....	133.8	134.2	135.5	135.0	133.0	131.9	130.6	130.8	130.9	129.7	130.1	128.7
41 Small time deposits <sup>9</sup> .....	614.4	610.8	609.2	607.8	599.6	590.9	586.8	584.3	580.4	573.2	571.3	564.1
42 Large time deposits <sup>10</sup> .....	158.3	154.1	150.0	146.0	142.8	140.1	135.9	133.7	131.6	129.1	125.9	121.1
<i>Money market mutual funds</i>												
43 General purpose and broker-dealer .....	318.5	327.8	331.6	330.9	321.7	322.2	325.0	334.6	339.2	341.1	343.4	345.5
44 Institution-only .....	105.9	107.1	106.8	105.9	106.8	106.2	108.3	113.1	113.4	117.1	121.2	127.0
<i>Repurchase agreements and Eurodollars</i>												
45 Overnight and continuing .....	81.5	82.3	81.9	79.4	83.2	82.3	84.0	82.7	81.5	83.5	77.6	74.0
46 Term .....	171.7	168.9	165.1	163.5	166.4	166.7	165.5	170.4	168.3	165.8	165.7	161.5
<i>Debt components</i>												
47 Federal .....	2,277.5	2,295.0	2,319.2	2,331.0	2,339.7	2,363.0	2,386.8	2,422.3	2,444.5	2,459.3	2,498.8	2,532.1
48 Nonfederal .....	7,544.8	7,569.3	7,606.4	7,649.9	7,684.4	7,721.5	7,758.7	7,785.8	7,818.5	7,850.7	7,871.2	7,891.2

# 11. Aggregate reserves of depository institutions and monetary base, 1990<sup>1</sup>

## A. Adjusted for changes in reserve requirements<sup>2</sup>

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
SEASONALLY ADJUSTED <sup>2</sup>												
1 Total reserves <sup>3</sup> .....	47.83	48.05	48.11	48.20	47.96	47.90	47.64	47.97	48.26	47.94	48.24	49.10
2 Nonborrowed reserves <sup>4</sup> .....	47.39	46.60	45.99	46.57	46.63	47.01	46.88	47.05	47.64	47.53	48.01	48.78
3 Nonborrowed reserves plus extended credit <sup>5</sup> .....	47.41	47.13	47.94	47.98	47.50	47.36	47.16	47.17	47.64	47.55	48.04	48.80
4 Required reserves .....	46.81	47.06	47.25	47.31	47.00	47.12	46.77	47.11	47.35	47.10	47.30	47.44
5 Monetary base <sup>6</sup> .....	276.51	278.65	280.61	282.63	283.97	285.76	287.42	290.46	293.80	295.94	297.55	299.79
NOT SEASONALLY ADJUSTED <sup>2</sup>												
6 Total reserves <sup>7</sup> .....	49.14	47.00	47.17	49.06	46.96	47.89	47.81	47.63	48.11	47.55	48.42	50.58
7 Nonborrowed reserves .....	48.70	45.55	45.05	47.43	45.62	47.01	47.05	46.70	47.48	47.14	48.19	50.25
8 Nonborrowed reserves plus extended credit <sup>5</sup> .....	48.73	46.09	47.00	48.83	46.50	47.35	47.33	46.83	47.49	47.16	48.21	50.28
9 Required reserves <sup>8</sup> .....	48.13	46.01	46.31	48.16	46.00	47.12	46.95	46.76	47.20	46.71	47.47	48.91
10 Monetary base <sup>9</sup> .....	277.64	275.15	277.96	282.67	282.87	286.88	289.37	290.98	293.07	294.43	298.44	304.04

## B. Not adjusted for changes in the reserve requirements<sup>10</sup>

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
11 Total reserves <sup>11</sup> .....	62.93	60.62	60.66	62.51	60.23	61.20	60.94	60.73	61.45	61.05	62.05	59.12
12 Nonborrowed reserves .....	62.49	59.17	58.53	60.88	58.90	60.32	60.19	59.80	60.83	60.64	61.82	58.79
13 Nonborrowed reserves plus extended credit <sup>5</sup> .....	62.52	59.71	60.49	62.29	59.77	60.66	60.47	59.93	60.83	60.66	61.84	58.82
14 Required reserves .....	61.91	59.63	59.80	61.62	59.27	60.42	60.08	59.86	60.54	60.21	61.10	57.46
15 Monetary base <sup>12</sup> .....	292.13	290.02	292.38	296.87	297.03	300.99	303.39	304.99	307.21	308.85	312.69	313.70
16 Excess reserves <sup>13</sup> .....	1.02	.99	.86	.90	.96	.77	.86	.87	.91	.85	.95	1.66
17 Borrowings from the Federal Reserve .....	.44	1.45	2.12	1.63	1.33	.88	.76	.93	.62	.41	.23	.33

## 12. Loans and securities of all commercial banks, 1990<sup>1</sup>

### A. Seasonally adjusted

Billions of dollars; averages of Wednesday figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total loans and securities<sup>2</sup></b>	<b>2,600.0</b>	<b>2,615.1</b>	<b>2,633.2</b>	<b>2,648.1</b>	<b>2,655.4</b>	<b>2,670.1</b>	<b>2,683.0</b>	<b>2,704.9</b>	<b>2,708.0</b>	<b>2,713.6</b>	<b>2,716.6</b>	<b>2,723.6</b>
2 U.S. government securities	404.9	413.8	420.3	426.4	430.3	438.4	442.8	445.7	450.1	453.1	454.0	454.2
3 Other securities	180.6	180.6	180.4	180.2	178.2	177.5	177.3	178.8	178.8	177.8	175.9	175.6
4 Total loans and leases <sup>3</sup>	2,014.5	2,020.7	2,032.5	2,041.5	2,046.9	2,054.2	2,062.9	2,080.4	2,079.0	2,082.7	2,086.7	2,093.8
5 Commercial and industrial	639.4	640.3	643.5	645.9	644.3	645.3	644.4	645.1	644.7	643.7	646.5	648.1
6 Bankers acceptances held <sup>3</sup>	7.3	7.6	7.5	7.6	7.6	7.8	7.6	7.4	7.5	7.3	7.4	7.5
7 Other commercial and industrial	632.1	632.7	636.0	638.3	636.7	637.4	636.7	637.7	637.1	636.4	639.1	640.5
8 U.S. addressees <sup>4</sup>	626.8	627.9	631.0	634.0	632.2	633.2	632.5	633.4	632.6	631.7	634.0	635.3
9 Non-U.S. addressees	5.2	4.9	4.9	4.3	4.4	4.3	4.3	4.3	4.5	4.7	5.1	5.3
10 Real estate	766.1	774.9	782.7	790.8	798.9	805.9	814.5	818.0	822.5	827.7	832.0	836.5
11 Individual	377.6	379.2	379.4	377.8	378.4	377.6	376.4	378.2	378.6	379.7	378.7	378.9
12 Security	39.4	38.3	37.0	36.8	35.5	35.0	38.7	44.6	41.3	40.5	39.6	40.6
13 Nonbank financial institutions	32.7	32.9	33.7	34.0	34.1	34.4	34.7	35.0	35.2	34.8	34.6	34.7
14 Agricultural	31.0	30.8	30.8	30.8	31.0	31.1	31.3	31.5	31.8	32.2	32.5	33.0
15 State and political subdivisions	38.7	39.1	38.6	38.2	37.9	37.3	36.4	35.8	35.2	35.1	34.8	34.3
16 Foreign banks	8.2	7.9	8.3	8.6	8.7	7.4	7.0	7.9	8.1	9.0	8.1	7.2
17 Foreign official institutions	3.4	3.3	3.2	3.3	3.3	3.2	3.2	3.2	3.3	3.2	3.2	3.2
18 Lease-financing receivables	32.1	32.1	32.4	32.4	32.6	32.4	32.6	32.7	32.8	33.3	32.9	32.7
19 All other loans	45.9	41.8	43.0	42.8	42.3	44.5	43.6	48.2	45.5	43.6	43.7	44.7

### B. Not seasonally adjusted

Billions of dollars; averages of Wednesday figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>20 Total loans and securities<sup>2</sup></b>	<b>2,600.1</b>	<b>2,616.7</b>	<b>2,630.0</b>	<b>2,647.7</b>	<b>2,654.5</b>	<b>2,670.8</b>	<b>2,677.5</b>	<b>2,700.1</b>	<b>2,707.0</b>	<b>2,715.5</b>	<b>2,720.1</b>	<b>2,730.5</b>
21 U.S. government securities	406.4	419.0	423.8	427.5	430.3	437.1	439.9	444.0	448.2	450.8	454.1	451.5
22 Other securities	180.9	180.3	179.7	179.5	178.0	177.5	176.4	179.1	179.0	178.0	176.6	176.3
23 Total loans and leases <sup>3</sup>	2,012.8	2,017.3	2,026.4	2,040.7	2,046.2	2,056.3	2,061.1	2,077.1	2,079.8	2,086.7	2,089.3	2,102.7
24 Commercial and industrial	636.4	639.5	645.8	650.6	648.3	647.7	644.6	643.5	640.9	641.2	644.5	648.0
25 Bankers acceptances held <sup>3</sup>	7.4	7.7	7.5	7.4	7.6	8.0	7.3	7.2	7.5	7.4	7.6	7.7
26 Other commercial and industrial	629.0	631.7	638.4	643.2	640.8	639.7	637.3	636.3	633.4	633.8	636.9	640.3
27 U.S. addressees <sup>4</sup>	624.1	626.9	633.6	638.6	636.3	635.5	632.9	631.8	628.8	629.1	631.9	635.1
28 Non-U.S. addressees	4.9	4.8	4.7	4.6	4.5	4.3	4.4	4.5	4.6	4.7	5.0	5.2
29 Real estate	766.0	772.1	779.4	788.4	798.0	806.0	814.9	819.9	824.2	830.3	834.0	837.9
30 Individual	381.8	378.7	376.6	375.1	376.6	375.6	374.1	377.4	380.4	380.6	379.8	383.8
31 Security	37.8	39.6	38.1	38.3	34.9	37.1	38.6	43.9	40.3	39.5	38.5	40.0
32 Nonbank financial institutions	33.2	32.5	33.0	33.7	33.8	34.5	34.6	35.0	34.9	34.7	35.0	36.1
33 Agricultural	30.4	29.9	29.5	29.8	30.6	31.4	32.1	32.5	32.9	33.1	32.9	32.9
34 State and political subdivisions	39.5	39.3	38.6	38.2	37.8	37.2	36.2	35.7	35.2	35.1	34.7	34.0
35 Foreign banks	8.2	7.8	7.9	8.3	8.6	7.5	7.1	8.0	8.2	9.3	8.3	7.4
36 Foreign official institutions	3.4	3.3	3.2	3.3	3.3	3.2	3.2	3.2	3.3	3.2	3.2	3.2
37 Lease-financing receivables	32.5	32.3	32.4	32.4	32.5	32.2	32.4	32.6	32.8	33.3	33.1	32.8
38 All other loans	43.7	42.5	42.0	42.5	41.6	43.9	43.3	45.4	46.8	46.3	45.4	46.7

## 13. Major nondeposit funds of all commercial banks, 1990<sup>1</sup>

Billions of dollars, monthly averages

Source	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Seasonally adjusted</i>												
1 Total nondeposit funds <sup>2</sup>	260.5	267.6	270.9	268.9	269.0	272.3	281.1	283.8	283.0	291.8	292.4	287.9
2 Net balances due to related foreign offices <sup>3</sup>	11.7	15.9	19.0	18.7	25.8	17.2	19.1	19.0	21.5	29.9	30.1	34.6
3 Borrowings from other than commercial banks in the United States <sup>4</sup>	248.8	251.7	251.8	250.3	243.2	255.1	262.0	264.8	261.5	261.9	262.2	253.2
4 Domestically chartered banks	198.6	200.2	197.2	193.7	186.6	196.8	201.6	202.2	198.8	196.9	195.0	187.1
5 Foreign-related banks	50.2	51.5	54.6	56.6	56.5	58.3	60.4	62.6	62.7	65.0	67.3	66.2
<i>Not seasonally adjusted</i>												
6 Total nondeposit funds <sup>2</sup>	255.8	270.9	276.5	269.7	277.3	275.1	277.2	282.5	278.6	288.7	293.5	282.3
7 Net balances due to related foreign offices <sup>3</sup>	11.5	15.9	18.3	16.7	28.5	17.4	16.6	18.5	21.5	29.6	30.8	37.2
8 Domestically chartered banks	-14.5	-11.1	-11.5	-10.6	-1.3	-6.1	-5.8	-3.4	-4.2	-1.0	.6	-4.1
9 Foreign-related banks	26.0	26.9	29.8	27.3	29.8	23.5	22.4	21.9	25.8	30.6	30.2	41.3
10 Borrowings from other than commercial banks in the United States <sup>4</sup>	244.3	255.0	258.2	253.0	248.8	257.7	260.6	264.0	257.0	259.2	262.7	245.1
11 Domestically chartered banks	193.9	202.7	202.3	194.8	191.6	197.7	199.1	201.7	195.6	195.0	197.6	182.8
12 Federal funds and security RP borrowings <sup>5</sup>	191.2	199.0	197.8	191.0	188.3	194.6	196.2	198.1	191.6	191.7	194.7	180.0
13 Other <sup>6</sup>	2.7	3.7	4.5	3.7	3.4	3.2	2.9	3.6	4.0	3.2	2.9	2.8
14 Foreign-related banks <sup>6</sup>	50.4	52.3	55.9	58.2	57.2	60.0	61.5	62.3	61.5	64.2	65.1	62.3
MEMO												
<i>Gross large time deposits<sup>7</sup></i>												
15 Seasonally adjusted	460.4	459.9	459.0	456.2	454.4	451.5	451.9	449.2	443.6	438.0	435.2	431.8
16 Not seasonally adjusted	458.8	458.7	458.8	453.9	454.0	451.0	450.5	450.1	445.4	440.4	437.8	431.8
<i>U.S. Treasury demand balances at commercial banks<sup>8</sup></i>												
17 Seasonally adjusted	20.3	18.6	19.8	21.3	19.2	20.6	15.0	32.7	26.0	22.3	25.2	24.4
18 Not seasonally adjusted	23.2	22.0	16.7	20.0	25.2	20.9	15.2	23.5	31.0	20.9	19.2	24.0

## 14. Assets and liabilities of commercial banks: Last Wednesday of month, 1990<sup>1</sup>

### A. All commercial banking institutions<sup>2</sup>

Billions of dollars

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities	2,796.0	2,809.2	2,821.2	2,839.0	2,847.1	2,871.6	2,878.8	2,896.8	2,887.1	2,931.3	2,925.1	2,936.9
2 Investment securities	563.9	571.2	576.8	583.0	587.2	589.8	588.3	597.2	601.7	604.9	603.3	605.6
3 U.S. government securities	389.8	398.0	405.9	413.1	417.8	422.2	421.7	429.1	434.5	438.0	437.6	439.6
4 Other	174.1	173.2	170.8	170.0	169.3	167.6	166.6	168.0	167.2	166.8	165.7	166.0
5 Trading account assets	31.8	30.2	26.0	23.9	21.4	23.7	27.7	29.3	21.4	27.4	25.0	22.0
6 Total loans	2,200.4	2,207.8	2,218.5	2,232.1	2,238.5	2,258.1	2,262.8	2,270.4	2,264.0	2,299.0	2,296.9	2,309.3
7 Interbank loans	187.4	187.5	191.6	190.5	192.8	202.2	204.8	200.1	191.0	207.9	207.0	204.0
8 Loans excluding interbank	2,013.0	2,020.3	2,026.9	2,041.5	2,045.7	2,055.9	2,057.9	2,070.3	2,073.0	2,091.2	2,089.8	2,105.3
9 Commercial and industrial	636.4	642.4	646.2	650.4	645.8	646.9	641.5	639.7	639.7	643.4	644.4	650.8
10 Real estate	767.6	774.0	781.6	790.2	801.7	807.9	816.0	820.1	825.0	831.5	833.7	838.3
11 Individual	381.7	378.6	375.5	376.7	376.6	376.8	374.8	379.4	381.2	380.8	380.5	384.7
12 All other	227.3	225.3	223.6	224.2	221.7	224.3	225.6	231.1	227.1	235.5	231.2	231.5
13 Total cash assets	218.9	224.9	212.9	210.6	237.7	219.6	210.7	207.7	213.7	220.8	216.7	217.9
14 Reserves with Federal Reserve Banks	24.6	29.5	32.0	31.5	27.6	31.8	29.8	30.0	33.6	29.7	33.0	23.4
15 Cash in vault	28.0	27.8	27.7	28.5	29.9	28.9	28.8	30.3	29.3	29.4	32.8	32.0
16 Cash items in process of collection	89.9	91.6	80.0	80.1	100.7	86.2	79.6	77.5	81.1	85.4	78.4	86.0
17 Demand balances at U.S. depository institutions	29.6	30.8	27.4	26.3	32.0	27.7	27.3	27.3	27.0	28.5	28.4	29.6
18 Other cash assets	46.8	45.2	45.8	44.2	47.5	45.0	45.2	42.5	42.8	47.8	44.2	46.8
19 Other assets	218.1	212.9	209.1	204.8	197.0	207.5	205.3	220.8	226.6	230.1	226.6	245.1
20 Total assets	3,233.0	3,247.0	3,243.2	3,254.4	3,281.8	3,298.6	3,294.8	3,325.3	3,327.4	3,382.2	3,368.5	3,399.9
21 Total deposits	2,247.1	2,262.4	2,251.3	2,258.3	2,295.3	2,282.4	2,290.9	2,296.5	2,300.1	2,332.0	2,319.9	2,363.4
22 Transaction accounts	612.2	616.6	594.3	600.9	618.1	598.6	590.1	589.1	595.3	612.1	598.1	637.1
23 Savings	540.8	546.3	551.8	548.8	554.5	556.4	561.3	565.6	563.5	570.5	573.1	573.3
24 Time	1,094.2	1,099.5	1,105.3	1,108.6	1,122.7	1,127.5	1,139.5	1,141.8	1,141.3	1,149.4	1,148.8	1,152.9
25 Borrowings	552.8	542.2	545.4	563.9	546.1	572.6	562.1	579.9	570.9	591.0	570.6	548.7
26 Other liabilities	221.8	229.3	230.8	216.0	223.3	223.9	220.5	226.2	233.1	236.0	255.3	264.4
27 Residual (assets less liabilities) <sup>3</sup>	211.4	213.2	215.7	216.2	217.1	219.7	221.2	222.8	223.4	223.3	222.7	223.5

### B. Domestically chartered commercial banks<sup>4</sup>

Billions of dollars

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities	2,557.9	2,566.3	2,570.5	2,584.1	2,589.5	2,608.3	2,614.4	2,631.8	2,620.5	2,658.4	2,645.1	2,654.2
2 Investment securities	536.2	543.1	547.2	551.9	558.6	559.2	557.3	566.1	569.0	571.5	569.8	570.5
3 U.S. Treasury securities	376.6	384.4	391.2	398.0	404.8	407.7	406.5	414.1	417.9	420.9	420.8	421.7
4 Other	159.6	158.7	156.0	154.0	153.7	151.5	150.8	152.0	151.2	150.6	149.1	148.8
5 Trading account assets	31.8	30.2	26.0	23.9	21.4	23.7	27.7	29.3	21.4	27.4	25.0	22.0
6 Total loans	1,989.9	1,993.0	1,997.3	2,008.3	2,009.5	2,025.5	2,029.4	2,036.4	2,030.0	2,059.5	2,050.3	2,061.7
7 Interbank loans	150.0	148.5	148.3	148.9	144.2	153.3	153.7	153.7	146.0	164.0	157.4	160.0
8 Loans excluding interbank	1,839.9	1,844.6	1,849.0	1,859.3	1,865.4	1,872.2	1,875.7	1,882.6	1,884.0	1,895.5	1,892.9	1,901.7
9 Commercial and industrial	513.8	518.3	519.4	524.0	521.4	520.1	517.3	514.0	513.2	515.4	513.4	512.7
10 Real estate	735.9	741.1	747.8	753.9	764.5	769.7	776.7	779.5	784.0	789.8	791.6	796.4
11 Real estate loans, revolving	51.1	51.4	52.0	53.2	54.1	55.0	56.3	57.7	58.6	60.6	61.1	61.7
12 Real estate loans, other	684.8	689.7	695.8	700.7	710.3	714.7	720.4	721.7	725.4	729.2	730.5	734.7
13 Individual	381.7	378.6	375.5	376.7	376.6	376.8	374.8	379.4	381.2	380.8	380.5	384.7
14 All other	208.5	206.5	206.3	204.7	202.9	205.5	206.9	209.8	205.7	209.5	207.4	207.9
15 Total cash assets	195.7	199.9	187.3	186.3	209.7	193.3	184.7	181.7	187.0	189.3	187.7	188.3
16 Reserves with Federal Reserve Banks	22.7	27.5	29.8	29.8	26.6	30.9	28.9	28.0	32.1	28.5	31.5	23.0
17 Cash in vault	28.0	27.8	27.7	28.5	29.9	28.9	28.8	30.3	29.2	29.4	32.8	32.0
18 Cash items in process of collection	88.5	90.2	78.5	78.7	99.3	84.2	78.1	75.9	79.0	83.6	76.4	83.9
19 Demand balances at U.S. depository institutions	27.6	28.7	25.6	24.6	30.0	25.9	25.6	25.0	25.1	26.6	26.2	27.6
20 Other cash assets	28.9	25.7	25.7	24.7	23.9	23.4	23.4	22.5	21.5	21.2	20.9	21.8
21 Other assets	143.6	140.2	136.4	133.5	136.0	141.2	139.1	145.6	152.3	153.6	155.0	167.8
22 Total assets	2,897.2	2,906.5	2,894.2	2,903.9	2,935.2	2,942.9	2,938.2	2,959.1	2,959.7	3,001.3	2,987.8	3,010.3
23 Deposits	2,164.5	2,179.9	2,169.4	2,175.7	2,213.0	2,200.0	2,209.2	2,214.9	2,220.1	2,253.8	2,243.3	2,283.5
24 Transaction	601.9	606.3	584.5	591.3	608.3	588.5	580.2	578.8	584.4	601.5	587.7	626.1
25 Savings	537.9	543.4	548.8	545.8	551.6	553.4	558.3	562.6	560.4	567.4	569.8	570.0
26 Time	1,024.7	1,030.2	1,036.1	1,038.6	1,053.2	1,058.1	1,070.7	1,073.5	1,075.3	1,085.0	1,085.8	1,087.4
27 Borrowing	405.3	394.2	393.1	406.4	393.6	410.3	396.0	404.3	395.8	400.4	394.1	375.6
28 Other liabilities	119.9	123.1	119.9	109.5	115.1	116.5	115.3	120.7	124.1	127.5	131.5	131.4
29 Residual (assets less liabilities) <sup>3</sup>	207.5	209.3	211.8	212.4	213.4	216.2	217.7	219.2	219.7	219.6	219.0	219.8

## 15. Assets and liabilities of all large weekly reporting commercial banks, 1990

Millions of dollars, Wednesday figures

Account	Jan. 3	Jan. 10	Jan. 17	Jan. 24	Jan. 31	Feb. 7	Feb. 14
1 Cash and balances due from depository institutions . . . . .	142,087	119,131	144,070	112,801	110,337	102,860	107,724
2 U.S. Treasury and government securities . . . . .	163,663	166,795	168,868	170,784	173,810	175,615	175,267
3 Trading account . . . . .	20,368	22,561	24,868	24,648	24,908	24,478	23,336
4 Investment account . . . . .	143,295	144,234	144,000	146,136	148,901	151,138	151,931
5 Mortgage-backed securities <sup>1</sup> . . . . .	69,809	69,501	70,571	72,682	73,576	74,721	74,670
All other maturing in:							
6 One year or less . . . . .	20,438	21,023	20,870	21,284	21,940	22,855	23,620
7 Over one through five years . . . . .	34,882	35,404	34,909	35,424	35,481	35,509	35,575
8 Over five years . . . . .	18,166	18,307	17,649	16,746	17,903	18,053	18,066
9 Other securities . . . . .	67,390	66,907	66,975	67,031	66,942	66,566	66,513
10 Trading account . . . . .	1,246	1,058	960	990	905	784	657
11 Investment account . . . . .	66,145	65,849	66,015	66,040	66,037	65,782	65,856
12 State and local government securities, by maturity . . . . .	37,629	37,416	37,314	37,232	37,057	36,969	36,927
13 One year or less . . . . .	4,727	4,593	4,563	4,572	4,606	4,713	4,682
14 Over one year . . . . .	32,902	32,822	32,751	32,660	32,452	32,256	32,246
15 Other bonds, corporate stocks, and securities . . . . .	28,515	28,433	28,701	28,808	28,980	28,813	28,929
16 Other trading account assets . . . . .	5,697	6,121	5,592	6,132	6,131	6,888	6,589
17 Federal funds sold <sup>2</sup> . . . . .	72,857	66,639	71,671	65,040	71,313	69,807	71,255
18 To commercial banks . . . . .	55,299	47,992	51,990	45,776	50,273	49,891	49,631
19 To nonbank brokers and dealers in securities . . . . .	13,031	13,415	14,224	14,414	15,062	14,525	16,190
20 To others <sup>3</sup> . . . . .	4,526	5,231	5,458	4,849	5,978	5,391	5,434
21 Other loans and leases, gross . . . . .	1,009,481	1,005,000	1,010,039	1,006,960	1,008,439	1,006,539	1,008,926
22 Commercial and industrial . . . . .	319,848	318,677	317,409	316,765	317,602	318,789	318,102
23 Bankers acceptances and commercial paper . . . . .	1,425	1,394	1,457	1,331	1,431	1,508	1,495
24 All others . . . . .	318,424	317,284	315,951	315,434	316,171	317,281	316,607
25 U.S. addressees . . . . .	316,657	315,561	314,285	313,850	314,612	315,718	315,096
26 Non-U.S. addressees . . . . .	1,766	1,723	1,666	1,584	1,558	1,563	1,510
27 Real estate loans . . . . .	358,922	359,217	359,493	359,753	359,853	361,640	362,792
28 Revolving, home equity . . . . .	27,852	27,944	27,998	28,081	28,210	28,244	28,347
29 All other . . . . .	331,071	331,273	331,496	331,671	331,643	333,396	334,446
30 To individuals for personal expenditures . . . . .	180,818	180,461	180,125	180,274	180,138	178,049	178,047
31 To depository and financial institutions . . . . .	51,201	50,726	54,409	53,310	53,009	52,624	51,558
32 Commercial banks in the United States . . . . .	23,401	24,064	26,622	27,629	27,201	26,304	25,582
33 Banks in foreign countries . . . . .	5,191	4,131	5,188	4,131	4,087	4,288	4,240
34 Nonbank depository and other financial institutions . . . . .	22,608	22,532	22,599	21,550	21,720	22,031	21,736
35 For purchasing and carrying securities . . . . .	14,650	14,767	16,300	16,251	16,041	14,704	17,701
36 To finance agricultural production . . . . .	5,680	5,621	5,580	5,553	5,520	5,482	5,492
37 To states and political subdivisions . . . . .	25,041	24,919	24,835	24,817	24,757	24,772	24,672
38 To foreign governments and official institutions . . . . .	1,656	1,538	1,548	1,484	1,523	1,373	1,395
39 All other loans <sup>4</sup> . . . . .	25,214	22,418	23,591	21,765	23,354	22,539	22,560
40 Lease financing receivables . . . . .	26,451	26,658	26,749	26,988	26,642	26,566	26,608
41 LESS: Unearned income . . . . .	4,925	4,915	4,911	4,911	4,836	4,834	4,842
42 Loan and lease reserve <sup>5</sup> . . . . .	37,933	37,527	37,645	38,110	37,948	38,131	38,166
43 Other loans and leases, net . . . . .	966,623	962,559	967,483	963,939	965,655	963,574	965,919
44 All other assets . . . . .	139,655	136,355	134,434	133,608	138,851	137,128	135,753
<b>45 Total assets . . . . .</b>	<b>1,557,972</b>	<b>1,524,505</b>	<b>1,559,095</b>	<b>1,519,335</b>	<b>1,533,038</b>	<b>1,522,438</b>	<b>1,529,020</b>
46 Deposits . . . . .	1,080,754	1,042,926	1,066,747	1,018,040	1,032,302	1,026,538	1,031,388
47 Demand deposits <sup>7</sup> . . . . .	271,638	235,259	260,704	219,482	232,117	219,805	225,578
48 Individuals, partnerships, and corporations . . . . .	215,081	188,221	204,568	173,868	184,963	176,646	182,564
49 Other holders . . . . .	56,557	47,038	56,136	45,614	47,154	43,159	43,014
50 State and political subdivisions . . . . .	8,112	6,170	6,770	6,560	7,160	6,016	6,291
51 U.S. government . . . . .	2,730	3,554	4,504	4,127	2,246	3,495	3,185
52 Depository institutions in the United States . . . . .	26,297	20,995	27,495	20,012	21,208	18,981	19,362
53 Banks in foreign countries . . . . .	8,088	6,119	6,833	6,362	6,021	5,647	5,355
54 Foreign governments and official institutions . . . . .	746	606	676	720	780	643	655
55 Certified and officers' checks . . . . .	10,585	9,595	9,857	7,833	9,739	8,377	8,166
56 Transaction balances other than demand deposits <sup>4</sup> . . . . .	86,494	83,694	82,986	78,982	80,298	81,684	79,712
57 Nontransaction balances . . . . .	722,622	723,972	723,057	719,576	719,887	725,049	726,098
58 Individuals, partnerships, and corporations . . . . .	684,663	684,595	683,914	680,352	680,905	685,583	686,442
59 Other holders . . . . .	37,960	39,377	39,143	39,224	38,982	39,465	39,655
60 States and political subdivisions . . . . .	29,478	30,947	30,792	31,018	30,758	31,388	31,548
61 U.S. government . . . . .	913	945	933	832	851	842	851
62 Depository institutions in the United States . . . . .	6,996	6,913	6,819	6,778	6,789	6,658	6,666
63 Foreign governments, official institutions and banks . . . . .	573	572	598	597	584	577	591
64 Liabilities for borrowed money <sup>5</sup> . . . . .	291,184	290,119	301,130	306,942	307,066	306,964	303,460
65 Borrowings from federal reserve banks . . . . .	0	0	0	475	590	1,641	925
66 Treasury tax-and-loan notes . . . . .	2,084	5,978	12,353	24,044	25,566	14,792	15,350
67 Other liabilities for borrowed money <sup>6</sup> . . . . .	289,100	284,141	288,776	282,424	280,910	290,531	287,185
68 Other liabilities and subordinated notes and debentures . . . . .	87,453	91,304	92,388	95,888	93,582	88,862	93,581
<b>69 Total liabilities . . . . .</b>	<b>1,459,391</b>	<b>1,424,349</b>	<b>1,460,265</b>	<b>1,420,870</b>	<b>1,432,950</b>	<b>1,422,364</b>	<b>1,428,429</b>
70 Residual (total assets minus total liabilities) <sup>7</sup> . . . . .	98,580	100,156	98,830	98,464	100,089	100,074	100,590
<b>MEMO</b>							
71 Total loans and leases (gross) adjusted, plus securities <sup>8</sup> . . . . .	1,240,388	1,239,406	1,244,535	1,242,540	1,249,161	1,249,220	1,253,337
72 Time deposits in amounts of \$100,000 or more . . . . .	219,220	218,992	218,168	217,837	216,558	217,795	218,262
73 Loans sold outright to affiliates, total <sup>9</sup> . . . . .	479	483	486	485	482	487	487
74 Commercial and industrial . . . . .	229	232	229	243	232	233	235
75 Other . . . . .	250	251	257	242	250	254	252
76 Foreign branch credit extended to U.S. residents <sup>10</sup> . . . . .	18,435	19,218	19,324	19,720	19,201	19,440	19,450
77 Net due to related institutions abroad . . . . .	-18,590	-12,792	-8,638	-4,984	-9,353	-12,274	-6,703



## 15. Assets and liabilities of all large weekly reporting commercial banks, 1990—Continued

Millions of dollars, Wednesday figures

Account	Feb. 21	Feb. 28	Mar. 7	Mar. 14	Mar. 21	Mar. 28	Apr. 4
1 Cash and balances due from depository institutions	119,839	113,304	109,204	114,562	107,478	108,128	116,224
2 U.S. Treasury and government securities	175,271	175,641	176,932	173,471	172,107	170,543	172,428
3 Trading account	23,271	23,175	24,749	21,825	20,582	17,741	19,132
4 Investment account	152,000	152,466	152,182	151,646	151,525	152,803	153,296
5 Mortgage-backed securities <sup>1</sup>	73,868	74,448	74,465	74,417	74,721	73,537	73,159
All other maturing in:							
6 One year or less	23,597	23,930	24,066	23,912	23,380	23,492	23,127
7 Over one through five years	35,908	35,414	34,859	34,468	34,385	34,329	34,369
8 Over five years	18,627	18,674	18,793	18,849	19,039	21,446	22,640
9 Other securities	66,686	66,587	66,102	66,152	65,825	64,586	63,758
10 Trading account	596	692	683	742	727	839	707
11 Investment account	66,089	65,894	65,419	65,411	65,098	63,746	63,051
12 State and local government securities, by maturity	36,796	36,686	36,365	36,271	36,128	35,493	35,031
13 One year or less	4,658	4,696	4,690	4,694	4,677	4,361	4,155
14 Over one year	32,138	31,989	31,676	31,578	31,451	31,132	30,877
15 Other bonds, corporate stocks, and securities	29,293	29,209	29,054	29,139	28,970	28,253	28,019
16 Other trading account assets	6,275	6,461	6,670	7,344	7,579	7,460	8,352
17 Federal funds sold <sup>2</sup>	71,274	69,764	71,184	70,451	71,860	70,114	77,368
18 To commercial banks	51,474	50,079	51,111	50,135	51,550	50,373	58,005
19 To nonbank brokers and dealers in securities	15,466	15,134	15,584	15,313	14,891	14,703	14,516
20 To others <sup>3</sup>	4,333	4,551	4,489	5,003	5,419	5,038	4,847
21 Other loans and leases, gross	1,011,837	1,010,097	1,012,648	1,009,285	1,014,110	1,010,357	1,008,597
22 Commercial and industrial	318,843	321,361	322,533	321,722	323,303	322,096	324,243
23 Bankers acceptances and commercial paper	1,493	1,536	1,750	1,611	1,563	1,629	1,625
24 All others	317,350	319,825	320,783	320,111	321,740	320,467	322,618
25 U.S. addressees	315,785	318,266	319,243	318,559	320,062	318,970	321,065
26 Non-U.S. addressees	1,565	1,559	1,540	1,553	1,678	1,497	1,553
27 Real estate loans	363,110	363,262	363,899	365,530	365,895	366,370	365,188
28 Revolving, home equity	28,373	28,392	28,433	28,531	28,596	28,558	28,426
29 All other	334,737	334,870	335,466	336,999	337,299	337,813	336,762
30 To individuals for personal expenditures	178,245	177,263	176,520	176,481	176,104	174,220	172,506
31 To depository and financial institutions	52,019	50,552	53,447	52,660	53,246	51,068	50,760
32 Commercial banks in the United States	25,395	24,523	26,740	26,066	26,713	24,857	23,728
33 Banks in foreign countries	4,831	3,867	3,985	4,151	4,391	4,340	4,272
34 Nonbank depository and other financial institutions	21,793	22,163	22,723	22,443	22,142	21,871	22,760
35 For purchasing and carrying securities	18,291	16,364	16,687	14,037	15,841	16,611	15,700
36 To finance agricultural production	5,448	5,439	5,449	5,488	5,463	5,441	5,506
37 To states and political subdivisions	24,906	24,582	24,416	24,321	24,297	24,297	24,081
38 To foreign governments and official institutions	1,568	1,472	1,195	1,181	1,226	1,489	1,601
39 All other loans <sup>4</sup>	22,846	23,273	21,834	21,236	22,048	22,111	22,344
40 Lease financing receivables	26,562	26,527	26,668	26,630	26,686	26,655	26,667
41 Less: Unearned income	4,838	4,798	4,779	4,791	4,796	4,767	4,581
42 Loan and lease reserve <sup>5</sup>	38,185	38,100	38,203	38,201	38,239	37,697	36,707
43 Other loans and leases, net	968,815	967,199	969,665	966,293	971,075	967,893	967,308
44 All other assets	132,668	135,851	136,694	135,845	134,500	131,332	136,837
<b>45 Total assets</b>	<b>1,540,829</b>	<b>1,534,807</b>	<b>1,536,450</b>	<b>1,534,119</b>	<b>1,530,423</b>	<b>1,520,057</b>	<b>1,542,275</b>
46 Deposits	1,040,801	1,039,446	1,035,670	1,039,468	1,027,418	1,031,302	1,055,200
47 Demand deposits <sup>6</sup>	234,643	233,273	221,120	227,727	216,006	220,108	234,807
48 Individuals, partnerships, and corporations	183,418	185,570	177,223	182,829	173,214	176,954	185,362
49 Other holders	51,225	47,524	43,897	44,899	42,791	43,154	49,444
50 State and political subdivisions	6,350	6,935	5,225	5,398	6,169	5,661	5,842
51 U.S. government	3,815	2,987	3,663	3,776	1,557	2,431	6,301
52 Depository institutions in the United States	24,386	22,352	20,553	20,784	19,391	19,567	21,134
53 Banks in foreign countries	7,187	5,679	5,520	5,883	6,301	6,352	6,631
54 Foreign governments and official institutions	822	669	614	870	921	647	728
55 Certified and officers' checks	8,665	8,902	8,322	8,187	8,453	8,497	8,809
56 Transaction balances other than demand deposits <sup>4</sup>	80,104	81,235	83,096	81,750	81,077	80,619	86,100
57 Nontransaction balances	726,054	724,937	731,453	729,991	730,334	730,575	734,293
58 Individuals, partnerships, and corporations	686,647	685,518	692,360	690,716	691,058	691,235	695,154
59 Other holders	39,408	39,419	39,093	39,275	39,276	39,340	39,139
60 States and political subdivisions	31,375	31,498	31,205	31,336	31,252	31,328	30,939
61 U.S. government	855	868	869	861	863	863	868
62 Depository institutions in the United States	6,596	6,475	6,456	6,519	6,540	6,528	6,778
63 Foreign governments, official institutions and banks	582	577	562	559	622	621	555
64 Liabilities for borrowed money <sup>5</sup>	307,934	299,908	304,393	302,595	308,421	297,795	295,013
65 Borrowings from federal reserve banks	3,755	1,613	1,673	1,844	3,031	1,741	1,607
66 Treasury tax-and-loan notes	9,405	10,569	7,150	3,512	13,724	10,625	583
67 Other liabilities for borrowed money <sup>6</sup>	294,774	287,726	295,571	297,239	291,665	285,428	292,823
68 Other liabilities and subordinated notes and debentures	91,689	94,481	94,872	90,257	92,950	88,978	89,166
<b>69 Total liabilities</b>	<b>1,440,425</b>	<b>1,433,835</b>	<b>1,434,935</b>	<b>1,432,320</b>	<b>1,428,788</b>	<b>1,418,075</b>	<b>1,439,378</b>
70 Residual (total assets minus total liabilities) <sup>7</sup>	100,404	100,973	101,515	101,798	101,635	101,982	102,896
MEMO							
71 Total loans and leases (gross) adjusted, plus securities <sup>8</sup>	1,254,475	1,253,949	1,255,684	1,250,503	1,253,217	1,247,831	1,248,770
72 Time deposits in amounts of \$100,000 or more	217,451	216,021	220,062	217,045	217,249	217,126	216,848
73 Loans sold outright to affiliates, total <sup>9</sup>	488	494	504	500	502	495	293
74 Commercial and industrial	239	244	255	250	251	238	149
75 Other	249	250	249	250	250	257	144
76 Foreign branch credit extended to U.S. residents <sup>10</sup>	19,840	18,893	19,226	19,526	19,511	19,542	19,953
77 Net due to related institutions abroad	-3,396	-3,972	-5,516	-9,576	-5,111	-6,015	-12,996

# 15. Assets and liabilities of all large weekly reporting commercial banks, 1990—Continued

Millions of dollars, Wednesday figures

Account	Apr. 11	Apr. 18	Apr. 25	May 2	May 9	May 16	May 23
1 Cash and balances due from depository institutions . . . . .	110,377	120,282	106,684	116,576	103,220	114,431	104,176
2 U.S. Treasury and government securities . . . . .	172,355	172,995	171,667	172,608	170,811	172,516	174,493
3 Trading account . . . . .	18,404	18,670	15,155	14,996	13,227	15,390	14,500
4 Investment account . . . . .	153,951	154,325	156,512	157,612	157,584	157,126	159,993
5 Mortgage-backed securities <sup>1</sup> . . . . .	73,301	73,197	73,618	74,326	74,420	73,986	77,391
All other maturing in:							
6 One year or less . . . . .	23,295	23,545	24,995	24,755	24,634	24,241	23,642
7 Over one through five years . . . . .	34,674	34,967	35,254	35,091	35,111	35,346	35,438
8 Over five years . . . . .	22,682	22,615	22,645	23,441	23,419	23,553	23,522
9 Other securities . . . . .	63,650	63,343	63,155	62,878	62,837	63,023	62,802
10 Trading account . . . . .	774	895	823	847	891	807	809
11 Investment account . . . . .	62,876	62,448	62,332	62,030	61,947	62,216	61,992
12 State and local government securities, by maturity . . . . .	34,969	34,726	34,568	34,306	34,308	34,304	34,185
13 One year or less . . . . .	4,098	3,949	3,949	3,861	3,812	3,853	3,878
14 Over one year . . . . .	30,871	30,777	30,620	30,445	30,497	30,451	30,308
15 Other bonds, corporate stocks, and securities . . . . .	27,907	27,722	27,763	27,724	27,638	27,912	27,807
16 Other trading account assets . . . . .	8,481	8,705	7,892	8,179	8,414	7,591	7,059
17 Federal funds sold <sup>2</sup> . . . . .	71,302	83,565	74,910	81,023	68,957	70,163	67,786
18 To commercial banks . . . . .	51,646	62,264	53,757	57,211	49,367	48,974	48,555
19 To nonbank brokers and dealers in securities . . . . .	15,429	16,310	16,105	17,446	14,062	15,676	14,172
20 To others <sup>3</sup> . . . . .	4,226	4,991	5,047	6,365	5,528	5,513	5,059
21 Other loans and leases, gross . . . . .	1,007,877	1,016,253	1,012,110	1,018,156	1,015,393	1,016,606	1,014,221
22 Commercial and industrial . . . . .	324,073	326,874	325,535	327,203	326,564	325,646	323,741
23 Bankers acceptances and commercial paper . . . . .	1,529	1,649	1,565	1,564	1,590	1,561	1,583
24 All others . . . . .	322,544	325,224	323,969	325,639	324,974	324,085	322,158
25 U.S. addressees . . . . .	321,051	323,799	322,532	324,150	323,614	322,582	320,780
26 Non-U.S. addressees . . . . .	1,493	1,425	1,437	1,489	1,361	1,504	1,378
27 Real estate loans . . . . .	366,515	366,087	366,917	367,756	368,788	369,560	371,456
28 Revolving, home equity . . . . .	28,693	28,881	29,036	29,030	29,100	29,283	29,413
29 All other . . . . .	337,822	337,206	337,881	338,726	339,689	340,276	342,043
30 To individuals for personal expenditures . . . . .	172,802	173,540	173,824	174,001	173,902	174,358	174,635
31 To depository and financial institutions . . . . .	50,750	52,757	51,439	53,624	52,011	52,656	51,663
32 Commercial banks in the United States . . . . .	24,193	24,828	25,230	25,895	24,864	25,560	24,889
33 Banks in foreign countries . . . . .	3,580	4,873	3,933	4,675	3,948	3,972	4,278
34 Nonbank depository and other financial institutions . . . . .	22,977	23,056	22,275	23,054	23,199	23,124	22,497
35 For purchasing and carrying securities . . . . .	14,554	16,499	14,934	14,358	14,389	14,044	13,382
36 To finance agricultural production . . . . .	5,538	5,614	5,671	5,763	5,750	5,812	5,863
37 To states and political subdivisions . . . . .	24,056	24,142	23,991	23,911	23,886	23,812	23,748
38 To foreign governments and official institutions . . . . .	1,507	1,428	1,585	1,414	1,540	1,616	1,474
39 All other loans <sup>4</sup> . . . . .	21,401	22,586	21,516	23,223	21,703	22,228	21,227
40 Lease financing receivables . . . . .	26,681	26,728	26,699	26,903	26,858	26,876	27,033
41 Less: Unearned income . . . . .	4,605	4,611	4,547	4,520	4,526	4,535	4,562
42 Loan and lease reserve <sup>5</sup> . . . . .	36,909	36,822	36,865	36,986	37,114	37,186	37,168
43 Other loans and leases, net . . . . .	966,363	974,820	970,699	976,651	973,753	974,884	972,491
44 All other assets . . . . .	134,282	132,890	127,732	131,277	130,902	128,879	127,849
<b>45 Total assets . . . . .</b>	<b>1,526,811</b>	<b>1,556,600</b>	<b>1,522,738</b>	<b>1,549,191</b>	<b>1,518,894</b>	<b>1,531,486</b>	<b>1,516,655</b>
46 Deposits . . . . .	1,048,191	1,054,053	1,031,980	1,047,738	1,028,970	1,045,215	1,032,936
47 Demand deposits <sup>7</sup> . . . . .	227,822	235,388	218,327	233,276	213,661	228,638	213,233
48 Individuals, partnerships, and corporations . . . . .	182,503	184,814	173,351	183,432	172,496	181,598	169,690
49 Other holders . . . . .	45,319	50,574	44,976	49,844	41,165	47,041	43,543
50 State and political subdivisions . . . . .	6,153	6,375	6,529	7,279	5,566	6,127	5,737
51 U.S. government . . . . .	3,799	7,137	4,007	2,767	1,638	3,689	3,157
52 Depository institutions in the United States . . . . .	20,126	20,080	19,195	21,957	18,407	21,788	18,687
53 Banks in foreign countries . . . . .	5,661	6,413	5,601	6,446	5,924	6,146	6,089
54 Foreign governments and official institutions . . . . .	595	784	606	960	1,210	892	720
55 Certified and officers' checks . . . . .	8,985	9,785	9,039	10,436	8,420	8,399	9,153
56 Transaction balances other than demand deposits <sup>8</sup> . . . . .	86,074	89,232	83,580	82,643	81,068	80,655	79,545
57 Nontransaction balances . . . . .	734,295	729,432	730,073	731,819	734,241	735,922	740,159
58 Individuals, partnerships, and corporations . . . . .	695,015	690,538	691,026	692,894	695,041	697,100	701,044
59 Other holders . . . . .	39,280	38,894	39,047	38,925	39,199	38,823	39,115
60 States and political subdivisions . . . . .	31,064	30,550	30,709	30,648	30,903	30,885	31,014
61 U.S. government . . . . .	856	849	849	856	814	825	818
62 Depository institutions in the United States . . . . .	6,815	6,962	6,943	6,879	6,952	6,572	6,751
63 Foreign governments, official institutions and banks . . . . .	546	534	545	542	531	540	531
64 Liabilities for borrowed money <sup>9</sup> . . . . .	290,150	315,009	300,747	309,222	295,901	293,106	288,985
65 Borrowings from federal reserve banks . . . . .	1,592	1,056	176	215	360	565	720
66 Treasury tax-and-loan notes . . . . .	396	26,318	27,184	26,816	22,165	10,838	9,375
67 Other liabilities for borrowed money <sup>6</sup> . . . . .	288,162	287,634	273,387	282,190	273,377	281,703	278,890
68 Other liabilities and subordinated notes and debentures . . . . .	85,386	85,184	87,443	89,818	91,170	90,503	91,877
<b>69 Total liabilities . . . . .</b>	<b>1,423,728</b>	<b>1,454,245</b>	<b>1,420,170</b>	<b>1,446,778</b>	<b>1,416,041</b>	<b>1,428,825</b>	<b>1,413,799</b>
70 Residual (total assets minus total liabilities) <sup>7</sup> . . . . .	103,084	102,354	102,568	102,413	102,853	102,661	102,857
MEMO							
71 Total loans and leases (gross) adjusted, plus securities <sup>8</sup> . . . . .	1,247,826	1,257,769	1,250,746	1,259,738	1,252,181	1,255,365	1,252,916
72 Time deposits in amounts of \$100,000 or more . . . . .	216,015	213,903	214,215	214,245	215,464	214,931	215,304
73 Loans sold outright to affiliates, total <sup>9</sup> . . . . .	292	284	289	295	292	295	289
74 Commercial and industrial . . . . .	147	138	137	143	139	160	160
75 Other . . . . .	146	146	152	153	152	152	129
76 Foreign branch credit extended to U.S. residents <sup>10</sup> . . . . .	19,934	19,576	19,747	19,707	19,750	20,407	20,210
77 Net due to related institutions abroad . . . . .	-10,097	-9,138	-5,437	-2,116	-915	1,074	2,113

## 15. Assets and liabilities of all large weekly reporting commercial banks, 1990—Continued

Millions of dollars, Wednesday figures

Account	May 30	June 6	June 13	June 20	June 27	July 4	July 11
1 Cash and balances due from depository institutions . . . . .	123,112	112,508	114,579	111,026	113,112	125,819	109,788
2 U.S. Treasury and government securities . . . . .	173,381	178,507	177,647	179,098	174,677	176,873	176,828
3 Trading account . . . . .	13,099	17,635	16,592	17,551	13,895	16,242	16,183
4 Investment account . . . . .	160,283	160,873	161,054	161,547	160,783	160,631	160,646
5 Mortgage-backed securities <sup>1</sup> . . . . .	77,654	77,848	78,175	78,865	78,294	78,645	78,993
All other maturing in:							
6 One year or less . . . . .	23,356	23,181	23,131	23,057	22,907	21,934	21,784
7 Over one through five years . . . . .	35,514	35,937	35,952	35,816	35,624	35,193	35,209
8 Over five years . . . . .	23,759	23,907	23,796	23,808	23,958	24,860	24,660
9 Other securities . . . . .	62,709	62,535	62,241	62,423	62,485	62,071	62,064
10 Trading account . . . . .	787	781	864	943	1,467	1,144	1,056
11 Investment account . . . . .	61,922	61,754	61,376	61,481	61,017	60,926	61,008
12 State and local government securities, by maturity . . . . .	34,022	33,745	33,412	33,272	33,024	32,477	32,363
13 One year or less . . . . .	3,885	3,859	3,893	3,814	3,714	3,467	3,529
14 Over one year . . . . .	30,137	29,886	29,519	29,458	29,310	29,011	28,834
15 Other bonds, corporate stocks, and securities . . . . .	27,900	28,009	27,965	28,209	27,993	28,449	28,645
16 Other trading account assets . . . . .	7,495	8,438	8,634	8,541	8,309	8,287	8,673
17 Federal funds sold <sup>2</sup> . . . . .	70,429	69,815	75,395	79,393	78,847	76,918	74,059
18 To commercial banks . . . . .	51,497	48,632	53,566	57,645	59,643	58,799	55,111
19 To nonbank brokers and dealers in securities . . . . .	13,390	15,316	16,152	16,464	14,084	13,948	14,640
20 To others <sup>3</sup> . . . . .	5,542	5,867	5,677	5,285	5,120	4,170	4,308
21 Other loans and leases, gross . . . . .	1,015,587	1,016,118	1,015,334	1,017,408	1,014,842	1,016,818	1,013,085
22 Commercial and industrial . . . . .	322,975	323,463	322,589	323,658	322,144	323,149	322,040
23 Bankers acceptances and commercial paper . . . . .	1,604	1,777	1,680	1,678	1,687	1,600	1,559
24 All others . . . . .	321,707	321,685	320,909	321,980	320,457	321,550	320,481
25 U.S. addressees . . . . .	320,013	320,387	319,609	320,710	319,202	320,126	318,950
26 Non-U.S. addressees . . . . .	1,357	1,298	1,300	1,270	1,254	1,424	1,531
27 Real estate loans . . . . .	372,103	373,160	374,146	374,557	374,255	376,059	376,566
28 Revolving, home equity . . . . .	29,594	29,700	29,839	30,005	30,151	30,206	30,362
29 All other . . . . .	342,508	343,460	344,307	344,552	344,104	345,853	346,205
30 To individuals for personal expenditures . . . . .	174,432	172,817	172,967	173,587	174,039	171,754	171,739
31 To depository and financial institutions . . . . .	52,593	51,841	50,889	49,969	49,018	49,441	49,661
32 Commercial banks in the United States . . . . .	24,540	23,847	23,042	22,278	21,383	21,938	21,696
33 Banks in foreign countries . . . . .	5,220	4,313	4,440	3,874	4,096	4,322	4,240
34 Nonbank depository and other financial institutions . . . . .	22,833	23,680	23,408	23,817	23,539	23,181	23,726
35 For purchasing and carrying securities . . . . .	13,526	14,827	14,481	14,915	15,768	13,712	13,495
36 To finance agricultural production . . . . .	5,875	5,918	5,966	6,029	6,025	6,123	6,155
37 To states and political subdivisions . . . . .	23,716	23,675	23,549	23,463	23,221	23,126	22,808
38 To foreign governments and official institutions . . . . .	1,497	1,442	1,608	1,462	1,378	1,439	1,477
39 All other loans <sup>4</sup> . . . . .	21,873	22,347	22,559	23,187	22,374	25,304	22,460
40 Lease financing receivables . . . . .	26,997	26,629	26,579	26,580	26,621	26,711	26,683
41 Less: Unearned income . . . . .	4,543	4,559	4,566	4,565	4,583	4,433	4,435
42 Loan and lease reserve <sup>5</sup> . . . . .	36,927	36,804	36,729	36,638	36,347	34,837	34,676
43 Other loans and leases, net . . . . .	974,117	974,755	974,039	976,205	973,912	977,548	973,974
44 All other assets . . . . .	129,024	130,309	130,283	129,728	133,521	138,413	134,741
<b>45 Total assets . . . . .</b>	<b>1,540,267</b>	<b>1,536,867</b>	<b>1,542,816</b>	<b>1,546,414</b>	<b>1,544,863</b>	<b>1,565,930</b>	<b>1,540,127</b>
46 Deposits . . . . .	1,055,576	1,052,368	1,051,532	1,047,104	1,042,457	1,086,380	1,055,342
47 Demand deposits <sup>7</sup> . . . . .	234,580	224,465	224,589	224,528	221,391	249,536	222,616
48 Individuals, partnerships, and corporations . . . . .	183,272	179,130	181,988	177,310	174,322	199,829	179,881
49 Other holders . . . . .	51,309	45,335	42,601	47,217	47,069	49,707	42,735
50 State and political subdivisions . . . . .	6,133	5,967	5,467	6,744	6,275	6,767	5,732
51 U.S. government . . . . .	1,472	2,870	2,187	6,383	3,563	2,164	3,138
52 Depository institutions in the United States . . . . .	23,849	20,506	19,037	19,936	19,707	24,938	19,891
53 Banks in foreign countries . . . . .	7,385	5,840	5,953	5,207	6,172	6,313	5,521
54 Foreign governments and official institutions . . . . .	818	653	686	649	633	706	681
55 Certified and officers' checks . . . . .	11,652	9,499	9,272	8,299	10,719	8,820	7,772
56 Transaction balances other than demand deposits <sup>4</sup> . . . . .	80,102	83,389	81,781	80,109	79,048	83,216	79,544
57 Nontransaction balances . . . . .	740,894	744,515	745,162	742,467	742,018	753,628	753,182
58 Individuals, partnerships, and corporations . . . . .	701,937	705,901	706,835	703,853	703,490	717,102	716,501
59 Other holders . . . . .	38,957	38,614	38,327	38,613	38,528	36,527	36,681
60 States and political subdivisions . . . . .	30,897	30,732	30,483	30,975	30,896	29,009	29,124
61 U.S. government . . . . .	809	798	802	808	805	823	825
62 Depository institutions in the United States . . . . .	6,721	6,549	6,501	6,330	6,329	6,198	6,250
63 Foreign governments, official institutions and banks . . . . .	529	534	541	500	497	497	482
64 Liabilities for borrowed money <sup>5</sup> . . . . .	288,655	291,046	297,247	306,266	305,129	285,002	291,236
65 Borrowings from federal reserve banks . . . . .	797	150	5,032	0	25	20	0
66 Treasury tax-and-loan notes . . . . .	7,670	3,236	1,674	22,329	21,637	2,313	3,923
67 Other liabilities for borrowed money <sup>6</sup> . . . . .	280,188	287,660	290,541	283,936	283,467	282,669	287,313
68 Other liabilities and subordinated notes and debentures . . . . .	93,482	89,763	89,945	88,861	93,239	90,436	88,676
<b>69 Total liabilities . . . . .</b>	<b>1,437,714</b>	<b>1,433,178</b>	<b>1,438,723</b>	<b>1,442,230</b>	<b>1,440,825</b>	<b>1,461,818</b>	<b>1,435,254</b>
70 Residual (total assets minus total liabilities) <sup>7</sup> . . . . .	102,554	103,689	104,093	104,184	104,038	104,111	104,873
MEMO							
71 Total loans and leases (gross) adjusted, plus securities <sup>8</sup> . . . . .	1,253,565	1,262,934	1,262,643	1,266,941	1,258,134	1,260,230	1,257,902
72 Time deposits in amounts of \$100,000 or more . . . . .	214,996	215,000	213,880	213,266	212,756	215,447	215,742
73 Loans sold outright to affiliates, total <sup>9</sup> . . . . .	311	312	304	277	273	329	319
74 Commercial and industrial . . . . .	161	161	156	156	155	144	140
75 Other . . . . .	149	151	148	120	118	184	179
76 Foreign branch credit extended to U.S. residents <sup>10</sup> . . . . .	20,281	20,134	19,820	19,509	19,223	19,839	19,609
77 Net due to related institutions abroad . . . . .	2,383	-2,595	-2,492	-3,501	-1,399	-6,870	-4,164

# 15. Assets and liabilities of all large weekly reporting commercial banks, 1990—Continued

Millions of dollars, Wednesday figures

Account	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29
1 Cash and balances due from depository institutions	107,719	105,963	123,900	106,375	119,375	107,108	103,512
2 U.S. Treasury and government securities	180,219	178,289	181,523	178,964	182,604	181,231	182,874
3 Trading account	19,804	18,782	19,760	16,563	19,738	17,533	17,154
4 Investment account	160,415	159,507	161,762	162,401	162,866	163,698	165,721
5 Mortgage-backed securities <sup>1</sup>	78,772	78,811	79,388	80,242	79,762	79,835	81,312
All other maturing in:							
6 One year or less	21,251	20,252	19,791	18,681	18,475	18,383	18,415
7 Over one through five years	35,550	35,904	37,313	37,976	39,418	39,957	40,275
8 Over five years	24,842	24,541	25,271	25,502	25,210	25,524	25,719
9 Other securities	61,911	61,601	62,886	61,847	61,705	61,999	62,190
10 Trading account	825	709	1,813	708	772	981	947
11 Investment account	61,086	60,892	61,073	61,140	60,934	61,017	61,243
12 State and local government securities, by maturity	32,340	32,311	32,138	32,155	32,121	32,057	32,032
13 One year or less	3,520	3,531	3,616	3,632	3,667	3,686	3,701
14 Over one year	28,820	28,780	28,522	28,524	28,454	28,371	28,331
15 Other bonds, corporate stocks, and securities	28,747	28,581	28,935	28,984	28,813	28,960	29,211
16 Other trading account assets	8,438	8,247	8,548	9,817	10,685	10,195	10,826
17 Federal funds sold <sup>2</sup>	78,089	78,580	87,589	85,450	98,368	83,717	75,566
18 To commercial banks	56,283	56,049	59,363	56,821	68,717	55,767	50,396
19 To nonbank brokers and dealers in securities	17,196	17,967	22,540	22,973	23,529	22,373	19,439
20 To others <sup>3</sup>	4,610	4,564	5,686	5,656	6,123	5,578	5,731
21 Other loans and leases, gross	1,016,564	1,014,008	1,018,026	1,017,086	1,023,112	1,021,300	1,017,144
22 Commercial and industrial	321,395	319,842	320,878	320,244	322,210	320,239	317,843
23 Bankers acceptances and commercial paper	1,603	1,592	1,558	1,624	1,710	1,623	1,579
24 All others	319,792	318,251	319,320	318,620	320,500	318,616	316,264
25 U.S. addressees	318,396	316,799	317,817	317,184	319,089	317,200	314,872
26 Non-U.S. addressees	1,396	1,452	1,503	1,436	1,411	1,416	1,392
27 Real estate loans	377,365	378,058	379,105	379,792	380,771	380,541	379,600
28 Revolving, home equity	30,482	30,573	30,746	30,854	31,025	31,187	31,326
29 All other	346,883	347,485	348,359	348,938	349,745	349,354	348,273
30 To individuals for personal expenditures	171,988	172,407	172,665	172,775	173,126	173,723	174,477
31 To depository and financial institutions	50,816	49,458	49,684	49,286	52,158	51,588	51,352
32 Commercial banks in the United States	23,079	23,031	21,901	21,769	23,059	23,487	23,985
33 Banks in foreign countries	4,085	3,543	3,957	3,650	4,921	4,907	4,158
34 Nonbank depository and other financial institutions	23,652	22,884	23,825	23,867	24,178	23,194	23,209
35 For purchasing and carrying securities	14,542	14,924	14,848	15,139	14,234	15,434	14,262
36 To finance agricultural production	6,162	6,176	6,135	6,153	6,174	6,099	6,082
37 To states and political subdivisions	22,725	22,666	22,606	22,569	22,491	22,449	22,358
38 To foreign governments and official institutions	1,532	1,455	1,481	1,409	1,591	1,405	1,449
39 All other loans <sup>4</sup>	23,154	22,166	23,812	22,899	23,499	22,895	22,636
40 Lease financing receivables	26,885	26,856	26,811	26,820	26,859	26,928	27,084
41 Less: Unearned income	4,462	4,458	4,422	4,433	4,443	4,460	4,469
42 Loan and lease reserve <sup>3</sup>	34,752	34,673	34,534	34,475	34,504	34,446	34,686
43 Other loans and leases, net	977,350	974,877	979,070	978,178	984,164	982,393	977,989
44 All other assets	129,698	127,652	130,449	129,482	133,771	131,450	133,368
<b>45 Total assets</b>	<b>1,543,423</b>	<b>1,535,211</b>	<b>1,573,966</b>	<b>1,550,113</b>	<b>1,590,673</b>	<b>1,558,094</b>	<b>1,546,325</b>
46 Deposits	1,056,801	1,044,625	1,077,167	1,049,966	1,082,802	1,045,611	1,043,377
47 Demand deposits <sup>5</sup>	225,317	215,011	242,829	215,541	244,597	213,435	213,251
48 Individuals, partnerships, and corporations	178,181	171,249	190,284	175,591	195,514	172,178	171,072
49 Other holders	47,136	43,762	52,545	39,949	49,083	41,257	42,179
50 State and political subdivisions	6,222	6,281	7,393	5,610	5,956	5,998	5,398
51 U.S. government	4,258	2,660	2,415	1,392	2,608	1,261	1,440
52 Depository institutions in the United States	20,709	20,003	25,325	18,683	24,921	18,604	18,838
53 Banks in foreign countries	5,902	5,611	6,650	4,970	6,231	6,363	6,205
54 Foreign governments and official institutions	702	586	961	681	1,375	857	810
55 Certified and officers' checks	9,343	8,622	9,801	8,614	7,868	8,216	9,489
56 Transaction balances other than demand deposits <sup>4</sup>	78,418	77,468	80,364	80,295	79,805	78,323	77,473
57 Nontransaction balances	753,066	752,146	753,974	754,131	758,400	753,852	752,653
58 Individuals, partnerships, and corporations	716,667	715,657	717,082	717,474	721,663	716,993	715,542
59 Other holders	36,398	36,490	36,893	36,656	36,738	36,859	37,111
60 States and political subdivisions	28,848	28,713	28,827	28,967	29,034	29,094	29,362
61 U.S. government	837	841	1,171	885	886	884	884
62 Depository institutions in the United States	6,249	6,465	6,422	6,349	6,343	6,429	6,406
63 Foreign governments, official institutions and banks	465	470	473	456	475	452	459
64 Liabilities for borrowed money <sup>3</sup>	291,498	293,489	297,183	299,784	310,834	312,359	299,989
65 Borrowings from federal reserve banks	0	1,490	0	100	785	6,787	0
66 Treasury tax-and-loan notes	7,953	12,030	10,008	12,448	14,864	21,737	22,471
67 Other liabilities for borrowed money <sup>6</sup>	283,545	279,968	287,176	287,236	295,186	283,835	277,519
68 Other liabilities and subordinated notes and debentures	90,523	92,663	95,020	95,411	92,349	95,054	97,658
<b>69 Total liabilities</b>	<b>1,438,822</b>	<b>1,430,777</b>	<b>1,469,370</b>	<b>1,445,161</b>	<b>1,485,985</b>	<b>1,453,023</b>	<b>1,441,024</b>
70 Residual (total assets minus total liabilities) <sup>7</sup>	104,602	104,434	104,596	104,952	104,688	105,071	105,300
MEMO							
71 Total loans and leases (gross) adjusted, plus securities <sup>8</sup>	1,265,859	1,261,646	1,277,307	1,274,575	1,284,698	1,279,188	1,274,218
72 Time deposits in amounts of \$100,000 or more	215,653	215,486	215,229	214,678	214,568	213,507	213,048
73 Loans sold outright to affiliates, total <sup>9</sup>	328	328	282	285	283	287	296
74 Commercial and industrial	145	145	137	140	138	135	144
75 Other	182	183	145	145	146	151	152
76 Foreign branch credit extended to U.S. residents <sup>10</sup>	20,027	20,052	20,110	20,654	20,493	20,461	20,872
77 Net due to related institutions abroad	-23	449	1,914	2,827	-3,227	-1,352	2,939

# 15. Assets and liabilities of all large weekly reporting commercial banks, 1990—Continued

Millions of dollars, Wednesday figures

Account	Sept. 5	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10
1 Cash and balances due from depository institutions	124,336	108,196	107,122	110,139	109,016	120,159
2 U.S. Treasury and government securities	184,896	183,834	185,628	177,578	183,397	184,245
3 Trading account	18,954	17,974	19,012	10,561	17,537	18,494
4 Investment account	165,942	165,860	166,616	167,017	165,861	165,751
5 Mortgage-backed securities <sup>1</sup>	81,082	81,077	81,863	81,819	81,383	81,223
All other maturing in:						
6 One year or less	18,136	17,768	17,458	17,050	15,603	15,594
7 Over one through five years	40,240	40,466	40,863	41,165	41,344	41,418
8 Over five years	26,484	26,549	26,432	26,983	27,531	27,517
9 Other securities	61,665	61,555	61,796	61,285	61,680	61,471
10 Trading account	775	684	971	1,007	1,055	1,140
11 Investment account	60,890	60,872	60,825	60,278	60,624	60,331
12 State and local government securities, by maturity	31,959	31,967	31,980	32,027	31,881	31,800
13 One year or less	3,707	3,727	3,742	3,731	3,811	3,784
14 Over one year	28,252	28,240	28,238	28,296	28,070	28,016
15 Other bonds, corporate stocks, and securities	28,930	28,905	28,845	28,251	28,743	28,531
16 Other trading account assets	10,489	10,158	10,059	9,390	10,330	10,132
17 Federal funds sold <sup>2</sup>	92,303	81,445	83,064	70,611	77,845	73,147
18 To commercial banks	64,830	56,520	56,873	49,511	55,804	51,161
19 To nonbank brokers and dealers in securities	20,323	19,631	19,647	15,477	17,004	17,511
20 To others <sup>3</sup>	7,150	5,295	6,544	5,624	5,037	4,476
21 Other loans and leases, gross	1,021,524	1,014,461	1,016,775	1,013,649	1,016,999	1,015,649
22 Commercial and industrial	318,157	317,481	318,544	317,179	319,303	317,525
23 Bankers acceptances and commercial paper	1,720	1,622	1,737	1,622	1,598	1,671
24 All others	316,437	315,859	316,807	315,557	317,705	315,854
25 U.S. addressees	314,925	314,448	315,183	314,056	316,173	314,463
26 Non-U.S. addressees	1,512	1,412	1,624	1,501	1,531	1,391
27 Real estate loans	379,704	380,812	381,308	381,638	382,070	382,529
28 Revolving, home equity	31,384	31,502	31,656	31,863	32,195	32,356
29 All other	348,320	349,311	349,652	349,776	349,875	350,173
30 To individuals for personal expenditures	173,166	173,217	173,507	173,523	173,613	173,344
31 To depository and financial institutions	52,356	49,470	49,039	48,129	47,781	49,332
32 Commercial banks in the United States	23,917	21,402	21,328	21,402	20,887	21,670
33 Banks in foreign countries	4,420	4,264	4,419	3,918	3,698	4,374
34 Nonbank depository and other financial institutions	24,019	23,804	23,292	22,809	23,196	23,287
35 For purchasing and carrying securities	16,600	13,962	14,801	13,289	14,515	13,922
36 To finance agricultural production	6,087	6,123	6,126	6,140	6,124	6,134
37 To states and political subdivisions	22,312	22,200	22,137	22,052	21,870	21,832
38 To foreign governments and official institutions	1,639	1,412	1,330	1,476	1,400	1,483
39 All other loans <sup>4</sup>	24,355	22,889	23,139	23,281	22,920	22,132
40 Lease financing receivables	27,148	26,893	26,846	26,941	27,403	27,417
41 Less: Unearned income	4,436	4,440	4,453	4,435	4,370	4,349
42 Loan and lease reserve <sup>3</sup>	34,539	34,394	34,272	34,042	34,383	34,919
43 Other loans and leases, net	982,549	975,627	978,050	975,173	978,246	976,382
44 All other assets	138,121	135,431	136,692	137,404	143,001	140,769
<b>45 Total assets</b>	<b>1,594,359</b>	<b>1,556,245</b>	<b>1,562,412</b>	<b>1,541,580</b>	<b>1,563,514</b>	<b>1,566,305</b>
46 Deposits	1,079,640	1,055,784	1,049,668	1,047,182	1,062,072	1,069,379
47 Demand deposits <sup>7</sup>	241,388	221,467	220,715	221,807	225,330	233,488
48 Individuals, partnerships, and corporations	191,377	179,548	175,257	173,803	179,712	185,350
49 Other holders	50,011	41,919	45,458	48,004	45,618	48,138
50 State and political subdivisions	5,895	5,539	6,901	7,464	6,175	6,500
51 U.S. government	1,687	2,051	3,508	1,593	1,898	1,394
52 Depository institutions in the United States	24,515	19,506	19,612	20,343	21,826	24,636
53 Banks in foreign countries	6,691	6,211	5,768	6,598	6,187	6,405
54 Foreign governments and official institutions	1,402	932	1,129	1,273	753	670
55 Certified and officers' checks	9,820	7,680	8,540	10,733	8,777	8,534
56 Transaction balances other than demand deposits <sup>4</sup>	83,215	80,870	78,941	76,989	81,621	80,466
57 Nontransaction balances	755,036	753,447	750,012	748,386	755,122	755,424
58 Individuals, partnerships, and corporations	718,397	716,816	713,999	712,466	719,051	719,015
59 Other holders	36,640	36,631	36,013	35,920	36,071	36,409
60 States and political subdivisions	28,958	28,955	28,483	28,478	28,243	28,631
61 U.S. government	772	779	796	808	1,022	1,007
62 Depository institutions in the United States	6,456	6,451	6,283	6,189	6,012	5,965
63 Foreign governments, official institutions and banks	454	446	451	445	794	805
64 Liabilities for borrowed money <sup>5</sup>	310,056	300,290	309,789	289,877	298,304	292,729
65 Borrowings from federal reserve banks	2,102	0	3,355	0	120	0
66 Treasury tax-and-loan notes	12,528	17,216	30,464	26,493	8,065	5,195
67 Other liabilities for borrowed money <sup>6</sup>	295,426	283,074	275,970	263,385	290,118	287,534
68 Other liabilities and subordinated notes and debentures	99,433	94,509	97,580	99,483	98,276	99,293
<b>69 Total liabilities</b>	<b>1,489,129</b>	<b>1,450,583</b>	<b>1,457,037</b>	<b>1,436,543</b>	<b>1,458,651</b>	<b>1,461,401</b>
70 Residual (total assets minus total liabilities) <sup>7</sup>	105,230	105,662	105,374	105,037	104,863	104,905
MEMO						
71 Total loans and leases (gross) adjusted, plus securities <sup>8</sup>	1,282,130	1,273,530	1,279,122	1,261,601	1,273,559	1,271,814
72 Time deposits in amounts of \$100,000 or more	211,928	211,790	209,958	207,814	207,786	207,407
73 Loans sold outright to affiliates, total <sup>9</sup>	289	291	300	288	284	286
74 Commercial and industrial	140	141	149	151	139	140
75 Other	149	150	150	137	145	146
76 Foreign branch credit extended to U.S. residents <sup>10</sup>	21,144	21,730	21,726	21,985	22,178	22,451
77 Net due to related institutions abroad	2,001	-3,176	-1,965	2,899	-2,905	838

## 15. Assets and liabilities of all large weekly reporting commercial banks, 1990—Continued

Millions of dollars, Wednesday figures

Account	Oct. 17	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21
1 Cash and balances due from depository institutions . . . . .	103,111	97,192	106,680	98,474	124,953	106,231
2 U.S. Treasury and government securities . . . . .	184,854	182,484	183,865	184,735	183,490	183,415
3 Trading account . . . . .	18,718	16,108	16,141	16,783	15,538	16,186
4 Investment account . . . . .	166,136	166,376	167,723	167,952	167,952	167,229
5 Mortgage-backed securities <sup>1</sup> . . . . .	81,592	81,913	81,854	81,896	81,775	81,891
All other maturing in:						
6    One year or less . . . . .	15,235	15,299	15,203	15,213	15,046	15,281
7    Over one through five years . . . . .	41,936	41,777	41,831	41,917	42,086	41,659
8    Over five years . . . . .	27,371	27,388	28,836	28,927	29,045	28,398
9 Other securities . . . . .	61,094	61,068	61,222	60,759	60,674	60,361
10 Trading account . . . . .	1,079	1,166	1,376	1,364	1,406	1,406
11 Investment account . . . . .	60,015	59,902	59,846	59,396	59,268	58,955
12 State and local government securities, by maturity . . . . .	31,751	31,675	31,481	31,170	30,958	30,648
13    One year or less . . . . .	3,773	3,795	3,792	3,797	3,753	3,646
14    Over one year . . . . .	27,979	27,880	27,689	27,373	27,206	27,002
15 Other bonds, corporate stocks, and securities . . . . .	28,264	28,227	28,365	28,226	28,310	28,307
16 Other trading account assets . . . . .	9,976	9,176	9,512	9,565	9,192	8,382
17 Federal funds sold <sup>2</sup> . . . . .	74,692	70,955	80,832	73,887	77,146	72,637
18 To commercial banks . . . . .	52,328	47,929	58,260	50,062	55,135	49,927
19 To nonbank brokers and dealers in securities . . . . .	18,158	18,186	17,973	18,613	17,690	18,158
20 To others <sup>3</sup> . . . . .	4,207	4,840	4,599	5,212	4,320	4,552
21 Other loans and leases, gross . . . . .	1,018,710	1,017,138	1,020,855	1,017,113	1,021,001	1,020,518
22 Commercial and industrial . . . . .	318,164	318,490	319,662	319,696	318,958	319,321
23 Bankers acceptances and commercial paper . . . . .	1,646	1,606	1,574	1,520	1,488	1,339
24 All others . . . . .	316,517	316,884	318,088	318,175	317,470	317,983
25 U.S. addressees . . . . .	315,111	315,240	216,530	316,713	315,827	316,523
26 Non-U.S. addressees . . . . .	1,406	1,643	1,558	1,462	1,643	1,460
27 Real estate loans . . . . .	383,332	382,922	383,393	384,287	385,023	385,645
28 Revolving, home equity . . . . .	32,923	32,899	32,977	32,957	33,086	33,145
29 All other . . . . .	350,408	350,023	350,416	351,330	351,937	352,500
30 To individuals for personal expenditures . . . . .	173,422	173,570	173,537	172,340	172,435	172,645
31 To depository and financial institutions . . . . .	50,500	50,099	51,231	50,139	51,338	51,095
32 Commercial banks in the United States . . . . .	23,282	23,672	23,091	22,700	23,072	23,832
33 Banks in foreign countries . . . . .	4,337	3,850	4,555	3,850	4,277	4,056
34 Nonbank depository and other financial institutions . . . . .	22,881	22,577	23,584	23,588	23,989	23,207
35 For purchasing and carrying securities . . . . .	13,980	13,870	14,431	12,977	14,020	13,061
36 To finance agricultural production . . . . .	6,154	6,166	6,128	6,063	6,040	5,918
37 To states and political subdivisions . . . . .	21,848	21,694	21,771	21,646	21,612	21,513
38 To foreign governments and official institutions . . . . .	1,490	1,357	1,310	1,352	1,431	1,493
39 All other loans <sup>4</sup> . . . . .	22,394	21,572	22,006	21,273	22,729	22,462
40 Lease financing receivables . . . . .	27,428	27,400	27,386	27,341	27,414	27,364
41 Less: Unearned income . . . . .	4,329	4,322	4,268	4,251	4,244	4,234
42 Loan and lease reserve <sup>3</sup> . . . . .	35,326	35,410	35,785	35,881	35,911	35,965
43 Other loans and leases, net . . . . .	979,056	977,406	980,802	976,980	980,847	980,319
44 All other assets . . . . .	137,639	135,757	140,061	139,382	139,837	141,364
<b>45 Total assets . . . . .</b>	<b>1,550,421</b>	<b>1,534,038</b>	<b>1,562,974</b>	<b>1,543,784</b>	<b>1,576,139</b>	<b>1,552,709</b>
46 Deposits . . . . .	1,055,920	1,039,976	1,059,324	1,050,955	1,070,469	1,056,358
47 Demand deposits <sup>7</sup> . . . . .	221,772	208,206	224,812	213,880	234,321	221,678
48 Individuals, partnerships, and corporations . . . . .	178,171	168,163	179,719	173,717	188,673	178,044
49 Other holders . . . . .	43,601	40,043	45,093	40,163	45,648	43,633
50 State and political subdivisions . . . . .	6,111	6,153	6,952	5,904	5,837	7,280
51 U.S. government . . . . .	1,382	1,469	2,117	1,427	1,593	2,070
52 Depository institutions in the United States . . . . .	21,874	18,538	20,547	18,678	23,771	19,568
53 Banks in foreign countries . . . . .	5,763	5,218	6,069	5,668	6,024	5,769
54 Foreign governments and official institutions . . . . .	749	662	565	648	538	590
55 Certified and officers' checks . . . . .	7,722	8,004	8,842	7,839	7,886	8,356
56 Transaction balances other than demand deposits <sup>4</sup> . . . . .	79,176	77,582	79,396	80,723	79,712	79,698
57 Nontransaction balances . . . . .	754,972	754,187	755,116	756,353	756,436	754,983
58 Individuals, partnerships, and corporations . . . . .	718,578	717,827	718,826	720,352	720,473	718,926
59 Other holders . . . . .	36,394	36,359	36,290	36,000	35,963	36,056
60 States and political subdivisions . . . . .	28,489	28,536	28,391	28,501	28,508	28,675
61 U.S. government . . . . .	1,012	1,017	1,019	1,010	1,004	1,016
62 Depository institutions in the United States . . . . .	6,087	6,004	6,080	6,050	6,001	5,919
63 Foreign governments, official institutions and banks . . . . .	807	802	799	439	450	447
64 Liabilities for borrowed money <sup>5</sup> . . . . .	290,304	289,876	296,646	288,267	301,132	289,271
65 Borrowings from federal reserve banks . . . . .	0	0	179	0	227	0
66 Treasury tax-and-loan notes . . . . .	11,878	23,856	23,602	9,345	9,558	13,135
67 Other liabilities for borrowed money <sup>6</sup> . . . . .	278,426	266,020	272,865	278,922	291,347	276,136
68 Other liabilities and subordinated notes and debentures . . . . .	100,030	99,868	102,310	100,163	99,784	102,976
<b>69 Total liabilities . . . . .</b>	<b>1,446,254</b>	<b>1,429,719</b>	<b>1,458,280</b>	<b>1,439,386</b>	<b>1,471,385</b>	<b>1,448,605</b>
70 Residual (total assets minus total liabilities) <sup>7</sup> . . . . .	104,167	104,319	104,695	104,397	104,754	104,104
MEMO						
71 Total loans and leases (gross) adjusted, plus securities <sup>8</sup> . . . . .	1,273,716	1,269,220	1,274,935	1,273,298	1,273,295	1,271,554
72 Time deposits in amounts of \$100,000 or more . . . . .	208,526	208,955	209,092	208,745	207,580	206,770
73 Loans sold outright to affiliates, total <sup>9</sup> . . . . .	286	288	280	277	281	278
74 Commercial and industrial . . . . .	141	142	138	136	150	152
75 Other . . . . .	146	146	142	140	131	125
76 Foreign branch credit extended to U.S. residents <sup>10</sup> . . . . .	22,075	22,426	22,276	21,964	22,447	22,638
77 Net due to related institutions abroad . . . . .	3,591	5,497	6,897	4,270	5,881	5,036

# 15. Assets and liabilities of all large weekly reporting commercial banks, 1990—Continued

Millions of dollars, Wednesday figures

Account	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26	Adjustment bank <sup>11</sup>
1 Cash and balances due from depository institutions	107,638	107,373	107,253	108,076	105,363	1,656
2 U.S. Treasury and government securities	180,592	181,877	179,347	176,066	174,474	2,697
3 Trading account	14,279	16,000	14,185	12,603	11,546	4
4 Investment account	166,313	165,876	165,162	163,463	162,928	2,694
5 Mortgage-backed securities <sup>1</sup>	81,160	81,153	80,291	78,889	78,806	1,463
All other maturing in:						
6 One year or less	15,297	15,705	15,986	16,295	16,283	685
7 Over one through five years	41,501	40,341	40,311	39,827	39,132	403
8 Over five years	28,355	28,678	28,573	28,453	28,707	143
9 Other securities	60,359	60,051	59,564	59,503	59,586	890
10 Trading account	1,529	1,355	910	1,085	1,271	1
11 Investment account	58,830	58,696	58,654	58,418	58,316	889
12 State and local government securities, by maturity	30,464	30,102	29,937	29,519	29,424	539
13 One year or less	3,649	3,650	3,628	3,589	3,560	67
14 Over one year	26,816	26,452	26,309	25,930	25,865	471
15 Other bonds, corporate stocks, and securities	28,366	28,594	28,717	28,899	28,891	351
16 Other trading account assets	8,739	8,678	8,358	9,075	8,808	399
17 Federal funds sold <sup>2</sup>	71,120	76,221	75,508	75,337	75,477	2,275
18 To commercial banks	47,931	54,011	50,516	50,425	52,444	2,227
19 To nonbank brokers and dealers in securities	19,055	18,173	21,252	20,389	18,899	48
20 To others <sup>3</sup>	4,134	4,037	3,740	4,524	4,135	0
21 Other loans and leases, gross	1,018,877	1,021,534	1,019,132	1,023,754	1,023,756	17,236
22 Commercial and industrial	317,759	319,110	317,123	316,125	317,375	4,488
23 Bankers acceptances and commercial paper	1,384	1,493	1,380	1,319	1,363	1
24 All others	316,376	317,617	315,744	314,806	316,012	4,487
25 U.S. addressees	314,955	316,175	314,316	313,430	314,600	4,487
26 Non-U.S. addressees	1,421	1,442	1,428	1,376	1,412	0
27 Real estate loans	384,635	387,624	388,358	389,596	388,689	8,167
28 Revolving, home equity	33,213	33,594	33,215	33,462	33,613	954
29 All other	351,422	354,030	355,143	356,134	355,076	7,213
30 To individuals for personal expenditures	173,019	173,427	173,806	175,092	174,956	3,784
31 To depository and financial institutions	51,029	51,037	49,801	51,271	50,354	14
32 Commercial banks in the United States	23,919	23,004	21,836	23,593	22,490	0
33 Banks in foreign countries	4,126	4,205	4,309	3,869	4,015	0
34 Nonbank depository and other financial institutions	22,984	23,828	23,656	23,808	23,849	14
35 For purchasing and carrying securities	14,025	12,068	12,726	13,250	12,897	9
36 To finance agricultural production	5,855	5,819	5,814	5,845	5,907	94
37 To states and political subdivisions	21,443	21,406	21,327	21,159	20,796	261
38 To foreign governments and official institutions	1,402	1,489	1,563	1,260	1,403	0
39 All other loans <sup>4</sup>	22,384	22,223	21,330	23,094	24,306	366
40 Lease financing receivables	27,326	27,331	27,285	27,063	27,074	53
41 LESS: Unearned income	4,215	4,171	4,163	4,145	4,099	43
42 Loan and lease reserve <sup>3</sup>	35,923	36,039	36,066	35,930	35,747	585
43 Other loans and leases, net	978,739	981,324	978,903	983,680	983,911	16,608
44 All other assets	142,956	144,570	143,932	147,616	153,038	1,996
<b>45 Total assets</b>	<b>1,550,143</b>	<b>1,560,093</b>	<b>1,552,865</b>	<b>1,559,354</b>	<b>1,560,657</b>	<b>26,521</b>
46 Deposits	1,049,554	1,069,154	1,064,851	1,071,887	1,077,734	22,127
47 Demand deposits <sup>7</sup>	217,216	226,104	224,617	231,260	238,507	3,707
48 Individuals, partnerships, and corporations	173,858	182,073	181,130	184,940	191,864	3,327
49 Other holders	43,358	44,031	43,487	46,321	46,644	379
50 State and political subdivisions	6,506	6,894	6,739	7,460	7,489	73
51 U.S. government	1,038	1,661	1,449	1,811	1,626	16
52 Depository institutions in the United States	19,907	20,469	19,542	21,839	21,185	104
53 Banks in foreign countries	5,335	5,145	6,455	5,536	5,731	1
54 Foreign governments and official institutions	638	769	502	791	557	0
55 Certified and officers' checks	9,934	9,093	8,798	8,885	10,055	185
56 Transaction balances other than demand deposits <sup>4</sup>	78,354	83,298	81,456	82,666	82,640	2,159
57 Nontransaction balances	753,984	759,751	758,779	757,961	756,586	16,261
58 Individuals, partnerships, and corporations	717,964	724,003	722,831	722,851	721,937	15,693
59 Other holders	36,020	35,748	35,948	35,110	34,649	568
60 States and political subdivisions	28,698	28,539	28,750	27,993	27,524	516
61 U.S. government	1,020	1,015	1,008	1,007	1,004	3
62 Depository institutions in the United States	5,856	5,751	5,740	5,641	5,598	49
63 Foreign governments, official institutions and banks	445	443	451	469	524	0
64 Liabilities for borrowed money <sup>5</sup>	291,259	282,059	278,273	279,310	272,949	2,691
65 Borrowings from federal reserve banks	0	0	90	0	2,556	0
66 Treasury tax-and-loan notes	16,244	4,769	4,851	23,207	25,465	0
67 Other liabilities for borrowed money <sup>6</sup>	275,016	277,291	273,332	256,103	244,928	2,691
68 Other liabilities and subordinated notes and debentures	104,733	104,351	104,578	103,332	103,556	207
<b>69 Total liabilities</b>	<b>1,445,546</b>	<b>1,455,565</b>	<b>1,447,703</b>	<b>1,454,529</b>	<b>1,454,239</b>	<b>25,024</b>
70 Residual (total assets minus total liabilities) <sup>7</sup>	104,596	104,529	105,162	104,825	106,419	1,496
<b>MEMO</b>						
71 Total loans and leases (gross) adjusted, plus securities <sup>8</sup>	1,267,837	1,271,346	1,269,557	1,269,718	1,267,168	21,270
72 Time deposits in amounts of \$100,000 or more	206,092	205,545	204,844	202,159	201,649	2,222
73 Loans sold outright to affiliates, total <sup>9</sup>	263	250	259	263	267	0
74 Commercial and industrial	140	135	135	139	151	0
75 Other	123	115	124	124	116	0
76 Foreign branch credit extended to U.S. residents <sup>10</sup>	22,458	22,033	21,602	21,883	21,911	...
77 Net due to related institutions abroad	3,927	3,780	3,579	-2,554	-6,733	...

## 16. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1990<sup>1</sup>

Millions of dollars, Wednesday figures

Account	Jan. 3	Jan. 10	Jan. 17	Jan. 24	Jan. 31	Feb. 7	Feb. 14	Feb. 21	Feb. 28	Mar. 3	Mar. 14	Mar. 21	Mar. 28
1 Cash and balances due from depository institutions	12,719	13,077	12,920	13,708	12,637	13,280	12,785	13,347	13,155	13,317	12,756	13,815	13,501
2 U.S. Treasury and government agency securities	8,429	8,929	9,198	9,449	9,725	9,057	9,264	9,738	10,009	10,193	10,523	10,924	10,768
3 Other securities	7,038	6,995	6,822	6,858	6,849	6,882	6,790	6,847	6,827	6,781	6,709	6,710	7,022
4 Federal funds sold <sup>1</sup>	6,153	6,403	4,678	7,639	6,993	5,000	6,408	7,560	5,904	6,410	7,506	6,133	8,045
5 To commercial banks in the United States	4,626	4,942	3,165	5,989	5,643	3,598	5,052	5,942	4,482	5,109	5,904	4,714	6,810
6 To others <sup>2</sup>	1,527	1,461	1,513	1,650	1,350	1,402	1,356	1,619	1,422	1,301	1,601	1,419	1,235
7 Other loans and leases, gross	121,654	121,535	120,659	118,711	120,614	121,028	120,633	122,795	123,137	125,536	125,543	126,786	124,117
8 Commercial and industrial	74,243	73,773	73,001	72,379	73,066	73,346	73,023	73,364	73,058	73,687	73,251	74,000	73,751
9 Bankers acceptances and commercial paper	1,811	1,755	1,886	2,058	1,983	2,348	2,210	2,246	2,183	2,337	2,307	2,153	1,928
10 All other	72,432	72,018	71,115	70,321	71,083	70,999	70,813	71,119	70,875	71,350	70,944	71,847	71,823
11 U.S. addressees	70,822	70,565	69,642	68,761	69,589	69,464	69,271	69,733	69,450	69,996	69,599	70,426	70,412
12 Non U.S. addressees	1,610	1,453	1,473	1,560	1,495	1,535	1,543	1,386	1,425	1,354	1,345	1,421	1,412
13 Real estate loans	18,950	19,433	19,642	19,653	19,711	20,322	20,283	20,402	20,453	20,706	20,827	20,871	21,379
14 Loans to depository and financial institutions	24,832	25,129	23,822	23,093	24,333	23,804	24,351	25,276	26,312	27,534	28,512	28,266	25,515
15 Commercial banks in United States	17,900	18,277	17,368	17,119	18,468	18,194	18,182	19,128	20,019	21,328	22,302	22,011	19,607
16 Banks in foreign countries	1,833	1,867	1,421	1,232	1,144	911	1,370	1,478	1,651	1,649	1,699	1,733	1,401
17 Nonbank depository and other financial institutions	5,099	4,985	5,032	4,742	4,721	4,699	4,799	4,671	4,641	4,557	4,512	4,521	4,507
18 For purchasing and carrying securities	1,510	1,636	2,702	2,059	1,585	2,052	1,439	2,176	1,601	1,724	1,398	2,109	1,813
19 To foreign governments and official institutions	382	263	254	246	254	266	246	245	247	243	266	235	228
20 All other loans	1,737	1,301	1,238	1,281	1,665	1,237	1,290	1,331	1,466	1,643	1,290	1,304	1,431
21 Other assets (claims on nonrelated parties)	37,674	37,553	35,738	35,903	37,060	36,839	36,522	34,561	36,042	35,690	36,996	35,301	34,504
<b>22 Total assets<sup>3</sup></b>	<b>208,798</b>	<b>209,244</b>	<b>204,922</b>	<b>205,396</b>	<b>207,909</b>	<b>204,744</b>	<b>207,180</b>	<b>206,564</b>	<b>209,202</b>	<b>210,896</b>	<b>212,017</b>	<b>212,294</b>	<b>212,964</b>
23 Deposits or credit balances due to other than directly related institutions	50,156	49,772	50,657	50,081	50,183	50,601	49,997	50,403	49,515	48,613	48,744	49,466	49,399
24 Demand deposits <sup>4</sup>	4,085	3,917	4,211	4,531	4,574	4,084	3,991	4,884	4,036	3,683	3,464	3,633	4,148
25 Individuals, partnerships, and corporations	2,656	2,718	2,901	2,722	3,246	2,865	2,947	3,554	2,750	2,464	2,545	2,491	2,759
26 Other	1,429	1,200	1,310	1,809	1,328	1,219	1,044	1,330	1,286	1,220	919	1,142	1,389
27 Nontransaction accounts	46,071	45,855	46,446	45,549	45,609	46,516	46,006	45,519	45,479	44,930	45,280	45,833	45,251
28 Individuals, partnerships, and corporations	38,881	38,451	38,356	38,436	38,885	39,197	39,215	38,823	38,649	38,261	38,533	38,391	38,400
29 Other	7,190	7,404	8,091	7,114	6,724	7,320	6,791	6,695	6,830	6,669	6,747	7,442	6,850
30 Borrowings from other than directly related institutions	92,991	93,062	92,708	94,111	95,924	91,642	94,290	90,813	95,921	99,896	98,851	97,367	98,613
31 Federal funds purchased <sup>5</sup>	42,000	42,093	42,027	42,556	44,140	40,801	43,831	41,805	47,188	48,879	45,783	45,422	47,825
32 From commercial banks in the United States	19,993	20,539	19,026	18,406	20,172	16,943	19,143	17,965	21,806	20,700	18,710	17,443	21,729
33 From others	22,007	21,554	23,000	24,150	23,968	23,858	24,688	23,840	25,382	28,179	27,073	27,978	26,096
34 Other liabilities for borrowed money	50,991	50,970	50,681	51,555	51,784	50,841	50,459	49,007	48,734	51,018	53,067	51,945	50,788
35 To commercial banks in the United States	32,549	32,466	33,115	33,537	33,849	32,665	31,954	31,107	30,569	32,836	32,742	33,330	31,293
36 To others	18,442	18,504	17,566	18,018	17,935	18,176	18,505	17,900	18,164	18,182	20,326	18,616	19,495
37 Other liabilities and subordinated notes and debentures	37,341	37,259	35,313	35,848	37,221	36,298	36,049	34,412	36,510	34,845	36,059	34,565	33,568
<b>38 Total liabilities<sup>6</sup></b>	<b>208,798</b>	<b>209,244</b>	<b>204,922</b>	<b>205,396</b>	<b>207,909</b>	<b>204,744</b>	<b>207,180</b>	<b>206,564</b>	<b>209,202</b>	<b>210,896</b>	<b>212,017</b>	<b>212,294</b>	<b>212,964</b>
<b>MEMO</b>													
39 Total loans (gross) and securities adjusted <sup>7</sup>	120,748	120,642	120,824	119,548	120,070	120,175	119,860	121,871	121,376	122,484	122,075	123,827	123,535
40 Net due to related institutions abroad	105,281	14,398	11,338	12,227	10,550	13,546	12,066	19,221	13,127	14,573	16,378	18,271	16,377



**16. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued**

Millions of dollars, Wednesday figures

Account	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2	May 9	May 16	May 23	May 30	June 6	June 13	June 20	June 27
1 Cash and balances due from depository institutions	13,688	13,018	13,567	12,650	14,055	13,096	14,084	13,303	15,058	14,272	14,561	13,816	14,587
2 U.S. Treasury and government agency securities	10,741	10,072	10,277	10,929	11,493	10,142	10,112	9,614	9,419	10,086	10,241	10,378	10,505
3 Other securities	7,547	7,544	7,389	7,314	7,349	7,436	7,207	7,034	7,013	7,099	7,192	7,225	7,306
4 Federal funds sold <sup>1</sup>	5,593	4,468	5,190	6,484	7,975	7,879	8,578	8,210	11,028	6,445	9,717	8,267	9,563
5 To commercial banks in the United States	4,080	3,032	3,417	5,035	5,972	6,276	7,307	6,544	9,449	4,511	7,720	6,728	8,593
6 To others <sup>2</sup>	1,513	1,436	1,773	1,449	2,003	1,603	1,271	1,656	1,579	1,933	1,996	1,539	971
7 Other loans and leases, gross	124,212	124,353	125,604	125,190	124,697	125,079	125,914	124,729	124,921	127,099	128,452	129,531	129,722
8 Commercial and industrial	73,228	73,288	74,185	73,408	73,613	73,904	72,722	72,475	72,866	74,659	75,030	74,820	75,677
9 Bankers acceptances and commercial paper	1,993	1,972	2,440	2,354	2,292	2,366	2,284	2,327	2,333	2,592	2,680	2,562	2,459
10 All other	71,235	71,317	71,745	71,054	71,321	71,537	70,438	70,149	70,533	72,067	72,350	72,258	73,218
11 U.S. addressees	69,839	69,937	70,316	69,701	69,930	70,158	69,046	68,740	69,114	70,642	71,044	70,899	71,838
12 Non U.S. addressees	1,396	1,380	1,429	1,352	1,391	1,379	1,392	1,409	1,419	1,425	1,306	1,359	1,380
13 Real estate loans	21,808	21,819	22,150	22,425	22,501	22,581	23,855	23,930	24,034	24,000	24,241	24,420	24,461
14 Loans to depository and financial institutions	26,002	25,841	25,642	26,421	25,670	25,982	26,163	25,500	25,256	25,768	25,970	26,848	26,318
15 Commercial banks in United States	19,897	19,554	18,931	19,617	18,764	18,835	19,113	18,972	18,986	19,208	19,648	20,327	20,169
16 Banks in foreign countries	1,572	1,769	1,980	2,174	2,281	2,524	2,367	1,913	1,668	1,847	1,388	1,270	1,283
17 Nonbank depository and other financial institutions	4,534	4,518	4,731	4,630	4,625	4,623	4,683	4,616	4,602	4,713	4,934	5,250	4,867
18 For purchasing and carrying securities	1,681	1,641	2,066	1,376	1,319	1,042	1,336	1,237	1,231	1,091	1,234	1,675	1,506
19 To foreign governments and official institutions	221	224	221	223	220	210	219	188	185	191	207	238	226
20 All other loans	1,272	1,539	1,340	1,337	1,374	1,360	1,619	1,399	1,349	1,390	1,770	1,529	1,534
21 Other assets (claims on nonrelated parties)	33,995	34,302	33,682	34,296	34,527	34,617	33,306	33,396	33,133	34,276	34,158	33,537	33,447
<b>22 Total assets<sup>3</sup></b>	<b>211,756</b>	<b>208,725</b>	<b>212,155</b>	<b>211,022</b>	<b>215,787</b>	<b>211,491</b>	<b>209,275</b>	<b>207,568</b>	<b>210,986</b>	<b>212,464</b>	<b>216,723</b>	<b>218,343</b>	<b>218,440</b>
23 Deposits or credit balances due to other than directly related institutions	49,076	49,555	49,486	49,945	51,178	50,656	50,185	50,135	49,831	49,720	49,331	50,234	50,595
24 Demand deposits <sup>4</sup>	3,786	4,147	4,055	3,921	4,244	4,050	4,047	4,025	3,893	3,879	3,780	4,436	4,579
25 Individuals, partnerships, and corporations	2,610	2,448	2,615	2,756	2,928	2,705	2,655	2,728	2,681	2,686	2,626	2,700	2,678
26 Other	1,177	1,700	1,441	1,165	1,317	1,345	1,392	1,297	1,212	1,193	1,155	1,736	1,900
27 Nontransaction accounts	45,290	45,408	45,431	46,023	46,934	46,607	46,138	46,110	45,938	45,842	45,550	45,798	46,016
28 Individuals, partnerships, and corporations	38,338	38,470	38,468	39,102	39,723	39,535	39,116	38,974	38,805	38,774	38,207	38,350	38,384
29 Other	6,952	6,938	6,963	6,921	7,211	7,072	7,023	7,136	7,133	7,068	7,343	7,448	7,632
30 Borrowings from other than directly related institutions	103,563	99,464	102,233	101,046	100,653	101,345	95,851	98,250	99,275	103,075	105,829	108,003	106,728
31 Federal funds purchased <sup>5</sup>	49,751	45,138	50,022	43,452	44,213	43,443	39,019	43,236	44,505	47,431	50,089	52,700	48,681
32 From commercial banks in the United States	22,552	18,518	22,571	19,939	19,684	19,116	16,915	18,073	18,934	20,062	21,646	23,883	24,473
33 From others	27,199	26,620	27,451	23,513	24,530	24,327	22,105	25,163	25,570	27,369	28,443	28,817	24,209
34 Other liabilities for borrowed money	53,813	54,326	52,212	57,594	56,440	57,902	56,831	55,014	54,771	55,644	55,740	55,303	58,046
35 To commercial banks in the United States	32,412	31,941	31,240	32,592	31,457	31,883	32,960	31,959	32,274	32,438	32,679	32,137	32,865
36 To others	21,401	22,385	20,972	25,002	24,983	26,019	23,871	23,055	22,497	23,206	23,060	23,166	25,182
37 Other liabilities and subordinated notes and debentures	33,439	33,632	32,797	33,349	33,898	33,622	32,632	32,470	32,867	33,754	33,233	32,787	32,643
<b>38 Total liabilities<sup>6</sup></b>	<b>211,756</b>	<b>208,725</b>	<b>212,155</b>	<b>211,022</b>	<b>215,787</b>	<b>211,491</b>	<b>209,275</b>	<b>207,568</b>	<b>210,968</b>	<b>212,464</b>	<b>216,723</b>	<b>218,343</b>	<b>218,440</b>
MEMO													
39 Total loans (gross) and securities adjusted <sup>7</sup>	124,116	123,850	126,112	125,265	126,779	125,425	125,392	124,061	123,946	127,010	128,233	128,344	128,336
40 Net due to related institutions abroad	9,697	11,105	11,193	12,523	14,368	12,625	20,533	15,431	18,598	12,728	15,928	11,728	15,166

**16. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued**

Millions of dollars, Wednesday figures

Account	July 4	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5	Sept. 12	Sept. 19	Sept. 26
1 Cash and balances due from depository institutions	13,731	14,203	13,810	14,409	13,975	15,706	14,755	15,019	14,263	15,218	14,189	14,490	14,492
2 U.S. Treasury and government agency securities	10,198	10,112	10,166	10,642	10,629	10,189	10,524	10,591	10,258	10,519	10,302	10,574	11,076
3 Other securities	7,300	7,311	7,169	7,268	7,325	7,400	7,371	7,379	7,374	7,425	7,425	7,432	7,432
4 Federal funds sold <sup>1</sup>	9,040	10,575	8,519	8,921	7,358	8,544	8,903	9,918	9,267	7,991	7,377	8,816	9,461
5 To commercial banks in the United States	7,740	9,310	7,053	7,674	6,126	6,788	6,996	7,264	7,290	5,710	4,428	5,722	7,883
6 To others <sup>2</sup>	1,301	1,266	1,466	1,247	1,231	1,756	1,907	2,654	1,977	2,281	2,949	3,094	1,577
7 Other loans and leases, gross	130,456	128,740	130,421	129,013	129,015	130,982	131,852	132,240	131,767	131,576	131,472	133,071	132,142
8 Commercial and industrial	75,881	74,307	74,973	73,657	73,805	74,266	75,975	75,503	74,381	75,560	74,206	75,052	75,074
9 Bankers acceptances and commercial paper	2,774	2,555	2,199	2,058	2,156	2,298	2,364	2,241	2,420	2,436	2,497	2,686	2,673
10 All other	73,107	71,752	72,775	71,599	71,649	71,967	73,611	73,263	71,961	73,124	71,709	72,366	72,400
11 U.S. addressees	71,759	70,459	71,446	70,287	70,335	70,640	72,266	71,879	70,626	71,780	70,421	70,960	71,032
12 Non U.S. addressees	1,348	1,293	1,329	1,312	1,315	1,327	1,345	1,384	1,334	1,344	1,288	1,406	1,368
13 Real estate loans	24,790	24,908	25,024	25,170	25,417	25,520	25,620	25,686	25,815	25,918	26,032	26,172	26,222
14 Loans to depository and financial institutions	26,253	26,230	26,514	26,666	26,661	27,738	26,687	27,307	27,994	26,896	27,330	27,893	26,490
15 Commercial banks in United States	20,084	19,828	20,417	20,711	20,702	21,620	20,342	21,007	20,952	19,841	20,773	21,302	19,684
16 Banks in foreign countries	1,233	1,353	1,244	1,117	1,028	1,163	1,321	1,503	1,923	1,770	1,628	1,556	1,688
17 Nonbank depository and other financial institutions	4,937	5,049	4,853	4,838	4,930	4,956	5,024	4,797	5,119	5,285	4,929	5,035	5,118
18 For purchasing and carrying securities	1,704	1,256	2,028	1,681	1,463	1,624	2,037	1,988	1,955	1,624	2,233	2,297	2,598
19 To foreign governments and official institutions	225	223	212	212	208	227	209	208	214	224	233	219	231
20 All other loans	1,602	1,815	1,671	1,626	1,461	1,608	1,323	1,549	1,408	1,354	1,437	1,438	1,528
21 Other assets (claims on nonrelated parties)	34,000	33,561	33,682	33,885	33,753	33,783	33,249	33,257	32,824	32,703	32,502	31,468	32,041
<b>22 Total assets<sup>3</sup></b>	<b>219,489</b>	<b>218,573</b>	<b>217,836</b>	<b>216,432</b>	<b>219,115</b>	<b>222,185</b>	<b>225,899</b>	<b>223,124</b>	<b>219,687</b>	<b>220,409</b>	<b>215,203</b>	<b>220,127</b>	<b>217,980</b>
23 Deposits or credit balances due to other than directly related institutions	49,939	49,635	50,007	48,878	48,461	48,522	48,455	48,028	47,566	47,825	47,040	47,070	47,494
24 Demand deposits <sup>4</sup>	4,207	4,003	4,323	3,999	4,338	4,321	4,456	4,322	4,099	4,539	4,334	4,629	4,716
25 Individuals, partnerships, and corporations	2,818	2,727	2,820	2,717	2,838	2,775	2,861	2,908	2,793	3,000	2,817	3,035	2,975
26 Other	1,389	1,276	1,503	1,282	1,500	1,546	1,595	1,413	1,305	1,539	1,518	1,594	1,741
27 Nontransaction accounts	45,732	45,632	45,684	44,879	44,123	44,201	43,999	43,706	43,467	43,286	42,706	42,441	42,778
28 Individuals, partnerships, and corporations	37,909	37,796	37,825	36,854	36,300	36,314	35,941	35,645	35,510	35,139	34,669	34,245	33,938
29 Other	7,823	7,836	7,859	8,025	7,823	7,887	8,058	8,062	7,958	8,147	8,036	8,196	8,840
30 Borrowings from other than directly related institutions	109,041	108,840	111,728	106,827	112,149	113,158	117,859	116,470	110,748	110,824	110,316	112,587	108,006
31 Federal funds purchased <sup>5</sup>	52,152	52,231	53,244	50,263	56,834	52,601	57,797	54,848	51,093	53,583	53,631	58,231	50,307
32 From commercial banks in the United States	25,548	23,255	26,341	23,676	28,813	25,640	32,058	27,077	25,044	27,131	26,045	28,783	26,683
33 From others	26,605	28,975	26,903	26,586	28,021	26,961	25,739	27,772	26,049	26,453	27,586	29,448	23,625
34 Other liabilities for borrowed money	56,889	56,609	58,484	56,564	55,316	60,557	60,062	61,621	59,655	57,240	56,685	54,356	57,699
35 To commercial banks in the United States	32,319	32,032	32,432	32,542	31,749	33,314	34,374	33,980	33,679	32,981	31,287	29,886	29,178
36 To others	24,569	24,577	26,053	24,022	23,566	27,243	25,688	27,642	25,977	24,260	25,398	24,470	28,521
37 Other liabilities and subordinated notes and debentures	32,970	32,761	32,865	32,737	33,783	33,284	34,005	33,119	32,972	32,543	33,051	32,115	32,036
<b>38 Total liabilities<sup>6</sup></b>	<b>219,489</b>	<b>218,573</b>	<b>217,836</b>	<b>216,432</b>	<b>219,115</b>	<b>222,185</b>	<b>225,899</b>	<b>223,124</b>	<b>219,687</b>	<b>220,409</b>	<b>215,203</b>	<b>220,127</b>	<b>217,980</b>
MEMO													
39 Total loans (gross) and securities adjusted <sup>7</sup>	129,171	127,600	128,805	127,459	127,499	128,708	131,312	131,858	130,424	131,959	131,374	132,869	132,543
40 Net due to related institutions abroad	12,776	13,265	9,167	15,696	7,661	11,641	6,335	10,788	14,467	14,240	12,860	14,080	19,107

**16. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued**

Millions of dollars, Wednesday figures

Account	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
<b>1 Cash and balances due from depository institutions</b> . . . . .	14,691	15,098	15,072	14,076	17,374	14,405	15,339	14,358	14,946	14,773	14,879	14,193	15,126
<b>2 U.S. Treasury and government agency securities</b> . . . . .	10,780	10,908	11,000	11,000	11,335	11,792	12,107	11,196	11,200	11,387	12,649	12,499	11,888
<b>3 Other securities</b> . . . . .	7,523	7,480	7,440	7,343	7,588	7,707	7,734	7,725	7,747	7,895	8,004	8,026	8,025
<b>4 Federal funds sold<sup>1</sup></b> . . . . .	8,628	10,406	8,125	8,425	7,600	6,412	11,288	6,429	9,250	5,253	7,750	6,784	7,711
<b>5 To commercial banks in the United States</b> . . . . .	7,589	8,155	5,505	5,331	4,334	2,303	6,475	4,497	6,439	2,634	4,115	3,445	4,126
<b>6 To others<sup>2</sup></b> . . . . .	1,039	2,250	2,621	3,094	3,266	4,109	4,813	1,932	2,811	2,619	3,635	3,339	3,591
<b>7 Other loans and leases, gross</b> . . . . .	132,590	133,524	134,363	135,280	137,211	138,427	138,153	139,100	139,924	141,858	142,549	142,762	143,878
<b>8 Commercial and industrial</b> . . . . .	74,748	74,810	74,702	75,261	75,938	76,269	76,581	77,326	77,931	78,972	79,266	80,027	81,019
<b>9 Bankers acceptances and commercial paper</b> . . . . .	2,577	2,558	2,426	2,840	2,579	2,682	2,694	2,895	3,020	3,123	2,739	2,827	3,030
<b>10 All other</b> . . . . .	72,171	72,252	72,276	72,421	73,359	73,587	73,887	74,430	74,911	75,848	76,527	77,200	77,989
<b>11 U.S. addressees</b> . . . . .	70,786	70,859	70,909	70,998	71,940	72,052	72,322	72,895	73,247	74,182	74,841	75,457	75,793
<b>12 Non U.S. addressees</b> . . . . .	1,384	1,392	1,367	1,422	1,420	1,535	1,565	1,536	1,664	1,666	1,686	1,742	2,195
<b>13 Real estate loans</b> . . . . .	26,514	26,681	26,881	26,857	27,047	27,148	27,032	27,227	27,460	27,771	27,583	27,649	28,765
<b>14 Loans to depository and financial institutions</b> . . . . .	26,478	27,085	28,589	29,510	30,462	30,863	30,609	30,371	30,331	30,638	31,216	30,189	29,632
<b>15 Commercial banks in United States</b> . . . . .	18,718	19,690	20,487	21,437	22,465	23,276	23,499	23,405	23,355	23,522	23,982	22,893	22,280
<b>16 Banks in foreign countries</b> . . . . .	2,358	2,179	2,609	2,728	2,730	2,416	1,828	1,769	1,697	1,445	1,476	1,300	1,209
<b>17 Nonbank depository and other financial institutions</b> . . . . .	5,402	5,215	5,493	5,345	5,268	5,171	5,282	5,196	5,279	5,670	5,758	5,996	6,144
<b>18 For purchasing and carrying securities</b> . . . . .	3,144	3,287	2,360	1,893	1,561	1,582	1,371	1,581	1,609	1,768	1,698	2,148	2,417
<b>19 To foreign governments and official institutions</b> . . . . .	201	207	194	194	199	204	213	216	207	210	219	216	203
<b>20 All other loans</b> . . . . .	1,505	1,455	1,636	1,564	2,003	2,362	2,347	2,380	2,386	2,500	2,567	2,533	1,843
<b>21 Other assets (claims on nonrelated parties)</b> . . . . .	30,708	31,430	31,344	31,960	33,200	33,593	33,227	33,917	33,742	33,922	34,674	34,385	34,092
<b>22 Total assets<sup>3</sup></b> . . . . .	<b>214,971</b>	<b>218,764</b>	<b>218,058</b>	<b>219,158</b>	<b>227,218</b>	<b>225,577</b>	<b>230,604</b>	<b>225,625</b>	<b>227,258</b>	<b>227,730</b>	<b>232,808</b>	<b>231,239</b>	<b>232,426</b>
<b>23 Deposits or credit balances due to other than directly related institutions</b> . . . . .	47,125	46,225	46,002	45,422	45,458	45,376	45,049	44,908	44,696	44,259	44,395	45,669	46,975
<b>24 Demand deposits<sup>4</sup></b> . . . . .	4,517	4,414	4,294	3,990	3,983	3,929	3,998	4,106	4,238	4,092	4,164	4,183	4,447
<b>25 Individuals, partnerships, and corporations</b> . . . . .	2,864	2,932	2,862	2,648	2,664	2,701	2,689	2,796	2,767	2,704	2,629	2,771	2,846
<b>26 Other</b> . . . . .	1,386	1,482	1,432	1,342	1,319	1,228	1,309	1,309	1,471	1,387	1,535	1,412	1,601
<b>27 Nontransaction accounts</b> . . . . .	42,875	41,811	41,709	41,432	41,475	41,447	41,051	40,802	40,458	40,167	40,231	41,486	42,528
<b>28 Individuals, partnerships, and corporations</b> . . . . .	33,550	32,962	32,861	32,145	32,041	31,903	31,568	31,406	31,123	31,367	31,454	32,909	33,660
<b>29 Other</b> . . . . .	9,325	8,849	8,847	9,286	9,433	9,544	9,483	9,396	9,335	8,800	8,777	8,576	8,868
<b>30 Borrowings from other than directly related institutions</b> . . . . .	104,904	108,608	108,372	113,640	118,298	116,939	117,215	116,205	110,249	115,015	111,101	111,637	106,986
<b>31 Federal funds purchased<sup>5</sup></b> . . . . .	53,347	52,620	50,847	53,611	55,695	52,248	52,394	44,106	44,281	48,309	42,987	45,923	42,491
<b>32 From commercial banks in the United States</b> . . . . .	26,410	24,011	24,198	22,845	28,332	24,399	22,900	21,664	20,158	21,538	18,696	19,811	22,120
<b>33 From others</b> . . . . .	26,937	28,609	26,650	30,766	27,362	27,849	29,494	22,441	24,123	26,771	24,291	26,111	20,371
<b>34 Other liabilities for borrowed money</b> . . . . .	51,557	55,988	57,525	60,029	62,604	64,691	64,821	72,100	65,968	66,706	68,115	65,715	64,495
<b>35 To commercial banks in the United States</b> . . . . .	28,063	29,388	31,014	32,794	35,334	36,065	35,830	38,703	38,399	38,051	37,538	36,889	34,234
<b>36 To others</b> . . . . .	23,494	26,599	26,511	27,235	27,269	28,626	28,991	33,397	27,569	28,656	30,577	28,826	30,261
<b>37 Other liabilities and subordinated notes and debentures</b> . . . . .	30,737	31,747	31,932	31,926	32,964	33,094	33,054	33,456	33,596	33,364	34,294	33,465	33,457
<b>38 Total liabilities<sup>6</sup></b> . . . . .	<b>214,971</b>	<b>218,764</b>	<b>218,058</b>	<b>219,158</b>	<b>227,218</b>	<b>225,577</b>	<b>230,604</b>	<b>225,625</b>	<b>227,258</b>	<b>227,730</b>	<b>232,808</b>	<b>231,239</b>	<b>232,426</b>
<b>MEMO</b>													
<b>39 Total loans (gross) and securities adjusted<sup>7</sup></b> . . . . .	133,213	134,473	134,936	135,381	136,935	138,759	139,309	136,548	138,327	140,237	142,854	143,734	145,106
<b>40 Net due to related institutions abroad</b> . . . . .	22,153	22,268	21,037	17,196	17,588	16,926	22,530	18,156	28,267	22,451	30,713	27,879	33,311

## 17. Gross demand deposits of individuals, partnerships, and corporations, 1990<sup>1</sup>

Billions of dollars, estimated daily-average balances for last month of quarter, not seasonally adjusted

Type of holder	All commercial banks				All weekly reporting banks			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders—Individuals, partnerships, and corporations	328.7	334.3	↑	↑	183.7	186.3	185.1	↑
2 Financial business	34.1	34.9	↑	↑	25.6	25.0	27.0	↑
3 Nonfinancial business	183.3	186.5	n.a.	n.a.	100.1	101.7	100.0	n.a.
4 Consumer	86.6	86.4			42.4	43.3	43.1	
5 Foreign	3.0	3.1	↓	↓	2.8	2.9	2.8	↓
6 Other	21.7	23.5			12.8	13.3	12.3	

## 18. Commercial paper and bankers dollar acceptances outstanding, 1990

### A. Commercial paper

Millions of dollars, end of period: seasonally adjusted, except as noted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issuers	532,370	537,487	545,824	541,972	539,620	538,084	546,951	551,399	562,508	561,148	564,482	566,688
Financial companies <sup>1</sup>												
2 Total, dealer-placed paper <sup>2</sup>	183,585	184,298	184,280	185,475	187,829	191,463	197,872	200,302	205,093	205,673	211,986	218,953
3 Total, directly-placed paper <sup>3</sup>	214,724	215,489	215,114	213,885	209,859	204,429	205,094	204,693	206,079	205,420	204,191	201,862
4 Nonfinancial companies <sup>4</sup>	134,061	137,700	146,430	142,612	141,932	142,192	143,985	146,404	151,336	150,055	148,305	145,873

### B. Bankers dollar acceptances<sup>5</sup>

Millions of dollars, end of period: not seasonally adjusted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	60,019	57,852	55,865	53,945	54,766	53,750	52,006	52,324	50,469	52,093	53,968	54,771
<i>Holder</i>												
2 Accepting banks	9,954	10,351	9,574	9,200	9,000	9,972	9,628	9,944	9,366	9,189	8,751	9,017
3 Own bills	8,467	8,907	8,386	7,850	7,632	8,639	8,395	7,895	7,944	7,868	7,535	7,930
4 Bills bought	1,488	1,444	1,188	1,350	1,368	1,332	1,233	2,049	1,421	1,321	1,217	1,087
Federal Reserve Banks												
5 Own account	0	0	0	0	0	0	0	0	0	0	0	0
6 Foreign correspondents	1,069	1,123	1,180	1,141	1,291	1,507	1,571	1,560	1,333	1,145	880	918
7 Others	48,996	46,379	45,111	43,604	44,475	42,271	40,806	40,821	39,770	41,760	44,337	44,836
<i>Basis</i>												
8 Imports into United States	15,100	14,522	14,418	13,413	13,993	14,801	13,691	13,188	12,723	12,408	12,758	13,096
9 Exports from United States	13,437	12,567	12,161	12,610	12,727	12,511	12,186	12,221	11,889	13,238	13,865	12,703
10 All other	31,482	30,764	29,286	27,922	28,046	26,438	26,129	26,915	25,856	26,447	27,345	28,973

## 19. Prime rate charged by banks on short-term business loans, 1990<sup>1</sup>

Percent per year

Effective date												Rate
January 8												10.00
Averages of daily effective rates												
Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
10.01	10.11	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00

## 20. Terms of lending at commercial banks: Based on survey of loans made<sup>1</sup>

Item	1989				1990			
	Feb. 6-10	May 1-5	Aug. 7-11	Nov. 6-10	Feb. 5-9	May 7-11	Aug. 6-10	Nov. 5-9
<b>SHORT-TERM COMMERCIAL AND INDUSTRIAL LOANS</b>								
1 Amount of loans (millions of dollars) . . . . .	42,949	44,005	43,904	44,045	44,485	43,213	45,485	44,045
2 Number of loans (thousands) . . . . .	310	266	293	311	287	284	338	311
3 Weighted-average maturity (months) <sup>2</sup> . . . . .	44	57	50	53	64	46	49	53
4 Weighted-average interest rate (percent per year) <sup>3</sup> . . . . .	10.97	11.89	10.78	10.50	8.43	9.97	9.72	10.50
5 Fixed rate (thousands of dollars) . . . . .	10.39	11.21	10.28	9.92	7.66	9.49	9.25	9.92
6 1-99 . . . . .	12.33	13.36	12.71	12.38	11.29	11.97	12.08	12.38
7 100-499 . . . . .	11.82	12.61	11.91	11.56	10.20	9.69	10.52	11.56
8 500-999 . . . . .	11.06	11.90	10.36	10.60	8.19	9.46	10.00	10.60
9 1,000-4,999 . . . . .	10.53	11.37	10.28	10.08	7.87	9.78	9.41	10.08
10 5,000-9,999 . . . . .	10.35	11.17	10.10	9.95	7.74	9.55	9.20	9.95
11 10,000 or more . . . . .	10.24	10.97	10.18	9.70	7.31	9.28	9.09	9.70
12 Floating rate (thousands of dollars) . . . . .	11.57	12.46	11.37	11.24	9.20	10.66	10.47	11.24
13 1-99 . . . . .	12.51	13.41	12.46	12.41	10.68	11.92	11.79	12.41
14 100-499 . . . . .	12.14	13.01	12.00	11.95	10.20	11.43	11.39	11.95
15 500-999 . . . . .	11.81	12.76	11.77	11.58	9.97	11.08	11.06	11.58
16 1,000-4,999 . . . . .	11.54	12.56	11.31	11.19	9.51	10.52	10.46	11.19
17 5,000-9,999 . . . . .	11.18	12.16	10.97	10.88	9.15	10.21	10.02	10.88
18 10,000 or more . . . . .	11.24	11.89	10.82	10.55	7.80	9.72	9.49	10.55
<b>LONG-TERM COMMERCIAL AND INDUSTRIAL LOANS</b>								
19 Amount of loans (millions of dollars) . . . . .	2,359	4,189	5,037	5,180	6,115	4,879	4,583	5,180
20 Number of loans (thousands) . . . . .	149	228	267	260	218	231	247	260
21 Weighted-average maturity (months) <sup>2</sup> . . . . .	53	46	54	43	45	43	42	43
22 Weighted-average interest rate (percent per year) <sup>3</sup> . . . . .	11.63	12.75	11.64	11.36	9.34	11.08	10.72	11.36
23 Fixed rate (thousands of dollars) . . . . .	11.35	12.08	11.32	10.68	8.66	10.50	10.31	10.68
24 1-99 . . . . .	12.43	13.01	12.42	12.28	11.73	11.99	12.15	12.28
25 100-499 . . . . .	11.64	12.59	13.15	12.08	10.32	11.56	11.62	12.08
26 500-999 . . . . .	11.56	11.45	11.64	11.32	9.49	11.39	10.42	11.32
27 1,000 or more . . . . .	11.06	11.88	11.01	9.93	7.88	9.93	9.86	9.93
28 Floating rate (thousands of dollars) . . . . .	11.72	12.94	11.80	11.51	9.53	11.25	10.88	11.51
29 1-99 . . . . .	12.66	13.74	12.66	12.48	11.12	12.05	12.08	12.48
30 100-499 . . . . .	12.27	13.23	12.09	12.23	10.33	11.66	11.34	12.23
31 500-999 . . . . .	12.07	12.71	11.93	11.89	9.92	11.14	11.20	11.89
32 1,000 or more . . . . .	11.29	12.85	11.60	11.28	9.16	11.06	10.64	11.28
<b>LOANS TO FARMERS</b>								
33 Amount of loans (millions of dollars) . . . . .	903	1,294	1,003	1,133	1,291	1,205	1,606	1,950
34 Number of loans (thousands) . . . . .	40	62	56	49	48	56	52	56
35 Weighted-average maturity (months) . . . . .	14.6	8.9	11.4	8.0	12.8	13.8	6.6	8.5
36 Weighted-average interest rate (percent) . . . . .	12.28	12.86	12.49	12.18	11.78	11.79	10.95	11.51
<i>By volume of farm lending</i>								
37 Large farm lenders <sup>4</sup> . . . . .	12.16	12.78	12.01	11.77	11.27	11.43	10.30	11.11
38 Other farm lenders . . . . .	12.35	12.89	12.77	12.46	12.28	12.28	12.24	12.14
<i>By size of loan (thousands of dollars)</i>								
39 1-24 . . . . .	12.38	12.94	12.93	12.60	12.47	12.37	12.48	12.41
40 25-99 . . . . .	12.40	13.11	12.57	12.30	12.18	12.10	12.05	12.00
41 100 and over . . . . .	12.18	12.68	12.10	12.07	11.32	11.38	10.32	11.14
<i>By purpose of loan</i>								
42 Feeder livestock . . . . .	12.20	12.92	12.00	12.20	11.40	11.64	11.49	11.62
43 Other livestock . . . . .	12.19	12.79	12.73	12.19	11.66	12.20	12.37	12.23
44 Other current operating expenses . . . . .	12.42	12.89	12.69	12.08	12.11	11.97	11.17	11.74
45 Farm machinery and equipment . . . . .	12.39	13.18	12.89	12.37	12.21	12.43	12.43	12.35
46 Farm real estate <sup>5</sup> . . . . .	12.18	12.06	12.34	12.26	11.45	12.00	11.61	11.50
47 Other . . . . .	11.94	12.89	12.18	12.16	11.59	11.30	9.79	10.78

## 21. Interest rates in money and capital markets, 1990

### A. Annual and monthly averages

Percent per year

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>MONEY MARKET INSTRUMENTS</b>													
1 Federal funds <sup>1,2,3</sup> .....	8.10	8.23	8.24	8.28	8.26	8.18	8.29	8.15	8.13	8.20	8.11	7.81	7.31
2 Discount window borrowing <sup>2,4</sup> .....	6.98	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	6.79
<i>Commercial paper</i> <sup>3,5,6</sup>													
3 1-month .....	8.15	8.20	8.22	8.32	8.32	8.24	8.21	8.09	7.99	8.09	8.04	7.84	8.28
4 3-month .....	8.06	8.10	8.14	8.28	8.30	8.25	8.14	7.99	7.88	7.96	7.98	7.91	7.80
5 6-month .....	7.95	7.96	8.04	8.23	8.29	8.23	8.06	7.90	7.77	7.83	7.81	7.74	7.49
<i>Finance paper, directly placed</i> <sup>3,5,7</sup>													
6 1-month .....	8.00	8.09	8.13	8.23	8.23	8.14	8.12	7.99	7.88	7.98	7.92	7.64	7.62
7 3-month .....	7.87	7.90	7.97	8.04	8.13	8.12	8.01	7.87	7.69	7.74	7.80	7.75	7.32
8 6-month .....	7.53	7.34	7.40	7.49	7.74	8.04	7.79	7.66	7.46	7.50	7.50	7.42	6.95
<i>Bankers acceptances</i> <sup>3,5,8</sup>													
9 3-month .....	7.93	7.97	8.03	8.15	8.21	8.12	8.00	7.86	7.75	7.83	7.85	7.82	7.60
10 6-month .....	7.80	7.83	7.91	8.11	8.18	8.08	7.89	7.73	7.64	7.70	7.67	7.58	7.25
<i>Certificates of deposit, secondary market</i> <sup>3,9</sup>													
11 1-month .....	8.15	8.17	8.19	8.30	8.32	8.25	8.20	8.09	7.98	8.08	8.03	7.92	8.27
12 3-month .....	8.15	8.16	8.22	8.35	8.42	8.35	8.23	8.10	7.97	8.06	8.06	8.03	7.82
13 6-month .....	8.17	8.17	8.26	8.48	8.57	8.48	8.28	8.12	7.99	8.06	8.05	7.95	7.64
14 Eurodollar deposits, 3-month <sup>3,10</sup> .....	8.16	8.22	8.24	8.37	8.44	8.35	8.23	8.09	7.99	8.07	8.06	8.04	7.87
<i>U.S. Treasury bills</i>													
Secondary market <sup>3,5</sup>													
15 3-month .....	7.50	7.64	7.74	7.90	7.77	7.74	7.73	7.62	7.45	7.36	7.17	7.06	6.74
16 6-month .....	7.46	7.55	7.70	7.85	7.84	7.76	7.63	7.52	7.38	7.32	7.16	7.03	6.70
17 1-year .....	7.35	7.38	7.55	7.76	7.80	7.73	7.53	7.40	7.26	7.24	7.06	6.85	6.61
Auction average <sup>3,5,11</sup>													
18 3-month .....	7.51	7.64	7.76	7.87	7.78	7.78	7.74	7.66	7.44	7.38	7.19	7.07	6.81
19 6-month .....	7.47	7.52	7.72	7.83	7.82	7.82	7.64	7.57	7.36	7.33	7.20	7.04	6.76
20 1-year .....	7.36	7.21	7.42	7.76	7.72	8.05	7.65	7.52	7.37	7.25	7.01	6.81	6.58
<b>U.S. TREASURY NOTES AND BONDS</b>													
<i>Constant maturities</i> <sup>12</sup>													
21 1-year .....	7.89	7.92	8.11	8.35	8.40	8.32	8.10	7.94	7.78	7.76	7.55	7.31	7.05
22 2-year .....	8.16	8.09	8.37	8.63	8.72	8.64	8.35	8.16	8.06	8.08	7.88	7.60	7.31
23 3-year .....	8.26	8.13	8.39	8.63	8.78	8.69	8.40	8.26	8.22	8.27	8.07	7.74	7.47
24 5-year .....	8.37	8.12	8.42	8.60	8.77	8.74	8.43	8.33	8.44	8.51	8.33	8.02	7.73
25 7-year .....	8.52	8.20	8.48	8.65	8.81	8.78	8.52	8.46	8.64	8.79	8.59	8.28	8.00
26 10-year .....	8.55	8.21	8.47	8.59	8.79	8.76	8.48	8.47	8.75	8.89	8.72	8.39	8.08
27 30-year .....	8.61	8.26	8.50	8.56	8.76	8.73	8.46	8.50	8.86	9.03	8.86	8.54	8.24
<i>Composite</i> <sup>13</sup>													
28 Over 10 years (long-term) .....	8.74	8.39	8.66	8.74	8.92	8.90	8.62	8.64	8.97	9.11	8.93	8.60	8.31
<b>STATE AND LOCAL NOTES AND BONDS</b>													
<i>Moody's series</i> <sup>14</sup>													
29 Aaa .....	6.96	6.81	7.05	6.98	7.04	6.97	6.88	6.96	6.99	7.18	7.23	6.75	6.63
30 Baa .....	7.29	7.35	7.24	7.41	7.43	7.37	7.11	7.13	7.21	7.48	7.43	7.22	7.10
31 Bond buyer series <sup>15</sup> .....	7.27	7.10	7.22	7.29	7.39	7.35	7.24	7.19	7.32	7.43	7.49	7.18	7.09
<b>CORPORATE BONDS</b>													
32 Seasoned issues, all industries <sup>16</sup> .....	9.77	9.43	9.64	9.73	9.82	9.87	9.67	9.65	9.84	10.02	10.03	9.85	9.63
<i>Rating group</i>													
33 Aaa .....	9.32	8.99	9.22	9.37	9.46	9.47	9.26	9.24	9.41	9.56	9.53	9.30	9.05
34 Aa .....	9.56	9.27	9.45	9.51	9.64	9.70	9.49	9.47	9.63	9.77	9.77	9.59	9.39
35 A .....	9.82	9.54	9.75	9.82	9.89	9.89	9.70	9.69	9.89	10.09	10.06	9.88	9.64
36 Baa .....	10.36	9.94	10.14	10.21	10.30	10.41	10.22	10.20	10.41	10.64	10.74	10.62	10.43
37 A-rated, recently-offered utility bonds <sup>17</sup> ..	10.01	9.63	9.84	9.92	10.09	10.04	9.85	9.96	10.29	10.28	10.23	10.07	9.95
<i>MEMO: Dividend-price ratio</i> <sup>18</sup>													
38 Preferred stocks .....	n.a.	8.80	8.90	9.02	9.05	9.04	9.01	8.94	8.97	9.05	9.10	8.88	8.72
39 Common stocks .....	n.a.	3.41	3.54	3.49	3.51	3.44	3.36	3.37	3.65	3.85	4.01	3.91	3.74

## 21. Interest rates in money and capital markets, 1990—Continued

### B. Weekly averages

Percent per year

Item	Week ending												
	Jan. 5	Jan. 12	Jan. 19	Jan. 26	Feb. 2	Feb. 9	Feb. 16	Feb. 23	Mar. 2	Mar. 9	Mar. 16	Mar. 23	Mar. 30
<b>MONEY MARKET INSTRUMENTS</b>													
1 Federal funds <sup>1,2,3</sup> .....	8.32	8.22	8.20	8.23	8.24	8.22	8.21	8.25	8.27	8.28	8.27	8.27	8.26
2 Discount window borrowing <sup>2,4</sup> .....	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
<i>Commercial paper<sup>3,5,6</sup></i>													
3 1-month .....	8.25	8.16	8.18	8.19	8.22	8.23	8.19	8.22	8.23	8.29	8.35	8.35	8.35
4 3-month .....	8.11	8.05	8.09	8.12	8.14	8.15	8.12	8.15	8.17	8.21	8.31	8.32	8.30
5 6-month .....	7.91	7.89	7.98	8.02	8.04	8.04	8.00	8.05	8.07	8.12	8.29	8.29	8.27
<i>Finance paper<sup>3,5,7</sup></i>													
6 1-month .....	8.13	8.06	8.07	8.09	8.14	8.15	8.11	8.13	8.15	8.19	8.26	8.25	8.25
7 3-month .....	7.96	7.88	7.86	7.89	7.96	7.98	7.95	7.99	7.97	7.99	8.05	8.08	8.08
8 6-month .....	7.35	7.33	7.33	7.33	7.38	7.41	7.34	7.41	7.49	7.33	7.52	7.61	7.52
<i>Bankers acceptances<sup>3,5,8</sup></i>													
9 3-month .....	7.96	7.92	7.99	8.00	8.01	8.02	8.01	8.05	8.06	8.10	8.19	8.18	8.18
10 6-month .....	7.77	7.75	7.87	7.88	7.91	7.91	7.88	7.95	7.96	8.01	8.18	8.16	8.15
<i>Certificates of deposit, secondary market<sup>3,9</sup></i>													
11 1-month .....	8.21	8.16	8.17	8.17	8.18	8.19	8.18	8.20	8.22	8.26	8.34	8.32	8.31
12 3-month .....	8.15	8.13	8.17	8.19	8.20	8.22	8.20	8.24	8.25	8.29	8.42	8.38	8.35
13 6-month .....	8.10	8.11	8.21	8.22	8.25	8.27	8.22	8.29	8.29	8.36	8.57	8.55	8.52
14 Eurodollar deposits, 3-month <sup>3,10</sup> .....	8.25	8.23	8.15	8.26	8.25	8.25	8.23	8.23	8.25	8.30	8.39	8.40	8.38
<i>U.S. Treasury bills</i>													
<i>Secondary market<sup>3,5</sup></i>													
15 3-month .....	7.59	7.53	7.72	7.69	7.76	7.80	7.66	7.74	7.76	7.91	7.96	7.93	7.85
16 6-month .....	7.50	7.43	7.60	7.59	7.71	7.74	7.63	7.74	7.72	7.83	7.88	7.87	7.84
17 1-year .....	7.30	7.26	7.42	7.46	7.54	7.58	7.50	7.61	7.58	7.76	7.81	7.76	7.75
<i>Auction average<sup>3,5,11</sup></i>													
18 3-month .....	7.64	7.57	7.68	7.66	7.77	7.83	7.65	7.80	7.72	7.85	7.96	7.97	7.85
19 6-month .....	7.52	7.44	7.54	7.58	7.73	7.72	7.65	7.77	7.70	7.79	7.89	7.92	7.83
20 1-year .....	n.a.	n.a.	7.21	n.a.	n.a.	n.a.	7.42	n.a.	n.a.	n.a.	7.76	n.a.	n.a.
<b>U.S. TREASURY NOTES AND BONDS</b>													
<i>Constant maturities<sup>12</sup></i>													
21 1-year .....	7.82	7.78	7.97	8.01	8.09	8.13	8.05	8.19	8.14	8.34	8.42	8.35	8.34
22 2-year .....	7.91	7.91	8.16	8.22	8.31	8.37	8.30	8.48	8.43	8.59	8.70	8.66	8.61
23 3-year .....	7.93	7.95	8.19	8.28	8.38	8.38	8.30	8.49	8.44	8.60	8.70	8.63	8.63
24 5-year .....	7.91	7.94	8.17	8.27	8.39	8.44	8.36	8.53	8.44	8.59	8.68	8.60	8.57
25 7-year .....	8.02	8.04	8.23	8.33	8.43	8.47	8.40	8.60	8.53	8.66	8.71	8.62	8.62
26 10-year .....	7.98	8.04	8.24	8.36	8.47	8.48	8.39	8.58	8.50	8.61	8.65	8.55	8.56
27 30-year .....	8.04	8.12	8.29	8.40	8.50	8.51	8.43	8.61	8.53	8.60	8.63	8.49	8.53
28 <i>Composite<sup>13</sup></i> Over 10 years (long-term) .....	8.17	8.24	8.41	8.53	8.64	8.66	8.61	8.78	8.69	8.77	8.81	8.67	8.71
<b>STATE AND LOCAL NOTES AND BONDS</b>													
<i>Moody's series<sup>14</sup></i>													
29 Aaa .....	6.87	6.65	6.65	7.05	7.05	7.05	6.95	7.15	6.88	6.85	7.08	7.05	7.05
30 Baa .....	7.21	7.40	7.40	7.40	7.30	7.10	7.21	7.41	7.20	7.50	7.50	7.41	7.45
31 <i>Bond buyer series<sup>15</sup></i> .....	7.03	7.03	7.14	7.19	7.24	7.20	7.16	7.27	7.25	7.25	7.32	7.31	7.33
<b>CORPORATE BONDS</b>													
32 Seasoned issues, all industries <sup>16</sup> .....	9.34	9.36	9.42	9.50	9.60	9.64	9.62	9.69	9.68	9.73	9.76	9.72	9.73
<i>Rating group</i>													
33 Aaa .....	8.89	8.92	8.98	9.05	9.15	9.22	9.21	9.27	9.26	9.35	9.40	9.39	9.37
34 Aa .....	9.17	9.21	9.26	9.32	9.41	9.45	9.43	9.49	9.47	9.48	9.55	9.50	9.54
35 A .....	9.43	9.46	9.52	9.61	9.71	9.75	9.72	9.82	9.77	9.83	9.86	9.81	9.80
36 Baa .....	9.86	9.87	9.93	10.00	10.10	10.13	10.11	10.19	10.20	10.24	10.22	10.17	10.20
37 A-rated, recently-offered utility bonds <sup>17</sup> .....	9.55	9.57	9.65	9.75	9.83	9.75	9.84	9.94	9.91	10.00	9.92	9.82	9.98
<i>MEMO: Dividend-price ratio<sup>18</sup></i>													
38 Preferred stocks .....	8.76	8.74	8.82	8.82	8.88	8.82	8.90	8.96	8.91	8.98	9.06	9.02	9.00
39 Common stocks .....	3.22	3.33	3.43	3.52	3.54	3.50	3.53	3.58	3.54	3.50	3.51	3.48	3.47

## 21. Interest rates in money and capital markets, 1990—Continued

### B. Weekly averages

Percent per year

Item	Week ending													
	Apr. 6	Apr. 13	Apr. 20	Apr. 27	May 4	May 11	May 18	May 25	June 1	June 8	June 15	June 22	June 29	
<b>MONEY MARKET INSTRUMENTS</b>														
1 Federal funds <sup>1,2,3</sup> . . . . .	8.33	8.25	8.27	8.24	8.12	8.20	8.16	8.22	8.19	8.26	8.30	8.28	8.28	
2 Discount window borrowing <sup>2,4</sup> . . . . .	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
<i>Commercial paper, directly placed<sup>3,5,6</sup></i>														
3 1-month . . . . .	8.34	8.30	8.30	8.35	8.36	8.26	8.21	8.19	8.18	8.17	8.18	8.24	8.25	
4 3-month . . . . .	8.30	8.24	8.27	8.37	8.42	8.26	8.20	8.17	8.17	8.12	8.12	8.16	8.17	
5 6-month . . . . .	8.28	8.21	8.24	8.38	8.45	8.25	8.16	8.15	8.13	8.06	8.03	8.06	8.07	
<i>Finance paper<sup>3,5,7</sup></i>														
6 1-month . . . . .	8.25	8.20	8.20	8.27	8.27	8.16	8.10	8.08	8.10	8.09	8.10	8.13	8.16	
7 3-month . . . . .	8.09	8.08	8.10	8.20	8.23	8.15	8.08	8.07	8.05	8.01	7.99	8.02	8.04	
8 6-month . . . . .	7.61	7.61	7.74	7.96	8.12	8.06	8.00	8.00	7.92	7.76	7.79	7.80	7.83	
<i>Bankers acceptances<sup>3,5,8</sup></i>														
9 3-month . . . . .	8.17	8.14	8.18	8.30	8.29	8.13	8.09	8.06	8.01	7.96	7.99	8.03	8.04	
10 6-month . . . . .	8.14	8.09	8.14	8.32	8.32	8.10	8.01	8.00	7.94	7.87	7.88	7.92	7.90	
<i>Certificates of deposit, secondary market<sup>3,9</sup></i>														
11 1-month . . . . .	8.31	8.29	8.30	8.38	8.38	8.26	8.22	8.20	8.19	8.17	8.19	8.22	8.24	
12 3-month . . . . .	8.37	8.35	8.38	8.53	8.56	8.37	8.29	8.29	8.25	8.22	8.21	8.24	8.27	
13 6-month . . . . .	8.54	8.47	8.51	8.72	8.74	8.51	8.40	8.38	8.35	8.28	8.26	8.29	8.31	
14 Eurodollar deposits, 3-month <sup>3,10</sup> . . . . .	8.40	8.38	8.38	8.49	8.59	8.48	8.30	8.30	8.24	8.23	8.24	8.20	8.25	
<i>U.S. Treasury bills</i>														
<i>Secondary market<sup>3,5</sup></i>														
15 3-month . . . . .	7.77	7.78	7.76	7.78	7.85	7.74	7.67	7.71	7.74	7.70	7.70	7.74	7.77	
16 6-month . . . . .	7.77	7.78	7.81	7.94	7.97	7.75	7.68	7.73	7.68	7.61	7.61	7.65	7.66	
17 1-year . . . . .	7.71	7.70	7.81	7.94	7.94	7.75	7.66	7.64	7.61	7.51	7.50	7.57	7.57	
<i>Auction average<sup>3,5,11</sup></i>														
18 3-month . . . . .	7.83	7.80	7.71	7.78	7.91	7.79	7.67	7.74	7.80	7.69	7.73	7.74	7.78	
19 6-month . . . . .	7.81	7.80	7.75	7.91	8.03	7.84	7.68	7.79	7.74	7.62	7.64	7.64	7.67	
20 1-year . . . . .	n.a.	7.72	n.a.	n.a.	n.a.	8.05	n.a.	n.a.	n.a.	7.65	n.a.	n.a.	n.a.	
<b>U.S. TREASURY NOTES AND BONDS</b>														
<i>Constant maturities<sup>12</sup></i>														
21 1-year . . . . .	8.29	8.29	8.41	8.57	8.56	8.36	8.24	8.22	8.18	8.08	8.05	8.14	8.13	
22 2-year . . . . .	8.57	8.55	8.75	8.95	8.94	8.68	8.56	8.54	8.46	8.33	8.31	8.41	8.36	
23 3-year . . . . .	8.62	8.61	8.80	9.02	9.01	8.73	8.60	8.58	8.50	8.38	8.36	8.44	8.42	
24 5-year . . . . .	8.59	8.60	8.79	9.01	9.01	8.79	8.67	8.64	8.52	8.41	8.39	8.47	8.45	
25 7-year . . . . .	8.65	8.65	8.84	9.04	9.03	8.83	8.71	8.70	8.61	8.50	8.48	8.56	8.55	
26 10-year . . . . .	8.59	8.62	8.83	9.02	9.02	8.81	8.68	8.66	8.58	8.46	8.44	8.52	8.51	
27 30-year . . . . .	8.56	8.58	8.80	9.00	8.98	8.80	8.64	8.63	8.56	8.44	8.42	8.49	8.49	
28 Composite <sup>13</sup> Over 10 years (long-term) . . . . .	8.74	8.74	8.97	9.15	9.14	8.96	8.81	8.80	8.73	8.60	8.57	8.66	8.65	
<b>STATE AND LOCAL NOTES AND BONDS</b>														
<i>Moody's series<sup>14</sup></i>														
29 Aaa . . . . .	6.83	7.09	7.05	7.19	7.19	7.15	7.15	6.80	6.75	6.85	6.90	6.93	6.95	
30 Baa . . . . .	7.40	7.50	7.45	7.40	7.50	7.75	7.50	7.13	7.11	7.15	7.08	7.10	7.10	
31 Bond buyer series <sup>15</sup> . . . . .	7.33	7.31	7.39	7.51	7.54	7.39	7.29	7.26	7.26	7.21	7.20	7.28	7.27	
<b>CORPORATE BONDS</b>														
32 Seasoned issues, all industries <sup>16</sup> . . . . .	9.74	9.73	9.82	9.95	10.00	9.94	9.82	9.79	9.76	9.67	9.64	9.67	9.69	
<i>Rating group</i>														
33 Aaa . . . . .	9.38	9.38	9.45	9.59	9.62	9.54	9.39	9.39	9.38	9.27	9.21	9.26	9.27	
34 Aa . . . . .	9.55	9.53	9.64	9.77	9.81	9.77	9.67	9.64	9.57	9.49	9.46	9.49	9.52	
35 A . . . . .	9.82	9.81	9.89	9.98	10.03	9.95	9.85	9.80	9.79	9.73	9.69	9.69	9.70	
36 Baa . . . . .	10.22	10.18	10.29	10.45	10.54	10.49	10.36	10.34	10.29	10.21	10.19	10.24	10.25	
37 A-rated, recently-offered utility bonds <sup>17</sup> . . . . .	9.93	9.96	10.25	10.32	10.16	10.02	10.02	9.98	9.87	9.78	9.83	9.89	9.92	
<i>MEMO: Dividend-price ratio<sup>18</sup></i>														
38 Preferred stocks . . . . .	9.04	9.09	9.02	9.04	9.10	9.05	9.02	9.02	9.03	8.98	8.99	9.00	9.05	
39 Common stocks . . . . .	3.48	3.48	3.49	3.59	3.58	3.51	3.40	3.37	3.35	3.31	3.32	3.37	3.42	



## 21. Interest rates in money and capital markets, 1990—Continued

### B. Weekly averages

Percent per year

Item	Week ending												
	July 6	July 13	July 20	July 27	Aug. 3	Aug. 10	Aug. 17	Aug. 24	Aug. 31	Sept. 7	Sept. 14	Sept. 21	Sept. 28
<b>MONEY MARKET INSTRUMENTS</b>													
1 Federal funds <sup>1,2,3</sup> .....	8.33	8.28	8.14	8.05	8.03	8.07	8.13	8.30	8.08	8.25	8.12	8.18	8.26
2 Discount window borrowing <sup>2,4</sup> .....	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
<i>Commercial paper</i> <sup>3,5,6</sup>													
3 1-month .....	8.23	8.23	8.02	7.97	7.89	7.92	8.01	8.07	8.03	7.96	8.02	8.10	8.26
4 3-month .....	8.13	8.13	7.94	7.88	7.78	7.77	7.85	7.98	7.96	7.85	7.88	7.96	8.13
5 6-month .....	8.03	8.03	7.85	7.78	7.67	7.64	7.71	7.90	7.89	7.72	7.75	7.81	8.01
<i>Finance paper, directly placed</i> <sup>3,5,7</sup>													
6 1-month .....	8.13	8.15	7.91	7.88	7.79	7.78	7.89	7.95	7.94	7.88	7.94	7.99	8.08
7 3-month .....	8.01	8.01	7.82	7.77	7.62	7.57	7.68	7.79	7.78	7.66	7.71	7.76	7.82
8 6-month .....	7.82	7.81	7.60	7.53	7.42	7.40	7.38	7.53	7.56	7.47	7.48	7.50	7.55
<i>Bankers acceptances</i> <sup>3,5,8</sup>													
9 3-month .....	7.98	7.98	7.82	7.77	7.62	7.65	7.75	7.90	7.80	7.68	7.73	7.85	8.02
10 6-month .....	7.85	7.85	7.69	7.63	7.46	7.51	7.60	7.83	7.73	7.57	7.61	7.72	7.89
<i>Certificates of deposit, secondary market</i> <sup>3,9</sup>													
11 1-month .....	8.23	8.24	8.02	7.97	7.90	7.90	7.97	8.08	8.02	7.94	8.01	8.09	8.25
12 3-month .....	8.24	8.25	8.04	7.98	7.89	7.87	7.94	8.09	8.04	7.94	7.97	8.06	8.24
13 6-month .....	8.26	8.28	8.07	8.00	7.89	7.87	7.93	8.13	8.10	7.95	7.97	8.06	8.25
14 Eurodollar deposits, 3-month <sup>3,10</sup> .....	8.21	8.23	8.11	8.01	7.91	7.88	7.91	8.04	8.14	7.98	7.95	8.03	8.24
<i>U.S. Treasury bills</i> Secondary market <sup>3,5</sup>													
15 3-month .....	7.71	7.73	7.57	7.53	7.43	7.37	7.45	7.54	7.46	7.38	7.38	7.38	7.29
16 6-month .....	7.61	7.65	7.48	7.42	7.29	7.29	7.37	7.49	7.44	7.34	7.32	7.31	7.30
17 1-year .....	7.49	7.53	7.34	7.33	7.16	7.18	7.22	7.39	7.32	7.23	7.24	7.25	7.25
<i>Auction average</i> <sup>3,5,11</sup>													
18 3-month .....	7.73	7.81	7.62	7.49	7.50	7.23	7.41	7.55	7.49	7.39	7.41	7.39	7.32
19 6-month .....	7.60	7.75	7.52	7.40	7.37	7.19	7.31	7.45	7.48	7.36	7.34	7.30	7.33
20 1-year .....	7.52	n.a.	n.a.	n.a.	7.34	n.a.	n.a.	n.a.	7.40	n.a.	n.a.	n.a.	7.25
<b>U.S. TREASURY NOTES AND BONDS</b>													
<i>Constant maturities</i> <sup>12</sup>													
21 1-year .....	8.06	8.09	7.87	7.85	7.67	7.70	7.73	7.93	7.85	7.74	7.75	7.77	7.79
22 2-year .....	8.25	8.30	8.12	8.07	7.88	7.98	8.00	8.23	8.16	8.06	8.06	8.08	8.12
23 3-year .....	8.33	8.39	8.23	8.21	8.01	8.15	8.15	8.38	8.33	8.24	8.24	8.25	8.33
24 5-year .....	8.36	8.43	8.31	8.30	8.12	8.36	8.39	8.62	8.56	8.48	8.47	8.52	8.58
25 7-year .....	8.48	8.54	8.44	8.43	8.28	8.60	8.60	8.81	8.79	8.76	8.73	8.80	8.85
26 10-year .....	8.44	8.53	8.47	8.48	8.37	8.72	8.71	8.92	8.88	8.85	8.84	8.92	8.96
27 30-year .....	8.44	8.53	8.51	8.54	8.44	8.82	8.84	9.03	9.00	8.97	8.97	9.06	9.10
<i>Composite</i> <sup>13</sup>													
28 Over 10 years (long-term) .....	8.60	8.69	8.66	8.67	8.54	8.93	8.96	9.14	9.11	9.07	9.06	9.14	9.17
<b>STATE AND LOCAL NOTES AND BONDS</b>													
<i>Moody's series</i> <sup>14</sup>													
29 Aaa .....	6.95	6.98	6.94	6.95	6.90	6.95	6.95	6.97	7.19	7.13	7.06	7.11	7.40
30 Baa .....	7.10	7.16	7.11	7.15	7.08	7.12	7.25	7.13	7.47	7.41	7.35	7.37	7.80
31 Bond buyer series <sup>15</sup> .....	7.24	7.21	7.17	7.15	7.08	7.22	7.26	7.56	7.47	7.41	7.35	7.41	7.53
<b>CORPORATE BONDS</b>													
32 Seasoned issues, all industries <sup>16</sup> .....	9.64	9.68	9.65	9.66	9.59	9.77	9.80	9.94	9.98	9.98	9.97	10.00	10.11
<i>Rating group</i>													
33 Aaa .....	9.23	9.26	9.24	9.26	9.19	9.34	9.37	9.50	9.56	9.57	9.54	9.51	9.63
34 Aa .....	9.46	9.51	9.47	9.46	9.41	9.56	9.63	9.71	9.75	9.72	9.71	9.77	9.87
35 A .....	9.68	9.71	9.70	9.70	9.64	9.84	9.85	9.99	10.03	10.06	10.06	10.07	10.16
36 Baa .....	10.20	10.23	10.19	10.19	10.14	10.34	10.36	10.54	10.56	10.54	10.57	10.66	10.76
37 A-rated, recently-offered utility bonds <sup>17</sup> .....	10.00	9.94	9.99	9.94	10.07	10.22	10.34	10.50	10.31	10.23	10.28	10.35	10.25
<i>MEMO: Dividend-price ratio</i> <sup>18</sup>													
38 Preferred stocks .....	9.00	9.00	8.84	8.93	8.90	8.99	8.87	9.05	9.02	9.01	9.04	9.00	9.13
39 Common stocks .....	3.37	3.36	3.34	3.41	3.43	3.61	3.59	3.85	3.76	3.76	3.79	3.81	4.03

## 21. Interest rates in money and capital markets, 1990—Continued

### B. Weekly averages

Percent per year

Item	Week ending												
	Oct. 5	Oct. 12	Oct. 19	Oct. 26	Nov. 2	Nov. 9	Nov. 16	Nov. 23	Nov. 30	Dec. 7	Dec. 14	Dec. 21	Dec. 28
<b>MONEY MARKET INSTRUMENTS</b>													
1 Federal funds <sup>1,2,3</sup> . . . . .	8.23	8.20	7.96	7.99	8.17	7.97	7.94	7.80	7.56	7.60	7.25	7.29	7.16
2 Discount window borrowing <sup>2,4</sup> . . . . .	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	6.93	6.50
<i>Commercial paper<sup>3,5,6</sup></i>													
3 1-month . . . . .	8.06	8.10	8.09	8.02	7.85	7.89	7.87	7.79	7.81	8.23	7.79	8.23	9.01
4 3-month . . . . .	7.94	8.00	8.04	8.01	7.84	7.87	7.88	7.85	8.06	7.94	7.48	7.73	8.14
5 6-month . . . . .	7.80	7.85	7.86	7.81	7.71	7.72	7.70	7.68	7.83	7.71	7.27	7.39	7.66
<i>Finance paper<sup>3,5,7</sup></i>													
6 1-month . . . . .	7.96	7.99	7.98	7.89	7.73	7.78	7.73	7.49	7.49	7.92	7.39	7.64	7.59
7 3-month . . . . .	7.78	7.80	7.87	7.80	7.70	7.79	7.73	7.71	7.77	7.64	7.17	7.30	7.14
8 6-month . . . . .	7.50	7.51	7.54	7.51	7.44	7.47	7.41	7.37	7.38	7.30	6.91	6.81	6.73
<i>Bankers acceptances<sup>3,5,8</sup></i>													
9 3-month . . . . .	7.80	7.97	7.92	7.82	7.71	7.78	7.74	7.80	7.99	7.68	7.33	7.60	7.95
10 6-month . . . . .	7.60	7.77	7.73	7.64	7.58	7.58	7.48	7.51	7.72	7.40	7.11	7.18	7.38
<i>Certificates of deposit, secondary market<sup>3,9</sup></i>													
11 1-month . . . . .	8.02	8.10	8.08	8.02	7.89	7.93	7.86	7.83	8.04	8.22	7.79	8.22	9.17
12 3-month . . . . .	8.02	8.11	8.11	8.05	7.95	7.98	7.95	7.97	8.23	7.96	7.54	7.79	8.13
13 6-month . . . . .	8.02	8.10	8.10	8.05	7.94	7.95	7.87	7.87	8.08	7.85	7.46	7.54	7.78
14 Eurodollar deposits, 3-month <sup>3,10</sup> . . . . .	8.11	8.09	8.13	8.09	7.95	7.95	7.98	7.99	8.14	8.19	7.69	7.74	8.19
<i>U.S. Treasury bills</i>													
<i>Secondary market<sup>3,5</sup></i>													
15 3-month . . . . .	7.13	7.16	7.20	7.19	7.11	7.08	7.07	7.07	7.04	6.99	6.83	6.66	6.48
16 6-month . . . . .	7.14	7.18	7.20	7.15	7.08	7.05	7.03	7.03	7.00	6.88	6.71	6.64	6.59
17 1-year . . . . .	7.07	7.12	7.09	7.02	6.93	6.88	6.84	6.82	6.83	6.78	6.64	6.53	6.51
<i>Auction average<sup>3,5,11</sup></i>													
18 3-month . . . . .	7.18	7.19	7.18	7.20	7.12	7.07	7.05	7.08	7.02	7.06	6.86	6.78	6.52
19 6-month . . . . .	7.21	7.21	7.22	7.16	7.13	7.05	7.02	7.05	6.96	6.96	6.74	6.77	6.57
20 1-year . . . . .	n.a.	n.a.	n.a.	7.01	n.a.	n.a.	n.a.	6.81	n.a.	n.a.	n.a.	6.58	n.a.
<b>U.S. TREASURY NOTES AND BONDS</b>													
<i>Constant maturities<sup>12</sup></i>													
21 1-year . . . . .	7.58	7.62	7.58	7.50	7.41	7.35	7.30	7.29	7.30	7.24	7.08	6.96	6.95
22 2-year . . . . .	7.88	7.97	7.90	7.83	7.75	7.65	7.59	7.58	7.54	7.45	7.28	7.27	7.28
23 3-year . . . . .	8.07	8.18	8.10	7.99	7.95	7.81	7.70	7.69	7.68	7.57	7.40	7.42	7.49
24 5-year . . . . .	8.33	8.47	8.34	8.24	8.22	8.13	8.00	7.96	7.93	7.80	7.65	7.69	7.79
25 7-year . . . . .	8.59	8.75	8.61	8.50	8.49	8.39	8.24	8.19	8.20	8.08	7.90	7.96	8.08
26 10-year . . . . .	8.69	8.87	8.74	8.64	8.64	8.53	8.35	8.30	8.29	8.16	7.97	8.03	8.15
27 30-year . . . . .	8.83	9.02	8.88	8.77	8.77	8.67	8.51	8.47	8.44	8.32	8.13	8.20	8.31
<i>Composite<sup>13</sup></i>													
28 Over 10 years (long-term) . . . . .	8.90	9.09	8.94	8.84	8.84	8.73	8.56	8.53	8.50	8.37	8.19	8.27	8.41
<b>STATE AND LOCAL NOTES AND BONDS</b>													
<i>Moody's series<sup>14</sup></i>													
29 Aaa . . . . .	7.35	7.20	7.27	7.12	7.00	6.38	6.80	6.80	6.78	6.81	6.52	6.60	6.60
30 Baa . . . . .	7.50	7.40	7.44	7.39	7.30	7.15	7.23	7.23	7.20	7.12	7.09	7.10	7.10
31 Bond buyer series <sup>15</sup> . . . . .	7.48	7.56	7.48	7.43	7.29	7.24	7.15	7.13	7.08	7.06	7.05	7.11	7.14
<b>CORPORATE BONDS</b>													
32 Seasoned issues, all industries <sup>16</sup> . . . . .	9.99	10.06	10.07	10.00	10.00	9.95	9.85	9.78	9.76	9.68	9.58	9.62	9.65
<i>Rating group</i>													
33 Aaa . . . . .	9.54	9.59	9.57	9.45	9.47	9.38	9.30	9.25	9.20	9.13	9.03	9.02	9.04
34 Aa . . . . .	9.74	9.82	9.81	9.74	9.71	9.67	9.58	9.53	9.52	9.45	9.33	9.38	9.40
35 A . . . . .	10.04	10.08	10.09	10.05	10.05	9.97	9.88	9.80	9.78	9.68	9.58	9.62	9.67
36 Baa . . . . .	10.65	10.74	10.79	10.75	10.76	10.75	10.64	10.52	10.53	10.46	10.37	10.44	10.47
37 A-rated, recently-offered utility bonds <sup>17</sup> . . . . .	10.16	10.34	10.23	10.20	10.11	10.15	10.03	10.03	10.03	9.91	9.92	9.96	9.99
<i>MEMO: Dividend-price ratio<sup>18</sup></i>													
38 Preferred stocks . . . . .	9.09	9.20	9.15	9.10	8.96	8.90	8.80	8.90	8.92	8.80	8.72	8.67	8.68
39 Common stocks . . . . .	3.94	4.09	4.10	3.91	4.03	4.02	3.84	3.90	3.87	3.74	3.74	3.75	3.74

## 22. Stock market: Selected statistics, 1990

### A. Stock prices and trading

Averages of daily figures

Series	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Common stock prices (indexes)</i>													
1 New York Stock Exchange (Dec. 31, 1965=50) . . . . .	183.48	187.96	182.55	186.26	185.61	191.35	196.68	196.61	181.45	173.22	168.05	172.21	179.57
2 Industrial . . . . .	225.81	225.79	220.60	226.14	226.86	234.85	242.42	245.86	226.73	216.81	208.58	212.81	221.86
3 Transportation . . . . .	158.64	173.67	166.69	175.08	173.54	173.53	177.37	173.18	147.41	136.95	131.99	132.96	141.31
4 Utility . . . . .	90.61	95.69	92.15	92.99	91.92	93.29	93.65	89.85	85.81	83.30	87.27	89.69	91.56
5 Finance . . . . .	133.23	150.11	142.68	143.14	138.57	142.94	147.93	143.11	128.14	118.59	108.01	113.76	122.18
6 Standard & Poor's Corporation (1941-43=10) <sup>1</sup> . . . . .	334.63	339.97	330.45	338.47	338.18	350.25	360.39	360.03	330.75	315.41	307.12	315.29	328.75
7 American Stock Exchange (Aug. 31, 1973=50) . . . . .	338.36	367.40	355.30	360.77	353.32	353.82	361.62	359.09	333.49	318.53	296.67	294.88	305.54
<i>Volume of trading (thousands of shares)</i>													
8 New York Stock Exchange . . . . .	156,777	172,420	155,960	149,240	140,062	163,486	153,634	160,490	174,466	142,054	159,590	149,916	155,836
9 American Stock Exchange . . . . .	13,155	14,831	13,735	15,133	13,961	14,005	12,421	12,529	15,881	11,668	11,294	10,368	11,620

### B. Customer financing

Millions of dollars, end-of-period balances

Series	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Margin credit at broker-dealers . . . . .	32,640	31,480	30,760	31,060	31,600	31,720	32,130	30,350	29,640	28,650	27,820	28,210
MEMO: Free credit balances at brokers <sup>2</sup>												
2 Margin accounts . . . . .	6,755	6,575	6,525	6,465	6,215	6,490	6,385	7,140	7,285	7,245	7,300	8,050
3 Cash accounts . . . . .	17,370	16,200	16,510	15,375	15,470	15,625	17,035	16,745	16,185	15,820	17,025	19,285

### C. Margin requirements under Regulations T, U, G, and X<sup>3</sup>

Percent of market value; effective dates shown

Type of security or sale	Mar. 11, 1968	June 8, 1968	May 6, 1970	Dec. 6, 1971	Nov. 24, 1972	Jan. 3, 1974
1 Margin stocks . . . . .	70	80	65	55	65	50
2 Convertible bonds . . . . .	50	60	50	50	50	50
3 Short sales . . . . .	70	80	65	55	65	50

### 23. Selected assets and liabilities of financial institutions, 1990

#### A. SAIF-insured institutions

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Assets</b>	<b>1,236,517</b>	<b>1,225,087</b>	<b>1,223,350</b>	<b>1,210,338</b>	<b>1,197,787</b>	<b>1,174,615</b>	<b>1,162,297</b>	<b>1,156,789</b>	<b>1,125,653</b>	<b>1,116,641</b>	<b>1,109,032</b>	<b>1,084,900</b>
2 Mortgages	727,559	721,450	717,687	715,422	708,550	691,239	689,079	684,936	665,655	662,309	653,472	633,567
3 Mortgage-backed securities	169,414	167,260	167,683	166,167	165,741	159,173	158,146	156,398	154,197	153,469	155,616	155,320
4 Contra-assets to mortgage assets <sup>1</sup>	24,162	22,729	23,073	21,999	22,044	20,337	19,552	19,453	18,550	17,139	17,038	16,918
5 Commercial loans	31,911	31,770	31,069	30,931	30,351	28,753	28,483	27,868	26,762	26,052	25,262	24,139
6 Consumer loans	57,321	56,821	56,805	56,639	55,659	55,171	54,666	53,387	51,874	50,746	50,177	48,756
7 Contra-assets to nonmortgage loans <sup>2</sup>	2,251	2,279	2,476	2,227	1,771	1,980	1,989	2,034	1,982	1,769	1,692	1,936
8 Cash and investment securities	160,519	157,314	162,313	153,346	152,391	155,674	150,399	153,061	148,058	145,286	145,998	146,534
9 Other <sup>3</sup>	116,206	115,480	113,341	112,059	108,910	106,922	103,226	102,627	99,640	97,686	97,237	95,439
<b>10 Liabilities and net worth</b>	<b>1,236,517</b>	<b>1,225,087</b>	<b>1,223,350</b>	<b>1,210,338</b>	<b>1,197,787</b>	<b>1,174,615</b>	<b>1,162,297</b>	<b>1,156,789</b>	<b>1,125,653</b>	<b>1,116,641</b>	<b>1,109,032</b>	<b>1,084,900</b>
11 Savings capital	933,835	926,439	929,910	916,069	902,653	890,497	885,286	878,736	857,688	851,810	846,822	835,496
12 Borrowed money	252,942	248,135	246,875	246,646	241,943	230,169	222,439	221,872	213,563	208,105	203,855	197,353
13 FHLBB	121,732	120,633	117,489	115,620	114,047	109,733	106,127	105,882	101,731	100,574	100,493	100,391
14 Other	131,210	127,502	129,386	131,026	127,896	120,436	116,312	115,990	111,832	107,531	103,362	96,962
15 Other	26,987	28,096	25,997	27,341	28,807	25,151	26,798	28,293	23,874	25,559	26,127	21,305
16 Net worth	22,754	22,417	20,568	20,282	24,379	28,803	27,775	27,889	30,526	31,188	32,228	30,747

#### B. SAIF-insured federal savings banks

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Assets</b>	<b>583,063</b>	<b>581,983</b>	<b>595,644</b>	<b>593,345</b>	<b>570,795</b>	<b>583,392</b>	<b>580,847</b>	<b>584,632</b>	<b>591,136</b>	<b>588,880</b>	<b>585,847</b>	<b>576,531</b>
2 Mortgages	331,503	330,366	332,995	333,300	317,985	323,516	328,236	328,895	332,927	332,431	328,122	320,233
3 Mortgage-backed securities	76,765	77,016	80,059	81,030	77,781	78,001	80,474	80,994	82,418	82,219	84,190	81,205
4 Contra-assets to mortgage assets <sup>1</sup>	12,309	11,615	11,844	11,590	10,798	10,200	9,227	9,339	9,964	9,578	9,305	9,591
5 Commercial loans	20,310	20,244	20,366	20,324	19,713	19,683	18,810	18,662	18,767	18,458	18,197	17,674
6 Consumer loans	20,310	20,244	20,365	20,324	32,407	32,745	31,003	31,183	30,750	30,682	30,421	29,933
7 Contra-assets to nonmortgage loans <sup>2</sup>	949	986	1,001	908	707	970	870	813	980	572	809	990
8 Finance leases plus interest	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Cash and investment securities	70,742	70,054	76,158	72,618	70,999	75,081	71,354	73,756	73,602	75,117	72,454	75,940
10 Other <sup>3</sup>	45,444	46,238	46,371	46,180	44,840	47,723	44,150	44,129	46,043	45,287	45,319	45,008
<b>11 Liabilities and net worth</b>	<b>583,063</b>	<b>581,983</b>	<b>595,644</b>	<b>593,345</b>	<b>570,795</b>	<b>583,392</b>	<b>580,847</b>	<b>584,632</b>	<b>591,136</b>	<b>588,880</b>	<b>585,847</b>	<b>576,531</b>
12 Savings capital	418,555	419,246	433,000	429,469	413,009	427,379	423,472	424,260	434,705	436,080	436,903	434,297
13 Borrowed money	126,398	124,171	126,253	126,240	123,415	121,721	118,393	120,592	119,991	115,472	111,270	107,270
14 FHLBB	63,516	63,026	63,550	63,120	61,057	60,666	61,287	62,209	61,605	60,256	60,265	59,949
15 Other	62,882	61,145	62,703	63,120	62,358	61,055	57,106	58,383	58,386	55,216	51,005	47,321
16 Other	9,770	10,347	9,435	9,982	10,307	8,889	9,245	10,128	8,253	9,063	9,824	8,193
17 Net worth	25,986	25,723	24,169	23,505	21,138	21,944	26,424	26,420	24,859	24,837	24,931	24,172

### 23. Selected assets and liabilities of financial institutions, 1990—Continued

#### C. Credit unions<sup>4</sup>

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total assets/liabilities and capital</b>	<b>183,301</b>	<b>186,119</b>	<b>192,718</b>	<b>193,208</b>	<b>195,020</b>	<b>195,302</b>	<b>194,523</b>	<b>196,625</b>	<b>197,272</b>	↑	↑	<b>198,206</b>
2 Federal	120,489	122,885	126,690	127,250	128,648	128,142	127,564	128,715	129,086	↑	↑	130,073
3 State	62,812	63,234	66,028	65,958	66,372	67,160	66,959	67,910	68,186	n.a.	n.a.	68,133
4 Loans outstanding	122,332	121,968	121,660	122,616	123,205	123,968	124,343	126,156	127,341	n.a.	n.a.	127,132
5 Federal	80,041	79,715	79,407	80,205	80,550	81,063	81,063	82,040	82,823	↓	↓	83,029
6 State	42,291	42,253	42,253	42,411	42,655	42,905	43,280	44,116	44,518	↓	↓	44,102
7 Savings	166,629	168,609	175,942	175,745	176,701	178,127	176,360	178,081	177,532	↓	↓	179,974
8 Federal	109,818	111,246	115,714	115,554	116,402	116,717	115,305	116,411	115,469	↓	↓	117,892
9 State	56,811	57,363	60,228	60,191	60,299	61,408	61,056	61,670	62,063	↓	↓	62,082

#### D. Life insurance companies<sup>5</sup>

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Assets</b>	↑	↑	<b>1,329,056</b>	↑	↑	<b>1,376,660</b>	↑	↑	<b>1,387,463</b>	↑	↑	<b>1,411,881</b>
Securities												
2 Government			189,302			195,287			202,962			208,782
3 United States <sup>6</sup>			164,056			167,735			175,156			180,200
4 State and local			9,322			10,963			11,818			12,038
5 Foreign <sup>7</sup>	n.a.	n.a.	15,924	n.a.	n.a.	16,589	n.a.	n.a.	15,988	n.a.	n.a.	16,544
6 Business			672,940			705,070			709,470			724,603
7 Bonds			549,742			570,245			588,251			596,053
8 Stocks			123,198			134,825			121,219			128,550
9 Mortgages			260,282			264,865			266,063			267,922
10 Real estate			41,387			44,188			44,544			44,718
11 Policy loans			61,108			63,144			60,641			61,562
12 Other assets	↓	↓	104,037	↓	↓	104,106	↓	↓	103,783	↓	↓	104,294

## 24. Federal fiscal and financing operations, 1990

Millions of dollars

Type of account or operation	Fiscal year <sup>1</sup>	Calendar year						
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.
<i>U.S. budget<sup>2</sup></i>								
1 Receipts, total	1,031,308	1,051,984	548,861	503,123	99,524	65,141	64,805	139,604
2 On-budget	749,654	763,157	393,256	369,901	74,229	44,104	38,976	106,755
3 Off-budget	281,654	288,827	155,605	133,222	25,295	21,037	25,829	32,849
4 Outlays, total	1,251,766	1,288,085	640,867	647,218	91,242	100,348	118,128	97,775
5 On-budget	1,026,701	1,059,416	528,439	530,977	72,927	80,785	97,605	79,659
6 Off-budget	225,065	228,669	112,428	116,241	18,315	19,563	20,523	18,116
7 Surplus, or deficit (-), total	-220,458	-236,103	-92,007	-144,096	8,282	-35,207	-53,324	41,829
8 On-budget	-277,047	-296,259	-135,183	-161,076	1,302	-36,681	-58,629	27,096
9 Off-budget	56,590	60,158	43,177	16,981	6,980	1,474	5,306	14,733
<i>Source of financing (total)</i>								
10 Borrowing from the public	264,453	298,823	131,117	167,706	15,841	18,221	56,090	-5,935
11 Operating cash (decrease, or increase (-))	818	-5,253	-7,683	2,430	-18,117	25,463	1,123	-20,830
12 Other <sup>3</sup>	-44,813	-57,467	-31,427	-26,040	-6,006	-8,477	-3,889	-15,064
MEMO								
13 Treasury operating balance (level, end of period)	40,155	32,188	34,618	32,188	45,052	19,589	18,466	39,296
14 Federal Reserve Banks	7,638	8,960	5,470	8,960	13,153	6,613	4,832	5,205
15 Tax and loan accounts	32,517	23,228	29,148	23,228	31,899	12,976	13,634	34,091
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget<sup>2</sup></i>								
1 Receipts, total	69,186	110,601	72,329	78,462	102,939	76,986	70,507	101,900
2 On-budget	45,488	83,704	50,418	56,260	78,607	57,026	45,531	82,059
3 Off-budget	23,698	26,897	21,911	22,202	24,332	19,960	24,976	19,841
4 Outlays, total	111,668	121,706	98,253	131,181	82,160	108,270	118,142	109,212
5 On-budget	91,717	105,746	79,806	89,692	80,748	89,358	96,694	94,679
6 Off-budget	19,951	15,960	18,447	41,489	1,413	18,912	21,448	14,532
7 Surplus, or deficit (-), total	-42,482	-11,105	-25,924	-52,719	20,778	-31,285	-47,635	-7,311
8 On-budget	-46,229	-22,042	-29,388	-33,432	-2,141	-32,332	-51,163	-12,620
9 Off-budget	3,747	10,937	3,464	-19,287	22,919	1,048	3,528	5,309
<i>Source of financing (total)</i>								
10 Borrowing from the public	23,380	23,520	24,230	47,330	-2,595	32,265	46,776	19,700
11 Operating cash (decrease, or increase (-))	25,594	-20,916	9,862	2,433	-17,832	4,720	12,533	-9,286
12 Other <sup>3</sup>	-6,492	8,501	-8,168	2,956	-351	-5,700	-11,674	-3,103
MEMO								
13 Treasury operating balance (level, end of period)	13,702	34,618	24,756	22,323	40,155	35,435	22,902	32,188
14 Federal Reserve Banks	4,426	5,470	6,369	4,453	7,638	7,607	5,495	8,960
15 Tax and loan accounts	9,276	29,148	18,387	17,869	32,517	27,828	17,406	23,228

## 25. U.S. budget, 1990<sup>1</sup>

### A. Receipts

Millions of dollars, calendar years

Source	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 All sources</b>	<b>1,051,984</b>	<b>99,524</b>	<b>65,141</b>	<b>64,805</b>	<b>139,604</b>	<b>69,186</b>	<b>110,601</b>	<b>72,329</b>	<b>78,462</b>	<b>102,939</b>	<b>76,986</b>	<b>70,507</b>	<b>101,900</b>
2 Individual income taxes, net	473,832	56,068	28,848	12,641	74,390	21,483	49,657	33,308	36,455	46,664	40,691	27,156	46,471
3 Withheld	397,688	34,172	32,852	31,323	27,855	32,548	31,469	32,211	34,610	30,806	37,777	27,505	44,560
4 Presidential Election Campaign Fund	33	0	4	9	6	6	5	31	-29	1	0	0	0
5 Nonwithheld	149,403	22,389	960	4,889	62,629	7,235	19,573	2,783	3,451	17,420	3,863	1,606	2,605
6 Refunds	73,293	493	4,968	23,581	16,100	18,306	1,390	1,716	1,577	1,562	950	1,956	694
Corporate income taxes													
7 Gross receipts	112,874	4,277	2,678	14,477	15,424	2,461	19,513	3,364	2,564	18,868	3,691	2,132	23,425
8 Refunds	15,929	1,159	1,447	1,823	2,049	904	944	1,307	956	1,524	2,077	837	902
9 Social insurance taxes and contributions, net	388,944	32,863	29,055	32,961	43,821	37,450	34,326	29,610	32,047	31,010	26,598	33,723	25,480
10 Employment taxes and contributions <sup>2</sup>	362,493	31,767	26,473	32,376	41,090	29,869	33,694	27,554	27,919	30,480	25,144	31,209	24,918
11 Self-employment taxes and contributions <sup>3</sup>	21,655	1,213	1,500	1,213	10,685	1,472	2,934	0	0	2,638	0	0	0
12 Unemployment insurance	21,925	742	2,230	173	2,377	7,155	252	1,701	3,712	186	1,082	2,098	217
13 Other net receipts <sup>4</sup>	4,527	354	352	412	354	426	380	355	416	344	373	416	345
14 Excise taxes	35,688	2,600	2,263	2,796	3,186	3,743	3,565	3,052	2,740	2,774	3,011	2,953	3,005
15 Customs deposits	16,664	1,440	1,228	1,397	1,273	1,371	1,387	1,505	1,627	1,273	1,528	1,354	1,281
16 Estate and gift taxes	11,775	805	664	769	2,307	1,045	852	924	883	875	1,065	845	741
17 Miscellaneous receipts <sup>5</sup>	28,138	2,630	1,853	1,587	1,251	2,538	2,247	1,872	3,103	2,999	2,477	3,182	2,399

### B. Outlays<sup>4</sup>

Millions of dollars, calendar years

Source	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 All types</b>	<b>1,288,085</b>	<b>91,242</b>	<b>100,348</b>	<b>118,128</b>	<b>97,775</b>	<b>111,668</b>	<b>121,706</b>	<b>98,253</b>	<b>131,181</b>	<b>82,160</b>	<b>108,270</b>	<b>118,142</b>	<b>109,212</b>
2 National defense	302,230	21,973	24,870	29,526	22,155	26,339	27,870	22,717	28,664	21,497	23,364	27,586	25,669
3 International affairs	15,713	1,250	1,144	1,568	1,026	1,204	578	28	1,039	1,957	779	4,652	488
4 General science, space, and technology	15,055	1,058	1,066	1,244	1,247	1,106	1,253	1,283	1,333	1,132	1,616	1,231	1,486
5 Energy	2,195	10	22	463	200	319	202	200	172	-357	505	269	190
6 Natural resources and environment	17,276	1,129	1,034	1,200	1,211	1,536	1,233	1,375	1,388	1,520	1,409	3,103	1,138
7 Agriculture	14,328	1,113	949	1,875	2,089	1,254	170	417	98	67	1,651	1,903	2,742
8 Commerce and housing credit	76,163	-1,133	1,886	7,328	3,870	8,937	17,784	5,142	3,045	12,018	8,413	4,276	4,597
9 Transportation	29,972	2,409	2,097	2,103	2,272	2,452	2,421	2,683	2,734	2,608	2,780	2,494	2,919
10 Community and regional development	7,926	848	575	797	534	681	552	606	614	671	836	1,249	-37
11 Education, training, employment, and social services	38,525	3,496	3,421	3,135	3,266	3,127	3,092	2,198	3,417	2,730	3,660	3,120	3,863
12 Health	60,912	4,663	4,459	4,809	5,210	5,098	5,249	5,103	5,585	4,804	5,491	5,235	5,206
13 Social security and medicare	352,350	28,228	28,291	29,032	28,536	29,372	32,538	30,226	49,891	8,623	28,339	29,973	29,301
14 Income security	154,423	12,010	13,609	16,069	12,733	13,031	11,023	11,786	13,475	10,206	12,819	13,758	13,904
15 Veterans benefits and services	30,696	1,086	2,608	3,857	1,316	2,608	3,742	1,269	3,624	1,208	2,899	4,033	2,446
16 Administration of justice	10,133	797	790	724	841	870	846	894	841	703	960	1,021	846
17 General government	11,892	989	484	982	395	678	1,388	807	691	1,400	1,227	1,875	976
18 Net interest <sup>6</sup>	185,805	14,281	15,924	15,853	14,542	16,062	14,493	15,153	17,556	15,697	14,744	15,138	16,362
19 Undistributed offsetting receipts <sup>7</sup>	-37,517	-2,967	-2,884	-2,437	-3,668	-3,002	-2,730	-3,634	-2,987	-4,320	-3,222	-2,775	-2,891

## 26. Federal debt subject to statutory limitation, 1990

Billions of dollars, end of period

Item	Q1	Q2	Q3	Q4
<b>1 Federal debt outstanding</b> .....	<b>3,034.9</b>	<b>3,131.9</b>	<b>3,236.6</b>	<b>3,356.1</b>
2 Public debt securities .....	3,007.0	3,100.0	3,204.6	3,323.5
3 Held by public .....	2,287.4	2,344.9	2,423.7	2,507.7
4 Held by agencies .....	719.6	755.1	780.9	815.8
5 Agency securities .....	27.9	31.9	32.0	32.6
6 Held by public .....	27.8	31.8	31.8	32.5
7 Held by agencies .....	.1	.1	.1	.1
<b>8 Debt subject to statutory limit</b> .....	<b>2,962.2</b>	<b>3,033.5</b>	<b>3,132.6</b>	<b>3,244.6</b>
9 Public debt securities .....	2,961.9	3,033.1	3,132.3	3,244.2
10 Other debt <sup>1</sup> .....	.3	.4	.3	.4
<b>MEMO</b>				
11 Statutory debt limit .....	3,122.7	3,122.7	3,170.9	3,840.0

## 27. Gross public debt of the U.S. Treasury: Types and ownership, 1989-90

Billions of dollars, end of period

Type and holder	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	1989				1990			
<b>1 Total gross public debt</b> .....	<b>2,740.9</b>	<b>2,799.9</b>	<b>2,857.4</b>	<b>2,953.0</b>	<b>3,052.0</b>	<b>3,143.8</b>	<b>3,233.3</b>	<b>3,364.8</b>
<i>By type</i>								
2 Interest-bearing .....	2,738.3	2,797.4	2,836.3	2,931.8	3,029.5	3,121.5	3,210.9	3,362.0
3 Marketable .....	1,871.7	1,877.3	1,892.8	1,945.4	1,995.3	2,028.0	2,092.8	2,195.8
4 Bills .....	417.0	397.1	406.6	430.6	453.1	453.5	482.5	527.4
5 Notes .....	1,121.4	1,137.2	1,133.2	1,151.5	1,169.4	1,192.7	1,218.1	1,265.2
6 Bonds .....	318.4	328.0	338.0	348.2	357.9	366.8	377.2	388.2
7 Nonmarketable <sup>1</sup> .....	866.6	920.1	943.5	986.4	1,034.2	1,093.5	1,118.2	1,166.2
8 State and local government series .....	154.4	156.0	158.6	163.3	163.5	164.3	161.3	160.8
9 Foreign issues <sup>2</sup> .....	6.7	6.2	6.8	6.8	37.1	36.4	36.0	43.5
10 Government .....	6.7	6.2	6.8	6.8	37.1	36.4	36.0	43.5
11 Public .....	.0	.0	.0	.0	.0	.0	.0	.0
12 Savings bonds and notes .....	110.4	112.3	114.0	115.7	118.0	120.1	122.2	124.1
13 Government account series <sup>3</sup> .....	594.7	645.2	663.7	695.6	705.1	758.7	779.4	813.8
14 Non-interest-bearing debt .....	2.6	2.5	21.1	21.2	22.4	22.3	22.4	2.8
<i>By holder<sup>4</sup></i>								
15 U.S. Treasury and other federal agencies and trust funds .....	607.5	657.8	676.7	707.8	722.7	775.0	795.8	828.3
16 Federal Reserve Banks .....	228.6	231.8	220.6	228.4	219.3	231.4	232.5	259.8
17 Private investors .....	1,903.4	1,909.1	1,958.3	2,015.8	2,115.1	2,141.8	2,207.3	2,288.3
18 Commercial banks .....	200.7	186.6	174.8	174.8	189.2	189.2	188.0	n.a.
19 Money market funds .....	13.0	11.3	12.9	14.9	31.3	28.1	33.6	n.a.
20 Insurance companies .....	120.4	121.7	124.1	130.1	133.8	137.0	138.9	n.a.
21 Other companies .....	90.6	97.7	97.8	98.8	102.2	112.1	114.6	n.a.
22 State and local governments .....	326.4	332.0	338.0	338.7	348.7	345.7	344.0	n.a.
Individuals								
23 Savings bonds .....	112.2	114.0	115.7	117.7	119.9	121.9	123.9	126.2
24 Other securities .....	92.0	97.7	97.8	98.8	102.2	112.1	114.6	n.a.
25 Foreign and international <sup>5</sup> .....	376.6	369.1	394.9	392.9	386.3	392.3	404.9	n.a.
26 Other miscellaneous investors <sup>6</sup> .....	591.5	603.8	632.2	672.5	749.5	n.a.	n.a.	n.a.



## 28. U.S. government securities dealers, 1990<sup>1</sup>

### A. Transactions

Millions of dollars, averages of daily figures, par value

Item	Jan.	Feb.	Mar.	Apr.	May	June	July <sup>2</sup>	Aug.	Sept.	Oct.	Nov.	Dec.
<b>IMMEDIATE TRANSACTIONS<sup>3</sup></b>												
<i>By type of security</i>												
U.S. Treasury securities												
1 Bills	↑	↑	↑	↑	↑	↑	27,920	40,090	47,927	31,703	32,259	32,387
Coupon securities												
2 Maturing in less than 3.5 years							25,554	41,546	44,357	29,840	33,722	28,498
3 Maturing in 3.5 to 7.5 years							24,605	31,644	35,212	25,896	25,249	24,702
4 Maturing in 7.5 to 15 years							9,406	16,863	15,110	11,386	15,451	11,161
5 Maturing in 15 years or more							14,235	18,251	15,657	13,365	15,364	13,055
Federal agency securities												
Debt												
6 Maturing in less than 3.5 years							4,759	6,150	8,217	4,397	4,562	4,968
7 Maturing in 3.5 to 7.5 years							698	672	642	534	626	509
8 Maturing in 7.5 years or more							1,021	984	868	836	605	614
Mortgage-backed securities												
9 Pass-throughs							7,202	9,292	13,115	9,005	8,646	12,308
10 All others <sup>4</sup>							1,502	1,797	1,808	1,247	1,440	1,340
<i>By type of counterparty</i>												
Primary dealers and brokers												
11 U.S. Treasury and federal agency securities							63,538	92,644	99,805	70,998	74,510	66,700
Federal agency												
12 Debt securities							2,243	2,414	3,031	2,007	1,900	1,842
13 Mortgage-backed securities							4,118	5,184	7,323	4,834	5,036	7,230
Customers												
14 U.S. Treasury and federal agency securities							38,183	55,751	58,458	41,193	47,535	43,103
Federal agency												
15 Debt securities							4,235	5,392	6,696	3,760	3,894	4,248
16 Mortgage-backed securities							4,586	5,906	7,599	5,418	5,050	6,418
<b>FUTURE AND FORWARD TRANSACTIONS<sup>5</sup></b>												
	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.						
<i>By type of deliverable security</i>												
U.S. Treasury securities												
17 Bills							3,019	5,645	6,048	3,694	5,402	4,833
Coupon securities												
18 Maturing in less than 3.5 years							1,314	2,020	1,758	1,306	1,556	1,093
19 Maturing in 3.5 to 7.5 years							641	895	814	523	797	810
20 Maturing in 7.5 to 15 years							850	1,678	1,438	873	1,295	1,037
21 Maturing in 15 years or more							6,202	12,655	11,820	8,957	10,185	7,861
Federal agency securities												
Debt												
22 Maturing in less than 3.5 years							93	53	39	81	47	113
23 Maturing in 3.5 to 7.5 years							33	60	118	53	57	36
24 Maturing in 7.5 years or more							156	24	51	96	36	39
Mortgage-backed securities												
25 Pass-throughs							8,263	10,240	10,575	8,427	9,025	6,603
26 All others <sup>4</sup>							1,513	1,806	1,593	721	1,151	780
<b>OPTION TRANSACTIONS<sup>6</sup></b>												
<i>By type of underlying securities</i>												
U.S. Treasury securities												
Coupon securities												
27 Maturing in less than 3.5 years							407	974	1,442	715	661	650
28 Maturing in 3.5 to 7.5 years							340	455	582	223	240	270
29 Maturing in 7.5 to 15 years							196	406	347	182	202	195
30 Maturing in 15 years or more							1,671	3,564	3,098	2,152	2,299	1,648
Federal agency securities, mortgage-backed												
31 Pass-throughs	↓	↓	↓	↓	↓	↓	490	613	541	484	370	382

## 28. U.S. government securities dealers, 1990<sup>1</sup>—Continued

### A. Transactions—Continued

Millions of dollars, averages of daily figures, par value

Item	Week ending Wednesday <sup>2</sup>												
	July 4	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5	Sept. 12	Sept. 19	Sept. 26
<b>IMMEDIATE TRANSACTIONS<sup>3</sup></b>													
<i>By type of security</i>													
U.S. Treasury securities													
1	29,795	25,929	27,612	25,029	33,003	36,174	28,447	25,321	33,071	137,000	27,055	34,100	35,161
Coupon securities													
2													
Maturing in less than 3.5 years													
3	22,221	18,577	31,073	25,261	30,240	50,782	28,905	26,268	29,183	124,819	26,336	28,840	33,798
Maturing in 3.5 to 7.5 years													
4	23,035	22,744	31,694	20,280	24,653	36,542	21,881	21,024	20,053	102,836	20,658	23,186	23,737
Maturing in 7.5 to 15 years													
5	7,714	9,089	10,722	8,564	10,479	20,608	16,192	10,080	10,589	45,018	9,572	10,294	8,987
or more													
	12,162	15,916	17,986	10,542	13,619	23,103	19,567	12,034	10,503	40,058	11,443	11,001	10,759
Federal agency securities													
Debt													
6													
Maturing in less than 3.5 years													
7	6,106	3,580	4,838	4,266	5,741	3,704	3,202	3,406	4,555	30,684	3,392	4,297	4,516
Maturing in 3.5 to 7.5 years													
8	798	476	721	936	575	697	661	558	417	1,611	496	550	360
or more													
	693	1,470	1,246	752	759	890	874	735	752	2,808	587	463	443
Mortgage-backed securities													
9	6,538	9,039	6,149	5,747	8,540	6,599	6,749	7,254	7,205	33,069	8,551	9,178	10,251
10	1,374	1,569	1,513	1,197	1,881	1,591	1,358	1,437	1,309	5,489	1,207	1,429	777
<i>By type of counterparty</i>													
Primary dealers and brokers													
11	58,042	57,908	73,570	57,507	69,694	107,703	70,773	59,811	61,583	280,885	61,712	67,593	71,205
Federal agency securities													
12	2,235	2,294	2,461	1,991	2,228	1,752	1,653	1,349	1,710	10,485	1,607	1,715	1,576
13	3,818	5,546	2,704	3,551	5,035	3,528	3,515	4,205	4,116	18,684	5,064	4,291	5,986
Customers													
14	36,884	34,347	45,517	32,170	42,299	59,505	44,219	34,917	41,815	168,845	33,352	39,828	41,238
Federal agency securities													
15	5,362	3,232	4,344	3,963	4,847	3,539	3,084	3,349	4,014	24,618	2,869	3,595	3,742
16	4,094	5,063	4,958	3,393	5,386	4,662	4,592	4,487	4,398	19,874	4,694	6,316	5,042
<b>FUTURE AND FORWARD TRANSACTIONS<sup>3</sup></b>													
<i>By type of deliverable security</i>													
U.S. Treasury securities													
17	2,270	2,717	2,665	3,542	3,749	8,126	2,803	4,027	4,224	15,091	4,288	5,256	3,812
Coupon securities													
18													
Maturing in less than 3.5 years													
19	940	1,120	1,925	991	1,476	2,419	1,579	1,280	1,856	4,663	1,132	1,242	1,242
Maturing in 3.5 to 7.5 years													
20	933	650	823	510	348	857	527	597	895	2,926	230	542	394
Maturing in 7.5 to 15 years													
21	790	1,085	750	807	777	2,137	1,380	1,131	1,206	4,271	993	1,014	690
or more													
	5,580	5,477	7,551	5,519	6,741	14,426	10,989	9,091	8,726	34,075	8,104	8,038	6,866
Federal agency securities													
Debt													
22													
Maturing in less than 3.5 years													
23	97	102	143	90	20	10	87	22	89	74	17	40	46
Maturing in 3.5 to 7.5 years													
24	16	35	31	18	66	32	186	18	12	39	240	167	25
or more													
	22	559	23	64	31	19	31	21	14	50	7	23	84
Mortgage-backed securities													
25	4,817	9,542	11,999	6,793	6,419	8,531	11,145	8,625	7,626	24,734	7,420	9,207	7,891
26	1,704	1,826	1,162	1,612	1,294	1,969	1,519	1,511	1,072	4,949	902	1,277	510
<b>OPTION TRANSACTIONS<sup>6</sup></b>													
<i>By type of underlying securities</i>													
U.S. Treasury securities													
Coupon securities													
27													
Maturing in less than 3.5 years													
28	432	289	585	231	535	669	651	673	762	4,044	613	1,056	1,222
Maturing in 3.5 to 7.5 years													
29	266	254	555	215	391	597	150	173	187	2,273	185	389	267
Maturing in 7.5 to 15 years													
30	205	130	185	258	210	422	333	310	235	1,310	194	68	268
or more													
	1,869	1,746	1,683	1,193	2,009	3,284	2,714	2,794	3,266	9,839	2,118	1,523	1,992
Federal agency securities, mortgage-backed													
31	391	687	579	303	437	632	682	549	360	1,268	613	335	348

## 28. U.S. government securities dealers, 1990<sup>1</sup>—Continued

### A. Transactions—Continued

Millions of dollars, averages of daily figures, par value

Item	Week ending Wednesday <sup>2</sup>													
	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26	
<b>IMMEDIATE TRANSACTIONS<sup>3</sup></b>														
<i>By type of security</i>														
U.S. Treasury securities														
1	Bills	32,983	25,760	27,777	31,294	41,215	31,843	32,252	33,315	33,373	27,897	34,908	38,353	27,373
Coupon securities														
2	Maturing in less than 3.5 years	33,909	30,186	27,030	23,708	35,995	41,958	34,487	28,980	31,268	29,207	30,842	34,040	22,107
3	Maturing in 3.5 to 7.5 years	28,914	32,464	24,794	22,529	21,988	22,988	26,240	24,388	25,146	30,839	33,550	28,773	12,353
4	Maturing in 7.5 to 15 years	11,437	12,709	10,986	11,436	10,381	20,113	20,286	12,856	9,189	13,845	15,248	13,104	7,169
5	Maturing in 15 years or more	13,472	15,301	14,882	12,318	10,897	15,097	20,230	15,643	10,697	14,837	18,638	15,853	6,898
Federal agency securities														
Debt														
6	Maturing in less than 3.5 years	5,630	4,365	3,856	3,843	4,784	4,677	4,498	4,598	3,915	5,966	5,203	5,194	3,811
7	Maturing in 3.5 to 7.5 years	492	651	422	605	481	789	765	471	461	672	719	583	312
8	Maturing in 7.5 years or more	733	879	1,751	413	364	660	819	717	283	460	1,064	653	379
Mortgage-backed securities														
9	Pass-throughs	11,595	9,897	7,206	7,805	9,557	10,145	7,323	7,194	9,209	10,428	14,447	15,097	10,793
10	All others <sup>4</sup>	1,313	1,189	1,215	955	1,590	1,171	1,512	1,648	1,482	1,304	2,263	1,262	1,020
<i>By type of counterparty</i>														
Primary dealers and brokers														
11	U.S. Treasury and federal agency securities	75,446	73,706	67,902	65,863	73,852	80,226	81,041	71,264	66,286	72,565	82,598	81,552	43,555
Federal agency														
12	Debt securities	2,339	2,207	2,373	1,543	1,705	2,027	2,062	1,885	1,519	2,163	2,336	2,012	1,169
13	Mortgage-backed securities	6,854	4,566	3,112	4,655	5,792	5,550	3,946	4,409	5,921	5,829	8,149	8,397	7,333
Customers														
14	U.S. Treasury and federal agency securities	45,269	42,714	37,568	35,421	46,624	51,774	52,453	43,918	43,386	44,060	50,588	48,570	32,344
Federal agency														
15	Debt securities	4,517	3,688	3,656	3,318	3,923	4,099	4,020	3,901	3,139	4,934	4,649	4,417	3,332
16	Mortgage-backed securities	6,054	6,520	5,309	4,106	5,356	5,766	4,889	4,433	4,770	5,904	8,560	7,962	4,480
<b>FUTURE AND FORWARD TRANSACTIONS<sup>5</sup></b>														
<i>By type of deliverable securities</i>														
U.S. Treasury securities														
17	Bills	4,451	2,736	3,969	2,792	4,826	4,187	4,582	5,182	6,801	7,540	8,577	4,009	1,852
Coupon securities														
18	Maturing in less than 3.5 years	1,545	1,232	1,464	1,385	1,003	2,048	1,651	1,467	1,126	1,384	1,197	1,241	934
19	Maturing in 3.5 to 7.5 years	839	697	360	501	345	629	646	625	1,169	1,093	1,114	928	399
20	Maturing in 7.5 to 15 years	1,231	873	912	795	698	1,171	2,031	917	1,137	1,111	1,249	1,177	745
21	Maturing in 15 years or more	9,571	9,516	9,604	9,438	6,902	10,420	12,866	10,013	7,724	9,472	10,699	9,377	4,572
Federal agency securities														
Debt														
22	Maturing in less than 3.5 years	29	143	88	79	45	24	47	110	6	46	86	133	210
23	Maturing in 3.5 to 7.5 years	38	37	28	148	11	22	93	24	100	38	14	85	26
24	Maturing in 7.5 years or more	150	191	54	21	87	26	72	27	17	41	62	32	38
Mortgage-backed securities														
25	Pass-throughs	7,351	10,948	9,089	6,966	7,350	7,717	13,008	9,531	6,793	6,651	9,302	8,057	4,226
26	All others <sup>4</sup>	1,786	274	354	1,051	567	1,541	1,270	604	1,142	1,276	917	791	542
<b>OPTION TRANSACTIONS<sup>6</sup></b>														
<i>By type of underlying securities</i>														
U.S. Treasury securities														
Coupon securities														
27	Maturing in less than 3.5 years	1,124	679	704	433	798	600	774	673	634	574	737	754	453
28	Maturing in 3.5 to 7.5 years	306	216	257	133	234	183	345	174	279	187	616	167	94
29	Maturing in 7.5 to 15 years	179	243	274	140	72	225	304	91	212	136	401	201	100
30	Maturing in 15 years or more	2,142	1,880	2,612	2,704	1,417	2,206	2,410	2,067	2,956	1,195	2,028	1,676	1,872
Federal agency securities, mortgage-backed														
31	Pass-throughs	272	927	370	373	392	289	653	354	178	386	815	277	110

28. U.S. government securities dealers, 1990<sup>1</sup>—Continued

B. Positions<sup>7</sup>

Millions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July <sup>2</sup>	Aug.	Sept.	Oct.	Nov.	Dec.
NET IMMEDIATE <sup>8</sup>												
<i>By type of security</i>												
U.S. Treasury securities												
1 Bills							3,032	6,815	3,664	3,258	11,077	14,443
Coupon securities												
2 Maturing in less than 3.5 years							3,183	5,395	-352	-2,016	3,964	7,333
3 Maturing in 3.5 to 7.5 years							3,781	-2,645	-5,090	-5,885	-6,343	-1,780
4 Maturing in 7.5 to 15 years							-6,018	-5,740	-7,271	-6,987	-6,674	-7,711
5 Maturing in 15 years or more							-10,969	-12,241	-14,195	-15,377	-10,609	-9,616
Federal agency securities												
Debt												
6 Maturing in less than 3.5 years							3,166	4,136	4,047	4,169	4,471	3,867
7 Maturing in 3.5 to 7.5 years							1,446	1,422	1,797	1,737	1,662	2,135
8 Maturing in 7.5 years or more							2,899	2,396	2,128	4,115	4,656	4,407
Mortgage-backed securities												
9 Pass-throughs							17,146	16,696	16,330	17,886	21,001	21,431
10 All others <sup>4</sup>							8,574	8,928	8,972	11,548	12,067	12,881
Other money market instruments												
11 Certificates of deposit							2,877	3,129	2,953	2,559	1,993	2,526
12 Commercial paper							6,146	7,489	7,307	6,423	5,995	7,132
13 Bankers acceptances							1,030	1,193	954	1,214	1,407	863
FUTURE AND FORWARD <sup>9</sup>												
<i>By type of deliverable security</i>												
U.S. Treasury securities												
14 Bills	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-8,317	-15,495	-11,904	-17,120	-10,671	-19,084
Coupon securities												
15 Maturing in less than 3.5 years							-771	-616	-573	-685	-1,605	-1,347
16 Maturing in 3.5 to 7.5 years							-1,909	-1,728	-1,403	-1,541	-890	-3,308
17 Maturing in 7.5 to 15 years							-798	327	143	-982	-1,726	-1,000
18 Maturing in 15 years or more							-5,098	-2,405	90	-2,256	-5,330	-5,865
Federal agency securities												
Debt												
19 Maturing in less than 3.5 years							-69	167	132	166	69	189
20 Maturing in 3.5 to 7.5 years							-104	71	76	96	45	54
21 Maturing in 7.5 years or more							162	-52	100	188	-35	-117
Mortgage-backed securities												
22 Pass-throughs							-11,755	-7,823	-7,683	-8,186	-11,250	-9,587
23 All others <sup>4</sup>							-124	-1,944	324	-812	-2,604	-2,150
24 Certificates of deposit							35,615	47,770	56,474	86,147	85,459	48,860

Item	Week ending Wednesday <sup>2</sup>									
	July 4	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	
NET IMMEDIATE <sup>8</sup>										
<i>By type of security</i>										
U.S. Treasury securities										
1 Bills	646	-15	2,777	4,630	6,610	6,517	9,520	6,587	4,975	
Coupon securities										
2 Maturing in less than 3.5 years	3,401	2,535	2,142	3,147	5,050	7,415	6,879	1,538	6,286	
3 Maturing in 3.5 to 7.5 years	5,815	5,821	5,386	1,815	466	-1,681	-3,352	-4,255	-1,683	
4 Maturing in 7.5 to 15 years	-4,665	-5,798	-5,507	-6,578	-7,117	-4,837	-5,312	-5,178	-7,079	
5 Maturing in 15 years or more	-12,681	-11,756	-11,708	-9,251	-10,051	-12,406	-10,398	-12,494	-13,375	
Federal agency securities										
Debt										
6 Maturing in less than 3.5 years	2,381	2,856	2,967	3,257	4,175	4,837	4,828	3,447	3,849	
7 Maturing in 3.5 to 7.5 years	1,687	1,537	1,375	1,323	1,403	1,235	1,080	1,545	1,723	
8 Maturing in 7.5 years or more	1,918	3,177	3,157	2,753	3,098	2,690	2,535	1,947	2,342	
Mortgage-backed securities										
9 Pass-throughs	11,066	16,326	18,951	17,521	19,612	19,038	19,894	15,815	12,592	
10 All others <sup>4</sup>	10,272	8,737	7,980	8,236	8,338	8,665	9,467	9,458	8,190	
Other money market instruments										
11 Certificates of deposit	2,290	2,632	2,785	2,791	3,761	3,436	2,759	2,879	3,180	
12 Commercial paper	4,877	6,015	6,961	5,133	7,375	9,049	7,846	5,984	6,541	
13 Bankers acceptances	891	1,105	1,026	1,069	994	1,169	1,508	1,133	1,002	
FUTURE AND FORWARD <sup>9</sup>										
<i>By type of deliverable security</i>										
U.S. Treasury securities										
14 Bills	-7,266	-2,792	-8,495	-10,205	-13,051	-18,829	-18,715	-15,794	-10,246	
Coupon securities										
15 Maturing in less than 3.5 years	-1,532	-1,055	-285	-1,186	-16	-551	-680	-678	-578	
16 Maturing in 3.5 to 7.5 years	-1,815	-1,789	-1,774	-2,071	-2,078	-2,465	-1,865	-1,116	-1,659	
17 Maturing in 7.5 to 15 years	-1,579	-910	-880	-181	-769	143	137	668	565	
18 Maturing in 15 years or more	-4,558	-5,954	-4,823	-4,046	-6,006	-3,406	-2,508	-1,621	-1,928	
Federal agency securities										
Debt										
19 Maturing in less than 3.5 years	186	-45	-136	-147	-99	45	148	115	397	
20 Maturing in 3.5 to 7.5 years	-19	-133	-143	-66	-126	-17	282	-2	70	
21 Maturing in 7.5 years or more	-57	766	-20	19	-17	-42	-139	6	-47	
Mortgage-backed securities										
22 Pass-throughs	-7,479	-12,184	-13,760	-11,847	-11,658	-8,732	-11,313	-6,190	-5,320	
23 All others <sup>4</sup>	280	-747	196	-483	378	-1,887	-2,389	-3,151	-941	
24 Certificates of deposit	53,686	40,137	37,568	24,023	29,540	43,378	33,875	63,054	55,075	

28. U.S. government securities dealers, 1990<sup>1</sup>—Continued

B. Positions<sup>7</sup>—Continued

Millions of dollars, averages of daily figures

Item	Week ending Wednesday <sup>2</sup>									
	Sept. 5	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31	
<b>NET IMMEDIATE<sup>8</sup></b>										
<i>By type of security</i>										
U.S. Treasury securities										
1 Bills	5,733	7,840	1,870	2,183	-499	2,025	3,775	2,556	6,284	
Coupon securities										
2 Maturing in less than 3.5 years	3,685	1,513	-3,123	-1,919	-1,071	-495	-3,553	-3,097	-1,326	
3 Maturing in 3.5 to 7.5 years	-2,829	-4,903	-6,286	-5,421	-5,570	-6,369	-5,172	-5,884	-6,250	
4 Maturing in 7.5 to 15 years	-6,987	-7,016	-6,780	-8,039	-7,591	-6,629	-7,146	-6,662	-7,253	
5 Maturing in 15 years or more	-14,352	-14,161	-14,008	-14,317	-14,173	-15,057	-15,085	-15,399	-16,483	
Federal agency securities										
Debt										
6 Maturing in less than 3.5 years	2,661	3,388	4,597	5,020	4,269	4,672	4,185	4,464	3,314	
7 Maturing in 3.5 to 7.5 years	1,799	1,908	1,907	1,632	1,698	1,780	1,845	1,827	1,512	
8 Maturing in 7.5 years or more	2,292	2,428	1,911	1,662	2,593	2,612	4,961	4,898	4,640	
Mortgage-backed securities										
9 Pass-throughs	13,296	18,592	19,930	14,360	13,311	17,770	22,122	19,287	14,324	
10 All others <sup>4</sup>	8,981	8,699	8,166	8,811	11,129	11,531	10,892	12,028	11,920	
Other money market instruments										
11 Certificates of deposit	3,600	2,773	2,572	2,903	3,210	2,889	2,568	2,171	2,327	
12 Commercial paper	9,425	7,934	6,674	5,638	7,590	7,484	6,093	4,769	6,845	
13 Bankers acceptances	1,148	946	1,219	605	873	1,122	1,017	1,195	1,668	
<b>FUTURE AND FORWARD<sup>9</sup></b>										
<i>By type of deliverable security</i>										
U.S. Treasury securities										
14 Bills	-11,096	-10,398	-13,007	-12,482	-12,607	-13,769	-18,581	-18,855	-19,207	
Coupon securities										
15 Maturing in less than 3.5 years	-834	-71	-468	-678	-1,124	-935	-170	-705	-742	
16 Maturing in 3.5 to 7.5 years	-878	-888	-1,540	-1,822	-1,984	-1,671	-1,696	-1,559	-1,050	
17 Maturing in 7.5 to 15 years	159	-50	481	588	-913	-981	-1,067	-1,096	-814	
18 Maturing in 15 years or more	-1,152	91	801	948	-1,103	-751	-2,323	-3,342	-3,103	
Federal agency securities										
Debt										
19 Maturing in less than 3.5 years	177	174	113	73	141	109	123	264	180	
20 Maturing in 3.5 to 7.5 years	5	194	68	29	58	79	115	176	29	
21 Maturing in 7.5 years or more	-21	-9	18	287	256	163	22	71	156	
Mortgage-backed securities										
22 Pass-throughs	-4,989	-10,152	-11,365	-5,536	-4,044	-8,024	-11,615	-8,961	-5,919	
23 All others <sup>4</sup>	-1,036	-251	981	1,420	-39	-438	-460	-996	-1,686	
24 Certificates of deposit	41,825	52,817	50,326	68,577	70,761	79,981	86,674	92,928	91,599	
<b>NET IMMEDIATE<sup>8</sup></b>										
<i>By type of security</i>										
U.S. Treasury securities										
1 Bills		7,055	13,564	11,531	12,165	11,048	14,720	16,256	12,751	
Coupon securities										
2 Maturing in less than 3.5 years		4,103	2,471	2,349	6,978	3,813	4,154	7,911	10,434	
3 Maturing in 3.5 to 7.5 years		-7,004	-8,212	-6,707	-4,482	-2,727	-2,211	-2,160	-1,868	
4 Maturing in 7.5 to 15 years		-5,500	-5,479	-7,103	-8,381	-7,485	-8,021	-8,673	-7,187	
5 Maturing in 15 years or more		-14,403	-8,074	-10,259	-9,951	-9,725	-8,553	-9,987	-9,599	
Federal agency securities										
Debt										
6 Maturing in less than 3.5 years		5,015	4,240	4,222	4,318	4,788	3,188	4,108	4,032	
7 Maturing in 3.5 to 7.5 years		1,702	1,532	1,608	1,627	2,285	2,091	2,183	2,143	
8 Maturing in 7.5 years or more		5,145	4,673	4,494	4,376	4,438	4,409	4,473	4,465	
Mortgage-backed securities										
9 Pass-throughs		20,915	22,783	21,498	19,486	18,628	22,061	22,746	20,680	
10 All others <sup>4</sup>		12,162	11,871	11,906	12,190	12,560	13,518	13,235	12,693	
Other money market instruments										
11 Certificates of deposit		2,066	2,265	1,985	1,674	1,927	2,850	2,612	2,725	
12 Commercial paper		6,352	6,436	5,774	5,641	5,217	8,517	6,695	7,816	
13 Bankers acceptances		1,609	1,584	1,460	1,048	1,157	879	902	693	
<b>FUTURE AND FORWARD<sup>9</sup></b>										
<i>By type of deliverable security</i>										
U.S. Treasury securities										
14 Bills		-15,303	-14,015	-5,726	-7,454	-11,323	-17,066	-22,043	-21,009	
Coupon securities										
15 Maturing in less than 3.5 years		-2,104	-1,818	-1,491	-1,336	-447	-750	-1,295	-2,231	
16 Maturing in 3.5 to 7.5 years		-258	-816	-821	-1,232	-2,406	-2,484	-3,614	-3,851	
17 Maturing in 7.5 to 15 years		-1,948	-2,101	-1,782	-1,160	-1,419	-1,847	-587	-456	
18 Maturing in 15 years or more		-3,999	-7,468	-5,326	-4,677	-4,804	-6,398	-5,390	-6,516	
Federal agency securities										
Debt										
19 Maturing in less than 3.5 years		77	99	42	37	145	282	208	149	
20 Maturing in 3.5 to 7.5 years		86	24	48	38	-4	66	45	93	
21 Maturing in 7.5 years or more		2	42	-78	-78	-136	-238	-57	-76	
Mortgage-backed securities										
22 Pass-throughs		-10,863	-13,126	-11,766	-9,589	-10,040	-9,847	-9,621	-8,133	
23 All others <sup>4</sup>		-1,762	-2,878	-3,219	-2,823	-1,679	-2,732	-2,825	-1,880	
24 Certificates of deposit		104,748	92,247	84,906	68,405	55,816	47,634	46,620	49,743	

28. U.S. government securities dealers, 1990<sup>1</sup>—Continued

C. Financing<sup>10</sup>

Millions of dollars

Source	Jan.	Feb.	Mar.	Apr.	May	June	July <sup>2</sup>	Aug.	Sept.	Oct.	Nov.	Dec.	
<i>Reverse repurchase agreements</i>													
1 Overnight and continuing	↑	↑	↑	↑	↑	↑	148,001	157,064	159,515	175,353	169,357	145,088	
2 Term	↑	↑	↑	↑	↑	↑	217,735	229,319	219,855	226,083	224,231	211,555	
<i>Repurchase agreements</i>													
3 Overnight and continuing							223,101	234,871	235,588	248,211	235,064	244,723	
4 Term							179,647	189,882	174,627	183,745	205,441	176,412	
<i>Securities borrowed</i>													
5 Overnight and continuing							43,153	45,914	50,783	50,122	48,043	55,446	
6 Term							13,242	13,686	18,003	19,182	22,067	22,406	
<i>Securities lent</i>													
7 Overnight and continuing							16,456	4,094	4,869	5,362	5,518	6,073	
8 Term	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,238	446	1,046	621	1,922	1,198	
<i>Collateralized loans</i>													
9 Overnight and continuing							4,503	5,058	4,870	4,421	4,434	6,097	
10 Term							824	691	863	1,101	1,078	890	
MEMO: Matched book <sup>11</sup>													
<i>Reverse repurchases</i>													
11 Overnight and continuing							92,712	100,242	102,856	110,533	105,308	94,705	
12 Term							177,648	184,789	178,083	179,414	179,011	168,822	
<i>Repurchases</i>													
13 Overnight and continuing	↓	↓	↓	↓	↓	↓	124,620	131,250	137,034	141,338	126,078	123,020	
14 Term	↓	↓	↓	↓	↓	↓	139,666	148,876	137,764	142,489	152,980	129,305	
Week ending Wednesday <sup>2</sup>													
	July 4	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5	Sept. 12	Sept. 19	Sept. 26
<i>Reverse repurchase agreements</i>													
1 Overnight and continuing	138,747	153,651	147,648	138,614	158,942	153,860	161,066	160,550	152,563	156,881	154,733	167,521	149,268
2 Term	198,007	206,992	222,169	223,649	231,348	250,444	212,011	224,848	234,528	212,367	220,311	222,602	225,741
<i>Repurchase agreements</i>													
3 Overnight and continuing	193,917	220,581	237,309	220,314	232,171	233,845	241,163	237,704	225,955	239,080	231,513	248,020	222,741
4 Term	170,775	170,056	177,831	187,301	189,941	211,038	177,140	184,504	193,893	165,186	173,914	178,720	180,331
<i>Securities borrowed</i>													
5 Overnight and continuing	43,631	36,982	45,012	45,080	45,618	43,709	42,644	47,993	48,302	49,588	49,804	49,928	53,861
6 Term	12,723	11,425	13,800	15,086	12,906	13,040	12,394	13,838	14,973	15,827	16,706	17,994	20,710
<i>Securities lent</i>													
7 Overnight and continuing	21,118	18,568	20,141	18,798	3,852	3,958	3,646	4,339	4,365	4,459	4,772	4,741	5,303
8 Term	707	614	1,061	2,918	568	434	335	829	203	324	514	1,049	2,484
<i>Collateralized loans</i>													
9 Overnight and continuing	5,345	4,913	3,781	4,044	4,839	5,918	4,119	5,000	4,369	8,051	4,203	4,893	3,342
10 Term	0	0	1,719	1,592	394	249	1,580	503	461	737	1,197	836	757
MEMO: Matched book <sup>11</sup>													
<i>Reverse repurchases</i>													
11 Overnight and continuing	86,093	88,860	95,031	89,864	102,235	99,169	101,014	105,318	95,007	100,852	100,590	108,545	95,866
12 Term	158,115	168,019	180,244	185,162	190,108	204,184	167,985	180,166	189,082	174,209	180,126	179,354	181,130
<i>Repurchases</i>													
13 Overnight and continuing	110,417	119,303	129,794	124,188	134,759	129,610	127,391	137,781	127,388	139,395	137,282	143,847	126,605
14 Term	123,576	126,395	139,974	150,978	152,319	170,604	135,251	144,808	149,716	130,087	137,627	142,581	141,782
	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
<i>Reverse repurchase agreements</i>													
1 Overnight and continuing	175,098	169,662	166,622	177,104	188,134	167,660	186,630	155,006	171,250	158,449	151,109	139,864	132,538
2 Term	213,308	222,431	225,827	230,502	231,045	243,113	227,169	222,034	207,174	215,257	217,777	218,034	216,107
<i>Repurchase agreements</i>													
3 Overnight and continuing	239,083	243,629	246,194	256,061	250,874	246,770	266,824	179,908	244,198	244,003	239,361	245,899	242,359
4 Term	170,528	178,474	181,163	191,173	189,835	206,851	200,587	239,695	181,378	181,829	184,766	182,153	181,651
<i>Securities borrowed</i>													
5 Overnight and continuing	50,103	51,733	49,279	48,948	50,536	48,173	46,334	47,273	48,897	53,270	57,206	56,689	54,971
6 Term	18,270	18,440	18,916	19,965	19,798	21,814	22,141	22,257	21,987	22,313	21,488	22,629	22,970
<i>Securities lent</i>													
7 Overnight and continuing	5,019	5,457	5,637	5,397	5,104	5,361	5,573	4,948	5,928	6,434	4,951	6,474	6,615
8 Term	356	475	659	765	697	5,411	465	691	1,430	846	784	1,422	1,936
<i>Collateralized loans</i>													
9 Overnight and continuing	4,694	4,757	4,206	3,954	4,652	3,849	5,036	3,916	4,832	4,790	5,715	6,318	7,449
10 Term	665	553	1,169	1,820	1,048	1,153	1,075	1,302	821	943	1,061	1,228	695
MEMO: Matched book <sup>11</sup>													
<i>Reverse repurchases</i>													
11 Overnight and continuing	111,606	109,117	105,657	112,100	114,796	100,814	115,686	96,976	109,101	100,604	100,762	91,572	85,221
12 Term	171,794	177,459	177,937	184,982	180,545	194,837	184,261	173,933	165,374	170,754	175,527	174,938	170,680
<i>Repurchases</i>													
13 Overnight and continuing	139,980	140,387	138,181	142,267	145,099	129,508	141,554	99,732	132,446	129,834	127,199	118,842	115,356
14 Term	132,135	140,675	139,076	147,304	147,338	159,324	154,490	163,100	140,003	135,487	138,562	132,258	130,387

## 29. Debt of federal and federally sponsored credit agencies, 1990

Millions of dollars, end of period

Agency	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Federal and federally sponsored agencies . . .</b>	<b>414,414</b>	<b>420,309</b>	<b>420,247</b>	<b>423,481</b>	<b>424,082</b>	<b>422,261</b>	<b>420,529</b>	<b>421,554</b>	<b>421,308</b>	<b>431,519</b>	<b>430,842</b>	<b>434,668</b>
2 Federal agencies . . . . .	34,995	42,974	42,492	42,526	42,482	42,015	41,978	42,323	42,420	42,685	42,191	42,159
3 Defense Department <sup>1</sup> . . . . .	7	7	7	7	7	7	7	7	7	7	7	7
4 Export-Import Bank <sup>2,3</sup> . . . . .	10,985	10,985	11,017	11,017	11,017	11,150	11,150	11,150	11,346	11,346	11,346	11,376
5 Federal Housing Administration <sup>4</sup> . . . . .	239	280	318	352	365	394	281	316	357	382	387	393
6 Government National Mortgage Association participation certificates <sup>5</sup> . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
7 Postal Service <sup>6</sup> . . . . .	6,445	6,445	6,445	6,445	6,148	6,148	6,148	6,948	6,948	6,948	6,948	6,948
8 Tennessee Valley Authority . . . . .	17,319	25,257	24,705	24,705	24,945	24,316	24,392	23,902	23,762	24,002	23,510	23,435
9 United States Railway Association <sup>6</sup> . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
10 Federally sponsored agencies <sup>7</sup> . . . . .	379,419	377,335	377,755	380,955	381,600	380,245	378,551	379,231	378,388	388,834	388,651	392,509
11 Federal Home Loan Banks . . . . .	133,699	132,975	131,526	127,401	125,515	123,021	119,692	118,380	116,336	117,120	116,627	117,895
12 Federal Home Loan Mortgage Corporation . . . . .	25,298	25,017	26,152	28,789	30,444	31,049	27,716	27,589	27,985	29,073	30,035	30,941
13 Federal National Mortgage Association . . . . .	115,164	116,207	116,815	117,357	118,108	117,964	118,356	119,248	118,826	119,775	122,257	123,403
14 Farm Credit Banks <sup>8</sup> . . . . .	55,809	53,790	53,732	53,700	53,795	53,451	53,175	54,015	54,382	56,788	53,469	53,590
15 Student Loan Marketing Association <sup>9</sup> . . . . .	30,908	30,806	30,988	31,664	31,696	32,392	32,218	32,605	33,376	33,592	33,777	34,194
16 Financing Corporation <sup>10</sup> . . . . .	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170
17 Farm Credit Financial Assistance Corporation <sup>11</sup> . . . . .	847	847	847	847	847	1,172	1,172	1,172	1,261	1,261	1,261	1,261
18 Resolution Funding Corporation <sup>12</sup> . . . . .	9,524	9,524	9,524	13,026	13,026	13,026	18,052	18,052	18,052	23,055	23,055	23,055
MEMO												
<b>19 Federal Financing Bank Dept<sup>13</sup> . . . . .</b>	<b>134,263</b>	<b>133,567</b>	<b>135,448</b>	<b>136,957</b>	<b>141,536</b>	<b>157,685</b>	<b>162,443</b>	<b>166,017</b>	<b>173,318</b>	<b>180,538</b>	<b>177,620</b>	<b>179,083</b>
<i>Lending to federal and federally sponsored agencies</i>												
20 Export-Import Bank <sup>3</sup> . . . . .	10,979	10,979	11,011	11,011	11,011	11,144	11,144	11,144	11,340	11,340	11,340	11,370
21 Postal Service <sup>6</sup> . . . . .	6,195	6,195	6,195	6,195	5,898	5,898	5,898	6,698	6,698	6,698	6,698	6,698
22 Student Loan Marketing Association . . . . .	4,880	4,880	4,880	4,880	4,880	4,880	4,880	4,880	4,880	4,880	4,850	4,850
23 Tennessee Valley Authority . . . . .	15,939	15,877	15,325	15,325	15,565	14,936	15,012	14,522	14,382	14,622	14,130	14,055
24 United States Railway Association <sup>6</sup> . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
<i>Other lending<sup>14</sup></i>												
25 Farmers Home Administration . . . . .	53,461	52,831	52,726	51,916	51,591	51,901	52,171	52,211	52,049	52,324	52,324	52,324
26 Rural Electrification Administration . . . . .	19,212	19,219	19,221	19,191	19,182	19,168	19,066	19,043	19,042	18,966	18,968	18,890
27 Other . . . . .	23,597	23,586	26,090	28,439	33,409	49,758	54,272	57,519	64,927	71,708	69,310	70,896

## 30. New security issues of tax-exempt state and local governments, 1990

Millions of dollars

Type of issue or issuer, or use	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 All issues, new and refunding<sup>1</sup> . . . . .</b>	<b>120,339</b>	<b>6,694</b>	<b>6,329</b>	<b>9,880</b>	<b>8,582</b>	<b>11,466</b>	<b>13,323</b>	<b>8,513</b>	<b>10,899</b>	<b>13,930</b>	<b>8,512</b>	<b>9,961</b>	<b>12,250</b>
<i>Type of issue</i>													
2 General obligation . . . . .	39,610	2,675	3,010	3,199	3,386	3,166	4,297	2,624	3,400	3,763	3,530	3,024	3,536
3 Revenue . . . . .	81,295	4,019	3,319	6,681	5,196	8,866	9,026	5,889	7,499	10,167	4,982	6,937	8,714
<i>Type of issuer</i>													
4 State . . . . .	15,149	712	1,196	707	1,387	1,003	1,091	965	1,568	2,317	1,470	1,337	1,396
5 Special district and statutory authority <sup>2</sup> . . . . .	72,661	4,744	3,277	6,247	4,366	7,485	8,086	5,883	6,962	8,188	4,512	5,879	7,032
6 Municipality, county and township . . . . .	32,510	1,238	1,856	2,926	2,243	3,544	4,146	1,666	2,369	3,425	2,530	2,745	3,822
<b>7 Issues for new capital, total . . . . .</b>	<b>103,235</b>	<b>6,263</b>	<b>5,635</b>	<b>6,667</b>	<b>7,744</b>	<b>10,486</b>	<b>9,842</b>	<b>7,123</b>	<b>9,061</b>	<b>12,713</b>	<b>7,936</b>	<b>9,058</b>	<b>10,707</b>
<i>Use of proceeds</i>													
8 Education . . . . .	17,042	1,374	1,420	1,018	1,054	1,694	2,082	1,413	1,345	1,472	1,743	1,009	1,418
9 Transportation . . . . .	11,650	98	511	1,158	1,215	1,375	1,346	683	540	920	1,069	727	2,008
10 Utilities and conservation . . . . .	11,739	1,747	718	502	991	1,232	1,283	694	1,002	687	806	1,301	776
11 Social welfare . . . . .	23,099	1,017	432	1,425	2,664	2,628	1,497	1,741	2,554	3,995	1,153	1,992	2,001
12 Industrial aid . . . . .	6,117	200	115	432	232	681	604	509	700	674	497	540	933
13 Other purposes . . . . .	34,607	1,827	2,439	2,132	2,426	2,155	3,030	2,083	2,919	4,965	2,668	4,392	3,571

### 31. New security issues of U.S. corporations, 1990

Millions of dollars

Type of issue or issuer, or use	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issues <sup>1</sup>	339,551	15,139	13,992	21,233	15,391	25,230	29,257	19,971	13,773	14,987	20,535	25,104	21,150
2 Bonds <sup>2</sup>	299,313	12,861	11,073	17,439	13,635	22,879	26,384	17,724	12,965	14,561	19,573	23,869	19,361
<i>Type of offering</i>													
3 Public, domestic	189,271	10,809	10,166	15,532	12,714	19,729	22,923	14,419	11,769	12,652	17,708	22,163	18,685
4 Private placement, domestic <sup>3</sup>	86,988	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5 Sold abroad <sup>4</sup>	23,054	2,052	907	1,907	921	3,150	3,461	3,305	1,196	1,909	1,865	1,706	676
<i>Industry group</i>													
6 Manufacturing	53,110	2,041	2,488	3,396	3,612	4,196	4,143	2,015	854	2,598	3,531	6,639	2,887
7 Commercial and miscellaneous	40,019	646	307	288	723	1,220	3,180	1,862	304	138	548	821	1,061
8 Transportation	12,706	35	53	386	194	927	1,001	270	489	533	230	457	351
9 Public utility	17,521	1,033	1,057	347	455	1,004	2,611	703	818	928	796	2,209	2,082
10 Communication	6,664	23	10	704	500	364	406	120	48	250	378	693	1,380
11 Real estate and financial	169,287	9,084	7,159	12,320	8,152	15,168	15,044	12,753	10,453	10,113	14,090	13,050	11,601
12 Stocks <sup>5</sup>	n.a.	2,278	2,919	3,794	1,756	2,351	2,873	2,247	808	426	962	1,235	1,789
<i>Type of offering</i>													
13 Public, preferred	3,998	50	167	1,028	193	665	310	350	145	100	550	265	175
14 Common	19,443	2,228	2,752	2,767	1,564	1,686	2,563	1,897	663	327	412	970	1,614
15 Private placement <sup>6</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Industry group</i>													
16 Manufacturing	n.a.	835	431	521	253	86	265	348	125	0	60	154	46
17 Commercial and miscellaneous	5,026	125	952	552	666	706	748	507	251	172	194	42	110
18 Transportation	126	0	0	0	0	22	21	0	71	0	7	0	5
19 Public utility	4,229	106	582	533	219	471	0	173	139	39	297	462	288
20 Communication	416	0	0	0	0	380	29	0	0	0	0	0	6
21 Real estate and financial	11,055	1,213	954	2,188	619	686	1,799	862	218	215	400	574	1,327

### 32. Open-end investment companies, 1990<sup>1</sup>

Millions of dollars

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Sales of own shares <sup>2</sup>	35,620	26,118	28,817	29,788	27,431	28,301	29,444	29,227	23,387	27,511	25,583	34,553
2 Redemptions of own shares <sup>3</sup>	27,331	20,978	23,777	27,306	23,337	23,340	22,933	24,837	21,053	23,112	22,085	29,484
3 Net sales	8,289	5,140	5,040	2,482	4,094	4,961	6,511	4,390	2,334	4,399	3,498	5,069
4 Assets <sup>4</sup>	535,156	542,725	549,638	542,061	574,302	582,190	586,526	554,722	535,787	538,306	557,676	570,744
5 Cash position <sup>5</sup>	48,865	51,356	50,454	55,213	52,741	49,861	48,944	51,103	51,128	51,847	52,829	48,638
6 Other	486,300	491,369	499,184	486,848	521,560	532,329	537,582	503,619	484,659	486,459	504,847	522,106

### 33. Total nonfarm business expenditures on new plant and equipment, 1990

Billions of dollars; quarterly data at seasonally adjusted rates

Industry <sup>1</sup>	1990	Q1	Q2	Q3	Q4
1 Total nonfarm business	532.96	532.45	535.49	534.86	529.02
<i>Manufacturing</i>					
2 Durable goods industries	82.99	86.35	84.34	82.67	78.62
3 Nondurable goods industries	109.79	105.02	110.82	111.81	111.52
<i>Nonmanufacturing</i>					
4 Mining	9.87	9.58	9.84	9.98	10.09
<i>Transportation</i>					
5 Railroad	6.41	6.45	6.66	5.60	6.90
6 Air	8.98	9.35	9.36	10.05	7.17
7 Other	6.20	6.33	5.84	5.76	6.88
<i>Public utilities</i>					
8 Electric	43.98	43.37	42.62	43.63	46.31
9 Gas and other	23.02	22.34	21.65	23.85	24.22
10 Commercial and other <sup>2</sup>	241.72	243.66	244.37	241.51	237.32



### 34. Domestic finance companies: Assets and liabilities, 1990<sup>1</sup>

Billions of dollars, end of period

Account	Q1	Q2	Q3	Q4
<b>ASSETS</b>				
<i>Accounts receivable, gross<sup>2</sup></i>				
1 Consumer .....	137.9	138.6	140.9	136.0
2 Business .....	262.9	274.8	275.4	290.8
3 Real estate .....	52.1	55.4	57.7	59.9
4 Total .....	452.8	468.8	474.0	486.7
LESS:				
5 Reserves for unearned income .....	51.9	54.3	55.1	56.6
6 Reserves for losses .....	7.9	8.2	8.6	9.2
	393.0	406.3	410.3	420.9
7 Accounts receivable, net .....				
8 All other .....	92.5	95.5	102.8	99.6
9 Total assets .....	485.5	501.9	513.1	520.6
<b>LIABILITIES AND CAPITAL</b>				
10 Bank loans .....	13.9	15.8	15.6	19.4
11 Commercial paper .....	152.9	152.4	148.6	152.7
Debt				
12 Other short-term .....	n.a.	n.a.	n.a.	n.a.
13 Long-term .....	n.a.	n.a.	n.a.	n.a.
14 Due to parent .....	70.5	72.8	82.0	82.7
15 Not elsewhere classified .....	145.7	153.0	156.6	157.0
16 All other liabilities .....	61.7	66.1	68.7	66.0
17 Capital surplus and undivided profits .....	40.7	41.8	41.6	42.8
18 Total liabilities and capital .....	485.5	501.9	513.1	520.6

### 35. Business credit of domestic finance companies, 1990

Millions of dollars, end of period; accounts receivable outstanding

Type	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug	Sept	Oct.	Nov.	Dec.
<b>Seasonally adjusted</b>												
1 Total .....	258,828	259,262	263,224	264,001	268,331	273,564	277,153	281,315	283,742	287,623	289,335	292,638
<i>Retail financing of installment sales</i>												
2 Automotive .....	39,185	39,089	39,228	39,389	39,245	39,578	38,982	38,572	38,628	39,165	38,475	38,110
3 Equipment .....	29,666	29,451	29,810	30,061	30,456	30,512	30,537	30,713	30,675	30,667	30,908	31,784
4 Pools of securitized assets <sup>1</sup> .....	720	681	704	662	622	642	800	987	946	902	927	951
<i>Wholesale</i>												
5 Automotive .....	30,436	30,085	30,734	30,723	30,883	31,791	32,894	33,079	33,900	34,143	32,905	32,283
6 Equipment .....	9,016	9,105	9,321	9,338	9,454	9,531	9,908	9,967	9,902	10,752	10,874	11,569
7 All other .....	9,923	9,907	9,997	9,934	9,885	9,985	9,728	9,678	9,624	9,495	9,451	9,126
8 Pools of securitized assets <sup>1</sup> .....	0	0	0	0	0	0	0	650	1,513	2,192	2,841	2,950
<i>Leasing</i>												
9 Automotive .....	26,729	26,996	28,065	28,382	28,907	29,630	30,270	31,106	31,072	31,535	31,833	39,129
10 Equipment .....	69,012	69,424	69,843	70,134	72,933	74,760	76,079	77,988	78,741	79,713	80,818	75,626
11 Pools of securitized assets <sup>1</sup> .....	1,242	1,377	1,433	1,646	1,597	1,547	1,760	1,703	1,655	1,724	1,884	1,849
12 Loans on commercial accounts receivable and factored commercial accounts receivable .....	18,770	18,959	19,367	18,936	19,051	19,893	20,164	20,266	20,626	20,761	21,553	22,475
13 All other business credit .....	24,130	24,188	24,722	24,795	25,298	25,695	26,031	26,606	26,460	26,574	26,866	26,784
<b>Not seasonally adjusted</b>												
1 Total .....	-128	433	3,962	777	4,330	5,233	3,589	4,162	2,427	3,881	1,712	3,303
<i>Retail financing of installment sales</i>												
2 Automotive .....	-294	-96	139	161	-144	333	-597	-409	56	537	-690	-365
3 Equipment .....	39	-216	359	251	395	56	25	176	-38	-8	241	877
4 Pools of securitized assets <sup>1</sup> .....	22	-39	23	-42	-40	20	158	187	-41	-44	25	24
<i>Wholesale</i>												
5 Automotive .....	-3,379	-351	650	-11	159	909	1,103	185	820	244	-1,238	-622
6 Equipment .....	2,087	90	216	17	116	76	378	59	-65	850	122	695
7 All other .....	-63	-16	90	-63	-49	100	-257	-50	-54	-129	-44	-325
8 Pools of securitized assets <sup>1</sup> .....	0	0	0	0	0	0	0	650	863	679	649	109
<i>Leasing</i>												
9 Automotive .....	-75	267	1,069	317	525	724	640	836	-34	463	298	7,296
10 Equipment .....	773	411	419	291	2,799	1,827	1,319	1,909	753	971	1,105	-5,192
11 Pools of securitized assets <sup>1</sup> .....	-5	135	56	213	-49	-50	213	-57	-48	69	160	-35
12 Loans on commercial accounts receivable and factored commercial accounts receivable .....	259	189	407	-430	114	842	271	102	360	135	793	922
13 All other business credit .....	507	59	534	73	503	397	337	575	-145	114	291	-82

### 36. Markets for conventional mortgages on new homes, 1990

Millions of dollars, except as noted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets												
PRIMARY MARKETS												
<i>Terms<sup>1</sup></i>												
1 Purchase price (thousands of dollars) . . . . .	148.5	148.9	138.2	155.5	162.1	149.8	163.5	161.5	156.6	146.1	151.5	156.3
2 Amount of loan (thousands of dollars) . . . . .	107.3	109.0	100.9	114.6	119.7	111.8	120.9	118.3	114.8	105.1	111.2	115.4
3 Loan-price ratio (percent) . . . . .	73.4	74.6	74.7	75.4	75.0	76.4	75.3	74.5	74.7	73.5	75.0	74.9
4 Maturity (years) . . . . .	27.1	27.4	26.6	26.6	28.1	26.9	28.0	27.2	27.2	26.9	27.1	28.6
5 Fees and charges (percent of loan amount) <sup>2</sup> . . . . .	1.85	1.87	1.96	2.00	2.41	1.96	1.93	2.07	1.78	1.80	1.68	1.85
6 Contract rate (percent per year) . . . . .	9.59	9.56	9.70	9.83	9.87	9.80	9.75	9.75	9.60	9.68	9.61	9.45
<i>Yield (percent per year)</i>												
7 FHLBB series <sup>3</sup> . . . . .	9.91	9.88	10.03	10.17	10.28	10.13	10.08	10.11	9.90	9.98	9.90	9.76
8 HUD series <sup>4</sup> . . . . .	10.00	10.12	10.20	10.46	10.19	10.12	9.94	10.12	10.18	10.11	9.86	9.66
SECONDARY MARKETS												
<i>Yield (percent per year)</i>												
9 FHA mortgages (HUD series) <sup>5</sup> . . . . .	10.01	10.22	10.30	10.75	10.23	10.18	10.11	10.28	10.24	10.23	9.81	9.66
10 GNMA securities <sup>6</sup> . . . . .	9.24	9.44	9.53	9.73	9.78	9.54	9.48	9.59	9.65	9.66	9.46	9.08
Activity in secondary markets												
FEDERAL NATIONAL MORTGAGE ASSOCIATION												
<i>Mortgage holdings (end of period)</i>												
11 Total . . . . .	111,329	111,628	112,353	112,463	112,791	112,855	113,378	113,507	113,718	114,216	115,085	116,628
12 FHA/VA-insured . . . . .	20,471	20,614	20,688	20,707	20,723	20,830	21,059	21,101	21,364	21,495	21,530	21,751
13 Conventional . . . . .	90,858	91,014	91,665	91,756	92,068	92,025	92,319	92,406	92,354	92,721	93,555	94,877
<i>Mortgage transactions (during period)</i>												
14 Purchases . . . . .	2,214	1,537	1,945	1,705	1,630	1,802	2,304	2,134	2,123	2,077	2,078	2,410
<i>Mortgage commitments (during period)<sup>7</sup></i>												
15 Contracted <sup>8</sup> . . . . .	1,659	1,690	1,754	1,568	1,960	2,089	2,215	2,302	2,073	1,849	2,426	2,104
16 Outstanding . . . . .	473	123	398	518	534	853	874	761	644	92	0	0
FEDERAL HOME LOAN MORTGAGE CORPORATION												
<i>Mortgage holdings (end of period)<sup>9</sup></i>												
17 Total . . . . .	20,361	20,112	19,823	19,730	19,874	19,979	20,127	20,564	20,508	20,790	21,301	21,857
18 FHA/VA-insured . . . . .	578	572	561	555	556	550	546	541	536	530	524	518
19 Conventional . . . . .	19,782	19,540	19,261	19,174	19,319	19,429	19,581	20,023	19,972	20,260	20,777	21,339
<i>Mortgage transactions (during period)</i>												
20 Purchases . . . . .	6,423	5,676	6,301	5,719	6,064	5,856	4,527	5,417	5,798	6,118	6,981	10,637
21 Sales . . . . .	7,764	5,796	6,503	5,687	5,792	5,546	4,248	4,808	5,707	5,734	6,314	9,918
<i>Mortgage commitments (during period)<sup>10</sup></i>												
22 Contracted . . . . .	8,020	5,922	6,119	10,441	8,502	11,183	5,851	5,646	6,643	10,972	10,164	12,938

### 37. Mortgage debt outstanding, by type of holder and type of property, 1987-90<sup>1</sup>

Millions of dollars, end of quarter

Type of holder and of property	1987				1988			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>1 All holders</b>	<b>2,738,330</b>	<b>2,833,185</b>	<b>2,904,336</b>	<b>2,986,425</b>	<b>3,041,212</b>	<b>3,114,185</b>	<b>3,186,090</b>	<b>3,270,118</b>
2 One- to four-family	1,775,168	1,849,918	1,903,311	1,962,958	2,010,763	2,080,043	2,139,843	2,201,231
3 Multifamily	269,176	274,029	275,050	278,899	281,529	284,683	286,454	291,405
4 Commercial	601,449	618,870	636,926	657,036	662,403	663,089	674,352	692,236
5 Farm	92,537	90,368	89,049	87,532	86,516	86,370	85,441	85,247
<b>6 Major financial institutions</b>	<b>1,527,157</b>	<b>1,572,844</b>	<b>1,613,438</b>	<b>1,665,291</b>	<b>1,701,494</b>	<b>1,737,761</b>	<b>1,788,741</b>	<b>1,831,472</b>
7 Commercial banks <sup>2</sup>	520,712	545,448	567,741	592,449	608,907	633,361	654,830	674,003
8 One- to four-family	242,668	253,622	263,576	275,613	292,816	308,983	323,991	334,367
9 Multifamily	29,833	30,571	31,703	32,756	34,501	35,131	34,025	33,912
10 Commercial	235,019	247,425	258,316	269,648	266,978	274,080	281,438	290,254
11 Farm	13,192	13,830	14,146	14,432	14,612	15,167	15,376	15,470
12 Savings banks <sup>3</sup>	810,702	827,014	841,434	860,467	876,504	883,998	908,860	924,606
13 One- to four-family	157,150	157,128	158,129	160,408	161,264	163,412	165,908	167,722
14 Multifamily	104,035	102,933	104,609	106,359	106,406	108,151	108,997	110,775
15 Commercial	148,712	149,183	149,938	150,943	151,078	140,753	141,274	141,433
16 Farm	805	770	758	757	756	682	681	676
17 Life insurance companies	195,743	200,382	204,263	212,375	216,083	220,402	225,051	232,863
18 One- to four-family	12,903	12,745	12,742	13,226	10,319	10,543	10,785	11,164
19 Multifamily	20,934	21,663	21,968	22,524	22,702	23,195	23,728	24,560
20 Commercial	151,420	155,611	159,464	166,722	173,363	177,123	181,196	187,549
21 Farm	10,486	10,363	10,089	9,903	9,699	9,541	9,342	9,590
22 Finance companies <sup>4</sup>	22,295	25,165	27,754	29,716	31,412	33,981	36,214	37,846
<b>23 Federal and related agencies</b>	<b>199,509</b>	<b>196,514</b>	<b>191,520</b>	<b>192,721</b>	<b>196,909</b>	<b>199,474</b>	<b>198,027</b>	<b>200,570</b>
24 Government National Mortgage Association	687	667	458	444	434	42	64	26
25 One- to four-family	46	45	25	25	25	24	51	26
26 Multifamily	641	622	433	419	409	18	13	
27 Farmers Home Administration <sup>5</sup>	48,203	48,085	42,978	43,051	43,076	42,767	41,836	42,018
28 One- to four-family	21,390	21,157	18,111	18,169	18,185	18,248	18,268	18,347
29 Multifamily	7,710	7,808	7,903	8,044	8,115	8,213	8,349	8,513
30 Commercial	8,463	8,553	6,592	6,603	6,640	6,288	5,300	5,343
31 Farm	10,640	10,567	10,372	10,235	10,136	10,018	9,919	9,815
32 Federal Housing and Veterans Administration	5,177	5,268	5,330	5,574	5,660	5,673	5,666	5,973
33 One- to four-family	2,447	2,531	2,452	2,557	2,608	2,564	2,432	2,672
34 Multifamily	2,730	2,737	2,878	3,017	3,052	3,109	3,234	3,301
35 Federal National Mortgage Association	95,140	94,064	94,884	96,649	99,787	102,368	102,453	103,013
36 One- to four-family	88,106	87,013	87,901	89,666	92,828	95,404	95,417	95,833
37 Multifamily	7,034	7,051	6,983	6,983	6,959	6,964	7,036	7,180
38 Federal Land Banks	37,362	35,833	34,930	34,131	33,566	33,048	32,566	32,115
39 One- to four-family	2,198	2,108	2,055	2,008	1,975	1,945	1,917	1,890
40 Farm	35,164	33,725	32,875	32,123	31,591	31,103	30,649	30,225
41 Federal Home Loan Mortgage Corporation	12,940	12,597	12,940	12,872	14,386	15,576	15,442	17,425
42 One- to four-family	11,774	11,172	11,570	11,430	12,749	13,631	13,322	15,077
43 Multifamily	1,166	1,425	1,370	1,442	1,637	1,945	2,120	2,348
<b>44 Mortgage pools or trusts<sup>6</sup></b>	<b>613,126</b>	<b>656,662</b>	<b>692,944</b>	<b>718,297</b>	<b>732,071</b>	<b>754,247</b>	<b>782,707</b>	<b>811,847</b>
45 Government National Mortgage Association	281,116	293,246	308,339	317,555	318,703	322,616	333,177	340,527
46 One- to four-family	274,710	286,091	300,815	309,806	310,473	314,728	324,573	331,257
47 Multifamily	6,406	7,155	7,524	7,749	8,230	7,888	8,604	9,270
48 Federal Home Loan Mortgage Corporation	186,295	200,284	208,872	212,634	214,724	216,155	220,684	226,406
49 One- to four-family	180,602	194,238	202,308	205,977	208,138	209,702	214,195	219,988
50 Multifamily	5,693	6,046	6,564	6,657	6,586	6,453	6,489	6,418
51 Federal National Mortgage Association	107,673	121,270	130,540	139,960	145,242	157,438	167,170	178,250
52 One- to four-family	106,068	119,617	128,770	137,988	142,330	153,253	162,228	172,331
53 Multifamily	1,605	1,653	1,770	1,972	2,912	4,185	4,942	5,919
54 Farmers Home Administration <sup>5</sup>	351	342	333	245	172	106	106	104
55 One- to four-family	154	149	144	121	65	23	27	26
56 Multifamily	0	0	0	0	0	0	0	0
57 Commercial	127	126	124	63	58	41	38	38
58 Farm	70	67	65	61	49	42	41	40
<b>59 Individuals and others<sup>7</sup></b>	<b>398,538</b>	<b>407,165</b>	<b>406,434</b>	<b>410,116</b>	<b>410,738</b>	<b>422,703</b>	<b>416,615</b>	<b>426,229</b>
60 One- to four-family	237,261	243,782	241,853	246,061	246,758	258,651	253,159	259,971
61 Multifamily	81,389	84,365	81,345	80,977	80,020	79,431	78,917	79,209
62 Commercial	57,708	57,972	62,492	63,057	64,287	64,804	65,106	67,618
63 Farm	22,180	21,046	20,744	20,021	19,673	19,817	19,433	19,431

### 37. Mortgage debt outstanding, by type of holder and type of property, 1987-90<sup>1</sup>—Continued

Millions of dollars, end of quarter

Type of holder and of property	1989				1990			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	3,334,919	3,414,269	3,492,954	3,556,370	3,696,882	3,760,480	3,815,220	3,856,205
2 One- to four-family	2,247,198	2,309,068	2,371,892	2,429,689	2,554,496	2,619,522	2,669,613	2,708,951
3 Multifamily	296,794	301,764	300,899	303,416	305,838	301,789	302,993	304,004
4 Commercial	706,316	718,085	734,839	739,240	752,688	755,212	758,362	759,306
5 Farm	84,611	85,352	85,324	84,025	83,861	83,957	84,252	83,943
6 Major financial institutions	1,864,881	1,900,002	1,925,360	1,931,537	1,939,005	1,940,366	1,932,978	1,912,099
7 Commercial banks <sup>2</sup>	693,755	719,527	745,953	767,069	786,802	814,598	830,868	843,136
8 One- to four-family	342,658	357,472	373,813	389,632	405,009	431,115	445,218	454,851
9 Multifamily	35,037	36,792	37,435	38,876	37,913	38,420	37,898	37,116
10 Commercial	300,218	308,946	318,207	321,906	327,110	327,930	330,426	333,943
11 Farm	15,843	16,318	16,498	16,656	16,771	17,133	17,326	17,225
12 Savings banks <sup>3</sup>	934,350	938,714	932,373	910,254	891,921	860,903	836,047	801,628
13 One- to four-family	681,099	687,200	683,148	669,220	658,405	642,110	626,297	600,154
14 Multifamily	110,425	110,067	108,447	106,014	103,841	97,359	94,790	91,806
15 Commercial	142,147	140,977	140,096	134,370	129,056	120,866	114,430	109,168
16 Farm	679	670	682	650	619	568	530	500
17 Life insurance companies	236,776	241,761	247,034	254,214	260,282	264,865	266,063	267,335
18 One- to four-family	11,364	11,613	11,876	12,231	12,525	12,740	12,773	12,052
19 Multifamily	25,001	25,548	26,127	26,907	27,555	28,027	28,100	29,406
20 Commercial	190,914	195,098	199,513	205,472	210,422	214,024	214,585	215,121
21 Farm	9,498	9,502	9,519	9,604	9,780	10,075	10,605	10,756
22 Finance companies <sup>4</sup>	39,610	41,824	43,157	45,476	45,808	47,104	49,784	48,777
23 Federal and related agencies	199,968	202,056	205,809	209,498	216,146	227,818	242,695	250,762
24 Government National Mortgage Association	25	24	24	23	22	21	21	21
25 One- to four-family	25	24	24	23	22	21	21	21
26 Multifamily	0	0	0	0	0	0	0	0
27 Farmers Home Administration <sup>5</sup>	41,780	40,711	41,117	41,176	41,125	41,175	41,269	41,439
28 One- to four-family	18,347	18,391	18,405	18,422	18,419	18,434	18,476	18,527
29 Multifamily	8,615	8,778	8,916	9,054	9,199	9,361	9,477	9,640
30 Commercial	5,101	3,885	4,366	4,443	4,510	4,545	4,608	4,690
31 Farm	9,717	9,657	9,430	9,257	8,997	8,835	8,708	8,582
32 Federal Housing and Veterans Administration	6,198	6,424	6,023	6,087	6,355	6,792	7,938	8,801
33 One- to four-family	2,673	2,827	2,900	2,875	3,027	3,054	3,248	3,593
34 Multifamily	3,525	3,597	3,123	3,212	3,328	3,738	4,690	5,208
35 Federal National Mortgage Association	101,991	103,309	107,052	110,721	112,353	112,855	113,718	116,628
36 One- to four-family	94,727	95,714	99,168	102,295	103,300	103,431	103,722	106,081
37 Multifamily	7,264	7,595	7,884	8,426	9,053	9,424	9,996	10,547
38 Federal Land Banks	31,261	31,467	30,943	29,640	29,325	29,595	29,441	29,416
39 One- to four-family	1,839	1,851	1,821	1,210	1,197	1,741	1,766	1,838
40 Farm	29,422	29,616	29,122	28,430	28,128	27,854	27,675	27,577
41 Federal Home Loan Mortgage Corporation	18,713	20,121	20,650	21,851	19,823	19,979	20,508	21,857
42 One- to four-family	16,134	17,382	17,659	18,248	16,772	17,316	17,810	19,185
43 Multifamily	2,579	2,739	2,992	3,603	3,051	2,663	2,697	2,672
44 Mortgage pools or trusts <sup>6</sup>	839,357	865,970	901,694	946,766	984,811	1,024,893	1,060,640	1,103,950
45 Government National Mortgage Association	347,597	352,654	360,097	368,367	376,962	385,456	394,859	403,613
46 One- to four-family	337,563	342,545	349,838	358,142	366,300	374,960	384,474	391,505
47 Multifamily	10,034	10,109	10,259	10,225	10,662	10,496	10,385	12,108
48 Federal Home Loan Mortgage Corporation	234,695	245,242	257,938	272,870	281,736	295,340	301,797	316,359
49 One- to four-family	228,389	238,446	251,232	266,060	274,084	287,232	293,721	308,369
50 Multifamily	6,306	6,796	6,706	6,810	7,652	8,108	8,077	7,990
51 Federal National Mortgage Association	188,071	196,501	208,894	228,232	246,391	263,330	281,806	299,833
52 One- to four-family	181,352	188,774	200,302	219,577	237,916	254,811	273,335	291,194
53 Multifamily	6,719	7,727	8,592	8,655	8,475	8,519	8,471	8,639
54 Farmers Home Administration <sup>5</sup>	96	85	82	80	76	72	70	66
55 One- to four-family	24	23	22	21	20	19	18	17
56 Multifamily	0	0	0	0	0	0	0	0
57 Commercial	34	26	26	26	25	24	24	24
58 Farm	38	36	35	33	31	30	29	26
59 Individuals and others <sup>7</sup>	430,713	446,241	460,091	468,569	556,920	567,403	578,908	589,395
60 One- to four-family	262,106	275,519	287,003	294,517	374,143	382,343	393,027	401,685
61 Multifamily	81,290	82,015	80,418	81,634	83,666	82,040	80,636	80,808
62 Commercial	67,903	69,154	72,632	73,023	79,576	83,557	85,865	87,624
63 Farm	19,414	19,553	20,038	19,395	19,536	19,463	19,379	19,278

### 38. Installment credit: Total outstanding, 1990<sup>1</sup>

Millions of dollars, not seasonally adjusted

Holder, and type of credit <sup>2</sup>	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>SEASONALLY ADJUSTED</b>												
<b>1 Total</b> .....	<b>721,563</b>	<b>725,519</b>	<b>726,676</b>	<b>727,798</b>	<b>729,528</b>	<b>730,355</b>	<b>732,750</b>	<b>733,844</b>	<b>735,547</b>	<b>735,433</b>	<b>736,411</b>	<b>735,102</b>
2 Automobile .....	291,100	291,270	290,755	290,000	289,416	288,797	288,136	286,818	285,627	285,024	284,412	284,585
3 Revolving .....	201,706	204,251	205,783	207,673	210,618	212,043	215,119	217,024	219,090	220,031	221,690	220,110
4 Mobile home .....	22,406	22,444	22,672	22,359	22,073	21,761	21,211	21,191	21,073	20,680	20,492	20,919
5 Other .....	206,350	207,553	207,466	207,766	207,421	207,754	208,284	208,811	209,758	209,698	209,817	209,487
<b>NOT SEASONALLY ADJUSTED</b>												
<b>6 Total</b> .....	<b>724,531</b>	<b>721,953</b>	<b>719,655</b>	<b>722,166</b>	<b>724,961</b>	<b>727,956</b>	<b>730,660</b>	<b>736,480</b>	<b>738,946</b>	<b>736,091</b>	<b>738,626</b>	<b>748,300</b>
<i>By major holder</i>												
7 Commercial banks .....	341,319	338,333	333,046	336,026	337,475	334,138	336,658	340,525	342,698	341,755	342,882	347,466
8 Finance companies .....	140,740	139,115	137,857	138,174	138,384	138,642	138,796	139,496	140,890	141,329	139,195	137,450
9 Credit unions .....	92,592	91,954	91,470	91,580	91,730	91,800	92,260	93,071	92,996	93,190	92,918	92,911
10 Retailers .....	41,832	40,117	39,980	39,579	39,704	39,767	39,165	39,557	38,963	38,282	39,095	43,552
11 Savings institutions .....	55,437	55,688	57,619	56,956	55,485	54,517	53,541	51,822	50,683	48,055	47,121	45,616
12 Gasoline companies .....	4,013	3,803	3,792	3,928	4,024	4,192	4,396	4,722	4,723	4,749	4,753	4,822
13 Pools of securitized assets <sup>2</sup> .....	48,598	52,943	55,891	55,923	58,159	64,900	65,844	67,287	67,993	68,731	72,662	76,483
<i>By major type of credit</i>												
14 Automobile .....	289,383	288,416	287,644	287,564	288,345	289,259	288,741	289,371	289,169	287,304	285,379	284,813
15 Commercial banks .....	126,919	126,814	125,814	126,154	126,752	126,897	126,475	127,647	128,268	127,667	126,544	126,259
16 Finance companies .....	81,918	80,227	79,523	79,295	78,927	78,273	77,716	77,205	78,116	78,033	75,224	74,396
17 Pools of securitized assets <sup>2</sup> .....	17,899	19,013	19,688	19,484	20,227	21,743	22,099	21,988	21,390	20,944	23,475	24,537
18 Revolving .....	205,579	203,557	202,676	204,641	207,796	210,050	213,140	216,633	218,279	218,337	222,643	232,370
19 Commercial banks .....	128,481	125,151	122,322	124,262	125,619	122,516	125,248	126,683	127,415	127,108	129,117	132,433
20 Retailers .....	37,325	35,674	35,545	35,157	35,271	35,320	34,731	35,101	34,528	33,867	34,657	39,029
21 Gasoline companies .....	4,013	3,803	3,792	3,928	4,024	4,192	4,396	4,722	4,723	4,749	4,753	4,822
22 Pools of securitized assets <sup>2</sup> .....	23,700	27,054	29,123	29,333	30,955	36,077	36,785	38,194	39,606	40,798	42,297	44,335
23 Mobile home .....	22,538	22,572	22,554	22,299	21,980	21,724	21,245	21,185	21,195	20,773	20,472	20,666
24 Commercial banks .....	9,025	9,066	9,043	9,115	9,162	9,208	9,005	9,338	9,263	9,274	9,199	9,763
25 Finance companies .....	5,411	5,410	5,178	5,168	5,224	5,266	5,328	5,358	5,423	5,400	5,364	5,252
26 Other .....	207,031	207,408	206,781	207,662	206,840	206,923	207,534	209,291	210,303	209,677	210,132	210,451
27 Commercial banks .....	76,894	77,302	75,867	76,495	75,942	75,517	75,930	76,857	77,752	77,706	78,022	79,011
28 Finance companies .....	53,411	53,478	53,156	53,711	54,233	55,103	55,752	56,933	57,351	57,896	58,607	57,801
29 Retailers .....	4,507	4,443	4,435	4,422	4,433	4,447	4,434	4,456	4,435	4,415	4,438	4,523
30 Pools of securitized assets <sup>2</sup> .....	6,999	6,876	7,080	7,106	6,977	7,080	6,960	7,105	6,997	6,989	6,890	7,611

### 39. Terms of consumer installment credit, 1990<sup>1</sup>

Percent per year, unless noted otherwise

Item	1988	1989	1990	1990						
				Jan.	Feb.	Mar.	Apr.	May		
<b>INTEREST RATES</b>										
<i>Commercial banks<sup>2</sup></i>										
1 48-month new car	10.85	12.07	11.78	...	11.80	...	...	11.82		
2 24-month personal	14.68	15.44	15.46	...	15.27	...	...	15.41		
3 120-month mobile home	13.54	14.11	14.02	...	13.91	...	...	14.09		
4 Credit card	17.78	18.02	18.17	...	18.12	...	...	18.14		
<i>Auto finance companies</i>										
5 New car	12.60	12.62	12.54	12.64	12.67	12.31	12.21	12.23		
6 Used car	15.11	16.18	15.99	15.77	15.91	15.97	16.02	16.03		
<b>OTHER TERMS<sup>3</sup></b>										
<i>Maturity (months)</i>										
7 New car	56.2	54.2	54.6	54.7	54.7	54.3	54.2	54.5		
8 Used car	46.7	46.6	46.1	45.5	46.4	46.4	46.5	46.1		
<i>Loan-to-value ratio</i>										
9 New car	94	91	87	89	88	88	87	87		
10 Used car	98	97	95	95	96	95	96	96		
<i>Amount financed (dollars)</i>										
11 New car	11,663	12,001	12,071	12,381	12,053	12,216	12,089	12,064		
12 Used car	7,824	7,954	8,289	8,040	8,065	8,132	8,105	8,169		
				1990						
				June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>INTEREST RATES</b>										
<i>Commercial banks<sup>2</sup></i>										
1 48-month new car	...	...	11.89	...	...	...	11.62	...		
2 24-month personal	...	...	15.46	...	...	...	15.69	...		
3 120-month mobile home	...	...	14.09	...	...	...	13.99	...		
4 Credit card	...	...	18.18	...	...	...	18.23	...		
<i>Auto finance companies</i>										
5 New car	12.58	12.68	12.62	12.34	12.57	12.74	12.86	12.86		
6 Used car	16.00	15.96	15.98	16.03	16.12	16.07	16.04	16.04		
<b>OTHER TERMS<sup>3</sup></b>										
<i>Maturity (months)</i>										
7 New car	54.8	54.9	54.8	54.3	54.6	54.6	54.7	54.7		
8 Used car	46.2	46.2	46.2	46.1	46.1	46.0	45.8	45.8		
<i>Loan-to-value ratio</i>										
9 New car	87	86	86	85	85	85	85	85		
10 Used car	95	96	96	95	95	95	94	94		
<i>Amount financed (dollars)</i>										
11 New car	12,108	12,125	11,939	11,837	11,917	11,986	12,140	12,140		
12 Used car	8,296	8,401	8,415	8,403	8,423	8,494	8,530	8,530		



Financial sectors										All sectors <sup>1</sup>		Floats and discrepancies	Line
Total		Sponsored agencies and mortgage pools		Monetary authority		Commercial banking		Private nonbank finance		Assets	Liabilities		
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities			Assets	
1989													
12,152.7		1,313.4		314.7		3,232.8		7,291.8		30,875.1		-251.3	1
	11,888.6		1,318.9		314.7		3,118.3		7,136.6		24,145.4		2
11.1				11.1						21.0			3
-1				-1						9.0		9.0	4
31.9				31.9						44.6		44.6	5
				28.1						28.1	23.8	-4.3	6
74.3	888.6	2.3			239.1	3.2	556.2	68.8	93.4	856.0	888.6	32.6	7
74.3	834.8	2.3			231.8	3.2	509.6	68.8	93.4	808.3	834.8	26.5	8
	21.6				.6		21.0			21.6	21.6		9
	32.3				6.7		25.6			26.1	32.3	6.1	10
9.8	2,267.7						1,165.8	9.8	1,101.9	2,267.7	2,267.7		11
24.8	428.1							24.8	428.1	428.1	428.1		12
132.3	613.2						450.7	132.3	162.4	613.2	613.2		13
				2.1			274.4	119.0	140.5	399.9	414.9	15.1	14
26.4								26.4		43.9	43.9		15
	340.3								340.3	351.8	351.8		16
	2,619.1							6.7	2,619.1	2,848.0	2,848.0		17
65.8	30.2			1.6	64.2	57.6	-34.0	65.1		63.4	30.2	-33.1	18
65.1	555.1							1,427.1	555.1	555.1	555.1		19
1,427.2						*		5,006.2		3,823.8			20
9,134.2	2,322.4	1,238.2	1,249.3	233.3		2,656.6	219.9	572.2	853.2	12,389.1	12,389.1		21
983.4		9.6		226.8		174.8		650.8		2,245.2	2,245.2		22
890.9	1,244.4	6.2	1,244.4	6.5		227.3		318.1		1,268.6	1,268.6		23
451.9						133.8		1,097.0		821.2	821.2		24
1,183.8	482.7					86.8	113.7	1,326.1	369.0	1,502.6	1,502.6		25
3,122.9	3.4	1,033.3				763.5		365.2	3.4	3,540.1	3,540.1		26
748.4						383.2				790.6	790.6		27
820.3	36.0					820.3		326.3	36.0	820.3	820.3		28
340.9	409.1	3.3				11.3	106.1	350.5	303.0	579.2	579.2		29
591.6	146.8	185.8	5.0			55.4		42.5	141.8	821.4	821.4		30
80.7	79.6					38.2		45.3	79.6	133.9	133.9		31
45.3	13.8								13.8	1,027.2	852.2	-175.0	32
	3.1							.8		58.2	55.1	-3.1	33
										2,633.5			34
811.2	1,312.4	9.4	69.5	6.7	11.4	477.3	484.7	317.7	746.8	2,279.6	2,196.2	-83.4	35
1990													
12,705.5		1,481.7		342.7		3,335.4		7,545.7		31,801.2		-160.9	1
	12,391.6		1,489.3		342.7		3,227.0		7,332.6		25,573.3		2
11.1				11.1						21.8			3
-1				-1						9.1		9.1	4
32.6				32.6						52.2		52.2	5
				30.4						30.4	25.9	-4.5	6
86.9	932.8	2.1			264.3	3.4	578.3	81.4	90.3	888.9	932.8	43.9	7
86.9	871.1	2.1			254.4	3.4	526.4	81.4	90.3	842.2	871.1	28.9	8
	21.3				0.4		20.9			21.3	21.3		9
	40.4				9.5		30.9			25.4	40.4	15.0	10
9.9	2,317.5						1,287.5	9.9	1,030.0	2,317.5	2,317.5		11
33.3	498.4							33.3	498.4	498.4	498.4		12
108.1	549.4						425.5	108.1	123.9	549.4	549.4		13
				18.4			249.5	106.9	148.9	397.4	398.4	1.1	14
27.1								27.1		51.7	51.7		15
	373.3								373.3	385.1	385.1		16
	2,660.2								2,660.2	2,910.7	2,910.7		17
74.0	68.6			2.8	71.2	64.9	-2.6	6.3		107.0	68.6	-38.4	18
68.4	579.9							68.4	579.9	579.9	579.9		19
1,338.2						*		1,338.2		3,407.9			20
9,796.5	2,527.7	1,403.4	1,418.4	241.4		2,776.6	190.7	5,375.0	918.5	13,381.5	13,381.5		21
1,134.8		34.3		235.1		179.5		685.9		2,536.5	2,536.5		22
1,015.4	1,413.4	11.9	1,413.4	6.3		282.0		715.3		1,445.8	1,445.8		23
470.9						117.4		353.4		839.7	839.7		24
1,269.9	533.6					91.0	108.9	1,178.9	424.7	1,640.0	1,640.0		25
3,381.4	4.2	1,187.8				846.9		1,346.7	4.2	3,856.2	3,856.2		26
764.9						384.5		380.4		808.9	808.9		27
815.1	36.7					815.1			36.7	815.1	815.1		28
355.3	417.7	3.8				14.4	81.8	337.1	335.9	609.9	609.9		29
588.9	122.1	165.8	5.0			45.8		377.3	117.1	829.3	829.3		30
71.1	80.6					32.3		38.8	80.6	133.5	133.5		31
48.7	15.3							48.7	15.3	1,067.7	903.3	-164.3	32
	3.6							.6		50.6	59.3	8.7	33
										2,637.4			34
773.7	1,385.9	5.7	70.9	6.1	7.2	458.2	497.5	303.7	810.4	2,323.3	2,316.0	-7.3	35



#### 40. Flow of funds accounts—Financial assets and liabilities, 1989–90

##### B. Private nonbank financial institutions—Continued

Billions of dollars, amounts outstanding

Transaction category	Total <sup>7</sup>		Savings and loan associations		Mutual savings banks		Credit unions		Life insurance companies		Private pension funds	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
1989												
<b>1 Total assets</b>	<b>7,291.8</b>		<b>1,233.0</b>		<b>283.5</b>		<b>199.7</b>		<b>1,243.4</b>		<b>1,169.0</b>	
<b>2 Total liabilities</b>		<b>7,136.6</b>		<b>1,224.0</b>		<b>260.4</b>		<b>205.8</b>		<b>1,182.1</b>		<b>1,169.0</b>
3 Checkable deposits	68.8	93.4	9.1	33.1	6.7	39.7	4.8	20.5	5.0		6.1	
4 Small time and savings deposits	9.8	1,101.9		839.2		99.4	9.8	163.3				
5 Money market fund shares	24.8	428.1						8.6			16.3	
6 Large time deposits	132.3	162.4	5.3	73.8		85.5	11.5	3.2			52.3	
7 Federal funds and security repurchase agreements	119.0	140.5	18.6	55.5	5.6	9.0	12.5					
8 Deposits abroad	26.4											
9 Life insurance reserves		340.3							340.3			
10 Pension fund reserves		2,619.1							715.2		1,169.0	
11 Mutual fund shares	65.1	555.1							24.4		40.7	
12 Other corporate equities <sup>3</sup>	1,427.1				11.0				101.2		667.0	
13 Credit market instruments	5,006.2	853.2	1,082.3	145.2	243.6	17.2	154.9		1,010.8		342.3	
14 U.S. Treasury securities <sup>4</sup>	572.2		18.9		7.9		12.1		52.9		92.5	
15 Federal agency securities <sup>5</sup>	650.8		180.3		28.6		6.3		100.8		50.3	
16 Tax-exempt securities	318.1		1.0		1.7				9.0			
17 Corporate and foreign bonds	1,097.0	369.0	47.4	18.3	11.5				511.0		144.4	
18 Mortgages	1,326.1	3.4	748.2		168.5		45.6		245.3		6.6	
19 Consumer credit	365.2		50.4		9.9		90.9					
20 Bank loans n.e.c.		36.0		2.3								
21 Open-market paper	326.3	303.0	4.0		15.5				34.2		48.6	
22 Other loans	350.5	141.8	32.2			17.2			57.4			
23 Security credit	42.5	79.6		124.6								
24 Trade credit <sup>6</sup>	45.3	13.8										
25 Taxes payable		2.4		4						8		
26 Reserves at the Federal Reserve	6.7		6.7									
27 Miscellaneous	317.7	746.8	111.2	76.8	16.5	9.6	6.3	18.8	93.5	125.9	44.4	
1990												
<b>1 Total assets</b>	<b>7,545.7</b>		<b>1,096.8</b>		<b>263.6</b>		<b>213.6</b>		<b>1,366.4</b>		<b>1,125.0</b>	
<b>2 Total liabilities</b>		<b>7,332.6</b>		<b>1,096.6</b>		<b>244.9</b>		<b>221.4</b>		<b>1,293.7</b>		<b>1,125.0</b>
3 Checkable deposits	81.4	90.3	8.1	24.5	6.2	43.5	4.8	22.4	4.9		5.4	
4 Small time and savings deposits	9.9	1,030.0		760.5		94.3	9.9	175.2				
5 Money market fund shares	33.3	498.4						10.9			22.5	
6 Large time deposits	108.1	123.9	5.2	43.9		76.8	11.8	3.2			46.8	
7 Federal funds and security repurchase agreements	106.9	148.9	1.9	43.2	5.2	6.7	14.6					
8 Deposits abroad	27.1											
9 Life insurance reserves		373.3							373.3			
10 Pension fund reserves		2,660.2							791.8		1,125.0	
11 Mutual fund shares	68.4	579.9							24.8		43.7	
12 Other corporate equities <sup>3</sup>	1,338.2				8.5				103.8		623.6	
13 Credit market instruments	5,375.0	918.5	944.5	114.0	227.1	16.7	163.3		1,123.2		373.2	
14 U.S. Treasury securities <sup>4</sup>	685.9		18.7		8.5		8.4		59.2		103.7	
15 Federal agency securities <sup>5</sup>	715.3		177.9		25.4		13.7		121.0		49.0	
16 Tax-exempt securities	353.4		1.1		2.0				12.3			
17 Corporate and foreign bonds	1,178.9	424.7	31.6	12.7	9.8				566.9		149.3	
18 Mortgages	1,346.7	4.2	649.4		160.6		48.4		267.3		27.1	
19 Consumer credit	380.4		39.5		8.6		92.9					
20 Bank loans n.e.c.		36.7		9								
21 Open-market paper	337.1	335.9	2.3		12.2				34.9		44.2	
22 Other loans	377.3	117.1	24.2	100.4		16.7			61.6			
23 Security credit	38.8	80.6										
24 Trade credit <sup>6</sup>	48.7	15.3										
25 Taxes payable		3.0		6						8		
26 Reserves at the Federal Reserve	6.3		6.3									
27 Miscellaneous	303.7	810.4	130.7	109.9	16.6	6.9	9.2	20.6	98.3	127.8	9.9	

State and local government retirement funds		Other insurance companies		Finance companies		Real estate investment trusts		Mutual Funds		Money market funds		Security brokers and dealers		SCO issuers		Line
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	
1989																
734.9		491.3		519.3		13.4		555.1		428.1		236.5		184.4		1
	734.9		353.2		621.5		11.1		555.1		428.1		206.9		184.4	2
2.4		6.0		10.3				8.5		.1		9.8				3
											428.1					4
22.0											41.2					5
																6
		27.5								54.9						7
										26.4						8
	734.9															9
																10
									555.1							11
300.1		94.3						239.5				14.1				12
410.3		318.2		509.0	496.2	8.4	10.1	307.2		291.8		142.9		184.4	184.4	13
128.1		73.0						86.8		14.8		85.2				14
70.0		24.0						33.2		21.0				136.2		15
.5		135.9						93.6		69.4		7.1				16
196.4		79.3			163.8		2.5	74.1				32.9			184.4	17
15.2		6.0		82.3		8.4	3.4									18
				165.9												19
					30.7		2.9									20
					301.7		1.3	19.6		186.6		17.8				21
				260.8												22
												42.5	79.6			23
		45.3											13.8			24
			.2		.4								.6			25
				353.0		124.9	5.0	.9		13.7		27.2	36.9			26
																27
1990																
743.4		517.9		640.4		13.2		579.9		498.4		262.1		225.2		1
	743.4		385.8		671.0		12.0		579.9		498.4		235.5		225.2	2
3.5		6.3		11.7				8.7		11.4		10.2				3
											498.4					4
23.3										21.0						5
																6
		26.3								59.0			99.0			7
										27.1						8
	743.4															9
																10
									579.9							11
277.3		89.8						225.8				9.6				12
439.4		346.9		628.7	552.1	7.7	10.6	345.4		372.7		177.9		225.2	225.2	13
141.1		86.2						92.0		45.5		122.7				14
80.7		25.5						36.5		36.9				148.7		15
.6		136.9						109.1		83.6		7.9				16
211.3		91.8			183.8		3.0	89.3				28.9			225.2	17
5.6		6.6		174.1		7.7	4.2									18
				163.0												19
					32.9		2.9									20
					335.4		.5	18.4		206.7		18.4				21
				291.6												22
												38.8	80.6			23
		48.7											15.3			24
			.3		.6								.7			25
				385.5		118.3	5.5	1.5		7.3		25.6	39.9			26
																27

## 41. Flow of funds accounts, 1981-1990

### A. Summary of credit market debt outstanding, by sector

Billions of dollars, amounts outstanding at end of year

Transaction category or sector	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
	<b>Nonfinancial sectors</b>									
<b>1 Total credit market debt owed by domestic nonfinancial sectors</b>	<b>4,279.6</b>	<b>4,667.6</b>	<b>5,208.5</b>	<b>5,959.4</b>	<b>6,804.5</b>	<b>7,646.3</b>	<b>8,343.9</b>	<b>9,096.0</b>	<b>9,805.2</b>	<b>10,560.2</b>
<i>By sector and instrument</i>										
2 U.S. government	830.1	991.4	1,177.9	1,376.8	1,600.4	1,815.4	1,960.3	2,117.8	2,269.4	2,568.9
3 Treasury securities	825.6	987.7	1,174.4	1,373.4	1,597.1	1,811.7	1,955.2	2,095.2	2,245.2	2,536.5
4 Agency issues and mortgages	4.5	3.7	3.6	3.4	3.3	3.6	5.2	22.6	24.2	32.4
<i>By instrument</i>										
5 Private domestic nonfinancial sectors	3,449.5	3,676.2	4,030.6	4,582.6	5,204.1	5,831.0	6,383.6	6,978.2	7,535.8	7,991.3
6 Debt capital instruments	2,321.6	2,468.0	2,715.0	3,037.9	3,485.2	3,962.7	4,427.9	4,886.4	5,283.3	5,682.1
7 Tax-exempt obligations	375.3	425.7	469.0	520.0	655.5	679.1	728.4	790.8	821.2	839.7
8 Corporate bonds	388.3	407.0	423.0	469.1	542.6	669.4	748.8	851.7	925.4	990.4
9 Mortgages	1,557.9	1,635.3	1,823.1	2,048.8	2,287.1	2,614.2	2,950.7	3,243.8	3,536.6	3,852.0
10 Home mortgages	1,033.4	1,079.8	1,200.2	1,336.2	1,490.2	1,720.8	1,943.1	2,173.9	2,404.3	2,709.0
11 Multifamily residential	141.1	144.8	158.8	183.6	213.0	246.2	270.0	286.7	304.4	302.6
12 Commercial	276.2	299.4	350.4	416.5	478.1	551.4	648.7	696.4	742.6	756.5
13 Farm	107.2	111.3	113.7	112.4	105.9	95.8	88.9	86.8	85.3	83.9
14 Other debt instruments	1,127.9	1,208.2	1,315.6	1,544.8	1,718.9	1,868.2	1,955.7	2,091.9	2,252.6	2,309.2
15 Consumer credit	372.3	388.7	437.6	519.3	601.8	659.8	693.2	743.5	790.6	808.9
16 Bank loans n.e.c.	416.0	469.2	497.1	560.7	602.3	666.0	673.3	713.1	763.0	751.2
17 Open market paper	42.7	37.6	36.8	58.5	72.2	62.9	73.8	85.7	107.1	116.9
18 Other	296.9	312.7	344.0	406.2	442.6	479.6	515.3	549.6	591.9	632.3
<i>By borrowing sector</i>										
19 State and local governments	303.7	331.4	355.0	383.0	473.9	510.1	558.9	604.5	634.1	648.7
20 Household	1,549.2	1,626.3	1,791.9	2,018.8	2,296.0	2,596.1	2,879.1	3,191.5	3,501.8	3,846.4
21 Nonfinancial business	1,596.6	1,718.5	1,883.7	2,180.8	2,434.2	2,724.8	2,945.6	3,182.2	3,400.0	3,496.1
22 Farm	177.8	184.5	188.4	187.9	173.4	156.6	145.5	137.6	139.2	140.5
23 Nonfarm noncorporate	492.2	564.0	645.8	769.0	898.3	997.6	1,075.4	1,145.1	1,195.9	1,207.0
24 Corporate	926.6	970.0	1,049.4	1,223.9	1,362.4	1,570.6	1,724.6	1,899.5	2,064.8	2,148.7
25 Foreign credit market debt held in United States	220.7	210.4	227.7	235.5	236.7	238.3	244.6	253.9	261.5	293.7
26 Bonds	54.5	61.1	64.2	68.0	71.8	74.9	82.3	89.2	94.5	116.1
27 Bank loans n.e.c.	67.8	33.8	37.4	30.8	27.9	26.9	23.3	21.5	21.4	27.3
28 Open market paper	10.8	15.1	21.5	27.7	33.9	37.4	41.2	49.9	63.0	75.3
29 U.S. government loans	87.5	100.5	104.6	109.0	103.0	99.1	97.7	93.2	82.6	75.0
<b>30 Total credit market debt owed by nonfinancial sectors, domestic and foreign</b>	<b>4,500.3</b>	<b>4,878.0</b>	<b>5,436.3</b>	<b>6,194.9</b>	<b>7,041.1</b>	<b>7,884.7</b>	<b>8,588.5</b>	<b>9,349.9</b>	<b>10,066.8</b>	<b>10,853.8</b>
	<b>Financial sectors</b>									
<b>31 Total credit market debt owed by financial sectors</b>	<b>665.8</b>	<b>759.3</b>	<b>859.9</b>	<b>1,010.2</b>	<b>1,213.2</b>	<b>1,529.8</b>	<b>1,836.8</b>	<b>2,084.4</b>	<b>2,322.4</b>	<b>2,527.7</b>
<i>By instrument</i>										
32 U.S. government related	324.0	388.9	456.7	531.2	632.7	810.3	978.6	1,098.4	1,249.3	1,418.4
33 Sponsored credit agency securities	190.4	205.4	206.8	237.2	257.8	273.0	303.2	348.1	373.3	393.6
34 Mortgage pool securities	129.0	178.5	244.9	289.0	368.9	531.6	670.4	745.3	871.0	1,019.9
35 Loans from U.S. government	4.6	5.0	5.0	5.0	6.1	5.7	5.0	5.0	5.0	5.0
36 Private financial sectors	341.8	370.4	403.2	479.0	580.5	719.5	858.2	986.1	1,073.0	1,109.3
37 Corporate bonds	86.0	99.7	118.6	153.0	204.5	287.4	366.3	418.0	482.7	533.6
38 Mortgages	1.9	2.0	2.1	2.5	2.7	2.7	3.1	3.4	3.4	4.2
39 Bank loans n.e.c.	27.1	28.5	28.1	29.5	32.1	36.1	32.8	34.2	36.0	36.7
40 Open market paper	161.5	174.2	195.5	219.5	252.4	284.6	322.9	377.7	409.1	417.7
41 Loans from Federal Home Loan Banks	65.2	66.0	59.0	74.6	88.8	108.6	133.1	152.8	141.8	117.1
<i>By borrowing sector</i>										
42 Sponsored credit agencies	195.0	210.4	211.8	242.2	263.9	278.7	308.2	353.1	378.3	398.5
43 Mortgage pools	129.0	178.5	244.9	289.0	368.9	531.6	670.4	745.3	871.0	1,019.9
44 Private financial sectors	341.8	370.4	403.2	479.0	580.5	719.5	858.2	986.1	1,073.0	1,109.3
45 Commercial banks	60.1	71.8	76.8	84.1	79.2	75.6	81.8	78.8	77.4	76.3
46 Bank affiliates	52.8	60.1	73.5	89.5	106.2	116.8	131.1	136.2	142.5	114.4
47 Savings and loan associations	68.6	70.3	64.4	81.6	98.9	119.8	139.4	159.3	145.2	114.0
48 Mutual savings banks	2.8	2.2	1.7	2.9	4.4	8.6	16.7	18.6	17.2	16.7
49 Finance companies	153.7	161.7	179.0	203.0	261.2	328.1	378.8	446.1	496.2	552.1
50 Real estate investment trusts (REITS)	3.7	3.7	3.5	4.3	5.6	6.5	7.3	11.4	10.1	10.6
51 Securitized credit obligations (SCO) issuers	.0	.6	4.2	13.5	25.0	64.0	103.1	135.7	184.4	225.2
<b>ALL SECTORS</b>										
<b>52 Total credit market debt</b>	<b>5,166.1</b>	<b>5,637.3</b>	<b>6,296.1</b>	<b>7,205.1</b>	<b>8,254.4</b>	<b>9,414.4</b>	<b>10,425.3</b>	<b>11,434.3</b>	<b>12,389.1</b>	<b>13,381.5</b>
53 U.S. government securities	1,149.1	1,375.0	1,629.4	1,902.8	2,227.0	2,620.0	2,933.9	3,211.1	3,513.7	3,982.3
54 State and local obligations	375.3	425.7	469.0	520.0	655.5	679.1	728.4	790.8	821.2	839.7
55 Corporate and foreign bonds	528.8	567.8	605.8	690.0	818.9	1,031.7	1,197.4	1,358.9	1,502.6	1,640.0
56 Mortgages	1,560.3	1,637.7	1,825.4	2,051.4	2,289.8	2,617.0	2,953.8	3,247.2	3,540.1	3,856.2
57 Consumer credit	372.3	388.7	437.6	519.3	601.8	659.8	693.2	743.5	790.6	808.9
58 Bank loans n.e.c.	510.9	531.5	562.7	621.0	662.4	729.0	729.5	768.9	820.3	815.1
59 Open market paper	215.1	226.8	253.8	305.7	358.5	384.9	437.9	513.4	579.2	609.9
60 Other loans	454.2	484.1	512.5	594.8	640.5	693.1	751.1	800.5	821.4	829.3

# 41. Flow of funds accounts, 1981-1990—Continued

## B. Direct and indirect claims on credit market debt

Billions of dollars, exceptions noted; amounts outstanding at end of year

Transaction category or sector	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
<b>1 Total funds advanced in credit markets to domestic nonfinancial sectors . . .</b>	<b>4,279.6</b>	<b>4,667.6</b>	<b>5,208.5</b>	<b>5,959.4</b>	<b>6,804.5</b>	<b>7,646.3</b>	<b>8,343.9</b>	<b>9,096.0</b>	<b>9,805.2</b>	<b>10,560.2</b>
<b>2 Total held by federal agencies and foreign sector . . . . .</b>	<b>868.2</b>	<b>983.5</b>	<b>1,098.6</b>	<b>1,264.3</b>	<b>1,474.0</b>	<b>1,779.4</b>	<b>2,006.6</b>	<b>2,199.7</b>	<b>2,379.3</b>	<b>2,638.8</b>
<i>By instrument</i>										
3 U.S. government securities . . . . .	285.1	309.1	335.4	382.6	435.4	509.8	570.9	651.5	682.1	756.5
4 Residential mortgages . . . . .	229.8	290.8	367.0	423.5	518.2	678.5	814.1	900.4	1,038.4	1,221.0
5 Federal Home Loan Bank advances to thrifts . . . . .	65.2	66.0	59.0	74.6	88.8	108.6	133.1	152.8	141.8	117.1
6 Other loans and securities . . . . .	288.1	317.6	337.3	383.6	431.6	482.4	488.6	495.1	517.0	544.1
<i>By type of lender</i>										
7 U.S. government . . . . .	187.8	203.6	213.2	230.1	248.6	255.3	240.0	217.6	207.1	240.0
8 Sponsored credit agencies and mortgage pools . . . . .	346.7	412.2	482.0	556.3	659.8	835.9	1,001.0	1,113.0	1,238.2	1,403.4
9 Monetary authority . . . . .	136.9	144.5	159.2	167.6	186.0	205.5	230.1	240.6	233.3	241.4
10 Foreign . . . . .	196.9	223.2	244.1	310.2	379.5	482.8	535.5	628.5	700.6	753.9
<i>Agency and foreign debt not in line 1</i>										
11 Sponsored credit agencies and mortgage pools . . . . .	324.0	388.9	456.7	531.2	632.7	810.3	978.6	1,098.4	1,249.3	1,418.4
12 Foreign . . . . .	220.7	210.4	227.7	235.5	236.7	238.3	244.6	253.9	261.5	293.7
<b>13 Total private domestic holdings . . . . .</b>	<b>3,956.1</b>	<b>4,283.3</b>	<b>4,794.3</b>	<b>5,461.8</b>	<b>6,199.9</b>	<b>6,915.6</b>	<b>7,560.4</b>	<b>8,248.5</b>	<b>8,936.8</b>	<b>9,633.5</b>
14 U.S. government securities . . . . .	864.0	1,065.8	1,294.0	1,520.3	1,791.6	2,110.1	2,363.0	2,559.7	2,831.6	3,225.8
15 State and local obligations . . . . .	375.3	425.7	469.0	520.0	655.5	679.1	728.4	790.8	821.2	839.7
16 Corporate and foreign bonds . . . . .	412.4	427.1	441.6	476.7	517.3	606.6	674.3	765.6	831.6	912.3
17 Residential mortgages . . . . .	945.1	934.1	992.2	1,096.5	1,185.1	1,288.5	1,399.0	1,560.2	1,670.4	1,790.5
18 Other mortgages and loans . . . . .	1,424.4	1,496.6	1,656.5	1,923.0	2,139.3	2,339.8	2,528.7	2,724.9	2,923.8	2,982.3
19 LESS: Federal Home Loan Bank advances . . . . .	65.2	66.0	59.0	74.6	88.8	108.6	133.1	152.8	141.8	117.1
<b>20 Total credit market claims held by private financial institutions . . . . .</b>	<b>3,473.5</b>	<b>3,726.7</b>	<b>4,118.7</b>	<b>4,707.8</b>	<b>5,289.4</b>	<b>6,018.0</b>	<b>6,564.5</b>	<b>7,128.6</b>	<b>7,662.7</b>	<b>8,151.7</b>
<i>By holding institutions</i>										
21 Commercial banking . . . . .	1,398.2	1,482.9	1,626.1	1,800.1	1,989.5	2,187.6	2,323.0	2,479.3	2,656.6	2,776.6
22 Savings institutions . . . . .	803.6	813.6	947.4	1,100.7	1,191.2	1,297.9	1,445.5	1,567.7	1,480.7	1,335.0
23 Insurance and pension funds . . . . .	896.8	993.4	1,093.5	1,215.3	1,365.3	1,525.4	1,705.1	1,903.8	2,081.6	2,282.6
24 Other finance . . . . .	374.9	436.9	451.6	591.7	743.4	1,007.1	1,091.0	1,177.9	1,443.8	1,757.5
<i>By sources of funds</i>										
25 Private domestic deposits and repurchase agreements . . . . .	1,982.3	2,172.5	2,393.1	2,713.9	2,926.1	3,199.0	3,354.2	3,599.1	3,824.3	3,882.5
26 Credit market debt . . . . .	341.8	370.4	403.2	479.0	580.5	719.5	858.2	986.1	1,073.0	1,109.3
27 Other sources . . . . .	1,149.4	1,183.8	1,322.4	1,514.8	1,782.9	2,099.5	2,352.1	2,543.5	2,765.5	3,159.9
28 Foreign funds . . . . .	-7.9	-37.4	-23.0	-14.1	5.6	18.6	62.3	71.5	61.6	97.3
29 Treasury balances . . . . .	10.8	16.9	11.5	15.5	25.8	27.5	21.6	29.0	25.6	30.9
30 Insurance and pension reserves . . . . .	809.0	922.5	1,036.1	1,160.8	1,289.3	1,398.5	1,527.8	1,692.5	1,826.0	1,960.4
31 Other, net . . . . .	337.4	281.9	297.8	352.6	462.1	655.0	740.3	750.5	852.3	1,071.2

## 41. Flow of funds accounts, 1981-1990—Continued

### B. Direct and indirect claims on credit market debt—Continued

Billions of dollars, amounts outstanding at end of year, except as noted

Transaction category or sector	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
<i>Private domestic nonfinancial investors</i>										
32 Credit market claims	824.4	927.0	1,078.9	1,233.0	1,491.0	1,617.0	1,854.1	2,106.0	2,347.1	2,591.1
33 U.S. government securities	394.1	460.0	552.8	655.1	803.3	848.7	936.7	1,072.2	1,206.4	1,363.2
34 Tax-exempt obligations	110.4	139.1	168.4	193.8	231.5	212.6	274.4	340.9	369.3	368.8
35 Corporate and foreign bonds	53.5	46.0	37.6	32.6	37.1	90.5	114.0	100.4	130.5	176.1
36 Open market paper	57.9	55.0	75.7	83.6	135.2	145.1	178.5	218.0	228.7	247.1
37 Other loans and mortgages	208.4	227.0	244.3	268.0	283.8	320.1	350.4	374.4	412.1	435.9
38 Deposits and currency	2,132.3	2,331.7	2,569.7	2,894.1	3,116.8	3,410.1	3,583.9	3,832.3	4,073.6	4,161.5
39 Currency	126.9	136.6	150.9	159.6	171.9	186.3	205.4	220.1	231.8	254.4
40 Checkable deposits	304.0	321.0	350.4	378.9	420.3	516.6	515.4	527.2	528.7	529.9
41 Small time and savings accounts	1,191.7	1,327.5	1,542.9	1,693.4	1,831.9	1,948.3	2,017.1	2,156.2	2,256.7	2,306.3
42 Money market fund shares	174.0	208.5	169.5	218.5	225.6	268.9	297.8	318.0	403.3	465.0
43 Large time deposits	266.0	257.8	249.5	332.5	339.9	336.7	373.9	414.7	437.8	398.0
44 Security repurchase agreements	46.6	57.7	80.8	90.6	108.3	128.5	150.1	182.9	197.9	183.4
45 Foreign deposits	23.0	22.6	25.7	20.6	18.8	24.8	24.3	13.1	17.6	24.6
46 Total of credit market instruments, deposits, and currency	2,956.6	3,258.7	3,648.6	4,127.1	4,607.8	5,027.2	5,438.0	5,938.2	6,420.7	6,752.6
MEMO										
47 Public holdings as percent of total	19.3	20.2	20.2	20.4	20.9	22.6	23.4	23.5	23.6	24.3
48 Private financial intermediation (in percent)	161.8	139.1	125.7	118.4	111.0	103.7	98.3	96.9	93.8	86.1
49 Total foreign funds	189.0	185.7	221.1	296.2	385.1	501.3	597.8	700.1	762.3	851.2
Corporate equities not included above										
50 Total market value	1,564.5	1,797.6	2,133.7	2,157.9	2,823.9	3,360.6	3,325.0	3,619.8	4,378.9	3,987.7
51 Mutual fund shares	59.8	76.9	112.1	136.7	240.2	413.5	460.1	478.3	555.1	579.9
52 Other equities	1,504.7	1,720.7	2,021.6	2,021.2	2,583.7	2,947.1	2,864.9	3,141.6	3,823.8	3,407.9
53 Held by financial institutions	394.6	478.3	612.0	615.6	800.3	974.6	1,039.5	1,176.1	1,492.3	1,406.6
54 Other holdings	1,169.9	1,319.3	1,521.7	1,542.3	2,023.6	2,385.9	2,285.5	2,443.7	2,886.6	2,581.1

#### NOTES BY LINE NUMBER

1. Line 1 of table 41, part A.
  2. Sum of lines 3-6 or 7-10.
  6. Includes farm and commercial mortgages.
  12. Credit market debt of federally sponsored agencies, and net issues of federally related mortgage pool securities.
  13. Line 1 less line 2 plus line 11 and 12. Also line 20 less line 26 plus line 32. Also sum of lines 27 and 46 less lines 39 and 45.
  18. Includes farm and commercial mortgages.
  25. Line 38 less lines 39 and 45.
  26. Excludes equity issues and investment company shares. Includes line 19.
  28. Foreign deposits at commercial banks plus bank borrowings from foreign affiliates, less claims on foreign affiliates and deposits by banking in foreign banks.
  29. Demand deposits and note balances at commercial banks.
  30. Excludes net investment of these reserves in corporate equities.
  31. Mainly related earnings and net miscellaneous liabilities.
  32. Line 13 less line 20 plus line 26.
  - 33-37. Lines 14-18 less amounts acquired by private finance plus amounts borrowed by private finance. Line 37 includes mortgages.
  39. Mainly an offset to line 9.
  46. Sum of lines 32 plus 38, or line 13 less line 27 plus 39 and 45.
  47. Line 2 divided by line 1.
  48. Line 20 divided by line 13.
  49. Sum of lines 10 and 28.
  - 50-52. Includes issues by financial institutions.
- Note. Full statements for sectors and transaction types in flows and in amounts outstanding may be obtained from the Flow of funds section.

## 41. Flow of funds accounts, 1981-90—Continued

### C. Financial assets and liabilities, by sector

Billions of dollars, amounts outstanding at end of year

Transaction category or sector	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
	Households, personal trusts, and nonprofit organizations									
<b>1 Total financial assets</b>	<b>6,550.0</b>	<b>7,039.0</b>	<b>7,568.1</b>	<b>8,348.0</b>	<b>8,877.5</b>	<b>9,940.6</b>	<b>10,883.0</b>	<b>11,451.9</b>	<b>12,460.4</b>	<b>13,854.5</b>
2 Deposits and credit market instruments <sup>1</sup>	2,127.2	2,357.0	2,579.1	2,870.3	3,262.9	3,579.9	3,882.8	4,226.4	4,697.4	5,152.8
3 Deposits	1,577.8	1,764.1	1,927.6	2,109.2	2,385.9	2,536.8	2,767.0	2,906.0	3,116.1	3,330.0
4 Checkable deposits and currency	260.3	294.3	314.9	339.5	355.8	376.6	467.8	472.6	476.9	497.8
5 Small time and savings deposits	1,140.7	1,188.2	1,322.5	1,532.6	1,685.7	1,829.6	1,945.7	2,005.3	2,137.2	2,227.8
6 Money market fund shares	64.9	155.6	189.4	158.4	202.4	211.1	250.7	278.8	302.4	383.6
7 Large time deposits	111.9	126.0	100.8	78.8	141.9	119.5	102.7	149.3	199.6	220.9
8 Credit market instruments	549.4	592.9	651.6	761.1	877.1	1,043.1	1,115.8	1,320.3	1,581.3	1,822.8
9 U.S. government securities	269.6	291.1	333.1	405.8	496.8	569.8	575.2	649.5	791.5	937.1
10 Treasury issues	222.1	242.0	287.8	359.8	417.9	469.8	481.6	514.3	574.2	622.7
11 Savings bonds	72.5	68.2	68.3	71.5	74.5	79.8	93.3	101.1	109.6	117.7
12 Other Treasury	149.6	173.8	219.5	288.3	343.4	390.0	388.3	413.2	464.6	505.0
13 Agency issues	47.5	49.1	45.3	46.1	78.9	100.0	93.6	135.2	217.3	314.4
14 Tax-exempt obligations	78.6	99.8	128.1	156.3	180.7	218.8	197.1	255.9	319.2	346.6
15 Corporate and foreign bonds	52.8	53.5	46.0	37.6	32.6	37.1	90.5	114.0	100.4	130.5
16 Mortgages	107.0	117.3	126.1	127.1	128.2	127.5	148.8	169.1	189.1	220.9
17 Open market paper	41.4	31.1	18.3	34.3	38.7	89.9	104.2	131.9	181.0	187.7
18 Corporate equities	1,164.5	1,105.0	1,241.1	1,422.0	1,440.1	1,888.3	2,202.5	2,098.2	2,233.3	2,615.4
19 Mutual fund shares	52.1	52.6	66.7	98.0	117.7	206.9	356.9	406.3	418.0	476.2
20 Other corporate equities	1,112.5	1,052.4	1,174.4	1,324.0	1,322.5	1,681.5	1,845.5	1,691.9	1,815.3	2,139.2
21 Life insurance reserves	216.4	225.6	232.8	240.8	246.0	256.7	274.2	300.3	325.5	351.8
22 Pension fund reserves	916.1	996.9	1,179.2	1,392.1	1,532.0	1,801.8	2,031.8	2,201.9	2,482.4	2,848.0
23 Equity in noncorporate business	2,037.2	2,261.2	2,232.7	2,301.7	2,272.4	2,245.8	2,298.4	2,415.0	2,492.8	2,633.5
24 Security credit	16.2	14.7	17.8	20.6	21.6	35.1	44.0	39.1	40.9	53.2
25 Miscellaneous assets	72.4	78.5	85.3	100.6	102.5	133.0	149.3	171.1	188.1	199.8
<b>26 Total liabilities</b>	<b>1,488.7</b>	<b>1,611.2</b>	<b>1,694.3</b>	<b>1,873.4</b>	<b>2,102.2</b>	<b>2,401.5</b>	<b>2,711.4</b>	<b>2,984.2</b>	<b>3,304.2</b>	<b>3,620.7</b>
27 Credit market instruments	1,430.2	1,549.2	1,626.3	1,791.9	2,018.8	2,296.0	2,596.1	2,879.1	3,191.5	3,501.8
28 Home mortgages	942.4	1,020.3	1,059.7	1,156.0	1,290.1	1,440.6	1,667.3	1,887.8	2,118.5	2,352.5
29 Consumer installment credit	302.1	315.5	330.4	374.5	449.5	526.5	581.8	619.8	674.7	727.6
30 Other consumer credit	53.3	56.8	58.3	63.2	69.8	75.3	78.0	73.5	68.8	63.0
31 Tax-exempt debt	16.7	21.1	29.6	41.0	51.2	81.3	79.1	78.2	79.0	80.7
32 Other mortgages	31.5	33.8	36.4	38.9	41.4	43.8	49.9	82.2	109.2	122.6
33 Bank loans n.e.c.	29.5	35.9	38.6	41.8	37.3	44.2	50.6	45.4	43.5	55.1
34 Other loans	54.7	65.8	73.2	76.5	79.4	84.3	89.4	92.4	97.7	100.4
35 Security credit	28.5	27.5	30.3	39.7	37.3	56.8	65.0	50.4	53.5	54.3
36 Trade credit	17.2	19.8	22.2	25.6	30.9	33.5	36.4	39.7	43.8	48.8
37 Deferred and unpaid life insurance premiums	12.9	14.7	15.5	16.1	15.1	15.2	13.9	15.1	15.5	15.8

**41. Flow of funds accounts, 1981-90—Continued**  
**C. Financial assets and liabilities, by sector—Continued**

Billions of dollars, amounts outstanding at end of year

Transaction category or sector	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
	Nonfinancial corporate business									
<b>38 Total financial assets</b>	<b>1,015.4</b>	<b>1,116.1</b>	<b>1,141.7</b>	<b>1,256.8</b>	<b>1,354.5</b>	<b>1,444.4</b>	<b>1,608.6</b>	<b>1,745.6</b>	<b>1,865.6</b>	<b>1,984.6</b>
39 Liquid assets	196.5	220.4	266.8	301.9	326.0	355.3	416.1	440.8	435.7	450.7
40 Checkable deposits and currency	57.1	47.4	53.3	61.9	74.6	94.0	112.8	120.4	135.4	128.0
41 Time deposits	37.9	47.8	59.0	70.6	74.4	80.3	87.5	91.6	91.6	98.6
42 Money market fund shares	7.0	18.4	19.0	11.2	16.1	14.5	18.1	18.9	15.6	19.7
43 Security repurchase agreements	28.4	33.4	42.1	48.4	48.8	58.3	70.5	71.3	79.5	83.5
44 Foreign deposits	24.6	23.0	22.6	25.7	20.6	18.8	24.8	24.3	13.1	17.6
45 U.S. government securities	18.7	20.2	30.5	38.5	42.7	39.0	53.5	57.0	51.3	51.3
46 Tax-exempt obligations	3.5	3.5	3.5	4.2	4.1	4.9	8.0	10.5	12.0	11.0
47 Commercial paper	19.4	26.8	36.7	41.4	44.8	45.3	40.9	46.6	37.0	41.0
48 Consumer credit	25.0	25.3	25.3	28.6	30.6	32.3	32.4	35.2	36.5	35.4
49 Mutual fund shares	1.5	1.6	3.1	4.5	7.2	10.8	15.7	12.8	10.6	13.8
50 Trade credit	482.5	507.3	492.2	544.4	592.5	634.2	663.7	725.2	786.7	813.8
51 Miscellaneous assets	309.9	361.5	354.5	377.4	398.2	411.8	480.7	531.6	596.1	670.9
52 Foreign direct investments <sup>2</sup>	208.5	224.8	213.3	215.9	221.9	237.7	262.4	313.0	329.5	363.3
53 Insurance receivables	43.6	47.3	50.0	53.5	58.6	63.7	83.9	94.8	105.8	122.6
54 Equity in sponsored agencies	.6	.6	.7	.7	.7	.8	.9	1.3	1.3	1.3
55 Other	57.2	88.7	90.4	107.3	116.9	109.6	133.6	122.5	159.6	183.8
<b>56 Total liabilities</b>	<b>1,289.9</b>	<b>1,435.7</b>	<b>1,490.2</b>	<b>1,623.8</b>	<b>1,862.8</b>	<b>2,051.5</b>	<b>2,312.8</b>	<b>2,542.3</b>	<b>2,816.8</b>	<b>3,080.0</b>
57 Credit market instruments	828.8	926.6	970.0	1,049.4	1,223.9	1,362.4	1,570.6	1,724.6	1,899.5	2,064.8
58 Tax-exempt debt <sup>3</sup>	45.9	59.3	74.5	83.9	104.4	127.0	117.1	116.2	116.3	115.2
59 Corporate bonds <sup>2</sup>	365.6	388.3	407.0	423.0	469.1	542.6	669.4	748.8	851.7	925.4
60 Mortgages	85.0	80.5	34.8	50.3	52.6	33.6	61.7	102.3	100.2	111.5
61 Home	6.0	4.5	5.1	5.1	5.1	4.8	6.7	7.6	7.7	5.9
62 Multifamily	38.6	37.4	30.8	27.6	25.8	21.7	22.2	22.9	23.9	24.8
63 Commercial	40.4	38.5	-1.0	17.7	21.7	7.1	32.7	71.7	68.5	80.7
64 Bank loans n.e.c.	230.3	261.7	318.5	340.9	391.1	424.1	474.0	478.1	510.9	544.0
65 Loans from foreign sources	4.2	13.1	15.6	18.3	31.3	32.9	43.9	45.8	56.9	69.8
66 Commercial paper	28.0	42.7	37.6	36.8	58.5	72.2	62.9	73.8	85.7	107.1
67 Acceptance liability to banks	17.1	21.4	20.7	27.6	30.4	28.3	28.1	32.6	32.6	35.8
68 Nonbank finance loans	44.3	49.9	50.5	58.2	74.8	87.4	98.7	115.6	135.4	146.5
69 U.S. government loans	8.4	9.6	10.9	10.4	11.6	14.2	14.8	11.5	9.9	9.6
70 Profit taxes payable	30.3	24.0	14.2	19.1	22.4	18.5	22.1	26.3	25.7	23.9
71 Trade debt	347.7	376.4	381.3	418.3	452.0	486.0	499.7	519.6	562.7	590.5
72 Foreign direct investment in United States	83.0	108.7	124.7	137.1	164.6	184.6	220.4	271.8	328.9	400.8
MEMO										
73 Net trade credit	134.7	130.9	110.9	126.1	140.5	148.2	163.9	205.6	224.0	223.2
74 Market value of equities	1,293.1	1,214.8	1,382.8	1,638.7	1,617.7	2,022.6	2,332.6	2,344.0	2,576.7	3,211.4
<i>Debt subtotals</i>										
75 Securities and mortgages	496.4	528.1	516.3	557.2	626.1	703.2	848.2	967.3	1,068.2	1,152.0
76 Loans and short-term paper	332.3	398.5	453.8	492.2	597.8	659.1	722.4	757.3	831.4	912.8
77 Total short-term liabilities <sup>4</sup>	710.4	798.8	849.2	929.6	1,072.1	1,163.7	1,244.2	1,303.2	1,419.7	1,527.2
<i>Ratios (percent)</i>										
78 Long-term debt to total credit market debt	59.8	56.9	53.2	53.0	51.1	51.6	54.0	56.0	56.2	55.7
79 Short-term debt to total credit market debt	40.1	43.0	46.7	46.9	48.8	48.3	45.9	43.9	43.7	44.2
80 Liquid assets to short-term liabilities	27.6	27.5	31.4	32.4	30.4	30.5	33.4	33.8	30.6	29.5

## 42. Nonfinancial business activity, selected measures, 1990

1987 = 100; monthly and quarterly data are seasonally adjusted. Exceptions are noted.

Measure	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Industrial production<sup>1</sup></b>	<b>109.2</b>	<b>107.5</b>	<b>108.5</b>	<b>108.9</b>	<b>108.8</b>	<b>109.4</b>	<b>110.1</b>	<b>110.4</b>	<b>110.5</b>	<b>110.6</b>	<b>109.9</b>	<b>108.3</b>	<b>107.2</b>
<i>Market groupings</i>													
2 Products, total	110.1	108.4	109.4	110.1	109.8	110.5	110.9	110.9	110.9	111.4	111.0	109.3	108.4
3 Final, total	110.9	108.5	109.7	110.7	110.4	111.2	111.7	111.7	111.9	112.6	112.3	110.2	109.2
4 Consumer goods	107.3	106.0	107.0	107.5	107.2	107.4	107.8	107.5	107.8	108.7	108.6	106.5	105.7
5 Equipment	115.5	111.8	113.3	114.9	114.7	116.2	116.8	117.2	117.2	117.8	117.0	115.1	113.6
6 Intermediate	107.7	108.0	108.4	108.2	108.0	108.3	108.3	108.4	107.9	107.4	107.0	106.2	106.0
7 Materials	107.8	106.2	107.1	107.1	107.3	107.7	108.8	109.6	109.7	109.4	108.3	106.8	105.3
<i>Industry groupings</i>													
8 Manufacturing	109.9	108.1	109.6	109.8	109.5	110.3	110.8	111.1	111.1	111.2	110.7	108.9	107.5
<i>Capacity utilization (percent)<sup>2</sup></i>													
9 Manufacturing	82.3	82.0	83.0	83.0	82.5	82.9	83.1	83.1	82.9	82.8	82.2	80.7	79.4
10 Construction contracts (1982 = 100) <sup>3</sup>	154.1	168.0	159.0	167.0	153.0	166.0	165.0	153.0	149.0	146.0	147.0	146.0	130.0
11 Nonagricultural employment, total <sup>4</sup>	133.8	132.7	133.1	133.3	133.3	133.8	133.9	133.7	133.6	133.5	133.4	133.1	132.9
12 Goods-producing, total	102.7	103.5	104.1	103.7	103.4	103.3	103.1	102.8	102.4	102.0	101.5	100.6	100.1
13 Manufacturing, total	96.8	97.6	98.1	98.0	97.8	97.7	97.5	97.3	97.1	96.7	96.4	95.5	95.2
14 Manufacturing, production-worker	91.5	92.2	92.9	92.7	92.6	92.4	92.3	92.1	91.8	91.4	91.0	89.9	89.6
15 Service-producing	146.8	144.9	145.3	145.7	145.8	146.5	146.8	146.7	146.6	146.7	146.7	146.7	146.7
16 Personal income, total	289.0	281.9	283.8	285.8	286.4	287.5	288.7	290.1	290.8	292.2	292.1	293.4	295.1
17 Wages and salary disbursements	272.2	264.9	266.9	268.6	269.9	271.2	272.8	274.4	274.5	276.4	274.8	274.8	277.1
18 Manufacturing	205.0	201.1	203.0	204.6	203.9	205.8	206.8	206.9	206.7	207.0	206.0	202.9	205.4
19 Disposable personal income <sup>5</sup>	286.1	279.9	281.7	283.9	283.6	284.4	285.8	286.9	287.6	288.7	288.7	290.1	291.6
20 Retail sales <sup>6</sup>	251.0	251.3	250.5	249.6	248.5	247.7	250.3	251.1	251.7	254.0	253.5	254.3	249.4
<i>Prices<sup>7</sup></i>													
21 Consumer (1982-84 = 100)	130.7	127.4	128.0	128.7	128.9	129.2	129.9	130.4	131.6	132.7	133.5	133.8	133.8
22 Producer finished goods (1982 = 100)	119.2	117.6	117.4	117.2	117.2	117.7	117.8	118.2	119.3	120.4	122.3	122.9	122.0

## 43. Output, capacity, and capacity utilization, 1990

### A. Output

1987 = 100; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
<b>1 Total industry</b>	<b>109.2</b>	<b>108.3</b>	<b>109.4</b>	<b>110.5</b>	<b>108.5</b>
2 Manufacturing	109.9	109.2	110.2	111.1	109.0
3 Primary processing <sup>1</sup>	106.3	106.4	106.3	107.6	104.7
4 Advanced processing <sup>2</sup>	111.6	110.5	112.1	112.8	111.0
5 Durable goods	111.6	110.4	112.4	113.6	110.0
6 Lumber and products	101.6	105.1	102.3	101.5	95.7
7 Primary metals	108.4	106.1	107.4	112.2	107.3
8 Iron and steel	109.9	107.1	107.5	114.3	110.0
9 Nonferrous	106.2	104.6	107.1	109.2	103.4
10 Nonelectrical machinery	126.5	124.4	126.7	128.5	126.4
11 Electrical machinery	111.4	111.1	112.2	112.4	109.9
12 Motor vehicles and parts	96.8	91.5	102.6	103.7	89.4
13 Aerospace and miscellaneous	113.3	111.6	113.6	114.5	113.3
14 Nondurable	107.8	107.7	107.5	108.1	107.8
15 Textile mill products	100.8	101.1	102.4	101.3	98.2
16 Paper and products	105.3	103.9	104.5	107.2	105.8
17 Chemicals and products	110.3	109.9	109.9	110.8	110.2
18 Plastics materials	115.8	111.7	116.3	117.2	118.1
19 Petroleum products	108.2	109.9	106.0	110.0	107.4
20 Mining	102.6	101.3	102.5	103.4	103.1
21 Utilities	108.0	105.7	107.8	110.5	108.3
22 Electric	110.8	108.4	111.0	112.9	111.2



### 43. Output, capacity, and capacity utilization, 1990—Continued

#### B. Capacity

1987=100; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
<b>1 Total industry</b>	<b>131.5</b>	<b>130.3</b>	<b>131.1</b>	<b>131.9</b>	<b>132.8</b>
2 Manufacturing	133.5	132.1	133.0	134.0	135.0
3 Primary processing <sup>1</sup>	125.1	124.1	124.8	125.5	126.1
4 Advanced processing <sup>2</sup>	137.4	135.8	136.9	138.0	139.1
5 Durable goods	137.6	136.1	137.1	138.0	139.0
6 Lumber and products	123.8	123.0	123.5	124.0	124.6
7 Primary metals	127.6	127.2	127.4	127.7	127.9
8 Iron and steel	132.3	132.0	132.2	132.5	132.7
9 Nonferrous	120.8	120.4	120.6	120.9	121.1
10 Nonelectrical machinery	153.9	151.5	153.1	154.7	156.3
11 Electrical machinery	139.3	137.3	138.7	140.0	141.4
12 Motor vehicles and parts	132.6	132.2	132.4	132.7	132.9
13 Aerospace and miscellaneous	134.8	133.4	134.3	135.2	136.1
14 Nondurable	128.4	126.9	127.9	128.9	129.9
15 Textile mill products	116.4	115.9	116.3	116.6	117.0
16 Paper and products	114.8	113.9	114.5	115.1	115.7
17 Chemicals and products	135.3	133.4	134.6	135.9	137.1
18 Plastics materials	129.5	126.1	128.4	130.6	132.9
19 Petroleum products	121.2	121.1	121.2	121.3	121.4
20 Mining	114.8	115.6	115.0	114.5	114.0
21 Utilities	126.9	126.1	126.6	127.1	127.6
22 Electric	122.2	121.2	121.9	122.6	123.2

#### C. Capacity utilization<sup>3</sup>

Percent; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
<b>1 Total industry</b>	<b>83.0</b>	<b>83.1</b>	<b>83.5</b>	<b>83.7</b>	<b>81.7</b>
2 Manufacturing	82.3	82.7	82.8	82.9	80.8
3 Primary processing <sup>1</sup>	84.9	85.7	85.2	85.8	83.0
4 Advanced processing <sup>2</sup>	81.2	81.4	81.9	81.7	79.8
5 Durable goods	81.1	81.1	82.0	82.3	79.1
6 Lumber and products	81.7	85.5	82.8	81.8	76.8
7 Primary metals	84.8	83.4	84.2	87.9	83.9
8 Iron and steel	82.9	81.1	81.3	86.3	82.9
9 Nonferrous	87.8	86.9	88.8	90.3	85.3
10 Nonelectrical machinery	82.2	82.1	82.8	83.1	80.8
11 Electrical machinery	80.0	80.9	80.9	80.3	77.8
12 Motor vehicles and parts	73.0	69.2	77.5	78.2	67.2
13 Aerospace and miscellaneous	84.0	83.6	84.6	84.7	83.3
14 Nondurable	83.9	84.8	84.0	83.8	83.0
15 Textile mill products	86.6	87.2	88.1	86.9	84.0
16 Paper and products	91.8	91.2	91.3	93.2	91.4
17 Chemicals and products	81.5	82.4	81.6	81.5	80.4
18 Plastics materials	89.4	88.6	90.6	89.7	88.9
19 Petroleum products	89.3	90.7	87.4	90.7	88.5
20 Mining	89.4	87.6	89.1	90.3	90.4
21 Utilities	85.2	83.8	85.2	86.9	84.8
22 Electric	90.7	89.4	91.1	92.1	90.2

#### 44. Labor force, employment, and unemployment, 1990

Thousands of persons; monthly data are seasonally adjusted; exceptions noted.

Category	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>HOUSEHOLD SURVEY DATA</b>													
1 Noninstitutional population <sup>1</sup> . . .	190,216	189,506	189,607	189,717	189,844	189,983	190,122	190,275	190,411	190,568	190,717	190,854	190,999
2 Labor force (including Armed Forces) <sup>1</sup> . . . . .	126,954	126,702	126,848	126,986	126,956	127,094	126,942	126,848	126,855	127,137	127,067	126,880	127,307
3 Civilian labor force . . . . .	124,787	124,489	124,653	124,798	124,781	124,939	124,797	124,709	124,705	124,970	124,875	124,723	125,174
<i>Employment</i>													
4 Nonagricultural industries <sup>2</sup> . . . . .	114,728	114,800	114,955	115,038	114,950	114,991	114,958	114,774	114,538	114,689	114,558	114,201	114,321
5 Agriculture . . . . .	3,186	3,145	3,119	3,197	3,140	3,286	3,279	3,108	3,152	3,194	3,175	3,185	3,253
<i>Unemployment</i>													
6 Number . . . . .	6,874	6,544	6,579	6,563	6,691	6,662	6,560	6,827	7,015	7,087	7,142	7,337	7,600
7 Rate (percent of civilian labor force) . . . . .	5.5	5.3	5.3	5.3	5.4	5.3	5.3	5.5	5.6	5.7	5.7	5.9	6.1
8 Not in labor force . . . . .	63,262	62,804	62,759	62,731	62,888	62,889	63,180	63,427	63,556	63,431	63,650	63,974	63,692
<b>ESTABLISHMENT SURVEY DATA</b>													
9 Nonagricultural payroll employment <sup>3</sup> . . . . .	110,330	109,416	109,792	109,933	109,934	110,304	110,435	110,269	110,160	110,113	109,982	109,761	109,621
10 Manufacturing . . . . .	19,064	19,215	19,311	19,287	19,254	19,225	19,193	19,165	19,113	19,043	18,973	18,807	18,749
11 Mining . . . . .	735	704	706	706	709	713	718	717	713	711	710	712	715
12 Contract construction . . . . .	5,205	5,271	5,322	5,262	5,202	5,203	5,182	5,145	5,111	5,088	5,022	4,962	4,911
13 Transportation and public utilities . . . . .	5,838	5,776	5,790	5,794	5,798	5,820	5,831	5,832	5,839	5,854	5,855	5,852	5,867
14 Trade . . . . .	26,151	25,918	25,933	25,912	25,895	25,913	25,934	25,925	25,925	25,902	25,853	25,808	25,745
15 Finance . . . . .	6,833	6,717	6,732	6,730	6,732	6,739	6,746	6,745	6,750	6,750	6,746	6,740	6,733
16 Service . . . . .	28,209	27,778	27,916	28,036	28,045	28,151	28,254	28,310	28,388	28,437	28,479	28,525	28,548
17 Government . . . . .	18,295	18,037	18,082	18,206	18,299	18,540	18,577	18,430	18,321	18,328	18,344	18,355	18,353



## 45. Industrial production, 1990<sup>1</sup>—Continued

### B. Major industry

Monthly data are seasonally adjusted

Groups	SIC code	1987 proportion	1990 avg.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
				Index (1987 = 100)											
<b>MAJOR INDUSTRY</b>															
1 Total index		100.0	109.2	107.5	108.5	108.9	108.8	109.4	110.1	110.4	110.5	110.6	109.9	108.3	107.2
2 Manufacturing		84.4	109.9	108.1	109.6	109.8	109.5	110.3	110.8	111.1	111.1	111.2	110.7	108.9	107.5
3 Primary processing	24	26.7	106.3	106.2	106.9	106.0	105.9	106.1	107.0	107.9	108.0	106.9	106.2	104.9	102.9
4 Advanced processing	25	57.7	111.6	109.0	110.9	111.7	111.3	112.4	112.6	112.5	112.5	113.2	112.8	110.8	109.5
5 Durable manufacturing		47.3	111.6	108.6	110.7	111.9	111.1	112.6	113.4	113.4	113.5	113.8	112.5	109.9	107.5
6 Lumber and products	24	2.0	101.6	106.0	104.3	105.0	103.3	101.7	102.0	103.6	100.5	100.3	98.2	95.5	93.5
7 Furniture and fixtures	25	1.4	105.9	105.1	104.8	105.9	107.6	108.0	108.7	108.0	106.7	106.9	104.4	102.3	102.0
8 Clay, glass, and stone products	32	2.5	105.7	110.0	108.0	107.7	105.1	106.4	106.1	106.0	106.6	104.5	104.4	103.8	100.7
9 Primary metals	33	3.3	108.4	105.0	107.9	105.4	106.4	106.2	109.5	110.3	114.6	111.6	108.6	109.1	104.2
10 Iron and steel	331,2	1.9	109.9	104.6	110.6	106.1	106.7	105.5	110.3	110.6	118.3	113.9	110.3	112.6	107.3
11 Raw steel		1	109.6	109.9	109.0	105.9	104.9	107.6	111.8	113.9	118.5	111.6	112.8	109.5	100.6
12 Nonferrous	333-6,9	1.4	106.2	105.6	104.0	104.3	105.9	107.1	108.3	109.8	109.4	108.4	106.2	104.1	99.8
13 Fabricated metals	34	5.4	105.9	105.1	105.6	105.5	105.0	107.1	106.7	107.7	107.9	106.8	106.4	104.3	101.9
14 Nonelectrical machinery	35	8.6	126.5	123.7	124.2	125.2	125.7	126.9	127.5	128.3	128.8	128.5	128.1	126.3	124.7
15 Office computing machines	357	2.5	149.8	142.7	144.3	147.3	149.3	149.0	150.6	152.7	152.2	153.6	155.3	149.8	148.9
16 Electrical machinery	36	8.6	111.4	110.1	111.0	112.3	111.3	112.4	112.8	112.2	112.5	112.5	110.8	110.4	108.7
17 Transportation equipment	37	9.8	105.5	94.7	103.5	107.9	105.1	109.0	111.0	109.3	107.9	111.1	109.2	100.1	96.6
18 Motor vehicles and parts	371	4.7	96.8	76.8	94.1	103.5	95.8	104.0	108.0	102.7	101.0	107.5	103.8	85.8	78.5
19 Autos and light trucks		2.3	96.6	65.7	91.8	106.7	94.6	104.3	111.6	103.8	100.9	112.8	107.1	83.7	74.9
20 Aerospace and miscellaneous	372-6,9	5.1	113.3	111.0	111.9	111.9	113.4	113.5	113.8	115.2	114.1	114.2	114.0	113.1	112.9
21 Instruments	38	3.3	116.8	116.0	116.2	115.7	115.8	116.5	115.0	116.9	117.5	118.4	118.1	118.1	117.3
22 Miscellaneous	39	1.2	120.0	117.0	118.1	118.6	118.6	119.1	119.6	120.4	121.8	121.3	121.5	122.5	119.1
23 Nondurable manufacturing		37.2	107.8	107.5	108.3	107.2	107.5	107.4	107.6	108.1	108.1	108.0	108.4	107.7	107.4
24 Foods	20	8.8	107.6	106.8	107.4	107.1	107.0	106.8	106.1	107.1	107.7	107.6	108.8	109.6	109.1
25 Tobacco products	21	1.0	98.6	101.3	102.3	100.0	98.8	97.2	95.6	98.5	96.3	96.4	97.8	99.0	101.1
26 Textile mill products	22	1.8	100.8	100.6	103.0	99.8	100.9	102.7	103.6	102.9	100.4	100.7	101.2	97.4	96.1
27 Apparel products	23	2.4	98.8	102.4	102.1	99.8	98.7	99.2	99.3	99.2	98.8	98.4	97.2	95.5	94.9
28 Paper and products	26	3.6	105.3	103.8	105.0	102.8	105.3	104.0	104.2	107.8	106.5	107.5	106.8	105.1	105.4
29 Printing and publishing	27	6.4	111.9	110.7	112.1	111.4	112.0	112.8	112.0	111.4	110.9	111.6	112.9	112.4	112.8
30 Chemicals and products	28	8.6	110.3	109.9	110.5	109.5	110.3	109.2	110.3	110.4	111.1	110.9	110.7	110.0	109.9
31 Petroleum products	29	1.3	108.2	108.6	112.0	109.1	106.8	104.6	106.5	110.5	110.2	109.3	108.6	107.8	105.6
32 Rubber and plastics products	30	3.0	110.2	110.7	109.1	109.8	109.0	110.9	112.8	110.9	112.0	110.3	110.6	109.6	106.9
33 Leather and products	31	3	100.0	104.3	102.9	103.3	102.6	103.5	102.0	102.5	99.6	100.3	95.3	89.9	92.6
34 Mining		7.9	102.6	101.7	101.0	101.1	102.9	102.2	102.2	104.0	102.4	103.9	102.6	103.3	103.4
35 Metal mining	10	3	153.1	144.8	143.4	141.4	152.7	148.7	156.7	164.8	155.7	163.6	146.8	153.4	162.0
36 Coal	11,12	1.2	113.2	114.1	111.9	112.9	114.2	110.0	113.5	118.5	110.2	116.8	114.7	112.9	110.6
37 Oil and gas extraction	13	5.7	95.5	94.4	94.1	94.6	95.7	96.0	94.6	95.5	95.8	95.8	95.8	97.3	96.7
38 Stone and earth minerals	14	7	119.5	121.2	120.0	116.5	120.2	119.9	121.1	121.8	120.1	121.7	118.0	113.5	118.9
39 Utilities		7.6	108.0	106.8	104.0	106.2	106.7	107.1	109.7	109.7	111.4	110.3	109.2	106.9	108.8
40 Electric	491,3pt	6.0	110.8	108.3	107.1	109.7	109.7	110.3	113.1	112.1	113.6	112.9	112.1	109.6	111.8
41 Gas	492,3pt	1.6	97.3	101.2	92.3	93.3	95.5	95.2	97.4	100.7	103.3	100.9	98.1	97.0	97.6
<b>SPECIAL AGGREGATES</b>															
42 Manufacturing excluding motor vehicles and parts		79.8	110.7	109.9	110.5	110.2	110.3	110.7	111.0	111.6	111.7	111.4	111.1	110.3	109.1
43 Manufacturing excluding office and computing machines		82.0	108.7	107.1	108.6	108.7	108.3	109.2	109.6	109.8	109.9	110.0	109.4	107.7	106.2
Gross value (billions of 1982 dollars, annual rates)															
<b>MAJOR MARKET</b>															
44 Products, total		1,734.8	1,911.4	1,863.6	1,903.3	1,922.6	1,906.2	1,922.2	1,937.0	1,923.5	1,929.5	1,941.6	1,939.6	1,882.8	1,859.4
45 Final products		1,350.9	1,497.7	1,447.9	1,488.3	1,507.5	1,493.9	1,506.0	1,523.4	1,508.7	1,516.3	1,529.1	1,523.7	1,470.8	1,450.8
46 Consumer goods		833.4	882.9	864.3	888.6	893.4	883.9	885.9	893.8	886.0	885.9	895.2	892.7	865.2	857.6
47 Equipment		517.5	614.8	583.6	599.8	614.1	610.0	620.1	629.6	622.7	630.4	633.9	631.0	605.6	593.2
48 Intermediate		384.0	413.7	415.7	415.0	415.1	412.3	416.2	413.6	414.9	413.1	412.5	415.9	412.0	408.7

## 46. Housing and construction, 1989-90

Monthly figures are at seasonally adjusted annual rates except as noted.

Item	1989											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>Private residential real estate activity (thousands of units)</b>												
<b>NEW UNITS</b>												
1 Permits authorized	1,466	1,383	1,214	1,376	1,381	1,322	1,283	1,334	1,314	1,365	1,344	1,422
2 One-family	1,040	943	860	948	910	882	913	935	948	953	986	983
3 Two-or-more-family	426	440	354	428	471	440	370	399	366	412	358	439
4 Started	1,572	1,423	1,398	1,344	1,317	1,420	1,431	1,339	1,275	1,435	1,353	1,267
5 One-family	1,110	997	971	1,031	987	978	1,034	1,008	966	1,034	1,020	928
6 Two-or-more-family	462	426	427	313	330	442	397	331	309	401	333	339
7 Under construction, end of period	954	948	938	921	911	913	917	901	895	898	883	885
8 One-family	600	592	583	577	573	572	576	566	567	567	560	566
9 Two-or-more-family	354	356	355	344	338	341	341	335	328	331	323	319
10 Completed	1,567	1,584	1,454	1,536	1,442	1,354	1,387	1,428	1,349	1,332	1,472	1,296
11 One-family	1,157	1,156	1,044	1,101	1,037	967	971	1,040	957	1,000	1,073	924
12 Two-or-more-family	410	428	410	435	405	387	416	388	392	332	399	372
13 Mobile homes shipped	231	211	209	203	204	199	181	192	187	189	190	191
<i>Merchant-builder activity in one-family units</i>												
14 Number sold	721	626	560	619	657	643	729	710	640	639	666	624
15 Number for sale, end of period <sup>1</sup>	369	374	376	375	378	376	369	365	366	364	364	363
<i>Price of units sold (thousands of dollars)<sup>2</sup></i>												
16 Median	113	118	123	117	119	123	116	123	120	123	125	125
17 Average	139	145	149	145	145	154	140	159	151	148	151	154
<b>EXISTING UNITS (one-family)</b>												
18 Number sold	3,620	3,570	3,430	3,450	3,300	3,340	3,400	3,420	3,500	3,510	3,520	3,510
<i>Price of units sold (thousands of dollars)<sup>2</sup></i>												
19 Median	90	92	92	93	93	94	95	96	94	92	93	93
20 Average	114	118	116	118	118	119	121	122	118	117	118	118
<b>CONSTRUCTION</b>												
<i>Value of new construction (millions of dollars)<sup>3</sup></i>												
21 Total put in place	447,816	443,714	440,577	438,698	444,060	443,444	440,779	445,077	448,133	443,246	449,655	444,634
22 Private	351,093	347,714	348,619	343,251	343,865	345,807	344,433	346,614	346,028	345,864	346,559	339,144
23 Residential	202,751	201,734	199,507	198,830	198,060	197,694	197,125	195,522	194,109	193,203	192,729	191,400
24 Nonresidential, total	148,342	145,980	149,112	144,421	145,805	148,113	147,308	151,092	151,919	152,661	153,830	147,744
25 Industrial buildings	19,245	17,909	18,832	20,041	19,473	20,377	20,308	21,519	22,335	21,631	21,653	20,763
26 Commercial buildings	67,268	66,294	67,711	62,740	64,053	65,524	63,956	65,158	65,407	67,853	67,694	62,730
27 Other	19,702	19,663	20,129	18,889	19,551	19,241	19,641	20,713	20,547	19,624	19,998	18,506
28 Public utilities and other	42,127	42,114	42,440	42,751	42,728	42,971	43,403	43,702	43,630	43,553	44,485	45,745
29 Public	96,723	96,000	91,958	95,447	100,194	97,637	96,346	98,463	102,105	97,381	103,096	105,490
30 Military	2,878	2,863	3,719	3,278	3,895	4,348	3,220	3,804	4,942	2,076	3,664	3,552
31 Highway	30,899	27,172	25,774	28,390	27,916	27,839	27,448	28,001	28,929	26,982	28,754	30,656
32 Conservation and development	4,478	5,071	4,591	3,374	6,150	5,078	5,053	4,941	5,300	5,099	5,058	5,313
33 Other	58,468	60,894	57,874	60,405	62,233	60,372	60,625	61,717	62,934	63,224	65,620	65,969

## 46. Housing and construction, 1989-90—Continued

Monthly figures are at seasonally adjusted annual rates except as noted.

Item	1990											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Private residential real estate activity (thousands of units)												
NEW UNITS												
1 Permits authorized	1,758	1,343	1,205	1,123	1,088	1,123	1,086	1,055	989	925	916	854
2 One-family	998	978	884	816	808	801	781	756	730	703	668	645
3 Two-or-more-family	760	365	321	307	280	322	305	299	259	222	248	209
4 Started	1,543	1,459	1,298	1,217	1,208	1,187	1,155	1,131	1,106	1,026	1,130	971
5 One-family	1,078	1,127	988	901	897	890	876	835	858	839	769	751
6 Two-or-more-family	465	332	310	316	311	297	279	296	248	187	361	220
7 Under construction, end of period	891	899	885	875	857	847	831	815	790	766	756	744
8 One-family	570	574	565	558	546	538	528	517	503	497	486	478
9 Two-or-more-family	321	325	320	317	311	309	303	298	287	269	270	266
10 Completed	1,504	1,332	1,371	1,310	1,351	1,294	1,312	1,307	1,314	1,275	1,246	1,155
11 One-family	1,054	1,031	1,036	943	1,001	950	988	950	963	930	922	878
12 Two-or-more-family	450	301	335	367	350	344	324	357	351	345	324	277
13 Mobile homes shipped	195	198	192	190	190	190	187	193	184	186	181	167
<i>Merchant-builder activity in one-family units</i>												
14 Number sold	627	606	559	534	535	549	541	525	504	465	480	464
15 Number for sale, end of period <sup>1</sup>	365	366	363	363	359	354	350	345	338	334	327	318
<i>Price of units sold (thousands of dollars)<sup>2</sup></i>												
16 Median	125	127	119	130	125	125	119	118	113	120	119	127
17 Average	152	151	145	153	151	150	150	145	142	153	143	153
EXISTING UNITS (one-family)												
18 Number sold	3,470	3,420	3,440	3,370	3,350	3,370	3,320	3,410	3,160	3,070	3,150	3,130
<i>Price of units sold (thousands of dollars)<sup>2</sup></i>												
19 Median	95	95	96	96	95	99	98	97	94	93	92	92
20 Average	119	118	119	118	119	123	121	121	117	116	116	114
Value of new construction (millions of dollars) <sup>3</sup>												
CONSTRUCTION												
21 Total put in place	<b>457,315</b>	<b>466,074</b>	<b>464,379</b>	<b>454,661</b>	<b>451,089</b>	<b>450,431</b>	<b>453,110</b>	<b>449,744</b>	<b>437,161</b>	<b>434,559</b>	<b>431,407</b>	<b>421,346</b>
22 Private	349,834	356,297	356,798	350,327	344,425	342,032	345,212	336,936	330,323	324,054	317,190	311,349
23 Residential	195,193	197,758	198,611	193,879	188,795	185,178	183,050	180,631	175,415	172,120	168,031	165,014
24 Nonresidential, total	154,641	158,539	158,187	156,448	155,630	156,854	162,162	156,305	154,908	151,934	149,159	146,335
25 Industrial buildings	23,104	25,341	24,670	24,153	24,371	24,091	27,263	22,915	22,544	22,847	22,481	22,999
26 Commercial buildings	65,473	67,112	65,646	64,525	63,171	63,850	65,208	63,768	62,660	60,208	57,764	56,913
27 Other	20,507	20,428	20,819	21,041	20,943	21,783	22,585	22,636	22,705	22,300	22,121	20,953
28 Public utilities and other	45,557	45,658	47,052	46,729	47,145	47,130	47,106	46,986	46,999	46,579	46,793	45,470
29 Public	107,481	109,777	107,581	104,333	106,664	108,398	107,898	112,808	106,838	110,505	114,218	109,997
30 Military	2,902	2,340	3,248	2,779	2,902	3,158	3,287	2,867	2,520	1,958	2,960	1,868
31 Highway	31,035	34,818	30,068	28,879	29,365	28,841	27,862	30,295	29,781	31,639	34,304	33,185
32 Conservation and development	5,133	5,665	5,106	5,016	5,389	4,091	4,453	4,795	3,439	4,700	4,901	5,374
33 Other	68,411	66,954	69,159	67,659	69,008	72,308	72,296	74,851	71,098	72,208	72,053	69,570

## 47. Consumer and producer prices, 1990

Percentage changes based on seasonally adjusted data, except as noted.

Item	Change from 12 months earlier		Change from 3 months earlier (at annual rate)				Index level <sup>1</sup>					
	1989 Dec.	1990 Dec.	Mar.	June	Sept.	Dec.						
<b>CONSUMER PRICES<sup>2</sup> (1982-84=100)</b>												
1 All items .....	4.6	6.1	7.5	4.1	8.2	4.9	133.8					
2 Food .....	5.6	5.3	10.4	2.5	4.6	3.9	134.2					
3 Energy items .....	5.1	18.1	12.0	1.2	44.2	18.0	110.1					
4 All items less food and energy .....	4.4	5.2	6.5	4.6	6.0	3.8	138.3					
5 Commodities .....	2.7	3.4	5.7	2.0	3.3	2.3	125.3					
6 Services .....	5.3	6.0	6.9	5.5	7.2	4.8	145.8					
<b>PRODUCER PRICES (1982=100)</b>												
7 Finished goods .....	4.9	5.7	6.4	1.0	11.3	5.1	122.0					
8 Consumer foods .....	5.2	2.6	8.8	-1.6	2.3	1.3	124.2					
9 Consumer energy .....	9.5	30.7	16.9	-4.6	118.7	21.1	84.7					
10 Other consumer goods .....	4.4	3.7	3.9	3.8	3.5	3.4	131.2					
11 Capital equipment .....	3.8	3.4	4.4	2.7	3.6	3.3	124.9					
12 Intermediate materials <sup>3</sup> .....	2.5	4.6	1.4	.4	13.4	4.2	117.0					
13 Excluding energy .....	.9	1.9	1.0	.7	4.0	2.3	122.0					
<i>Crude materials</i>												
14 Foods .....	2.8	-4.2	4.7	-3.8	-7.8	-7.3	107.9					
15 Energy .....	17.9	19.1	.5	-39.2	305.8	-18.8	93.5					
16 Other .....	-3.6	.6	3.7	13.5	5.9	-18.1	132.8					
<b>Change from 1 month earlier</b>												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>CONSUMER PRICES<sup>2</sup> (1982-84=100)</b>												
1 All items .....	.9	.5	.4	.2	.2	.6	.4	.8	.8	.6	.3	.3
2 Food .....	1.6	.7	.2	-.1	.0	.7	.5	.3	.3	.4	.4	.1
3 Energy items .....	4.7	-1.0	-.7	.0	-.3	.6	-.3	4.3	5.3	4.2	.5	-.4
4 All items less food and energy .....	.5	.6	.5	.4	.2	.5	.5	.5	.4	.3	.3	.4
5 Commodities .....	.2	1.0	.2	.1	.2	.2	.3	.2	.3	.2	.2	.2
6 Services .....	.5	.4	.7	.4	.3	.6	.6	.7	.4	.3	.4	.4
<b>PRODUCER PRICES (1982=100)</b>												
7 Finished goods .....	1.7	-.1	-.1	-.1	.3	.0	.3	1.1	1.3	1.2	.4	-.4
8 Consumer foods .....	1.6	1.0	-.5	-.6	.4	-.2	.5	.6	-.5	.6	.1	-.3
9 Consumer energy .....	12.3	-4.8	-2.7	.1	-.6	-.7	.1	9.1	11.3	9.1	.2	-4.0
10 Other consumer goods .....	.3	.3	.3	.2	.7	.1	.2	.2	.5	.1	.8	.0
11 Capital equipment .....	.3	.3	.4	.2	.1	.4	.2	.3	.3	.2	.2	.3
12 Intermediate materials <sup>3</sup> .....	1.2	-.7	-.1	.2	.0	-.1	.0	1.4	1.7	1.6	.3	-.8
13 Excluding energy .....	.1	-.1	.3	.1	.2	-.1	.2	.2	.5	.3	.3	-.1
<i>Crude materials</i>												
14 Foods .....	.4	.6	.1	.0	-1.7	.7	.4	-1.2	-1.2	.3	-1.0	-1.2
15 Energy .....	4.8	.4	-4.8	-7.0	1.9	-6.8	.4	25.1	13.0	18.8	-11.0	-10.2
16 Other .....	-.3	-.5	1.8	2.2	1.1	-.1	.6	1.8	-.9	-1.4	-2.3	-1.3

## 48. Summary of U.S. international transactions, 1989-90

Millions of dollars, quarterly figures are seasonally adjusted except as noted<sup>1</sup>

Item credits or debits	1989	1990	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
			1989				1990			
1 Balance on current account	-106,305	-92,123	-27,579	-27,808	-26,220	-24,700	-22,667	-22,178	-23,881	-23,402
2 Not seasonally adjusted			-22,340	-26,637	-31,209	-26,118	-17,223	-20,653	-29,112	-25,136
3 Merchandise trade balance <sup>2</sup>	-115,917	-108,115	-29,418	-28,700	-29,188	-28,611	-27,537	-24,090	-28,760	-27,728
4 Merchandise exports	361,451	389,550	87,207	91,609	90,142	92,493	95,244	97,088	96,638	100,580
5 Merchandise imports	-477,368	-497,665	-116,625	-120,309	-119,330	-121,104	-122,781	-121,178	-125,398	-128,308
6 Military transactions, net	-6,203	-7,219	-1,715	-1,634	-1,161	-1,693	-1,736	-1,558	-1,683	-2,243
7 Investment income, net	2,688	11,945	900	-1,184	499	2,472	3,002	7	2,802	6,133
8 Other service transactions, net	28,618	33,595	6,201	6,817	7,424	8,176	7,636	8,156	8,086	9,716
9 Remittances, pensions, and other transfers	-4,420	-4,843	-1,060	-1,104	-1,111	-1,145	-1,218	-1,123	-1,302	-1,201
10 U.S. government grants (excluding military)	-11,071	-17,486	-2,487	-2,003	-2,683	-3,899	-2,813	-3,570	-3,024	-8,079
11 Change in U.S. government assets other than official reserve assets, net (increase, -)	1,320	2,976	928	-292	564	119	-669	-800	-314	4,759
12 Change in U.S. official reserve assets (increase, -)	-25,293	-2,158	-4,000	-12,095	-5,996	-3,202	-3,177	371	1,739	-1,091
13 Gold	0	0	0	0	0	0	0	0	0	0
14 Special drawing rights (SDRs)	-535	-192	-188	68	-211	-204	-247	-216	363	-93
15 Reserve position in International Monetary Fund	471	731	316	-159	337	-23	234	493	8	-4
16 Foreign currencies	-25,229	-2,697	-4,128	-12,004	-6,122	-2,975	-3,164	94	1,368	-995
17 Change in U.S. private assets abroad (increase, -)	-104,637	-58,524	-34,504	8,117	-40,311	-37,938	40,993	-33,033	-28,114	-38,370
18 Bank-reported claims <sup>3</sup>	-51,255	5,333	-26,296	23,817	-24,864	-23,912	57,085	-17,255	-9,984	-24,513
19 Nonbank-reported claims	2,581	-1,944	1,795	-2,177	2,318	645	1,649	-1,760	676	-2,509
20 U.S. purchase of foreign securities, net	-22,575	-28,476	-2,230	-6,191	-9,651	-4,503	-8,756	-11,160	-1,014	-7,546
21 U.S. direct investments abroad, net	-33,388	-33,437	-7,773	-7,332	-8,114	-10,168	-8,985	-2,858	-17,792	-3,802
22 Change in foreign official assets in the United States (increase, +)	8,624	32,425	7,766	-5,038	13,053	-7,158	-7,022	5,805	13,341	20,301
23 U.S. Treasury securities	149	28,643	4,634	-9,726	12,776	-7,535	-5,786	2,461	11,849	20,119
24 Other U.S. government obligations	1,383	667	721	-97	190	569	-521	346	134	708
25 Other U.S. government liabilities <sup>4</sup>	281	1,703	-241	390	-345	476	-292	1,141	-248	1,102
26 Other U.S. liabilities reported by U.S. banks <sup>5</sup>	4,976	2,998	2,197	3,823	-211	-833	-297	2,131	1,871	-707
27 Other foreign official assets <sup>6</sup>	1,835	-1,586	455	572	643	165	-126	-274	-265	-921
28 Change in foreign private assets in United States (increase, +)	207,925	53,879	61,791	7,536	61,202	77,396	-26,059	25,452	35,754	18,732
29 U.S. bank reported liabilities <sup>7</sup>	63,382	9,975	17,991	-20,697	28,723	37,365	-43,234	8,980	26,968	17,261
30 U.S. nonbank reported liabilities	5,454	3,779	5,531	-189	-1,934	2,046	660	699	4,260	-1,840
31 Foreign private purchases of U.S. Treasury securities, net	29,618	1,131	9,561	2,489	12,544	5,024	-1,151	4,287	24	-2,029
32 Foreign purchases of other U.S. securities, net	38,920	1,781	8,544	9,365	10,423	10,588	1,397	2,140	-2,558	802
33 Foreign direct investments in United States, net <sup>8</sup>	70,551	37,213	20,164	16,568	11,446	22,373	16,269	9,346	7,060	4,538
34 Allocation of SDRs	0	0	0	0	0	0	0	0	0	0
35 Discrepancy	18,366	63,526	-4,402	29,580	-2,292	-4,517	18,601	24,383	1,475	19,072
36 Owing to seasonal adjustments			4,066	-780	-6,379	3,096	4,367	105	-6,473	2,007
37 Statistical discrepancy in recorded data before seasonal adjustment	18,366	63,526	-8,468	30,360	4,087	-7,613	14,235	24,278	7,948	17,066
MEMO										
38 Changes in official assets										
U.S. official reserve assets (increase, -)	-25,293	-2,158	-4,000	-12,095	-5,996	-3,202	-3,177	371	1,739	-1,091
39 Foreign official assets in United States excluding line 25	8,343	30,722	8,007	-5,428	13,398	-7,634	-6,730	4,664	13,589	19,199
40 Change in Organization of Petroleum Exporting Countries official assets in United States (part of line 22) (increase, +)	10,738	2,163	7,178	461	4,500	-1,401	3,094	193	-1,699	575



#### 49. U.S. foreign trade, 1990<sup>1</sup>

Millions of dollars; exports, F.A.S. value; imports, Customs value; monthly data are seasonally adjusted.

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Exports of domestic and foreign merchandise excluding grant-aid shipments, f.a.s. value . . .	393,592	31,528	31,694	33,101	32,125	32,616	33,837	32,159	32,515	32,231	34,631	33,586	33,570
2 General imports including merchandise for immediate consumption plus entries into bonded warehouses . . . . .	495,311	41,629	39,152	41,725	39,749	40,762	40,168	41,399	41,868	41,315	44,527	43,123	39,895
3 Trade balance . . . . .	-101,718	-10,101	-7,458	-8,624	-7,624	-8,146	-6,331	-9,240	-9,353	-9,084	-9,897	-9,536	-6,325

#### 50. U.S. reserve assets, 1990

Millions of dollars; end of period

Type	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total . . . . .	75,506	74,173	76,303	76,283	77,028	77,298	77,906	78,909	80,024	82,852	83,059	83,340
2 Gold stock <sup>1</sup> . . . . .	11,059	11,059	11,060	11,060	11,065	11,065	11,064	11,065	11,063	11,060	11,059	11,058
3 Special drawing rights <sup>2,3</sup> . . . . .	10,041	10,216	10,092	10,103	10,396	10,490	10,699	10,780	10,666	10,876	11,059	10,989
4 Reserve position in International Monetary Fund <sup>2,4</sup> . . . . .	9,173	8,985	8,727	8,687	8,764	8,449	8,686	8,890	8,881	9,066	8,871	9,076
5 Foreign currencies <sup>5</sup> . . . . .	45,233	43,913	46,424	46,433	46,803	47,294	47,457	48,174	49,414	51,850	52,070	52,217

## 51. Selected U.S. liabilities to foreign official institutions, 1988-90

### A. By type

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1988											
<b>1 Total<sup>1</sup></b>	<b>271,555</b>	<b>280,997</b>	<b>288,879</b>	<b>291,193</b>	<b>299,200</b>	<b>295,329</b>	<b>295,361</b>	<b>294,817</b>	<b>293,510</b>	<b>299,876</b>	<b>305,691</b>	<b>304,132</b>
2 Liabilities reported by banks in the United States <sup>2</sup>	32,756	32,490	30,087	29,998	31,581	30,898	32,138	33,017	32,783	35,113	35,485	31,519
3 U.S. Treasury bills and certificates <sup>3</sup>	90,656	93,427	95,644	94,983	96,614	95,309	96,725	96,708	96,822	100,814	103,841	103,722
U.S. Treasury bonds and notes												
4 Marketable	130,923	138,092	146,227	149,302	154,364	152,706	150,344	148,894	147,413	147,990	150,186	152,429
5 Nonmarketable <sup>4</sup>	300	300	792	795	499	502	506	509	513	516	520	523
6 U.S. securities other than U.S. Treasury securities <sup>5</sup>	16,920	16,688	16,129	16,115	16,142	15,914	15,648	15,689	15,979	15,443	15,659	15,939
	1989											
<b>1 Total<sup>1</sup></b>	<b>306,147</b>	<b>308,577</b>	<b>312,140</b>	<b>318,120</b>	<b>310,951</b>	<b>306,712</b>	<b>312,089</b>	<b>322,186</b>	<b>320,108</b>	<b>319,998</b>	<b>319,620</b>	<b>312,477</b>
2 Liabilities reported by banks in the United States <sup>2</sup>	36,785	34,694	33,717	39,249	38,217	37,540	39,338	38,354	37,329	42,625	39,304	36,496
3 U.S. Treasury bills and certificates <sup>3</sup>	98,457	98,192	95,478	96,109	91,799	87,190	87,734	88,325	86,350	81,466	82,474	76,985
U.S. Treasury bonds and notes												
4 Marketable	154,448	158,747	165,296	164,454	163,385	163,847	166,754	176,672	177,450	176,471	178,156	179,269
5 Nonmarketable <sup>4</sup>	527	531	534	538	542	545	549	553	557	561	564	568
6 U.S. securities other than U.S. Treasury securities <sup>5</sup>	15,930	16,413	17,115	17,770	17,008	17,590	17,714	18,282	18,422	18,875	19,122	19,159
	1990											
<b>1 Total<sup>1</sup></b>	<b>309,859</b>	<b>304,436</b>	<b>306,253</b>	<b>308,728</b>	<b>309,400</b>	<b>311,248</b>	<b>314,334</b>	<b>323,112</b>	<b>325,563</b>	<b>331,701</b>	<b>341,594</b>	<b>344,386</b>
2 Liabilities reported by banks in the United States <sup>2</sup>	34,537	34,007	36,925	37,798	37,680	38,312	39,623	41,103	40,421	44,993	43,444	39,765
3 U.S. Treasury bills and certificates <sup>3</sup>	76,147	73,049	72,894	69,265	72,438	72,730	73,734	74,144	73,883	74,131	80,971	79,447
U.S. Treasury bonds and notes												
4 Marketable	179,635	178,090	174,351	179,417	177,046	177,976	178,736	185,278	189,085	190,285	195,332	202,438
5 Nonmarketable <sup>4</sup>	572	576	3,570	3,596	3,620	3,644	3,668	3,692	3,717	3,741	3,765	4,491
6 U.S. securities other than U.S. Treasury securities <sup>5</sup>	18,968	18,714	18,513	18,652	18,616	18,586	18,573	18,895	18,457	18,551	18,082	18,245

### B. By area

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1988											
<b>1 Total<sup>1</sup></b>	<b>271,555</b>	<b>280,997</b>	<b>288,879</b>	<b>291,193</b>	<b>299,200</b>	<b>295,329</b>	<b>295,361</b>	<b>294,817</b>	<b>293,510</b>	<b>299,876</b>	<b>305,691</b>	<b>304,132</b>
2 Western Europe <sup>1</sup>	125,714	125,631	127,363	127,716	129,518	125,003	123,338	121,597	119,658	123,621	127,062	123,229
3 Canada	6,111	6,768	7,883	8,243	9,301	10,702	10,654	9,910	9,983	10,943	9,995	9,513
4 Latin America and Caribbean	8,182	8,680	9,426	9,380	9,710	9,849	10,335	11,785	10,589	10,321	10,975	10,553
5 Asia	125,567	133,660	137,777	138,362	141,398	140,591	141,980	142,599	144,022	145,915	149,168	151,887
6 Africa	1,492	1,529	1,546	1,451	1,452	1,300	1,213	1,230	1,164	1,128	1,027	1,403
7 Other countries <sup>6</sup>	4,489	4,729	4,886	6,039	7,819	7,884	7,840	7,693	8,096	7,949	7,465	7,548
	1989											
<b>1 Total<sup>1</sup></b>	<b>306,147</b>	<b>308,577</b>	<b>312,140</b>	<b>318,120</b>	<b>310,951</b>	<b>306,712</b>	<b>312,089</b>	<b>322,186</b>	<b>320,108</b>	<b>319,998</b>	<b>319,620</b>	<b>312,477</b>
2 Western Europe <sup>1</sup>	124,177	122,950	123,722	127,397	124,412	120,821	124,759	132,456	132,512	132,510	136,092	132,849
3 Canada	9,597	9,785	10,085	9,923	9,867	9,545	9,453	9,553	8,955	8,617	9,059	9,482
4 Latin America and Caribbean	10,405	9,332	7,992	7,640	6,567	6,405	7,650	8,474	10,009	10,500	10,391	9,313
5 Asia	153,625	158,552	162,655	164,960	162,472	161,760	162,086	163,557	160,838	160,421	156,038	153,338
6 Africa	1,127	1,177	1,153	1,099	1,216	1,305	983	844	901	944	1,054	1,030
7 Other countries <sup>6</sup>	7,216	6,785	6,532	7,099	6,417	6,876	7,160	7,304	6,896	7,008	6,987	6,469
	1990											
<b>1 Total<sup>1</sup></b>	<b>309,859</b>	<b>304,436</b>	<b>306,253</b>	<b>308,728</b>	<b>309,400</b>	<b>311,248</b>	<b>314,334</b>	<b>323,112</b>	<b>325,563</b>	<b>331,701</b>	<b>341,594</b>	<b>344,386</b>
2 Western Europe <sup>1</sup>	133,917	132,233	135,340	137,498	138,832	143,361	145,945	148,666	152,295	159,390	165,452	167,141
3 Canada	9,285	7,878	8,288	7,782	6,524	6,935	8,388	11,056	10,144	8,876	8,688	8,672
4 Latin America and Caribbean	8,476	8,866	13,836	13,801	13,840	15,559	15,629	17,103	17,429	17,549	19,318	21,115
5 Asia	150,205	147,191	140,909	142,691	141,429	136,257	135,598	136,916	136,244	136,952	139,158	138,071
6 Africa	852	1,025	936	895	1,074	946	917	1,697	1,383	1,305	1,404	1,433
7 Other countries <sup>6</sup>	7,124	7,244	6,946	6,057	7,701	8,193	7,859	7,675	8,068	7,632	7,576	7,955

## 52. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1989-90<sup>1</sup>

### A. By holder and type of liability

Millions of dollars, end of period

Holder and type of liability	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1989											
<b>1 All foreigners</b>	<b>665,956</b>	<b>684,136</b>	<b>697,611</b>	<b>689,331</b>	<b>684,185</b>	<b>679,067</b>	<b>671,094</b>	<b>684,790</b>	<b>703,156</b>	<b>709,751</b>	<b>732,767</b>	<b>736,878</b>
2 Banks' own liabilities	494,985	510,327	526,425	518,410	514,589	513,572	505,004	517,937	535,587	545,341	566,570	577,498
3 Demand deposits	20,213	21,336	22,092	21,259	21,521	20,834	21,153	19,411	21,458	20,921	21,488	22,032
4 Time deposits <sup>2</sup>	145,976	151,675	157,926	156,551	155,062	154,328	150,360	155,922	157,193	162,129	165,594	168,780
5 Other <sup>3</sup>	52,291	51,407	55,393	57,898	59,538	61,534	64,752	63,824	56,919	65,719	66,976	67,823
6 Own foreign offices <sup>4</sup>	276,505	285,909	291,014	282,702	278,469	276,875	268,738	278,780	300,016	296,572	312,512	318,864
7 Banks' custody liabilities <sup>5</sup>	170,971	173,809	171,186	170,921	169,596	165,495	166,090	166,852	167,570	164,410	166,197	159,380
8 U.S. Treasury bills and certificates <sup>6</sup>	111,996	111,846	108,864	107,695	103,507	99,736	100,109	100,321	99,856	95,893	97,018	91,100
9 Other negotiable and readily transferable instruments <sup>7</sup>	19,364	19,675	19,711	20,312	21,638	20,205	20,056	20,417	20,226	19,887	19,297	19,526
10 Other	39,612	42,288	42,611	42,914	44,451	45,555	45,925	46,114	47,487	48,630	49,882	48,754
<b>11 Nonmonetary international and regional organizations<sup>8</sup></b>	<b>2,742</b>	<b>3,312</b>	<b>3,823</b>	<b>4,037</b>	<b>3,470</b>	<b>3,912</b>	<b>4,289</b>	<b>4,418</b>	<b>4,402</b>	<b>5,833</b>	<b>5,840</b>	<b>4,894</b>
12 Banks' own liabilities	1,947	2,738	3,016	3,251	3,035	2,989	2,765	3,402	2,804	3,797	4,523	3,279
13 Demand deposits	67	74	88	163	76	32	41	66	89	53	62	96
14 Time deposits <sup>2</sup>	602	1,185	1,445	1,537	1,256	1,506	968	1,079	1,159	1,107	1,075	927
15 Other <sup>3</sup>	1,278	1,479	1,482	1,551	1,702	1,451	1,756	2,257	1,555	2,638	3,385	2,255
16 Banks' custody liabilities <sup>5</sup>	795	574	808	786	435	922	1,524	1,016	1,598	2,036	1,318	1,616
17 U.S. Treasury bills and certificates <sup>6</sup>	69	59	74	77	95	181	345	107	84	568	321	197
18 Other negotiable and readily transferable instruments <sup>7</sup>	711	463	734	693	305	731	1,179	909	1,479	1,454	996	1,417
19 Other	15	52	0	16	35	10	0	1	35	14	0	2
<b>20 Official institutions<sup>9</sup></b>	<b>135,242</b>	<b>132,885</b>	<b>129,194</b>	<b>135,359</b>	<b>130,016</b>	<b>124,730</b>	<b>127,073</b>	<b>126,679</b>	<b>123,679</b>	<b>124,091</b>	<b>121,778</b>	<b>113,481</b>
21 Banks' own liabilities	32,058	29,368	28,094	33,155	31,891	32,182	34,223	33,389	32,519	37,548	34,333	31,108
22 Demand deposits	1,626	1,792	1,604	1,779	1,761	1,800	1,955	1,625	1,935	1,940	1,829	2,196
23 Time deposits <sup>2</sup>	13,339	12,511	10,912	12,553	11,185	10,038	10,002	8,958	9,585	12,101	11,237	10,495
24 Other <sup>3</sup>	17,094	15,066	15,578	18,822	18,945	20,343	22,265	22,806	20,999	23,507	21,268	18,417
25 Banks' custody liabilities <sup>5</sup>	103,183	103,517	101,100	102,204	98,124	92,548	92,850	93,290	91,159	86,542	87,444	82,373
26 U.S. Treasury bills and certificates <sup>6</sup>	98,457	98,192	95,478	96,109	91,799	87,190	87,734	88,325	86,350	81,466	82,474	76,985
27 Other negotiable and readily transferable instruments <sup>7</sup>	4,603	5,081	5,471	5,890	6,141	5,115	4,853	4,767	4,620	4,774	4,845	5,028
28 Other	124	244	152	205	185	244	263	198	189	303	125	361
<b>29 Banks<sup>10</sup></b>	<b>437,885</b>	<b>455,461</b>	<b>472,474</b>	<b>456,104</b>	<b>456,819</b>	<b>454,350</b>	<b>445,355</b>	<b>459,296</b>	<b>481,766</b>	<b>484,149</b>	<b>508,024</b>	<b>515,275</b>
30 Banks' own liabilities	386,589	402,078	419,422	403,364	401,669	397,793	388,722	402,084	420,642	422,148	444,809	454,273
31 Unaffiliated foreign banks	110,084	116,169	128,407	120,662	123,200	120,918	119,983	123,303	120,625	125,576	132,297	135,409
32 Demand deposits	9,457	9,573	11,008	9,838	11,135	9,661	10,266	9,226	10,692	9,859	10,693	10,279
33 Time deposits <sup>2</sup>	71,436	76,393	83,075	79,173	78,311	77,660	74,928	80,352	80,600	83,516	86,817	90,557
34 Other <sup>3</sup>	29,192	30,203	34,325	31,651	33,754	33,597	34,789	33,725	29,334	32,201	34,787	34,573
35 Own foreign offices <sup>4</sup>	276,505	285,909	291,014	282,702	278,469	276,875	268,738	278,780	300,016	296,572	312,512	318,864
36 Banks' custody liabilities <sup>5</sup>	51,296	53,383	53,053	52,739	55,149	56,557	56,633	57,212	61,125	62,002	63,215	61,002
37 U.S. Treasury bills and certificates <sup>6</sup>	7,986	7,658	7,471	7,091	7,279	8,015	7,880	8,041	9,230	9,427	9,670	9,367
38 Other negotiable and readily transferable instruments <sup>7</sup>	6,005	6,028	5,373	5,194	5,870	5,558	5,615	5,604	5,408	5,106	4,858	5,124
39 Other	37,305	39,696	40,209	40,454	42,000	42,983	43,138	43,566	46,486	47,469	48,688	46,510
<b>40 Other foreigners</b>	<b>90,088</b>	<b>92,478</b>	<b>92,119</b>	<b>93,831</b>	<b>93,881</b>	<b>96,076</b>	<b>94,378</b>	<b>94,397</b>	<b>93,310</b>	<b>95,678</b>	<b>97,125</b>	<b>103,228</b>
41 Banks' own liabilities	74,391	76,142	75,894	78,640	77,993	80,607	79,295	79,063	79,622	81,848	82,905	88,839
42 Demand deposits	9,064	9,897	9,391	9,478	8,549	9,340	8,891	8,494	8,742	9,070	8,904	9,460
43 Time deposits <sup>2</sup>	60,600	61,586	62,495	63,287	64,308	65,123	64,462	65,533	65,849	65,404	66,465	66,801
44 Other <sup>3</sup>	4,727	4,660	4,008	5,875	5,136	6,144	5,942	5,036	5,031	7,373	7,536	12,577
45 Banks' custody liabilities <sup>5</sup>	15,697	16,335	16,225	15,191	15,888	15,469	15,082	15,334	13,688	13,830	14,220	14,389
46 U.S. Treasury bills and certificates <sup>6</sup>	5,484	5,936	5,842	4,417	4,334	4,350	4,148	3,848	4,192	4,432	4,553	4,551
47 Other negotiable and readily transferable instruments <sup>7</sup>	8,045	8,103	8,133	8,535	9,322	8,800	8,409	9,137	8,718	8,554	8,598	7,958
48 Other	2,168	2,296	2,250	2,239	2,232	2,318	2,525	2,349	778	844	1,069	1,880
<b>MEMO</b>												
49 Negotiable time certificates of deposit in custody for foreigners	8,194	7,983	7,690	7,736	7,882	7,593	7,503	7,465	7,515	7,434	7,050	7,203

**52. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1989-90<sup>1</sup>—Continued**

**A. By holder and type of liability—Continued**

Millions of dollars, end of period

Holder and type of liability	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1990											
<b>1 All foreigners</b>	<b>705,404</b>	<b>696,414</b>	<b>695,338</b>	<b>699,530</b>	<b>707,432</b>	<b>702,234</b>	<b>710,516</b>	<b>729,132</b>	<b>731,451</b>	<b>737,149</b>	<b>742,916</b>	<b>752,916</b>
2 Banks' own liabilities	544,159	538,192	535,258	544,065	544,387	539,308	545,610	561,976	562,069	564,295	561,237	576,195
3 Demand deposits	19,902	20,829	20,465	21,075	20,566	20,344	19,720	20,512	22,096	20,210	19,683	21,724
4 Time deposits <sup>2</sup>	158,301	155,509	155,130	149,357	150,796	151,039	154,023	156,716	159,305	158,883	162,317	168,245
5 Other	64,113	59,760	61,467	66,712	66,329	66,814	68,195	75,871	67,377	75,371	72,269	65,652
6 Own foreign offices <sup>4</sup>	301,842	302,093	298,197	306,920	306,696	301,110	303,671	308,877	313,292	309,831	306,968	320,575
7 Banks' custody liabilities <sup>5</sup>	161,246	158,222	160,080	155,466	163,045	162,926	164,905	167,156	169,382	172,854	181,679	176,721
8 U.S. Treasury bills and certificates <sup>6</sup>	90,691	87,964	87,793	83,359	88,745	89,712	91,423	92,557	91,093	94,388	99,862	96,808
9 Other negotiable and readily transferable instruments <sup>7</sup>	18,704	18,699	18,844	18,163	18,566	17,895	17,621	17,009	17,130	17,722	18,357	17,472
10 Other	51,850	51,559	53,443	53,945	55,733	55,319	55,861	57,590	61,159	60,745	63,460	62,441
<b>11 Nonmonetary international and regional organizations<sup>8</sup></b>	<b>4,669</b>	<b>3,764</b>	<b>4,948</b>	<b>5,777</b>	<b>4,553</b>	<b>5,825</b>	<b>5,096</b>	<b>5,219</b>	<b>6,422</b>	<b>5,404</b>	<b>5,324</b>	<b>5,918</b>
12 Banks' own liabilities	3,071	2,218	3,387	3,830	2,908	4,426	3,774	3,260	5,111	4,369	3,179	4,540
13 Demand deposits	36	55	156	52	28	29	46	39	101	57	33	36
14 Time deposits <sup>2</sup>	1,092	639	1,145	2,047	800	1,389	948	1,313	1,259	895	783	1,050
15 Other <sup>3</sup>	1,943	1,524	2,087	1,731	2,080	3,008	2,781	1,907	3,751	3,417	2,363	3,455
16 Banks' custody liabilities <sup>5</sup>	1,598	1,546	1,561	1,947	1,645	1,399	1,322	1,959	1,311	1,034	2,145	1,378
17 U.S. Treasury bills and certificates <sup>6</sup>	101	159	190	190	174	147	148	1,095	479	248	1,077	364
18 Other negotiable and readily transferable instruments <sup>7</sup>	1,497	1,387	1,371	1,740	1,463	1,253	1,159	819	817	782	1,022	1,014
19 Other	0	0	0	17	8	0	15	45	15	5	46	0
<b>20 Official institutions<sup>9</sup></b>	<b>110,683</b>	<b>107,056</b>	<b>109,819</b>	<b>107,062</b>	<b>110,118</b>	<b>111,042</b>	<b>113,357</b>	<b>115,248</b>	<b>114,305</b>	<b>119,125</b>	<b>124,415</b>	<b>119,212</b>
21 Banks' own liabilities	30,964	30,792	33,059	34,995	34,302	34,200	35,808	37,048	36,432	40,096	38,167	34,792
22 Demand deposits	1,599	1,656	1,829	2,068	1,647	1,619	1,519	1,936	2,498	2,117	1,781	1,924
23 Time deposits <sup>2</sup>	9,696	10,679	11,067	11,831	11,731	10,345	11,926	11,600	11,741	11,742	12,929	14,265
24 Other <sup>3</sup>	19,669	18,457	20,162	21,096	20,924	22,237	22,363	23,512	22,192	26,237	23,457	18,603
25 Banks' custody liabilities <sup>5</sup>	79,719	76,264	76,761	72,067	75,816	76,842	77,549	78,200	77,873	79,029	86,248	84,420
26 U.S. Treasury bills and certificates <sup>6</sup>	76,147	73,049	72,894	69,265	72,438	72,730	73,734	74,144	73,883	74,131	80,971	79,447
27 Other negotiable and readily transferable instruments <sup>7</sup>	3,485	2,917	3,696	2,630	3,183	3,669	3,665	3,704	3,701	4,471	4,897	4,770
28 Other	88	298	171	173	195	443	150	351	289	427	380	203
<b>29 Banks<sup>10</sup></b>	<b>492,119</b>	<b>484,614</b>	<b>480,794</b>	<b>488,738</b>	<b>494,331</b>	<b>489,461</b>	<b>495,263</b>	<b>512,938</b>	<b>516,097</b>	<b>512,450</b>	<b>516,724</b>	<b>534,143</b>
30 Bank's own liabilities	427,209	420,589	414,290	421,599	423,344	418,112	422,841	439,202	439,385	436,822	437,890	457,535
31 Unaffiliated foreign banks	125,366	118,496	116,093	114,679	116,648	117,002	119,170	130,325	126,094	126,991	130,921	136,960
32 Demand deposits	9,498	10,054	9,613	9,841	9,666	9,472	9,215	9,781	10,411	8,989	8,999	10,053
33 Time deposits <sup>2</sup>	78,671	73,917	74,179	68,024	70,173	72,449	73,870	77,396	80,248	80,147	83,573	88,847
34 Other <sup>3</sup>	37,197	34,524	32,302	36,815	36,809	35,080	36,084	43,148	35,434	37,855	38,349	38,060
35 Own foreign offices <sup>4</sup>	301,842	302,093	298,197	306,920	306,696	301,110	303,671	308,877	313,292	309,831	306,968	320,575
36 Banks' custody liabilities <sup>5</sup>	64,911	64,025	66,504	67,138	70,987	71,349	72,422	73,736	76,712	75,628	78,834	76,608
37 U.S. Treasury bills and certificates <sup>6</sup>	9,614	9,335	9,354	9,367	11,397	12,303	12,541	12,149	11,323	11,534	11,378	10,634
38 Other negotiable and readily transferable instruments <sup>7</sup>	5,111	4,937	5,397	5,439	5,618	5,765	5,713	5,369	6,088	5,769	5,730	5,240
39 Other	50,185	49,752	51,753	52,332	53,972	53,281	54,168	56,218	59,301	58,325	61,726	60,735
<b>40 Other foreigners</b>	<b>97,933</b>	<b>100,980</b>	<b>99,777</b>	<b>97,953</b>	<b>98,430</b>	<b>95,906</b>	<b>96,799</b>	<b>95,727</b>	<b>94,627</b>	<b>100,171</b>	<b>96,453</b>	<b>93,642</b>
41 Banks' own liabilities	82,914	84,593	84,522	83,640	83,832	82,570	83,187	82,467	81,141	83,007	82,001	79,328
42 Demand deposits	8,768	9,064	8,867	9,114	9,224	9,225	8,940	8,757	9,085	9,046	8,869	9,711
43 Time deposits <sup>2</sup>	68,842	70,274	68,739	67,455	68,092	66,856	67,280	66,407	66,056	66,099	65,032	64,083
44 Other <sup>3</sup>	5,304	5,255	6,916	7,071	6,516	6,489	6,968	7,304	6,000	7,862	8,100	5,534
45 Banks' custody liabilities <sup>5</sup>	15,018	16,387	15,255	14,313	14,598	13,336	13,612	13,260	13,486	17,164	14,452	14,314
46 U.S. Treasury bills and certificates <sup>6</sup>	4,830	5,421	5,355	4,537	4,737	4,533	5,000	5,169	5,408	8,476	6,436	6,363
47 Other negotiable and readily transferable instruments <sup>7</sup>	8,612	9,457	8,381	8,354	8,302	7,208	7,085	7,116	6,524	6,700	6,708	6,448
48 Other	1,577	1,509	1,519	1,423	1,559	1,595	1,528	975	1,554	1,988	1,308	1,503
<b>MEMO</b>												
49 Negotiable time certificates of deposit in custody for foreigners	8,576	8,457	7,634	7,183	7,282	6,429	5,909	5,713	6,346	6,199	6,466	7,022

**52. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1989-90<sup>1</sup>—Continued**

**B. By area and country**

Millions of dollars, end of period

Area and country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1989											
<b>1 Total</b>	<b>665,956</b>	<b>684,136</b>	<b>697,611</b>	<b>689,331</b>	<b>684,185</b>	<b>679,067</b>	<b>671,094</b>	<b>684,790</b>	<b>703,156</b>	<b>709,751</b>	<b>732,767</b>	<b>736,878</b>
2 Foreign countries	663,214	680,824	693,788	685,293	680,715	675,156	666,805	680,371	698,755	703,918	726,927	731,984
3 Europe	219,824	224,547	228,491	225,708	224,281	222,992	222,911	226,965	223,429	233,347	242,913	237,501
4 Austria	1,143	1,791	1,469	1,634	1,414	1,516	1,427	1,414	1,354	1,201	1,475	1,233
5 Belgium-Luxembourg	9,000	10,517	9,332	10,176	8,879	8,694	9,016	9,358	10,221	10,901	10,456	10,648
6 Denmark	1,854	2,098	1,660	1,626	1,643	1,190	1,353	2,057	1,382	1,449	1,918	1,415
7 Finland	377	562	535	414	449	457	436	461	519	464	577	570
8 France	22,321	24,313	26,885	25,704	24,257	23,961	22,407	24,975	23,156	23,981	26,029	26,903
9 Germany	5,841	5,309	5,584	7,038	7,859	9,416	8,943	7,624	8,404	8,757	9,145	7,578
10 Greece	936	950	777	945	1,188	906	879	846	814	861	1,041	1,028
11 Italy	11,339	11,090	13,514	12,990	12,555	13,984	12,929	14,626	14,580	14,257	14,686	16,169
12 Netherlands	5,425	6,188	5,742	5,922	6,158	5,155	5,303	5,336	5,221	5,634	7,259	6,613
13 Norway	1,505	1,370	1,550	1,786	1,482	1,488	1,525	1,456	1,701	1,344	1,954	2,401
14 Portugal	880	828	846	838	999	1,103	1,422	1,949	2,209	2,293	2,262	2,418
15 Spain	5,784	5,203	4,929	5,829	5,450	5,117	5,942	5,420	5,319	5,007	4,911	4,364
16 Sweden	1,317	1,338	1,435	1,750	1,559	1,486	1,256	2,005	1,682	1,665	1,921	1,491
17 Switzerland	32,777	31,917	30,270	29,495	28,687	29,039	28,767	29,117	29,178	29,765	31,714	34,496
18 Turkey	942	1,249	1,030	1,057	787	739	1,056	1,025	1,088	1,202	1,373	1,818
19 United Kingdom	106,134	108,888	110,949	105,473	107,879	103,178	105,205	103,846	102,070	106,391	108,930	102,362
20 Yugoslavia	490	435	440	467	521	558	606	693	774	858	1,017	1,474
21 Other Western Europe <sup>11</sup>	10,918	9,941	10,781	11,527	11,897	14,348	13,714	13,870	12,963	16,394	15,770	13,563
22 U.S.S.R.	155	113	102	91	193	164	175	202	244	338	286	350
23 Other Eastern Europe <sup>12</sup>	692	453	665	952	430	496	551	685	552	585	589	608
24 Canada	19,328	20,843	25,878	23,179	18,473	17,651	17,573	17,062	18,026	16,755	18,247	18,865
25 Latin America and Caribbean	265,910	272,024	272,793	275,839	278,924	274,772	269,831	278,447	291,509	289,528	300,123	311,028
26 Argentina	7,737	6,942	6,532	6,414	6,592	6,447	7,520	8,122	8,553	8,178	7,810	7,304
27 Bahamas	82,058	83,528	85,683	85,487	91,035	82,587	84,980	90,437	90,987	93,305	96,516	99,341
28 Bermuda	2,467	2,591	2,573	2,456	2,505	2,398	2,339	2,277	2,192	2,535	2,638	2,884
29 Brazil	4,737	4,892	4,990	5,638	5,375	5,066	5,463	5,600	5,944	6,139	6,333	6,351
30 British West Indies	113,219	117,722	117,042	119,959	117,814	122,533	114,358	117,083	127,340	122,209	129,482	138,309
31 Chile	3,004	3,010	3,101	2,982	3,026	2,728	2,730	2,791	2,800	3,050	3,102	3,212
32 Colombia	4,429	4,573	4,273	4,293	4,155	4,251	4,357	4,486	4,317	5,006	4,807	4,653
33 Cuba	10	10	10	10	15	10	9	10	14	10	15	10
34 Ecuador	1,382	1,419	1,438	1,394	1,305	1,371	1,432	1,393	1,381	1,359	1,343	1,391
35 Guatemala	1,257	1,280	1,295	1,297	1,259	1,277	1,320	1,299	1,313	1,296	1,309	1,312
36 Jamaica	181	172	225	224	190	297	230	234	235	209	191	209
37 Mexico	16,225	15,819	15,625	15,334	15,037	15,241	14,633	14,474	15,638	15,313	15,036	15,423
38 Netherlands Antilles	5,796	5,764	5,699	5,802	6,106	6,347	6,462	6,100	6,090	5,973	6,287	6,310
39 Panama	4,507	4,719	4,603	4,574	4,665	4,475	4,559	4,590	4,610	4,579	4,538	4,362
40 Peru	1,746	1,758	1,736	1,799	1,758	1,793	1,801	1,807	1,852	1,924	1,946	1,984
41 Uruguay	2,027	2,158	2,259	2,282	2,362	2,448	2,172	2,143	2,362	2,235	2,335	2,284
42 Venezuela	9,221	9,592	9,558	9,638	9,485	9,488	9,563	9,459	9,579	9,609	9,869	9,482
43 Other	5,905	6,075	6,151	6,256	6,238	6,014	5,902	6,143	6,302	6,599	6,566	6,206
44 Asia	148,137	152,728	156,580	150,613	148,664	149,719	145,510	147,111	154,977	152,084	151,953	156,201
45 China												
46 Mainland	1,614	1,667	1,644	1,868	1,700	1,447	1,561	1,616	1,719	1,900	1,570	1,773
47 Taiwan	26,345	26,166	26,323	28,481	27,112	27,198	27,308	25,552	24,228	22,517	21,343	19,588
48 Hong Kong	11,724	12,160	11,581	12,156	12,440	12,465	11,631	12,542	12,549	12,353	12,261	12,416
49 India	695	844	906	1,816	1,015	818	897	960	881	842	990	780
50 Indonesia	1,164	1,167	1,592	1,169	1,315	1,229	1,101	1,057	1,095	1,147	1,306	1,281
51 Israel	1,228	1,377	1,178	984	1,120	1,105	1,075	971	1,058	2,237	1,096	1,243
52 Japan	75,731	77,803	83,561	73,271	71,014	71,638	69,216	71,507	79,529	74,040	75,500	81,184
53 Korea	2,446	2,494	2,824	3,087	3,263	3,159	3,695	3,088	3,229	3,290	3,531	3,215
54 Philippines	1,021	1,055	1,024	1,034	1,052	1,038	1,000	1,127	1,101	1,189	1,277	1,766
55 Thailand	1,378	1,620	1,154	1,174	1,177	1,294	1,271	1,793	1,445	1,707	1,909	2,093
56 Middle-East oil-exporting countries <sup>13</sup>	12,474	12,421	12,079	12,152	13,552	13,665	12,418	12,572	13,070	13,498	13,624	13,370
57 Other	12,317	13,956	12,714	13,424	13,905	14,663	14,338	14,325	15,074	17,366	17,548	17,491
58 Africa	3,716	3,818	3,742	3,702	3,828	3,931	3,647	3,293	3,561	3,507	3,773	3,824
59 Egypt	774	822	760	729	707	754	745	555	578	581	637	686
60 Morocco	91	70	61	83	68	68	68	73	97	72	76	78
61 South Africa	253	215	228	258	327	191	234	204	249	222	294	206
62 Zaire	74	75	77	73	92	98	92	87	81	71	60	86
63 Oil-exporting countries <sup>14</sup>	1,025	1,122	1,063	1,019	881	1,102	944	900	1,038	1,048	1,120	1,121
64 Other	1,498	1,514	1,552	1,540	1,754	1,718	1,565	1,475	1,518	1,513	1,586	1,648
65 Other countries	6,299	6,864	6,304	6,251	6,545	6,091	7,334	7,493	7,252	8,696	9,919	4,564
66 Australia	5,502	6,053	5,506	5,488	5,718	5,218	6,648	6,742	6,540	8,072	9,141	3,867
67 All other	797	810	799	763	827	873	686	750	712	624	777	697
68 Nonmonetary international and regional organizations	2,742	3,312	3,823	4,037	3,470	3,912	4,289	4,418	4,402	5,833	5,840	4,894
69 International <sup>15</sup>	1,763	2,156	2,597	2,584	2,510	3,124	2,931	3,084	2,847	4,515	4,704	3,947
70 Latin American regional	747	741	1,004	981	564	613	961	690	1,201	919	586	684
71 Other regional <sup>16</sup>	232	414	223	472	395	175	397	644	353	400	551	263

## 52. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1989-90<sup>1</sup>—Continued

### B. By area and country—Continued

Millions of dollars, end of period

Area and country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1990											
1 Total	705,404	696,414	695,338	699,530	707,432	702,234	710,516	729,132	731,451	737,149	742,916	752,916
2 Foreign countries	700,735	692,651	690,390	693,753	702,879	696,409	705,419	723,913	725,029	731,745	737,592	746,998
3 Europe	231,267	224,953	225,218	229,692	236,449	234,236	235,744	244,903	243,863	245,553	247,059	254,460
4 Austria	1,422	1,609	1,493	1,549	1,372	1,531	1,498	1,544	1,433	1,401	1,385	1,229
5 Belgium-Luxembourg	11,395	11,744	12,352	10,162	9,540	10,078	10,598	11,537	12,130	12,207	11,510	12,399
6 Denmark	1,240	1,244	1,760	2,244	2,150	2,409	2,573	2,230	2,049	1,979	1,773	1,399
7 Finland	684	614	431	464	314	387	485	430	392	660	422	602
8 France	22,986	21,843	21,900	24,263	23,104	23,566	23,110	24,233	29,111	29,131	29,196	30,946
9 Germany	7,669	8,831	7,509	8,798	8,090	8,359	7,671	7,605	7,815	8,438	8,196	7,281
10 Greece	1,103	1,035	906	879	860	833	877	923	1,435	993	949	936
11 Italy	13,051	11,967	12,658	14,043	16,252	16,684	17,034	17,005	16,259	16,732	16,051	17,736
12 Netherlands	7,733	8,227	9,455	7,732	8,166	7,627	5,973	6,210	5,386	6,082	6,056	5,375
13 Norway	1,256	997	2,619	1,454	1,582	2,420	1,793	2,192	1,951	1,875	2,330	2,358
14 Portugal	2,392	2,296	2,397	2,369	2,373	3,096	3,087	2,949	3,007	2,985	2,959	2,958
15 Spain	5,424	4,280	4,911	4,230	4,535	4,291	4,722	4,247	4,135	5,162	7,197	7,544
16 Sweden	2,193	1,458	1,364	1,679	1,655	1,769	1,586	1,495	833	1,706	2,304	1,837
17 Switzerland	33,289	32,962	33,625	33,244	35,130	34,780	33,557	34,545	34,537	34,239	34,031	36,915
18 Turkey	1,048	886	1,039	1,459	1,641	1,596	1,654	1,897	1,634	1,451	1,358	1,169
19 United Kingdom	102,296	99,747	96,987	99,397	104,631	98,521	100,941	108,200	104,728	100,984	103,034	109,496
20 Yugoslavia	1,349	1,402	1,613	1,599	1,934	2,169	2,436	2,272	2,043	1,753	1,571	928
21 Other Western Europe <sup>11</sup>	13,383	12,168	10,759	12,289	11,473	12,360	14,619	14,057	13,230	16,248	15,131	11,689
22 U.S.S.R.	229	376	141	446	158	75	194	56	240	234	220	119
23 Other Eastern Europe <sup>12</sup>	1,127	1,266	1,299	1,392	1,489	1,686	1,335	1,275	1,515	1,294	1,388	1,546
24 Canada	19,248	21,331	18,538	19,485	19,869	19,956	20,056	21,122	20,796	19,654	20,679	20,332
25 Latin America and Caribbean	300,218	304,747	304,992	305,821	307,636	306,693	306,642	310,700	314,537	320,070	317,414	326,351
26 Argentina	7,381	7,497	8,037	8,236	8,350	7,998	8,167	7,848	7,986	7,722	7,664	7,366
27 Bahamas	95,934	95,048	90,721	86,954	91,033	93,219	90,600	93,683	97,998	98,330	97,689	107,386
28 Bermuda	2,539	2,239	2,308	2,807	2,514	3,097	2,824	2,656	2,641	2,482	2,518	2,809
29 Brazil	6,700	7,150	7,306	6,746	6,106	6,070	6,103	6,360	6,171	5,915	6,470	5,853
30 British West Indies	131,027	134,505	137,745	142,354	140,956	136,640	140,019	140,254	139,459	144,374	141,395	140,720
31 Chile	3,052	3,143	3,261	3,418	3,517	3,449	3,540	3,491	3,134	3,170	3,422	3,145
32 Colombia	4,436	4,611	4,510	4,405	4,472	4,509	4,475	4,346	3,927	4,285	4,251	4,492
33 Cuba	31	10	9	9	10	10	15	11	10	49	9	11
34 Ecuador	1,232	1,325	1,337	1,334	1,367	1,368	1,349	1,348	1,348	1,314	1,310	1,379
35 Guatemala	1,338	1,362	1,403	1,451	1,473	1,473	1,523	1,496	1,517	1,485	1,478	1,541
36 Jamaica	204	217	245	224	215	224	209	213	217	219	228	257
37 Mexico	14,822	15,849	16,209	16,049	15,841	16,481	16,410	16,666	16,833	16,818	16,420	16,625
38 Netherlands Antilles	6,192	6,470	6,412	6,460	6,806	6,628	6,409	6,429	6,554	7,101	7,350	7,381
39 Panama	4,544	4,744	4,766	4,750	4,541	4,548	4,388	4,648	4,636	4,617	4,644	4,575
40 Peru	1,927	1,975	1,836	1,703	1,532	1,473	1,405	1,369	1,362	1,360	1,327	1,295
41 Uruguay	2,419	2,397	2,513	2,575	2,560	2,529	2,560	2,531	2,512	2,512	2,446	2,520
42 Venezuela	9,886	9,675	9,930	9,688	9,730	10,304	9,843	10,449	11,119	11,365	12,099	12,219
43 Other	6,555	6,531	6,446	6,659	6,614	6,673	6,803	6,901	7,113	6,951	6,693	6,779
44 Asia	141,800	132,316	133,109	130,856	129,140	126,192	134,085	137,745	136,822	137,190	143,555	136,780
45 China												
46 Mainland	1,684	1,472	1,578	1,844	1,784	1,871	1,890	2,324	2,115	2,173	2,493	2,421
47 Taiwan	19,199	17,943	15,584	15,445	15,178	11,010	12,602	12,625	12,448	12,211	11,397	11,244
48 Hong Kong	11,854	11,150	11,615	12,277	12,896	12,369	13,316	13,839	13,841	13,773	13,849	12,700
49 India	919	775	1,033	1,013	1,148	966	909	806	1,005	953	1,124	1,233
50 Indonesia	1,061	1,174	1,545	1,560	1,192	1,532	1,378	1,131	1,398	1,262	1,261	1,238
51 Israel	1,039	894	1,497	1,311	1,227	1,202	1,122	1,125	942	921	3,075	2,767
52 Japan	70,225	65,186	66,435	65,584	62,129	62,404	66,301	68,678	68,938	67,931	69,046	67,075
53 Korea	2,619	2,563	2,331	2,120	2,049	2,101	2,157	2,316	2,554	2,442	2,732	2,280
54 Philippines	1,158	1,270	1,221	1,193	1,196	1,334	1,314	1,351	1,341	1,274	1,549	1,585
55 Thailand	2,381	2,524	1,930	1,595	1,973	2,125	2,745	2,233	1,626	1,448	1,681	1,443
56 Middle-East oil-exporting countries <sup>13</sup>	13,330	12,621	12,452	11,626	13,050	13,008	14,027	14,928	14,046	16,412	17,437	15,829
57 Other	16,330	14,743	15,889	15,287	15,318	16,270	16,323	16,389	16,567	16,389	17,912	16,965
58 Africa	3,628	3,780	3,645	3,724	3,779	3,651	3,413	4,640	4,153	4,225	4,390	4,630
59 Egypt	640	722	601	595	646	592	583	1,505	970	1,099	996	1,425
60 Morocco	86	95	80	111	86	81	95	77	93	87	90	104
61 South Africa	258	262	279	237	243	319	241	333	394	235	283	228
62 Zaire	82	77	74	70	66	41	38	43	44	45	55	53
63 Oil-exporting countries <sup>14</sup>	993	1,110	1,048	936	1,016	890	873	1,072	966	1,050	1,288	1,110
64 Other	1,570	1,513	1,564	1,775	1,722	1,728	1,584	1,609	1,687	1,708	1,678	1,710
65 Other countries	4,574	5,524	4,887	4,176	6,005	5,680	5,480	4,803	4,858	5,053	4,495	4,445
66 Australia	3,891	4,798	3,994	3,469	5,250	5,052	4,892	4,122	4,127	4,371	3,804	3,807
67 All other	683	726	893	707	755	628	588	681	732	682	691	637
68 Nonmonetary international and regional organizations	4,669	3,764	4,948	5,777	4,553	5,825	5,096	5,219	6,422	5,404	5,324	5,918
69 International <sup>15</sup>	3,597	2,763	3,686	4,197	3,389	4,687	3,964	4,080	5,198	4,289	4,203	4,390
70 Latin American regional	857	655	949	1,123	912	923	812	569	668	627	809	1,048
71 Other regional <sup>16</sup>	214	345	313	457	253	215	319	571	556	487	312	479

**53. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1989-90<sup>1</sup>**

Millions of dollars, end of period

Area and country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1989											
1 Total	483,498	495,058	506,065	496,472	492,784	492,346	482,805	490,663	501,767	516,875	535,565	534,492
2 Foreign countries	480,919	493,152	504,026	494,637	488,846	488,869	478,602	487,157	498,543	513,511	532,217	530,630
3 Europe	107,880	114,134	116,765	111,338	113,242	112,355	106,601	107,540	112,205	113,427	112,095	119,025
4 Austria	542	644	804	800	759	804	849	544	475	575	559	415
5 Belgium-Luxembourg	8,296	7,715	7,832	8,043	8,438	7,773	7,546	7,498	7,391	7,497	6,606	6,478
6 Denmark	413	793	554	776	476	774	562	808	557	513	609	582
7 Finland	911	1,114	909	1,214	1,280	1,175	1,395	1,401	1,233	1,707	1,129	1,027
8 France	13,342	14,950	15,754	16,539	16,108	15,575	16,008	16,415	16,249	16,391	16,058	16,146
9 Germany	2,404	1,717	3,116	3,537	3,965	3,695	3,461	3,316	3,466	3,371	2,657	2,865
10 Greece	448	517	586	561	595	632	602	624	668	684	702	788
11 Italy	5,535	5,581	5,872	4,817	5,639	6,707	5,893	5,394	5,938	5,472	5,718	6,662
12 Netherlands	2,506	2,467	2,800	2,734	3,184	2,019	1,944	1,441	1,991	1,886	2,259	1,904
13 Norway	472	601	432	551	567	667	796	665	644	647	635	609
14 Portugal	236	234	271	227	291	328	283	264	252	258	275	376
15 Spain	2,498	2,467	2,449	2,625	2,209	2,190	2,093	1,738	1,684	1,733	1,840	1,930
16 Sweden	2,619	2,622	2,613	2,164	2,158	1,946	2,003	2,046	2,286	2,087	2,555	1,773
17 Switzerland	3,510	3,780	3,822	4,540	3,975	5,485	4,123	4,479	5,019	4,523	4,942	6,141
18 Turkey	1,181	1,138	1,066	1,031	936	914	914	988	1,059	1,043	1,066	1,071
19 United Kingdom	58,194	62,678	63,086	56,223	58,355	57,100	53,711	55,027	58,268	59,912	59,985	65,527
20 Yugoslavia	1,378	1,355	1,462	1,376	1,373	1,366	1,413	1,353	1,345	1,380	1,288	1,329
21 Other Western Europe <sup>2</sup>	1,275	1,550	1,262	1,415	966	1,161	974	1,247	1,312	1,504	1,253	1,302
22 U.S.S.R.	1,281	1,384	1,293	1,388	1,150	1,207	1,222	1,474	1,569	1,448	1,075	1,179
23 Other Eastern Europe <sup>3</sup>	838	828	780	775	819	838	810	819	799	794	883	921
24 Canada	16,734	18,080	19,052	19,154	16,076	16,237	14,496	15,082	14,815	13,824	15,516	15,451
25 Latin America and Caribbean	212,068	212,451	222,356	220,947	219,371	220,796	218,317	217,147	221,525	221,486	232,696	230,438
26 Argentina	11,904	11,822	11,636	11,536	11,400	10,860	10,724	10,749	10,482	10,464	10,294	9,270
27 Bahamas	68,785	69,579	72,813	75,183	70,513	66,531	70,407	68,066	70,851	71,308	77,805	77,921
28 Bermuda	475	535	707	361	449	391	463	522	1,104	804	841	1,315
29 Brazil	26,011	25,544	25,789	26,118	25,957	25,795	25,944	25,717	25,330	25,210	24,565	23,749
30 British West Indies	51,746	52,014	58,675	55,411	58,930	65,951	60,254	62,167	64,455	63,901	69,559	68,749
31 Chile	5,168	5,172	5,347	5,236	5,278	4,875	4,804	4,815	4,720	4,614	4,485	4,353
32 Colombia	2,867	2,813	2,746	2,661	2,600	2,583	2,525	2,504	2,477	2,800	2,784	2,784
33 Cuba	1	1	1	2	1	1	9	1	1	1	1	1
34 Ecuador	2,048	2,026	2,032	2,025	1,944	1,895	1,933	1,918	1,905	1,865	1,858	1,688
35 Guatemala	185	188	199	210	207	201	189	203	196	188	190	197
36 Jamaica	214	202	251	266	265	286	270	272	282	270	260	297
37 Mexico	24,706	24,648	24,451	24,339	24,298	23,917	23,582	23,384	23,051	22,995	23,485	23,376
38 Netherlands Antilles	1,215	1,144	998	1,005	1,005	1,247	1,227	1,090	1,175	1,201	1,099	1,921
39 Panama	2,522	2,495	2,445	2,418	2,453	2,422	2,320	2,031	1,832	1,837	1,792	1,740
40 Peru	1,011	952	947	947	938	862	867	870	823	849	836	771
41 Uruguay	880	856	875	876	832	896	854	866	899	903	915	929
42 Venezuela	10,758	10,969	10,771	10,669	10,610	10,580	10,280	10,035	10,103	10,311	10,140	9,652
43 Other	1,572	1,490	1,674	1,683	1,691	1,503	1,665	1,936	1,838	1,965	1,787	1,726
44 Asia	135,659	139,743	137,221	134,691	131,741	130,792	130,665	137,882	140,124	153,870	159,247	157,474
45 China	832	881	991	816	952	920	644	576	616	594	610	634
46 Taiwan	3,972	3,992	4,213	3,982	3,743	4,084	3,986	3,380	3,362	2,862	2,702	2,776
47 Hong Kong	8,733	7,933	7,895	8,288	8,850	8,562	8,166	8,812	10,384	10,081	10,465	11,128
48 India	645	628	563	426	412	538	479	550	638	617	637	621
49 Indonesia	669	735	649	726	690	671	645	614	615	685	655	651
50 Israel	1,097	1,043	1,050	1,053	1,047	1,021	964	911	859	1,185	758	813
51 Japan	98,875	104,629	101,593	97,888	93,585	91,265	92,037	96,256	97,031	110,481	114,928	111,300
52 Korea	4,965	4,885	5,192	5,207	5,347	5,627	5,796	6,027	5,712	5,739	5,866	5,323
53 Philippines	1,847	1,900	1,913	1,839	1,810	1,763	1,607	1,543	1,619	1,551	1,498	1,344
54 Thailand	862	922	976	1,008	965	1,047	1,050	1,106	1,193	1,048	1,064	1,140
55 Middle East oil-exporting countries <sup>4</sup>	5,371	4,681	5,409	5,241	5,522	6,550	5,550	8,887	8,593	8,361	8,675	10,149
56 Other	7,792	7,515	6,776	8,217	8,818	8,745	9,741	9,221	9,502	10,669	11,387	11,594
57 Africa	5,924	6,072	5,974	6,086	6,083	6,075	6,066	6,032	6,032	5,774	5,914	5,890
58 Egypt	495	567	543	541	541	534	577	494	501	475	471	502
59 Morocco	524	532	541	532	538	531	518	535	524	538	547	559
60 South Africa	1,688	1,718	1,702	1,742	1,753	1,746	1,702	1,713	1,709	1,679	1,686	1,628
61 Zaire	16	16	17	19	19	17	17	16	20	15	16	16
62 Oil-exporting countries <sup>5</sup>	1,534	1,522	1,481	1,474	1,504	1,503	1,587	1,608	1,629	1,554	1,641	1,648
63 Other	1,666	1,718	1,690	1,778	1,728	1,744	1,664	1,666	1,649	1,512	1,553	1,537
64 Other countries	2,653	2,672	2,658	2,421	2,333	2,614	2,458	3,475	3,842	5,129	6,750	2,354
65 Australia	1,714	1,689	1,689	1,508	1,170	1,307	1,518	2,500	3,077	4,301	6,174	1,781
66 All other	939	983	969	914	1,163	1,307	940	975	765	828	576	573
67 Nonmonetary international and regional organizations <sup>6</sup>	2,579	1,905	2,039	1,835	3,938	3,477	4,203	3,506	3,224	3,364	3,348	3,862

### 53. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1989-90<sup>1</sup>—Continued

Millions of dollars, end of period

Area and country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1990											
<b>1 Total</b>	<b>511,072</b>	<b>498,308</b>	<b>487,056</b>	<b>487,940</b>	<b>487,901</b>	<b>488,246</b>	<b>487,233</b>	<b>494,064</b>	<b>492,303</b>	<b>494,962</b>	<b>504,283</b>	<b>510,078</b>
<b>2 Foreign countries</b>	<b>506,578</b>	<b>494,232</b>	<b>483,102</b>	<b>483,546</b>	<b>483,188</b>	<b>483,693</b>	<b>482,952</b>	<b>490,221</b>	<b>486,955</b>	<b>490,589</b>	<b>499,132</b>	<b>505,285</b>
<b>3 Europe</b>	105,155	103,535	103,854	104,657	103,158	101,819	101,913	105,845	104,816	103,235	106,782	113,043
4 Austria	658	429	500	592	415	337	399	287	369	247	268	362
5 Belgium-Luxembourg	6,668	7,063	6,361	6,315	6,760	5,621	6,744	6,682	5,629	5,147	6,441	5,458
6 Denmark	664	635	618	760	1,014	585	498	676	659	489	842	497
7 Finland	1,224	1,218	1,153	1,025	931	1,020	1,097	1,162	957	799	846	1,047
8 France	15,632	16,280	15,529	15,960	16,127	14,722	13,664	14,210	14,340	13,687	13,320	14,466
9 Germany	1,920	2,762	2,783	2,476	3,030	2,847	2,572	2,856	3,333	3,172	3,564	3,343
10 Greece	735	773	664	622	597	514	529	610	684	727	718	727
11 Italy	4,830	5,200	4,954	4,140	4,668	5,021	4,510	4,413	4,536	5,007	5,098	6,036
12 Netherlands	1,658	1,562	2,142	2,027	1,968	2,041	1,744	1,636	2,219	1,726	1,864	1,751
13 Norway	600	672	777	918	761	745	692	721	749	737	666	782
14 Portugal	309	289	273	381	408	543	543	427	407	444	368	292
15 Spain	2,726	1,971	2,183	1,665	1,838	2,009	2,047	2,017	2,229	2,285	2,494	2,668
16 Sweden	2,718	2,158	2,236	2,206	2,711	2,614	3,362	3,407	2,332	2,607	2,281	2,093
17 Switzerland	4,740	4,638	4,986	4,756	4,929	5,149	4,172	3,597	3,928	3,355	3,855	4,200
18 Turkey	1,089	1,091	1,125	1,122	1,140	1,234	1,189	1,434	1,377	1,371	1,346	1,405
19 United Kingdom	54,556	52,215	53,040	55,507	52,253	53,470	54,844	58,460	57,668	58,232	59,908	65,147
20 Yugoslavia	1,243	1,158	1,157	1,121	1,128	1,095	1,070	1,029	1,120	1,226	1,160	1,142
21 Other Western Europe <sup>2</sup>	1,128	1,266	1,183	960	776	801	945	699	700	677	629	597
22 U.S.S.R.	1,192	1,322	1,356	1,322	945	754	565	624	940	825	653	530
23 Other Eastern Europe <sup>3</sup>	864	835	834	780	760	697	725	897	640	474	459	499
<b>24 Canada</b>	<b>16,691</b>	<b>16,703</b>	<b>15,003</b>	<b>15,134</b>	<b>16,290</b>	<b>16,384</b>	<b>16,291</b>	<b>15,321</b>	<b>15,420</b>	<b>16,165</b>	<b>14,284</b>	<b>16,080</b>
<b>25 Latin America and Caribbean</b>	<b>224,136</b>	<b>220,244</b>	<b>210,440</b>	<b>200,333</b>	<b>205,473</b>	<b>208,281</b>	<b>199,822</b>	<b>203,986</b>	<b>211,699</b>	<b>217,128</b>	<b>228,445</b>	<b>230,196</b>
26 Argentina	12,171	8,772	8,243	8,079	7,743	7,654	7,219	7,164	7,603	7,081	7,077	6,928
27 Bahamas	70,041	71,828	69,031	63,877	70,444	66,870	66,977	67,870	71,534	71,934	71,048	76,490
28 Bermuda	485	401	425	443	774	1,830	1,988	2,443	3,736	3,662	4,291	4,006
29 Brazil	23,498	23,203	21,880	21,844	21,788	20,683	20,180	18,906	18,652	18,626	18,393	17,994
30 British West Indies	70,912	70,046	72,439	67,715	67,573	74,629	66,474	71,098	73,633	78,108	86,354	87,429
31 Chile	4,212	4,208	4,079	3,714	3,630	3,453	3,489	3,430	3,264	3,372	3,373	3,271
32 Colombia	2,530	2,610	2,720	2,649	2,624	2,597	2,542	2,700	2,563	2,544	2,531	2,585
33 Cuba	0	0	0	0	0	0	1	2	0	0	1	0
34 Ecuador	1,588	1,570	1,536	1,527	1,503	1,485	1,515	1,507	1,498	1,487	1,499	1,387
35 Guatemala	213	200	208	207	206	188	196	207	215	211	152	191
36 Jamaica	284	274	265	260	260	258	262	243	254	262	265	238
37 Mexico	22,022	21,370	14,237	14,692	14,149	14,251	14,689	14,749	15,131	15,124	15,144	14,845
38 Netherlands Antilles	1,764	1,726	1,692	1,759	1,630	1,722	1,873	1,632	1,817	3,310	7,386	7,998
39 Panama	1,748	1,688	1,722	1,733	1,643	1,598	1,491	1,491	1,556	1,463	1,449	1,471
40 Peru	750	752	733	721	679	683	661	644	649	667	730	663
41 Uruguay	932	935	926	886	876	842	843	834	804	794	787	786
42 Venezuela	9,299	8,956	8,531	8,408	8,243	8,128	8,056	7,637	7,259	7,093	6,565	2,569
43 Other	1,687	1,706	1,774	1,818	1,706	1,410	1,366	1,427	1,533	1,392	1,400	1,344
<b>44 Asia</b>	<b>152,298</b>	<b>144,947</b>	<b>145,570</b>	<b>155,267</b>	<b>149,939</b>	<b>148,883</b>	<b>157,562</b>	<b>157,566</b>	<b>147,189</b>	<b>146,615</b>	<b>142,191</b>	<b>138,628</b>
45 China												
46 Mainland	620	619	599	674	517	537	554	586	542	639	689	620
47 Taiwan	2,157	1,824	2,016	1,885	1,938	1,920	1,559	1,997	1,681	1,061	1,586	1,934
48 Hong Kong	7,696	6,605	7,418	8,965	9,563	9,271	9,434	9,473	9,026	8,478	8,506	10,644
49 India	625	892	721	588	579	802	852	628	864	524	540	655
50 Indonesia	641	611	604	560	599	801	814	836	826	896	923	933
51 Israel	765	774	761	746	738	777	738	785	698	688	758	774
52 Japan	112,996	107,995	108,218	117,278	108,015	107,462	114,221	114,641	106,153	106,169	99,693	90,679
53 Korea	5,190	4,902	5,042	5,011	5,186	5,130	5,515	5,614	5,693	5,533	5,511	5,712
54 Philippines	1,297	1,163	1,204	1,221	1,351	1,357	1,342	1,369	1,333	1,206	1,175	1,247
55 Thailand	1,172	1,052	992	1,073	1,202	1,279	1,242	1,245	1,279	1,444	1,523	1,573
56 Middle East oil-exporting countries <sup>4</sup>	8,849	9,475	8,929	8,376	9,577	10,876	12,318	10,657	10,430	11,098	10,947	10,749
57 Other	10,290	9,035	9,066	8,891	10,674	8,668	8,971	9,734	8,663	8,880	10,339	13,107
<b>58 Africa</b>	<b>5,940</b>	<b>5,973</b>	<b>5,990</b>	<b>5,959</b>	<b>5,918</b>	<b>5,792</b>	<b>5,572</b>	<b>5,567</b>	<b>5,544</b>	<b>5,601</b>	<b>5,705</b>	<b>5,445</b>
59 Egypt	470	493	474	491	488	469	421	449	430	411	383	380
60 Morocco	575	588	581	596	587	565	544	539	542	534	519	513
61 South Africa	1,619	1,629	1,648	1,633	1,639	1,573	1,560	1,571	1,594	1,576	1,726	1,525
62 Zaïre	16	17	25	19	20	21	20	19	20	19	19	16
63 Oil-exporting countries <sup>5</sup>	1,673	1,755	1,755	1,711	1,670	1,654	1,610	1,586	1,534	1,510	1,492	1,486
64 Other	1,588	1,491	1,507	1,509	1,515	1,511	1,418	1,403	1,424	1,551	1,566	1,525
<b>65 Other countries</b>	<b>2,356</b>	<b>2,829</b>	<b>2,244</b>	<b>2,195</b>	<b>2,410</b>	<b>2,535</b>	<b>1,793</b>	<b>1,938</b>	<b>2,287</b>	<b>1,845</b>	<b>1,726</b>	<b>1,893</b>
66 Australia	1,725	1,929	1,552	1,551	1,532	1,657	1,337	1,304	1,863	1,416	1,366	1,413
67 All other	631	900	692	644	878	878	456	634	424	429	360	479
<b>67 Nonmonetary international and regional organizations<sup>6</sup></b>	<b>4,494</b>	<b>4,076</b>	<b>3,955</b>	<b>4,394</b>	<b>4,712</b>	<b>4,552</b>	<b>4,281</b>	<b>3,843</b>	<b>5,347</b>	<b>4,373</b>	<b>5,151</b>	<b>4,793</b>



**54. Banks' own and domestic customers' claims on foreigners, payable in U.S. dollars, reported by banks in the United States 1989-90<sup>1</sup>**

Million of dollars, end period

Type of claim	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1989												
<b>1 Total</b> .....	.....	.....	<b>563,997</b>	.....	.....	<b>550,171</b>	.....	.....	<b>564,873</b>	.....	.....	<b>593,087</b>
2 Banks' own claims on foreigners .....	483,498	495,058	506,065	496,472	492,784	492,346	482,805	490,663	501,767	516,875	535,565	534,492
3 Foreign public borrowers .....	65,356	64,639	64,241	64,722	65,632	64,371	64,449	64,324	63,050	64,773	63,515	60,511
4 Own foreign offices <sup>2</sup> .....	257,880	264,339	273,138	260,803	258,266	259,308	249,847	253,341	266,991	277,452	296,444	296,011
5 Unaffiliated foreign banks .....	118,830	123,812	129,881	130,532	130,210	128,027	128,666	132,109	131,053	130,936	134,074	134,885
6 Deposits .....	58,631	62,384	67,135	69,968	67,791	68,573	69,050	72,809	72,532	72,013	75,876	78,185
7 Other .....	60,199	61,428	62,745	60,564	62,419	59,454	59,616	59,301	58,521	58,923	58,197	56,700
8 All other foreigners .....	41,432	42,268	38,805	40,415	38,675	40,640	39,843	40,889	40,673	43,714	41,532	43,085
9 Claims of banks' domestic customers <sup>3</sup> .....	.....	.....	57,931	.....	.....	57,826	.....	.....	63,106	.....	.....	58,594
10 Deposits .....	.....	.....	12,214	.....	.....	13,412	.....	.....	14,740	.....	.....	13,019
11 Negotiable and readily transferable instruments <sup>4</sup> .....	.....	.....	29,582	.....	.....	28,051	.....	.....	31,756	.....	.....	30,983
12 Outstanding collections and other claims .....	.....	.....	16,136	.....	.....	16,362	.....	.....	16,610	.....	.....	14,592
MEMO												
13 Customer liability on acceptances .....	.....	.....	18,279	.....	.....	17,717	.....	.....	13,751	.....	.....	12,899
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States <sup>5</sup> .....	47,805	49,498	48,152	49,279	50,487	47,649	49,271	50,232	47,358	45,908	47,415	45,509
1990												
<b>1 Total</b> .....	.....	.....	<b>540,379</b>	.....	.....	<b>550,253</b>	.....	.....	<b>558,103</b>	.....	.....	<b>576,790</b>
2 Banks' own claims on foreigners .....	511,072	498,308	487,056	487,940	487,901	488,246	487,233	494,064	492,303	494,962	504,283	510,078
3 Foreign public borrowers .....	59,853	57,773	52,266	51,854	51,225	49,477	48,029	46,934	48,247	46,605	46,695	41,797
4 Own foreign offices <sup>2</sup> .....	289,997	284,118	274,986	274,436	275,251	280,113	275,401	274,141	278,980	281,534	291,048	303,054
5 Unaffiliated foreign banks .....	122,177	118,483	121,877	124,073	124,697	120,553	127,123	136,605	124,107	124,378	120,851	117,799
6 Deposits .....	70,702	67,179	70,181	72,349	72,418	68,150	72,466	79,300	71,376	71,175	67,265	65,211
7 Other .....	51,475	51,304	51,696	51,725	52,279	52,403	54,657	57,305	52,731	53,203	53,585	52,588
8 All other foreigners .....	39,045	37,934	37,927	37,576	36,728	38,103	36,680	36,384	40,970	42,445	45,689	47,428
9 Claims of banks' domestic customers <sup>3</sup> .....	.....	.....	53,323	.....	.....	62,007	.....	.....	65,801	.....	.....	66,712
10 Deposits .....	.....	.....	18,770	.....	.....	22,751	.....	.....	17,259	.....	.....	14,375
11 Negotiable and readily transferable instruments <sup>4</sup> .....	.....	.....	23,958	.....	.....	28,638	.....	.....	37,853	.....	.....	42,030
12 Outstanding collections and other claims .....	.....	.....	10,594	.....	.....	10,618	.....	.....	10,688	.....	.....	10,308
MEMO												
13 Customer liability on acceptances .....	.....	.....	13,582	.....	.....	12,909	.....	.....	12,860	.....	.....	13,659
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States <sup>5</sup> .....	44,778	46,240	43,173	40,475	42,650	41,024	42,483	45,187	43,823	44,646	49,026	43,645

**55. Banks' own claims on unaffiliated foreigners, payable in U.S. dollars, reported by banks in the United States, 1989-90<sup>1</sup>**

Millions of dollars, end of period

Maturity, by borrower and area	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1989				1990			
<b>1 Total</b>	<b>232,307</b>	<b>232,252</b>	<b>234,358</b>	<b>238,123</b>	<b>211,002</b>	<b>207,906</b>	<b>213,258</b>	<b>206,995</b>
<i>By borrower</i>								
2 Maturity of one year or less <sup>2</sup>	168,782	167,889	170,936	178,346	158,371	158,603	166,040	165,732
3 Foreign public borrowers	24,615	24,338	24,373	23,916	22,176	20,877	21,670	19,283
4 All other foreigners	144,167	143,551	146,563	154,430	136,195	137,726	144,369	146,450
5 Maturity over one year <sup>2</sup>	63,525	64,364	63,422	59,776	52,630	49,303	47,218	41,263
6 Foreign public borrowers	39,033	39,247	38,337	36,014	29,352	28,132	26,354	22,393
7 All other foreigners	24,492	25,117	25,085	23,762	23,278	21,171	20,864	18,870
<i>By area</i>								
Maturity of one year or less <sup>2</sup>								
8 Europe	57,841	58,385	54,514	53,913	48,199	48,997	51,125	49,169
9 Canada	5,119	5,694	6,237	5,910	5,624	5,624	5,499	5,439
10 Latin America and Caribbean	53,270	50,478	52,222	53,003	46,399	44,312	44,010	49,674
11 Asia	45,799	45,597	50,437	57,755	50,384	51,043	56,123	53,138
12 Africa	3,610	3,601	3,514	3,225	3,228	2,994	2,954	3,040
13 All other <sup>3</sup>	3,143	4,134	4,011	4,541	4,536	5,633	6,330	5,273
Maturity of over one year <sup>2</sup>								
14 Europe	4,510	4,558	4,661	4,121	4,379	4,201	4,424	3,869
15 Canada	2,309	2,592	2,459	2,353	2,712	2,819	3,033	3,291
16 Latin America and Caribbean	50,262	50,535	49,044	45,816	35,541	33,209	31,284	25,964
17 Asia	3,676	3,803	4,203	4,172	6,726	5,864	5,664	5,204
18 Africa	2,288	2,404	2,471	2,630	2,707	2,744	2,546	2,374
19 All other <sup>3</sup>	480	472	584	684	565	465	266	561

**56. Liabilities to and claims on foreigners, payable in foreign currencies, reported by banks in the United States, 1989-90<sup>1</sup>**

Millions of dollars, end of period

Item	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1989				1990			
1 Banks' own liabilities	76,696	69,239	73,782	67,835	63,277	68,650	71,028	70,276
2 Banks' own claims	73,050	62,234	70,328	65,127	61,082	66,780	68,675	66,558
3 Deposits	26,034	23,868	22,962	20,491	23,277	22,210	27,206	29,651
4 Other claims	47,017	38,367	47,366	44,636	37,805	44,569	41,470	36,907
5 Claims of banks' domestic customers <sup>2</sup>	376	998	3,044	3,507	1,649	2,612	2,843	10,594

**57. Foreign official assets held at Federal Reserve Banks, 1990<sup>1</sup>**

Millions of dollars, end of period

Assets	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Deposits	251	309	300	402	309	368	279	337	360	297	264	369
<i>Assets held in custody</i>												
2 U.S. Treasury securities <sup>2</sup>	225,618	221,798	250,447	252,759	253,691	255,651	256,585	261,051	261,321	266,749	272,399	278,499
3 Earmarked gold <sup>3</sup>	13,458	13,458	13,456	13,458	13,460	13,433	13,422	13,412	13,419	13,415	13,389	13,387

### 58. Marketable U.S. Treasury bonds and notes—Foreign transactions during period, 1989–90<sup>1</sup>

Millions of dollars, net purchases or sales (–)

Country or area	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1989												
1 Estimated total <sup>2</sup>	54,203	2,846	8,996	8,645	–13	7,335	–5,304	–1,312	22,028	4,617	–2,507	8,154	718
2 Foreign countries <sup>2</sup>	52,301	2,064	10,121	8,294	242	5,810	–5,423	–755	22,458	5,699	–3,761	8,350	–798
3 Europe <sup>2</sup>	36,286	2,117	3,771	2,143	–1,811	4,878	–1,607	4,367	15,076	2,492	–2,123	4,203	2,779
4 Belgium-Luxembourg	1,048	9	124	–23	–85	87	12	82	414	215	88	210	–85
5 Germany <sup>2</sup>	7,904	938	–31	–181	–692	–182	–1,106	2,622	2,488	510	163	1,640	1,735
6 Netherlands	–1,141	268	135	242	–643	–638	–679	100	1,304	302	–1,200	54	–386
7 Sweden	693	–115	297	–508	398	–69	647	110	238	–50	140	–232	–163
8 Switzerland <sup>2</sup>	1,098	212	438	1,767	440	–83	381	–361	–748	374	–187	–780	–355
9 United Kingdom	20,198	–358	1,532	1,209	–1,297	4,253	–426	1,034	9,765	339	–929	3,793	1,285
10 Other Western Europe	6,508	1,163	1,277	–363	74	1,514	–429	786	1,614	802	–199	–481	749
11 Eastern Europe	–21	0	0	0	–5	–5	–6	–5	0	0	0	0	0
12 Canada	698	54	17	–55	110	157	–465	–445	991	–398	192	375	164
13 Latin America and Caribbean	464	–104	525	108	–150	–223	683	862	–299	142	–1,568	1,372	–884
14 Venezuela	311	–37	1	–53	–18	0	1	71	120	29	72	163	–36
15 Other Latin America and Caribbean	–322	–163	248	127	–249	–121	26	127	198	–387	–96	576	–608
16 Netherlands Antilles	475	96	276	34	117	–101	656	665	–617	500	–1,545	634	–240
17 Asia	13,297	674	6,172	5,661	1,712	1,687	–5,432	–5,058	7,340	2,766	–514	1,741	–3,452
18 Japan	1,681	158	2,720	1,864	2,601	1,602	–7,633	–5,476	3,227	2,312	949	1,176	–1,818
19 Africa	116	–1	15	–2	32	–3	66	–5	–48	0	13	9	39
20 All other	1,439	–676	–380	439	349	–687	1,332	–478	–602	697	240	649	555
21 Nonmonetary international and regional organizations	1,902	782	–1,124	350	–255	1,525	119	–557	–431	–1,082	1,254	–196	1,516
22 International	1,473	777	–1,072	424	–252	1,340	–253	–546	–576	–719	1,158	–143	1,335
23 Latin America regional	231	0	–10	–8	–21	70	191	3	75	–228	160	0	0
MEMO													
24 Foreign countries <sup>2</sup>	52,301	2,064	10,121	8,294	242	5,810	–5,423	–755	22,458	5,699	–3,761	8,350	–798
25 Official institutions	26,840	2,019	4,299	6,549	–842	–1,069	461	2,907	9,918	778	–979	1,686	1,112
26 Other foreign <sup>2</sup>	25,461	44	5,822	1,745	1,084	6,879	–5,884	–3,663	12,540	4,921	–2,782	6,664	–1,911
Oil-exporting countries													
27 Middle East <sup>3</sup>	8,148	135	3,560	2,600	–478	–300	669	435	3,681	695	–2,183	–26	640
28 Africa <sup>4</sup>	–1	0	0	0	0	0	0	0	0	0	0	–1	0
1990													
1 Estimated total <sup>2</sup>	19,687	786	971	–8,479	3,380	–2,983	4,268	5,438	4,243	1,358	–1,258	6,410	5,554
2 Foreign countries <sup>2</sup>	19,524	1,058	1,312	–8,283	4,365	–3,343	3,798	5,247	3,482	1,558	–1,227	5,999	5,557
3 Europe <sup>2</sup>	19,065	894	1,745	–2,522	6,154	–3,723	3,504	3,683	–2,618	5,110	236	2,344	4,258
4 Belgium-Luxembourg	10	144	–316	–261	456	112	272	185	–395	–99	82	–64	105
5 Germany <sup>2</sup>	5,829	–187	1,600	–475	659	305	–1,059	–2	1,412	633	522	1,849	571
6 Netherlands	1,077	–330	–1,360	–411	762	–263	325	196	1,278	956	–454	–249	625
7 Sweden	1,152	–20	159	39	264	–254	–34	138	–266	–33	163	276	721
8 Switzerland <sup>2</sup>	112	–284	–4	–249	422	–189	–19	–799	–128	548	619	–6	200
9 United Kingdom	–1,338	27	1,615	–452	2,228	–3,492	2,807	1,072	–3,773	1,656	–1,740	–1,527	240
10 Other Western Europe	12,202	1,543	51	–714	1,355	57	1,212	2,893	–758	1,444	1,043	2,069	2,006
11 Eastern Europe	13	0	0	0	6	0	0	0	11	0	0	–5	0
12 Canada	–4,614	–579	–2,156	–1,383	109	–1,752	366	1,419	1,178	–866	–637	–468	155
13 Latin America and Caribbean	14,980	–375	211	801	2,201	192	568	1,948	1,318	–1,782	4,565	4,502	830
14 Venezuela	33	–107	–48	38	–49	71	47	–1	0	–50	–2	132	1
15 Other Latin America and Caribbean	4,190	220	136	383	32	341	709	1,073	294	–986	481	1,080	428
16 Netherlands Antilles	10,757	–488	123	381	2218	–220	–188	876	1024	–747	4086	3290	401
17 Asia	–11,062	836	2,148	–4,786	–3,801	2,059	–1,106	–1,774	3,308	–1,751	–5,193	–930	–72
18 Japan	–14,895	1,226	767	–5,352	–6,111	2,234	–467	144	2,376	–2,092	–4,060	–1,153	–2,407
19 Africa	313	9	13	–43	–4	–8	52	–4	57	151	83	8	–3
20 All other	842	273	–650	–351	–294	–110	414	–25	240	696	–281	543	389
21 Nonmonetary international and regional organizations	163	–272	–341	–196	–986	360	469	191	761	–200	–31	411	–4
22 International	287	–360	–286	–92	–523	348	626	8	564	–23	–116	260	–119
23 Latin America regional	–2	38	–11	–26	74	25	–109	25	25	–75	–59	0	92
MEMO													
24 Foreign countries <sup>2</sup>	19,524	1,058	1,312	–8,283	4,365	–3,343	3,798	5,247	3,482	1,558	–1,227	5,999	5,557
25 Official institutions	23,169	366	–1,545	–3,738	5,066	–2,371	931	759	6,542	3,807	1,200	5,046	7,106
26 Other foreign <sup>2</sup>	–3,645	692	2,857	–4,545	–700	–972	2,868	4,487	–3,060	–2,249	–2,427	953	–1,549
Oil-exporting countries													
27 Middle East <sup>3</sup>	–387	916	970	1020	747	–163	–460	–2,180	–366	241	–1247	–878	1,014
28 Africa <sup>4</sup>	0	–1	0	0	0	0	0	0	0	0	0	0	0

## 59. Foreign transactions in securities, 1989-90

Millions of dollars

Transactions, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1989												
U.S. corporate securities													
Stocks													
1 Foreign purchases	214,061	11,963	18,486	15,881	14,138	17,928	24,430	17,197	22,128	20,119	22,364	13,833	15,595
2 Foreign sales	204,114	11,893	18,536	15,488	14,278	16,868	20,671	15,415	20,959	17,193	20,993	14,951	16,870
3 Net purchases, or sales (-)	9,946	70	-50	393	-139	1,060	3,759	1,783	1,169	2,926	1,371	-1,118	-1,275
4 Foreign countries	10,180	103	-86	525	-133	1,061	3,778	1,798	1,154	2,977	1,348	-1,117	-1,228
5 Europe	481	-100	-122	93	186	-296	454	535	-94	1,863	-102	-1,655	-281
6 France	-708	38	159	70	169	-123	-15	67	-251	-5	-265	-296	-255
7 Germany	-830	30	60	59	18	-215	-122	-79	-238	-65	-117	-119	-41
8 Netherlands	79	127	-61	37	-119	-71	130	-141	-57	44	234	-34	-9
9 Switzerland	-3,277	-346	-1,182	97	-141	-293	-113	-24	-336	255	-244	-509	-442
10 United Kingdom	3,691	71	801	-104	284	496	326	510	773	894	-34	-718	391
11 Canada	-881	331	-366	133	-64	-75	170	-22	10	-265	-137	-138	-458
12 Latin America and Caribbean	3,042	563	575	633	116	387	195	106	250	570	149	-24	-478
13 Middle East <sup>1</sup>	3,531	-97	268	220	-345	207	1,675	456	554	110	112	303	69
14 Other Asia	3,577	-642	-547	-540	-28	785	1,211	749	423	629	1,138	342	58
15 Japan	3,330	-603	-490	-461	-16	763	1,226	646	425	608	975	310	-53
16 Africa	131	29	3	5	10	-1	16	2	22	24	-6	19	9
17 Other countries	299	19	104	-19	-8	54	56	-27	-11	47	193	37	-147
18 Nonmonetary international and regional organizations	-234	-33	36	-132	-6	-2	-18	-16	15	-52	23	-1	-48
BONDS <sup>2</sup>													
19 Foreign purchases	120,550	6,144	9,609	10,451	9,749	8,355	10,873	10,051	10,945	8,604	10,932	11,134	13,703
20 Foreign sales	87,376	4,859	4,808	7,022	5,340	8,905	9,324	7,567	9,362	7,020	7,171	6,658	9,341
21 Net purchases, or sales (-)	33,174	1,286	4,801	3,429	4,409	-550	1,549	2,484	1,583	1,584	3,760	4,476	4,362
22 Foreign countries	32,821	1,266	4,835	3,393	4,413	-672	1,413	2,506	1,608	1,579	3,707	4,465	4,309
23 Europe	19,064	404	2,052	2,820	3,083	-165	2,101	1,966	-138	1,239	1,587	2,712	1,402
24 France	372	107	41	-16	27	93	6	121	-35	78	-41	-14	6
25 Germany	-238	15	38	149	135	-169	-162	-53	-121	-33	113	-117	-33
26 Netherlands	850	30	-21	69	51	9	395	-22	96	28	30	143	41
27 Switzerland	-511	130	131	4	66	-114	-110	81	-201	-27	-249	54	-277
28 United Kingdom	18,123	154	1,748	2,603	2,259	551	1,851	1,926	-9	1,150	1,635	2,328	1,927
29 Canada	1,116	181	129	213	116	60	-188	80	77	156	175	-86	204
30 Latin America and Caribbean	3,686	230	651	305	219	136	271	300	63	233	247	539	492
31 Middle East <sup>1</sup>	-182	-129	160	89	8	-93	-627	19	44	20	140	-57	242
32 Other Asia	9,025	552	1,893	-47	951	-615	-59	35	1,574	-108	1,553	1,343	1,954
33 Japan	6,292	392	1,567	-285	570	-722	-209	-44	1,167	-179	1,263	1,045	1,728
34 Africa	56	3	2	5	4	0	1	3	5	-3	0	8	27
35 Other countries	57	24	-53	8	33	5	-86	103	-17	42	4	4	-11
36 Nonmonetary international and regional organizations	353	20	-34	36	-4	122	136	-22	-24	6	53	12	52
Foreign securities													
37 Stocks, net purchases, or sales (-) <sup>3</sup>	-13,120	-733	-123	-387	-1,132	-1,203	-2,467	-447	-1,606	-423	-1,592	-601	-2,404
38 Foreign purchases	109,792	7,430	8,719	9,538	7,241	8,067	9,350	8,120	9,660	9,892	11,475	10,385	9,913
39 Foreign sales <sup>3</sup>	122,912	8,163	8,843	9,925	8,373	9,270	11,817	8,568	11,266	10,315	13,067	10,986	12,318
40 Bonds, net purchases, or sales (-)	-5,943	-390	-434	-636	-198	-97	-1,545	-1,437	978	-1,749	-638	477	-274
41 Foreign purchases	234,320	14,994	18,739	23,527	15,572	17,323	21,089	20,253	24,110	18,435	21,268	20,465	18,545
42 Foreign sales	240,263	15,384	19,173	24,164	15,770	17,420	22,634	21,691	23,132	20,184	21,906	19,987	18,819
43 Net purchases, or sales (-), of stocks and bonds	-19,063	-1,123	-557	-1,023	-1,331	-1,300	-4,012	-1,885	-628	-2,172	-2,230	-124	-2,678
44 Foreign countries	-19,101	-1,105	-635	-1,215	-1,541	-1,501	-3,831	-2,054	-815	-1,615	-1,900	-202	-2,686
45 Europe	-17,721	-93	-196	-1,597	-2,009	-1,418	-4,348	-2,234	-761	-1,742	-2,733	159	-934
46 Canada	-4,180	-473	-537	-581	205	-550	-702	-697	-270	-202	921	-324	-970
47 Latin America and Caribbean	426	69	78	161	197	-88	30	-84	313	-65	187	-102	-269
48 Asia	2,532	-947	-60	880	109	701	1,236	939	328	375	-267	-27	-733
49 Africa	93	6	-9	-16	10	13	3	12	-4	-3	12	13	56
50 Other countries	-251	147	89	-62	-53	-158	-50	11	-421	22	-21	79	164
51 Nonmonetary international and regional organizations	38	-18	77	192	210	201	-181	169	187	-557	-330	78	8

## 59. Foreign transactions in securities, 1989-90—Continued

Millions of dollars

Transactions, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1990												
U.S. corporate securities													
STOCKS													
1 Foreign purchases	173,231	13,691	13,537	16,441	11,445	15,238	18,190	17,469	20,912	8,804	11,633	12,555	13,316
2 Foreign sales	188,373	14,096	13,761	19,030	12,314	17,669	18,517	16,066	22,226	11,318	15,434	13,368	14,573
3 Net purchases, or sales (-)	-15,142	-405	-224	-2,589	-869	-2,431	-327	1,403	-1,314	-2,515	-3,801	-812	-1,257
4 Foreign countries	-15,213	-374	-225	-2,635	-907	-2,488	-291	1,351	-1,351	-2,460	-3,759	-808	-1,267
5 Europe	-8,498	-203	-138	-884	-646	-1,030	-571	29	-1,406	-1,166	-1,415	-582	-487
6 France	-1,234	-155	-158	-6	-82	-192	31	-25	-208	-151	-159	-80	-49
7 Germany	-368	40	7	104	10	-53	-69	-48	-116	2	-87	-14	-144
8 Netherlands	-398	-17	-38	47	-17	-21	-81	-31	-107	-47	-61	21	-46
9 Switzerland	-2,867	-241	-242	-438	-218	-342	-197	-167	-252	-124	-213	-169	-263
10 United Kingdom	-2,992	-276	189	-638	-107	-191	-93	301	-636	-721	-687	-282	149
11 Canada	892	-138	54	-165	-214	-94	92	173	337	197	155	216	279
12 Latin America and Caribbean	-1,333	-114	-184	-214	-27	111	-12	-93	-242	-216	-357	296	-280
13 Middle East <sup>1</sup>	-2,435	-27	93	-425	116	-593	-83	-36	197	-437	-558	-430	-251
14 Other Asia	-3,477	232	-29	-917	-52	-902	256	1,058	-69	-711	-1,517	-420	-406
15 Japan	-2,891	167	-103	-761	-91	-749	224	853	16	-737	-1,135	-194	-382
16 Africa	-63	2	-34	1	-3	0	-7	13	16	-1	-31	-5	-14
17 Other countries	-298	-125	13	-30	-81	20	34	207	-185	-125	-35	117	-108
18 Nonmonetary international and regional organizations	71	-30	1	46	38	57	-37	52	37	-55	-42	-5	9
BONDS <sup>2</sup>													
19 Foreign purchases	118,755	9,497	10,227	9,317	8,361	8,488	12,499	10,845	11,852	7,398	8,850	11,205	10,216
20 Foreign sales	101,703	7,804	8,072	8,973	8,060	6,744	8,601	7,717	13,005	9,388	7,673	7,777	7,890
21 Net purchases, or sales (-)	17,052	1,693	2,154	344	301	1,744	3,899	3,129	-1,153	-1,990	1,176	3,429	2,326
22 Foreign countries	17,523	2,093	2,128	184	295	1,819	3,866	3,090	-1,122	-2,020	1,405	3,456	2,329
23 Europe	10,396	1,200	-79	89	445	444	3,170	1,748	468	-925	428	2,046	1,361
24 France	373	118	9	6	-58	107	293	54	-40	-103	-74	24	39
25 Germany	-377	-114	-253	-86	-42	-39	80	32	172	4	-29	-59	-41
26 Netherlands	172	-43	15	-11	-2	33	37	37	-20	-72	35	52	110
27 Switzerland	284	156	54	-185	72	83	78	371	-346	0	-193	148	45
28 United Kingdom	10,703	1,209	232	609	704	270	2,658	1,098	526	-382	371	1,727	1,680
29 Canada	1,906	179	477	171	353	217	296	76	92	-89	127	93	-85
30 Latin America and Caribbean	4,289	468	892	307	417	515	564	281	-52	-223	282	343	495
31 Middle East <sup>1</sup>	76	113	84	36	-2	251	-101	28	-317	-46	-10	-35	74
32 Other Asia	1,104	124	813	-459	-993	375	-9	984	-1,168	-711	628	1,033	486
33 Japan	747	170	1,103	-419	-1,044	266	-131	930	-855	-871	386	812	399
34 Africa	96	3	35	-9	50	9	5	-3	0	8	2	6	-9
35 Other countries	-344	5	-93	48	25	10	-59	-24	-146	-34	-53	-30	7
36 Nonmonetary international and regional organizations	-471	-399	27	160	6	-76	32	39	-31	30	-229	-27	-2
Foreign securities													
37 Stocks, net purchases, or sales (-) <sup>3</sup>	-8,952	727	-1,019	-131	-922	-2,567	-3,008	-1,153	-190	450	-377	1,069	-1,831
38 Foreign purchases	122,600	13,024	10,523	11,822	8,420	9,850	11,066	11,438	12,362	7,520	9,253	10,060	7,263
39 Foreign sales <sup>3</sup>	131,552	12,296	11,542	11,953	9,341	12,417	14,074	12,590	12,552	7,070	9,630	8,991	9,094
40 Bonds, net purchases, or sales (-)	-22,322	563	163	-9,600	-1,721	-1,686	-1,848	-563	315	-550	-2,824	176	-4,745
41 Foreign purchases	314,466	18,516	20,955	22,383	20,291	25,962	25,772	23,373	29,990	25,700	35,236	32,896	33,391
42 Foreign sales	336,788	17,953	20,792	31,982	22,012	27,648	27,621	23,937	29,675	26,250	38,060	32,721	38,136
43 Net purchases, or sales (-), of stocks and bonds	-31,273	1,290	-857	-9,730	-2,643	-4,253	-4,857	-1,716	125	-100	-3,201	1,244	-6,576
44 Foreign countries	-28,600	1,177	-946	-8,129	-2,792	-4,049	-4,403	-1,746	-319	-375	-2,403	1,219	-5,834
45 Europe	-7,999	1,352	-1,250	-369	-593	-1,926	-3,690	-453	-1,121	-66	-1,001	2,017	-898
46 Canada	-7,502	-56	34	-1,315	-1,810	-599	-219	-450	196	6	-894	-1,740	-655
47 Latin America and Caribbean	-8,959	34	160	-6,648	-170	217	417	-230	-72	-402	262	283	-2,810
48 Asia	-3,824	110	-312	706	-346	-1,410	-1,121	-198	596	-300	-688	712	-1,572
49 Africa	-137	-14	9	-1	-27	6	8	-83	-8	12	4	-69	28
50 Other countries	-179	-250	413	-502	153	-336	203	-330	91	374	-86	16	74
51 Nonmonetary international and regional organizations	-2,673	113	89	-1,601	150	-205	-453	30	444	275	-798	25	-742

**60. Liabilities to unaffiliated foreigners, reported by nonbanking business enterprises in the United States, 1988-90**

Millions of dollars, end of period

Type, and area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1988				1989				1990			
<b>1 Total</b> .....	<b>29,800</b>	<b>30,146</b>	<b>32,614</b>	<b>32,952</b>	<b>38,472</b>	<b>38,414</b>	<b>36,544</b>	<b>38,017</b>	<b>38,076</b>	<b>39,092</b>	<b>43,885</b>	<b>41,788</b>
2 Payable in dollars .....	24,020	24,844	27,365	27,335	32,665	33,326	31,683	33,211	33,705	34,595	38,744	37,406
3 Payable in foreign currencies .....	5,780	5,302	5,249	5,617	5,806	5,088	4,861	4,805	4,371	4,496	5,140	4,382
<i>By type</i>												
4 Financial liabilities .....	14,139	13,934	15,314	14,507	18,744	18,427	17,141	17,690	17,134	18,715	19,616	17,538
5 Payable in dollars .....	10,145	10,274	11,700	10,608	14,648	14,551	13,289	13,830	13,841	15,336	15,766	14,306
6 Payable in foreign currencies .....	3,994	3,660	3,614	3,900	4,096	3,875	3,852	3,860	3,292	3,380	3,850	3,232
7 Commercial liabilities .....	15,661	16,212	17,299	18,445	19,727	19,987	19,403	20,327	20,942	20,376	24,268	24,251
8 Trade payables .....	6,454	6,760	6,455	6,505	7,094	6,501	6,906	7,626	7,471	6,968	10,081	10,007
9 Advance receipts and other liabilities .....	9,207	9,452	10,844	11,940	12,633	13,486	12,497	12,701	13,471	13,409	14,188	14,243
10 Payable in dollars .....	13,875	14,570	15,665	16,727	18,017	18,774	18,394	19,381	19,864	19,260	22,978	23,100
11 Payable in foreign currencies .....	1,786	1,642	1,635	1,717	1,711	1,213	1,009	945	1,078	1,117	1,291	1,150
<i>By area or country</i>												
<b>Financial liabilities</b>												
12 Europe .....	9,377	9,071	10,732	9,962	13,854	12,575	11,213	11,615	11,094	11,759	11,216	9,641
13 Belgium-Luxembourg .....	251	282	339	289	320	357	308	340	318	332	350	344
14 France .....	408	371	372	359	224	257	242	258	271	171	470	638
15 Germany .....	553	544	690	699	561	618	592	475	442	557	615	630
16 Netherlands .....	990	862	996	880	874	835	855	944	900	932	945	973
17 Switzerland .....	691	638	707	1,033	954	938	799	541	528	552	632	576
18 United Kingdom .....	6,301	6,201	7,459	6,533	10,721	9,402	8,207	8,846	8,388	8,851	7,651	5,944
19 Canada .....	394	412	431	388	616	626	575	601	343	297	301	215
20 Latin America and Caribbean .....	1,452	1,448	1,057	839	677	1,262	1,367	1,268	1,815	2,573	3,394	3,239
21 Bahamas .....	289	250	238	184	189	165	186	157	272	249	368	344
22 Bermuda .....	0	0	0	0	0	7	7	17	2	0	0	0
23 Brazil .....	0	0	0	0	0	0	0	0	0	0	0	0
24 British West Indies .....	1,099	1,154	812	645	471	661	743	635	1,061	1,782	2,409	2,274
25 Mexico .....	15	26	2	1	15	17	4	6	5	4	4	5
26 Venezuela .....	2	0	0	0	0	0	0	0	0	0	0	4
27 Asia .....	2,836	2,928	3,088	3,312	3,591	3,863	3,886	4,104	3,775	4,027	4,223	4,032
28 Japan .....	2,375	2,331	2,435	2,563	2,825	3,100	3,130	3,252	2,737	2,824	3,088	2,853
29 Middle East oil-exporting countries <sup>1</sup> .....	11	11	4	3	1	12	2	2	3	5	4	5
30 Africa .....	5	2	3	2	5	3	4	2	3	3	2	2
31 Oil-exporting countries <sup>2</sup> .....	3	1	1	0	3	2	2	0	0	1	0	0
32 All other <sup>3</sup> .....	75	74	3	4	2	97	97	100	103	55	479	409
<b>Commercial liabilities</b>												
33 Europe .....	5,619	5,747	6,681	7,319	7,848	7,790	8,335	8,952	9,198	8,560	9,834	10,292
34 Belgium-Luxembourg .....	154	147	206	158	122	114	137	179	233	297	248	285
35 France .....	414	401	432	455	552	535	806	878	888	1,049	1,263	1,260
36 Germany .....	810	791	1,185	1,699	1,373	1,188	1,185	1,393	1,174	990	1,052	1,264
37 Netherlands .....	457	508	647	587	667	688	548	699	688	608	701	840
38 Switzerland .....	527	482	486	417	446	447	531	641	604	628	728	759
39 United Kingdom .....	1,722	1,804	2,110	2,079	2,600	2,723	2,717	2,620	2,926	2,439	2,777	2,791
40 Canada .....	1,392	1,167	1,091	1,217	1,163	1,133	1,189	1,124	1,151	1,179	1,263	1,246
41 Latin America and Caribbean .....	980	1,035	997	1,090	1,253	1,673	1,086	1,187	1,304	1,279	1,555	1,598
42 Bahamas .....	19	61	19	49	35	34	27	41	37	22	18	12
43 Bermuda .....	325	272	222	286	426	388	305	308	516	412	371	538
44 Brazil .....	59	54	58	95	103	541	113	100	116	106	126	137
45 British West Indies .....	14	28	30	34	31	42	30	27	18	29	42	30
46 Mexico .....	164	233	177	217	250	235	220	304	241	285	506	421
47 Venezuela .....	122	140	204	114	114	131	107	154	85	119	120	121
48 Asia .....	5,891	6,286	6,637	6,915	7,318	7,045	7,088	7,193	7,019	7,084	8,892	8,928
49 Japan .....	2,508	2,659	2,763	3,094	3,059	2,708	2,676	2,917	2,748	3,189	3,283	3,606
50 Middle East oil-exporting countries <sup>1,4</sup> .....	1,062	1,320	1,298	1,385	1,520	1,482	1,442	1,401	1,393	1,125	2,321	1,701
51 Africa .....	575	626	477	576	700	762	648	844	753	885	1,315	789
52 Oil-exporting countries <sup>2</sup> .....	139	115	106	202	272	263	255	307	263	277	593	422
53 All other <sup>3</sup> .....	1,204	1,351	1,415	1,328	1,444	1,584	1,057	1,027	1,517	1,390	1,408	1,397

# 61. Claims on unaffiliated foreigners, reported by nonbanking enterprises in the United States, 1988-90<sup>1</sup>

Millions of dollars, end of period

Type, and area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1988				1989				1990			
1 Total	31,328	38,154	38,691	34,035	32,243	34,420	32,088	31,542	29,956	31,716	31,086	33,487
2 Payable in dollars	29,176	36,051	36,179	31,654	29,883	32,203	29,806	29,209	27,802	29,398	28,691	31,038
3 Payable in foreign currencies	2,153	2,103	2,512	2,381	2,359	2,217	2,282	2,334	2,154	2,318	2,395	2,449
<i>By type</i>												
4 Financial claims	20,560	26,793	27,597	21,869	20,071	21,920	19,135	17,721	16,622	18,079	16,638	18,109
5 Deposits	12,899	19,715	19,367	15,643	14,595	16,500	12,154	10,400	10,461	9,885	10,301	11,473
6 Payable in dollars	12,233	18,923	18,340	14,544	13,681	15,581	11,278	9,473	9,583	8,815	9,107	10,504
7 Payable in foreign currencies	666	792	1,027	1,099	914	919	877	927	878	1,070	1,193	969
8 Other financial claims	7,661	7,078	8,230	6,226	5,476	5,420	6,981	7,322	6,161	8,194	6,338	6,636
9 Payable in dollars	6,541	6,183	7,288	5,450	4,538	4,683	6,073	6,568	5,471	7,460	5,685	5,769
10 Payable in foreign currencies	1,120	895	943	777	938	737	908	754	690	733	652	866
11 Commercial claims	10,768	11,361	11,094	12,166	12,171	12,499	12,953	13,821	13,334	13,637	14,448	15,378
12 Trade receivables	9,662	10,323	10,097	11,091	10,909	11,068	11,472	12,203	11,704	11,909	12,653	13,430
13 Advance payments and other claims	1,106	1,038	998	1,075	1,262	1,432	1,481	1,618	1,630	1,728	1,795	1,948
14 Payable in dollars	10,402	10,945	10,552	11,660	11,664	11,939	12,455	13,168	12,748	13,123	13,898	14,764
15 Payable in foreign currencies	367	415	543	505	507	560	498	653	586	514	549	613
<i>By area or country</i>												
16 Financial claims	9,884	11,836	10,975	10,279	9,345	8,919	7,528	7,044	6,982	9,619	7,989	8,005
17 Europe	9,884	11,836	10,975	10,279	9,345	8,919	7,528	7,044	6,982	9,619	7,989	8,005
18 Belgium-Luxembourg	15	20	57	18	22	161	166	28	22	126	27	76
19 France	308	191	280	203	193	176	-173	153	203	141	153	366
20 Germany	92	168	123	120	112	149	120	192	508	93	102	371
21 Netherlands	333	337	363	348	384	297	292	303	316	340	329	333
22 Switzerland	54	105	84	218	241	68	111	95	122	137	176	325
23 United Kingdom	8,869	10,737	9,742	9,039	8,096	7,772	6,419	6,035	5,589	8,556	6,976	6,276
24 Canada	2,669	2,917	3,612	2,325	2,175	2,568	2,359	1,904	1,758	2,036	1,989	2,887
25 Latin America and Caribbean	6,548	10,952	11,862	8,160	7,514	9,319	8,315	7,590	6,984	5,479	5,661	5,751
26 Bahamas	2,329	4,176	4,069	1,846	2,183	1,875	1,699	1,516	1,662	992	977	1,261
27 Bermuda	43	87	188	19	25	33	33	7	4	3	4	3
28 Brazil	86	46	44	47	49	78	70	224	79	84	70	68
29 British West Indies	3,568	6,142	7,098	5,763	4,836	6,923	6,125	5,431	4,824	4,003	4,210	4,031
30 Mexico	154	146	133	151	117	114	105	94	152	153	158	160
31 Venezuela	34	27	27	21	25	31	36	20	21	20	23	25
32 Asia	1,383	971	1,027	844	895	995	826	847	806	843	771	1,213
33 Japan	1,134	647	737	574	571	525	460	456	459	486	472	875
34 Middle East oil-exporting countries <sup>2</sup>	5	5	5	5	8	8	7	8	7	6	9	8
35 Africa	53	60	95	106	89	80	75	140	67	62	49	37
36 Oil-exporting countries <sup>3</sup>	7	9	9	10	8	8	8	12	11	8	7	0
37 All other <sup>4</sup>	24	58	26	155	52	40	31	195	25	41	179	215
<i>Commercial claims</i>												
38 Europe	4,178	4,691	4,287	5,181	5,109	5,302	5,429	6,194	6,046	6,082	6,502	7,094
39 Belgium-Luxembourg	193	158	172	189	215	205	220	242	220	209	189	211
40 France	553	665	517	672	790	775	829	963	964	924	1,206	1,302
41 Germany	638	774	615	669	689	675	686	696	702	669	638	800
42 Netherlands	150	172	146	212	164	413	396	479	453	479	492	552
43 Switzerland	173	262	183	344	264	231	222	305	270	235	301	299
44 United Kingdom	1,060	1,107	1,191	1,324	1,302	1,372	1,398	1,572	1,689	1,583	1,674	1,794
45 Canada	1,168	937	978	983	1,124	1,181	1,278	1,079	1,148	1,147	1,148	1,050
46 Latin America and Caribbean	1,930	2,067	2,104	2,241	2,119	2,103	2,147	2,178	2,063	2,207	2,399	2,320
47 Bahamas	14	13	12	36	34	13	10	57	22	17	25	14
48 Bermuda	171	174	161	230	234	238	271	323	243	284	340	246
49 Brazil	209	232	234	299	278	315	239	293	232	235	253	323
50 British West Indies	24	25	22	22	23	30	33	36	38	47	35	40
51 Mexico	374	411	463	461	486	439	509	510	526	582	651	646
52 Venezuela	274	304	266	227	213	229	189	147	189	224	225	190
53 Asia	2,849	2,990	3,027	2,993	3,126	3,154	3,316	3,560	3,279	3,446	3,594	4,032
54 Japan	1,108	1,169	967	946	1,043	999	1,176	1,197	1,074	1,097	1,221	1,418
55 Middle East oil-exporting countries <sup>2</sup>	409	446	437	453	442	434	410	518	434	417	408	459
56 Africa	419	425	424	435	395	408	399	419	425	390	373	488
57 Oil-exporting countries <sup>3</sup>	126	136	137	122	95	112	87	108	89	97	72	67
58 All other <sup>4</sup>	225	251	274	333	299	351	383	392	372	365	432	395

## 62. Assets and liabilities of foreign branches of U.S. banks, 1990<sup>1</sup>

Millions of dollars, end of period

Assets	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
<b>1 Total, all currencies</b>	<b>549,368</b>	<b>553,815</b>	<b>535,059</b>	<b>535,886</b>	<b>541,439</b>	<b>524,010</b>	<b>531,597</b>	<b>551,377</b>	<b>546,172</b>	<b>552,542</b>	<b>558,626</b>	<b>556,925</b>
2 Claims on United States	192,688	188,700	176,096	177,104	182,224	179,258	174,750	178,267	182,593	177,571	180,938	188,496
3 Parent bank	149,285	145,156	135,172	133,573	140,751	138,384	133,819	137,589	140,897	135,568	140,302	148,837
4 Other banks in U.S.	17,840	18,064	15,511	17,965	15,647	15,166	15,269	14,500	14,272	13,261	12,937	13,296
5 Nonbanks	25,563	25,480	25,413	25,566	25,826	25,708	25,662	26,178	27,424	28,742	27,699	26,363
6 Claims on foreigners	307,937	313,934	308,117	307,470	306,058	293,627	304,684	313,831	311,248	319,318	323,020	312,449
7 Other branches of parent bank	120,359	122,457	120,488	118,835	116,640	108,464	115,353	121,705	123,359	128,747	135,177	135,003
8 Banks	91,712	94,065	89,837	90,812	90,422	85,780	85,921	88,768	83,305	82,706	81,440	72,602
9 Public borrowers	15,392	15,148	15,973	16,217	16,172	16,220	16,264	16,157	16,379	16,335	16,591	17,555
10 Nonbank foreigners	80,474	82,264	81,819	81,606	82,824	83,163	87,146	87,201	88,205	91,530	89,812	87,289
11 Other assets	48,743	51,181	50,846	51,312	53,157	51,125	52,163	59,279	52,331	55,653	54,668	55,980
<b>12 Total payable in U.S. dollars</b>	<b>375,529</b>	<b>375,691</b>	<b>358,649</b>	<b>360,351</b>	<b>363,064</b>	<b>350,186</b>	<b>346,607</b>	<b>358,038</b>	<b>360,210</b>	<b>362,537</b>	<b>371,753</b>	<b>379,479</b>
13 Claims on United States	184,782	180,738	168,833	169,996	173,887	171,551	166,461	169,745	174,016	168,988	172,336	180,174
14 Parent bank	144,055	139,920	130,350	129,162	135,211	133,167	128,203	132,025	135,100	129,882	134,436	142,962
15 Other banks in U.S.	17,018	17,187	14,992	17,209	14,818	14,575	14,405	13,513	13,422	12,441	12,088	12,513
16 Nonbanks	23,709	23,631	23,491	23,625	23,858	23,809	23,853	24,207	25,494	26,665	25,812	24,699
17 Claims on foreigners	168,127	172,533	167,958	168,739	167,808	158,774	158,257	163,490	163,994	168,722	174,832	174,451
18 Other branches of parent bank	86,114	87,403	85,028	84,930	83,381	76,410	79,241	82,564	84,378	90,198	95,599	95,298
19 Banks	45,385	46,582	43,408	43,814	44,449	42,918	38,825	40,733	39,413	37,531	37,795	36,440
20 Public borrowers	10,332	10,529	11,110	11,191	10,912	10,956	10,652	10,939	11,166	11,201	11,202	12,298
21 Nonbank foreigners	26,296	28,019	28,412	28,804	29,066	28,490	29,539	29,254	29,037	29,792	30,236	30,415
22 Other assets	22,620	22,420	21,858	21,616	21,369	19,861	21,889	24,803	22,200	24,827	24,585	24,854
United Kingdom												
<b>23 Total, all currencies</b>	<b>166,915</b>	<b>169,727</b>	<b>167,162</b>	<b>173,127</b>	<b>177,947</b>	<b>167,885</b>	<b>175,254</b>	<b>184,933</b>	<b>178,484</b>	<b>184,660</b>	<b>188,182</b>	<b>184,818</b>
24 Claims on United States	41,208	40,161	38,809	42,366	43,247	39,904	40,418	40,092	42,574	39,862	42,301	45,560
25 Parent bank	37,292	36,311	34,648	37,572	39,089	35,924	36,564	36,140	39,042	35,904	38,453	42,413
26 Other banks in U.S.	1,441	1,365	1,301	1,262	747	730	894	1,037	723	694	1,088	792
27 Nonbanks	2,475	2,485	2,860	3,532	3,411	3,250	2,960	2,915	2,809	3,264	2,760	2,355
28 Claims on foreigners	109,837	110,911	109,227	111,175	114,800	108,080	114,254	118,423	114,863	122,203	124,077	115,536
29 Other branches of parent bank	37,701	38,410	39,636	41,613	43,358	38,068	41,181	43,581	44,408	47,390	49,499	46,367
30 Banks	37,668	36,488	34,803	35,224	35,730	34,194	35,085	37,623	34,088	35,480	36,135	31,604
31 Public borrowers	3,128	3,076	3,857	3,980	3,943	3,740	3,619	3,757	3,639	3,521	3,675	3,860
32 Nonbank foreigners	31,340	32,937	30,931	30,358	31,769	32,078	34,369	33,462	32,728	35,812	34,768	33,705
33 Other assets	15,870	18,655	19,126	19,586	19,900	19,901	20,582	26,418	21,047	22,595	21,804	23,722
<b>34 Total payable in U.S. dollars</b>	<b>102,847</b>	<b>103,531</b>	<b>100,788</b>	<b>107,290</b>	<b>109,944</b>	<b>100,641</b>	<b>102,803</b>	<b>106,891</b>	<b>106,899</b>	<b>109,950</b>	<b>115,182</b>	<b>116,762</b>
35 Claims on United States	38,261	37,006	35,752	39,091	39,374	36,158	36,230	35,979	37,997	35,429	37,668	41,259
36 Parent bank	35,731	34,462	32,697	35,663	36,712	33,509	33,716	33,585	36,024	33,145	35,614	39,609
37 Other banks in U.S.	1,118	1,036	1,122	1,041	521	552	681	721	466	419	611	334
38 Nonbanks	1,412	1,508	1,933	2,387	2,141	2,097	1,833	1,673	1,507	1,865	1,443	1,316
39 Claims on foreigners	56,939	58,763	57,166	60,165	63,025	57,802	58,278	60,390	59,811	63,720	66,876	63,701
40 Other branches of parent bank	28,655	30,224	30,421	32,885	34,441	30,050	31,220	32,976	33,990	37,069	39,630	37,142
41 Banks	16,399	15,984	13,748	14,141	14,635	14,625	13,621	14,570	13,206	13,571	13,915	13,135
42 Public borrowers	2,321	2,266	3,074	3,131	3,114	2,942	2,839	2,896	2,866	2,790	2,862	3,143
43 Nonbank foreigners	9,564	10,289	9,923	10,008	10,835	10,185	10,598	9,948	9,749	10,290	10,469	10,281
44 Other assets	7,647	7,762	7,870	8,034	7,545	6,681	8,295	10,522	9,091	10,801	10,638	11,802
Bahamas and Caymans												
<b>45 Total, all currencies</b>	<b>167,385</b>	<b>164,908</b>	<b>155,145</b>	<b>150,767</b>	<b>154,851</b>	<b>154,354</b>	<b>145,992</b>	<b>150,726</b>	<b>153,266</b>	<b>153,529</b>	<b>153,850</b>	<b>162,316</b>
46 Claims on United States	117,177	114,263	105,466	102,184	105,617	107,244	100,085	103,552	106,606	107,009	106,694	112,989
47 Parent bank	79,525	76,475	70,535	65,084	69,807	72,115	64,885	68,538	70,177	70,877	71,416	77,873
48 Other banks in U.S.	15,403	15,827	13,564	15,902	14,079	13,603	13,442	12,625	12,539	11,605	11,017	11,869
49 Nonbanks	22,249	21,961	21,367	21,198	21,731	21,526	21,758	22,389	23,890	24,527	24,261	23,247
50 Claims on foreigners	42,610	43,162	42,393	41,467	42,147	39,812	38,403	39,595	39,573	38,062	38,669	41,356
51 Other branches of parent bank	13,371	14,409	13,171	13,306	12,917	11,906	11,785	12,031	11,638	12,152	12,697	13,416
52 Banks	20,119	19,595	19,370	18,499	19,947	18,492	16,771	17,543	18,076	15,994	16,299	16,310
53 Public borrowers	4,764	4,753	4,684	4,490	4,350	4,393	4,307	4,554	4,818	4,876	4,775	5,807
54 Nonbank foreigners	4,356	4,405	5,168	5,172	4,933	5,021	5,540	5,467	5,041	5,040	4,898	5,823
55 Other assets	7,598	7,483	7,286	7,116	7,087	7,298	7,504	7,579	7,087	8,458	8,487	7,971
<b>56 Total payable in U.S. dollars</b>	<b>161,237</b>	<b>159,885</b>	<b>150,403</b>	<b>146,314</b>	<b>149,782</b>	<b>150,265</b>	<b>141,482</b>	<b>146,472</b>	<b>149,615</b>	<b>149,271</b>	<b>149,754</b>	<b>158,390</b>



## 62. Assets and liabilities of foreign branches of U.S. banks, 1990<sup>1</sup>—Continued

Millions of dollars, end of period

Assets	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
<b>57 Total, all currencies</b>	<b>549,368</b>	<b>553,815</b>	<b>535,059</b>	<b>535,886</b>	<b>541,439</b>	<b>524,010</b>	<b>531,597</b>	<b>551,377</b>	<b>546,172</b>	<b>552,542</b>	<b>558,626</b>	<b>556,925</b>
58 Negotiable CDs	23,510	23,620	21,767	24,113	25,452	23,504	21,805	22,917	21,977	22,089	21,521	18,060
59 To United States	178,452	181,164	173,675	168,669	169,791	169,769	163,454	167,441	172,916	167,575	171,592	189,412
60 Parent bank	117,318	119,967	114,170	109,642	109,831	113,151	105,443	109,849	117,384	113,098	115,519	138,748
61 Other banks in U.S.	11,850	11,990	10,799	11,782	10,272	9,092	9,494	10,264	8,976	7,984	9,140	7,463
62 Nonbanks	49,284	49,207	48,706	47,245	49,688	47,526	48,517	47,328	46,556	46,493	46,933	43,201
63 To foreigners	315,991	317,318	309,756	313,446	315,058	299,951	314,503	321,365	317,202	327,139	328,534	311,668
64 Other branches of parent bank	126,965	126,786	124,084	120,405	120,722	113,653	119,476	124,393	125,382	131,045	137,849	139,113
65 Banks	82,042	77,449	75,017	77,875	78,681	73,896	78,190	79,485	75,351	75,815	72,352	58,986
66 Official institutions	19,004	20,637	17,704	20,683	19,710	17,637	19,468	17,801	17,475	18,436	17,996	14,791
67 Nonbank foreigners	87,980	92,446	92,951	94,483	95,945	94,765	97,369	99,686	98,994	101,843	100,337	98,778
68 Other liabilities	31,415	31,713	29,861	29,658	31,138	30,786	31,835	39,654	34,077	35,739	36,979	37,785
<b>69 Total payable in U.S. dollars</b>	<b>385,010</b>	<b>385,634</b>	<b>369,306</b>	<b>368,626</b>	<b>369,505</b>	<b>358,622</b>	<b>355,961</b>	<b>365,959</b>	<b>364,972</b>	<b>363,963</b>	<b>372,300</b>	<b>383,522</b>
70 Negotiable CDs	18,512	18,783	17,084	19,601	20,579	18,928	16,519	17,588	17,219	17,022	16,845	14,094
71 To United States	167,754	169,669	162,606	157,579	157,851	158,114	151,122	155,202	159,059	153,550	156,954	175,654
72 Parent bank	111,328	113,487	108,128	103,252	103,389	106,759	98,970	103,386	109,490	104,651	106,892	130,510
73 Other banks in U.S.	10,560	10,684	9,296	10,415	8,855	7,741	7,924	8,791	7,501	6,486	7,686	6,052
74 Nonbanks	45,866	45,498	45,182	43,912	45,607	43,614	44,228	43,025	42,068	42,213	42,376	39,092
75 To foreigners	185,192	183,378	176,939	178,035	177,888	168,642	174,616	177,484	175,725	178,969	183,461	179,002
76 Other branches of parent bank	91,736	90,360	86,908	84,090	84,415	78,646	81,332	84,157	85,303	89,658	95,556	98,128
77 Banks	32,551	28,741	27,639	29,207	28,265	27,434	28,045	28,945	26,576	23,669	25,022	20,251
78 Official institutions	11,063	11,740	9,248	11,909	11,480	9,066	10,613	9,710	9,346	9,689	9,091	7,921
79 Nonbank foreigners	49,842	52,537	53,144	52,829	53,728	53,496	54,626	54,672	54,500	55,953	53,792	52,702
80 Other liabilities	13,552	13,804	12,677	13,411	13,187	12,938	13,704	15,685	12,969	14,622	15,040	14,772
United Kingdom												
<b>81 Total, all currencies</b>	<b>166,915</b>	<b>169,727</b>	<b>167,162</b>	<b>173,127</b>	<b>177,947</b>	<b>167,885</b>	<b>175,254</b>	<b>184,933</b>	<b>178,484</b>	<b>184,660</b>	<b>188,182</b>	<b>184,818</b>
82 Negotiable CDs	19,791	19,656	18,266	20,535	21,846	19,672	17,795	18,703	17,542	17,557	17,144	14,256
83 To United States	31,893	32,686	32,780	33,931	33,755	32,291	32,320	33,365	35,485	32,143	36,500	39,928
84 Parent bank	23,256	23,752	22,970	23,339	23,179	23,158	21,952	23,399	25,461	22,013	26,165	31,806
85 Other banks in U.S.	1,545	2,115	1,827	1,841	1,847	1,615	1,626	1,535	1,765	1,430	1,671	1,505
86 Nonbanks	7,092	6,819	7,983	8,751	8,729	7,518	8,742	8,431	8,259	8,700	8,664	6,617
87 To foreigners	99,720	101,565	101,160	103,362	106,138	99,279	107,533	109,372	106,494	114,959	113,958	108,531
88 Other branches of parent bank	29,216	28,074	29,848	28,581	29,193	26,506	28,944	28,967	30,487	32,357	34,406	36,709
89 Banks	33,568	32,110	29,116	31,026	31,580	28,575	32,420	34,647	30,111	33,870	32,844	25,126
90 Official institutions	9,368	10,758	9,184	10,829	11,409	10,263	11,314	9,902	9,578	10,788	9,534	8,361
91 Nonbank foreigners	27,568	30,623	33,012	32,926	33,956	33,935	34,855	35,856	36,318	37,944	37,174	38,335
92 Other liabilities	15,511	15,820	14,956	15,299	16,208	16,643	17,606	23,493	18,963	20,001	20,580	22,103
<b>93 Total payable in U.S. dollars</b>	<b>106,676</b>	<b>106,416</b>	<b>103,544</b>	<b>109,708</b>	<b>110,595</b>	<b>101,471</b>	<b>104,372</b>	<b>108,532</b>	<b>107,216</b>	<b>108,064</b>	<b>114,031</b>	<b>116,094</b>
94 Negotiable CDs	16,931	16,910	15,660	17,936	19,012	17,233	14,831	15,758	15,502	15,237	15,100	12,710
95 To United States	28,542	28,817	29,383	30,386	29,666	28,101	27,967	28,779	30,368	26,867	31,058	34,697
96 Parent bank	22,428	22,513	22,219	22,446	22,339	22,131	21,208	22,423	23,963	20,334	24,322	29,955
97 Other banks in U.S.	1,217	1,807	1,552	1,553	1,456	1,325	1,175	1,228	1,471	1,035	1,318	1,156
98 Nonbanks	4,897	4,497	5,612	6,387	5,871	4,645	5,584	5,128	4,934	5,498	5,418	3,586
99 To foreigners	54,574	53,751	52,095	54,371	55,163	49,672	54,591	55,252	54,679	57,639	59,787	60,014
100 Other branches of parent bank	19,660	18,556	19,182	18,799	18,589	16,199	17,408	17,347	18,560	20,797	23,288	25,957
101 Banks	14,701	11,920	9,976	11,233	11,007	9,911	11,251	13,042	11,116	10,465	11,911	9,488
102 Official institutions	5,649	6,717	5,192	6,703	7,264	5,305	6,515	5,463	5,324	5,751	5,000	4,692
103 Nonbank foreigners	14,564	16,558	17,745	17,636	18,303	18,257	19,417	19,400	19,679	20,626	19,588	19,877
104 Other liabilities	6,629	6,938	6,406	7,015	6,754	6,465	6,983	8,743	6,667	8,321	8,086	8,673
Bahamas and Caymans												
<b>105 Total, all currencies</b>	<b>167,385</b>	<b>164,908</b>	<b>155,145</b>	<b>150,767</b>	<b>154,851</b>	<b>154,354</b>	<b>145,992</b>	<b>150,726</b>	<b>153,266</b>	<b>153,529</b>	<b>153,850</b>	<b>162,316</b>
106 Negotiable CDs	681	671	522	524	528	535	548	553	553	560	561	646
107 To United States	114,829	113,137	108,003	101,024	103,655	103,592	96,083	100,653	104,243	103,577	104,086	114,738
108 Parent bank	65,380	64,085	61,528	55,311	57,136	58,880	51,457	56,123	62,308	62,506	61,350	74,941
109 Other banks in U.S.	8,677	8,198	7,310	8,544	6,991	5,984	6,268	7,039	5,398	4,959	5,798	4,526
110 Nonbanks	40,772	40,854	39,165	37,169	39,528	38,728	38,358	37,491	36,537	36,112	36,938	35,271
111 To foreigners	48,974	48,726	44,314	46,741	48,410	47,613	47,010	46,922	46,237	46,867	46,299	44,444
112 Other branches of parent bank	24,911	25,110	20,778	22,446	25,535	24,184	24,560	24,965	24,781	25,864	25,579	24,715
113 Banks	8,439	8,059	7,983	8,617	8,154	8,969	8,120	7,469	7,519	6,794	6,569	5,588
114 Official institutions	1,528	1,290	1,078	1,247	962	960	999	943	731	703	763	622
115 Nonbank foreigners	14,096	14,267	14,475	14,431	13,759	13,500	13,331	13,545	13,206	13,506	13,388	13,519
116 Other liabilities	2,901	2,374	2,306	2,478	2,258	2,614	2,351	2,598	2,233	2,525	2,904	2,488
<b>117 Total payable in U.S. dollars</b>	<b>162,141</b>	<b>160,212</b>	<b>150,758</b>	<b>146,259</b>	<b>149,707</b>	<b>149,680</b>	<b>140,556</b>	<b>145,701</b>	<b>148,621</b>	<b>147,781</b>	<b>148,197</b>	<b>157,132</b>

### 63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>

Millions of dollars

Item	March 31							
	All states <sup>2</sup>		New York		California		Illinois	
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
<b>1 Total assets<sup>4</sup></b>	<b>564,940</b>	<b>258,702</b>	<b>415,278</b>	<b>208,413</b>	<b>80,004</b>	<b>25,518</b>	<b>41,200</b>	<b>14,710</b>
2 Claims on nonrelated parties	504,897	201,117	370,112	162,592	72,849	19,454	40,820	13,794
3 Cash and balances due from depository institutions	138,184	115,425	117,322	97,265	8,297	7,453	10,854	9,668
4 Cash items in process of collection and unposted debits	1,279	0	1,203	0	52	0	5	0
5 Currency and coin (U.S. and foreign)	22	n.a.	16	n.a.	2	n.a.	1	n.a.
6 Balances with depository institutions in United States	73,045	53,368	62,324	44,929	4,155	3,428	5,895	4,759
7 U.S. branches and agencies of other foreign banks (including IBFs)	63,472	49,914	54,325	41,828	3,497	3,278	5,176	4,573
8 Other depository institutions in United States (including IBFs)	9,572	3,454	7,998	3,102	658	151	719	186
9 Balances with banks in foreign countries and with foreign central banks	62,935	62,057	53,036	52,336	4,027	4,024	4,910	4,908
10 Foreign branches of U.S. banks	968	895	815	743	78	77	70	70
11 Other banks in foreign countries and foreign central banks	61,966	61,162	52,221	51,592	3,950	3,947	4,840	4,838
12 Balances with Federal Reserve Banks	904	n.a.	743	n.a.	61	n.a.	43	n.a.
<b>13 Total securities and loans</b>	<b>298,398</b>	<b>73,298</b>	<b>198,941</b>	<b>55,459</b>	<b>53,678</b>	<b>10,132</b>	<b>27,382</b>	<b>3,612</b>
14 Total securities, book value	41,746	12,282	36,106	10,363	3,681	1,315	1,212	521
15 U.S. Treasury	8,546	n.a.	8,254	n.a.	57	n.a.	172	n.a.
16 Obligations of U.S. government agencies and corporations	5,702	n.a.	5,482	n.a.	138	n.a.	12	n.a.
17 Other bonds, notes, debentures, and corporate stock (including state and local securities)	27,497	12,282	22,369	10,363	3,486	1,315	1,028	521
18 Federal funds sold and securities purchased under agreements to resell	17,104	4,348	15,023	3,503	1,160	806	589	0
19 U.S. branches and agencies of other foreign banks	9,986	3,276	8,482	2,563	873	696	506	0
20 Commercial banks in United States	4,039	12	3,634	10	175	0	45	0
21 Other	3,079	1,060	2,908	930	112	110	38	0
22 Total loans, gross	256,858	61,054	162,972	45,132	50,050	8,818	26,181	3,091
23 Less: Unearned income on loans	206	38	137	35	54	2	10	0
24 Equals: Loans, net	256,652	61,016	162,835	45,097	49,997	8,816	26,171	3,091
<i>Total loans, gross, by category</i>								
25 Real estate loans	35,848	339	19,346	178	10,093	120	3,900	35
26 Loans to depository institutions	58,862	30,497	41,829	19,525	9,964	6,619	4,957	2,651
27 Commercial banks in United States (including IBFs)	37,847	11,603	26,307	5,913	7,237	3,962	3,860	1,562
28 U.S. branches and agencies of other foreign banks	32,738	11,094	22,258	5,595	6,800	3,795	3,316	1,537
29 Other commercial banks in United States	5,110	510	4,049	318	437	167	544	25
30 Other depository institutions in United States (including IBFs)	215	108	207	108	7	0	0	0
31 Banks in foreign countries	20,800	18,786	15,315	13,505	2,721	2,657	1,096	1,088
32 Foreign branches of U.S. banks	276	245	252	221	15	15	9	9
33 Other banks in foreign countries	20,525	18,541	15,063	13,284	2,706	2,642	1,088	1,079
34 Other financial institutions	7,257	936	5,202	735	1,001	162	482	28
35 Commercial and industrial loans	133,081	14,684	78,841	12,538	27,597	1,472	16,447	288
36 U.S. addressees (domicile)	113,985	219	63,932	135	25,023	74	16,052	10
37 Non-U.S. addressees (domicile)	19,097	14,465	14,909	12,403	2,574	1,399	395	278
38 Acceptance of other banks	1,362	37	996	37	189	0	100	0
39 U.S. banks	610	0	471	0	66	0	2	0
40 Foreign banks	752	37	524	37	122	0	98	0
41 Loans to foreign governments and official institutions (including foreign central banks)	15,321	14,164	12,693	11,741	501	445	101	91
42 Loans for purchasing or carrying securities (secured and unsecured)	2,428	45	1,796	45	630	0	0	0
43 All other loans	2,698	351	2,269	331	75	0	195	0
44 All other assets	51,211	8,046	38,826	6,365	9,714	1,064	1,994	514
45 Customers' liability on acceptances outstanding	29,036	n.a.	20,918	n.a.	7,211	n.a.	696	n.a.
46 U.S. addressees (domicile)	20,287	n.a.	13,090	n.a.	6,489	n.a.	680	n.a.
47 Non-U.S. addressees (domicile)	8,749	n.a.	7,828	n.a.	722	n.a.	15	n.a.
48 Other assets including other claims on nonrelated parties	22,175	8,046	17,908	6,365	2,503	1,064	1,298	514
49 Net due from related depository institutions <sup>5</sup>	60,043	57,584	45,166	45,821	7,155	6,064	381	916
50 Net due from head office and other related depository institutions <sup>5</sup>	60,043	n.a.	45,166	n.a.	7,155	n.a.	381	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions <sup>5</sup>	n.a.	57,584	n.a.	45,821	n.a.	6,064	n.a.	916
<b>52 Total liabilities<sup>4</sup></b>	<b>564,940</b>	<b>258,702</b>	<b>415,278</b>	<b>208,413</b>	<b>80,004</b>	<b>25,518</b>	<b>41,200</b>	<b>14,710</b>
53 Liabilities to nonrelated parties	491,869	226,023	374,941	184,159	73,054	23,323	28,223	11,169

63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	March 31							
	All states <sup>2</sup>		New York		California		Illinois	
	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>
54 Total deposits and credit balances	76,308	174,658	63,240	155,812	3,901	8,023	3,072	4,283
55 Individuals, partnerships, and corporations	60,007	16,507	49,569	10,526	3,058	364	2,473	62
56 U.S. addressees (domicile)	45,642	367	40,692	367	1,222	0	1,667	0
57 Non-U.S. addressees (domicile)	14,365	16,139	8,877	10,158	1,836	364	805	62
58 Commercial banks in United States (including IBFs)	11,557	55,722	9,244	49,844	752	3,857	579	1,768
59 U.S. branches and agencies of other foreign banks	5,204	48,264	4,695	43,046	6	3,490	472	1,502
60 Other commercial banks in United States	6,353	7,458	4,548	6,798	747	367	107	266
61 Banks in foreign countries	1,743	92,401	1,624	85,714	29	3,691	2	2,432
62 Foreign branches of U.S. banks	242	6,718	222	6,072	20	415	0	220
63 Other banks in foreign countries	1,500	85,683	1,401	79,642	9	3,276	2	2,213
64 Foreign governments and official institutions (including foreign central banks)	1,158	9,926	1,057	9,630	20	112	5	21
65 All other deposits and credit balances	1,501	103	1,463	98	19	0	1	0
66 Certified and official checks	342		284		23		12	
67 Transaction accounts and credit balances (excluding IBFs)	7,332		6,044		440		260	
68 Individuals, partnerships, and corporations	5,079		3,950		403		244	
69 U.S. addressees (domicile)	3,694		2,966		365		240	
70 Non-U.S. addressees (domicile)	1,385		984		37		4	
71 Commercial banks in United States (including IBFs)	118		113		1		0	
72 U.S. branches and agencies of other foreign banks	40		39		0		0	
73 Other commercial banks in United States	79		74		1		0	
74 Banks in foreign countries	1,035		972		9		2	
75 Foreign branches of U.S. banks	53		53		0		0	
76 Other banks in foreign countries	982		919		9		2	
77 Foreign governments and official institutions (including foreign central banks)	403		385		2		2	
78 All other deposits and credit balances	355		340		3		0	
79 Certified and official checks	342		284		23		12	
80 Demand deposits (included in transaction accounts and credit balances)	6,126		5,240		231		235	
81 Individuals, partnerships, and corporations	4,265		3,529		196		218	
82 U.S. addressees (domicile)	3,108		2,640		171		215	
83 Non-U.S. addressees (domicile)	1,157		888		26		4	
84 Commercial banks in United States (including IBFs)	50	n.a.	45	n.a.	1	n.a.	0	n.a.
85 U.S. branches and agencies of other foreign banks	6		5		0		0	
86 Other commercial banks in United States	45		41		1		0	
87 Banks in foreign countries	806		750		8		2	
88 Foreign branches of U.S. banks	17		17		0		0	
89 Other banks in foreign countries	790		733		8		2	
90 Foreign governments and official institutions (including foreign central banks)	346		328		2		2	
91 All other deposits and credit balances	317		305		1		0	
92 Certified and official checks	342		284		23		12	
93 Nontransaction accounts (including MMDAs, excluding IBFs)	68,976		57,196		3,461		2,812	
94 Individuals, partnerships, and corporations	54,929		45,619		2,655		2,229	
95 U.S. addressees (domicile)	41,949		37,726		857		1,427	
96 Non-U.S. addressees (domicile)	12,980		7,893		1,799		802	
97 Commercial banks in United States (including IBFs)	11,439		9,131		751		579	
98 U.S. branches and agencies of other foreign banks	5,165		4,657		6		472	
99 Other commercial banks in United States	6,274		4,474		746		107	
100 Banks in foreign countries	708		652		20		0	
101 Foreign branches of U.S. banks	190		170		20		0	
102 Other banks in foreign countries	518		482		0		0	
103 Foreign governments and official institutions (including foreign central banks)	755		672		18		4	
104 All other deposits and credit balances	1,146		1,123		16		1	
105 IBF deposit liabilities		174,658		155,812		8,023		4,283
106 Individuals, partnerships, and corporations		16,507		10,526		364		62
107 U.S. addressees (domicile)		367		367		0		0
108 Non-U.S. addressees (domicile)		16,139		10,158		364		62
109 Commercial banks in United States (including IBFs)		55,722		49,844		3,857		1,768
110 U.S. branches and agencies of other foreign banks		48,264		43,046		3,490		1,502
111 Other commercial banks in United States	n.a.	7,458	n.a.	6,798	n.a.	367	n.a.	266
112 Banks in foreign countries		92,401		85,714		3,691		2,432
113 Foreign branches of U.S. banks		6,718		6,072		415		220
114 Other banks in foreign countries		85,683		79,642		3,276		2,213
115 Foreign governments and official institutions (including foreign central banks)		9,926		9,630		112		21
116 All other deposits and credit balances		103		98		0		0

### 63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	March 31							
	All states <sup>2</sup>		New York		California		Illinois	
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
117 Federal funds purchased and securities sold under agreements to repurchase	64,917	7,556	44,222	4,008	15,261	3,127	4,844	333
118 U.S. branches and agencies of other foreign banks	13,337	3,333	7,703	928	4,541	2,179	1,034	220
119 Other commercial banks in United States	24,720	393	15,336	288	5,972	105	3,054	0
120 Other	26,861	3,829	21,183	2,792	4,748	843	755	113
121 Other borrowed money	124,554	36,779	72,868	18,766	35,981	11,190	14,013	6,173
122 Owed to nonrelated commercial banks in United States (including IBFs)	75,310	14,754	39,853	4,132	25,900	7,388	8,292	2,737
123 Owed to U.S. offices of nonrelated U.S. banks	32,114	2,285	18,066	1,049	9,702	780	3,813	262
124 Owed to U.S. branches and agencies of nonrelated foreign banks	43,196	12,469	21,787	3,083	16,198	6,608	4,478	2,476
125 Owed to nonrelated banks in foreign countries	20,590	20,155	13,106	12,799	3,834	3,767	3,493	3,436
126 Owed to foreign branches of nonrelated U.S. banks	1,968	1,939	939	911	503	503	446	446
127 Owed to foreign offices of nonrelated foreign banks	18,622	18,216	12,167	11,888	3,331	3,264	3,047	2,990
128 Owed to others	28,654	1,870	19,909	1,835	6,247	35	2,229	0
129 All other liabilities	51,432	7,030	38,797	5,572	9,888	983	2,011	380
130 Branch or agency liability on acceptances executed and outstanding	32,452	n.a.	23,260	n.a.	7,706	n.a.	1,019	n.a.
131 Other liabilities to nonrelated parties	18,980	7,030	15,538	5,572	2,183	983	992	380
132 Net due to related depository institutions <sup>5</sup>	73,071	32,679	40,338	24,254	6,950	2,195	12,977	3,541
133 Net due to head office and other related depository institutions <sup>5</sup>	73,071	n.a.	40,338	n.a.	6,950	n.a.	12,977	n.a.
134 Net due to establishing entity, head office, and other related depository institutions <sup>5</sup>	n.a.	32,679	n.a.	24,254	n.a.	2,195	n.a.	3,541
<b>MEMO</b>								
135 Noninterest bearing balances with commercial banks in United States	1,794	7	1,538	7	103	0	79	0
136 Holding of commercial paper included in total loans	811	↑	616	↑	172	↑	15	↑
137 Holding of own acceptances included in commercial and industrial loans	2,050	↑	1,348	↑	405	↑	149	↑
138 Commercial and industrial loans with remaining maturity of one year or less	70,457	↑	39,331	↑	15,431	↑	9,714	↑
139 Predetermined interest rates	42,318	n.a.	21,770	n.a.	10,651	n.a.	5,728	n.a.
140 Floating interest rates	28,139	↓	17,561	↓	4,780	↓	3,986	↓
141 Commercial and industrial loans with remaining maturity of more than one year	62,624	↓	39,511	↓	12,166	↓	6,732	↓
142 Predetermined interest rates	21,284	↓	13,693	↓	3,867	↓	2,761	↓
143 Floating interest rates	41,340	↓	25,818	↓	8,299	↓	3,971	↓
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransactional accounts, including IBFs	86,363	n.a.	74,508	n.a.	3,893	n.a.	2,896	n.a.
145 Time CDs in denominations of \$100,000 or more	49,100	n.a.	41,198	n.a.	2,443	n.a.	1,444	n.a.
146 Other time deposits in denominations of \$100,000 or more	14,747	n.a.	12,742	n.a.	703	n.a.	1,164	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than twelve months	22,516	n.a.	20,568	n.a.	747	n.a.	288	n.a.
148 Market value of securities held	39,910	12,051	34,454	10,020	3,558	1,432	1,203	518
149 Immediately available funds with a maturity greater than one day included in other borrowed money	73,552	n.a.	40,937	n.a.	22,571	n.a.	8,903	n.a.
150 Number of reports filed <sup>6</sup>	556	0	255	0	130	0	54	0

### 63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	June 30							
	All states <sup>2</sup>		New York		California		Illinois	
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
<b>1 Total assets<sup>4</sup></b>	<b>574,319</b>	<b>249,565</b>	<b>419,164</b>	<b>198,685</b>	<b>85,944</b>	<b>27,039</b>	<b>40,913</b>	<b>13,698</b>
2 Claims on nonrelated parties	508,333	195,108	368,605	155,971	77,858	20,274	40,537	13,150
3 Cash and balances due from depository institutions	132,704	109,971	111,298	91,294	8,718	8,019	10,723	9,383
4 Cash items in process of collection and unposted debits	1,222	0	1,169	0	27	0	4	0
5 Currency and coin (U.S. and foreign)	23	n.a.	17	n.a.	1	n.a.	1	n.a.
6 Balances with depository institutions in United States	66,509	46,568	55,471	37,837	4,677	4,066	5,688	4,422
7 U.S. branches and agencies of other foreign banks (including IBFs)	58,376	43,712	48,886	35,327	4,102	3,944	4,930	4,226
8 Other depository institutions in United States (including IBFs)	8,133	2,856	6,585	2,510	575	122	758	197
9 Balances with banks in foreign countries and with foreign central banks	64,123	63,403	53,988	53,457	3,956	3,952	4,980	4,961
10 Foreign branches of U.S. banks	1,850	1,778	1,707	1,636	74	74	60	60
11 Other banks in foreign countries and foreign central banks	62,273	61,625	52,280	51,821	3,882	3,878	4,921	4,901
12 Balances with Federal Reserve Banks	828	n.a.	654	n.a.	57	57	49	n.a.
<b>13 Total securities and loans</b>	<b>310,593</b>	<b>74,668</b>	<b>205,879</b>	<b>55,834</b>	<b>59,182</b>	<b>11,192</b>	<b>27,227</b>	<b>3,372</b>
14 Total securities, book value	43,628	13,524	38,135	11,630	3,640	1,274	1,208	537
15 U.S. Treasury	8,917	n.a.	8,640	n.a.	55	n.a.	161	n.a.
16 Obligations of U.S. government agencies and corporations	6,001	n.a.	5,764	n.a.	142	n.a.	22	n.a.
17 Other bonds, notes, debentures, and corporate stock (including state and local securities)	28,710	13,524	23,731	11,630	3,443	1,274	1,025	537
18 Federal funds sold and securities purchased under agreements to resell	15,216	3,693	13,843	3,481	742	143	215	0
19 U.S. branches and agencies of other foreign banks	9,903	2,414	9,077	2,349	523	57	156	0
20 Commercial banks in United States	2,053	33	1,747	33	95	0	13	0
21 Other	3,259	1,245	3,018	1,099	124	86	47	0
22 Total loans, gross	267,151	61,183	167,869	44,238	55,588	9,922	26,028	2,835
23 Less: Unearned income on loans	185	38	125	35	46	3	10	0
24 Equals: Loans, net	266,965	61,145	167,744	44,203	55,543	9,918	26,018	2,835
<i>Total loans, gross, by category</i>								
25 Real estate loans	38,621	368	20,334	191	11,655	136	4,155	35
26 Loans to depository institutions	60,235	31,302	41,424	19,535	12,247	7,543	4,396	2,483
27 Commercial banks in United States (including IBFs)	37,749	10,876	25,273	5,177	8,789	4,182	3,141	1,243
28 U.S. branches and agencies of other foreign banks	32,259	10,261	20,778	4,723	8,357	4,073	2,623	1,208
29 Other commercial banks in United States	5,490	615	4,495	453	432	109	518	35
30 Other depository institutions in United States (including IBFs)	157	0	92	0	64	0	0	0
31 Banks in foreign countries	22,329	20,426	16,058	14,359	3,394	3,361	1,255	1,241
32 Foreign branches of U.S. banks	456	455	359	359	67	67	24	24
33 Other banks in foreign countries	21,873	19,970	15,699	14,000	3,327	3,294	1,231	1,217
34 Other financial institutions	7,509	891	5,434	726	977	125	609	27
35 Commercial and industrial loans	138,400	14,536	82,693	12,166	29,100	1,693	16,382	220
36 U.S. addressees (domicile)	119,223	194	68,020	85	26,319	99	15,989	10
37 Non-U.S. addressees (domicile)	19,177	14,341	14,673	12,081	2,781	1,594	393	210
38 Acceptance of other banks	1,985	52	1,388	52	389	0	157	0
39 U.S. banks	813	0	729	0	26	0	12	0
40 Foreign banks	1,172	52	660	52	363	0	145	0
41 Loans to foreign governments and official institutions (including foreign central banks)	14,843	13,691	12,161	11,240	503	425	83	69
42 Loans for purchasing or carrying securities (secured and unsecured)	2,870	5	2,240	5	630	0	0	0
43 All other loans	2,688	338	2,196	322	87	0	246	0
44 All other assets	49,821	6,776	37,585	5,362	9,215	920	2,373	395
45 Customers' liability on acceptances outstanding	28,566	n.a.	20,881	n.a.	6,703	n.a.	762	n.a.
46 U.S. addressees (domicile)	19,489	n.a.	12,726	n.a.	5,974	n.a.	760	n.a.
47 Non-U.S. addressees (domicile)	9,077	n.a.	8,155	n.a.	729	n.a.	2	n.a.
48 Other assets including other claims on nonrelated parties	21,255	6,776	16,704	5,362	2,512	920	1,611	395
49 Net due from related depository institutions <sup>5</sup>	65,985	54,457	50,559	42,714	8,086	6,765	376	548
50 Net due from head office and other related depository institutions <sup>5</sup>	65,985	n.a.	50,559	n.a.	8,086	n.a.	376	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions <sup>5</sup>	n.a.	54,457	n.a.	42,714	n.a.	6,765	n.a.	548
<b>52 Total liabilities<sup>4</sup></b>	<b>574,319</b>	<b>249,565</b>	<b>419,164</b>	<b>198,685</b>	<b>85,944</b>	<b>27,039</b>	<b>40,913</b>	<b>13,698</b>
53 Liabilities to nonrelated parties	509,059	216,798	387,770	177,610	77,748	23,117	27,439	8,690

### 63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	June 30							
	All states <sup>2</sup>		New York		California		Illinois	
	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>
54 Total deposits and credit balances	76,890	165,799	64,078	147,300	3,788	9,424	3,034	2,490
55 Individuals, partnerships, and corporations	59,225	15,663	49,146	9,647	2,896	445	2,374	43
56 U.S. addressees (domicile)	45,146	302	40,609	286	1,042	15	1,521	1
57 Non-U.S. addressees (domicile)	14,079	15,361	8,537	9,361	1,853	430	853	42
58 Commercial banks in United States (including IBFs)	12,349	49,952	9,915	44,981	811	3,905	644	668
59 U.S. branches and agencies of other foreign banks	5,326	44,734	4,949	40,575	6	3,371	357	518
60 Other commercial banks in United States	7,023	5,218	4,965	4,406	805	534	288	150
61 Banks in foreign countries	2,046	88,695	1,924	81,712	11	4,722	2	1,759
62 Foreign branches of U.S. banks	183	6,383	183	5,783	0	349	0	234
63 Other banks in foreign countries	1,863	82,312	1,741	75,929	11	4,373	2	1,525
64 Foreign governments and official institutions (including foreign central banks)	956	11,441	878	10,912	18	352	2	21
65 All other deposits and credit balances	1,774	48	1,737	48	22	0	1	0
66 Certified and official checks	539		479		31		10	
67 Transaction accounts and credit balances (excluding IBFs)	7,423		6,351		268		221	
68 Individuals, partnerships, and corporations	4,705		3,813		221		207	
69 U.S. addressees (domicile)	3,300		2,793		187		204	
70 Non-U.S. addressees (domicile)	1,405		1,019		34		3	
71 Commercial banks in United States (including IBFs)	239		229		1		0	
72 U.S. branches and agencies of other foreign banks	62		61		0		0	
73 Other commercial banks in United States	177		168		1		0	
74 Banks in foreign countries	1,242		1,167		11		2	
75 Foreign branches of U.S. banks	23		23		0		0	
76 Other banks in foreign countries	1,219		1,144		11		2	
77 Foreign governments and official institutions (including foreign central banks)	313		288		2		1	
78 All other deposits and credit balances	386		375		3		1	
79 Certified and official checks	539		479		31		10	
80 Demand deposits (included in transaction accounts and credit balances)	6,573		5,745		191		201	
81 Individuals, partnerships, and corporations	4,187		3,527		148		187	
82 U.S. addressees (domicile)	3,049		2,657		125		184	
83 Non-U.S. addressees (domicile)	1,138		870		22		3	
84 Commercial banks in United States (including IBFs)	109		100		0		0	
85 U.S. branches and agencies of other foreign banks	14	n.a.	13	n.a.	0	n.a.	0	n.a.
86 Other commercial banks in United States	95		87		0		0	
87 Banks in foreign countries	1,126		1,057		10		2	
88 Foreign branches of U.S. banks	7		7		0		0	
89 Other banks in foreign countries	1,118		1,050		10		2	
90 Foreign governments and official institutions (including foreign central banks)	258		233		2		1	
91 All other deposits and credit balances	355		349		1		1	
92 Certified and official checks	539		479		31		10	
93 Nontransaction accounts (including MMDAs, excluding IBFs)	69,467		57,727		3,520		2,813	
94 Individuals, partnerships, and corporations	54,521		45,333		2,674		2,167	
95 U.S. addressees (domicile)	41,846		37,815		855		1,318	
96 Non-U.S. addressees (domicile)	12,674		7,518		1,819		849	
97 Commercial banks in United States (including IBFs)	12,111		9,685		810		644	
98 U.S. branches and agencies of other foreign banks	5,264		4,888		6		357	
99 Other commercial banks in United States	6,847		4,797		805		288	
100 Banks in foreign countries	804		756		0		0	
101 Foreign branches of U.S. banks	160		160		0		0	
102 Other banks in foreign countries	644		597		0		0	
103 Foreign governments and official institutions (including foreign central banks)	643		590		16		1	
104 All other deposits and credit balances	1,389		1,362		19		1	
105 IBF deposit liabilities		165,799		147,300		9,424		2,490
106 Individuals, partnerships, and corporations		15,663		9,647		445		43
107 U.S. addressees (domicile)		302		286		15		1
108 Non-U.S. addressees (domicile)		15,361		9,361		430		42
109 Commercial banks in United States (including IBFs)		49,952		44,981		3,905		668
110 U.S. branches and agencies of other foreign banks		44,734		40,575		3,371		518
111 Other commercial banks in United States	n.a.	5,218	n.a.	4,406	n.a.	534	n.a.	150
112 Banks in foreign countries		88,695		81,712		4,722		1,759
113 Foreign branches of U.S. banks		6,383		5,783		349		234
114 Other banks in foreign countries		82,312		75,929		4,373		1,525
115 Foreign governments and official institutions (including foreign central banks)		11,441		10,912		352		21
116 All other deposits and credit balances		48		48		0		0

**63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued**

Millions of dollars

Item	June 30							
	All states <sup>2</sup>		New York		California		Illinois	
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
117 Federal funds purchased and securities sold under agreements to repurchase	79,142	7,439	55,542	4,360	15,819	2,506	6,853	537
118 U.S. branches and agencies of other foreign banks	16,789	2,696	9,972	864	4,869	1,444	1,902	389
119 Other commercial banks in United States	31,030	331	19,971	166	6,786	150	3,685	15
120 Other	31,323	4,412	25,599	3,330	4,164	913	1,265	134
121 Other borrowed money	135,777	37,785	82,042	21,252	38,923	10,461	12,927	5,400
122 Owed to nonrelated commercial banks in United States (including IBFs)	78,483	13,577	43,816	4,996	25,996	5,949	7,421	2,160
123 Owed to U.S. offices of nonrelated U.S. banks	34,239	2,290	19,335	887	10,724	950	3,575	212
124 Owed to U.S. branches and agencies of nonrelated foreign banks	44,244	11,287	24,481	4,109	15,272	4,999	3,846	1,949
125 Owed to nonrelated banks in foreign countries	22,666	22,128	14,735	14,271	4,479	4,417	3,247	3,239
126 Owed to foreign branches of nonrelated U.S. banks	1,895	1,846	1,020	971	654	654	212	212
127 Owed to foreign offices of nonrelated foreign banks	20,770	20,282	13,715	13,299	3,825	3,764	3,035	3,027
128 Owed to others	34,628	2,080	23,490	1,985	8,449	95	2,258	0
129 All other liabilities	51,451	5,775	38,807	4,698	9,793	725	2,134	263
130 Branch or agency liability on acceptances executed and outstanding	32,263	n.a.	23,661	n.a.	7,342	n.a.	821	n.a.
131 Other liabilities to nonrelated parties	19,188	5,775	15,146	4,698	2,451	725	1,314	263
132 Net due to related depository institutions <sup>5</sup>	65,260	32,767	31,394	21,075	8,196	3,922	13,474	5,008
133 Net due to head office and other related depository institutions <sup>5</sup>	65,260	n.a.	31,394	n.a.	8,196	n.a.	13,474	n.a.
134 Net due to establishing entity, head office, and other related depository institutions <sup>5</sup>	n.a.	32,767	n.a.	21,075	n.a.	3,922	n.a.	5,008
MEMO								
135 Noninterest bearing balances with commercial banks in United States	1,710	↑ <sup>14</sup>	1,458	↑ <sup>14</sup>	103	0	77	0
136 Holding of commercial paper included in total loans	1,215	↑	951	↑	223	↑	37	↑
137 Holding of own acceptances included in commercial and industrial loans	2,631	↑	1,951	↑	414	↑	103	↑
138 Commercial and industrial loans with remaining maturity of one year or less	74,144	↑	42,967	↑	16,410	↑	8,929	↑
139 Predetermined interest rates	42,479	n.a.	22,743	n.a.	10,804	n.a.	5,309	n.a.
140 Floating interest rates	31,664	↓	20,223	↓	5,607	↓	3,620	↓
141 Commercial and industrial loans with remaining maturity of more than one year	64,256	↓	39,726	↓	12,690	↓	7,453	↓
142 Predetermined interest rates	21,357	↓	13,193	↓	4,062	↓	3,170	↓
143 Floating interest rates	42,898	↓	26,533	↓	8,627	↓	4,283	↓
	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransactional accounts, including IBFs	84,354	n.a.	73,141	n.a.	3,895	n.a.	2,802	n.a.
145 Time CDs in denominations of \$100,000 or more	48,568	n.a.	40,851	n.a.	2,508	n.a.	1,360	n.a.
146 Other time deposits in denominations of \$100,000 or more	15,390	n.a.	13,294	n.a.	719	n.a.	1,224	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than twelve months	20,397	n.a.	18,995	n.a.	669	n.a.	218	n.a.
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
148 Market value of securities held	41,549	13,769	36,274	11,919	3,464	1,232	1,206	536
149 Immediately available funds with a maturity greater than one day included in other borrowed money	81,947	n.a.	47,082	n.a.	25,173	n.a.	8,451	n.a.
150 Number of reports filed <sup>6</sup>	556	0	254	0	131	0	54	0

### 63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	September 30							
	All states <sup>2</sup>		New York		California		Illinois	
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
<b>1 Total assets<sup>4</sup></b>	<b>583,700</b>	<b>259,369</b>	<b>424,933</b>	<b>206,844</b>	<b>85,596</b>	<b>26,136</b>	<b>45,396</b>	<b>16,198</b>
2 Claims on nonrelated parties	527,717	202,337	383,598	162,662	78,189	18,915	45,022	15,426
3 Cash and balances due from depository institutions	143,764	118,410	118,849	96,508	8,682	7,938	14,109	12,677
4 Cash items in process of collection and unposted debits	1,573	6	1,512	6	28	0	5	0
5 Currency and coin (U.S. and foreign)	23	n.a.	17	n.a.	1	n.a.	1	n.a.
6 Balances with depository institutions in United States	72,385	50,528	60,701	41,426	4,439	3,804	6,479	5,112
7 U.S. branches and agencies of other foreign banks (including IBFs)	63,410	47,739	53,185	38,896	3,870	3,752	5,835	4,924
8 Other depository institutions in United States (including IBFs)	8,975	2,788	7,516	2,530	569	52	644	188
9 Balances with banks in foreign countries and with foreign central banks	68,642	67,876	55,670	55,076	4,140	4,135	7,579	7,565
10 Foreign branches of U.S. banks	1,462	1,416	1,320	1,274	70	70	68	68
11 Other banks in foreign countries and foreign central banks	67,179	66,460	54,350	53,802	4,070	4,065	7,511	7,497
12 Balances with Federal Reserve Banks	1,141	n.a.	949	n.a.	74	n.a.	45	n.a.
<b>13 Total securities and loans</b>	<b>311,978</b>	<b>71,903</b>	<b>206,815</b>	<b>55,925</b>	<b>60,329</b>	<b>9,726</b>	<b>27,207</b>	<b>2,309</b>
14 Total securities, book value	46,327	14,148	40,714	12,313	3,661	1,200	1,371	564
15 U.S. Treasury	9,805	n.a.	9,492	n.a.	60	n.a.	192	n.a.
16 Obligations of U.S. government agencies and corporations	6,375	n.a.	6,110	n.a.	167	n.a.	21	n.a.
17 Other bonds, notes, debentures, and corporate stock (including state and local securities)	30,146	14,148	25,112	12,313	3,434	1,200	1,158	564
18 Federal funds sold and securities purchased under agreements to resell	21,466	4,080	20,053	3,828	756	246	214	0
19 U.S. branches and agencies of other foreign banks	13,810	2,483	12,926	2,286	521	191	144	0
20 Commercial banks in United States	4,085	205	3,671	200	180	5	9	0
21 Other	3,571	1,392	3,456	1,342	55	50	61	0
22 Total loans, gross	265,824	57,791	166,223	43,645	56,707	8,530	25,843	1,745
23 Less: Unearned income on loans	173	36	121	33	38	3	7	0
24 Equals: Loans, net	265,651	57,755	166,102	43,612	56,668	8,527	25,836	1,745
<i>Total loans, gross, by category</i>								
25 Real estate loans	41,994	635	21,772	429	13,119	136	4,452	35
26 Loans to depository institutions	56,963	27,942	41,441	19,062	10,384	6,160	3,283	1,259
27 Commercial banks in United States (including IBFs)	36,869	10,137	26,578	6,167	7,490	3,353	2,569	569
28 U.S. branches and agencies of other foreign banks	31,647	9,399	22,271	5,544	7,042	3,258	2,124	549
29 Other commercial banks in United States	5,221	737	4,307	623	449	95	445	20
30 Other depository institutions in United States (including IBFs)	86	0	36	0	49	0	0	0
31 Banks in foreign countries	20,008	17,805	14,826	12,895	2,845	2,808	714	690
32 Foreign branches of U.S. banks	355	325	282	252	62	62	11	11
33 Other banks in foreign countries	19,653	17,480	14,544	12,643	2,783	2,746	703	680
34 Other financial institutions	7,794	1,013	5,592	826	996	148	711	27
35 Commercial and industrial loans	137,464	14,881	80,257	12,445	30,679	1,690	16,821	319
36 U.S. addressees (domicile)	118,023	257	65,439	148	27,953	98	16,345	10
37 Non-U.S. addressees (domicile)	19,442	14,624	14,818	12,297	2,726	1,592	477	309
38 Acceptance of other banks	1,904	20	1,257	20	366	0	219	0
39 U.S. banks	388	1	300	1	28	0	0	0
40 Foreign banks	1,516	19	956	19	338	0	218	0
41 Loans to foreign governments and official institutions (including foreign central banks)	14,312	12,955	11,628	10,549	477	396	116	104
42 Loans for purchasing or carrying securities (secured and unsecured)	2,800	11	2,193	10	600	0	0	0
43 All other loans	2,593	335	2,083	303	86	0	242	0
44 All other assets	50,510	7,945	37,881	6,401	8,421	1,004	3,493	440
45 Customers' liability on acceptances outstanding	26,186	n.a.	19,290	n.a.	5,733	n.a.	950	n.a.
46 U.S. addressees (domicile)	17,737	n.a.	11,812	n.a.	4,943	n.a.	948	n.a.
47 Non-U.S. addressees (domicile)	8,450	n.a.	7,477	n.a.	790	n.a.	1	n.a.
48 Other assets including other claims on nonrelated parties	24,323	7,945	18,591	6,401	2,688	1,004	2,543	440
49 Net due from related depository institutions <sup>5</sup>	55,983	57,031	41,335	44,182	7,407	7,221	374	771
50 Net due from head office and other related depository institutions <sup>5</sup>	55,983	n.a.	41,335	n.a.	7,407	n.a.	374	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions <sup>5</sup>	n.a.	57,031	n.a.	44,182	n.a.	7,221	n.a.	771
<b>52 Total liabilities<sup>4</sup></b>	<b>583,700</b>	<b>259,369</b>	<b>424,933</b>	<b>206,844</b>	<b>85,596</b>	<b>26,136</b>	<b>45,396</b>	<b>16,198</b>
53 Liabilities to nonrelated parties	510,875	227,212	387,092	185,277	77,514	23,962	30,369	10,374



### 63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	September 30							
	All states <sup>2</sup>		New York		California		Illinois	
	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>
54 Total deposits and credit balances	73,636	173,083	60,626	154,302	4,077	10,081	3,208	1,742
55 Individuals, partnerships, and corporations	55,066	16,391	44,678	10,172	3,042	281	2,576	30
56 U.S. addressees (domicile)	41,211	364	36,639	364	1,107	0	1,603	0
57 Non-U.S. addressees (domicile)	13,855	16,027	8,039	9,809	1,935	281	973	30
58 Commercial banks in United States (including IBFs)	12,249	51,793	10,161	47,494	751	3,352	618	642
59 U.S. branches and agencies of other foreign banks	5,898	46,837	5,616	43,262	16	2,839	229	519
60 Other commercial banks in United States	6,351	4,956	4,545	4,232	735	513	389	123
61 Banks in foreign countries	1,919	94,695	1,782	87,120	17	5,936	2	1,049
62 Foreign branches of U.S. banks	108	6,379	108	5,853	0	420	0	92
63 Other banks in foreign countries	1,811	88,316	1,675	81,266	17	5,516	2	957
64 Foreign governments and official institutions (including foreign central banks)	1,184	10,125	888	9,437	222	513	3	21
65 All other deposits and credit balances	2,769	80	2,724	80	23	0	1	0
66 Certified and official checks	449		393		22		7	
67 Transaction accounts and credit balances (excluding IBFs)	8,245		7,087		298		228	
68 Individuals, partnerships, and corporations	5,400		4,457		251		216	
69 U.S. addressees (domicile)	4,075		3,532		214		212	
70 Non-U.S. addressees (domicile)	1,325		925		37		5	
71 Commercial banks in United States (including IBFs)	277		272		1		0	
72 U.S. branches and agencies of other foreign banks	81		80		0		0	
73 Other commercial banks in United States	196		191		1		0	
74 Banks in foreign countries	1,230		1,135		17		2	
75 Foreign branches of U.S. banks	24		24		0		0	
76 Other banks in foreign countries	1,206		1,111		17		2	
77 Foreign governments and official institutions (including foreign central banks)	359		321		2		1	
78 All other deposits and credit balances	531		510		4		1	
79 Certified and official checks	449		393		22		7	
80 Demand deposits (included in transaction accounts and credit balances)	7,405		6,493		219		216	
81 Individuals, partnerships, and corporations	4,982		4,270		176		205	
82 U.S. addressees (domicile)	3,868		3,436		151		200	
83 Non-U.S. addressees (domicile)	1,113		834		25		5	
84 Commercial banks in United States (including IBFs)	180		175		0		0	
85 U.S. branches and agencies of other foreign banks	16	n.a.	15	n.a.	0	n.a.	0	n.a.
86 Other commercial banks in United States	165		161		0		0	
87 Banks in foreign countries	1,012		921		16		2	
88 Foreign branches of U.S. banks	24		24		0		0	
89 Other banks in foreign countries	988		897		16		2	
90 Foreign governments and official institutions (including foreign central banks)	299		261		2		1	
91 All other deposits and credit balances	484		473		2		1	
92 Certified and official checks	449		393		22		7	
93 Nontransaction accounts (including MMDAs, excluding IBFs)	65,391		53,539		3,779		2,980	
94 Individuals, partnerships, and corporations	49,666		40,221		2,791		2,360	
95 U.S. addressees (domicile)	37,135		33,107		893		1,392	
96 Non-U.S. addressees (domicile)	12,530		7,114		1,898		968	
97 Commercial banks in United States (including IBFs)	11,972		9,889		750		618	
98 U.S. branches and agencies of other foreign banks	5,817		5,536		16		229	
99 Other commercial banks in United States	6,155		4,353		735		388	
100 Banks in foreign countries	689		648		0		0	
101 Foreign branches of U.S. banks	84		84		0		0	
102 Other banks in foreign countries	606		564		0		0	
103 Foreign governments and official institutions (including foreign central banks)	826		568		219		1	
104 All other deposits and credit balances	2,237		2,213		19		1	
105 IBF deposit liabilities		173,083		154,302		10,081		1,742
106 Individuals, partnerships, and corporations		16,391		10,172		281		30
107 U.S. addressees (domicile)		364		364		0		0
108 Non-U.S. addressees (domicile)		16,027		9,809		281		30
109 Commercial banks in United States (including IBFs)		51,793		47,494		3,352		642
110 U.S. branches and agencies of other foreign banks		46,837		43,262		2,839		519
111 Other commercial banks in United States		4,956		4,232		513		123
112 Banks in foreign countries		94,695		87,120		5,936		1,049
113 Foreign branches of U.S. banks		6,379		5,853		420		92
114 Other banks in foreign countries		88,316		81,266		5,516		957
115 Foreign governments and official institutions (including foreign central banks)		10,125		9,437		513		21
116 All other deposits and credit balances		80		80		0		0

63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	September 30							
	All states <sup>2</sup>		New York		California		Illinois	
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
117 Federal funds purchased and securities sold under agreements to repurchase	77,004	6,280	55,195	3,461	14,289	1,692	6,911	1,108
118 U.S. branches and agencies of other foreign banks	16,208	2,212	10,980	973	3,448	697	1,744	532
119 Other commercial banks in United States	28,380	379	17,668	240	6,702	84	3,593	55
120 Other	32,415	3,689	26,547	2,248	4,139	911	1,575	521
121 Other borrowed money	133,140	40,978	76,577	21,888	39,409	11,329	15,310	7,239
122 Owed to nonrelated commercial banks in United States (including IBFs)	71,861	15,015	36,852	4,838	25,346	6,704	8,318	3,118
123 Owed to U.S. offices of nonrelated U.S. banks	25,400	2,229	12,807	847	8,117	733	3,891	469
124 Owed to U.S. branches and agencies of nonrelated foreign banks	46,461	12,786	24,045	3,992	17,228	5,971	4,426	2,649
125 Owed to nonrelated banks in foreign countries	24,616	24,023	15,760	15,221	4,561	4,519	4,128	4,121
126 Owed to foreign branches of nonrelated U.S. banks	1,741	1,723	884	866	548	548	292	292
127 Owed to foreign offices of nonrelated foreign banks	22,876	22,301	14,876	14,356	4,013	3,970	3,836	3,829
128 Owed to others	36,663	1,939	23,966	1,829	9,502	106	2,865	0
129 All other liabilities	54,011	6,871	40,392	5,626	9,657	860	3,197	285
130 Branch or agency liability on acceptances executed and outstanding	31,447	n.a.	23,726	n.a.	6,327	n.a.	915	n.a.
131 Other liabilities to nonrelated parties	22,565	6,871	16,666	5,626	3,330	860	2,282	285
132 Net due to related depository institutions <sup>5</sup>	72,825	32,157	37,841	21,567	8,082	2,174	15,027	5,823
133 Net due to head office and other related depository institutions <sup>5</sup>	72,825	n.a.	37,841	n.a.	8,082	n.a.	15,027	n.a.
134 Net due to establishing entity, head office, and other related depository institutions <sup>5</sup>	n.a.	32,157	n.a.	21,567	n.a.	2,174	n.a.	5,823
MEMO								
135 Noninterest bearing balances with commercial banks in United States	2,700	1	2,370	1	100	0	91	0
136 Holding of commercial paper included in total loans	1,156		918		176		60	
137 Holding of own acceptances included in commercial and industrial loans	2,126		1,510		367		76	
138 Commercial and industrial loans with remaining maturity of one year or less	72,575		40,103		17,639		9,488	
139 Predetermined interest rates	40,738	n.a.	20,395	n.a.	11,274	n.a.	5,505	n.a.
140 Floating interest rates	31,837		19,708		6,366		3,983	
141 Commercial and industrial loans with remaining maturity of more than one year	64,889		40,154		13,040		7,333	
142 Predetermined interest rates	20,999		12,546		4,260		3,201	
143 Floating interest rates	43,890		27,608		8,780		4,133	
	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransactional accounts, including IBFs	79,462	n.a.	68,348	n.a.	4,198	n.a.	2,903	n.a.
145 Time CDs in denominations of \$100,000 or more	43,741	n.a.	36,584	n.a.	2,480	n.a.	1,203	n.a.
146 Other time deposits in denominations of \$100,000 or more	16,699	n.a.	14,067	n.a.	986	n.a.	1,526	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than twelve months	19,022	n.a.	17,697	n.a.	732	n.a.	173	n.a.
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
148 Market value of securities held	51,427	13,365	45,351	11,575	4,184	1,158	1,367	564
149 Immediately available funds with a maturity greater than one day included in other borrowed money	81,680	n.a.	45,795	n.a.	24,493	n.a.	10,168	n.a.
150 Number of reports filed <sup>6</sup>	556	0	256	0	131	0	54	0

### 63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	December 31							
	All states <sup>2</sup>		New York		California		Illinois	
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
<b>1 Total assets<sup>4</sup></b>	<b>626,399</b>	<b>287,411</b>	<b>453,401</b>	<b>222,543</b>	<b>90,936</b>	<b>32,522</b>	<b>52,826</b>	<b>21,917</b>
2 Claims on nonrelated parties	557,383	209,375	399,472	164,741	83,458	19,818	52,404	19,374
3 Cash and balances due from depository institutions	154,791	125,303	123,799	97,146	11,266	10,355	17,301	16,275
4 Cash items in process of collection and unposted debits	2,251	1	2,207	0	25	1	4	0
5 Currency and coin (U.S. and foreign)	28	n.a.	20	n.a.	2	n.a.	2	n.a.
6 Balances with depository institutions in United States	80,764	55,717	65,473	42,878	5,543	4,716	8,711	7,715
7 U.S. branches and agencies of other foreign banks (including IBFs)	71,615	52,647	57,829	40,224	5,024	4,666	7,989	7,394
8 Other depository institutions in United States (including IBFs)	9,149	3,071	7,644	2,654	519	50	722	321
9 Balances with banks in foreign countries and with foreign central banks	70,753	69,584	55,225	54,268	5,643	5,638	8,566	8,560
10 Foreign branches of U.S. banks	1,606	1,387	1,485	1,272	42	42	63	63
11 Other banks in foreign countries and foreign central banks	69,148	68,197	53,740	52,996	5,601	5,596	8,503	8,497
12 Balances with Federal Reserve Banks	995	n.a.	874	n.a.	52	n.a.	18	n.a.
<b>13 Total securities and loans</b>	<b>336,533</b>	<b>74,025</b>	<b>225,758</b>	<b>59,732</b>	<b>62,408</b>	<b>7,960</b>	<b>29,923</b>	<b>2,564</b>
14 Total securities, book value	50,498	15,748	44,824	14,169	3,636	1,029	1,473	510
15 U.S. Treasury	11,065	n.a.	10,782	n.a.	57	n.a.	164	n.a.
16 Obligations of U.S. government agencies and corporations	6,897	n.a.	6,576	n.a.	217	n.a.	23	n.a.
17 Other bonds, notes, debentures, and corporate stock (including state and local securities)	32,535	15,748	27,465	14,169	3,362	1,029	1,286	510
18 Federal funds sold and securities purchased under agreements to resell	14,266	2,533	11,848	1,934	910	472	1,067	55
19 U.S. branches and agencies of other foreign banks	8,837	1,319	7,204	1,167	438	80	941	35
20 Commercial banks in United States	2,330	99	1,995	64	77	0	75	0
21 Other	3,099	1,115	2,649	703	395	392	52	20
22 Total loans, gross	286,227	58,318	181,074	45,602	58,807	6,934	28,459	2,054
23 Less: Unearned income on loans	191	42	140	39	35	3	9	0
24 Equals: Loans, net	286,036	58,276	180,934	45,564	58,771	6,930	28,450	2,054
<i>Total loans, gross, by category</i>								
25 Real estate loans	44,684	470	22,859	255	14,071	153	4,802	56
26 Loans to depository institutions	62,474	28,976	47,549	21,383	8,967	4,577	4,124	1,565
27 Commercial banks in United States (including IBFs)	42,628	10,751	31,773	6,927	7,168	2,824	3,504	974
28 U.S. branches and agencies of other foreign banks	37,548	10,310	27,239	6,581	6,904	2,748	3,240	954
29 Other commercial banks in United States	5,081	442	4,534	346	265	76	264	20
30 Other depository institutions in United States (including IBFs)	53	0	34	0	15	0	3	0
31 Banks in foreign countries	19,792	18,225	15,742	14,456	1,783	1,754	617	591
32 Foreign branches of U.S. banks	390	363	362	335	7	7	21	21
33 Other banks in foreign countries	19,402	17,861	15,380	14,121	1,776	1,747	597	570
34 Other financial institutions	9,076	1,277	6,819	1,082	1,068	153	778	36
35 Commercial and industrial loans	148,722	15,619	87,399	13,348	32,846	1,623	18,019	281
36 U.S. addressees (domicile)	127,625	555	70,669	432	30,152	116	17,538	7
37 Non-U.S. addressees (domicile)	21,097	15,064	16,730	12,915	2,694	1,507	481	275
38 Acceptance of other banks	2,028	9	1,083	9	602	0	298	0
39 U.S. banks	601	0	406	0	151	0	12	0
40 Foreign banks	1,427	9	677	9	451	0	286	0
41 Loans to foreign governments and official institutions (including foreign central banks)	12,777	11,658	10,153	9,251	515	428	119	112
42 Loans for purchasing or carrying securities (secured and unsecured)	2,471	53	1,769	48	650	0	48	5
43 All other loans	3,994	256	3,444	225	88	0	270	0
44 All other assets	51,792	7,515	38,067	5,928	8,875	1,032	4,113	480
45 Customers' liability on acceptances outstanding	27,991	n.a.	20,335	n.a.	6,131	n.a.	1,170	n.a.
46 U.S. addressees (domicile)	19,208	n.a.	12,771	n.a.	5,233	n.a.	1,166	n.a.
47 Non-U.S. addressees (domicile)	8,784	n.a.	7,564	n.a.	897	n.a.	4	n.a.
48 Other assets including other claims on nonrelated parties	23,801	7,515	17,733	5,928	2,744	1,032	2,943	480
49 Net due from related depository institutions <sup>5</sup>	69,016	78,036	53,929	57,802	7,478	12,704	422	2,543
50 Net due from head office and other related depository institutions <sup>5</sup>	69,016	n.a.	53,929	n.a.	7,478	n.a.	422	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions <sup>5</sup>	n.a.	78,036	n.a.	57,802	n.a.	12,704	n.a.	2,543
<b>52 Total liabilities<sup>4</sup></b>	<b>626,399</b>	<b>287,411</b>	<b>453,401</b>	<b>222,543</b>	<b>90,936</b>	<b>32,522</b>	<b>52,826</b>	<b>21,917</b>
53 Liabilities to nonrelated parties	547,911	260,221	413,708	206,535	80,667	31,545	37,061	14,303

**63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued**

Millions of dollars

Item	December 31							
	All states <sup>2</sup>		New York		California		Illinois	
	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>	Total excluding IBFs	IBFs only <sup>3</sup>
54 Total deposits and credit balances	76,297	195,811	62,354	173,124	4,170	12,866	3,598	2,716
55 Individuals, partnerships, and corporations	56,983	15,894	45,403	9,266	3,064	580	3,199	144
56 U.S. addressees (domicile)	42,857	476	37,207	476	1,162	0	2,150	0
57 Non-U.S. addressees (domicile)	14,126	15,419	8,196	8,791	1,902	580	1,049	144
58 Commercial banks in United States (including IBFs)	12,159	56,938	10,347	51,224	816	4,216	381	981
59 U.S. branches and agencies of other foreign banks	6,482	50,673	6,374	45,706	32	3,723	29	833
60 Other commercial banks in United States	5,677	6,264	3,973	5,518	784	493	352	148
61 Banks in foreign countries	2,049	108,491	1,942	98,737	12	7,637	3	1,534
62 Foreign branches of U.S. banks	149	5,798	149	5,132	0	539	0	93
63 Other banks in foreign countries	1,900	102,692	1,793	93,606	12	7,099	3	1,441
64 Foreign governments and official institutions (including foreign central banks)	1,804	14,031	1,497	13,439	238	433	3	56
65 All other deposits and credit balances	2,810	457	2,734	457	17	0	1	0
66 Certified and official checks	492		431		22		10	
67 Transaction accounts and credit balances (excluding IBFs)	8,597		7,408		296		257	
68 Individuals, partnerships, and corporations	5,518		4,562		225		242	
69 U.S. addressees (domicile)	4,129		3,582		191		235	
70 Non-U.S. addressees (domicile)	1,389		980		35		7	
71 Commercial banks in United States (including IBFs)	278		274		1		0	
72 U.S. branches and agencies of other foreign banks	106		105		0		0	
73 Other commercial banks in United States	172		169		1		0	
74 Banks in foreign countries	1,122		1,039		11		3	
75 Foreign branches of U.S. banks	10		10		0		0	
76 Other banks in foreign countries	1,112		1,029		11		3	
77 Foreign governments and official institutions (including foreign central banks)	372		312		19		1	
78 All other deposits and credit balances	815		789		17		1	
79 Certified and official checks	492		431		22		10	
80 Demand deposits (included in transaction accounts and credit balances)	7,837		6,885		226		241	
81 Individuals, partnerships, and corporations	5,116		4,384		163		226	
82 U.S. addressees (domicile)	3,928		3,489		140		220	
83 Non-U.S. addressees (domicile)	1,188		894		23		7	
84 Commercial banks in United States (including IBFs)	196		193		1		0	
85 U.S. branches and agencies of other foreign banks	49		47		0		0	
86 Other commercial banks in United States	148	n.a.	145	n.a.	1	n.a.	0	n.a.
87 Banks in foreign countries	982		903		11		3	
88 Foreign branches of U.S. banks	8		8		0		0	
89 Other banks in foreign countries	974		895		11		3	
90 Foreign governments and official institutions (including foreign central banks)	298		238		19		1	
91 All other deposits and credit balances	753		736		11		1	
92 Certified and official checks	492		431		22		10	
93 Nontransaction accounts (including MMDAs, excluding IBFs)	67,700		54,946		3,874		3,341	
94 Individuals, partnerships, and corporations	51,466		40,841		2,839		2,957	
95 U.S. addressees (domicile)	38,728		33,625		972		1,915	
96 Non-U.S. addressees (domicile)	12,737		7,216		1,867		1,042	
97 Commercial banks in United States (including IBFs)	11,881		10,073		815		381	
98 U.S. branches and agencies of other foreign banks	6,376		6,269		32		29	
99 Other commercial banks in United States	5,505		3,804		783		352	
100 Banks in foreign countries	926		902		0		0	
101 Foreign branches of U.S. banks	139		139		0		0	
102 Other banks in foreign countries	788		764		0		0	
103 Foreign governments and official institutions (including foreign central banks)	1,432		1,185		220		2	
104 All other deposits and credit balances	1,995		1,945		0		1	
105 IBF deposit liabilities		195,811		173,124		12,866		2,716
106 Individuals, partnerships, and corporations		15,894		9,266		580		144
107 U.S. addressees (domicile)		476		476		0		0
108 Non-U.S. addressees (domicile)		15,419		8,791		580		144
109 Commercial banks in United States (including IBFs)		56,938		51,224		4,216		981
110 U.S. branches and agencies of other foreign banks		50,673		45,706		3,723		833
111 Other commercial banks in United States	n.a.	6,264	n.a.	5,518	n.a.	493	n.a.	148
112 Banks in foreign countries		108,491		98,737		7,637		1,534
113 Foreign branches of U.S. banks		5,798		5,132		539		93
114 Other banks in foreign countries		102,692		93,606		7,099		1,441
115 Foreign governments and official institutions (including foreign central banks)		14,031		13,439		433		56
116 All other deposits and credit balances		457		457		0		0

### 63. Assets and liabilities of U.S. branches and agencies of foreign banks, 1990<sup>1</sup>—Continued

Millions of dollars

Item	December 31							
	All states <sup>2</sup>		New York		California		Illinois	
	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>	Total including IBFs	IBFs only <sup>3</sup>
117 Federal funds purchased and securities sold under agreements to repurchase	68,427	8,429	50,241	5,056	9,502	2,150	8,143	1,201
118 U.S. branches and agencies of other foreign banks	12,046	3,231	7,092	1,234	3,219	1,222	1,667	752
119 Other commercial banks in United States	22,261	655	13,724	368	4,384	207	3,801	80
120 Other	34,119	4,543	29,425	3,454	1,899	720	2,675	369
121 Other borrowed money	151,378	49,225	86,085	22,893	44,578	15,662	18,911	10,045
122 Owed to nonrelated commercial banks in United States (including IBFs)	80,029	17,195	39,965	5,165	28,818	8,164	9,899	3,479
123 Owed to U.S. offices of nonrelated U.S. banks	27,075	4,061	13,498	1,172	9,158	2,491	3,938	258
124 Owed to U.S. branches and agencies of nonrelated foreign banks	52,954	13,133	26,467	3,993	19,660	5,673	5,961	3,221
125 Owed to nonrelated banks in foreign countries	30,400	29,477	16,145	15,303	7,422	7,375	6,568	6,561
126 Owed to foreign branches of nonrelated U.S. banks	2,271	2,160	875	764	984	984	365	365
127 Owed to foreign offices of nonrelated foreign banks	28,129	27,318	15,270	14,539	6,438	6,392	6,204	6,197
128 Owed to others	40,950	2,553	29,975	2,425	8,338	123	2,443	5
129 All other liabilities	55,998	6,755	41,904	5,463	9,551	867	3,694	341
130 Branch or agency liability on acceptances executed and outstanding	33,857	n.a.	25,263	n.a.	6,853	n.a.	1,157	n.a.
131 Other liabilities to nonrelated parties	22,141	6,755	16,641	5,463	2,698	867	2,537	341
132 Net due to related depository institutions <sup>5</sup>	78,487	27,190	39,693	16,007	10,269	977	15,765	7,614
133 Net due to head office and other related depository institutions <sup>5</sup>	78,487	n.a.	39,693	n.a.	10,269	n.a.	15,765	n.a.
134 Net due to establishing entity, head office, and other related depository institutions <sup>5</sup>	n.a.	27,190	n.a.	16,007	n.a.	977	n.a.	7,614
MEMO								
135 Noninterest bearing balances with commercial banks in United States	2,615	92	2,197	91	166	0	113	0
136 Holding of commercial paper included in total loans	1,892	↑	1,653	↑	164	↑	73	↑
137 Holding of own acceptances included in commercial and industrial loans	2,510	↑	1,775	↑	478	↑	138	↑
138 Commercial and industrial loans with remaining maturity of one year or less	79,310	↑	43,884	↑	19,782	↑	10,261	↑
139 Predetermined interest rates	44,423	n.a.	22,759	n.a.	12,317	n.a.	5,953	n.a.
140 Floating interest rates	34,887	↓	21,125	↓	7,465	↓	4,308	↓
141 Commercial and industrial loans with remaining maturity of more than one year	69,412	↓	43,515	↓	13,063	↓	7,758	↓
142 Predetermined interest rates	21,406	↓	13,504	↓	3,167	↓	3,459	↓
143 Floating interest rates	48,006	↓	30,011	↓	9,897	↓	4,299	↓
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransactional accounts, including IBFs	77,632	n.a.	65,654	n.a.	4,242	n.a.	3,263	n.a.
145 Time CDs in denominations of \$100,000 or more	44,055	n.a.	36,133	n.a.	2,492	n.a.	1,564	n.a.
146 Other time deposits in denominations of \$100,000 or more	16,463	n.a.	13,838	n.a.	1,028	n.a.	1,482	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than twelve months	17,114	n.a.	15,683	n.a.	722	n.a.	217	n.a.
148 Market value of securities held	47,192	14,376	41,620	12,849	3,313	983	1,457	505
149 Immediately available funds with a maturity greater than one day included in other borrowed money	93,905	n.a.	52,534	n.a.	28,849	n.a.	11,306	n.a.
150 Number of reports filed <sup>6</sup>	565	0	263	0	130	0	55	0

**64. Claims on foreign countries held by U.S. offices and foreign branches of U.S.-chartered banks, 1989-90<sup>1</sup>**

Billions of dollars, end of period

Area or country	1989				1990			
	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
<b>1 Total</b>	<b>346.3</b>	<b>340.0</b>	<b>346.5</b>	<b>338.8</b>	<b>333.4</b>	<b>321.4</b>	<b>331.6</b>	<b>316.5</b>
2 G-10 countries and Switzerland	145.5	145.1	146.4	152.9	146.4	139.3	144.3	131.8
3 Belgium-Luxembourg	8.6	7.8	6.9	6.3	6.6	6.2	6.5	5.9
4 France	11.2	10.8	11.1	11.7	10.4	10.2	11.1	10.3
5 Germany	10.2	10.6	10.4	10.5	11.2	11.2	11.1	10.6
6 Italy	5.2	6.1	6.8	7.4	5.9	5.4	4.4	5.0
7 Netherlands	2.8	2.8	2.4	3.1	3.1	2.7	3.8	3.0
8 Sweden	2.3	1.8	2.0	2.0	2.1	2.3	2.3	2.1
9 Switzerland	5.1	5.4	6.1	7.1	6.2	6.3	5.6	4.4
10 United Kingdom	65.6	64.5	63.7	67.2	63.9	59.8	62.5	60.7
11 Canada	4.0	5.1	5.9	5.4	4.7	5.1	5.1	5.9
12 Japan	30.5	30.2	31.0	32.2	32.2	30.1	32.0	23.8
13 Other developed countries	21.1	21.2	21.0	20.7	23.0	22.4	23.1	22.6
14 Austria	1.4	1.7	1.5	1.5	1.5	1.5	1.6	1.4
15 Denmark	1.1	1.4	1.1	1.1	1.2	1.1	1.1	1.1
16 Finland	1.0	1.0	1.1	1.0	1.1	.9	.8	.7
17 Greece	2.1	2.3	2.4	2.5	2.6	2.7	2.8	2.7
18 Norway	1.6	1.8	1.4	1.4	1.7	1.4	1.6	1.6
19 Portugal	.4	.6	.4	.4	.4	.8	.6	.6
20 Spain	6.6	6.2	6.9	7.1	8.2	7.8	8.4	8.3
21 Turkey	1.3	1.1	1.2	1.2	1.3	1.4	1.6	1.7
22 Other Western Europe	1.1	1.1	1.0	.7	1.0	1.1	.7	.9
23 South Africa	2.2	2.1	2.1	2.0	2.0	1.9	1.9	1.8
24 Australia	2.4	1.9	2.1	1.6	2.1	1.8	2.0	1.8
25 OPEC countries <sup>2</sup>	16.2	16.1	16.2	17.1	15.5	15.3	14.4	12.8
26 Ecuador	1.6	1.5	1.5	1.3	1.2	1.1	1.1	1.0
27 Venezuela	7.9	7.5	7.4	7.0	6.1	6.0	6.0	5.0
28 Indonesia	1.7	1.9	2.0	2.0	2.1	2.0	2.3	2.7
29 Middle East countries	3.3	3.4	3.5	5.0	4.3	4.4	3.3	2.5
30 African countries	1.7	1.6	1.9	1.7	1.8	1.8	1.7	1.7
31 Non-OPEC developing countries	85.9	83.4	81.2	77.5	68.8	66.7	67.1	65.3
<i>Latin America</i>								
32 Argentina	8.5	7.9	7.6	6.3	5.6	5.2	5.0	4.9
33 Brazil	22.8	22.1	20.9	19.0	17.5	16.7	15.4	14.4
34 Chile	5.7	5.2	4.9	4.6	4.3	3.7	3.6	3.5
35 Colombia	1.9	1.7	1.6	1.8	1.8	1.7	1.8	1.8
36 Mexico	18.3	17.7	17.2	17.7	12.8	12.6	12.8	13.0
37 Peru	.7	.6	.6	.6	.5	.5	.5	.5
38 Other Latin America	2.7	2.6	2.9	2.8	2.8	2.3	2.4	2.3
<i>Asia</i>								
39 China								
40 Mainland	.5	.3	.3	.3	.3	.2	.2	.2
41 Taiwan	4.9	5.2	5.0	4.5	3.8	3.6	4.0	3.5
42 India	2.6	2.4	2.7	3.1	3.5	3.6	3.6	3.3
43 Israel	.9	.8	.7	.7	.6	.7	.6	.5
44 Korea (South)	6.1	6.6	6.5	5.9	5.3	5.6	6.2	6.1
45 Malaysia	1.7	1.6	1.7	1.7	1.8	1.8	1.8	1.9
46 Philippines	4.4	4.4	4.0	4.1	3.7	3.9	3.9	3.8
47 Thailand	1.0	1.0	1.3	1.3	1.1	1.3	1.5	1.5
48 Other Asia	.8	.8	1.0	1.0	1.2	1.1	1.6	1.7
<i>Africa</i>								
49 Egypt	.5	.6	.5	.4	.4	.5	.4	.4
50 Morocco	.9	.9	.8	.9	.9	.9	.9	.8
51 Zaïre	.0	.0	.0	.0	.0	.0	.0	.0
52 Other Africa <sup>3</sup>	1.1	1.1	1.0	1.0	.9	.8	.8	1.0
53 Eastern Europe	3.5	3.4	3.5	3.5	3.3	2.9	2.7	2.3
54 U.S.S.R.	.7	.6	.8	.7	.8	.4	.4	.2
55 Yugoslavia	1.7	1.7	1.7	1.6	1.4	1.4	1.3	1.2
56 Other	1.1	1.1	1.1	1.3	1.2	1.1	1.1	.9
57 Offshore banking centers	48.7	43.2	49.2	36.6	42.9	40.0	41.8	40.9
58 Bahamas	15.8	11.0	11.4	5.5	9.2	8.5	8.9	2.8
59 Bermuda	1.1	.7	1.3	1.7	.9	2.2	4.0	4.3
60 Cayman Islands and other British West Indies	12.2	10.8	15.3	9.0	10.9	8.5	9.0	10.4
61 Netherlands Antilles	.9	1.0	1.1	2.3	2.6	2.3	2.2	7.9
62 Panama <sup>4</sup>	2.2	1.9	1.5	1.4	1.3	1.4	1.5	1.4
63 Lebanon	.1	.1	.1	.1	.1	.1	.1	.1
64 Hong Kong	9.6	10.4	10.7	9.7	9.8	10.0	8.7	7.4
65 Singapore	6.8	7.3	7.8	7.0	8.0	7.0	7.5	6.5
66 Other <sup>5</sup>	.0	.0	.0	.0	.0	.0	.0	.0
66 Miscellaneous and unallocated <sup>6</sup>	25.0	27.4	28.7	30.3	33.3	34.5	38.1	40.6

### 65. Discount rates of foreign central banks, 1990<sup>1</sup>

Percent per year, averages of daily figures

Month-end	Austria	Belgium	Canada	France	Germany	Italy	Japan	Netherlands	Sweden	Switzerland
January	6.5	10.25	12.29	10.0	6.0	13.5	4.25	7.0	10.5	6.0
February			13.25	10.0			4.25		10.5	
March			13.51	10.0			5.25		12.0	
April			13.80	9.5					12.0	
May			13.92						11.0	
June			13.83							
July			13.48				5.25			
August			12.92				6.0			
September			12.65							
October		10.25	12.66	9.5				7.0	11.0	
November		10.5	12.26	9.25				7.25	11.5	
December	6.5	10.5	11.72	9.25	6.0	12.5	6.0	7.25	11.5	6.0

### 66. Foreign short-term interest rates, 1990<sup>1</sup>

Averages of daily figures, percent per year

Country or type	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Eurodollars	8.22	8.24	8.37	8.44	8.35	8.23	8.09	7.99	8.07	8.06	8.04	7.87
2 United Kingdom	15.13	15.07	15.23	15.17	15.11	14.95	14.92	14.95	14.88	14.02	13.57	13.75
3 Canada	12.24	12.96	13.35	13.59	13.77	13.76	13.58	13.13	12.63	12.58	12.36	11.95
4 Germany	8.22	8.27	8.42	8.20	8.27	8.24	8.17	8.36	8.39	8.51	8.79	9.17
5 Switzerland	9.35	9.31	8.88	9.01	8.78	8.71	8.81	8.71	8.11	7.88	8.39	8.65
6 Netherlands	8.82	8.93	8.70	8.46	8.37	8.26	8.16	8.44	8.42	8.39	8.73	9.27
7 France	11.19	10.93	10.56	9.92	9.70	9.94	9.91	10.03	10.24	9.92	9.88	10.14
8 Italy	12.88	13.22	13.03	12.11	12.09	11.33	11.38	11.49	10.65	11.40	12.42	13.45
9 Belgium	10.48	10.54	10.39	10.19	9.90	9.63	9.30	9.30	9.04	8.89	9.03	9.81
10 Japan	7.03	7.15	7.50	7.50	7.39	7.41	7.68	8.02	8.37	8.26	8.35	8.27

### 67. Index of weighted-average exchange value of U.S. dollar, 1990<sup>1</sup>

March 1973 = 100

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1990	93.00	92.25	94.11	93.51	92.04	92.43	89.68	86.55	86.10	83.43	82.12	83.35

## 68. Foreign exchange rates, 1990<sup>1</sup>

Currency units per U.S. dollar, except where otherwise noted

Country/currency	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Australia/dollar <sup>2</sup> . . .	78.111	75.932	75.562	76.366	76.106	77.903	79.076	80.871	82.512	80.060	77.290	77.019
2 Austria/schilling . . .	11.904	11.803	11.514	11.862	11.699	11.843	11.520	11.044	11.044	10.719	10.451	10.539
3 Belgium/franc . . . . .	35.451	34.998	35.398	34.868	34.325	34.602	33.715	32.280	32.282	31.373	30.647	31.014
4 Canada/dollar . . . . .	1.1720	1.1965	1.1800	1.1641	1.1747	1.1730	1.1570	1.1448	1.1583	1.1600	1.1635	1.1603
5 China, P.R./yuan . . . .	4.7339	4.7339	4.7339	4.7339	4.7339	4.7339	4.7339	4.7339	4.7342	4.7339	4.9714	5.2352
6 Denmark/krone . . . . .	6.5620	6.4729	6.5349	6.4305	6.3349	6.4080	6.2339	6.0033	5.9961	5.8117	5.6946	5.7735
7 Finland/markka . . . . .	4.0080	3.9642	4.0276	3.9923	3.9270	3.9561	3.8386	3.7051	3.7113	3.6187	3.5644	3.6341
8 France/franc . . . . .	5.7568	5.6897	5.7555	5.6638	5.5989	5.6613	5.4924	5.2680	5.2575	5.1032	5.0020	5.0895
9 Germany/deutsche mark . . . . .	1.6914	1.6758	1.7053	1.6863	1.6630	1.6832	1.6375	1.5702	1.5701	1.5238	1.4857	1.4982
10 Greece/drachma . . . . .	157.68	158.04	162.44	163.77	163.82	164.78	160.59	154.82	154.93	153.17	152.27	156.08
11 Hong Kong/dollar . . . .	7.8116	7.8103	7.8129	7.7966	7.7877	7.7855	7.7704	7.7707	7.7647	7.7722	7.7951	7.8034
12 India/rupee . . . . .	16.963	16.990	17.116	17.294	17.325	17.421	17.412	17.347	17.860	18.074	18.098	18.127
13 Ireland/punt <sup>2</sup> . . . . .	156.31	158.28	156.26	158.97	161.21	159.28	163.75	170.86	170.91	176.04	180.18	177.77
14 Italy/lira . . . . .	1,261.87	1,243.68	1,257.67	1,238.38	1,221.93	1,235.60	1,199.65	1,157.07	1,172.87	1,141.62	1,117.04	1,129.26
15 Japan/yen . . . . .	144.98	145.69	153.31	158.46	154.04	153.70	149.04	147.46	138.44	129.59	129.22	133.89
16 Malaysia/ringgit . . . . .	2.7041	2.7137	2.7170	2.7264	2.7024	2.7104	2.7051	2.6956	2.6959	2.6995	2.6949	2.7030
17 Netherlands/ guilder . . . . .	1.9073	1.8892	1.9204	1.8984	1.8704	1.8946	1.8452	1.7692	1.7699	1.7180	1.6761	1.6904
18 New Zealand/ dollar <sup>2</sup> . . . . .	60.220	59.156	58.471	57.883	57.293	58.254	59.147	61.294	62.077	61.129	61.120	59.574
19 Norway/krone . . . . .	6.5462	6.4760	6.5972	6.5457	6.4477	6.4700	6.2925	6.0810	6.0735	5.8241	5.7996	5.8717
20 Portugal/escudo . . . . .	149.17	147.71	150.59	149.29	147.08	147.90	143.93	138.71	139.18	134.41	130.87	132.82
21 Singapore/dollar . . . . .	1.8873	1.8641	1.8777	1.8783	1.8589	1.8471	1.8193	1.7905	1.7671	1.7257	1.7100	1.7275
22 South Africa/rand . . . . .	2.5532	2.5449	2.6158	2.6552	2.6468	2.6592	2.6253	2.5734	2.5712	2.5445	2.5247	2.5395
23 South Korea/won . . . . .	686.18	692.47	700.50	708.76	711.85	718.07	718.75	718.26	717.87	717.76	717.03	718.58
24 Spain/peseta . . . . .	109.71	108.27	109.37	107.00	103.98	103.91	100.41	96.90	98.49	95.59	94.07	95.75
25 Sri Lanka/rupee . . . . .	40.018	40.018	40.018	40.018	40.023	40.018	40.018	40.007	39.953	40.285	40.355	40.244
26 Sweden/krona . . . . .	6.1776	6.1250	6.1683	6.1160	6.0560	6.0896	5.9470	5.7754	5.7663	5.6411	5.5633	5.6338
27 Switzerland/franc . . . . .	1.5175	1.4879	1.5133	1.4866	1.4198	1.4250	1.3924	1.3076	1.3069	1.2818	1.2569	1.2814
28 Taiwan/dollar . . . . .	26.081	26.118	26.361	26.369	26.961	27.391	27.163	27.291	27.302	27.288	27.245	27.162
29 Thailand/baht . . . . .	25.745	25.733	25.926	26.024	25.928	25.876	25.706	25.579	25.376	25.130	25.078	25.208
30 United Kingdom/ pound <sup>2</sup> . . . . .	165.12	169.61	162.45	163.72	167.74	171.03	180.98	190.13	187.94	194.56	196.42	192.19
MEMO												
31 United States/ dollar <sup>3</sup> . . . . .	93.00	92.25	94.11	93.51	92.04	92.43	89.68	86.55	86.10	83.43	82.12	83.35



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## Part 2 – Special Tables

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## 69. Statement of condition of each Federal Reserve Bank, 1990<sup>1</sup>

Millions of dollars

Item	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<b>ASSETS</b>													
1 Gold certificate account	11,058	750	3,501	384	688	1,008	465	1,377	346	203	422	585	1,329
2 Special drawing rights certificate account	10,018	711	3,395	319	645	961	303	1,336	307	172	334	463	1,072
3 Coin	535	41	16	31	39	105	54	33	36	13	33	44	89
4 Loans	190	14	23	24	0	6	12	20	28	6	10	23	25
<i>Federal agency obligations</i>													
5 Bought outright	6,342	426	2,341	185	380	590	221	773	184	101	207	226	706
6 Held under repurchase agreement	1,341	0	1,341	0	0	0	0	0	0	0	0	0	0
<i>U.S. Treasury securities</i>													
7 Bought outright <sup>2</sup>	235,090	15,794	86,783	6,846	14,084	21,881	8,209	28,672	6,817	3,755	7,672	8,391	26,185
8 Held under repurchase agreement	17,013	0	17,013	0	0	0	0	0	0	0	0	0	0
<b>9 Total loans and securities</b>	<b>259,975</b>	<b>16,233</b>	<b>107,501</b>	<b>7,055</b>	<b>14,464</b>	<b>22,476</b>	<b>8,443</b>	<b>29,465</b>	<b>7,028</b>	<b>3,862</b>	<b>7,890</b>	<b>8,640</b>	<b>26,917</b>
10 Items in process of collection	6,106	287	570	527	257	341	581	759	280	365	478	977	685
11 Bank premises	872	90	76	45	36	122	58	110	28	33	54	72	149
<i>Other assets</i>													
12 Denominated in foreign currencies <sup>3</sup>	32,633	1,207	8,844	1,468	1,795	2,023	3,198	4,079	881	979	1,273	2,480	4,405
13 Other	6,376	287	2,374	179	332	906	336	759	146	107	168	224	559
14 Interdistrict Settlement Account	0	1,909	-1,044	-702	1,077	-5,674	2,887	2,974	183	-189	-926	986	-1,482
<b>15 Total assets</b>	<b>327,573</b>	<b>21,515</b>	<b>125,233</b>	<b>9,307</b>	<b>19,332</b>	<b>22,270</b>	<b>16,325</b>	<b>40,892</b>	<b>9,235</b>	<b>5,546</b>	<b>9,725</b>	<b>14,472</b>	<b>33,722</b>
<b>LIABILITIES</b>													
16 Federal Reserve notes	267,657	18,879	102,697	7,078	17,005	18,904	11,768	36,047	7,507	3,929	7,799	11,481	24,563
<i>Deposits</i>													
17 Depository institutions	38,658	2,109	9,934	1,774	1,817	2,654	3,723	3,511	1,410	1,028	1,202	1,757	7,741
18 U.S. Treasury, General accounts	8,960	0	8,960	0	0	0	0	0	0	0	0	0	0
19 Foreign, Official accounts	369	6	259	7	8	9	15	19	4	5	6	11	20
20 All other	242	3	156	2	2	16	3	31	1	6	9	7	7
21 Total deposits	48,228	2,118	19,310	1,782	1,827	2,679	3,740	3,560	1,415	1,039	1,217	1,775	7,768
22 Deferred credit items	3,540	132	382	132	83	119	226	343	105	395	430	746	448
23 Other liabilities and accrued dividends <sup>4</sup>	3,301	192	1,511	84	167	271	100	342	80	46	95	100	313
<b>24 Total liabilities</b>	<b>322,727</b>	<b>21,320</b>	<b>123,899</b>	<b>9,077</b>	<b>19,082</b>	<b>21,974</b>	<b>15,834</b>	<b>40,292</b>	<b>9,108</b>	<b>5,408</b>	<b>9,540</b>	<b>14,102</b>	<b>33,092</b>
<b>CAPITAL ACCOUNTS</b>													
25 Capital paid in	2,423	97	667	115	125	148	246	300	64	69	93	185	315
26 Surplus	2,423	97	667	115	125	148	246	300	64	69	93	185	315
<b>27 Total liabilities and capital accounts</b>	<b>327,573</b>	<b>21,515</b>	<b>125,233</b>	<b>9,307</b>	<b>19,332</b>	<b>22,270</b>	<b>16,325</b>	<b>40,892</b>	<b>9,235</b>	<b>5,546</b>	<b>9,725</b>	<b>14,472</b>	<b>33,722</b>
<b>FEDERAL RESERVE NOTE STATEMENT</b>													
28 Federal Reserve notes issued to Reserve Bank by Federal Reserve Agent and outstanding	304,829												
29 LESS: Notes held by issuing Bank, and forwarded for redemption	37,172												
<b>30 Federal Reserve notes, net<sup>5</sup></b>	<b>267,657</b>												
<i>Collateral held by Federal Reserve Agent for notes issued to Bank</i>													
31 Gold certificate account	11,058												
32 Special drawing rights certificate account	10,018												
33 U.S. Treasury and federal agency securities	246,581												
<b>34 Total collateral</b>	<b>267,657</b>												

## 70. Income and expenses of Federal Reserve Banks, 1990<sup>1</sup>

Dollars

Item	Total	Boston	New York	Philadelphia	Cleveland	Richmond
<b>CURRENT INCOME</b>						
1 Loans .....	117,880,135	40,249,682	5,464,905	1,139,773	773,106	20,038,180
2 U.S. Treasury and federal agency securities .....	19,994,508,215	1,306,870,543	7,365,276,260	577,158,997	1,176,904,432	1,791,699,651
3 Foreign currencies .....	2,603,894,184	96,019,740	705,168,806	117,823,929	143,052,007	160,792,748
4 Priced services .....	730,186,109	49,907,873	101,758,531	34,801,129	43,460,030	64,590,430
5 Other .....	30,135,008	1,446,638	18,987,456	751,767	623,088	757,145
<b>6 Total .....</b>	<b>23,476,603,651</b>	<b>1,494,494,476</b>	<b>8,196,655,958</b>	<b>731,675,595</b>	<b>1,364,812,663</b>	<b>2,037,878,154</b>
<b>CURRENT EXPENSES</b>						
7 Salaries and other personnel expenses .....	735,493,281	47,515,067	146,498,114	40,195,918	42,434,690	56,837,128
8 Retirement and other benefits <sup>2</sup> .....	103,289,945	10,759,140	29,524,292	9,649,825	9,364,895	13,374,977
9 Fees .....	14,240,661	1,774,207	2,064,370	477,548	2,919,355	737,277
10 Travel .....	29,034,262	1,355,731	3,380,971	1,410,768	2,222,684	2,232,110
11 Software expenses .....	33,036,021	1,959,097	6,932,128	2,333,050	1,599,642	3,114,658
12 Postage and other shipping costs .....	83,469,068	4,698,513	10,697,727	4,749,278	5,682,049	7,001,867
13 Communications .....	10,515,853	888,668	2,331,254	562,665	565,649	677,257
14 Materials and supplies .....	53,429,530	3,034,794	9,089,781	3,088,159	3,077,771	5,146,708
<i>Building expenses</i>						
15 Taxes on real estate .....	22,430,224	4,169,506	3,817,714	1,761,760	1,324,457	2,132,801
16 Property depreciation .....	33,544,757	2,577,025	3,675,115	1,736,233	1,684,906	4,275,631
17 Utilities .....	25,485,512	2,034,009	3,512,892	2,726,802	1,729,422	2,348,364
18 Rent .....	22,029,168	591,891	15,137,216	45,162	390,890	635,099
19 Other .....	19,996,030	923,873	2,864,504	1,217,055	782,139	2,024,388
<i>Equipment</i>						
20 Purchases .....	6,266,935	259,909	3,315	276,083	178,209	696,310
21 Rentals .....	20,978,038	424,117	4,092,647	650,406	1,073,840	1,084,527
22 Depreciation .....	84,412,879	6,198,427	16,868,964	4,107,162	5,938,152	8,199,616
23 Repairs and maintenance .....	51,197,499	3,115,571	7,995,893	2,141,221	3,540,608	5,344,284
24 Earnings-credit costs .....	138,696,901	9,265,041	14,357,035	12,304,551	10,432,184	12,372,510
25 Other .....	40,145,704	2,370,076	5,846,209	11,757,050	2,255,672	1,569,550
26 Shared costs, net <sup>3</sup> .....	0	(1,031,130)	374,458	2,285,312	608,389	(3,729,457)
27 Recoveries .....	(35,204,879)	(8,565,482)	(3,990,803)	(2,750,438)	(3,293,745)	(4,007,755)
28 Expenses capitalized <sup>4</sup> .....	(2,441,365)	(171,964)	(6,317)	(39,324)	(368,473)	(262,789)
<b>29 Total .....</b>	<b>1,490,046,024</b>	<b>94,146,086</b>	<b>285,067,479</b>	<b>100,686,246</b>	<b>94,143,385</b>	<b>121,805,061</b>
30 Reimbursements .....	(140,320,212)	(5,973,230)	(28,216,330)	(16,768,465)	(14,193,063)	(9,168,663)
31 Net expenses .....	1,349,725,812	88,172,856	256,851,149	83,917,781	79,950,322	112,636,398
<b>PROFIT AND LOSS</b>						
32 Current net income .....	22,126,877,836	1,406,321,620	8,000,298,873	647,757,814	1,284,862,341	1,925,241,756
<i>Additions to and deductions from current net income</i>						
33 Profits on sales of U.S. Treasury and federal agency securities .....	62,929,318	4,232,357	23,246,076	1,832,900	3,772,191	5,866,672
34 Profit on foreign exchange transactions .....	2,139,391,108	79,157,471	579,774,990	96,272,600	117,666,511	132,642,249
35 Other additions .....	375,560	718	25,801	3,128	11,432	13,033
36 Total additions .....	2,202,695,985	83,390,545	603,046,867	98,108,628	121,450,134	138,521,954
37 Total deductions .....	(1,225,589)	(561)	(541,196)	(1,325)	(1,712)	(16,064)
38 Net additions to or deductions (-) from current net income .....	2,201,470,397	83,389,984	602,505,671	98,107,303	121,448,422	138,505,890
39 Cost of unreimbursed Treasury services .....	102,141,926	4,836,318	15,561,379	14,618,868	11,878,601	6,766,915
<i>Assessments by Board</i>						
40 Board expenditures <sup>5</sup> .....	103,752,200	3,832,500	28,184,700	4,531,200	5,676,400	6,446,700
41 Cost of currency .....	193,006,998	13,705,231	65,406,596	6,150,167	12,427,914	18,507,249
42 Net income before payments to U.S. Treasury .....	23,929,447,109	1,467,337,555	8,493,651,869	720,564,882	1,376,327,848	2,032,026,782
43 Dividends paid .....	140,757,879	5,235,308	38,420,160	6,268,895	7,488,534	8,693,667
44 Payments to U.S. Treasury (interest on Federal Reserve notes) .....	23,608,397,730	1,448,087,847	8,395,856,909	699,100,887	1,366,983,763	2,014,703,415
45 Transferred to surplus .....	180,291,500	14,014,400	59,374,800	15,195,100	1,855,550	8,629,700
46 Surplus, January 1 .....	2,242,860,100	83,267,100	607,678,250	99,978,900	123,500,150	139,430,700
47 Surplus, December 31 .....	2,423,151,600	97,281,500	667,053,050	115,174,000	125,355,700	148,060,400

## 70. Income and expenses of Federal Reserve Banks, 1990<sup>1</sup>—Continued

Dollars

Item	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>CURRENT INCOME</b>							
1 Loans	1,222,030	2,087,399	5,552,980	5,596,473	1,607,339	32,125,189	2,023,079
2 U.S. Treasury and federal agency securities	754,680,400	2,405,484,721	586,281,665	322,274,531	690,057,809	744,950,684	2,272,868,522
3 Foreign currencies	254,370,767	326,135,464	70,467,315	78,441,171	101,876,219	197,733,785	352,012,233
4 Priced services	87,925,707	95,255,549	30,802,461	40,885,955	47,558,582	49,787,046	83,452,816
5 Other	1,019,513	2,716,550	438,178	450,663	480,395	728,160	1,735,455
<b>6 Total</b>	<b>1,099,218,417</b>	<b>2,831,679,683</b>	<b>693,542,599</b>	<b>447,648,793</b>	<b>841,580,344</b>	<b>1,025,324,864</b>	<b>2,712,092,105</b>
<b>CURRENT EXPENSES</b>							
7 Salaries and other personnel expenses	66,832,802	81,070,631	34,041,937	32,900,836	49,667,628	49,959,388	87,539,142
8 Retirement and other benefits <sup>2</sup>	16,133,375	18,028,116	7,814,086	7,567,243	11,656,552	11,033,952	18,877,557
9 Fees	1,293,314	735,962	599,958	1,221,787	487,344	601,107	1,328,432
10 Travel	2,597,069	3,649,191	1,738,101	1,642,836	2,365,119	2,266,996	4,172,686
11 Software expenses	1,868,807	4,536,470	1,499,814	2,041,052	1,478,037	2,142,351	3,530,915
12 Postage and other shipping costs	9,646,123	9,205,692	3,793,571	5,575,392	5,775,017	4,413,846	12,229,993
13 Communications	1,046,536	1,088,629	517,051	428,917	678,321	823,891	907,015
14 Materials and supplies	5,589,045	6,037,754	3,253,717	2,328,309	3,751,885	3,548,880	5,482,727
<i>Building expenses</i>							
15 Taxes on real estate	1,855,033	3,247,884	457,535	(512,222)	815,680	759,975	2,600,101
16 Property depreciation	2,843,413	4,540,872	1,347,604	1,070,750	2,616,875	1,504,911	5,671,422
17 Utilities	2,359,780	2,431,704	1,577,412	862,384	1,531,046	1,134,661	3,237,036
18 Rent	626,277	2,098,123	424,233	301,122	291,847	1,275,902	211,406
19 Other	2,085,518	4,446,000	715,635	727,843	954,877	891,627	2,362,571
<i>Equipment</i>							
20 Purchases	570,159	809,927	306,922	891,745	302,592	526,377	1,445,387
21 Rentals	2,533,938	3,978,779	489,331	567,201	2,042,096	1,502,356	2,538,800
22 Depreciation	8,059,587	11,740,795	2,768,897	3,681,210	2,940,260	5,223,149	8,686,660
23 Repairs and maintenance	5,991,957	8,038,433	2,090,245	2,659,913	1,973,210	2,606,325	5,699,839
24 Earnings-credit costs	13,094,898	22,943,253	5,491,021	6,426,341	10,119,796	6,847,610	15,042,660
25 Other	3,176,159	4,893,725	1,575,550	1,303,245	1,892,206	1,975,755	1,530,507
26 Shared costs, net <sup>3</sup>	1,544,040	(6,878,249)	1,436,415	2,103,013	1,191,877	1,316,229	779,103
27 Recoveries	(2,263,906)	(2,709,274)	(1,446,307)	(795,238)	(811,021)	(798,616)	(3,772,294)
28 Expenses capitalized <sup>4</sup>	(308,915)	(272,671)	(85,670)	(40,330)	(425,325)	(350,692)	(108,895)
<b>29 Total</b>	<b>147,175,009</b>	<b>183,661,746</b>	<b>70,407,058</b>	<b>72,953,349</b>	<b>101,295,919</b>	<b>99,205,980</b>	<b>179,992,770</b>
30 Reimbursements	(10,572,072)	(13,168,250)	(8,149,074)	(4,705,348)	(9,037,973)	(6,336,848)	(14,030,896)
31 Net expenses	136,602,937	170,493,496	62,257,984	68,248,001	92,257,946	92,869,132	165,961,874
<b>PROFIT AND LOSS</b>							
32 Current net income	962,615,479	2,661,186,186	631,284,615	379,400,792	749,322,398	932,455,734	2,546,130,229
<i>Additions to and deductions from current net income</i>							
33 Profits on sales of U.S. Treasury and federal agency securities	2,187,369	7,678,024	1,822,998	1,004,423	2,046,761	2,240,131	6,999,416
34 Profit on foreign exchange transactions	209,660,329	267,423,888	57,763,560	64,181,733	83,436,253	162,593,724	288,817,800
35 Other additions	169,900	9,672	6,401	86,130	164	41,452	7,728
36 Total additions	212,017,597	275,111,585	59,592,959	65,272,286	85,483,178	164,875,307	295,824,944
37 Total deductions	(30,901)	(24,716)	(10,373)	(82,569)	(149,759)	(2,421)	(363,991)
38 Net additions to or deductions (-) from current net income	211,986,696	275,086,868	59,582,586	65,189,717	85,333,420	164,872,886	295,460,953
39 Cost of unreimbursed Treasury services	7,439,483	10,162,026	4,674,951	3,893,281	6,853,796	4,278,286	11,178,022
<i>Assessments by Board</i>							
40 Board expenditures <sup>5</sup>	10,157,200	12,908,700	2,834,800	3,094,200	4,051,400	7,937,300	14,097,100
41 Cost of currency	15,840,582	25,741,345	5,923,963	3,311,034	6,428,486	8,914,997	20,649,434
42 Net income before payments to U.S. Treasury	1,151,164,911	2,887,460,983	677,433,487	434,291,993	817,322,136	1,076,198,037	2,795,666,626
43 Dividends paid	14,123,790	17,329,763	3,772,407	4,061,449	5,407,333	11,027,264	18,929,309
44 Payments to U.S. Treasury (interest on Federal Reserve notes)	1,110,356,270	2,850,606,670	671,682,930	429,101,544	807,648,854	1,050,998,473	2,763,270,166
45 Transferred to surplus	26,684,850	19,524,550	1,978,150	1,129,000	4,265,950	14,172,300	13,467,150
46 Surplus, January 1	218,822,250	280,506,350	61,582,150	67,382,400	88,237,400	170,564,500	301,909,950
47 Surplus, December 31	245,507,100	300,030,900	63,560,300	68,511,400	92,503,350	184,736,800	315,377,100

**71. Banks and branches—Number in operation, by state, 1990**

Jurisdiction	Commercial and mutual savings banks								Number maintaining branches or additional offices									
	Total	Commercial						Mutual savings		Total	Commercial						Mutual savings	
		Total	Member		Nonmember		In-sured	Non-insured	Total		Member		Nonmember		In-sured	Non-insured		
			National	State	In-sured	Non-insured					National	State	In-sured	Non-insured				
<b>United States</b> . . . . .	<b>13,032</b>	<b>12,669</b>	<b>3,986</b>	<b>1,054</b>	<b>7,356</b>	<b>273</b>	<b>363</b>	<b>0</b>	<b>7,336</b>	<b>7,014</b>	<b>2,357</b>	<b>567</b>	<b>4,056</b>	<b>34</b>	<b>322</b>	<b>0</b>		
Alabama . . . . .	220	220	52	20	148	0	0	0	141	141	37	11	93	0	0	0		
Alaska . . . . .	10	9	4	1	3	1	1	0	6	6	4	0	2	0	0	0		
Arizona . . . . .	41	41	12	9	17	3	0	0	29	29	9	6	14	0	0	0		
Arkansas . . . . .	260	260	79	8	170	3	0	0	184	184	70	4	110	0	0	0		
California . . . . .	516	516	161	40	288	27	0	0	355	355	103	22	219	11	0	0		
Colorado . . . . .	460	460	255	59	132	14	0	0	117	117	76	9	32	0	0	0		
Connecticut . . . . .	131	70	18	0	51	1	61	0	97	39	11	0	28	0	58	0		
Delaware . . . . .	52	51	17	3	28	3	1	0	14	13	6	1	6	0	1	0		
District of Columbia . . . . .	26	26	24	0	2	0	0	0	15	15	14	0	1	0	0	0		
Florida . . . . .	454	454	168	73	200	13	0	0	288	288	112	39	135	2	0	0		
Georgia . . . . .	410	410	72	13	324	1	0	0	248	248	49	7	192	0	0	0		
Hawaii . . . . .	25	25	3	0	18	4	0	0	19	19	3	0	14	2	0	0		
Idaho . . . . .	22	22	7	2	13	0	0	0	17	17	5	2	10	0	0	0		
Illinois . . . . .	1,110	1,110	343	74	673	20	0	0	562	562	208	35	317	2	0	0		
Indiana . . . . .	305	303	87	34	181	1	2	0	250	248	80	24	144	0	2	0		
Iowa . . . . .	565	565	97	34	433	1	0	0	282	282	57	17	208	0	0	0		
Kansas . . . . .	559	559	163	17	375	4	0	0	214	214	78	9	127	0	0	0		
Kentucky . . . . .	333	333	84	9	239	1	0	0	250	250	68	5	177	0	0	0		
Louisiana . . . . .	233	233	47	6	178	2	0	0	182	182	35	5	142	0	0	0		
Maine . . . . .	41	23	7	2	12	2	18	0	36	20	7	2	10	1	16	0		
Maryland . . . . .	106	105	28	14	62	1	1	0	87	87	23	12	52	0	0	0		
Massachusetts . . . . .	218	90	31	3	55	1	128	0	179	63	26	1	36	0	116	0		
Michigan . . . . .	237	237	65	56	114	2	0	0	203	203	60	51	92	0	0	0		
Minnesota . . . . .	632	632	156	31	441	4	0	0	258	258	84	8	165	1	0	0		
Mississippi . . . . .	124	124	26	3	94	1	0	0	105	105	23	3	79	0	0	0		
Missouri . . . . .	551	551	91	33	420	7	0	0	340	340	62	23	255	0	0	0		
Montana . . . . .	159	159	43	44	71	1	0	0	27	27	12	6	9	0	0	0		
Nebraska . . . . .	397	397	110	7	275	5	0	0	125	125	52	2	71	0	0	0		
Nevada . . . . .	20	20	7	3	9	1	0	0	13	13	4	1	8	0	0	0		
New Hampshire . . . . .	81	50	12	4	28	6	31	0	57	33	11	3	18	1	24	0		
New Jersey . . . . .	159	141	57	8	66	10	18	0	110	96	50	7	39	0	14	0		
New Mexico . . . . .	92	92	41	6	44	1	0	0	70	70	29	5	36	0	0	0		
New York . . . . .	309	243	93	42	65	43	66	0	192	131	71	26	30	4	61	0		
North Carolina . . . . .	80	80	15	2	61	2	0	0	63	63	10	2	51	0	0	0		
North Dakota . . . . .	153	153	29	3	119	2	0	0	73	73	17	2	54	0	0	0		
Ohio . . . . .	293	293	134	59	98	2	0	0	221	221	112	45	64	0	0	0		
Oklahoma . . . . .	425	425	168	17	234	6	0	0	195	195	91	9	94	1	0	0		
Oregon . . . . .	55	54	8	7	35	4	1	0	36	35	5	4	26	0	1	0		
Pennsylvania . . . . .	328	315	160	42	100	13	13	0	247	240	128	20	89	3	7	0		
Rhode Island . . . . .	30	25	3	0	8	14	5	0	15	10	3	0	5	2	5	0		
South Carolina . . . . .	85	85	31	3	51	0	0	0	58	58	23	2	33	0	0	0		
South Dakota . . . . .	125	125	21	21	83	0	0	0	56	56	9	10	37	0	0	0		
Tennessee . . . . .	259	259	44	5	204	6	0	0	193	193	37	3	152	1	0	0		
Texas . . . . .	1,201	1,201	609	62	517	13	0	0	424	424	186	17	220	1	0	0		
Utah . . . . .	60	60	7	9	39	5	0	0	30	30	6	7	17	0	0	0		
Vermont . . . . .	33	28	12	0	15	1	5	0	28	23	10	0	13	0	5	0		
Virginia . . . . .	180	180	49	99	32	0	0	0	133	133	38	70	25	0	0	0		
Washington . . . . .	112	100	27	2	65	6	12	0	78	66	16	1	49	0	12	0		
West Virginia . . . . .	180	180	78	24	78	0	0	0	126	126	59	20	47	0	0	0		
Wisconsin . . . . .	482	482	98	23	353	8	0	0	265	265	65	8	191	1	0	0		
Wyoming . . . . .	73	73	32	17	22	2	0	0	12	12	3	0	9	0	0	0		
Puerto Rico . . . . .	19	19	1	1	13	4	0	0	11	11	0	1	9	1	0	0		
Virgin Islands . . . . .	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0		

**71. Banks and branches—Number in operation, by state, 1990—Continued**

Jurisdiction	Branches and additional offices												
	Class of bank								Location				
	Total	Commercial banks						Mutual savings		In head-office city	Outside head-office city		
		Total	Member		Nonmember		Insured	Non-insured	In head-office county		In contiguous counties	In noncontiguous counties <sup>2</sup>	
National			State	Insured	Non-insured								
<b>United States</b> . . . . .	<b>54,191</b>	<b>51,305</b>	<b>27,365</b>	<b>5,905</b>	<b>17,928</b>	<b>107</b>	<b>2,886</b>	<b>0</b>	<b>13,741</b>	<b>13,758</b>	<b>10,403</b>	<b>14,481</b>	
Alabama . . . . .	974	974	361	114	499	0	0	0	251	238	47	438	
Alaska . . . . .	133	133	110	0	23	0	0	0	47	4	42	40	
Arizona . . . . .	804	804	435	11	358	0	0	0	203	296	184	121	
Arkansas . . . . .	579	579	289	18	272	0	0	0	330	209	9	31	
California . . . . .	4,916	4,916	2,747	454	1,690	25	0	0	611	842	953	2,510	
Colorado . . . . .	121	121	81	8	32	0	0	0	92	9	6	14	
Connecticut . . . . .	1,189	637	340	0	297	0	552	0	214	520	242	213	
Delaware . . . . .	170	165	43	1	121	0	5	0	42	81	26	21	
District of Columbia . . . . .	171	171	168	0	3	0	0	0	171	0	0	0	
Florida . . . . .	3,035	3,035	2,123	120	789	3	0	0	699	877	352	1,107	
Georgia . . . . .	1,455	1,455	874	69	512	0	0	0	428	356	211	460	
Hawaii . . . . .	234	234	12	0	219	3	0	0	92	66	3	73	
Idaho . . . . .	282	282	203	9	70	0	0	0	35	20	51	176	
Illinois . . . . .	1,104	1,104	462	95	540	7	0	0	608	352	108	36	
Indiana . . . . .	1,441	1,440	708	89	639	4	1	0	594	569	190	88	
Iowa . . . . .	586	586	142	51	393	0	0	0	237	214	98	37	
Kansas . . . . .	426	426	188	9	229	0	0	0	284	59	11	72	
Kentucky . . . . .	855	855	311	86	458	0	0	0	519	306	24	6	
Louisiana . . . . .	999	999	466	45	488	0	0	0	359	320	89	231	
Maine . . . . .	469	330	123	86	120	1	139	0	42	137	136	154	
Maryland . . . . .	1,296	1,296	582	166	548	0	0	0	230	334	409	323	
Massachusetts . . . . .	1,733	1,087	619	5	462	1	646	0	432	662	291	348	
Michigan . . . . .	2,625	2,625	1,121	568	936	0	0	0	517	668	695	745	
Minnesota . . . . .	596	596	320	12	263	1	0	0	186	196	101	113	
Mississippi . . . . .	841	841	323	13	505	0	0	0	202	127	161	351	
Missouri . . . . .	936	936	365	60	511	0	0	0	407	361	104	64	
Montana . . . . .	44	44	29	6	9	0	0	0	26	2	1	15	
Nebraska . . . . .	296	296	141	8	147	0	0	0	179	23	23	71	
Nevada . . . . .	226	226	112	58	56	0	0	0	68	29	20	109	
New Hampshire . . . . .	354	189	59	45	84	1	165	0	69	147	96	42	
New Jersey . . . . .	2,318	2,040	1,581	105	354	0	278	0	182	690	535	911	
New Mexico . . . . .	309	309	150	18	141	0	0	0	215	76	9	9	
New York . . . . .	4,164	3,529	2,015	1,295	213	6	635	0	1,246	647	1,003	1,268	
North Carolina . . . . .	2,052	2,052	917	132	1,003	0	0	0	217	148	296	1,391	
North Dakota . . . . .	156	156	57	4	95	0	0	0	35	47	29	45	
Ohio . . . . .	2,571	2,571	1,849	445	277	0	0	0	643	892	542	494	
Oklahoma . . . . .	346	346	173	36	135	2	0	0	202	46	34	64	
Oregon . . . . .	661	653	389	5	259	0	8	0	132	81	147	301	
Pennsylvania . . . . .	3,287	3,166	1,732	288	1,133	13	121	0	387	1,079	1,510	311	
Rhode Island . . . . .	288	214	96	0	95	23	74	0	57	130	63	38	
South Carolina . . . . .	853	853	620	4	229	0	0	0	129	84	124	516	
South Dakota . . . . .	183	183	80	24	79	0	0	0	31	35	47	70	
Tennessee . . . . .	1,274	1,274	563	129	580	2	0	0	455	309	95	415	
Texas . . . . .	1,544	1,544	969	51	522	2	0	0	629	256	189	470	
Utah . . . . .	410	410	242	71	97	0	410	0	70	92	77	171	
Vermont . . . . .	237	203	79	0	124	0	34	0	35	81	65	56	
Virginia . . . . .	1,882	1,882	723	950	209	0	0	0	271	220	413	978	
Washington . . . . .	1,215	988	766	5	217	0	227	0	264	347	305	299	
West Virginia . . . . .	321	321	185	49	87	0	0	0	116	117	40	48	
Wisconsin . . . . .	815	815	251	49	506	9	2	0	223	350	187	55	
Wyoming . . . . .	37	37	3	0	34	0	0	0	11	1	0	25	
Puerto Rico . . . . .	330	330	35	38	253	4	0	0	4	3	5	313	
Virgin Islands . . . . .	16	16	13	0	3	0	0	0	0	0	0	16	

## 72. Changes in number of banking offices in the United States during 1990

### A. Head offices

Item	Total	Commercial banks							Mutual savings banks	
		Total	Member			Nonmember			Insured	Noninsured
			Total	National	State	Total	Insured	Noninsured		
<b>1 Number, December 31, 1990</b> . . . . .	<b>13,032</b>	<b>12,669</b>	<b>5,040</b>	<b>3,986</b>	<b>1,054</b>	<b>7,629</b>	<b>7,356</b>	<b>273</b>	<b>363</b>	<b>0</b>
CHANGE IN NUMBER DURING 1990										
<i>Branches and additional offices</i>										
2 New banks <sup>4</sup> . . . . .	165	163	75	57	18	88	88	0	2	0
3 Ceased banking operations . . . . .	-203	-195	-110	-100	-10	-85	-65	-20	-8	0
<i>Consolidations and absorptions</i>										
4 Banks converted into branches . . . . .	-382	-373	-187	-154	-33	-186	-186	0	-9	0
5 Other . . . . .	65	63	9	4	5	54	21	33	2	0
6 Net change . . . . .	-355	-342	-213	-193	-20	-129	-142	13	-13	0
<b>7 Number, December 31, 1989</b> . . . . .	<b>13,387</b>	<b>13,011</b>	<b>5,253</b>	<b>4,179</b>	<b>1,074</b>	<b>7,758</b>	<b>7,498</b>	<b>260</b>	<b>376</b>	<b>0</b>

### B. Branches and additional offices

Item	Total	Commercial banks							Mutual savings banks	
		Total	Member			Nonmember			Insured	Noninsured
			Total	National	State	Total	Insured	Noninsured		
<b>1 Number, December 31, 1990</b> . . . . .	<b>54,191</b>	<b>51,305</b>	<b>33,270</b>	<b>27,365</b>	<b>5,905</b>	<b>18,035</b>	<b>17,928</b>	<b>107</b>	<b>2,886</b>	<b>0</b>
CHANGE IN NUMBER DURING 1990										
<i>Branches and additional offices</i>										
2 De novo . . . . .	2,987	2,855	1,673	1,460	213	1,182	1,179	3	132	0
3 Banks converted into branches . . . . .	382	372	224	195	29	148	148	0	10	0
4 Discontinued . . . . .	-926	-873	-634	-507	-127	-239	-237	-2	-53	0
5 Other <sup>5</sup> . . . . .	83	180	244	183	60	-63	-61	-2	-97	0
6 Net change . . . . .	2,526	2,534	1,507	1,331	175	1,028	1,029	-1	-8	0
<b>7 Number, December 31, 1989</b> . . . . .	<b>51,665</b>	<b>48,771</b>	<b>31,764</b>	<b>26,034</b>	<b>5,730</b>	<b>17,007</b>	<b>16,899</b>	<b>108</b>	<b>2,894</b>	<b>0</b>

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>

#### A. Domestic offices

Millions of dollars

Item	Consolidated report of condition, Q1				
	Total	Members			Non-members
		Total	National	State	
<b>1 Total assets<sup>2</sup></b>	<b>2,915,390</b>	<b>2,165,256</b>	<b>1,743,749</b>	<b>421,506</b>	<b>750,135</b>
2 Cash and balances due from depository institutions	207,472	160,200	129,196	31,004	47,272
3 Currency and coin	23,684	18,218	15,169	3,050	5,466
4 Noninterest-bearing balances due from commercial banks in the United States	30,179	17,142	13,605	3,537	13,036
5 Other	153,609	124,839	100,422	24,417	28,770
<b>6 Total securities, loans, and lease financing receivables, net</b>	<b>2,530,552</b>	<b>1,859,749</b>	<b>1,508,566</b>	<b>351,183</b>	<b>670,803</b>
7 Total securities, book value	547,064	370,025	287,400	82,626	177,038
8 U.S. Treasury securities and U.S. government agency and corporation obligations	392,651	265,138	208,726	56,411	127,513
9 Securities issued by states and political subdivisions in the United States	89,135	61,806	46,992	14,814	27,329
10 Other debt securities	57,326	39,113	28,507	10,606	18,213
11 All holdings of private certificates of participation in pools of residential mortgages	4,029	2,906	2,439	467	1,122
12 All other	53,298	36,207	26,067	10,140	17,091
13 Equity securities	7,952	3,969	3,175	794	3,983
14 Marketable	3,935	1,049	862	187	2,886
15 Investments in mutual funds	1,930	833	722	110	1,097
16 Other	2,474	342	233	108	2,132
17 Less: Net unrealized loss	468	125	94	32	343
18 Other equity securities	4,017	2,920	2,312	607	1,097
19 Federal funds sold and securities purchased under agreements to resell	144,684	108,104	87,141	20,963	36,580
20 Federal funds sold	70,366	39,948	33,445	6,503	30,418
21 Securities purchased under agreements to resell	3,727	2,599	2,246	353	1,127
22 Total loans and lease financing receivables, gross	1,851,360	1,390,360	1,141,047	249,313	461,000
23 Less: Unearned income on loans	12,556	8,741	7,022	1,719	3,815
24 Total loans and leases (net of unearned income)	1,838,804	1,381,619	1,134,025	247,594	457,185
<i>Total loans gross by category</i>					
25 Loans secured by real estate	750,855	535,625	454,748	80,878	215,230
26 Construction and land development	135,591	105,933	88,512	17,421	29,658
27 Farmland	16,775	7,912	6,746	1,167	8,863
28 One-to-four family residential properties	356,932	248,939	210,841	38,098	107,993
29 Revolving, open-end loans, and loans extended under lines of credit	52,063	39,627	33,235	6,392	12,436
30 All other loans	304,869	209,312	177,605	31,707	95,556
31 Multifamily (5 or more) residential properties	21,064	15,685	13,687	1,998	5,378
32 Nonfarm nonresidential properties	220,493	157,155	134,962	22,193	63,337
33 Loans to depository institutions	35,240	31,091	21,863	9,228	4,149
34 Loans to finance agricultural production and other loans to farmers	29,349	15,286	13,187	2,099	14,063
35 Commercial and industrial loans	515,419	405,951	323,759	82,192	109,469
36 Acceptances of other banks	2,810	1,450	1,269	181	1,360
37 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	372,739	274,716	232,242	42,474	98,023
38 Credit cards and related plans	77,400	55,769	53,230	2,539	21,631
39 Other (includes single payment installment)	151,085	85,544	70,937	14,607	65,541
40 Obligations (other than securities) of state and political subdivisions in the U.S. (includes nonrated industrial development obligations)	39,501	32,565	24,411	8,154	6,936
41 Taxable	1,201	961	702	259	240
42 Tax-exempt	38,300	31,604	23,709	7,895	6,696
43 All other loans	72,556	65,460	46,088	19,372	7,096
44 Lease financing receivables	32,891	28,216	23,481	4,735	4,675
45 Customers' liability on acceptances outstanding	20,016	18,777	14,531	4,246	1,239
46 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	36,873	31,896	18,753	13,144	4,976
47 Remaining assets	157,351	126,530	91,457	35,074	30,820
<b>48 Total liabilities and equity capital</b>	<b>2,915,390</b>	<b>2,165,256</b>	<b>1,743,749</b>	<b>421,506</b>	<b>750,135</b>
49 Total liabilities <sup>2</sup>	2,704,899	2,016,023	1,625,180	390,843	688,875
50 Total deposits	2,201,933	1,586,906	1,293,720	293,186	615,027
51 Individuals, partnerships, and corporations	2,022,209	1,454,583	1,189,994	264,588	567,627
52 U.S. government	4,421	3,492	3,012	480	928
53 States and political subdivisions in the United States	105,551	70,107	58,573	11,534	35,444
54 Commercial banks in the United States	33,924	30,102	22,987	7,115	3,822
55 Other depository institutions in the United States	8,574	6,359	5,471	888	2,214
56 Certified and official checks	18,307	14,041	9,190	4,851	4,266
57 All other	8,947	8,222	4,492	3,730	725
58 Total transaction accounts	616,671	461,147	371,363	89,784	155,524
59 Individuals, partnerships, and corporations	532,585	392,983	320,825	72,157	139,603
60 U.S. government	3,012	2,287	1,934	353	725
61 States and political subdivisions in the United States	25,562	17,787	14,790	2,997	7,775
62 Commercial banks in the United States	24,691	22,836	17,637	5,199	1,855
63 Other depository institutions in the United States	4,804	3,855	3,168	686	949
64 Certified and official checks	18,307	14,041	9,190	4,851	4,266
65 All other	7,710	7,359	3,818	3,540	351



### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### A. Domestic offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q1				
	Total	Members			Non-members
		Total	National	State	
66 Demand deposits (included in total transaction accounts)	410,956	318,308	251,379	66,930	92,648
67 Individuals, partnerships, and corporations	339,417	257,917	207,325	50,592	81,500
68 U.S. government	2,955	2,250	1,898	352	705
69 States and political subdivisions in the United States	13,110	10,066	8,354	1,712	3,043
70 Commercial banks in the United States	24,689	22,836	17,637	5,199	1,853
71 Other depository institutions in the United States	4,775	3,842	3,157	684	933
72 Certified and official checks	18,307	14,041	9,190	4,851	4,266
73 All other	7,704	7,357	3,818	3,539	347
74 Total nontransaction accounts	1,585,262	1,125,759	922,357	203,402	459,503
75 Individuals, partnerships, and corporations	1,489,624	1,061,600	869,169	192,431	428,024
76 U.S. government	1,409	1,205	1,078	127	204
77 States and political subdivisions in the United States	79,989	52,320	43,783	8,537	27,669
78 Commercial banks in the United States	9,233	7,266	5,350	1,916	1,968
79 Other depository institutions in the United States	3,770	2,505	2,303	202	1,265
80 All other	1,237	864	674	189	374
81 Federal funds purchased and securities sold under agreements to repurchase	279,481	242,048	181,995	60,054	36,432
82 Federal funds purchased	32,460	25,813	22,158	3,655	6,647
83 Securities sold under agreements to repurchase	32,182	16,727	13,903	2,823	15,455
84 Demand notes issued to the U.S. Treasury	13,707	12,115	9,609	2,506	1,593
85 Other borrowed money	93,023	71,902	60,524	11,378	21,121
86 Banks liability on acceptances executed and outstanding	20,481	19,239	14,949	4,290	1,243
87 Notes and debentures subordinated to deposits	2,483	1,883	1,806	77	600
88 Net due to own foreign offices, Edge and agreement subsidiaries and IBFs	22,195	20,617	18,817	1,800	1,578
89 Remaining liabilities	94,790	81,932	62,578	19,354	12,859
90 Total equity capital <sup>3</sup>	210,492	149,232	118,569	30,664	61,259
MEMO					
91 Assets held in trading accounts <sup>4</sup>	26,130	24,494	14,676	9,818	1,636
92 U.S. Treasury securities	12,319	11,975	5,605	6,370	344
93 U.S. government agency corporation obligations	2,670	2,634	2,270	364	36
94 Securities issued by states and political subdivisions	850	832	651	182	17
95 Other bonds, notes, and debentures	65	30	28	2	35
96 Certificates of deposit	1,075	1,075	438	637	0
97 Commercial paper	30	30	30	0	0
98 Bankers acceptances	2,835	2,576	1,768	808	259
99 Other	5,288	4,983	3,547	1,436	306
100 Total individual retirement account (IRA) and Keogh plan accounts	115,389	83,019	68,397	14,622	32,371
101 Total brokered deposits	67,440	49,895	42,694	7,202	17,544
102 Total brokered retail deposits	28,089	18,429	15,562	2,867	9,661
103 Issued in denominations of \$100,000 or less	8,623	4,416	3,964	452	4,207
104 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	19,466	14,013	11,598	2,415	5,454
Savings deposits					
105 Money market deposit accounts (MMDAs)	361,746	275,894	227,958	47,935	85,852
106 Other savings deposits	191,400	137,494	102,285	35,208	53,906
107 Total time deposits of less than \$100,000	639,129	425,894	356,307	69,586	213,235
108 Time certificates of deposit of \$100,000 or more	354,319	253,898	215,546	38,352	100,421
109 Open-account time deposits of \$100,000 or more	38,669	32,581	20,261	12,320	6,088
110 All NOW accounts (including Super NOW)	200,613	139,751	117,231	22,521	60,862
111 Total time and savings deposits	1,790,977	1,268,598	1,042,342	226,256	522,379
<i>Quarterly averages</i>					
112 Total loans	1,804,421	1,355,402	1,114,495	240,908	449,019
113 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	202,022	14,073	117,901	22,572	61,549
Nontransaction accounts					
114 Money market deposit accounts (MMDAs)	356,909	272,001	224,150	47,851	84,908
115 Other savings deposits	185,744	133,092	99,557	33,535	52,651
116 Time certificates of deposit of \$100,000 or more	353,054	252,526	213,824	38,702	100,527
117 All other time deposits	671,157	453,798	373,066	80,732	217,359
118 Number of banks	12,572	5,138	4,114	1,024	7,434

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### A. Domestic offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q2				
	Total	Members			Non-members
		Total	National	State	
<b>1 Total assets<sup>1</sup></b>	<b>2,956,930</b>	<b>2,178,630</b>	<b>1,752,955</b>	<b>425,675</b>	<b>778,300</b>
2 Cash and balances due from depository institutions	209,234	160,903	129,607	31,297	48,331
3 Currency and coin	24,806	18,972	15,840	3,132	5,834
4 Noninterest-bearing balances due from commercial banks in the United States	31,264	17,575	13,822	3,753	13,689
5 Other	153,164	124,356	99,945	24,411	28,808
<b>6 Total securities, loans, and lease financing receivables, net</b>	<b>2,569,301</b>	<b>1,871,833</b>	<b>1,512,981</b>	<b>358,852</b>	<b>697,468</b>
7 Total securities, book value	558,404	377,161	295,529	81,633	181,243
8 U.S. Treasury securities and U.S. government agency and corporation obligations	406,765	274,791	219,053	55,738	131,974
9 Securities issued by states and political subdivisions in the United States	85,764	58,844	44,855	13,989	26,919
10 Other debt securities	57,801	39,450	28,409	11,041	18,352
11 All holdings of private certificates of participation in pools of residential mortgages	3,595	2,480	1,974	506	1,115
12 All other	54,209	36,970	26,435	10,535	17,240
13 Equity securities	8,074	4,076	3,211	865	3,998
14 Marketable	4,490	1,080	865	217	3,409
15 Investments in mutual funds	1,945	865	730	135	1,080
16 Other	2,993	327	214	113	2,666
17 Less: Net unrealized loss	449	112	80	32	337
18 Other equity securities	3,584	2,996	2,348	648	589
19 Federal funds sold and securities purchased under agreements to resell	148,838	112,857	86,769	26,088	35,981
20 Federal funds sold	68,440	39,244	33,231	6,013	29,197
21 Securities purchased under agreements to resell	3,691	2,488	2,079	409	1,204
22 Total loans and lease financing receivables, gross	1,874,545	1,390,432	1,137,599	252,832	484,114
23 Less: Unearned income on loans	12,486	8,617	6,915	1,702	3,869
24 Total loans and leases (net of unearned income)	1,862,059	1,381,815	1,130,684	251,131	480,244
<i>Total loans gross by category</i>					
25 Loans secured by real estate	775,518	551,793	467,894	83,899	223,725
26 Construction and land development	134,859	104,675	87,325	17,351	30,184
27 Farmland	17,133	8,001	6,813	1,188	9,132
28 One-to-four family residential properties	375,816	262,882	222,740	40,142	112,933
29 Revolving, open-end loans, and extended under lines of credit	52,210	41,721	34,985	6,736	13,489
30 All other loans	320,606	221,161	187,754	33,406	99,445
31 Multifamily (5 or more) residential properties	21,151	15,580	13,617	1,964	5,571
32 Nonfarm nonresidential properties	226,559	160,654	137,400	23,254	65,905
33 Loans to depository institutions	33,414	28,145	19,185	8,960	5,269
34 Loans to finance agricultural production and other loans to farmers	31,899	16,446	14,268	2,179	15,452
35 Commercial and industrial loans	515,122	404,863	322,544	82,319	110,258
36 Acceptances of other banks	2,413	1,213	1,045	169	1,200
37 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	372,257	262,210	219,682	42,528	110,047
38 Credit cards and related plans	74,566	42,772	40,443	2,329	31,794
39 Other (includes single payment installment)	152,177	85,661	71,346	14,316	66,515
40 Obligations (other than securities) of state and political subdivisions in the U.S. (includes nonrated industrial development obligations)	36,758	30,093	22,384	7,709	6,665
41 Taxable	1,003	782	568	213	221
42 Tax-exempt	35,755	29,312	21,816	7,496	6,443
43 All other loans	74,248	67,609	47,261	20,348	6,640
44 Lease financing receivables	32,916	28,059	23,336	4,723	4,857
45 Customers' liability on acceptances outstanding	18,038	16,859	13,012	3,847	1,179
46 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	33,309	28,943	17,916	11,027	4,366
47 Remaining assets	160,357	129,035	97,355	31,679	31,322
<b>48 Total liabilities and equity capital</b>	<b>2,956,930</b>	<b>2,178,630</b>	<b>1,752,955</b>	<b>425,675</b>	<b>778,300</b>
49 Total liabilities <sup>2</sup>	2,742,077	2,027,699	1,633,270	394,430	714,378
50 Total deposits	2,243,198	1,610,321	1,316,850	293,471	632,877
51 Individuals, partnerships, and corporations	2,064,292	1,479,728	1,212,832	266,896	584,564
52 U.S. government	4,811	3,792	3,300	493	1,019
53 States and political subdivisions in the United States	105,000	69,612	58,173	11,439	35,389
54 Commercial banks in the United States	33,050	29,086	22,291	6,795	3,964
55 Other depository institutions in the United States	9,048	6,617	5,571	1,046	2,431
56 Certified and official checks	19,090	14,300	10,503	3,797	4,790
57 All other	7,907	7,186	4,180	3,006	721
58 Total transaction accounts	627,556	468,693	377,005	91,688	158,864
59 Individuals, partnerships, and corporations	540,345	398,845	323,030	75,815	141,500
60 U.S. government	3,476	2,635	2,276	359	842
61 States and political subdivisions in the United States	27,912	19,366	16,238	3,128	8,546
62 Commercial banks in the United States	25,001	23,027	18,045	4,982	1,974
63 Other depository institutions in the United States	5,033	4,167	3,411	756	866
64 Certified and official checks	19,090	14,300	10,503	3,797	4,790
65 All other	6,699	6,354	3,503	3,851	346

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### A. Domestic offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q2				
	Total	Members			Non-members
		Total	National	State	
66 Demand deposits (included in total transaction accounts)	422,369	326,763	257,658	69,105	95,606
67 Individuals, partnerships, and corporations	348,869	265,343	210,691	54,652	83,526
68 U.S. government	3,427	2,600	2,242	358	827
69 States and political subdivisions in the United States	14,282	10,987	9,273	1,714	3,295
70 Commercial banks in the United States	24,996	23,023	18,045	4,979	1,972
71 Other depository institutions in the United States	5,010	4,157	3,401	756	853
72 Certified and official checks	19,090	14,300	10,503	3,797	4,790
73 All other	6,694	6,353	3,503	2,850	342
74 Total nontransaction accounts	1,615,642	1,141,629	939,845	201,783	474,013
75 Individuals, partnerships, and corporations	1,523,947	1,080,883	889,802	191,081	443,064
76 U.S. government	1,335	1,158	1,024	134	177
77 States and political subdivisions in the United States	77,088	50,246	41,935	8,310	26,842
78 Commercial banks in the United States	8,049	6,059	4,246	1,813	1,990
79 Other depository institutions in the United States	4,015	2,450	2,160	290	1,565
80 All other	1,208	832	677	155	376
81 Federal funds purchased and securities sold under agreements to repurchase	266,706	225,721	169,199	56,522	40,985
82 Federal funds purchased	32,707	22,158	18,321	3,837	10,549
83 Securities sold under agreements to repurchase	33,561	17,142	14,665	2,477	16,419
84 Demand notes issued to the U.S. Treasury	28,596	25,813	18,331	7,482	2,783
85 Other borrowed money	85,896	64,950	53,290	11,660	20,947
86 Banks liability on acceptances executed and outstanding	18,479	17,300	13,428	3,872	1,179
87 Notes and debentures subordinated to deposits	2,039	1,433	1,365	67	607
88 Net due to own foreign offices, Edge and agreement subsidiaries and IBFs	22,874	19,622	18,037	1,585	3,252
89 Remaining liabilities	97,162	82,162	60,806	21,356	15,000
<b>90 Total equity capital<sup>3</sup></b>	<b>214,853</b>	<b>150,930</b>	<b>119,685</b>	<b>31,245</b>	<b>63,922</b>
<b>MEMO</b>					
91 Assets held in trading accounts <sup>4</sup>	25,232	23,833	15,509	8,325	1,398
92 U.S. Treasury securities	10,023	9,792	5,972	3,821	231
93 U.S. government agency corporation obligations	2,792	2,605	2,405	200	187
94 Securities issued by states and political subdivisions	1,101	1,082	785	297	19
95 Other bonds, notes, and debentures	267	244	31	213	23
96 Certificates of deposit	987	962	347	615	25
97 Commercial paper	47	46	46	0	1
98 Bankers acceptances	2,873	2,705	1,464	1,242	167
99 Other	6,167	6,043	4,123	1,921	124
100 Total individual retirement account (IRA) and Keogh plan accounts	122,490	88,083	72,895	15,188	34,407
101 Total brokered deposits	70,442	52,920	45,675	7,245	17,502
102 Total brokered retail deposits	32,949	22,021	18,478	3,543	10,928
103 Issued in denominations of \$100,000 or less	9,094	4,542	4,272	270	4,552
104 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	23,855	17,479	14,206	3,273	6,376
<b>Savings deposits</b>					
105 Money market deposit accounts (MMDAs)	362,956	276,045	227,860	48,185	86,911
106 Other savings deposits	194,661	139,766	105,185	35,581	54,895
107 Total time deposits of less than \$100,000	672,230	448,685	377,997	70,688	223,545
108 Time certificates of deposit of \$100,000 or more	347,474	245,402	208,773	36,629	102,072
109 Open-account time deposits of \$100,000 or more	38,313	31,722	20,022	11,700	6,591
110 All NOW accounts (including Super NOW)	200,678	139,453	117,125	22,328	61,225
111 Total time and savings deposits	1,820,830	1,283,558	1,059,192	224,366	537,271
<b>Quarterly averages</b>					
112 Total loans	1,822,403	1,353,807	1,108,877	244,930	468,596
113 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	204,776	142,143	119,375	22,768	62,634
<b>Nontransaction accounts</b>					
114 Money market deposit accounts (MMDAs)	360,959	274,461	226,003	48,458	86,498
115 Other savings deposits	190,077	136,122	102,470	33,652	53,955
116 Time certificates of deposit of \$100,000 or more	349,549	247,186	209,564	37,622	102,363
117 All other time deposits	691,995	467,560	386,604	80,956	224,435
118 Number of banks	12,481	5,075	4,059	1,016	7,406

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### A. Domestic offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q3				
	Total	Members			Non-members
		Total	National	State	
<b>1 Total assets<sup>1</sup></b>	<b>2,982,826</b>	<b>2,189,969</b>	<b>1,755,187</b>	<b>434,782</b>	<b>792,857</b>
2 Cash and balances due from depository institutions	200,589	153,908	122,015	31,892	46,681
3 Currency and coin	25,358	19,437	16,261	3,176	5,921
4 Noninterest-bearing balances due from commercial banks in the United States	31,424	17,096	13,430	4,667	13,328
5 Other	143,806	116,374	92,325	24,049	27,432
<b>6 Total securities, loans, and lease financing receivables, net</b>	<b>2,591,133</b>	<b>1,881,285</b>	<b>1,522,794</b>	<b>358,492</b>	<b>709,847</b>
7 Total securities, book value	567,314	383,625	298,868	84,757	183,689
8 U.S. Treasury securities and U.S. government agency and corporation obligations	417,010	282,394	223,772	58,622	134,616
9 Securities issued by states and political subdivisions in the United States	85,392	58,332	44,156	14,176	27,060
10 Other debt securities	57,013	38,831	27,718	11,113	18,181
11 All holdings of private certificates of participation in pools of residential mortgages	3,474	2,332	1,849	483	1,142
12 All other	53,542	36,503	25,869	10,633	17,039
13 Equity securities	7,899	4,067	3,221	845	3,832
14 Marketable	4,264	1,025	838	187	3,239
15 Investments in mutual funds	1,963	826	725	101	1,137
16 Other	2,835	312	197	115	2,523
17 Less: Net unrealized loss	534	112	83	29	421
18 Other equity securities	3,635	3,042	2,384	658	593
19 Federal funds sold and securities purchased under agreements to resell	146,382	109,934	86,673	23,261	36,448
20 Federal funds sold	68,429	39,707	33,779	5,929	28,722
21 Securities purchased under agreements to resell	3,767	2,563	2,097	466	1,204
22 Total loans and lease financing receivables, gross	1,889,876	1,396,239	1,144,064	252,176	493,637
23 Less: Unearned income on loans	12,439	8,512	6,810	1,702	3,926
24 Total loans and leases (net of unearned income)	1,877,437	1,387,727	1,137,253	250,474	489,710
<i>Total loans gross by category</i>					
25 Loans secured by real estate	788,904	560,117	474,382	85,735	228,787
26 Construction and land development	132,801	102,839	85,458	17,381	29,962
27 Farmland	17,325	8,032	6,828	1,204	9,294
28 One-to-four family residential properties	388,454	272,157	230,829	41,328	116,297
29 Revolving, open-end loans, and extended under lines of credit	59,198	44,650	37,367	7,284	14,548
30 All other loans	329,256	227,506	193,462	34,044	101,750
31 Multifamily (5 or more) residential properties	20,815	15,083	13,266	1,817	5,731
32 Nonfarm nonresidential properties	229,508	162,006	138,001	24,006	67,502
33 Loans to depository institutions	33,843	28,572	18,810	9,762	5,271
34 Loans to finance agricultural production and other loans to farmers	33,211	16,958	14,729	2,229	16,253
35 Commercial and industrial loans	509,881	400,023	318,913	81,111	109,858
36 Acceptances of other banks	2,029	1,020	912	107	1,010
37 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	379,389	265,872	223,752	42,119	113,517
38 Credit cards and related plans	76,812	42,989	40,606	2,383	33,823
39 Other (includes single payment installment)	153,778	86,302	72,293	14,009	67,476
40 Obligations (other than securities) of state and political subdivisions in the U.S. (includes nonrated industrial development obligations)	35,716	29,106	21,701	7,405	6,610
41 Taxable	1,086	863	648	216	222
42 Tax-exempt	34,630	28,243	21,053	7,189	6,388
43 All other loans	73,388	66,135	47,211	18,924	7,253
44 Lease financing receivables	33,515	28,437	23,654	4,783	5,079
45 Customers' liability on acceptances outstanding	18,539	17,241	13,350	3,891	1,298
46 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	34,988	29,732	17,635	12,097	5,257
47 Remaining assets	172,566	137,535	97,027	40,507	35,031
<b>48 Total liabilities and equity capital</b>	<b>2,982,826</b>	<b>2,189,969</b>	<b>1,755,187</b>	<b>434,782</b>	<b>792,857</b>
49 Total liabilities <sup>2</sup>	2,764,967	2,037,248	1,634,986	402,262	727,719
50 Total deposits	2,257,542	1,618,112	1,323,863	294,249	639,430
51 Individuals, partnerships, and corporations	2,079,575	1,487,387	1,221,221	266,166	592,188
52 U.S. government	6,391	5,157	4,477	680	1,233
53 States and political subdivisions in the United States	102,947	67,973	56,677	11,296	34,974
54 Commercial banks in the United States	32,731	29,172	21,787	7,385	3,559
55 Other depository institutions in the United States	8,918	6,342	5,391	951	2,575
56 Certified and official checks	17,601	13,390	8,916	4,473	4,212
57 All other	9,379	8,691	5,394	3,297	688
58 Total transaction accounts	616,969	460,670	369,871	90,799	156,300
59 Individuals, partnerships, and corporations	529,543	389,980	317,006	72,975	139,563
60 U.S. government	4,937	3,999	3,474	525	938
61 States and political subdivisions in the United States	27,071	18,652	15,370	3,282	8,419
62 Commercial banks in the United States	25,368	23,355	17,623	5,732	2,012
63 Other depository institutions in the United States	4,511	3,651	3,002	649	861
64 Certified and official checks	17,601	13,390	8,916	4,473	4,212
65 All other	7,938	7,643	4,480	3,163	295

**73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued**

**A. Domestic offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q3				
	Total	Members			Non-members
		Total	National	State	
66 Demand deposits (included in total transaction accounts)	413,684	320,827	252,724	68,103	92,857
67 Individuals, partnerships, and corporations	339,834	258,573	206,789	51,783	81,262
68 U.S. government	4,879	3,957	3,433	523	922
69 States and political subdivisions in the United States	13,591	10,276	8,495	1,780	3,316
70 Commercial banks in the United States	25,361	23,354	17,622	5,732	2,007
71 Other depository institutions in the United States	4,485	3,636	2,988	648	849
72 Certified and official checks	17,601	13,390	8,916	4,473	4,212
73 All other	7,932	7,642	4,480	3,162	290
74 Total nontransaction accounts	1,640,573	1,157,443	953,993	203,450	483,130
75 Individuals, partnerships, and corporations	1,550,032	1,097,407	904,216	193,191	452,625
76 U.S. government	1,454	1,159	1,004	155	295
77 States and political subdivisions in the United States	75,876	49,321	41,307	8,014	26,556
78 Commercial banks in the United States	7,364	5,817	4,164	1,653	1,547
79 Other depository institutions in the United States	4,406	2,692	2,389	303	1,714
80 All other	1,441	1,048	914	134	393
81 Federal funds purchased and securities sold under agreements to repurchase	263,789	220,275	160,229	60,047	43,513
82 Federal funds purchased	36,312	24,695	20,789	3,906	11,617
83 Securities sold under agreements to repurchase	31,083	16,020	13,524	2,496	15,064
84 Demand notes issued to the U.S. Treasury	31,658	28,443	22,992	5,451	3,215
85 Other borrowed money	84,656	60,426	47,341	13,085	24,230
86 Banks liability on acceptances executed and outstanding	18,952	17,654	13,715	3,939	1,298
87 Notes and debentures subordinated to deposits	1,535	944	877	67	591
88 Net due to own foreign offices, Edge and agreement subsidiaries and IBFs	26,256	23,565	21,317	2,248	2,691
89 Remaining liabilities	106,836	913,942	65,969	25,425	15,442
90 Total equity capital <sup>3</sup>	217,859	152,720	120,200	32,520	65,139
<b>MEMO</b>					
91 Assets held in trading accounts <sup>4</sup>	25,699	24,296	12,965	11,331	1,403
92 U.S. Treasury securities	10,647	10,431	3,506	6,925	216
93 U.S. government agency corporation obligations	24,390	2,245	2,010	235	193
94 Securities issued by states and political subdivisions	1,076	1,044	816	228	32
95 Other bonds, notes, and debentures	227	225	101	124	2
96 Certificates of deposit	901	876	268	608	25
97 Commercial paper	53	53	53	0	0
98 Bankers acceptances	2,840	2,659	1,357	1,302	181
99 Other	6,622	6,354	4,477	1,877	286
100 Total individual retirement account (IRA) and Keogh plan accounts	127,453	92,103	76,269	15,834	35,350
101 Total brokered deposits	71,030	53,122	45,658	7,464	17,907
102 Total brokered retail deposits	37,121	24,952	20,971	3,981	12,169
103 Issued in denominations of \$100,000 or less	8,703	4,599	4,212	387	4,104
104 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	28,418	20,353	16,759	3,594	8,065
<b>Savings deposits</b>					
105 Money market deposit accounts (MMDAs)	370,731	281,807	232,207	49,600	88,924
106 Other savings deposits	195,039	139,965	105,654	34,311	55,073
107 Total time deposits of less than \$100,000	693,750	463,819	391,394	72,424	229,931
108 Time certificates of deposit of \$100,000 or more	342,079	239,597	204,122	35,475	102,482
109 Open-account time deposits of \$100,000 or more	38,974	32,255	20,615	11,640	6,719
110 All NOW accounts (including Super NOW)	199,292	137,563	115,138	22,425	61,729
111 Total time and savings deposits	1,843,858	1,297,285	1,071,139	226,146	546,572
<b>Quarterly averages</b>					
112 Total loans	1,837,151	1,356,399	1,111,370	245,028	480,753
113 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	202,703	139,539	116,973	22,566	63,165
<b>Nontransaction accounts</b>					
114 Money market deposit accounts (MMDAs)	367,307	278,805	230,313	48,492	88,502
115 Other savings deposits	194,154	139,582	104,584	34,997	54,572
116 Time certificates of deposit of \$100,000 or more	346,108	243,527	207,205	36,322	102,581
117 All other time deposits	724,438	490,154	406,554	83,600	234,284
118 Number of banks	12,385	5,025	4,016	1,009	7,360

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### A. Domestic offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q4				
	Total	Members			Non-members
		Total	National	State	
<b>1 Total assets<sup>1</sup></b>	<b>3,025,580</b>	<b>2,216,071</b>	<b>1,777,778</b>	<b>438,294</b>	<b>809,508</b>
2 Cash and balances due from depository institutions	230,777	180,998	146,077	34,921	49,779
3 Currency and coin	33,454	25,979	21,698	4,281	14,308
4 Noninterest-bearing balances due from commercial banks in the United States	34,029	19,721	15,049	4,672	14,308
5 Other	163,293	135,297	109,330	25,968	27,996
<b>6 Total securities, loans, and lease financing receivables, net</b>	<b>2,603,126</b>	<b>1,879,309</b>	<b>1,526,350</b>	<b>352,960</b>	<b>723,817</b>
7 Total securities, book value	568,178	379,755	297,044	82,711	188,423
8 U.S. Treasury securities and U.S. government agency and corporation obligations	420,142	280,959	223,903	57,056	139,183
9 Securities issued by states and political subdivisions in the United States	81,935	55,018	41,572	13,446	26,917
10 Other debt securities	58,243	39,502	28,187	11,315	18,742
11 All holdings of private certificates of participation in pools of residential mortgages	3,581	2,558	2,292	265	1,024
12 All other	54,667	36,949	25,894	11,055	17,718
13 Equity securities	7,857	4,276	3,382	894	3,581
14 Marketable	4,137	1,140	906	234	2,996
15 Investments in mutual funds	1,873	855	764	91	1,019
16 Other	2,724	380	211	169	2,344
17 Less: Net unrealized loss	461	95	68	26	366
18 Other equity securities	3,720	3,136	2,475	660	585
19 Federal funds sold and securities purchased under agreements to resell	145,566	107,998	87,980	20,018	37,568
20 Federal funds sold	71,075	40,432	34,261	6,171	30,642
21 Securities purchased under agreements to resell	4,832	3,323	2,907	417	1,509
22 Total loans and lease financing receivables, gross	1,901,058	1,399,493	1,147,739	251,755	501,565
23 Less: Unearned income on loans	11,676	7,937	6,413	1,524	3,739
24 Total loans and leases (net of unearned income)	1,889,383	1,391,556	1,141,326	250,230	497,826
<i>Total loans gross by category</i>					
25 Loans secured by real estate	798,227	564,877	479,120	85,757	233,350
26 Construction and land development	125,534	96,421	79,691	16,730	29,113
27 Farmland	17,227	7,961	6,746	1,215	9,266
28 One-to-four family residential properties	398,023	278,675	237,346	41,328	119,348
29 Revolving, open-end loans, and extended under lines of credit	61,331	46,001	38,337	7,663	15,330
30 All other loans	336,692	232,674	199,009	33,665	104,018
31 Multifamily (5 or more) residential properties	20,829	14,822	12,716	2,106	6,007
32 Nonfarm nonresidential properties	236,613	166,998	142,621	24,378	69,615
33 Loans to depository institutions	35,513	26,326	16,591	9,735	9,187
34 Loans to finance agricultural production and other loans to farmers	32,913	17,041	14,825	2,216	15,872
35 Commercial and industrial loans	508,281	399,940	319,081	80,859	108,341
36 Acceptances of other banks	3,558	1,718	1,489	229	1,840
37 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	381,901	267,231	225,271	41,960	114,670
38 Credit cards and related plans	79,629	44,078	41,286	2,792	35,551
39 Other (includes single payment installment)	150,350	83,928	70,091	13,837	66,422
40 Obligations (other than securities) of state and political subdivisions in the U.S. (includes nonrated industrial development obligations)	33,632	27,225	20,553	6,672	6,407
41 Taxable	1,215	1,005	749	255	211
42 Tax-exempt	32,417	26,220	19,804	6,416	6,197
43 All other loans	73,244	66,564	46,988	19,576	6,680
44 Lease financing receivables	33,789	28,570	23,820	4,750	5,219
45 Customers' liability on acceptances outstanding	17,224	16,048	11,894	4,154	1,176
46 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	47,338	41,828	20,129	21,699	5,510
47 Remaining assets	174,453	139,716	93,457	46,259	34,737
<b>48 Total liabilities and equity capital</b>	<b>3,025,580</b>	<b>2,216,071</b>	<b>1,777,778</b>	<b>438,294</b>	<b>809,508</b>
49 Total liabilities <sup>2</sup>	2,807,234	2,063,073	1,657,559	405,515	744,161
50 Total deposits	2,337,999	1,679,309	1,373,758	305,550	658,690
51 Individuals, partnerships, and corporations	2,154,088	1,544,316	1,267,752	276,564	609,772
52 U.S. government	9,104	7,586	6,579	1,007	1,518
53 States and political subdivisions in the United States	104,170	68,414	56,651	11,763	35,756
54 Commercial banks in the United States	33,238	29,785	22,896	6,890	3,453
55 Other depository institutions in the United States	8,582	5,973	4,989	984	2,609
56 Certified and official checks	19,781	15,049	10,243	4,806	4,733
57 All other	9,036	8,186	4,648	3,538	849
58 Total transaction accounts	679,797	513,489	411,772	101,717	166,308
59 Individuals, partnerships, and corporations	583,992	435,677	352,911	82,766	148,315
60 U.S. government	7,703	6,386	5,516	870	1,317
61 States and political subdivisions in the United States	28,933	20,201	16,781	3,421	8,732
62 Commercial banks in the United States	26,497	24,618	19,009	5,609	1,879
63 Other depository institutions in the United States	4,830	3,813	2,994	819	1,017
64 Certified and official checks	19,781	15,049	10,243	4,806	4,733
65 All other	8,060	7,745	4,318	3,427	316

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### A. Domestic offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q4				
	Total	Members			Non-members
		Total	National	State	
66 Demand deposits (included in total transaction accounts)	460,784	362,395	285,273	77,123	98,389
67 Individuals, partnerships, and corporations	379,166	293,286	233,775	59,511	85,879
68 U.S. government	7,638	6,343	5,476	867	1,296
69 States and political subdivisions in the United States	14,843	11,558	9,473	2,085	3,285
70 Commercial banks in the United States	26,494	24,616	19,007	5,609	1,878
71 Other depository institutions in the United States	4,806	3,800	2,982	818	1,006
72 Certified and official checks	19,781	15,049	10,243	4,806	4,733
73 All other	8,057	7,743	4,318	3,426	313
74 Total nontransaction accounts	1,658,202	1,165,820	961,987	203,833	492,382
75 Individuals, partnerships, and corporations	1,570,096	1,108,639	914,841	193,798	461,457
76 U.S. government	1,400	1,200	1,063	136	201
77 States and political subdivisions in the United States	75,237	48,213	39,870	8,342	27,025
78 Commercial banks in the United States	6,741	5,168	3,887	1,281	1,574
79 Other depository institutions in the United States	3,752	2,159	1,995	165	1,593
80 All other	975	441	330	111	534
81 Federal funds purchased and securities sold under agreements to repurchase	243,433	203,307	146,395	56,912	40,127
82 Federal funds purchased	37,087	24,647	20,905	3,742	12,440
83 Securities sold under agreements to repurchase	31,220	15,599	12,972	2,627	15,621
84 Demand notes issued to the U.S. Treasury	23,215	20,774	14,732	6,042	2,441
85 Other borrowed money	81,847	57,377	44,872	12,505	24,469
86 Banks liability on acceptances executed and outstanding	17,567	16,390	12,194	4,197	1,176
87 Notes and debentures subordinated to deposits	1,702	1,103	1,036	66	600
88 Net due to own foreign offices, Edge and agreement subsidiaries and IBFs	21,096	17,278	15,979	1,299	3,818
89 Remaining liabilities	101,471	84,814	64,571	20,242	16,657
90 Total equity capital <sup>3</sup>	218,346	152,998	120,219	32,779	65,348
MEMO					
91 Assets held in trading accounts <sup>4</sup>	23,786	22,341	12,859	9,482	1,446
92 U.S. Treasury securities	8,517	8,341	3,386	4,955	176
93 U.S. government agency corporation obligations	2,465	2,257	1,864	393	208
94 Securities issued by states and political subdivisions	1,207	1,178	863	315	29
95 Other bonds, notes, and debentures	371	239	81	158	132
96 Certificates of deposit	992	985	541	444	7
97 Commercial paper	19	19	19	0	0
98 Bankers acceptances	2,306	2,194	1,403	792	111
99 Other	6,814	6,732	4,350	2,382	81
100 Total individual retirement account (IRA) and Keogh plan accounts	131,973	94,954	78,944	16,011	37,018
101 Total brokered deposits	72,458	53,205	45,791	7,414	19,253
102 Total brokered retail deposits	39,558	27,106	23,057	4,049	12,452
103 Issued in denominations of \$100,000 or less	9,476	4,287	3,876	411	5,188
104 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	30,082	22,818	19,180	3,638	7,264
Savings deposits					
105 Money market deposit accounts (MMDAs)	377,129	286,539	236,074	50,465	90,591
106 Other savings deposits	197,051	141,195	106,348	34,846	55,857
107 Total time deposits of less than \$100,000	711,978	474,570	400,908	73,661	237,409
108 Time certificates of deposit of \$100,000 or more	336,128	233,860	200,135	33,725	102,269
109 Open-account time deposits of \$100,000 or more	35,915	29,658	18,522	11,136	6,257
110 All NOW accounts (including Super NOW)	215,229	149,031	124,757	24,275	66,197
111 Total time and savings deposits	1,877,215	1,316,914	1,088,486	228,428	560,301
<i>Quarterly averages</i>					
112 Total loans	1,853,429	1,364,767	1,119,233	245,535	488,661
113 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	207,560	142,725	119,472	23,253	64,835
Nontransaction accounts					
114 Money market deposit accounts (MMDAs)	373,864	283,561	233,725	49,836	90,303
115 Other savings deposits	195,411	140,053	105,195	34,858	55,358
116 Time certificates of deposit of \$100,000 or more	339,977	237,776	203,085	34,691	102,201
117 All other time deposits	741,890	500,178	415,192	84,986	241,711
118 Number of banks	12,317	4,984	3,977	1,007	7,333

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### B. Domestic and foreign offices

Millions of dollars

Item	Consolidated report of condition, Q1					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
<b>1 Total assets<sup>2</sup></b>	<b>3,300,514</b>	<b>1,901,097</b>	<b>444,192</b>	<b>1,515,973</b>	<b>1,026,017</b>	<b>373,401</b>
2 Cash and balances due from depository institutions	318,701	229,746	111,229	118,517	63,374	25,581
3 Cash items in process of collection, unposted debits, and currency	↑	84,684	1,451	83,233	29,958	↑
4 Cash items in process of collection and unposted debits and coin	↑	n.a.	n.a.	71,023	21,621	↑
5 Currency and coin	↑	n.a.	n.a.	12,210	8,337	↑
6 Balances due from depository institutions in the United States	↑	31,485	19,415	12,071	19,804	↑
7 Balances due from banks in foreign countries and foreign central banks	↑	92,910	89,936	2,974	2,306	↑
8 Balances due from Federal Reserve Banks	n.a.	20,667	427	20,239	11,306	n.a.
<b>MEMO</b>						
9 Noninterest-bearing balances due from commercial banks in the United States (included in balances due from depository institutions in the U.S.)	↓	n.a.	n.a.	7,744	13,455	8,980
<b>10 Total securities, loans and lease financing receivables, net</b>	<b>2,723,174</b>	<b>1,474,752</b>	<b>n.a.</b>	<b>n.a.</b>	<b>916,467</b>	<b>331,956</b>
11 Total securities, book value	581,872	249,843	34,808	215,035	218,665	113,363
12 U.S. Treasury securities and U.S. government agency and corporation obligations	395,598	153,479	2,947	150,532	154,655	87,464
13 U.S. Treasury securities	n.a.	49,503	1,009	48,494	68,063	n.a.
14 U.S. government agency and corporation obligations	n.a.	103,976	1,939	102,038	86,592	n.a.
15 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	128,279	72,493	1,510	70,983	38,294	17,493
16 All other	n.a.	31,483	429	31,055	48,298	n.a.
17 Securities issued by states and political subdivisions in the United States	90,722	35,198	1,587	33,611	38,461	17,063
18 Other domestic securities	n.a.	27,821	1,911	25,909	21,351	n.a.
19 All holdings of private certificates of participation in pools of residential mortgages	4,219	2,330	192	2,139	1,482	407
20 All other	52,523	25,491	1,720	23,771	19,869	7,164
21 Foreign securities	n.a.	29,503	27,508	1,994	500	n.a.
22 Equity securities	8,807	3,843	854	2,988	3,698	1,266
23 Marketable	4,214	1,156	279	877	2,109	949
24 Investments in mutual funds	1,945	122	15	106	934	889
25 Other	2,737	1,188	264	924	1,380	170
26 Less: Net unrealized loss	468	153	0	153	205	110
27 Other equity securities	4,592	2,686	575	2,111	1,589	317
28 Federal funds sold and securities purchased under agreements to resell	145,411	71,319	727	70,592	48,614	25,478
29 Federal funds sold	127,389	57,023	n.a.	n.a.	45,146	25,220
30 Securities purchased under agreements to resell	18,022	14,295	n.a.	n.a.	3,469	258
31 Total loans and lease financing receivables, gross	2,062,535	1,197,457	211,175	986,282	666,712	198,366
32 Less: Unearned income on loans	14,146	6,023	1,590	4,433	6,111	2,012
33 Total loans and leases (net of unearned income)	2,048,389	1,191,434	209,585	981,849	660,600	196,355
34 Less: Allowance for loan and lease losses	52,255	37,604	n.a.	n.a.	11,412	3,239
35 Less: Allocated transfer risk reserves	242	240	n.a.	n.a.	1	1
36 EQUALS: Total loans and leases, net	1,995,892	1,153,590	n.a.	n.a.	649,187	193,115
<i>Total loans, gross, by category</i>						
37 Loans secured by real estate	774,511	388,190	23,656	364,534	288,318	98,004
38 Construction and land development	↑	↑	↑	88,400	39,733	7,458
39 Farmland	↑	↑	↑	2,107	5,247	9,421
40 One-to-four family residential properties	↑	↑	↑	161,224	141,968	53,741
41 Revolving, open-end loans secured by one-to-four family residential properties and extended under lines of credit	n.a.	n.a.	n.a.	27,917	21,278	2,869
42 All other loans secured by one-to-four family residential properties	↑	↑	↑	133,307	120,690	50,872
43 Multifamily (5 or more) residential properties	↓	↓	↓	11,734	7,512	1,817
44 Nonfarm nonresidential properties	↓	↓	↓	101,068	93,858	25,566
45 Loans to depository institutions	54,804	48,912	19,564	29,348	5,471	421
46 To commercial banks in the United States	n.a.	25,012	1,259	23,753	4,946	n.a.
47 To other depository institutions in the United States	n.a.	1,823	178	1,644	493	n.a.
48 To banks in foreign countries	n.a.	22,077	18,126	3,950	33	n.a.
49 Loans to finance agricultural production and other loans to farmers	29,638	5,204	288	4,915	7,515	16,919
50 Commercial and industrial loans	620,224	435,398	104,805	330,594	145,532	39,293
51 To U.S. addressees (domicile)	n.a.	351,798	23,259	328,540	145,208	n.a.
52 To non-U.S. addressees (domicile)	n.a.	83,600	81,546	2,054	325	n.a.
53 Acceptances of other banks	3,449	1,131	538	493	1,222	1,095
54 U.S. banks	n.a.	377	21	356	n.a.	n.a.
55 Foreign banks	n.a.	754	617	137	n.a.	n.a.
56 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	387,539	159,055	14,800	144,255	189,837	38,647
57 Credit cards and related plans	122,821	45,421	n.a.	n.a.	75,426	1,974
58 Other (includes single payment and installment)	264,718	113,634	n.a.	n.a.	114,411	36,673



73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

B. Domestic and foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q1					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
59 Obligations (other than securities) of states and political subdivisions in the U.S. . . .	39,755	24,246	254	23,992	13,929	1,579
60 Taxable . . . . .	1,283	795	82	714	429	59
61 Tax-exempt . . . . .	38,472	23,451	172	23,279	13,500	1,521
62 All other loans . . . . .	115,923	104,780	43,367	61,413	9,325	1,818
63 Loans to foreign governments and official institutions . . . . .	n.a.	27,080	25,537	1,543	123	n.a.
64 Other loans . . . . .	n.a.	77,700	17,830	59,870	9,202	n.a.
65 Loans for purchasing and carrying securities . . . . .	n.a.	n.a.	n.a.	15,920	1,488	n.a.
66 All other loans . . . . .	n.a.	n.a.	n.a.	43,950	7,713	n.a.
67 Lease financing receivables . . . . .	36,692	30,541	3,802	26,739	5,561	591
68 Assets held in trading accounts . . . . .	47,733	46,359	21,570	24,756	1,122	252
69 Premises and fixed assets (including capitalized leases) . . . . .	48,466	26,110	↑	↑	15,983	6,373
70 Other real estate owned . . . . .	14,197	6,955	↑	↑	4,883	2,360
71 Investments in unconsolidated subsidiaries and associated companies . . . . .	3,275	2,468	↓	n.a.	754	53
72 Customers' liability on acceptances, outstanding . . . . .	25,714	25,305	↓	↓	392	17
73 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs . . . . .	n.a.	n.a.	n.a.	36,873	n.a.	n.a.
74 Intangible assets . . . . .	7,189	4,335	n.a.	n.a.	2,639	214
75 Other assets . . . . .	112,064	85,066	↓	n.a.	20,402	6,596
76 Total liabilities, limited-life preferred stock and equity capital . . . . .	3,300,514	1,901,097	↓	n.a.	1,026,017	373,401
77 Total liabilities <sup>7</sup> . . . . .	3,089,992	1,799,309	444,161	1,414,215	950,793	339,890
78 Limited-life preferred stock . . . . .	83	0	n.a.	n.a.	82	1
79 Total deposits . . . . .	2,528,663	1,362,779	326,731	1,036,049	833,655	332,229
80 Individuals, partnerships, and corporations . . . . .	↑	↑	191,897	948,538	769,117	304,555
81 U.S. government . . . . .	↑	↑	↑	2,436	1,496	488
82 States and political subdivisions in the United States . . . . .	↑	↑	↑	37,896	44,667	22,988
83 Commercial banks in the United States . . . . .	n.a.	n.a.	↑	23,186	9,423	1,315
84 Other depository institutions in the United States . . . . .	n.a.	n.a.	n.a.	5,118	2,644	812
85 Banks in foreign countries . . . . .	n.a.	n.a.	n.a.	7,218	127	n.a.
86 Foreign governments and official institutions . . . . .	n.a.	24,252	23,088	1,164	397	n.a.
87 Certified and official checks . . . . .	19,180	11,366	873	10,493	5,785	2,029
88 All other <sup>8</sup> . . . . .	↑	↑	110,872	n.a.	n.a.	42
89 Total transaction accounts . . . . .	↑	↑	↑	312,761	218,131	85,779
90 Individuals, partnerships, and corporations . . . . .	↑	↑	↑	263,342	192,800	76,444
91 U.S. government . . . . .	↑	↑	↑	1,468	1,155	389
92 States and political subdivisions in the United States . . . . .	↑	↑	↑	8,836	10,752	5,974
93 Commercial banks in the United States . . . . .	↑	↑	↑	17,889	6,119	683
94 Other depository institutions in the United States . . . . .	↑	↑	↑	3,253	1,309	241
95 Banks in foreign countries . . . . .	↑	↑	↑	6,680	106	n.a.
96 Foreign governments and official institutions . . . . .	↑	↑	↑	801	106	n.a.
97 Certified and official checks . . . . .	↑	↑	↑	10,493	5,785	2,029
98 All other . . . . .	↑	↑	↑	n.a.	n.a.	18
99 Demand deposits (included in total transaction accounts) . . . . .	↑	↑	↑	233,519	132,949	44,488
100 Individuals, partnerships, and corporations . . . . .	↑	↑	↑	186,506	113,594	39,317
101 U.S. government . . . . .	↑	↑	↑	1,445	1,134	377
102 States and political subdivisions in the United States . . . . .	↑	↑	↑	6,459	4,817	1,834
103 Commercial banks in the United States . . . . .	↑	↑	↑	17,889	6,118	682
104 Other depository institutions in the United States . . . . .	↑	↑	↑	3,252	1,291	232
105 Banks in foreign countries . . . . .	n.a.	n.a.	n.a.	6,675	106	n.a.
106 Foreign governments and official institutions . . . . .	n.a.	n.a.	n.a.	799	106	n.a.
107 Certified and official checks . . . . .	n.a.	n.a.	n.a.	10,493	5,785	2,029
108 All other . . . . .	n.a.	n.a.	n.a.	n.a.	n.a.	18
109 Total nontransaction accounts . . . . .	↑	↑	↑	723,288	615,525	246,450
110 Individuals, partnerships, and corporations . . . . .	↑	↑	↑	685,196	576,317	228,110
111 U.S. government . . . . .	↑	↑	↑	968	341	99
112 States and political subdivisions in the United States . . . . .	↑	↑	↑	29,061	33,915	17,014
113 Commercial banks in the United States . . . . .	↑	↑	↑	5,297	3,304	632
114 U.S. branches and agencies of foreign banks . . . . .	↑	↑	↑	673	217	n.a.
115 Other commercial banks in the United States . . . . .	↑	↑	↑	4,624	3,087	n.a.
116 Other depository institutions in the United States . . . . .	↑	↑	↑	1,865	1,334	571
117 Banks in foreign countries . . . . .	↑	↑	↑	538	21	n.a.
118 Foreign branches of other U.S. banks . . . . .	↑	↑	↑	3	17	n.a.
119 Other banks in foreign countries . . . . .	↑	↑	↑	535	5	n.a.
120 Foreign governments and official institutions . . . . .	↑	↑	↑	363	291	n.a.
121 All other . . . . .	↑	↑	↑	n.a.	n.a.	24
122 Federal funds purchased and securities sold under agreements to repurchase . . . . .	279,273	214,631	792	213,839	62,076	2,565
123 Federal funds purchased . . . . .	179,082	146,623	n.a.	n.a.	31,528	932
124 Securities sold under agreements to repurchase . . . . .	100,190	68,009	n.a.	n.a.	30,548	1,634
125 Demand notes issued to the U.S. Treasury . . . . .	n.a.	n.a.	n.a.	10,306	3,022	379
126 Other borrowed money . . . . .	130,527	96,859	37,504	59,355	33,114	554
127 Banks liability on acceptances executed and outstanding . . . . .	25,820	25,411	5,339	20,072	392	17
128 Notes and debentures subordinated to deposits . . . . .	19,560	17,077	n.a.	n.a.	2,356	126
129 Net due to own foreign offices, Edge and agreement subsidiaries, and IBF's . . . . .	n.a.	n.a.	n.a.	22,195	n.a.	n.a.
130 All other liabilities . . . . .	92,442	72,245	n.a.	n.a.	16,178	4,019
131 Total equity capital <sup>3</sup> . . . . .	210,439	101,788	n.a.	n.a.	75,141	33,509

**73. Insured commercial banks assets and liabilities, 1990<sup>1</sup>—Continued**

**B. Domestic and foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q1						
	Total	Banks with foreign offices <sup>5</sup>		Banks with domestic offices only <sup>6</sup>			
		Total	Foreign	Domestic	Over 100	Under 100	
<b>MEMO</b>							
132 Holdings of commercial paper included in total loans, gross	↑	964	715	249	1,357	n.a.	
133 Total individual retirement accounts (IRA) and Keogh plan accounts				50,901	47,122	17,366	
134 Total brokered deposits				47,552	18,923	964	
135 Total brokered retail deposits				15,129	12,074	886	
136 Issued in denominations of \$100,000 or less				4,331	3,501	790	
137 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less				10,797	8,573	96	
<b>Savings deposits</b>							
138 Money market deposit accounts (MMDAs)				193,995	129,983	37,768	
139 Other savings deposits				84,931	77,688	28,782	
140 Total time deposits of less than \$100,000				224,265	277	138,276	
141 Time certificates of deposit of \$100,000 or more				187,412	126,696	40,211	
142 Open-account time deposits of \$100,000 or more	n.a.	n.a.	n.a.	32,684	4,570	1,415	
143 All NOW accounts (including "Super NOW" accounts)				77,778	82,984	39,851	
144 Total time and savings deposits				802,530	700,706	287,741	
<b>Quarterly averages</b>							
145 Total loans				954,742	655,725	193,955	
146 Obligations (other than securities) of states and political subdivisions in the United States				23,540	13,879	n.a.	
147 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)				77,682	83,832	40,508	
<b>Nontransaction accounts</b>							
148 Money market deposit accounts (MMDAs)				191,025	128,570	37,314	
149 Other savings deposits				81,791	75,956	27,997	
150 Time certificates of deposit of \$100,000 or more				186,497	127,218	39,339	
151 All other time deposits				253,010	279,684	138,463	
152 Number of banks	↓	12,572	238	↓	n.a.	2,661	9,673

**73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued**

**B. Domestic and foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q2					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
<b>1 Total assets<sup>2</sup></b>	<b>3,343,449</b>	<b>1,916,754</b>	<b>442,702</b>	<b>1,530,236</b>	<b>1,049,811</b>	<b>376,883</b>
2 Cash and balances due from depository institutions	314,375	222,566	105,141	117,425	66,892	24,917
3 Cash items in process of collection, unposted debits, and currency	84,702	84,702	1,619	83,083	32,210	↑
4 Cash items in process of collection and unposted debits and coin	n.a.	n.a.	n.a.	70,373	23,376	↑
5 Currency and coin	n.a.	n.a.	n.a.	12,710	8,334	↑
6 Balances due from depository institutions in the United States	n.a.	32,505	20,445	12,061	19,813	n.a.
7 Balances due from banks in foreign countries and foreign central banks	n.a.	85,524	82,898	2,627	2,211	↓
8 Balances due from Federal Reserve Banks	n.a.	19,834	179	19,655	12,658	↓
<b>MEMO</b>						
9 Noninterest-bearing balances due from commercial banks in the United States (included in balances due from depository institutions in the U.S.)	↓	n.a.	n.a.	8,064	14,071	9,128
<b>10 Total securities, loans and lease financing receivables, net</b>	<b>2,764,358</b>	<b>1,493,705</b>	<b>n.a.</b>	<b>n.a.</b>	<b>934,725</b>	<b>335,927</b>
11 Total securities, book value	593,228	251,815	34,823	216,991	225,950	115,463
12 U.S. Treasury securities and U.S. government agency and corporation obligations	409,758	157,342	2,993	154,348	162,793	89,624
13 U.S. Treasury securities	n.a.	47,788	892	46,896	69,050	n.a.
14 U.S. government agency and corporation obligations	n.a.	109,553	2,101	107,452	93,743	n.a.
15 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	137,771	76,290	1,687	74,603	43,135	18,347
16 All other	n.a.	33,263	415	32,849	50,608	n.a.
17 Securities issued by states and political subdivisions in the United States	87,220	32,870	1,456	31,413	37,410	16,940
18 Other domestic securities	n.a.	28,053	1,756	26,297	21,566	n.a.
19 All holdings of private certificates of participation in pools of residential mortgages	3,751	1,936	157	1,779	1,353	463
20 All other	53,500	26,117	1,600	24,517	20,213	7,170
21 Foreign securities	n.a.	29,681	27,782	1,899	408	n.a.
22 Equity securities	8,910	3,870	836	3,034	3,773	1,267
23 Marketable	4,746	1,072	257	815	2,730	944
24 Investments in mutual funds	1,958	175	13	163	897	886
25 Other	3,237	1,048	244	804	2,026	163
26 Less: Net unrealized loss	449	152	0	152	193	104
27 Other equity securities	4,164	2,798	579	2,219	1,043	323
28 Federal funds sold and securities purchased under agreements to resell	149,476	77,344	638	76,706	49,668	22,464
29 Federal funds sold	131,949	63,508	n.a.	n.a.	46,206	22,234
30 Securities purchased under agreements to resell	17,527	13,836	n.a.	n.a.	3,462	229
31 Total loans and lease financing receivables, gross	2,085,674	1,205,370	211,129	994,242	677,033	203,271
32 Less: Unearned income on loans	13,985	5,815	1,499	4,316	6,165	2,006
33 Total loans and leases (net of unearned income)	2,071,689	1,199,555	209,630	989,926	670,869	201,265
34 Less: Allowance for loan and lease losses	49,780	34,756	n.a.	n.a.	11,760	3,264
35 Less: Allocated transfer risk reserves	255	253	n.a.	n.a.	1	1
36 EQUALS: Total loans and leases, net	2,021,654	1,164,546	n.a.	n.a.	659,108	198,000
<b>Total loans, gross, by category</b>						
37 Loans secured by real estate	800,945	400,928	25,427	375,501	299,073	100,944
38 Construction and land development	↑	↑	↑	87,632	39,488	7,738
39 Farmland	↑	↑	↑	2,163	5,288	9,681
40 One-to-four family residential properties	↑	↑	↑	170,435	149,956	55,425
41 Revolving, open-end loans secured by one-to-four family residential properties and extended under lines of credit	n.a.	n.a.	n.a.	29,512	22,650	3,048
42 All other loans secured by one-to-four family residential properties	↓	↓	↓	140,923	127,306	52,377
43 Multifamily (5 or more) residential properties	↓	↓	↓	11,358	7,846	1,948
44 Nonfarm nonresidential properties	↓	↓	↓	103,912	96,494	26,152
45 Loans to depository institutions	52,283	45,009	18,868	26,141	6,876	397
46 To commercial banks in the United States	n.a.	21,747	1,103	20,645	6,333	n.a.
47 To other depository institutions in the United States	n.a.	1,771	147	1,624	525	n.a.
48 To banks in foreign countries	n.a.	21,491	17,618	3,872	18	n.a.
49 Loans to finance agricultural production and other loans to farmers	32,217	5,834	318	5,517	8,150	18,233
50 Commercial and industrial loans	618,407	432,758	103,285	329,473	145,925	39,724
51 To U.S. addressees (domicile)	n.a.	350,442	23,351	327,092	145,579	n.a.
52 To non-U.S. addressees (domicile)	n.a.	82,316	79,935	2,381	346	n.a.
53 Acceptances of other banks	2,973	957	560	397	1,088	929
54 U.S. banks	n.a.	273	26	247	n.a.	n.a.
55 Foreign banks	n.a.	684	150	n.a.	n.a.	n.a.
56 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	388,947	162,204	16,690	145,515	187,634	39,109
57 Credit cards and related plans	123,038	48,472	n.a.	n.a.	72,450	2,116
58 Other (includes single payment and installment)	265,909	113,732	n.a.	n.a.	115,184	36,992

**73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued**

**B. Domestic and foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q2					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
59 Obligations (other than securities) of states and political subdivisions in the U.S.	37,004	22,093	246	21,847	13,363	1,549
60 Taxable	1,091	626	88	538	408	57
61 Tax-exempt	35,913	21,467	158	21,309	12,955	1,491
62 All other loans	115,958	104,706	41,709	62,997	9,445	1,806
63 Loans to foreign governments and official institutions	n.a.	25,193	23,620	1,573	128	n.a.
64 Other loans	n.a.	79,514	18,089	61,425	9,317	n.a.
65 Loans for purchasing and carrying securities	n.a.	n.a.	n.a.	14,602	1,466	n.a.
66 All other loans	n.a.	n.a.	n.a.	46,823	7,851	n.a.
67 Lease financing receivables	36,941	30,880	4,025	26,855	5,480	581
68 Assets held in trading accounts	49,912	48,352	24,650	23,672	1,370	189
69 Premises and fixed assets (including capitalized leases)	49,352	26,769			16,189	6,395
70 Other real estate owned	16,216	8,627			5,343	2,247
71 Investments in unconsolidated subsidiaries and associated companies	2,810	2,381		n.a.	375	54
72 Customers' liability on acceptances, outstanding	23,802	23,399			388	14
73 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	n.a.	n.a.		33,309	n.a.	n.a.
74 Intangible assets	8,722	4,993	n.a.	n.a.	3,468	261
75 Other assets	113,903	85,963		n.a.	21,061	6,878
76 Total liabilities, limited-life preferred stock and equity capital	3,343,449	1,916,754		n.a.	1,049,811	376,883
77 Total liabilities <sup>7</sup>	3,128,387	1,813,711	442,493	1,427,401	971,962	342,713
78 Limited-life preferred stock	83	0	n.a.	n.a.	81	1
79 Total deposits	2,573,204	1,382,010	330,005	1,052,005	857,017	334,177
80 Individuals, partnerships, and corporations			196,108	965,462	792,263	306,568
81 U.S. government				2,577	1,654	581
82 States and political subdivisions in the United States				37,843	44,462	22,695
83 Commercial banks in the United States	n.a.	n.a.	n.a.	22,708	9,126	1,217
84 Other depository institutions in the United States				5,398	2,738	912
85 Banks in foreign countries				6,342	161	n.a.
86 Foreign governments and official institutions		23,328	22,243	1,085	272	n.a.
87 Certified and official checks	19,841	11,341	751	10,590	6,343	2,157
88 All other <sup>8</sup>			110,904	n.a.	n.a.	48
89 Total transaction accounts				319,057	222,704	85,795
90 Individuals, partnerships, and corporations				268,959	195,471	75,915
91 U.S. government				1,648	1,344	484
92 States and political subdivisions in the United States				9,713	11,857	6,342
93 Commercial banks in the United States				18,027	6,339	635
94 Other depository institutions in the United States				3,585	1,204	244
95 Banks in foreign countries				5,791	137	n.a.
96 Foreign governments and official institutions				744	9	n.a.
97 Certified and official checks				10,590	6,343	2,157
98 All other				n.a.	n.a.	18
99 Demand deposits (included in total transaction accounts)				240,586	136,905	44,878
100 Individuals, partnerships, and corporations				193,105	116,364	39,401
101 U.S. government				1,632	1,321	474
102 States and political subdivisions in the United States				7,117	5,206	1,959
103 Commercial banks in the United States				18,027	6,335	634
104 Other depository institutions in the United States				3,585	1,190	236
105 Banks in foreign countries	n.a.	n.a.	n.a.	5,787	137	n.a.
106 Foreign governments and official institutions				743	9	n.a.
107 Certified and official checks				10,590	6,343	2,157
108 All other				n.a.	n.a.	18
109 Total nontransaction accounts				732,948	634,313	248,381
110 Individuals, partnerships, and corporations				696,503	596,791	230,653
111 U.S. government				929	310	96
112 States and political subdivisions in the United States				28,130	32,605	16,353
113 Commercial banks in the United States				4,681	2,786	582
114 U.S. branches and agencies of foreign banks				424	232	n.a.
115 Other commercial banks in the United States				4,257	2,554	n.a.
116 Other depository institutions in the United States				1,813	1,534	668
117 Banks in foreign countries				551	24	n.a.
118 Foreign branches of other U.S. banks				9	20	n.a.
119 Other banks in foreign countries				542	4	n.a.
120 Foreign governments and official institutions				341	262	n.a.
121 All other				n.a.	n.a.	29
122 Federal funds purchased and securities sold under agreements to repurchase	267,501	201,233	795	200,438	63,252	3,017
123 Federal funds purchased	167,508	134,800	n.a.	n.a.	31,368	1,340
124 Securities sold under agreements to repurchase	99,993	66,432	n.a.	n.a.	31,884	1,677
125 Demand notes issued to the U.S. Treasury	n.a.	n.a.	n.a.	23,139	4,929	529
126 Other borrowed money	121,718	92,037	35,822	56,215	28,844	837
127 Banks liability on acceptances executed and outstanding	23,905	23,502	5,426	18,077	388	14
128 Notes and debentures subordinated to deposits	19,594	17,555	n.a.	n.a.	1,917	121
129 Net due to own foreign offices, Edge and agreement subsidiaries, and IBF's	n.a.	n.a.	n.a.	22,874	n.a.	n.a.
130 All other liabilities	93,869	74,236	n.a.	n.a.	15,615	4,018
131 Total equity capital <sup>9</sup>	214,979	103,043	n.a.	n.a.	77,767	34,168

**73. Insured commercial banks assets and liabilities, 1990<sup>1</sup>—Continued**

**B. Domestic and foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q2					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
<b>MEMO</b>						
132 Holdings of commercial paper included in total loans, gross		1,040	681	359	1,263	n.a.
133 Total individual retirement accounts (IRA) and Keogh plan accounts				53,823	50,572	18,095
134 Total brokered deposits				50,425	18,901	1,096
135 Total brokered retail deposits				18,769	13,152	1,028
136 Issued in denominations of \$100,000 or less				4,696	3,494	903
137 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less				14,072	9,658	125
<b>Savings deposits</b>						
138 Money market deposit accounts (MMDAs)				194,587	131,028	37,341
139 Other savings deposits				86,147	79,445	29,069
140 Total time deposits of less than \$100,000				237,782	293	141,065
141 Time certificates of deposit of \$100,000 or more				182,639	125,344	39,491
142 Open-account time deposits of \$100,000 or more				31,793	5,113	1,408
143 All NOW accounts (including "Super NOW" accounts)	n.a.	n.a.	n.a.	77,364	83,797	39,517
144 Total time and savings deposits				811,419	720,112	289,299
<b>Quarterly averages</b>						
145 Total loans				963,265	662,105	197,032
146 Obligations (other than securities) of states and political subdivisions in the United States				22,488	13,409	n.a.
147 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)				79,193	84,897	40,687
<b>Nontransaction accounts</b>						
148 Money market deposit accounts (MMDAs)				193,830	129,948	37,180
149 Other savings deposits				83,484	78,008	28,584
150 Time certificates of deposit of \$100,000 or more				184,408	125,989	39,152
151 All other time deposits				262,648	288,324	141,023
152 Number of banks	12,481	235		n.a.	2,648	9,598

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### B. Domestic and foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q3					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
<b>1 Total assets<sup>2</sup></b>	<b>3,364,654</b>	<b>1,922,109</b>	<b>443,072</b>	<b>1,540,281</b>	<b>1,064,017</b>	<b>378,528</b>
2 Cash and balances due from depository institutions	297,906	210,453	97,317	113,135	63,683	23,770
3 Cash items in process of collection, unposted debits, and currency	79,922	79,922	1,834	78,088	31,496	
4 Cash items in process of collection and unposted debits and coin		n.a.	n.a.	64,873	22,621	
5 Currency and coin		n.a.	n.a.	13,215	8,884	
6 Balances due from depository institutions in the United States		31,840	18,350	13,490	18,548	
7 Balances due from banks in foreign countries and foreign central banks		79,868	76,984	2,884	2,034	
8 Balances due from Federal Reserve Banks	n.a.	18,823	149	18,674	11,606	
MEMO						
9 Noninterest-bearing balances due from commercial banks in the United States (included in balances due from depository institutions in the U.S.)		n.a.	n.a.	9,152	13,466	8,806
<b>10 Total securities, loans and lease financing receivables, net</b>	<b>2,790,111</b>	<b>1,504,197</b>	<b>n.a.</b>	<b>n.a.</b>	<b>947,613</b>	<b>338,302</b>
11 Total securities, book value	600,607	253,530	33,293	220,237	231,563	115,514
12 U.S. Treasury securities and U.S. government agency and corporation obligations	419,856	161,429	2,846	158,583	168,626	89,801
13 U.S. Treasury securities	n.a.	47,761	704	47,058	69,848	n.a.
14 U.S. government agency and corporation obligations	n.a.	113,668	2,142	111,526	98,779	n.a.
15 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	144,143	78,157	1,659	76,499	46,898	19,088
16 All other	n.a.	35,511	484	35,027	51,881	n.a.
17 Securities issued by states and political subdivisions in the United States	86,447	31,750	1,055	30,695	37,783	16,914
18 Other domestic securities	n.a.	27,890	1,888	26,002	21,120	n.a.
19 All holdings of private certificates of participation in pools of residential mortgages	3,564	1,771	90	1,681	1,334	459
20 All other	52,942	26,119	1,798	24,321	19,786	7,038
21 Foreign securities	n.a.	28,619	26,669	1,950	444	n.a.
22 Equity securities	8,734	3,842	835	3,007	3,589	1,303
23 Marketable	4,549	1,030	285	745	2,547	972
24 Investments in mutual funds	1,978	150	15	135	910	918
25 Other	3,106	1,076	271	805	1,861	170
26 Less: Net unrealized loss	535	195	1	194	224	116
27 Other equity securities	4,185	2,812	550	2,262	1,042	331
28 Federal funds sold and securities purchased under agreements to resell	146,868	74,672	487	74,186	49,752	22,444
29 Federal funds sold	126,496	58,067	n.a.	n.a.	46,281	22,148
30 Securities purchased under agreements to resell	20,372	16,605	n.a.	n.a.	3,471	296
31 Total loans and lease financing receivables, gross	2,108,861	1,218,429	218,985	999,443	684,778	205,655
32 Less: Unearned income on loans	13,992	5,830	1,553	4,276	6,171	1,991
33 Total loans and leases (net of unearned income)	2,094,869	1,212,599	217,432	995,167	678,607	203,664
34 Less: Allowance for loan and lease losses	51,996	36,368	n.a.	n.a.	12,309	3,319
35 Less: Allocated transfer risk reserves	238	237	n.a.	n.a.	0	1
36 EQUALS: Total loans and leases, net	2,042,636	1,175,994	n.a.	n.a.	666,298	200,344
<i>Total loans, gross, by category</i>						
37 Loans secured by real estate	816,082	407,425	27,178	380,247	305,885	102,772
38 Construction and land development				85,582	39,277	7,942
39 Farmland				2,166	5,398	9,762
40 One-to-four family residential properties				176,846	155,186	56,422
41 Revolving, open-end loans secured by one-to-four family residential properties and extended under lines of credit	n.a.	n.a.	n.a.	31,784	24,154	3,261
42 All other loans secured by one-to-four family residential properties				145,062	131,032	53,161
43 Multifamily (5 or more) residential properties				10,833	7,960	2,022
44 Nonfarm nonresidential properties				104,820	98,064	26,625
45 Loans to depository institutions	52,574	46,135	18,135	27,404	6,045	393
46 To commercial banks in the United States	n.a.	22,696	n.a.	21,176	5,597	n.a.
47 To other depository institutions in the United States	n.a.	2,075	112	1,963	423	n.a.
48 To banks in foreign countries	n.a.	21,364	17,099	4,265	26	n.a.
49 Loans to finance agricultural production and other loans to farmers	33,536	5,874	325	5,549	8,549	19,113
50 Commercial and industrial loans	617,977	434,823	108,096	326,727	143,859	39,295
51 To U.S. addressees (domicile)	n.a.	349,494	24,845	143,519	145,208	n.a.
52 To non-U.S. addressees (domicile)	n.a.	85,329	83,446	1,882	340	n.a.
53 Acceptances of other banks	2,528	863	499	364	932	733
54 U.S. banks	n.a.	261	13	248	n.a.	n.a.
55 Foreign banks	n.a.	602	486	116	n.a.	n.a.
56 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	396,920	166,330	17,532	148,799	191,168	39,422
57 Credit cards and related plans	127,415	50,603	n.a.	n.a.	74,577	2,235
58 Other (includes single payment and installment)	269,505	115,727	n.a.	n.a.	116,591	37,187

73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

B. Domestic and foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q3					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
59 Obligations (other than securities) of states and political subdivisions in the U.S.	35,990	21,217	273	20,943	13,209	1,563
60 Taxable	1,204	690	118	572	452	62
61 Tax-exempt	34,785	20,527	155	20,372	12,758	1,501
62 All other loans	115,606	104,305	42,218	62,087	9,521	1,779
63 Loans to foreign governments and official institutions	n.a.	24,840	23,372	1,468	122	n.a.
64 Other loans	n.a.	79,465	18,846	60,620	9,399	n.a.
65 Loans for purchasing and carrying securities	n.a.	n.a.	n.a.	13,950	1,489	n.a.
66 All other loans	n.a.	n.a.	n.a.	46,670	7,910	n.a.
67 Lease financing receivables	37,648	31,456	4,133	27,323	5,610	583
68 Assets held in trading accounts	51,722	50,280	26,046	24,208	1,284	208
69 Premises and fixed assets (including capitalized leases)	50,068	27,272		n.a.	16,396	6,401
70 Other real estate owned	18,543	10,537		n.a.	5,760	2,247
71 Investments in unconsolidated subsidiaries and associated companies	2,622	2,156		n.a.	409	57
72 Customers' liability on acceptances, outstanding	24,693	24,236		n.a.	440	16
73 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	n.a.	n.a.	n.a.	34,988	n.a.	n.a.
74 Intangible assets	9,253	5,264		n.a.	3,704	285
75 Other assets	119,685	87,714		n.a.	24,729	7,243
76 Total liabilities, limited-life preferred stock and equity capital	3,364,654	1,922,109		n.a.	1,064,017	378,528
77 Total liabilities <sup>7</sup>	3,147,648	1,818,997	443,925	1,436,316	984,742	343,908
78 Limited-life preferred stock	81	0	n.a.	n.a.	81	0
79 Total deposits	2,587,079	1,384,628	329,537	1,055,091	867,407	335,044
80 Individuals, partnerships, and corporations			198,700	967,425	803,782	308,368
81 U.S. government				3,803	1,996	592
82 States and political subdivisions in the United States				36,907	44,101	21,939
83 Commercial banks in the United States	n.a.	n.a.	n.a.	23,343	8,228	1,160
84 Other depository institutions in the United States				4,893	3,120	905
85 Banks in foreign countries				7,557	108	n.a.
86 Foreign governments and official institutions		24,537	23,123	1,414	241	n.a.
87 Certified and official checks	18,373	10,520	771	9,749	5,831	2,021
88 All other <sup>8</sup>			106,943	n.a.	n.a.	59
89 Total transaction accounts				312,560	219,764	84,645
90 Individuals, partnerships, and corporations				261,111	193,252	75,181
91 U.S. government				2,817	1,633	486
92 States and political subdivisions in the United States				9,276	11,667	6,128
93 Commercial banks in the United States				18,727	6,050	591
94 Other depository institutions in the United States				3,056	1,232	224
95 Banks in foreign countries				7,047	89	n.a.
96 Foreign governments and official institutions				778	9	n.a.
97 Certified and official checks				9,749	5,831	2,021
98 All other				n.a.	n.a.	14
99 Demand deposits (included in total transaction accounts)				235,817	134,025	43,842
100 Individuals, partnerships, and corporations				187,035	114,149	38,650
101 U.S. government				2,799	1,607	472
102 States and political subdivisions in the United States				6,632	5,077	1,882
103 Commercial banks in the United States				18,726	6,046	589
104 Other depository institutions in the United States				3,056	1,215	215
105 Banks in foreign countries	n.a.	n.a.	n.a.	7,042	89	n.a.
106 Foreign governments and official institutions				777	9	n.a.
107 Certified and official checks				9,749	5,831	2,021
108 All other				n.a.	n.a.	14
109 Total nontransaction accounts				742,530	647,643	250,399
110 Individuals, partnerships, and corporations				706,314	610,530	233,187
111 U.S. government				985	363	105
112 States and political subdivisions in the United States				27,631	32,434	15,811
113 Commercial banks in the United States				4,616	2,178	569
114 U.S. branches and agencies of foreign banks				378	227	n.a.
115 Other commercial banks in the United States				4,238	1,951	n.a.
116 Other depository institutions in the United States				1,837	1,888	681
117 Banks in foreign countries				510	19	n.a.
118 Foreign branches of other U.S. banks				17	16	n.a.
119 Other banks in foreign countries				493	3	n.a.
120 Foreign governments and official institutions				635	231	n.a.
121 All other				n.a.	n.a.	45
122 Federal funds purchased and securities sold under agreements to repurchase	264,579	197,183	790	196,393	64,416	2,979
123 Federal funds purchased	168,798	132,486	n.a.	n.a.	35,038	1,274
124 Securities sold under agreements to repurchase	95,780	64,697	n.a.	n.a.	29,378	1,705
125 Demand notes issued to the U.S. Treasury	n.a.	n.a.	n.a.	25,567	5,473	618
126 Other borrowed money	122,235	92,237	37,579	54,658	29,097	901
127 Banks liability on acceptances executed and outstanding	24,795	24,339	5,844	18,495	440	16
128 Notes and debentures subordinated to deposits	19,093	17,558	n.a.	n.a.	1,418	117
129 Net due to own foreign offices, Edge and agreement subsidiaries, and IBF's	n.a.	n.a.	n.a.	26,256	n.a.	n.a.
130 All other liabilities	98,209	77,485	n.a.	n.a.	16,491	4,233
131 Total equity capital <sup>3</sup>	216,925	103,111	n.a.	n.a.	79,194	34,619

**73. Insured commercial banks assets and liabilities, 1990<sup>1</sup>—Continued**

**B. Domestic and foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q3					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
<b>MEMO</b>						
132 Holdings of commercial paper included in total loans, gross	↑	881	744	137	1,616	n.a.
133 Total individual retirement accounts (IRA) and Keogh plan accounts	↑	↑	↑	56,516	52,493	18,444
134 Total brokered deposits	↑	↑	↑	50,360	19,875	794
135 Total brokered retail deposits	↑	↑	↑	22,847	13,550	724
136 Issued in denominations of \$100,000 or less	↑	↑	↑	4,478	3,574	651
137 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	↑	↑	↑	18,369	9,976	73
<b>Savings deposits</b>						
138 Money market deposit accounts (MMDAs)	↑	↑	↑	198,853	134,335	37,543
139 Other savings deposits	↑	↑	↑	86,828	79,324	28,887
140 Total time deposits of less than \$100,000	↑	↑	↑	247,897	303	143,258
141 Time certificates of deposit of \$100,000 or more	↑	↑	↑	176,627	126,132	39,320
142 Open-account time deposits of \$100,000 or more	↑	↑	↑	32,325	5,258	1,391
143 All NOW accounts (including "Super NOW" accounts)	↑	↑	↑	75,660	84,093	39,539
144 Total time and savings deposits	n.a.	n.a.	n.a.	819,274	733,382	291,202
<b>Quarterly averages</b>						
145 Total loans	↑	↑	↑	967,224	669,581	200,347
146 Obligations (other than securities) of states and political subdivisions in the United States	↑	↑	↑	21,186	13,020	n.a.
147 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	↑	↑	↑	76,617	85,473	40,614
<b>Nontransaction accounts</b>						
148 Money market deposit accounts (MMDAs)	↑	↑	↑	196,869	133,075	37,363
149 Other savings deposits	↑	↑	↑	86,540	78,848	28,766
150 Time certificates of deposit of \$100,000 or more	↑	↑	↑	181,091	126,067	38,950
151 All other time deposits	↑	↑	↑	276,545	304,484	143,409
152 Number of banks	12,385	235	↓	n.a.	2,639	9,511



### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### B. Domestic and foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q4					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
<b>1 Total assets<sup>2</sup></b>	<b>3,367,816</b>	<b>1,901,535</b>	<b>410,670</b>	<b>1,559,299</b>	<b>1,078,526</b>	<b>387,755</b>
2 Cash and balances due from depository institutions	314,651	217,412	83,874	133,539	70,906	26,332
3 Cash items in process of collection, unposted debits, and currency	↑	95,036	1,702	93,334	37,021	↑
4 Cash items in process of collection and unposted debits and coin	↑	n.a.	n.a.	75,506	25,233	↑
5 Currency and coin	↑	n.a.	n.a.	17,829	11,788	↑
6 Balances due from depository institutions in the United States	↑	30,688	16,971	13,717	19,939	n.a.
7 Balances due from banks in foreign countries and foreign central banks	↑	68,171	65,006	3,165	2,474	↓
8 Balances due from Federal Reserve Banks	n.a.	23,518	195	23,323	11,472	↓
<b>MEMO</b>						
9 Noninterest-bearing balances due from commercial banks in the United States (included in balances due from depository institutions in the U.S.)	↓	n.a.	n.a.	9,444	14,716	9,869
<b>10 Total securities, loans and lease financing receivables, net</b>	<b>2,788,465</b>	<b>1,487,835</b>	<b>n.a.</b>	<b>n.a.</b>	<b>955,324</b>	<b>345,306</b>
11 Total securities, book value	600,847	247,372	32,669	214,703	236,187	117,288
12 U.S. Treasury securities and U.S. government agency and corporation obligations	423,182	158,206	3,040	155,167	173,656	91,320
13 U.S. Treasury securities	n.a.	42,616	821	41,795	69,583	n.a.
14 U.S. government agency and corporation obligations	n.a.	115,590	2,218	113,372	104,073	n.a.
15 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	146,111	76,314	1,872	74,442	49,001	20,796
16 All other	n.a.	39,277	347	38,930	55,072	n.a.
17 Securities issued by states and political subdivisions in the United States	82,940	29,477	1,005	28,472	36,597	16,866
18 Other domestic securities	n.a.	27,417	1,424	25,993	21,971	n.a.
19 All holdings of private certificates of participation in pools of residential mortgages	3,669	1,900	87	1,813	1,337	432
20 All other	53,581	25,517	1,337	24,180	20,634	7,430
21 Foreign securities	n.a.	28,152	26,119	2,033	385	n.a.
22 Equity securities	8,938	4,120	1,081	3,039	3,577	1,240
23 Marketable	4,437	996	301	695	2,541	901
24 Investments in mutual funds	1,906	249	32	217	837	819
25 Other	2,993	936	269	668	1,883	174
26 Less: Net unrealized loss	461	190	0	190	179	92
27 Other equity securities	4,501	3,124	780	2,344	1,037	340
28 Federal funds sold and securities purchased under agreements to resell	146,134	70,228	568	69,659	50,422	25,485
29 Federal funds sold	124,479	53,404	n.a.	n.a.	46,067	25,008
30 Securities purchased under agreements to resell	21,655	16,823	n.a.	n.a.	4,355	477
31 Total loans and lease financing receivables, gross	2,109,819	1,214,370	208,760	1,005,609	687,611	207,838
32 Less: Unearned income on loans	13,166	5,453	1,491	3,963	5,790	1,923
33 Total loans and leases (net of unearned income)	2,096,652	1,208,916	207,269	1,001,647	681,822	205,914
34 Less: Allowance for loan and lease losses	54,924	38,438	n.a.	n.a.	13,106	3,380
35 Less: Allocated transfer risk reserves	244	243	n.a.	n.a.	0	1
36 EQUALS: Total loans and leases, net	2,041,484	1,170,235	n.a.	n.a.	668,716	202,533
<b>Total loans, gross, by category</b>						
37 Loans secured by real estate	824,812	413,767	26,585	387,182	307,030	104,014
38 Construction and land development	↑	↑	↑	80,215	37,625	7,694
39 Farmland	↑	↑	↑	2,132	5,387	9,709
40 One-to-four family residential properties	↑	↑	↑	184,121	156,408	57,494
41 Revolving, open-end loans secured by one-to-four family residential properties and extended under lines of credit	n.a.	n.a.	n.a.	33,226	24,667	3,438
42 All other loans secured by one-to-four family residential properties	↓	↓	↓	150,895	131,741	54,056
43 Multifamily (5 or more) residential properties	↓	↓	↓	10,615	8,132	2,082
44 Nonfarm nonresidential properties	↓	↓	↓	110,099	99,479	27,035
45 Loans to depository institutions	50,900	40,948	15,387	25,562	9,464	487
46 To commercial banks in the United States	n.a.	21,311	610	20,701	9,025	n.a.
47 To other depository institutions in the United States	n.a.	1,842	109	1,733	424	n.a.
48 To banks in foreign countries	n.a.	17,795	14,668	3,128	16	n.a.
49 Loans to finance agricultural production and other loans to farmers	33,217	5,941	304	5,636	8,441	18,835
50 Commercial and industrial loans	611,872	429,679	103,591	326,088	142,563	39,630
51 To U.S. addressees (domicile)	n.a.	347,789	23,404	324,385	142,197	n.a.
52 To non-U.S. addressees (domicile)	n.a.	81,890	80,187	1,703	366	n.a.
53 Acceptances of other banks	3,858	665	301	365	1,528	1,665
54 U.S. banks	n.a.	312	64	248	n.a.	n.a.
55 Foreign banks	n.a.	353	236	117	n.a.	n.a.
56 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	399,095	169,116	17,194	151,922	190,758	39,221
57 Credit cards and related plans	132,800	53,171	n.a.	n.a.	77,008	2,621
58 Other (includes single payment and installment)	266,295	115,945	n.a.	n.a.	113,751	36,599

73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

B. Domestic and foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q4					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
59 Obligations (other than securities) of states and political subdivisions in the U.S. . . . .	33,905	19,714	273	19,441	12,646	1,545
60 Taxable . . . . .	1,336	877	120	757	399	60
61 Tax-exempt . . . . .	32,570	18,837	152	18,635	12,247	1,486
62 All other loans . . . . .	114,197	102,740	40,953	61,737	9,609	1,849
63 Loans to foreign governments and official institutions . . . . .	n.a.	25,262	23,953	1,309	116	n.a.
64 Other loans . . . . .	n.a.	77,478	17,000	60,478	9,492	n.a.
65 Loans for purchasing and carrying securities . . . . .	n.a.	n.a.	n.a.	11,025	1,489	n.a.
66 All other loans . . . . .	n.a.	n.a.	n.a.	49,433	8,004	n.a.
67 Lease financing receivables . . . . .	37,962	31,798	4,173	27,625	5,572	592
68 Assets held in trading accounts . . . . .	47,881	46,133	24,059	22,038	1,548	200
69 Premises and fixed assets (including capitalized leases) . . . . .	51,020	28,078	↑	↑	16,496	6,446
70 Other real estate owned . . . . .	21,411	12,505	↑	↑	6,575	2,330
71 Investments in unconsolidated subsidiaries and associated companies . . . . .	2,694	2,267	n.a.	n.a.	367	60
72 Customers' liability on acceptances, outstanding . . . . .	21,708	21,331	↓	↓	359	18
73 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs . . . . .	n.a.	n.a.	n.a.	47,338	n.a.	n.a.
74 Intangible assets . . . . .	10,501	6,191	↓	n.a.	3,957	354
75 Other assets . . . . .	109,485	79,783	↓	n.a.	22,993	6,709
<b>76 Total liabilities, limited-life preferred stock and equity capital . . . . .</b>	<b>3,367,816</b>	<b>1,901,535</b>	<b>↓</b>	<b>n.a.</b>	<b>1,078,526</b>	<b>387,755</b>
<b>77 Total liabilities<sup>7</sup> . . . . .</b>	<b>3,150,323</b>	<b>1,797,485</b>	<b>411,522</b>	<b>1,454,396</b>	<b>999,660</b>	<b>353,178</b>
78 Limited-life preferred stock . . . . .	6	0	n.a.	n.a.	4	2
79 Total deposits . . . . .	2,631,390	1,403,811	293,391	1,110,419	883,187	344,393
80 Individuals, partnerships, and corporations . . . . .	↑	↑	186,957	1,017,482	819,655	316,951
81 U.S. government . . . . .	↑	↑	5,743	2,536	824	824
82 States and political subdivisions in the United States . . . . .	n.a.	n.a.	n.a.	38,692	43,328	22,151
83 Commercial banks in the United States . . . . .	↓	↓	↓	23,565	8,530	1,143
84 Other depository institutions in the United States . . . . .	↓	↓	↓	4,806	2,812	964
85 Banks in foreign countries . . . . .	↓	↓	↓	7,537	118	n.a.
86 Foreign governments and official institutions . . . . .	↓	↓	↓	1,284	54	n.a.
87 Certified and official checks . . . . .	20,644	12,173	863	11,300	6,155	2,316
88 All other <sup>8</sup> . . . . .	↑	↑	87,510	n.a.	n.a.	43
89 Total transaction accounts . . . . .	↑	↑	↑	354,829	234,126	90,842
90 Individuals, partnerships, and corporations . . . . .	↑	↑	↑	297,520	205,886	80,586
91 U.S. government . . . . .	↑	↑	↑	4,734	2,252	717
92 States and political subdivisions in the United States . . . . .	↑	↑	↑	10,707	11,828	6,387
93 Commercial banks in the United States . . . . .	↑	↑	↑	19,282	6,653	562
94 Other depository institutions in the United States . . . . .	↑	↑	↑	3,336	1,243	251
95 Banks in foreign countries . . . . .	↑	↑	↑	7,036	93	n.a.
96 Foreign governments and official institutions . . . . .	↑	↑	↑	893	16	n.a.
97 Certified and official checks . . . . .	↑	↑	↑	11,300	6,155	2,316
98 All other . . . . .	↑	↑	↑	n.a.	n.a.	22
99 Demand deposits (included in total transaction accounts) . . . . .	↑	↑	↑	270,478	142,922	47,384
100 Individuals, partnerships, and corporations . . . . .	↑	↑	↑	216,043	121,447	41,676
101 U.S. government . . . . .	↑	↑	↑	4,699	2,235	705
102 States and political subdivisions in the United States . . . . .	↑	↑	↑	7,883	5,096	1,863
103 Commercial banks in the United States . . . . .	↑	↑	↑	19,282	6,651	562
104 Other depository institutions in the United States . . . . .	↑	↑	↑	3,336	1,229	241
105 Banks in foreign countries . . . . .	n.a.	n.a.	n.a.	7,034	93	n.a.
106 Foreign governments and official institutions . . . . .	↑	↑	↑	891	16	n.a.
107 Certified and official checks . . . . .	↑	↑	↑	11,310	6,155	2,316
108 All other . . . . .	↑	↑	↑	n.a.	n.a.	22
109 Total nontransaction accounts . . . . .	↑	↑	↑	755,591	649,061	253,550
110 Individuals, partnerships, and corporations . . . . .	↑	↑	↑	719,962	613,769	236,365
111 U.S. government . . . . .	↑	↑	↑	1,009	284	107
112 States and political subdivisions in the United States . . . . .	↑	↑	↑	27,974	31,500	15,763
113 Commercial banks in the United States . . . . .	↑	↑	↑	4,283	1,877	581
114 U.S. branches and agencies of foreign banks . . . . .	↑	↑	↑	368	208	n.a.
115 Other commercial banks in the United States . . . . .	↑	↑	↑	3,916	1,670	n.a.
116 Other depository institutions in the United States . . . . .	↑	↑	↑	1,470	1,569	713
117 Banks in foreign countries . . . . .	↑	↑	↑	501	24	n.a.
118 Foreign branches of other U.S. banks . . . . .	↑	↑	↑	1	18	n.a.
119 Other banks in foreign countries . . . . .	↑	↑	↑	500	7	n.a.
120 Foreign governments and official institutions . . . . .	↑	↑	↑	391	37	n.a.
121 All other . . . . .	↑	↑	↑	n.a.	n.a.	21
122 Federal funds purchased and securities sold under agreements to repurchase . . . . .	244,392	176,085	959	175,126	65,167	3,141
123 Federal funds purchased . . . . .	153,877	116,790	n.a.	n.a.	35,919	1,168
124 Securities sold under agreements to repurchase . . . . .	90,515	59,295	n.a.	n.a.	29,248	1,973
125 Demand notes issued to the U.S. Treasury . . . . .	n.a.	n.a.	n.a.	17,818	4,899	498
126 Other borrowed money . . . . .	114,203	85,709	32,357	53,353	27,658	836
127 Banks liability on acceptances executed and outstanding . . . . .	21,909	21,532	4,342	17,189	359	18
128 Notes and debentures subordinated to deposits . . . . .	23,737	22,035	n.a.	n.a.	1,582	120
129 Net due to own foreign offices, Edge and agreement subsidiaries, and IBF's . . . . .	n.a.	n.a.	n.a.	21,056	n.a.	n.a.
130 All other liabilities . . . . .	91,476	70,495	n.a.	n.a.	16,808	4,173
131 Total equity capital <sup>3</sup> . . . . .	217,487	104,050	n.a.	n.a.	78,862	34,575

**73. Insured commercial banks assets and liabilities, 1990<sup>1</sup>—Continued**

**B. Domestic and foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q4					
	Total	Banks with foreign offices <sup>5</sup>			Banks with domestic offices only <sup>6</sup>	
		Total	Foreign	Domestic	Over 100	Under 100
MEMO						
132 Holdings of commercial paper included in total loans, gross . . . . .	↑	505	350	155	2,498	n.a.
133 Total individual retirement accounts (IRA) and Keogh plan accounts . . . . .				58,995	53,997	18,981
134 Total brokered deposits . . . . .				51,344	20,349	765
135 Total brokered retail deposits . . . . .				24,159	14,690	709
136 Issued in denominations of \$100,000 or less . . . . .				4,489	4,410	577
137 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less . . . . .				19,670	10,281	132
Savings deposits						
138 Money market deposit accounts (MMDAs) . . . . .				204,615	134,329	38,185
139 Other savings deposits . . . . .				88,944	79,107	29,000
140 Total time deposits of less than \$100,000 . . . . .				257,028	309	145,884
141 Time certificates of deposit of \$100,000 or more . . . . .				174,943	122,004	39,182
142 Open-account time deposits of \$100,000 or more . . . . .				30,061	4,555	1,299
143 All NOW accounts (including "Super NOW" accounts) . . . . .				83,452	89,565	42,212
144 Total time and savings deposits . . . . .	n.a.	n.a.	n.a.	839,942	740,265	297,008
Quarterly averages						
145 Total loans . . . . .				978,380	672,731	202,318
146 Obligations (other than securities) of states and political subdivisions in the United States . . . . .				20,397	12,677	n.a.
147 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) . . . . .				78,922	86,991	41,647
Nontransaction accounts						
148 Money market deposit accounts (MMDAs) . . . . .				201,571	134,315	37,978
149 Other savings deposits . . . . .				88,120	78,529	28,762
150 Time certificates of deposit of \$100,000 or more . . . . .				176,857	124,312	38,809
151 All other time deposits . . . . .				286,251	309,988	145,650
152 Number of banks . . . . .	12,317	232	↓	n.a.	2,616	9,469

**73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued**

**C. Domestic offices with assets of \$100 million or more or with foreign offices**

Millions of dollars

Item	Consolidated report of condition, Q1				
	Total	Members			Non-members
		Total	Nationa	State	
<b>1 Total assets<sup>2</sup></b>	<b>2,541,990</b>	<b>2,016,162</b>	<b>1,625,019</b>	<b>391,142</b>	<b>525,828</b>
2 Cash and balances due from depository institutions	181,891	149,809	120,796	29,012	32,082
3 Cash items in process of collection and unposted debits	92,644	83,113	68,260	14,853	9,531
4 Currency and coin	20,547	16,948	14,145	2,803	3,599
5 Balances due from depository institutions in the United States	31,874	20,221	16,358	3,823	11,653
6 Balances due from banks in foreign countries and foreign central banks	5,280	4,087	3,179	908	1,193
7 Balances due from Federal Reserve Banks	31,546	25,439	18,814	6,625	6,107
<b>8 Total securities, loans and lease financing receivables, (net of unearned income)</b>	<b>2,195,356</b>	<b>1,726,161</b>	<b>1,402,404</b>	<b>323,758</b>	<b>469,195</b>
9 Total securities, book value	433,701	325,949	251,351	74,559	107,751
10 U.S. Treasury securities	116,557	82,104	64,417	17,687	34,453
11 U.S. government agency and corporation obligations	188,630	148,962	116,440	32,502	39,668
12 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	109,277	92,735	72,877	19,858	16,542
13 All other	79,353	56,227	43,583	12,644	23,126
14 Securities issued by states and political subdivisions in the United States	72,072	55,434	41,840	13,595	16,638
15 Other domestic debt securities	47,260	33,946	25,088	8,858	13,315
16 All holdings of private certificates of participation in pools of residential mortgages	3,621	2,706	2,310	396	915
17 All other	43,640	31,240	22,778	8,462	12,400
18 Foreign debt securities	2,495	2,124	851	1,233	371
19 Equity securities	6,687	3,380	2,655	684	3,307
20 Marketable	2,986	700	569	132	2,286
21 Investments in mutual funds	1,041	482	426	55	559
22 Other	2,304	304	202	102	2,000
23 Less: Net unrealized loss	358	86	60	26	273
24 Other equity issues	3,700	2,679	2,127	552	1,021
25 Federal funds sold and securities purchased under agreements to resell <sup>9</sup>	119,206	96,951	78,300	18,651	22,255
26 Federal funds sold	45,146	28,919	24,666	4,233	16,227
27 Securities purchased under agreements to resell	3,469	2,476	2,165	312	993
28 Total loans and lease financing receivables, gross	1,652,994	1,311,151	1,079,102	232,049	341,842
29 Less: Unearned income on loans	10,544	7,890	6,369	1,501	2,654
30 Total loans and leases (net of unearned income)	1,642,449	1,303,261	1,072,713	230,548	339,188
<i>Total loans, gross, by category</i>					
31 Loans secured by real estate	652,851	496,899	424,481	72,418	155,952
32 Construction and land development	128,133	102,782	86,122	16,660	25,351
33 Farmland	7,354	4,824	4,254	571	2,530
34 One-to-four family residential properties	303,191	227,462	194,168	33,294	75,729
35 Revolving, open-end loans secured by one-to-four family residential properties and extended under lines of credit	49,195	38,395	32,307	6,088	10,800
36 All other loans secured by one-to-four family residential properties	253,997	189,067	161,860	27,207	64,930
37 Multifamily (5 or more) residential properties	19,246	15,019	13,166	1,863	4,227
38 Nonfarm nonresidential properties	194,926	146,812	126,782	20,030	48,115
39 Loans to commercial banks in the United States	28,699	25,173	18,308	6,865	3,526
40 Loans to other depository institutions in the United States	2,137	1,927	1,746	130	210
41 Loans to banks in foreign countries	3,983	3,797	1,605	2,192	186
42 Loans to finance agricultural production and other loans to farmers	12,430	9,360	8,416	943	3,071
43 Commercial and industrial loans	476,126	389,424	311,055	79,369	86,702
44 To U.S. addressees (domicile)	473,748	387,357	309,675	77,681	86,391
45 To non-U.S. addressees (domicile)	2,379	2,068	1,380	688	311
46 Acceptances of other banks <sup>10</sup>	1,715	987	855	131	728
47 Of U.S. banks	683	447	389	57	237
48 Of foreign banks	244	182	149	34	62
49 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	334,092	258,866	219,764	39,102	75,226
50 Credit cards and related plans	75,426	54,803	52,369	2,434	20,623
51 Other (includes single payment and installments)	114,411	70,659	59,319	11,340	43,752
52 Loans to foreign governments and official institutions	1,667	1,609	1,328	280	58
53 Obligations (other than securities) of states and political subdivisions in the United States	37,922	31,988	23,904	8,054	5,933
54 Taxable	1,143	937	682	255	206
55 Tax-exempt	36,779	31,052	23,252	7,799	5,727
56 Other loans	69,071	63,106	44,224	18,882	5,965
57 Loans for purchasing and carrying securities	17,408	15,993	10,175	5,818	1,415
58 All other loans	51,663	47,113	34,049	13,064	4,550
59 Lease financing receivables	32,300	28,016	23,305	4,681	4,284
60 Customers' liability on acceptances outstanding	19,999	18,762	14,520	4,243	1,236
61 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	36,873	31,896	18,753	13,144	4,976
62 Remaining assets	144,744	121,429	87,300	34,129	23,315
<b>63 Total liabilities and equity capital</b>	<b>2,541,990</b>	<b>2,016,162</b>	<b>1,625,019</b>	<b>391,142</b>	<b>525,828</b>
64 Total liabilities <sup>5</sup>	2,365,009	1,880,003	1,516,733	363,270	485,006
65 Total deposits	1,869,704	1,454,251	1,187,867	266,385	415,453
66 Individuals, partnerships, and corporations	1,717,655	1,332,679	1,092,802	239,877	384,976
67 U.S. government	3,933	3,301	2,855	445	632
68 States and political subdivisions in the United States	82,563	61,641	51,616	10,025	20,922
69 Commercial banks in the United States	32,609	29,213	22,394	6,819	3,396
70 Other depository institutions in the United States	7,762	6,047	5,222	826	1,714
71 Banks in foreign countries	7,345	6,739	3,455	3,284	606
72 Foreign governments and official institutions	1,561	1,473	1,029	443	88
73 Certified and official checks	16,277	13,159	8,494	4,665	3,119

**73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued**

**C. Domestic offices with assets of \$100 million or more or with foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q1				
	Total	Members			Non-members
		Total	National	State	
74 Total transaction accounts	530,892	425,808	342,764	83,044	105,084
75 Individuals, partnerships, and corporations	456,141	361,576	295,344	66,232	94,566
76 U.S. government	2,623	2,132	1,807	324	492
77 States and political subdivisions in the United States	19,587	15,620	12,972	2,648	3,968
78 Commercial banks in the United States	24,008	22,226	17,257	4,969	1,782
79 Other depository institutions in the United States	4,562	3,743	3,076	667	819
80 Banks in foreign countries	6,786	6,480	3,293	3,187	306
81 Foreign governments and official institutions	906	873	522	352	33
82 Certified and official checks	16,277	13,159	8,494	4,665	3,119
83 Demand deposits (included in total transaction accounts)	366,468	299,440	236,279	63,162	67,028
84 Individuals, partnerships, and corporations	300,100	241,462	194,068	47,394	58,638
85 U.S. government	2,578	2,097	1,773	324	482
86 States and political subdivisions in the United States	11,276	9,413	7,807	1,606	1,863
87 Commercial banks in the United States	24,007	22,226	17,257	4,969	1,781
88 Other depository institutions in the United States	4,543	3,732	3,066	667	811
89 Banks in foreign countries	6,781	6,478	3,293	3,186	302
90 Foreign governments and official institutions	905	873	521	352	32
91 Certified and official checks	16,277	13,159	8,494	4,665	3,119
92 Total nontransaction accounts	1,338,812	1,028,444	845,103	183,340	310,369
93 Individuals, partnerships, and corporations	1,261,513	971,103	797,458	173,645	290,410
94 U.S. government	1,309	1,169	1,048	121	140
95 States and political subdivisions in the United States	62,976	46,021	38,644	7,377	16,954
96 Commercial banks in the United States	8,601	6,987	5,137	1,849	1,614
97 U.S. branches and agencies of foreign banks	890	535	385	150	356
98 Other commercial banks in the United States	7,711	6,452	4,752	1,700	1,259
99 Other depository institutions in the United States	3,199	2,304	2,146	158	895
100 Banks in foreign countries	559	259	162	98	300
101 Foreign branches of other U.S. banks	20	12	9	3	8
102 Other banks in foreign countries	539	247	153	94	292
103 Foreign governments and official institutions	654	599	507	92	55
104 Federal funds purchased and securities sold under agreements to repurchase <sup>11</sup>	275,915	240,686	181,014	59,672	35,230
105 Federal funds purchased	31,528	25,253	21,832	3,422	6,275
106 Securities sold under agreements to repurchase	30,548	15,923	13,249	2,674	14,625
107 Demand notes issued to the U.S. Treasury	13,328	11,949	9,479	2,470	1,379
108 Other borrowed money	92,469	71,687	60,344	11,343	20,782
109 Banks liability on acceptances executed and outstanding	20,464	19,224	14,937	4,287	1,240
110 Notes and debentures subordinated to deposits	2,356	1,850	1,779	71	506
111 Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs	22,195	20,617	18,817	1,800	1,578
112 Remaining liabilities	90,771	80,356	61,313	19,042	10,416
113 Total equity capital <sup>13</sup>	176,981	136,158	108,286	27,872	40,823
MEMO					
114 Holdings of commercial paper included in total loans, gross	1,605	694	601	94	911
115 Total individual retirement accounts (IRA) and Keogh plan accounts	98,023	76,321	63,031	13,290	21,702
116 Total brokered deposits	66,476	49,635	42,479	7,156	16,841
117 Total brokered retail deposits	27,203	18,191	15,365	2,826	9,012
118 Issued in denominations of \$100,000 or less	7,833	4,180	3,768	412	3,652
119 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	19,370	14,011	11,597	2,414	5,360
Savings deposits					
120 Money market deposit accounts (MMDAs)	323,978	259,601	214,937	44,664	64,377
121 Other savings deposits	162,618	125,942	93,142	32,800	36,676
122 Total time deposits of less than \$100,000	500,853	373,621	314,848	58,773	127,232
123 Time certificates of deposit of \$100,000 or more	314,108	237,196	202,323	34,873	76,913
124 Open-account time deposits of \$100,000 or more	37,254	32,084	19,854	12,230	5,171
125 All NOW accounts (including "Super NOW" accounts)	160,762	123,767	104,129	19,638	36,995
126 Total time and savings deposits	1,503,236	1,154,811	951,588	203,223	348,425
Quarterly averages					
127 Total loans	1,610,466	1,277,900	1,053,757	224,143	332,567
128 Obligations (other than securities) of states and political subdivisions in the United States	37,419	31,538	23,311	8,227	5,881
129 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	161,514	124,334	104,673	19,661	37,180
Nontransaction accounts					
130 Money market deposit accounts (MMDAs)	319,595	255,913	211,271	44,643	63,681
131 Other savings deposits	157,747	121,844	90,644	31,200	35,903
132 Time certificates of deposit of \$100,000 or more	313,714	236,087	200,813	35,274	77,628
133 All other time deposits	532,694	401,526	331,512	70,014	131,168
134 Number of banks	2,899	1,604	1,343	261	1,295

**73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued**

**C. Domestic offices with assets of \$100 million or more or with foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q2				
	Total	Members			Non-members
		Total	National	State	
<b>1 Total assets<sup>2</sup></b>	<b>2,580,047</b>	<b>2,029,326</b>	<b>1,634,290</b>	<b>395,037</b>	<b>550,720</b>
2 Cash and balances due from depository institutions	184,317	150,651	121,387	29,264	33,665
3 Cash items in process of collection and unposted debits	93,749	83,565	68,664	14,902	10,183
4 Currency and coin	21,545	17,658	14,785	2,873	3,887
5 Balances due from depository institutions in the United States	31,873	19,885	16,045	3,840	11,988
6 Balances due from banks in foreign countries and foreign central banks	4,837	3,564	2,752	813	1,273
7 Balances due from Federal Reserve Banks	32,313	25,978	19,141	6,837	6,334
<b>8 Total securities, loans and lease financing receivables, (net of unearned income)</b>	<b>2,230,109</b>	<b>1,737,864</b>	<b>1,406,652</b>	<b>331,213</b>	<b>492,245</b>
9 Total securities, book value	442,941	332,408	258,933	73,475	110,533
10 U.S. Treasury securities	115,946	80,768	64,526	16,243	35,178
11 U.S. government agency and corporation obligations	201,195	159,265	126,054	33,171	41,930
12 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	117,738	100,285	79,787	20,498	17,453
13 All other	83,457	58,980	46,307	12,672	24,477
14 Securities issued by states and political subdivisions in the United States	68,824	52,532	39,761	12,771	16,291
15 Other domestic debt securities	47,862	34,419	25,014	9,405	13,443
16 All holdings of private certificates of participation in pools of residential mortgages	3,132	2,266	1,831	435	866
17 All other	44,731	32,153	23,183	8,970	12,578
18 Foreign debt securities	2,307	1,935	802	1,132	372
19 Equity securities	6,807	3,489	2,735	754	3,319
20 Marketable	3,546	730	569	162	2,815
21 Investments in mutual funds	1,060	511	431	80	549
22 Other	2,831	294	187	107	2,536
23 Less: Net unrealized loss	345	75	49	26	270
24 Other equity issues	3,262	2,759	2,166	592	503
25 Federal funds sold and securities purchased under agreements to resell <sup>9</sup>	126,374	103,005	78,959	24,047	23,368
26 Federal funds sold	46,206	29,500	25,483	4,017	16,706
27 Securities purchased under agreements to resell	3,462	2,380	2,017	364	1,082
28 Total loans and lease financing receivables, gross	1,671,275	1,310,238	1,075,033	235,205	361,362
29 Less: Unearned income on loans	10,480	7,787	6,272	1,515	2,693
30 Total loans and leases (net of unearned income)	1,660,794	1,302,451	1,068,760	233,691	358,343
<i>Total loans, gross, by category</i>					
31 Loans secured by real estate	674,574	512,276	437,082	75,194	162,298
32 Construction and land development	127,121	101,408	84,885	16,523	25,713
33 Farmland	7,451	4,855	4,274	581	2,596
34 One-to-four family residential properties	320,391	240,896	205,640	35,256	79,495
35 Revolving, open-end loans secured by one-to-four family residential properties and extended under lines of credit	52,162	40,437	34,016	6,421	11,725
36 All other loans secured by one-to-four family residential properties	268,228	200,458	171,624	28,834	67,770
37 Multifamily (5 or more) residential properties	19,204	14,878	13,066	1,813	4,325
38 Nonfarm nonresidential properties	200,407	150,238	129,216	21,022	50,169
39 Loans to commercial banks in the United States	26,978	22,293	15,453	6,839	4,685
40 Loans to other depository institutions in the United States	2,149	1,946	1,783	165	204
41 Loans to banks in foreign countries	3,890	3,753	1,833	1,921	137
42 Loans to finance agricultural production and other loans to farmers	13,666	10,186	9,245	940	3,480
43 Commercial and industrial loans	475,398	388,308	309,929	78,379	87,090
44 To U.S. addressees (domicile)	472,671	386,208	308,297	77,911	86,463
45 To non-U.S. addressees (domicile)	2,727	2,100	1,632	469	627
46 Acceptances of other banks <sup>10</sup>	1,484	799	674	125	685
47 Of U.S. banks	513	305	253	53	208
48 Of foreign banks	232	160	132	26	72
49 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	333,148	246,381	207,171	39,210	86,767
50 Credit cards and related plans	72,450	41,822	39,602	2,220	30,628
51 Other (includes single payment and installments)	115,184	70,782	59,675	11,107	44,402
52 Loans to foreign governments and official institutions	1,701	1,636	1,183	448	65
53 Obligations (other than securities) of states and political subdivisions in the United States	35,209	29,533	21,920	7,612	5,677
54 Taxable	945	759	543	211	187
55 Tax-exempt	34,264	28,774	21,372	7,402	5,490
56 Other loans	70,741	65,261	45,557	19,703	5,481
57 Loans for purchasing and carrying securities	16,068	15,143	9,265	5,877	925
58 All other loans	54,673	50,118	36,291	13,826	4,556
59 Lease financing receivables	32,335	27,867	23,199	4,668	4,468
60 Customers' liability on acceptances outstanding	18,024	16,847	13,002	3,845	1,176
61 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	33,309	28,943	17,916	11,027	4,366
62 Remaining assets	147,597	123,963	93,249	30,715	23,634
<b>63 Total liabilities and equity capital</b>	<b>2,580,047</b>	<b>2,029,326</b>	<b>1,634,290</b>	<b>395,037</b>	<b>550,720</b>
64 Total liabilities <sup>5</sup>	2,399,364	1,891,714	1,525,060	366,653	507,650
65 Total deposits	1,909,022	1,477,959	1,211,428	266,531	431,063
66 Individuals, partnerships, and corporations	1,757,724	1,358,010	1,115,894	242,117	399,714
67 U.S. government	4,230	3,571	3,124	447	660
68 States and political subdivisions in the United States	82,306	61,264	51,348	9,916	21,042
69 Commercial banks in the United States	31,833	28,294	21,800	6,494	3,540
70 Other depository institutions in the United States	8,136	6,295	5,319	976	1,841
71 Banks in foreign countries	6,502	5,907	3,249	2,659	595
72 Foreign governments and official institutions	1,357	1,258	914	344	99
73 Certified and official checks	16,933	13,360	9,78	3,579	3,573

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### C. Domestic offices with assets of \$100 million or more or with foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q2				
	Total	Members			Non-members
		Total	National	State	
74 Total transaction accounts	541,761	433,454	348,587	84,866	108,307
75 Individuals, partnerships, and corporations	464,430	367,733	297,823	69,910	96,698
76 U.S. government	2,992	2,451	2,132	319	541
77 States and political subdivisions in the United States	21,570	17,042	14,321	2,721	4,528
78 Commercial banks in the United States	24,366	22,468	17,714	4,754	1,898
79 Other depository institutions in the United States	4,789	4,053	3,317	735	737
80 Banks in foreign countries	5,927	5,638	3,056	2,582	289
81 Foreign governments and official institutions	754	710	443	266	44
82 Certified and official checks	16,933	13,360	9,781	3,579	3,573
83 Demand deposits (included in total transaction accounts)	377,491	307,799	242,540	65,259	69,692
84 Individuals, partnerships, and corporations	309,469	248,890	197,464	51,427	60,578
85 U.S. government	2,953	2,419	2,101	318	534
86 States and political subdivisions in the United States	13,323	10,273	8,671	1,602	1,863
87 Commercial banks in the United States	24,362	22,465	17,714	4,751	1,897
88 Other depository institutions in the United States	4,775	4,045	3,310	735	730
89 Banks in foreign countries	5,923	5,637	3,056	2,581	286
90 Foreign governments and official institutions	752	709	443	266	43
91 Certified and official checks	16,933	13,360	9,781	3,579	3,573
92 Total nontransaction accounts	1,367,261	1,044,505	862,841	181,664	322,756
93 Individuals, partnerships, and corporations	1,293,294	990,278	818,071	172,207	303,016
94 U.S. government	1,239	1,120	992	128	118
95 States and political subdivisions in the United States	60,736	44,222	37,026	7,195	16,514
96 Commercial banks in the United States	7,467	5,826	4,086	1,740	1,642
97 U.S. branches and agencies of foreign banks	656	240	73	167	416
98 Other commercial banks in the United States	6,811	5,586	4,013	1,573	1,225
99 Other depository institutions in the United States	3,347	2,243	2,002	241	1,104
100 Banks in foreign countries	575	269	192	77	306
101 Foreign branches of other U.S. banks	29	19	9	10	10
102 Other banks in foreign countries	546	250	184	67	296
103 Foreign governments and official institutions	603	548	471	77	55
104 Federal funds purchased and securities sold under agreements to repurchase <sup>1</sup>	263,689	224,225	168,139	56,086	39,464
105 Federal funds purchased	31,368	21,488	17,927	3,561	9,879
106 Securities sold under agreements to repurchase	31,884	16,317	14,000	2,317	15,567
107 Demand notes issued to the U.S. Treasury	28,067	25,586	18,149	7,437	2,481
108 Other borrowed money	85,059	64,644	53,032	11,612	20,415
109 Banks liability on acceptances executed and outstanding	18,465	17,289	13,419	3,870	1,176
110 Notes and debentures subordinated to deposits	1,917	1,405	1,344	60	513
111 Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs	22,874	19,622	18,037	1,585	3,252
112 Remaining liabilities	93,144	80,607	59,550	21,057	12,537
113 Total equity capital <sup>1</sup>	180,683	137,613	109,229	28,383	43,070
<b>MEMO</b>					
114 Holdings of commercial paper included in total loans, gross	1,621	718	623	95	904
115 Total individual retirement accounts (IRA) and Keogh plan accounts	104,395	81,165	67,353	13,813	23,230
116 Total brokered deposits	69,326	52,647	45,483	7,164	16,679
117 Total brokered retail deposits	31,921	21,772	18,296	3,476	10,148
118 Issued in denominations of \$100,000 or less	8,191	4,306	4,099	207	3,885
119 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	23,730	17,467	14,197	3,269	6,263
<b>Savings deposits</b>					
120 Money market deposit accounts (MMDAs)	325,615	260,089	215,120	44,969	65,526
121 Other savings deposits	165,592	128,189	96,021	32,169	37,403
122 Total time deposits of less than \$100,000	531,165	395,783	336,046	59,737	135,382
123 Time certificates of deposit of \$100,000 or more	307,984	229,222	196,038	33,184	78,762
124 Open-account time deposits of \$100,000 or more	36,906	31,222	19,616	11,606	5,684
125 All NOW accounts (including "Super NOW" accounts)	161,161	123,651	104,196	19,455	37,510
126 Total time and savings deposits	1,531,531	1,170,160	968,888	201,271	361,371
<b>Quarterly averages</b>					
127 Total loans	1,625,371	1,275,893	1,047,987	227,906	349,477
128 Obligations (other than securities) of states and political subdivisions in the United States	35,897	30,294	22,290	8,004	5,602
129 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	164,090	125,965	106,144	19,821	38,125
<b>Nontransaction accounts</b>					
130 Money market deposit accounts (MMDAs)	323,778	258,573	213,330	45,243	65,205
131 Other savings deposits	161,493	124,734	93,444	31,290	36,758
132 Time certificates of deposit of \$100,000 or more	310,397	231,117	196,860	34,257	79,280
133 All other time deposits	550,973	414,774	344,723	70,051	136,199
134 Number of banks	2,883	1,589	1,332	257	1,294

73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

C. Domestic offices with assets of \$100 million or more or with foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q3				
	Total	Members			Non-members
		Total	Nationa	State	
<b>1 Total assets<sup>2</sup></b>	<b>2,604,298</b>	<b>2,040,468</b>	<b>1,636,370</b>	<b>404,099</b>	<b>563,830</b>
2 Cash and balances due from depository institutions	176,818	144,218	114,190	30,028	32,601
3 Cash items in process of collection and unposted debits	87,485	77,932	62,733	15,199	9,552
4 Currency and coin	22,099	18,135	15,216	2,919	3,964
5 Balances due from depository institutions in the United States	32,037	20,425	14,637	5,788	11,612
6 Balances due from banks in foreign countries and foreign central banks	4,918	3,650	3,125	525	1,268
7 Balances due from Federal Reserve Banks	30,279	24,075	18,478	5,596	6,205
<b>8 Total securities, loans and lease financing receivables, (net of unearned income)</b>	<b>2,249,512</b>	<b>1,746,693</b>	<b>1,416,012</b>	<b>330,681</b>	<b>502,819</b>
9 Total securities, book value	451,800	338,891	262,335	76,556	112,909
10 U.S. Treasury securities	116,905	81,146	64,525	16,621	35,759
11 U.S. government agency and corporation obligations	210,304	166,334	130,753	35,581	43,970
12 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	123,397	103,752	82,376	21,376	19,645
13 All other	86,908	62,583	48,377	14,205	24,325
14 Securities issued by states and political subdivisions in the United States	68,478	52,103	39,131	12,972	16,375
15 Other domestic debt securities	47,122	33,838	24,363	9,476	13,284
16 All holdings of private certificates of participation in pools of residential mortgages	3,015	2,111	1,696	415	905
17 All other	44,107	31,727	22,666	9,061	12,380
18 Foreign debt securities	2,394	1,982	810	1,172	412
19 Equity securities	6,596	3,487	2,754	733	3,109
20 Marketable	3,292	683	552	131	2,609
21 Investments in mutual funds	1,044	477	430	47	568
22 Other	2,665	279	172	107	2,387
23 Less: Net unrealized loss	418	73	50	23	345
24 Other equity issues	3,304	2,804	2,202	602	500
25 Federal funds sold and securities purchased under agreements to resell <sup>9</sup>	123,938	99,828	78,511	21,317	24,110
26 Federal funds sold	46,281	29,771	25,779	4,000	16,511
27 Securities purchased under agreements to resell	3,471	2,394	1,944	450	1,077
28 Total loans and lease financing receivables, gross	1,684,221	1,315,669	1,081,340	234,329	368,552
29 Less: Unearned income on loans	10,447	7,695	6,174	1,521	2,752
30 Total loans and leases (net of unearned income)	1,673,774	1,307,974	1,075,166	232,808	365,800
<i>Total loans, gross, by category</i>					
31 Loans secured by real estate	686,131	520,184	443,365	76,819	165,947
32 Construction and land development	124,859	99,509	82,964	16,545	25,350
33 Farmland	7,564	4,875	4,273	602	2,689
34 One-to-four family residential properties	332,032	249,950	213,644	36,306	82,082
35 Revolving, open-end loans secured by one-to-four family residential properties and extended under lines of credit	55,938	43,268	36,332	6,937	12,669
36 All other loans secured by one-to-four family residential properties	276,095	206,682	177,313	29,369	69,413
37 Multifamily (5 or more) residential properties	18,793	14,365	12,703	1,661	4,428
38 Nonfarm nonresidential properties	202,884	151,485	129,781	21,705	51,398
39 Loans to commercial banks in the United States	26,772	22,110	14,677	7,433	4,662
40 Loans to other depository institutions in the United States	2,386	2,184	2,063	121	202
41 Loans to banks in foreign countries	4,291	4,110	1,953	2,157	181
42 Loans to finance agricultural production and other loans to farmers	14,098	10,455	9,504	952	3,643
43 Commercial and industrial loans	470,586	383,671	306,477	77,194	86,915
44 To U.S. addressees (domicile)	468,364	381,733	305,109	76,624	86,631
45 To non-U.S. addressees (domicile)	2,222	1,939	1,363	570	284
46 Acceptances of other banks <sup>10</sup>	1,296	736	653	84	560
47 Of U.S. banks	495	327	294	33	168
48 Of foreign banks	214	107	95	12	107
49 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	339,966	249,990	211,179	38,811	89,976
50 Credit cards and related plans	74,577	41,980	39,711	2,269	32,597
51 Other (includes single payment and installments)	116,591	71,430	60,614	10,816	45,161
52 Loans to foreign governments and official institutions	1,590	1,533	1,164	369	57
53 Obligations (other than securities) of states and political subdivisions in the United States	34,153	28,539	21,235	7,303	5,614
54 Taxable	1,024	839	626	213	185
55 Tax-exempt	33,129	27,700	20,609	7,090	5,430
56 Other loans	70,018	63,912	45,553	18,357	6,107
57 Loans for purchasing and carrying securities	15,439	13,862	8,846	5,016	1,577
58 All other loans	54,579	50,050	36,709	13,341	4,530
59 Lease financing receivables	32,933	28,244	23,515	4,729	4,689
60 Customers' liability on acceptances outstanding	18,523	17,228	13,339	3,889	1,294
61 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	34,988	29,732	17,635	12,097	5,257
62 Remaining assets	159,445	132,330	92,829	39,501	27,115
<b>63 Total liabilities and equity capital</b>	<b>2,604,298</b>	<b>2,040,468</b>	<b>1,636,370</b>	<b>404,099</b>	<b>563,830</b>
64 Total liabilities <sup>5</sup>	2,421,059	1,901,189	1,526,736	374,453	519,870
65 Total deposits	1,922,498	1,485,734	1,218,468	267,266	436,763
66 Individuals, partnerships, and corporations	1,771,207	1,365,222	1,123,968	241,254	405,985
67 U.S. government	5,799	4,924	4,28	643	875
68 States and political subdivisions in the United States	81,008	59,970	50,169	9,801	21,038
69 Commercial banks in the United States	31,572	28,434	21,34	7,093	3,138
70 Other depository institutions in the United States	8,012	6,024	5,136	888	1,988
71 Banks in foreign countries	7,665	7,084	4,177	2,907	581
72 Foreign governments and official institutions	1,654	1,566	1,18	386	88
73 Certified and official checks	15,580	12,510	8,216	4,295	3,070



### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### C. Domestic offices with assets of \$100 million or more or with foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q3				
	Total	Members			Non-members
		Total	National	State	
74 Total transaction accounts	532,324	426,006	341,916	84,090	106,319
75 Individuals, partnerships, and corporations	454,363	359,252	292,141	67,111	95,111
76 U.S. government	4,451	3,807	3,314	494	644
77 States and political subdivisions in the United States	20,943	16,404	13,513	2,891	4,538
78 Commercial banks in the United States	24,777	22,847	17,338	5,509	1,931
79 Other depository institutions in the United States	4,287	3,552	2,921	632	735
80 Banks in foreign countries	7,136	6,880	4,048	2,832	256
81 Foreign governments and official institutions	788	753	426	327	34
82 Certified and official checks	15,580	12,510	8,216	4,295	3,070
83 Demand deposits (included in total transaction accounts)	369,842	302,370	238,017	64,353	67,472
84 Individuals, partnerships, and corporations	301,184	242,469	193,865	48,605	58,715
85 U.S. government	4,407	3,772	3,279	492	635
86 States and political subdivisions in the United States	11,710	9,600	7,937	1,663	2,110
87 Commercial banks in the United States	24,772	22,845	17,336	5,509	1,927
88 Other depository institutions in the United States	4,271	3,541	2,910	632	729
89 Banks in foreign countries	7,131	6,879	4,048	2,832	252
90 Foreign governments and official institutions	787	753	426	327	34
91 Certified and official checks	15,580	12,510	8,216	4,295	3,070
92 Total nontransaction accounts	1,390,173	1,059,729	876,552	183,176	330,445
93 Individuals, partnerships, and corporations	1,316,845	1,005,970	831,827	174,143	310,874
94 U.S. government	1,348	1,117	968	149	231
95 States and political subdivisions in the United States	60,065	43,565	36,656	6,910	16,500
96 Commercial banks in the United States	6,794	5,587	4,004	1,584	1,207
97 U.S. branches and agencies of foreign banks	606	219	65	155	386
98 Other commercial banks in the United States	6,189	5,368	3,939	1,429	820
99 Other depository institutions in the United States	3,725	2,472	2,215	257	1,253
100 Banks in foreign countries	529	204	129	75	325
101 Foreign branches of other U.S. banks	33	12	10	3	21
102 Other banks in foreign countries	496	192	119	72	304
103 Foreign governments and official institutions	867	813	754	59	54
104 Federal funds purchased and securities sold under agreements to repurchase <sup>11</sup>	260,810	218,873	159,221	59,652	41,937
105 Federal funds purchased	35,038	24,120	20,442	3,678	10,918
106 Securities sold under agreements to repurchase	29,378	15,192	12,864	2,328	14,186
107 Demand notes issued to the U.S. Treasury	31,040	28,185	22,787	5,398	2,855
108 Other borrowed money	83,755	60,083	47,053	13,030	23,672
109 Banks liability on acceptances executed and outstanding	18,935	17,641	13,704	3,937	1,294
110 Notes and debentures subordinated to deposits	1,418	916	856	60	502
111 Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs	26,256	23,565	21,317	2,248	2,691
112 Remaining liabilities	102,603	89,757	64,647	25,110	12,846
113 Total equity capital <sup>1</sup>	183,239	139,279	109,633	29,646	43,960
MEMO					
114 Holdings of commercial paper included in total loans, gross	1,752	688	624	64	1,064
115 Total individual retirement accounts (IRA) and Keogh plan accounts	109,010	85,047	70,620	14,428	23,962
116 Total brokered deposits	70,236	52,900	45,498	7,402	17,336
117 Total brokered retail deposits	36,397	24,749	20,821	3,927	11,648
118 Issued in denominations of \$100,000 or less	8,052	4,400	4,066	335	3,651
119 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	28,345	20,348	16,756	3,593	7,997
Savings deposits					
120 Money market deposit accounts (MMDAs)	333,188	265,647	219,306	46,341	67,541
121 Other savings deposits	166,152	128,456	96,554	31,902	37,696
122 Total time deposits of less than \$100,000	550,492	410,269	348,946	61,323	140,223
123 Time certificates of deposit of \$100,000 or more	302,759	223,613	191,552	32,061	79,146
124 Open-account time deposits of \$100,000 or more	37,583	31,743	20,194	11,549	5,840
125 All NOW accounts (including "Super NOW" accounts)	159,753	121,778	102,213	19,565	37,975
126 Total time and savings deposits	1,552,656	1,183,365	980,452	202,913	369,291
Quarterly averages					
127 Total loans	1,636,805	1,277,735	1,050,052	227,682	359,070
128 Obligations (other than securities) of states and political subdivisions in the United States	34,206	28,763	21,451	7,312	5,443
129 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	162,090	123,380	103,762	19,618	38,710
Nontransaction accounts					
130 Money market deposit accounts (MMDAs)	329,944	262,751	217,517	45,234	67,193
131 Other savings deposits	165,388	128,119	95,515	32,604	37,268
132 Time certificates of deposit of \$100,000 or more	307,158	227,692	194,759	32,933	79,466
133 All other time deposits	581,029	436,482	363,938	72,543	144,547
134 Number of banks	2,874	1,584	1,330	254	1,290

**73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued**

**C. Domestic offices with assets of \$100 million or more or with foreign offices—Continued**

Millions of dollars

Item	Consolidated report of condition, Q4				
	Total	Members			Non-members
		Total	National	State	
<b>1 Total assets<sup>2</sup></b>	<b>2,637,825</b>	<b>2,063,439</b>	<b>1,656,490</b>	<b>406,949</b>	<b>574,386</b>
2 Cash and balances due from depository institutions	204,445	170,171	137,288	32,883	34,274
3 Cash items in process of collection and unposted debits	100,738	90,517	72,773	17,744	10,221
4 Currency and coin	29,617	24,442	20,460	3,982	5,175
5 Balances due from depository institutions in the United States	33,656	21,532	16,762	4,770	12,124
6 Balances due from banks in foreign countries and foreign central banks	5,639	4,410	3,804	606	1,229
7 Balances due from Federal Reserve Banks	34,795	29,270	23,489	5,781	5,525
<b>8 Total securities, loans and lease financing receivables, (net of unearned income)</b>	<b>2,254,439</b>	<b>1,742,489</b>	<b>1,417,871</b>	<b>324,618</b>	<b>511,950</b>
9 Total securities, book value	450,890	334,480	260,109	74,371	116,410
10 U.S. Treasury securities	111,378	74,976	60,429	14,548	36,401
11 U.S. government agency and corporation obligations	217,445	170,571	134,560	36,011	46,874
12 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	123,443	102,681	82,763	19,918	20,762
13 All other	94,002	67,890	51,797	16,093	26,112
14 Securities issued by states and political subdivisions in the United States	65,069	48,867	36,623	12,244	16,202
15 Other domestic debt securities	47,964	34,310	24,595	9,715	13,654
16 All holdings of private certificates of participation in pools of residential mortgages	3,150	2,358	2,153	200	791
17 All other	44,814	31,952	22,437	9,515	12,863
18 Foreign debt securities	2,418	2,052	976	1,076	365
19 Equity securities	6,616	3,703	2,927	777	2,913
20 Marketable	3,236	812	637	175	2,424
21 Investments in mutual funds	1,054	532	492	40	522
22 Other	2,550	345	183	157	2,206
23 Less: Net unrealized loss	369	65	43	22	304
24 Other equity issues	3,380	2,891	2,290	602	489
25 Federal funds sold and securities purchased under agreements to resell <sup>9</sup>	120,081	96,767		17,763	23,314
26 Federal funds sold	46,067	29,455	25,511	3,944	16,612
27 Securities purchased under agreements to resell	4,355	3,070	2,681	389	1,285
28 Total loans and lease financing receivables, gross	1,693,221	1,318,393	1,084,560	233,833	374,828
29 Less: Unearned income on loans	9,752	7,151	5,802	1,349	2,601
30 Total loans and leases (net of unearned income)	1,683,469	1,311,242	1,078,753	232,484	372,227
<i>Total loans, gross, by category</i>					
31 Loans secured by real estate	694,213	524,678	447,893	76,786	169,534
32 Construction and land development	117,840	93,227	77,317	15,910	24,614
33 Farmland	7,519	4,823	4,207	616	2,696
34 One-to-four family residential properties	340,529	256,196	219,912	36,285	84,433
35 Revolving, open-end loans secured by one-to-four family residential properties and extended under lines of credit	57,893	44,537	37,247	7,290	13,356
36 All other loans secured by one-to-four family residential properties	282,636	211,659	182,664	28,995	70,977
37 Multifamily (5 or more) residential properties	18,747	14,088	12,149	1,939	4,659
38 Nonfarm nonresidential properties	209,578	156,345	134,309	22,036	53,233
39 Loans to commercial banks in the United States	26,726	22,134	13,309	7,825	8,593
40 Loans to other depository institutions in the United States	2,156	1,894	1,780	114	262
41 Loans to banks in foreign countries	3,144	3,068	1,335	1,733	76
42 Loans to finance agricultural production and other loans to farmers	14,078	10,544	9,561	983	3,533
43 Commercial and industrial loans	468,651	383,570	306,695	76,876	85,081
44 To U.S. addressees (domicile)	466,582	381,787	305,379	76,407	84,795
45 To non-U.S. addressees (domicile)	2,069	1,784	1,315	469	286
46 Acceptances of other banks <sup>10</sup>	1,893	1,073	910	164	819
47 Of U.S. banks	774	450	384	66	324
48 Of foreign banks	161	112	108	4	49
49 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	342,680	251,540	212,820	38,720	91,141
50 Credit cards and related plans	77,008	42,917	40,244	2,674	34,090
51 Other (includes single payment and installments)	113,751	69,397	58,682	10,715	44,353
52 Loans to foreign governments and official institutions	1,425	1,378	984	395	47
53 Obligations (other than securities) of states and political subdivisions in the United States	32,087	26,674	20,101	6,573	5,413
54 Taxable	1,156	981	729	252	174
55 Tax-exempt	30,931	25,693	19,372	6,320	5,239
56 Other loans	69,971	64,461	45,494	18,967	5,510
57 Loans for purchasing and carrying securities	12,514	11,589	7,257	4,333	925
58 All other loans	57,456	52,872	38,237	14,635	4,585
59 Lease financing receivables	33,197	28,378	23,679	4,698	4,819
60 Customers' liability on acceptances outstanding	17,206	16,032	11,881	4,151	1,173
61 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	47,338	41,828	20,129	21,699	5,510
62 Remaining assets	161,735	134,747	89,450	45,297	26,988
<b>63 Total liabilities and equity capital</b>	<b>2,637,825</b>	<b>2,063,439</b>	<b>1,656,490</b>	<b>406,949</b>	<b>574,386</b>
64 Total liabilities <sup>5</sup>	2,454,056	1,923,833	1,546,797	377,037	530,223
65 Total deposits	1,993,606	1,543,812	1,265,872	277,941	449,794
66 Individuals, partnerships, and corporations	1,837,137	1,419,211	1,168,101	251,110	417,926
67 U.S. government	8,279	7,221	6,304	918	1,058
68 States and political subdivisions in the United States	82,020	60,406	50,151	10,255	21,614
69 Commercial banks in the United States	32,095	29,075	22,469	6,607	3,020
70 Other depository institutions in the United States	7,618	5,640	4,724	916	1,978
71 Banks in foreign countries	7,655	7,036	3,959	3,077	619
72 Foreign governments and official institutions	1,337	1,131	676	455	207
73 Certified and official checks	17,465	14,092	9,489	4,603	3,372

### 73. Insured commercial bank assets and liabilities, 1990<sup>1</sup>—Continued

#### C. Domestic offices with assets of \$100 million or more or with foreign offices—Continued

Millions of dollars

Item	Consolidated report of condition, Q4				
	Total	Members			Non-members
		Total	National	State	
<b>74 Total transaction accounts</b>	<b>588,955</b>	<b>476,449</b>	<b>381,886</b>	<b>94,563</b>	<b>112,505</b>
75 Individuals, partnerships, and corporations	503,406	402,822	326,290	76,532	100,583
76 U.S. government	6,987	6,061	5,273	788	926
77 States and political subdivisions in the United States	22,546	17,889	14,870	3,019	4,656
78 Commercial banks in the United States	25,935	24,148	18,749	5,399	1,787
79 Other depository institutions in the United States	4,579	3,708	2,908	800	871
80 Banks in foreign countries	7,129	6,864	3,864	3,000	265
81 Foreign governments and official institutions	909	864	443	421	45
82 Certified and official checks	17,465	14,092	9,489	4,603	3,372
<b>83 Demand deposits (included in total transaction accounts)</b>	<b>413,400</b>	<b>342,586</b>	<b>269,450</b>	<b>73,136</b>	<b>70,813</b>
84 Individuals, partnerships, and corporations	337,490	275,997	219,851	56,145	61,493
85 U.S. government	6,933	6,020	5,235	785	914
86 States and political subdivisions in the United States	12,979	10,905	8,922	1,983	2,075
87 Commercial banks in the United States	25,932	24,147	18,747	5,399	1,786
88 Other depository institutions in the United States	4,565	3,699	2,900	800	866
89 Banks in foreign countries	7,127	6,683	3,864	2,999	264
90 Foreign governments and official institutions	909	864	443	421	44
91 Certified and official checks	17,465	14,092	9,489	4,603	3,372
<b>92 Total nontransaction accounts</b>	<b>1,404,652</b>	<b>1,067,363</b>	<b>883,985</b>	<b>183,378</b>	<b>337,289</b>
93 Individuals, partnerships, and corporations	1,333,731	1,016,389	841,811	174,578	317,342
94 U.S. government	1,293	1,160	1,031	129	132
95 States and political subdivisions in the United States	59,474	42,516	35,281	7,236	16,958
96 Commercial banks in the United States	6,161	4,927	3,720	1,207	1,233
97 U.S. branches and agencies of foreign banks	575	216	73	143	359
98 Other commercial banks in the United States	5,585	4,711	3,647	1,064	874
99 Other depository institutions in the United States	3,039	1,932	1,815	116	1,107
100 Banks in foreign countries	526	172	95	77	354
101 Foreign branches of other U.S. banks	19	13	11	2	6
102 Other banks in foreign countries	507	159	84	75	348
103 Foreign governments and official institutions	428	267	233	34	162
<b>104 Federal funds purchased and securities sold under agreements to repurchase<sup>11</sup></b>	<b>240,293</b>	<b>201,784</b>	<b>145,327</b>	<b>56,456</b>	<b>38,509</b>
105 Federal funds purchased	35,919	24,028	20,555	3,474	11,891
106 Securities sold under agreements to repurchase	29,248	14,695	12,255	2,440	14,553
107 Demand notes issued to the U.S. Treasury	22,717	20,556	14,556	6,000	2,161
108 Other borrowed money	81,011	57,022	44,563	12,459	23,988
109 Banks liability on acceptances executed and outstanding	17,548	16,374	12,181	4,193	1,174
110 Notes and debentures subordinated to deposits	1,582	1,074	1,015	58	509
111 Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs	21,096	17,278	15,979	1,299	3,818
112 Remaining liabilities	97,299	83,211	63,282	19,929	14,088
<b>113 Total equity capital<sup>12</sup></b>	<b>183,769</b>	<b>139,606</b>	<b>109,693</b>	<b>29,913</b>	<b>44,163</b>
<b>MEMO</b>					
114 Holdings of commercial paper included in total loans, gross	2,653	1,468	1,387	81	1,185
115 Total individual retirement accounts (IRA) and Keogh plan accounts	112,992	87,745	73,170	14,575	25,247
116 Total brokered deposits	71,693	53,003	45,666	7,337	18,690
117 Total brokered retail deposits	38,849	26,919	22,941	3,978	11,930
118 Issued in denominations of \$100,000 or less	8,899	4,109	3,765	345	4,790
119 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	29,950	22,810	19,176	3,634	7,140
<b>Savings deposits</b>					
120 Money market deposit accounts (MMDAs)	338,945	270,115	222,953	47,161	68,830
121 Other savings deposits	168,051	129,775	97,311	32,464	38,277
122 Total time deposits of less than \$100,000	566,094	420,290	357,924	62,366	145,804
123 Time certificates of deposit of \$100,000 or more	296,946	217,966	187,635	30,331	78,981
124 Open-account time deposits of \$100,000 or more	34,615	29,218	18,162	11,056	5,397
125 All NOW accounts (including "Super NOW" accounts)	173,017	132,198	110,981	21,216	40,819
126 Total time and savings deposits	1,580,207	1,201,226	996,421	204,805	378,981
<b>Quarterly averages</b>					
127 Total loans	1,651,110	1,285,670	1,057,588	228,081	365,441
128 Obligations (other than securities) of states and political subdivisions in the United States	33,074	27,658	20,758	6,900	5,415
129 Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	165,913	126,254	106,022	20,232	39,659
<b>Nontransaction accounts</b>					
130 Money market deposit accounts (MMDAs)	335,886	267,258	220,750	46,508	68,628
131 Other savings deposits	166,649	128,693	96,204	32,489	37,955
132 Time certificates of deposit of \$100,000 or more	301,168	222,109	190,754	31,355	79,059
133 All other time deposits	596,240	445,978	372,255	73,723	150,262
<b>134 Number of banks</b>	<b>2,848</b>	<b>1,564</b>	<b>1,312</b>	<b>252</b>	<b>1,284</b>

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
United States (9,464)										
Assets										
Per organization	3.3	2.8	2.4	2.3	2.3	2.2	1.8	1.6	1.6	1.3
Cumulative	3.3	6.1	8.6	10.9	13.3	15.5	17.3	19.0	20.6	22.0
Deposits										
Per organization	2.4	3.0	2.3	2.0	1.7	2.0	1.9	1.6	1.3	1.4
Cumulative	2.4	5.5	7.8	9.8	11.6	13.6	15.6	17.3	18.7	20.1
Alabama (179)										
Assets										
Per organization	20.4	19.9	14.1	11.8	4.0	1.9	1.3	1.0	.9	.7
Cumulative	20.4	40.4	54.5	66.4	70.4	72.4	73.7	74.8	75.7	76.5
Deposits										
Per organization	19.5	19.1	15.3	9.6	4.3	2.0	1.1	1.1	1.0	.8
Cumulative	19.5	38.6	54.0	63.6	68.0	70.1	71.3	72.4	73.5	74.3
Alaska (7)										
Assets										
Per organization	47.5	25.7	16.3	4.2	4.1	1.3	.6	.0	.0	.0
Cumulative	47.5	73.2	89.6	93.9	98.0	99.3	99.9	100.0	100.0	100.0
Deposits										
Per organization	46.2	23.9	18.0	4.9	4.5	1.5	.7	.0	.0	.0
Cumulative	46.2	70.2	88.2	93.1	97.7	99.2	99.9	100.0	100.0	100.0
Arizona (38)										
Assets										
Per organization	31.0	21.9	17.8	9.3	9.2	2.7	1.1	.6	.5	.5
Cumulative	31.0	53.0	70.8	80.2	89.5	92.2	93.3	93.9	94.5	95.0
Deposits										
Per organization	32.5	23.6	14.2	9.9	8.7	2.7	1.1	.6	.6	.5
Cumulative	32.5	56.2	70.4	80.4	89.2	91.9	93.0	93.7	94.3	94.9
Arkansas (201)										
Assets										
Per organization	9.9	9.0	3.8	2.8	2.7	2.6	2.5	2.5	2.3	2.1
Cumulative	9.9	19.0	22.8	25.7	28.4	31.1	33.6	36.2	38.5	40.6
Deposits										
Per organization	10.2	8.9	3.7	2.8	2.8	2.7	2.5	2.3	2.0	2.1
Cumulative	10.2	19.1	22.8	25.7	28.5	31.2	33.8	36.2	38.3	40.4
California (402)										
Assets										
Per organization	22.5	18.2	16.1	6.7	5.1	2.4	2.0	1.6	1.3	.9
Cumulative	22.5	40.7	56.9	63.6	68.7	71.1	73.2	74.8	76.2	77.1
Deposits										
Per organization	23.5	16.5	15.7	6.8	4.5	1.5	1.9	1.6	1.4	1.0
Cumulative	23.5	40.1	55.8	62.6	67.2	68.8	70.8	72.5	73.9	74.9
Colorado (224)										
Assets										
Per organization	24.2	12.4	10.2	7.9	7.5	4.3	1.2	1.0	.8	.5
Cumulative	24.2	36.7	46.9	54.9	62.4	66.8	68.0	69.1	69.9	70.5
Deposits										
Per organization	23.1	11.7	10.6	8.2	6.3	4.4	1.3	1.0	.9	.6
Cumulative	23.1	34.8	45.5	53.7	60.0	64.5	65.9	66.9	67.8	68.4
Connecticut (65)										
Assets										
Per organization	33.4	20.7	8.8	6.6	6.3	5.9	1.9	1.3	.8	.8
Cumulative	33.4	54.2	63.0	69.6	76.0	81.9	83.9	85.2	86.0	86.8
Deposits										
Per organization	28.9	22.5	9.1	5.8	6.9	6.7	2.1	1.4	.9	.8
Cumulative	28.9	51.4	60.5	66.4	73.4	80.1	82.2	83.7	84.6	85.5
Delaware (36)										
Assets										
Per organization	20.9	9.2	9.2	8.5	7.8	6.2	6.2	5.1	4.8	3.1
Cumulative	20.9	30.1	39.3	47.9	55.7	62.0	68.3	73.4	78.3	81.5
Deposits										
Per organization	18.9	3.0	3.6	7.9	14.5	11.9	11.2	2.6	2.1	.5
Cumulative	18.9	21.9	25.5	33.4	48.0	59.9	71.1	73.8	75.9	76.4
District of Columbia (24)										
Assets										
Per organization	33.0	24.0	11.1	9.0	5.7	5.2	3.0	2.2	1.0	.7
Cumulative	33.0	57.0	68.1	77.2	83.0	88.2	91.3	93.5	94.5	95.3
Deposits										
Per organization	32.2	25.0	10.8	8.8	5.8	4.9	3.3	1.7	1.1	.8
Cumulative	32.2	57.2	68.1	76.9	82.7	87.7	91.0	92.8	94.0	94.8

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
Florida (333)										
Assets										
Per organization . . . . .	22.7	12.0	11.9	10.9	8.6	4.9	4.1	1.0	.8	.7
Cumulative . . . . .	22.7	34.7	46.6	57.6	66.2	71.1	75.3	76.3	77.1	77.9
Deposits										
Per organization . . . . .	23.8	10.9	12.3	10.3	8.4	5.0	4.1	.4	.8	.7
Cumulative . . . . .	23.8	34.7	47.0	57.3	65.8	70.8	74.9	75.3	76.2	76.9
Georgia (307)										
Assets										
Per organization . . . . .	19.5	14.8	12.4	7.9	7.0	3.6	2.6	2.4	1.4	1.4
Cumulative . . . . .	19.5	34.3	46.7	54.7	61.7	65.4	68.0	70.5	71.9	73.4
Deposits										
Per organization . . . . .	18.3	13.7	12.4	7.4	6.3	4.1	2.4	2.7	1.6	.1
Cumulative . . . . .	18.3	32.1	44.5	52.0	58.3	62.4	64.8	67.6	69.3	69.4
Hawaii (10)										
Assets										
Per organization . . . . .	47.2	31.5	6.4	5.8	4.0	2.0	1.7	.8	.0	.0
Cumulative . . . . .	47.2	78.8	85.2	91.1	95.1	97.2	99.0	99.8	99.9	99.9
Deposits										
Per organization . . . . .	45.9	32.3	6.6	5.9	4.1	2.1	1.7	.8	.0	.0
Cumulative . . . . .	45.9	78.3	84.9	90.8	95.0	97.2	99.0	99.8	99.9	99.9
Idaho (20)										
Assets										
Per organization . . . . .	39.9	27.7	10.8	8.1	2.7	2.1	1.8	.9	.9	.7
Cumulative . . . . .	39.9	67.7	78.5	86.7	89.4	91.5	93.4	94.4	95.4	96.1
Deposits										
Per organization . . . . .	37.4	26.9	11.7	8.8	3.1	2.3	2.0	1.1	1.1	.8
Cumulative . . . . .	37.4	64.4	76.1	85.0	88.2	90.5	92.5	93.6	94.8	95.6
Illinois (796)										
Assets										
Per organization . . . . .	18.9	12.2	6.1	5.3	3.8	1.7	1.1	1.1	.9	.9
Cumulative . . . . .	18.9	31.2	37.3	42.6	46.5	48.2	49.4	50.6	51.5	52.5
Deposits										
Per organization . . . . .	14.0	8.5	5.3	4.0	4.1	2.0	1.4	1.3	1.1	1.0
Cumulative . . . . .	14.0	22.5	27.8	31.9	36.0	38.0	39.4	40.7	41.9	43.0
Indiana (206)										
Assets										
Per organization . . . . .	11.5	10.7	9.7	4.3	4.2	4.1	3.3	2.9	2.5	2.5
Cumulative . . . . .	11.5	22.2	32.0	36.4	40.6	44.7	48.1	51.0	53.6	56.2
Deposits										
Per organization . . . . .	10.9	10.1	8.0	4.5	4.5	4.0	3.2	2.8	2.6	2.4
Cumulative . . . . .	10.9	21.1	29.1	33.6	38.1	42.2	45.4	48.3	51.0	53.4
Iowa (462)										
Assets										
Per organization . . . . .	9.1	7.5	5.5	4.3	3.5	3.0	2.6	1.7	1.3	1.0
Cumulative . . . . .	9.1	16.7	22.3	26.6	30.2	33.2	35.9	37.6	38.9	40.0
Deposits										
Per organization . . . . .	8.4	7.4	3.7	4.5	3.3	3.2	2.6	1.6	1.3	1.1
Cumulative . . . . .	8.4	15.9	19.7	24.2	27.6	30.8	33.4	35.0	36.4	37.5
Kansas (507)										
Assets										
Per organization . . . . .	14.0	3.2	2.4	1.9	1.8	1.8	1.5	1.5	1.2	.9
Cumulative . . . . .	14.0	17.2	19.7	21.6	23.5	25.3	26.8	28.4	29.7	30.6
Deposits										
Per organization . . . . .	13.4	3.0	2.4	1.9	1.9	1.8	1.4	1.6	1.2	.9
Cumulative . . . . .	13.4	16.4	18.9	20.8	22.8	24.6	26.0	27.6	28.8	29.8
Kentucky (252)										
Assets										
Per organization . . . . .	16.9	12.5	7.6	4.1	2.2	1.9	1.7	1.3	1.2	1.1
Cumulative . . . . .	16.9	29.4	37.1	41.2	42.4	45.4	47.2	48.5	49.7	50.9
Deposits										
Per organization . . . . .	12.4	11.2	7.3	4.0	2.0	2.0	1.9	1.2	1.4	1.3
Cumulative . . . . .	12.4	23.6	31.0	35.1	37.1	39.2	41.2	42.5	43.9	45.2
Louisiana (223)										
Assets										
Per organization . . . . .	18.2	12.3	11.2	7.1	2.6	2.1	1.6	1.2	1.1	1.1
Cumulative . . . . .	18.2	30.6	41.8	49.0	51.6	53.8	55.4	56.7	57.9	59.0
Deposits										
Per organization . . . . .	17.5	11.4	11.2	6.8	2.7	2.1	1.7	1.3	1.1	1.1
Cumulative . . . . .	17.5	28.9	40.2	47.0	49.7	51.9	53.6	55.0	56.2	57.3

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
<b>Maine (21)</b>										
Assets										
Per organization	23.2	22.7	20.0	13.2	3.9	3.3	2.3	1.9	1.8	1.3
Cumulative	23.2	45.9	66.0	79.3	83.2	86.5	88.8	90.8	92.6	94.0
Deposits										
Per organization	22.7	21.6	21.0	14.2	2.7	3.2	2.4	2.1	1.9	1.4
Cumulative	22.7	44.4	65.4	79.7	82.5	85.7	88.2	90.3	92.3	93.7
<b>Maryland (82)</b>										
Assets										
Per organization	27.5	11.1	7.6	7.6	6.2	6.1	5.0	4.1	2.8	2.6
Cumulative	27.5	38.7	46.3	53.9	60.2	66.3	71.3	75.5	78.4	81.1
Deposits										
Per organization	26.6	11.1	8.1	8.3	5.7	6.4	1.7	4.4	3.0	2.7
Cumulative	26.6	37.8	45.9	54.3	60.0	66.5	68.2	72.7	75.7	78.5
<b>Massachusetts (69)</b>										
Assets										
Per organization	26.6	17.2	14.9	12.4	9.5	3.7	2.8	1.2	.6	.6
Cumulative	26.6	43.8	58.7	71.2	80.7	84.4	87.3	88.5	89.2	89.9
Deposits										
Per organization	25.4	15.1	15.1	14.8	7.4	4.2	2.4	1.5	.8	.8
Cumulative	25.4	40.6	55.7	70.5	77.9	82.2	84.7	86.2	87.0	87.8
<b>Michigan (159)</b>										
Assets										
Per organization	20.3	12.6	11.0	9.8	9.2	7.7	2.4	2.3	1.7	1.4
Cumulative	20.3	32.9	44.0	53.9	63.1	70.9	73.3	75.7	77.5	79.0
Deposits										
Per organization	18.8	12.2	10.6	8.5	10.1	7.8	2.4	2.6	1.9	1.5
Cumulative	18.8	31.1	41.7	50.3	60.5	68.3	70.8	73.4	75.4	76.9
<b>Minnesota (509)</b>										
Assets										
Per organization	26.9	21.5	3.7	2.5	2.4	1.5	.9	.8	.7	.5
Cumulative	26.9	48.4	52.2	54.7	57.2	58.8	59.7	60.5	61.3	61.8
Deposits										
Per organization	24.2	20.1	3.7	2.6	2.2	1.7	.8	.8	.8	.5
Cumulative	24.2	44.3	48.1	50.7	53.0	54.8	55.6	56.5	57.3	57.8
<b>Mississippi (120)</b>										
Assets										
Per organization	17.7	17.1	7.1	7.0	5.1	2.9	1.7	1.6	1.3	1.3
Cumulative	17.7	34.8	41.9	49.0	54.1	57.1	58.8	60.5	61.9	63.2
Deposits										
Per organization	16.4	16.7	7.2	7.1	5.2	3.0	1.7	1.7	1.4	1.4
Cumulative	16.4	33.1	40.4	47.5	52.8	55.8	57.5	59.3	60.7	62.1
<b>Missouri (387)</b>										
Assets										
Per organization	22.5	10.5	10.0	6.6	3.1	2.9	2.4	2.1	1.8	1.0
Cumulative	22.5	33.0	43.0	49.6	52.7	55.7	58.1	60.2	62.1	63.1
Deposits										
Per organization	19.1	9.9	10.6	6.5	3.1	3.1	2.5	2.3	2.0	1.1
Cumulative	19.1	29.0	39.6	46.2	49.4	52.5	55.1	57.4	59.4	60.5
<b>Montana (105)</b>										
Assets										
Per organization	19.4	11.9	8.5	4.8	4.0	3.8	2.7	2.2	1.8	1.6
Cumulative	19.4	31.3	39.8	44.6	48.6	52.5	55.2	57.4	59.2	60.8
Deposits										
Per organization	19.2	11.7	8.4	4.6	4.0	3.6	2.7	2.2	1.9	1.6
Cumulative	19.2	30.9	39.3	43.9	48.0	51.6	54.3	56.6	58.5	60.1
<b>Nebraska (349)</b>										
Assets										
Per organization	13.3	8.3	8.1	5.2	1.5	1.2	1.2	1.2	1.0	1.0
Cumulative	13.3	21.6	29.8	35.0	36.6	37.9	39.1	40.3	41.4	42.4
Deposits										
Per organization	12.5	8.4	8.1	5.2	1.6	1.2	1.3	1.2	1.1	1.0
Cumulative	12.5	21.0	29.1	34.3	36.0	37.2	38.5	39.8	40.9	42.0
<b>Nevada (18)</b>										
Assets										
Per organization	41.0	25.8	20.0	5.6	1.9	1.6	.9	.7	.6	.2
Cumulative	41.0	66.8	86.8	92.5	94.4	96.1	97.0	97.8	98.5	98.7
Deposits										
Per organization	10.8	38.0	30.5	8.7	3.0	2.6	1.5	1.1	1.1	.4
Cumulative	10.8	48.9	79.5	88.2	91.3	93.9	95.4	96.6	97.7	98.1

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
<b>New Hampshire (27)</b>										
Assets										
Per organization	26.8	16.1	13.9	8.8	3.7	2.9	2.5	2.3	2.3	2.3
Cumulative	26.8	42.9	56.9	65.8	69.5	72.5	75.1	77.4	79.8	82.1
Deposits										
Per organization	25.8	16.5	13.4	9.0	3.6	2.9	2.7	2.5	2.4	2.3
Cumulative	25.8	42.3	55.7	64.7	68.4	71.3	74.0	76.5	78.9	81.3
<b>New Jersey (101)</b>										
Assets										
Per organization	18.4	15.5	11.9	5.5	5.5	4.5	4.0	3.3	2.8	2.3
Cumulative	18.4	34.0	46.0	51.5	57.0	61.6	65.7	69.0	71.8	74.1
Deposits										
Per organization	16.6	15.6	10.7	5.9	5.6	4.8	4.3	3.6	2.8	2.4
Cumulative	16.6	32.2	43.0	48.9	54.5	59.3	63.7	67.3	70.2	72.7
<b>New Mexico (57)</b>										
Assets										
Per organization	27.3	15.1	9.9	7.8	3.1	2.9	2.0	1.7	1.6	1.4
Cumulative	27.3	42.4	52.4	60.2	63.4	66.4	68.4	70.2	71.9	73.3
Deposits										
Per organization	26.5	13.5	10.3	7.7	3.4	2.7	2.2	1.8	1.8	1.5
Cumulative	26.5	40.0	50.3	58.1	61.5	64.2	66.4	68.3	70.1	71.6
<b>New York (163)</b>										
Assets										
Per organization	17.3	13.0	9.6	8.2	7.1	6.1	5.6	4.5	3.4	2.8
Cumulative	17.3	30.4	40.1	48.4	55.5	61.7	67.4	71.9	75.4	78.2
Deposits										
Per organization	17.9	12.6	10.3	9.2	7.2	2.9	3.7	5.5	4.2	3.7
Cumulative	17.9	30.6	40.9	50.2	57.4	60.3	64.1	69.6	73.9	77.7
<b>North Carolina (72)</b>										
Assets										
Per organization	26.3	22.1	20.0	5.6	5.0	3.4	3.0	2.6	1.8	1.6
Cumulative	26.3	48.5	68.5	74.2	79.3	82.7	85.7	88.4	90.2	91.8
Deposits										
Per organization	18.7	19.7	20.5	6.9	6.5	4.2	4.1	3.5	2.3	2.1
Cumulative	18.7	38.5	59.1	66.1	72.7	77.0	81.1	84.6	87.0	89.2
<b>North Dakota (129)</b>										
Assets										
Per organization	13.9	10.5	6.8	4.5	2.7	2.5	2.2	1.9	1.9	1.9
Cumulative	13.9	24.4	31.2	35.7	38.5	41.1	43.4	45.3	47.2	49.1
Deposits										
Per organization	14.2	10.9	6.5	4.5	2.7	2.5	2.3	1.9	1.7	2.0
Cumulative	14.2	25.2	31.8	36.4	39.1	41.7	44.0	46.0	47.7	49.7
<b>Ohio (213)</b>										
Assets										
Per organization	15.7	13.8	9.6	8.1	7.6	6.3	5.3	4.9	2.7	2.7
Cumulative	15.7	29.6	39.2	47.4	55.0	61.3	66.7	71.6	74.4	77.1
Deposits										
Per organization	14.6	13.8	9.5	7.9	7.5	6.3	5.1	5.0	3.0	2.8
Cumulative	14.6	28.5	38.0	46.0	53.5	59.9	65.1	70.1	73.1	76.0
<b>Oklahoma (394)</b>										
Assets										
Per organization	8.1	7.7	3.2	2.6	2.2	1.8	1.6	1.5	1.2	1.1
Cumulative	8.1	15.8	19.1	21.7	23.9	25.8	27.4	29.0	30.2	31.4
Deposits										
Per organization	6.8	7.6	2.8	2.7	2.1	1.8	1.5	1.6	1.2	1.1
Cumulative	6.8	14.5	17.3	20.0	22.2	24.0	25.6	27.2	28.5	29.6
<b>Oregon (48)</b>										
Assets										
Per organization	46.8	26.7	6.7	6.5	2.0	1.6	.8	.5	.5	.4
Cumulative	46.8	73.5	80.3	86.8	88.8	90.4	91.3	91.8	92.3	92.8
Deposits										
Per organization	42.7	30.2	6.0	6.5	2.4	1.7	1.0	.1	.6	.5
Cumulative	42.7	72.9	79.0	85.5	87.9	89.6	90.6	90.8	91.4	92.0
<b>Pennsylvania (226)</b>										
Assets										
Per organization	18.7	16.8	10.2	7.1	6.0	4.4	4.3	1.9	1.7	1.6
Cumulative	18.7	35.5	45.8	52.9	58.9	63.3	67.7	69.7	71.4	73.1
Deposits										
Per organization	15.6	16.4	8.8	6.7	6.4	5.0	4.8	2.0	2.0	1.8
Cumulative	15.6	32.0	40.8	47.6	54.0	59.0	63.8	65.9	67.9	69.7

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
<b>Rhode Island (11)</b>										
Assets										
Per organization	63.7	16.6	7.0	3.9	3.2	2.5	1.4	.6	.3	.1
Cumulative	63.7	80.3	87.4	91.4	94.7	97.2	98.6	99.2	99.6	99.8
Deposits										
Per organization	52.4	21.8	10.0	4.4	4.3	3.5	1.4	.8	.5	.2
Cumulative	52.4	74.3	84.3	88.8	93.2	96.7	98.2	99.1	99.6	99.8
<b>South Carolina (82)</b>										
Assets										
Per organization	25.4	20.4	16.8	5.8	4.1	2.1	1.8	1.8	1.6	1.5
Cumulative	25.4	45.8	62.6	68.5	72.7	74.9	76.7	78.5	80.2	81.7
Deposits										
Per organization	26.6	13.5	17.7	4.9	5.0	2.6	2.0	2.1	1.9	1.7
Cumulative	26.6	40.1	57.8	62.7	67.8	70.5	72.6	74.7	76.6	78.4
<b>South Dakota (104)</b>										
Assets										
Per organization	53.2	12.7	3.8	1.9	1.7	1.7	1.5	1.4	1.0	.9
Cumulative	53.2	65.9	69.8	71.7	73.5	75.2	76.7	78.2	79.2	80.2
Deposits										
Per organization	29.8	17.5	5.1	3.1	2.6	2.7	2.2	2.3	1.6	1.4
Cumulative	29.8	47.3	52.5	55.6	58.3	61.0	63.2	65.5	67.2	68.7
<b>Tennessee (210)</b>										
Assets										
Per organization	15.0	14.1	12.4	10.7	5.7	4.3	4.2	1.2	1.1	.8
Cumulative	15.0	29.2	41.6	52.3	58.1	62.5	66.7	67.9	69.1	69.9
Deposits										
Per organization	14.5	13.8	12.0	10.5	5.6	4.3	3.9	1.3	1.1	.8
Cumulative	14.5	28.4	40.4	50.9	56.6	61.0	64.9	66.2	67.3	68.2
<b>Texas (1,034)</b>										
Assets										
Per organization	19.1	10.8	8.8	7.7	3.4	2.7	1.9	1.4	1.0	.7
Cumulative	19.1	30.0	38.8	46.6	50.1	52.8	54.7	56.1	57.1	57.9
Deposits										
Per organization	18.0	9.5	7.4	7.4	3.8	2.8	2.0	1.5	1.1	.7
Cumulative	18.0	27.5	34.9	42.4	46.2	49.1	51.1	52.7	53.8	54.5
<b>Utah (40)</b>										
Assets										
Per organization	31.3	22.5	8.8	7.8	7.7	5.5	1.4	1.1	1.0	.9
Cumulative	31.3	53.8	62.6	70.5	78.2	83.8	85.2	86.4	87.5	88.4
Deposits										
Per organization	28.5	23.0	9.2	8.8	7.7	5.3	1.5	1.3	1.2	1.0
Cumulative	28.5	51.5	60.8	69.7	77.5	82.8	84.4	85.8	87.0	88.1
<b>Vermont (19)</b>										
Assets										
Per organization	28.0	17.6	14.4	9.9	6.5	6.3	2.2	2.1	1.9	1.9
Cumulative	28.0	45.6	60.0	70.0	76.5	82.8	85.0	87.2	89.2	91.1
Deposits										
Per organization	27.8	17.5	14.0	9.5	6.9	6.1	2.3	2.1	2.0	2.0
Cumulative	27.8	45.4	59.5	69.0	75.9	82.1	84.4	86.6	88.7	90.7
<b>Virginia (144)</b>										
Assets										
Per organization	20.7	15.6	12.8	11.5	8.2	6.2	5.4	2.1	.9	.9
Cumulative	20.7	36.4	49.2	60.8	69.0	75.3	80.7	82.9	83.9	84.8
Deposits										
Per organization	19.6	14.2	10.7	10.8	8.3	7.5	5.8	2.5	1.1	1.1
Cumulative	19.6	33.8	44.5	55.4	63.8	71.3	77.2	79.7	80.9	82.0
<b>Washington (87)</b>										
Assets										
Per organization	30.6	21.3	13.6	9.7	7.6	3.1	2.1	.9	.6	.5
Cumulative	30.6	51.9	65.5	75.3	83.0	86.2	88.3	89.3	90.0	90.5
Deposits										
Per organization	28.8	20.3	14.1	10.0	8.5	3.1	2.1	1.0	.7	.5
Cumulative	28.8	49.2	63.3	73.3	81.9	85.1	87.2	88.3	89.0	89.6
<b>West Virginia (117)</b>										
Assets										
Per organization	12.3	11.2	6.7	3.4	3.3	3.3	3.1	3.1	2.6	1.8
Cumulative	12.3	23.5	30.3	33.8	37.1	40.4	43.5	46.6	49.3	51.2
Deposits										
Per organization	11.8	11.1	6.6	3.5	3.1	3.2	2.9	3.2	2.3	1.8
Cumulative	11.8	23.0	29.6	33.1	36.3	39.5	42.4	45.7	48.0	49.8



**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
Wisconsin (333)										
Assets										
Per organization	15.3	13.8	11.4	6.4	3.3	3.2	3.1	1.5	1.3	.9
Cumulative	15.3	29.1	40.6	47.0	50.4	53.6	56.7	58.2	59.6	60.6
Deposits										
Per organization	14.4	13.3	10.9	6.7	3.2	2.8	3.1	1.5	1.4	1.0
Cumulative	14.4	27.7	38.7	45.4	48.6	51.5	54.6	56.2	57.7	58.7
Wyoming (53)										
Assets										
Per organization	23.1	10.0	8.3	6.0	5.4	4.3	2.5	2.4	2.4	2.3
Cumulative	23.1	33.1	41.4	47.4	52.9	57.2	59.7	62.2	64.6	67.0
Deposits										
Per organization	21.8	10.0	8.4	6.2	5.7	4.2	2.5	2.6	2.5	2.4
Cumulative	21.8	31.9	40.3	46.6	52.3	56.5	59.1	61.7	64.2	66.7
December										
United States (9,373)										
Assets										
Per organization	3.2	3.1	2.3	2.2	2.2	2.1	1.8	1.6	1.6	1.5
Cumulative	3.2	6.3	8.6	10.9	13.1	15.2	17.0	18.7	20.4	21.9
Deposits										
Per organization	2.3	3.1	1.9	1.7	2.1	2.2	1.8	1.8	1.6	1.3
Cumulative	2.3	5.4	7.4	9.2	11.3	13.5	15.3	17.2	18.8	20.2
Alabama (180)										
Assets										
Per organization	19.9	19.8	15.8	11.3	3.9	1.9	1.4	.9	.9	.7
Cumulative	19.9	39.8	55.7	67.0	70.9	72.8	74.3	75.2	76.1	76.9
Deposits										
Per organization	18.8	19.5	16.6	9.6	4.2	2.0	1.1	1.0	1.0	.8
Cumulative	18.8	38.4	55.0	64.6	68.8	70.9	72.0	73.1	74.1	74.9
Alaska (8)										
Assets										
Per organization	46.1	25.5	17.1	4.4	4.2	1.5	.6	.2	.0	.0
Cumulative	46.1	71.7	88.8	93.2	97.4	99.0	99.6	99.9	100.0	100.0
Deposits										
Per organization	44.7	24.1	18.4	5.0	4.9	1.7	.7	.1	.0	.0
Cumulative	44.7	68.8	87.3	92.4	97.3	99.0	99.8	99.9	100.0	100.0
Arizona (37)										
Assets										
Per organization	28.9	20.5	16.8	15.6	8.3	2.6	1.0	.6	.5	.4
Cumulative	28.9	49.4	66.3	81.9	90.2	92.8	93.9	94.6	95.1	95.6
Deposits										
Per organization	30.5	21.6	16.7	13.5	7.8	2.4	1.0	.4	.5	.5
Cumulative	30.5	52.2	68.9	82.5	90.3	92.7	93.7	94.2	94.8	95.3
Arkansas (200)										
Assets										
Per organization	10.0	9.4	3.7	3.1	3.0	2.9	2.7	2.4	2.0	2.0
Cumulative	10.0	19.4	23.1	26.3	29.3	32.2	34.9	37.4	39.5	41.5
Deposits										
Per organization	9.8	9.5	3.6	3.1	2.7	2.9	2.7	2.4	2.0	1.9
Cumulative	9.8	19.4	23.1	26.3	29.0	31.9	34.7	37.2	39.2	41.2
California (399)										
Assets										
Per organization	24.3	17.6	15.5	6.1	5.2	2.4	2.0	1.6	1.4	.9
Cumulative	24.3	42.0	57.6	63.7	68.9	71.4	73.5	75.1	76.6	77.6
Deposits										
Per organization	23.6	17.5	15.9	6.2	4.5	1.6	1.8	1.6	1.4	1.0
Cumulative	23.6	41.1	57.1	63.4	68.0	69.6	71.4	73.1	74.6	75.7
Colorado (226)										
Assets										
Per organization	23.7	12.7	10.2	7.4	7.4	4.4	1.1	1.0	.8	.5
Cumulative	23.7	36.4	46.7	54.2	61.6	66.0	67.2	68.2	69.1	69.7
Deposits										
Per organization	22.9	12.0	10.6	7.0	6.4	4.7	1.2	1.1	.9	.6
Cumulative	22.9	35.0	45.6	52.6	59.1	63.8	65.1	66.2	67.1	67.7
Connecticut (64)										
Assets										
Per organization	33.0	19.8	9.3	6.7	6.5	5.8	2.0	1.5	.8	.7
Cumulative	33.0	52.8	62.1	68.9	75.5	81.3	83.4	84.9	85.8	86.5
Deposits										
Per organization	30.9	21.6	9.2	6.5	6.1	6.1	2.1	1.5	.8	.8
Cumulative	30.9	52.5	61.8	68.3	74.4	80.6	82.7	84.3	85.1	85.9

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December										
Delaware (36)										
Assets										
Per organization	20.7	9.5	8.4	8.3	7.4	7.1	6.0	5.7	4.7	3.9
Cumulative	20.7	30.2	38.6	46.9	54.4	61.5	67.6	73.3	78.0	82.0
Deposits										
Per organization	20.9	19.3	3.5	7.0	13.1	3.9	4.3	8.8	1.9	.4
Cumulative	20.9	40.2	43.8	50.8	63.9	67.9	72.2	81.0	83.0	83.4
District of Columbia (25)										
Assets										
Per organization	33.5	28.2	11.7	6.7	5.9	3.9	2.7	1.1	.8	.8
Cumulative	33.5	61.8	73.5	80.3	86.3	90.2	92.9	94.1	94.9	95.8
Deposits										
Per organization	32.4	30.4	11.6	6.7	5.4	3.6	2.2	1.2	.8	.9
Cumulative	32.4	62.9	74.6	81.4	86.8	90.4	92.7	93.9	94.8	95.7
Florida (337)										
Assets										
Per organization	23.1	12.2	12.1	9.3	8.9	5.0	4.2	.8	.7	.7
Cumulative	23.1	35.3	47.5	56.9	65.8	70.8	75.0	75.9	76.7	77.4
Deposits										
Per organization	24.2	12.3	10.7	9.3	8.4	5.1	4.2	.9	.7	.7
Cumulative	24.2	36.6	47.3	56.6	65.0	70.2	74.4	75.3	76.0	76.8
Georgia (318)										
Assets										
Per organization	19.3	15.9	13.1	7.3	6.3	3.7	2.3	2.1	1.4	1.2
Cumulative	19.3	35.2	48.3	55.6	62.0	65.8	68.1	70.3	71.7	73.0
Deposits										
Per organization	18.4	14.9	12.1	7.3	6.0	4.0	2.6	2.2	1.5	.1
Cumulative	18.4	33.3	45.4	52.8	58.8	62.9	65.5	67.7	69.3	69.5
Hawaii (10)										
Assets										
Per organization	48.8	30.3	6.5	5.8	3.9	2.0	1.6	.6	.0	.0
Cumulative	48.8	79.2	85.7	91.5	95.4	97.4	99.1	99.8	99.9	99.9
Deposits										
Per organization	47.1	31.0	6.8	6.0	4.0	2.1	1.7	.7	.0	.0
Cumulative	47.1	78.1	85.0	91.1	95.1	97.3	99.1	99.8	99.8	99.9
Idaho (20)										
Assets										
Per organization	39.2	27.9	10.7	8.6	2.6	2.1	1.8	1.0	.8	.8
Cumulative	39.2	67.1	77.9	86.5	89.2	91.4	93.2	94.2	95.1	96.0
Deposits										
Per organization	36.6	27.7	11.6	8.9	2.9	2.3	2.0	1.1	1.0	.9
Cumulative	36.6	64.4	76.0	85.0	88.0	90.3	92.3	93.5	94.5	95.5
Illinois (784)										
Assets										
Per organization	18.8	11.5	6.3	5.2	4.0	1.7	1.3	1.2	.9	.9
Cumulative	18.8	30.3	36.7	42.0	46.1	47.8	49.1	50.4	51.3	52.2
Deposits										
Per organization	15.3	8.5	5.5	4.2	4.2	1.9	1.4	1.4	1.0	1.0
Cumulative	15.3	23.9	29.4	33.6	37.8	39.8	41.3	42.7	43.7	44.8
Indiana (201)										
Assets										
Per organization	11.8	11.0	9.5	4.4	4.1	4.0	3.2	3.1	2.5	2.0
Cumulative	11.8	22.9	32.5	36.9	41.1	45.1	48.3	51.5	54.1	56.1
Deposits										
Per organization	10.8	10.5	8.1	4.4	4.1	4.3	3.1	3.0	2.4	2.0
Cumulative	10.8	21.4	29.5	33.9	38.1	42.4	45.6	48.6	51.1	53.2
Iowa (457)										
Assets										
Per organization	10.1	7.6	5.0	4.2	3.5	3.3	2.7	1.7	1.2	1.0
Cumulative	10.1	17.7	22.7	27.0	30.6	33.9	36.6	38.4	39.7	40.7
Deposits										
Per organization	8.5	7.5	3.7	4.4	3.4	3.5	2.6	1.6	1.3	1.0
Cumulative	8.5	16.1	19.8	24.3	27.8	31.3	34.0	35.7	37.0	38.1
Kansas (498)										
Assets										
Per organization	13.8	3.6	2.4	1.9	1.8	1.7	1.7	1.5	1.2	.9
Cumulative	13.8	17.5	19.9	21.8	23.7	25.5	27.2	28.7	30.0	30.9
Deposits										
Per organization	13.3	3.4	2.4	1.9	1.9	1.5	1.8	1.5	1.2	.9
Cumulative	13.3	16.7	19.2	21.1	23.0	24.6	26.4	27.9	29.1	30.1

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	December									
<b>Kentucky (249)</b>										
Assets										
Per organization	16.1	12.9	7.9	4.2	2.3	2.3	2.0	1.3	1.2	1.1
Cumulative	16.1	29.0	36.9	41.1	43.5	45.9	48.0	49.3	50.5	51.7
Deposits										
Per organization	13.3	11.5	7.6	4.2	2.6	2.0	2.0	1.1	1.2	1.3
Cumulative	13.3	24.9	32.5	36.8	39.4	41.4	43.5	44.6	45.9	47.3
<b>Louisiana (223)</b>										
Assets										
Per organization	17.3	12.4	10.6	7.7	2.8	2.1	1.8	1.3	1.3	1.0
Cumulative	17.3	29.7	40.3	48.1	50.9	53.1	54.9	56.3	57.6	58.7
Deposits										
Per organization	16.8	11.6	10.7	7.4	2.8	2.1	1.8	1.4	1.2	1.0
Cumulative	16.8	28.4	39.2	46.6	49.4	51.6	53.4	54.9	56.1	57.2
<b>Maine (21)</b>										
Assets										
Per organization	23.7	22.1	19.8	12.7	4.0	3.4	2.3	1.9	1.9	1.4
Cumulative	23.7	45.8	65.7	78.5	82.6	86.1	88.4	90.4	92.3	93.7
Deposits										
Per organization	22.6	21.3	20.9	13.7	3.2	3.4	2.5	2.1	2.0	1.4
Cumulative	22.6	43.9	64.8	78.5	81.8	85.2	87.7	89.8	91.9	93.4
<b>Maryland (82)</b>										
Assets										
Per organization	24.6	12.2	8.2	7.8	6.2	6.0	5.8	4.2	2.8	2.6
Cumulative	24.6	36.9	45.1	53.0	59.2	65.3	71.1	75.4	78.3	80.9
Deposits										
Per organization	26.0	11.8	8.5	8.1	6.6	2.0	5.6	4.5	3.0	2.6
Cumulative	26.0	37.8	46.3	54.5	61.2	63.2	68.9	73.4	76.4	79.0
<b>Massachusetts (68)</b>										
Assets										
Per organization	24.2	17.0	13.6	13.2	11.7	3.8	3.7	1.2	.7	.6
Cumulative	24.2	41.2	54.9	68.1	79.9	83.8	87.5	88.8	89.5	90.2
Deposits										
Per organization	24.5	15.3	14.5	14.5	8.4	4.2	3.7	1.5	.8	.7
Cumulative	24.5	39.9	54.4	69.0	77.5	81.8	85.6	87.1	87.9	88.7
<b>Michigan (153)</b>										
Assets										
Per organization	22.2	13.1	10.5	10.3	9.4	7.8	2.4	2.3	1.8	1.4
Cumulative	22.2	35.3	45.9	56.2	65.6	73.4	75.8	78.2	80.0	81.4
Deposits										
Per organization	20.8	13.0	8.6	10.3	10.4	7.9	2.4	2.6	1.9	1.5
Cumulative	20.8	33.8	42.5	52.8	63.2	71.2	73.6	76.2	78.2	79.7
<b>Minnesota (508)</b>										
Assets										
Per organization	25.2	24.0	4.6	2.4	2.4	1.7	.9	.7	.7	.6
Cumulative	25.2	49.3	54.0	56.4	58.9	60.6	61.5	62.3	63.0	63.6
Deposits										
Per organization	24.0	21.5	4.8	2.5	2.5	1.8	.8	.8	.7	.6
Cumulative	24.0	45.5	50.3	52.8	55.4	57.3	58.1	58.9	59.7	60.3
<b>Mississippi (121)</b>										
Assets										
Per organization	18.0	17.2	7.0	6.9	4.9	2.9	1.6	1.6	1.3	1.3
Cumulative	18.0	35.2	42.2	49.2	54.2	57.1	58.8	60.5	61.9	63.2
Deposits										
Per organization	16.8	16.5	7.1	7.0	4.9	3.0	1.7	1.7	1.4	1.4
Cumulative	16.8	33.4	40.5	47.6	52.6	55.6	57.3	59.0	60.5	62.0
<b>Missouri (384)</b>										
Assets										
Per organization	24.6	10.8	10.2	6.2	3.0	2.5	2.3	1.9	1.8	.9
Cumulative	24.6	35.4	45.7	51.9	54.9	57.5	59.8	61.8	63.6	64.5
Deposits										
Per organization	22.4	10.3	10.6	5.5	3.0	2.8	2.4	2.1	1.9	1.0
Cumulative	22.4	32.8	43.4	49.0	52.1	54.9	57.3	59.4	61.4	62.4
<b>Montana (100)</b>										
Assets										
Per organization	19.2	11.8	8.7	5.6	3.7	3.6	2.8	2.2	1.7	1.7
Cumulative	19.2	31.0	39.8	45.5	49.2	52.9	55.8	58.0	59.7	61.5
Deposits										
Per organization	18.6	11.5	8.6	5.6	3.6	3.6	2.8	2.2	1.6	1.8
Cumulative	18.6	30.1	38.8	44.4	48.1	51.7	54.6	56.9	58.5	60.4

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December										
Nebraska (344)										
Assets										
Per organization	13.7	8.7	8.0	5.2	1.5	1.5	1.4	1.2	1.1	1.0
Cumulative	13.7	22.5	30.5	35.7	37.2	38.7	40.2	41.5	42.6	43.7
Deposits										
Per organization	12.7	8.9	7.9	5.1	1.5	1.5	1.5	1.3	1.2	1.1
Cumulative	12.7	21.7	29.6	34.8	36.3	37.9	39.4	40.7	42.0	43.1
Nevada (18)										
Assets										
Per organization	37.5	25.7	20.3	6.2	3.5	2.1	1.0	.8	.8	.3
Cumulative	37.5	63.3	83.6	89.9	93.4	95.6	96.6	97.5	98.3	98.6
Deposits										
Per organization	11.9	34.7	29.7	8.9	5.2	3.1	1.5	1.1	1.2	.4
Cumulative	11.9	46.7	76.5	85.4	90.6	93.7	95.3	96.4	97.7	98.1
New Hampshire (29)										
Assets										
Per organization	25.0	16.6	14.3	8.3	3.7	2.8	2.7	2.6	2.2	2.2
Cumulative	25.0	41.7	56.0	64.4	68.1	71.0	73.8	76.4	78.7	80.9
Deposits										
Per organization	24.6	16.3	13.8	8.6	3.6	2.8	2.8	2.7	2.3	2.4
Cumulative	24.6	41.0	54.8	63.4	67.1	70.0	72.8	75.5	77.8	80.3
New Jersey (105)										
Assets										
Per organization	18.8	14.4	11.2	7.8	5.6	4.4	4.0	3.2	2.9	2.3
Cumulative	18.8	33.2	44.5	52.3	57.9	62.4	66.5	69.7	72.7	75.1
Deposits										
Per organization	16.7	14.7	11.1	7.9	5.6	4.6	4.2	3.3	3.2	2.5
Cumulative	16.7	31.5	42.6	50.5	56.2	60.8	65.1	68.5	71.7	74.3
New Mexico (56)										
Assets										
Per organization	28.0	12.8	10.3	7.1	3.3	3.2	2.2	1.8	1.7	1.4
Cumulative	28.0	40.9	51.2	58.4	61.8	65.0	67.2	69.0	70.8	72.3
Deposits										
Per organization	27.3	12.3	10.4	7.3	3.4	2.8	2.3	1.8	1.8	1.5
Cumulative	27.3	39.6	50.0	57.4	60.8	63.6	66.0	67.8	69.7	71.2
New York (166)										
Assets										
Per organization	16.6	12.6	10.0	8.9	6.5	6.2	6.2	4.1	3.6	2.8
Cumulative	16.6	29.3	39.4	48.3	54.9	61.2	67.4	71.5	75.1	78.0
Deposits										
Per organization	16.7	12.8	10.1	9.1	7.5	4.5	2.8	5.4	4.0	3.8
Cumulative	16.7	29.5	39.7	48.8	56.3	60.9	63.7	69.2	73.3	77.1
North Carolina (73)										
Assets										
Per organization	22.7	22.6	21.4	6.2	5.6	3.4	3.0	3.0	2.7	.5
Cumulative	22.7	45.4	66.8	73.1	78.7	82.2	85.3	88.3	91.0	91.5
Deposits										
Per organization	19.0	19.2	21.0	7.8	6.7	4.0	3.9	3.7	3.3	.6
Cumulative	19.0	38.2	59.2	67.0	73.8	77.9	81.8	85.6	88.9	89.6
North Dakota (127)										
Assets										
Per organization	13.6	10.6	6.5	4.5	2.5	2.5	2.5	1.9	1.9	1.9
Cumulative	13.6	24.2	30.7	35.3	37.9	40.4	42.9	44.9	46.9	48.8
Deposits										
Per organization	14.1	10.9	6.4	4.4	2.4	2.5	2.5	2.0	1.7	1.9
Cumulative	14.1	25.0	31.5	36.0	38.4	40.9	43.4	45.5	47.2	49.2
Ohio (214)										
Assets										
Per organization	15.9	14.4	11.8	7.7	7.3	6.5	5.1	4.9	2.7	2.0
Cumulative	15.9	30.3	42.1	49.9	57.3	63.8	68.9	73.9	76.6	78.6
Deposits										
Per organization	14.8	13.9	11.7	7.7	7.7	6.3	5.0	4.9	2.9	2.1
Cumulative	14.8	28.7	40.5	48.2	56.0	62.3	67.4	72.4	75.4	77.5
Oklahoma (390)										
Assets										
Per organization	9.0	6.9	3.1	2.6	2.2	1.9	1.5	1.4	1.2	1.2
Cumulative	9.0	15.9	19.1	21.7	23.9	25.9	27.4	28.9	30.1	31.3
Deposits										
Per organization	7.4	6.8	2.7	2.7	2.0	1.9	1.6	1.4	1.2	1.2
Cumulative	7.4	14.3	17.1	19.8	21.9	23.8	25.5	26.9	28.1	29.4

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December										
Oregon (48)										
Assets										
Per organization	46.6	25.5	6.8	6.7	2.0	1.6	.8	.6	.5	.5
Cumulative	46.6	72.2	79.0	85.8	87.9	89.6	90.5	91.1	91.6	92.1
Deposits										
Per organization	42.0	29.4	7.0	6.5	2.4	1.8	1.0	.1	.5	.5
Cumulative	42.0	71.4	78.4	85.0	87.4	89.2	90.2	90.4	91.0	91.6
Pennsylvania (229)										
Assets										
Per organization	17.7	17.0	10.2	6.8	6.1	4.4	4.4	2.0	1.8	1.6
Cumulative	17.7	34.7	44.9	51.8	57.9	62.4	66.8	68.9	70.7	72.3
Deposits										
Per organization	15.6	16.0	9.2	6.5	6.1	5.0	4.8	2.0	2.0	1.8
Cumulative	15.6	31.6	40.9	47.4	53.6	58.6	63.5	65.5	67.5	69.4
Rhode Island (9)										
Assets										
Per organization	68.0	20.4	5.0	3.0	1.8	.7	.4	.2	.1	.0
Cumulative	68.0	88.5	93.5	96.5	98.3	99.1	99.5	99.8	99.9	100.0
Deposits										
Per organization	61.4	24.6	6.1	4.0	1.7	1.0	.5	.2	.1	.0
Cumulative	61.4	86.0	92.2	96.2	98.0	99.0	99.5	99.8	99.9	100.0
South Carolina (82)										
Assets										
Per organization	27.3	18.9	16.2	5.7	4.1	2.1	1.9	1.8	1.7	1.5
Cumulative	27.3	46.3	62.6	68.4	72.5	74.7	76.6	78.5	80.3	81.8
Deposits										
Per organization	27.1	13.1	17.3	5.0	5.0	2.6	2.3	2.0	1.9	1.8
Cumulative	27.1	40.2	57.6	62.6	67.7	70.3	72.7	74.7	76.7	78.5
South Dakota (104)										
Assets										
Per organization	54.9	12.8	3.5	1.8	1.7	1.6	1.3	1.2	.9	.9
Cumulative	54.9	67.8	71.4	73.2	75.0	76.6	78.0	79.2	80.2	81.1
Deposits										
Per organization	34.5	16.6	4.7	2.8	2.6	2.4	2.1	1.8	1.5	1.3
Cumulative	34.5	51.1	55.9	58.8	61.4	63.9	66.0	67.9	69.4	70.8
Tennessee (210)										
Assets										
Per organization	14.4	13.7	12.4	10.9	5.7	4.6	4.2	1.2	1.1	.8
Cumulative	14.4	28.1	40.6	51.5	57.3	61.9	66.1	67.4	68.6	69.4
Deposits										
Per organization	14.0	13.9	12.1	10.6	5.4	4.5	3.9	1.3	1.1	.8
Cumulative	14.0	27.9	40.1	50.7	56.1	60.6	64.5	65.9	67.0	67.9
Texas (1,001)										
Assets										
Per organization	18.6	10.7	8.5	8.4	3.1	2.9	1.9	1.3	.9	.8
Cumulative	18.6	29.3	37.9	46.3	49.4	52.3	54.2	55.5	56.5	57.3
Deposits										
Per organization	17.6	10.0	7.3	8.4	3.3	2.9	2.0	1.4	1.0	.7
Cumulative	17.6	27.7	35.0	43.5	46.8	49.7	51.7	53.1	54.1	54.9
Utah (38)										
Assets										
Per organization	30.2	25.4	8.7	7.9	7.7	5.4	1.3	1.1	1.0	1.0
Cumulative	30.2	55.7	64.4	72.4	80.1	85.5	86.8	88.0	89.1	90.1
Deposits										
Per organization	30.4	22.5	8.9	8.9	8.8	5.4	.0	1.2	1.2	1.0
Cumulative	30.4	53.0	61.9	70.8	79.7	85.1	85.2	86.5	87.7	88.8
Vermont (19)										
Assets										
Per organization	27.4	17.5	14.5	10.0	6.6	6.1	2.3	2.1	2.0	1.9
Cumulative	27.4	44.9	59.4	69.5	76.2	82.4	84.8	86.9	88.9	90.9
Deposits										
Per organization	27.4	17.6	14.5	9.3	7.0	5.9	2.4	2.2	2.0	2.0
Cumulative	27.4	45.0	59.5	68.9	75.9	81.8	84.3	86.5	88.6	90.6
Virginia (143)										
Assets										
Per organization	20.5	15.4	11.7	11.4	8.9	6.5	5.2	2.2	.9	.9
Cumulative	20.5	35.9	47.6	59.1	68.0	74.5	79.8	82.0	83.0	84.0
Deposits										
Per organization	20.7	13.9	10.7	10.2	8.3	7.5	5.6	2.5	1.1	1.1
Cumulative	20.7	34.6	45.4	55.6	63.9	71.4	77.1	79.6	80.7	81.9

**74. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1990—Continued**

Percent of state total

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	December									
Washington (85)										
Assets										
Per organization . . . . .	31.0	19.4	14.2	9.0	8.3	3.5	2.1	1.0	.7	.5
Cumulative . . . . .	31.0	50.4	64.7	73.7	82.0	85.6	87.8	88.8	89.5	90.1
Deposits										
Per organization . . . . .	29.1	19.3	13.9	9.6	9.1	3.6	2.1	1.0	.8	.5
Cumulative . . . . .	29.1	48.5	62.4	72.0	81.1	84.7	86.9	87.9	88.8	89.3
West Virginia (115)										
Assets										
Per organization . . . . .	12.5	11.3	6.8	3.4	3.3	3.3	3.3	3.0	2.6	1.9
Cumulative . . . . .	12.5	23.8	30.7	34.1	37.5	40.8	44.2	47.2	49.9	51.8
Deposits										
Per organization . . . . .	11.9	11.2	6.6	3.5	3.2	3.2	3.2	3.1	2.2	1.9
Cumulative . . . . .	11.9	23.2	29.8	33.4	36.6	39.8	43.1	46.3	48.5	50.5
Wisconsin (9,322)										
Assets										
Per organization . . . . .	16.0	13.8	11.6	6.7	3.4	3.0	3.0	1.5	1.4	.9
Cumulative . . . . .	16.0	29.8	41.5	48.2	51.6	54.7	57.7	59.2	60.7	61.6
Deposits										
Per organization . . . . .	15.0	13.8	11.2	6.9	3.2	3.1	2.2	1.6	1.5	1.0
Cumulative . . . . .	15.0	28.8	40.1	47.0	50.3	53.4	55.7	57.3	58.8	59.8
Wyoming (53)										
Assets										
Per organization . . . . .	23.9	9.5	7.7	6.2	5.3	4.3	2.5	2.5	2.3	2.3
Cumulative . . . . .	23.9	33.5	41.2	47.5	52.9	57.3	59.8	62.3	64.7	67.0
Deposits										
Per organization . . . . .	23.3	9.6	7.6	6.4	5.6	4.2	2.6	2.6	2.4	2.3
Cumulative . . . . .	23.3	32.9	40.5	47.0	52.6	56.9	59.5	62.1	64.6	66.9

**75. Selected assets and liabilities of minority-owned banks, in the United States, by size of bank assets, December 31, 1990<sup>1</sup>**

Millions of dollars, except for number of banks.

Account	All banks <sup>2</sup>	Size of bank (by assets)			
		Under 10	10-24	25-49	50 or more
<b>ASSETS</b>					
1 Cash and due from depository institutions	750,873	4,858	45,433	100,378	600,204
2 U.S. Treasury and federal agency securities, total	1,877,735	5,513	66,655	142,210	1,663,357
3 Securities	234,097	320	8,116	5,214	220,447
4 Other securities	107,782	278	2,830	11,665	93,009
5 Customers' liability on acceptances	48,424	0	0	1,413	47,011
6 Assets held in trading accounts	4,354	0	0	0	4,354
7 Federal funds sold and securities purchased under agreements to resell	788,158	7,700	45,494	80,412	654,552
8 Net loans and leases	4,390,896	20,664	185,212	356,784	3,828,236
9 Premises and fixed assets	155,871	1,793	11,165	15,893	127,020
10 Real estate owned, not bank premises	79,032	246	3,302	11,512	63,972
11 Other assets	135,303	604	5,124	11,468	118,107
12 Intangible assets	8,756	28	869	1,807	6,052
13 Investment in unconsolidated subdivisions	182	0	0	24	158
<b>14 Total assets</b>	<b>9,721,507</b>	<b>42,292</b>	<b>375,089</b>	<b>740,876</b>	<b>8,563,250</b>
<b>LIABILITIES</b>					
<i>Deposits</i>					
15 Demand—Individuals, partnerships, and corporations	1,142,041	7,289	52,871	109,203	972,678
16 Total nontransaction accounts—Individuals, partnerships, and corporations	5,949,141	22,851	200,402	396,132	5,329,756
17 U.S. government	305,449	71	7,827	32,397	265,154
18 States and political subdivisions	460,088	2,221	27,569	48,641	381,657
19 Certified and officers' checks	120,283	781	3,707	7,856	107,939
<b>20 Total deposits</b>	<b>8,738,223</b>	<b>38,726</b>	<b>323,915</b>	<b>666,308</b>	<b>7,709,274</b>
21 Demand	1,604,406	8,951	65,488	156,970	1,372,997
22 Nontransaction accounts	6,495,466	24,618	227,171	440,692	5,802,985
23 Federal funds purchased and securities sold under agreements to repurchase	157,013	0	3,073	4,065	149,875
24 Treasury note balances and other borrowings	24,226	0	3,939	5,938	14,349
25 Mortgage indebtedness	7,547	59	68	801	6,619
26 All other liabilities	87,457	387	3,729	9,510	73,831
<b>27 Total liabilities</b>	<b>7,606,077</b>	<b>39,172</b>	<b>334,724</b>	<b>686,622</b>	<b>6,545,559</b>
28 Subordinated notes and debentures	13,381	0	1,104	856	11,421
<b>EQUITY CAPITAL</b>					
29 Preferred stock—Par	5,328	1,500	0	2,632	1,196
30 Common stock—Par	185,803	2,310	19,489	25,174	138,830
31 Surplus	239,881	3,457	24,666	23,446	188,312
32 Undivided profits and capital reserves	121,052	-4,147	-4,894	2,146	127,947
<b>33 Total equity capital</b>	<b>552,064</b>	<b>3,120</b>	<b>39,261</b>	<b>53,398</b>	<b>456,285</b>
<b>34 Total liabilities and equity capital</b>	<b>8,171,522</b>	<b>42,292</b>	<b>375,089</b>	<b>740,876</b>	<b>7,013,265</b>
35 Number of banks	97	5	20	21	51

## 76. Financial assets of pension funds<sup>1</sup>

### A. Totals for private and public funds

Billions of dollars

Fund	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
<b>1 Total, all types</b>	<b>916.1</b>	<b>996.9</b>	<b>1,179.2</b>	<b>1,392.1</b>	<b>1,532.0</b>	<b>1,801.8</b>	<b>2,031.8</b>	<b>2,201.9</b>	<b>2,482.4</b>	<b>2,848.0</b>
2 Private fund	641.6	686.5	818.7	968.8	1,045.5	1,248.3	1,392.8	1,496.4	1,668.3	1,884.2
3 Insured	172.0	199.8	242.9	286.4	331.6	400.0	476.9	538.9	627.7	715.2
4 Noninsured <sup>2</sup>	469.6	486.7	575.8	682.5	713.9	848.4	915.9	957.5	1,040.6	1,169.0
5 Public fund	274.5	310.4	360.5	423.2	486.5	553.5	638.9	705.5	814.2	963.8
6 State and local government	198.1	224.2	262.5	311.2	356.6	404.7	469.4	517.0	606.1	734.9
7 U.S. government	76.4	86.2	97.9	112.0	130.0	148.8	169.6	188.4	208.1	228.9
8 Civil service <sup>3</sup>	73.9	84.8	97.4	111.4	126.9	144.6	163.4	181.6	200.3	220.1
9 Railroad	2.5	1.4	0.5	0.6	3.1	4.2	6.2	6.8	7.8	8.7

### B. Types of assets held by private noninsured funds

Billions of dollars

Type of asset	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
<b>1 Total financial assets</b>	<b>469.6</b>	<b>486.7</b>	<b>575.8</b>	<b>682.5</b>	<b>713.9</b>	<b>848.4</b>	<b>915.9</b>	<b>957.5</b>	<b>1,040.6</b>	<b>1,169.0</b>
2 Checkable deposits and currency	4.2	3.4	4.0	4.8	5.3	6.2	5.7	6.3	7.3	6.1
3 Time deposits	25.1	25.7	33.2	40.7	44.1	51.7	49.0	53.6	62.3	52.3
4 Money market fund shares	2.6	6.6	4.7	5.1	8.1	9.1	13.2	11.4	13.0	16.3
5 Mutual fund shares	7.1	4.1	4.2	7.0	8.8	19.1	26.4	29.0	31.2	40.7
6 Other corporate equities	223.5	218.5	261.9	313.6	308.7	393.6	460.0	483.9	537.6	667.0
7 U.S. government securities	50.6	66.9	77.2	89.2	96.4	104.5	109.2	119.2	130.9	142.8
8 Corporate and foreign bonds	77.7	83.3	89.9	100.3	110.5	120.9	118.7	128.8	141.1	144.4
9 Mortgages	3.6	3.9	5.8	6.5	6.6	7.0	6.8	5.7	5.7	6.6
10 Open market paper	19.5	24.5	31.6	38.4	42.2	49.9	46.7	50.1	57.4	48.6
11 Miscellaneous assets	55.7	49.9	63.3	76.8	83.3	86.4	80.0	69.7	54.1	44.4

### C. Types of assets held by state and local government funds

Billions of dollars

Type of asset	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
<b>1 Total financial assets</b>	<b>198.1</b>	<b>224.2</b>	<b>262.5</b>	<b>311.2</b>	<b>356.6</b>	<b>404.7</b>	<b>469.4</b>	<b>517.0</b>	<b>606.1</b>	<b>734.9</b>
2 Corporate bonds	94.5	103.8	107.3	106.6	118.1	129.0	139.8	141.7	160.6	196.4
3 Corporate equities	44.3	47.8	60.2	89.6	96.5	120.1	150.2	169.6	219.7	300.1
4 U.S. government securities	40.0	51.8	71.2	88.2	111.2	123.5	144.2	168.7	184.5	198.2
5 Other	19.2	20.8	23.9	26.8	30.7	32.1	35.3	37.0	41.3	40.2

## 77. Securities credit reported by nonbank lenders subject to margin regulation, June 30, 1990

Millions of dollars

Type of credit	Regulation T			Regulation G	Total
	NYSE members	Other brokers and dealers <sup>1</sup>	Total		
1 Margin accounts <sup>2</sup>	30,043	11	30,054	579	30,633
2 "Plan lenders" <sup>3</sup>	...	...	...	6,259	6,259
<b>3 Total</b>	<b>30,043</b>	<b>11</b>	<b>30,054</b>	<b>6,838</b>	<b>36,892</b>



## 78. Detailed debit and credit balances at brokers carrying margin accounts, June 30, 1990

Millions of dollars

Item	Amount <sup>1</sup>
<b>ASSETS</b>	
<i>Debit balances due from public customers</i>	
1 Margin accounts .....	30,054
2 Cash accounts .....	5,806
3 Nonsecurities accounts .....	965
4 Other accounts .....	610
<b>5 Total</b> .....	<b>37,435</b>
6 Debit balances in firm investment and trading accounts .....	110,698
7 To be received for securities held under repurchase agreements .....	162,070
8 All other assets .....	100,361
<b>9 Total assets</b> .....	<b>410,564</b>
<b>LIABILITIES AND CAPITAL</b>	
<i>Credit balances due to public customers</i>	
10 Margin accounts .....	16,766
11 Cash accounts .....	16,118
12 Nonsecurities accounts .....	4,000
13 Other accounts .....	5,594
<b>14 Total</b> .....	<b>42,478</b>
<i>Credit balances due on loans</i>	
15 Credit balances in firm investment and trading accounts .....	71,830
16 U.S. banks .....	6,175
17 Foreign banks .....	3,013
18 Other lenders .....	20,414
<b>19 Total</b> .....	<b>29,602</b>
20 To be repaid for securities sold under repurchase agreements .....	181,762
21 All other liabilities and capital .....	84,891
<b>22 Total liabilities and capital</b> .....	<b>410,563</b>
<i>MEMO: Number of margin accounts</i>	
23 Debit status .....	910,708
24 Credit status .....	1,843,393
<b>24 Total</b> .....	<b>2,754,101</b>

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## Part 3—Notes to Tables

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# Notes to Tables

## Part 1 – Regular Tables

**TABLE 1**

1. Unless otherwise noted, rates of change are calculated from average amounts outstanding in preceding month or quarter.

2. Figures incorporate adjustments for discontinuities associated with regulatory changes in reserve requirements. See also table 12.

3. The seasonally adjusted, break-adjusted monetary base consists of (1) seasonally adjusted, break-adjusted total reserves (line 1) plus (2) the seasonally adjusted currency component of the money stock plus (3), for all quarterly reporters on the "Report of Transaction Accounts, Other Deposits and Vault Cash" and for all those weekly reporters whose vault cash exceeds their required reserves, the seasonally adjusted, break-adjusted difference between current vault cash and the amount applied to satisfy current reserve requirements.

4. Composition of money stock and debt measures is as follows:

M1: (1) currency outside the U.S. Treasury, Federal Reserve Banks, and the vaults of depository institutions; (2) travelers checks of nonbank issuers; (3) demand deposits at all commercial banks other than those due to depository institutions, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve float; and (4) other checkable deposits (OCDs) consisting of negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at depository institutions, credit union share draft accounts, and demand deposits at thrift institutions. Seasonally adjusted M1 is calculated by summing currency, travelers checks, demand deposits, and OCDs, each seasonally adjusted separately.

M2: M1 plus overnight (and continuing contract) repurchase agreements (RPs) issued by all commercial banks and overnight Eurodollars issued to U.S. residents by foreign branches of U.S. banks worldwide, MMDAs, savings and small-denomination time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and balances in both taxable and tax-exempt general purpose and broker-dealer money market mutual funds. Excludes individual retirement accounts (IRAs) and Keogh balances at depository institutions and money market funds. Also excludes all balances held by U.S. commercial banks, money market funds (general purpose and broker-dealer), foreign governments, commercial banks, and the U.S. government. Seasonally adjusted M2 is computed by adjusting its non-M1 component as a whole and then adding this result to seasonally adjusted M1.

M3: M2 plus large-denomination time deposits and term RP liabilities (in amounts of \$100,000 or more) issued by all depository institutions, term Eurodollars held by U.S. residents at foreign branches of U.S. banks worldwide and at all banking offices in the United Kingdom and Canada, and balances in both taxable and tax-exempt, institution-only money market mutual funds. Excludes amounts held by depository institutions, the U.S. government, money market funds, and foreign banks and official institutions. Also subtracted is the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds. Seasonally adjusted M3 is obtained by adjusting its non-M2 component as a whole and then adding this result to seasonally adjusted M2.

L: M3 plus the nonbank public holdings of U.S. savings bonds, short-term Treasury securities, commercial paper, and bankers acceptances, net of money market fund holdings of these assets. Seasonally adjusted L is calculated by summing U.S. savings bonds, short-term Treasury securi-

ties, commercial paper, and bankers acceptances, each seasonally adjusted separately, with M3.

Debt: Debt of domestic nonfinancial sectors consists of outstanding credit market debt of the U.S. government, state and local governments, and private nonfinancial sectors. Private debt consists of corporate bonds, mortgages, consumer credit (including bank loans), other bank loans, commercial paper, bankers acceptances, and other debt instruments. Data are derived from the Federal Reserve Board's flow of funds accounts. Data on debt of domestic nonfinancial sectors are monthly averages, derived by averaging adjacent month-end levels. Growth rates for debt reflect adjustments for discontinuities over time in the levels of debt presented in other tables.

5. Sum of overnight RPs and overnight Eurodollars, money market fund balances (general purpose and broker-dealer), MMDAs, and savings and small time deposits. This sum is seasonally adjusted as a whole.

6. Sum of large time deposits, term RPs, term Eurodollars of U.S. residents, and money market fund balances (institution-only), less the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds. This sum is seasonally adjusted as a whole.

7. Small-denomination time deposits—including retail RPs—are those issued in amounts of less than \$100,000. All IRA and Keogh account balances at commercial banks and thrift institutions are subtracted from small time deposits.

8. Large-denomination time deposits are those issued in amounts of \$100,000 or more, excluding those booked at international banking facilities.

Large-denomination time deposits at commercial banks less those held by money market mutual funds, depository institutions, and foreign banks and official institutions.

**TABLE 2**

1. Includes securities loaned—fully guaranteed by U.S. government securities pledged with Federal Reserve Banks—and excludes any securities sold and scheduled to be bought back under matched sale-purchase transactions.

2. Amounts of currency and coin held as reserves are shown in table 3, line 3 plus line 4.

3. Excludes required clearing balances (as of August 13, 1981) and adjustments to compensate for float.

**TABLE 3**

1. Data are prorated monthly averages of biweekly averages.

2. Excludes required clearing balances and adjustments to compensate for float and includes other off-balance sheet "as-of" adjustments.

3. Total "lagged" vault cash held by those depository institutions currently subject to reserve requirements. Dates refer to the maintenance periods in which the vault cash can be used to satisfy reserve requirements. Under contemporaneous reserve requirements, maintenance periods end thirty days after the lagged computation periods in which the balances are held.

4. All vault cash held during the lagged computation period by "bound" institutions (that is, those whose required reserves exceed their vault cash) plus the amount of vault cash applied during the maintenance period by

“nonbound” institutions (those whose vault cash exceeds their required reserves) to satisfy current reserve requirements.

5. Total vault cash (line 2) less applied vault cash (line 3).

6. Reserve balances with Federal Reserve Banks (line 1) plus applied vault cash (line 3).

7. Total reserves (line 5) less required reserves (line 6).

8. Extended credit consists of borrowing at the discount window under the terms and conditions established for the extended credit program to help depository institutions deal with sustained liquidity pressures. Because there is not the same need to repay such borrowing promptly as there is with traditional short-term adjustment credit, the money market impact of extended credit is similar to that of nonborrowed reserves.

#### TABLE 4

1. Banks with assets of \$4 billion or more as of December 31, 1988.

2. Brokers and nonbank dealers in securities; other depository institutions; foreign banks and official institutions; and United States government agencies.

#### TABLE 5

1. Adjustment credit is available on a short-term basis to help depository institutions meet temporary needs for funds that cannot be met through reasonable alternative sources. After May 19, 1986, the highest rate established for loans to depository institutions may be charged on adjustment credit loans of unusual size that result from a major operating problem at the borrower's facility.

Seasonal credit is available to help smaller depository institutions meet regular, seasonal needs for funds that cannot be met through special industry lenders and that arise from a combination of expected patterns of movement in their deposits and loans. A temporary simplified seasonal program was established on March 8, 1985, and the interest rate was a fixed rate ½ percent above the rate on adjustment credit. The program was reestablished for 1986 and 1987 but was not renewed for 1988. See sections 201.3 (a) and 201.3 (b)(1) of Regulation A.

2. Extended credit is available to depository institutions, where similar assistance is not reasonably available from other sources, when exceptional circumstances or practices involve only a particular institution or when an institution is experiencing difficulties adjusting to changing market conditions over a longer period of time. See section 201.3 (b)(2) of Regulation A.

3. For extended-credit loans outstanding more than 30 days, a flexible rate somewhat above rates on market sources of funds ordinarily will be charged, but in no case will the rate charged be less than the basic discount rate plus 50 basis points. The flexible rate is reestablished on the first business day of each two-week reserve maintenance period. At the discretion of the Federal Reserve Bank, the time period for which the basic discount rate is applied may be shortened.

4. The actual rate for 1990 is 8.05.

#### TABLE 6

1. Reserve requirements in effect on December 31, 1990. Required reserves must be held in the form of deposits with Federal Reserve Banks or in vault cash. Nonmember institutions may maintain reserve balances with a Federal Reserve Bank indirectly on a pass-through basis with certain approved institutions. For previous reserve requirements, see earlier editions of the *Annual Report* or the *Federal Reserve Bulletin*. Under provisions of the Monetary Control Act, depository institutions include commercial banks, mutual savings banks, savings and loan associations, credit unions, agencies and branches of foreign banks, and Edge corporations.

2. The Garn-St Germain Depository Institutions Act of 1982 (Public Law 97-320) requires that \$2 million of reservable liabilities of each depository institution be subject to a zero percent reserve requirement. The Board is to adjust the amount of reservable liabilities subject to this zero percent reserve requirement each year for the succeeding calendar year by 80 percent of the percentage increase in the total reservable liabilities of all depository institutions, measured on an annual basis as of June 30. No corresponding adjustment is to be made in the event of a

decrease. On December 20, 1988, the exemption was raised from \$3.2 million to \$3.4 million. In determining the reserve requirements of depository institutions, the exemption shall apply in the following order: (1) net NOW accounts (NOW accounts less allowable deductions); and (2) net other transaction accounts. The exemption applies only to accounts that would be subject to a 3 percent reserve requirement.

3. Transaction accounts include all deposits on which the account holder is permitted to make withdrawals by negotiable or transferable instruments, payment orders of withdrawal, and telephone and preauthorized transfers in excess of three per month for the purpose of making payments to third persons or others. However, MMDAs and similar accounts subject to the rules that permit no more than six preauthorized, automatic, or other transfers per month, of which no more than three can be checks, are not transaction accounts (such accounts are savings deposits).

The Monetary Control Act of 1980 requires that the amount of transaction accounts against which the 3 percent reserve requirement applies be modified annually by 80 percent of the percentage change in transaction accounts held by all depository institutions, determined as of June 30 each year. Effective December 18, 1990 for institutions reporting quarterly and December 25, 1990 for institutions reporting weekly, the amount was increased from \$40.4 million to \$41.1 million.

4. The reserve requirements on nonpersonal time deposits with an original maturity of less than 1½ years were reduced from 3 percent to 1½ percent on the maintenance period that began December 13, 1990, and to zero for the maintenance period that began December 27, 1990, for institutions that report weekly. The reserve requirement on nonpersonal time deposits with an original maturity of 1½ years or more has been zero since October 6, 1983.

For institutions that report quarterly, the reserves on nonpersonal time deposits with an original maturity of less than 1½ years will be reduced from 3 percent to zero on January 17, 1991.

5. The reserve requirements on Eurocurrency liabilities were reduced from 3 percent to zero in the same manner and on the same dates as were the reserves on nonpersonal time deposits with an original maturity of less than 1½ years (see note 4).

#### TABLE 7

1. Sales, redemptions, and negative figures reduce holdings of the System Open Market Account; all other figures increase such holdings. Details may not sum to totals because of rounding.

#### TABLE 8

1. Details may not sum to totals because of rounding.
2. Includes securities loaned—fully guaranteed by U.S. Treasury securities pledged with Federal Reserve Banks—and excludes securities sold and scheduled to be bought back under matched sale-purchase transactions.
3. Valued monthly at market exchange rates.
4. Includes special investment account at the Federal Reserve Bank of Chicago in Treasury bills maturing within ninety days.
5. Includes exchange-translation account reflecting the monthly revaluation at market exchange rates of foreign-exchange commitments.
6. Federal Reserve notes held by the Reserve Bank are exempt from the collateral requirement.
7. Holdings under repurchase agreements are classified as maturing within fifteen days in accordance with maximum maturity of the agreements.

#### TABLE 9

1. Represents accounts of individuals, partnerships, and corporations, and of states and political subdivisions.
2. Accounts authorized for negotiable orders of withdrawal (NOW) and accounts authorized for automatic transfer to demand deposits (ATS).
3. Excludes ATS and NOW accounts, MMDA and special club accounts, such as Christmas and vacation clubs.
4. Money market deposit accounts.

SOURCE. Data for demand deposits are available beginning 1970 estimated in part from the debits series for 233 SMSAs that were available through June 1977. Data for ATS and NOW accounts and savings deposits are available beginning July 1977. Back data are available on request from the Banking and Money Market Statistics Section, Division of Monetary Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

**TABLE 10**

1. Historical data are available from the Money and Reserves Projection Section, Division of Monetary Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

2. Composition of the money stock measures and debt is as follows:

M1: (1) currency outside the U.S. Treasury, Federal Reserve Banks, and the vaults of depository institutions; (2) travelers checks of nonbank issuers; (3) demand deposits at all commercial banks other than those due to depository institutions, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve float; and (4) other checkable deposits (OCDs) consisting of negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at depository institutions, credit union share draft accounts, and demand deposits at thrift institutions. Seasonally adjusted M1 is calculated by summing currency, travelers checks, demand deposits, and OCDs, each seasonally adjusted separately.

M2: M1 plus overnight (and continuing contract) repurchase agreements (RPs) issued by all commercial banks and overnight Eurodollars issued to U.S. residents by foreign branches of U.S. banks worldwide, Money Market Demand Accounts (MMDAs), savings and small-denomination time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and balances in both taxable and tax-exempt general purpose and broker-dealer money market mutual funds. Excludes individual retirement accounts (IRA) and Keogh balances at depository institutions and money market funds. Also excludes all balances held by U.S. commercial banks, money market mutual funds (general purpose and broker-dealer), foreign governments and commercial banks, and the U.S. government. Seasonally adjusted M2 is computed by adjusting its non-M1 component as a whole and then adding this result to seasonally adjusted M1.

M3: M2 plus large-denomination time deposits and term RP liabilities (in amounts of \$100,000 or more) issued by all depository institutions, term Eurodollars held by U.S. residents at foreign branches of U.S. banks worldwide and at all banking offices in the United Kingdom and Canada, and balances in both taxable and tax-exempt, institution-only money market mutual funds. Excludes amounts held by depository institutions, the U.S. government, money market mutual funds, and foreign banks and official institutions. Also subtracted is the estimated amount of overnight RPs and Eurodollars held by institution-only money market mutual funds. Seasonally adjusted M3 is obtained by adjusting its non-M2 component as a whole and then adding this result to seasonally adjusted M2.

L: M3 plus the nonbank public holdings of U.S. savings bonds, short-term Treasury securities, commercial paper, and bankers acceptances, net of money market mutual fund holdings of these assets.

Debt: Debt of domestic nonfinancial sectors consists of outstanding credit market debt of the U.S. government, state and local governments, and private nonfinancial sectors. Private debt consists of corporate bonds, mortgages, consumer credit (including bank loans), other bank loans, commercial paper, bankers acceptances, and other debt instruments. Data are derived from the Federal Reserve Board's flow of funds accounts. Debt data are based on monthly averages.

3. Currency outside the U.S. Treasury, Federal Reserve Banks, and vaults of depository institutions.

4. Outstanding amount of U.S. dollar-denominated travelers checks of nonbank issuers. Travelers checks issued by depository institutions are included in demand deposits.

5. Demand deposits at commercial banks and foreign-related institutions other than those due to depository institutions, the U.S. government, and foreign banks and official institutions, less cash items in the process of collection and Federal Reserve float.

6. Consists of NOW and ATS balances at all depository institutions, credit union share draft balances, and demand deposits at thrift institutions.

7. Sum of overnight RPs and overnight Eurodollars, money market fund balances (general purpose and broker-dealer), MMDAs, and savings and small-denomination time deposits.

8. Sum of large-denomination time deposits, term RPs and term Eurodollars of U.S. residents, money market fund balances (institution-only), less a consolidation adjustment that represents the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds.

9. Small-denomination time deposits—including retail RPs—are those issued in amounts of less than \$100,000. All individual retirement accounts (IRA) and Keogh account balances at commercial banks and thrifts are subtracted from small time deposits.

10. Large-denomination time deposits are those issued in amounts of \$100,000 or more, excluding those booked at international banking facilities.

11. Large-denomination time deposits at commercial banks less those held by money market mutual funds, depository institutions, and foreign banks and official institutions.

**TABLE 11**

1. More extensive historical data and estimates of the impact on required reserves of changes in reserve requirements are available from the Money and Reserves Projections Section, Division of Monetary Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

2. Figures reflect adjustments for discontinuities, "breaks", associated with regulatory changes in reserve requirements.

3. Seasonally adjusted, break-adjusted total reserves equal seasonally adjusted, break-adjusted required reserves (line 4) plus excess reserves (line 16).

4. Seasonally adjusted, break-adjusted nonborrowed reserves equal seasonally adjusted, break-adjusted total reserves (line 1) less total borrowings of depository institutions from the Federal Reserve (line 17).

5. Extended credit consists of borrowing at the discount window under the terms and conditions established for the extended credit program to help depository institutions deal with sustained liquidity pressures. Because there is not the same need to repay such borrowing promptly as there is with traditional short-term adjustment credit, the money market impact of extended credit is similar to that of nonborrowed reserves.

6. The seasonally adjusted, break-adjusted monetary base consists of seasonally adjusted, break-adjusted total reserves (line 1), plus the seasonally adjusted currency component of the money stock, plus (for all quarterly reporters on the "Report of Transaction Accounts, Other Deposits and Vault Cash" and for all those weekly reporters whose vault cash exceeds their required reserves), the seasonally adjusted, break-adjusted difference between current vault cash and the amount applied to satisfy current reserve requirements.

7. Break-adjusted total reserves equal break-adjusted required reserves (line 9) plus excess reserves (line 16).

8. To adjust required reserves for discontinuities because of regulatory changes in reserve requirements, a multiplicative procedure is used to estimate what required reserves would have been in past periods had current reserve requirements been in effect. Break-adjusted required reserves includes required reserves against transactions deposits and nonpersonal time and savings deposits (but not reservable nondeposit liabilities.)

9. The break-adjusted monetary base equals break-adjusted total reserves (line 6), plus the (unadjusted) currency component of the money stock, plus (for all those weekly reporters whose vault cash exceeds their required reserves), the break-adjusted difference between current vault cash and the amount applied to satisfy current reserve requirements.

10. Reflects actual reserve requirements, including those on nondeposit liabilities, with no adjustments to eliminate the effects of discontinuities associated with changes in reserve requirements.

11. Reserve balances with Federal Reserve Banks plus vault cash used to satisfy reserve requirements.

12. The monetary base, not break-adjusted and not seasonally adjusted, consists of total reserves (line 11), plus required clearing balances and adjustments to compensate for float at Federal Reserve Banks, plus the currency component of the money stock, plus (for all quarterly reporters on the "Report of Transaction Accounts, Other Deposits and Vault Cash" and for all those weekly reporters whose vault cash exceeds their required

reserves), the difference between current vault cash and the amount applied to satisfy current reserve requirements. After the introduction of CRR, currency and vault cash figures are measured over the computation periods ending on Mondays.

13. Unadjusted total reserves (line 11) less unadjusted required reserves (line 14).

**TABLE 12**

1. All commercial banks include domestically chartered insured banks, U.S. branches and agencies of foreign banks, New York investment companies majority owned by foreign banks, and Edge Act corporations owned by domestically chartered and foreign banks. Data are prorated averages of Wednesday estimates for domestically chartered and foreign related institutions, based on weekly reports of a sample of domestically chartered insured banks and large branches and agencies and quarterly reports of all domestically chartered insured banks and all agencies, branches, investment companies, and Edge Act corporations engaged in banking.

For information concerning breaks in series, refer to the notes published in the H.4.2 statistical release.

2. Adjusted to exclude loans to and federal funds sold to commercial banks.

3. Includes nonfinancial commercial paper held.

4. Includes the fifty states and the District of Columbia.

**TABLE 13**

1. Commercial banks are those in the 50 states and the District of Columbia with national or state charters plus agencies and branches of foreign banks, New York investment companies majority owned by foreign banks, and Edge Act corporations owned by domestically chartered and foreign banks.

2. Includes federal funds, RPs, and other borrowing from nonbanks and net balances due to related foreign offices.

3. Reflects net positions of U.S. chartered banks, Edge Act corporations, and U.S. branches and agencies of foreign banks with related foreign offices plus net positions with own IBFs.

4. Other borrowings are borrowings through any instrument, such as a promissory note or due bill, given for the purpose of borrowing money for the banking business. This includes borrowings from Federal Reserve Banks and from foreign banks, term federal funds, loan RPs, and sales of participations in pooled loans.

5. Based on daily average data reported weekly by approximately 120 large banks and quarterly or annual data reported by other banks.

6. Figures are partly daily averages and partly averages of Wednesday data.

7. Time deposits in denominations of \$100,000 or more. Estimated averages of daily data.

8. U.S. Treasury demand deposits and Treasury tax-and-loan notes at commercial banks. Data are averages of daily data.

**TABLE 14**

1. All commercial banking institutions include domestically chartered insured commercial banks, agencies and branches of foreign banks, Edge act and agreement corporations owned by domestically chartered and foreign banks, and New York State investment companies majority owned by foreign banks. Data for domestically chartered insured commercial banks (partly estimated) are for the last Wednesday of the month. Data for foreign-related institutions are based on weekly reports from large agencies and branches of foreign banks and on quarter-end condition reports for investment companies and Edge act and agreement corporations engaged in banking.

2. Commercial banking institutions include insured domestically chartered commercial banks, branches and agencies of foreign banks, Edge act and Agreement corporations, and New York State foreign investment corporations.

3. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.

4. Insured domestically chartered commercial banks include all member banks and insured nonmember banks. They include all bank-premises subsidiaries and other significant majority-owned domestic subsidiaries. Data are based on weekly reports from a sample of weekly reporting banks and quarter-end universe data.

**TABLE 15**

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. Includes allocated transfer risk reserve.

4. Includes NOW, ATS, and telephone and preauthorized transfer savings deposits.

5. Includes borrowings only from other than directly related institutions.

6. Includes federal funds purchased and securities sold under agreements to repurchase.

7. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.

8. Excludes loans to and federal funds transactions with commercial banks in the United States.

9. Affiliates include a bank's own foreign branches, nonconsolidated nonbank affiliates of the bank, the banks' holding company (if not a bank), and nonconsolidated nonbank subsidiaries of the holding company.

10. 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.

11. These amounts represent accumulated adjustments originally made to offset the effects of mergers. They should be added to outstanding data for any date in the year to establish comparability with data in the subsequent year. For a description of the adjustment process, see Banking and Monetary Statistics, 1941-1970, pages 148-49.

**TABLE 16**

1. Includes securities purchased under agreements to resell.

2. Includes transactions with nonbank brokers and dealers in securities.

3. Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net "due from" position.

4. Includes other transaction deposits.

5. Includes securities sold under agreements to repurchase.

6. Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net "due to" position.

7. Excludes loans made and federal funds sold to commercial banks in the United States.

**TABLE 17**

1. Estimates of gross deposits are based on reports supplied by a sample of commercial banks and include cash items in process of collection. Types of depositors in each category are described in the *Federal Reserve Bulletin*, vol. 57 (June 1971), p. 465 except that financial business deposits and, by implication, total gross demand deposits were redefined beginning 1985:1 to exclude demand deposits due to thrift institutions.

This table has been discontinued because data are no longer available.

**TABLE 18**

1. Institutions engaged primarily in activities such as, but not limited to, commercial, savings, and mortgage banking; sales, personal, and mortgage financing; factoring, finance leasing, and other business lending; insurance underwriting; and other investment activities.

2. Includes all financial company paper sold by dealers in the open market.

3. As reported by financial companies that place their paper directly with investors.

4. Includes public utilities and firms engaged primarily in activities such as communications, construction, manufacturing, mining, wholesale and retail trade, transportation, and services.

5. In January 1988, the number of respondents in the bankers acceptance survey were reduced from 155 to 111 institutions—those with \$100 million or more in total acceptances. The panel is revised every January and currently has about 100 respondents. The current reporting group accounts for over 90 percent of total acceptances activity.

**TABLE 19**

1. The prime rate is one of several base rates that banks use to price short-term business loans. The table shows the date on which a new rate came to be the predominant one quoted, rather than the date on which the first bank made a change in the rate.

**TABLE 20**

1. The survey of terms of bank lending to business collects data on gross loan extensions made during the first full business week in the mid-month of each quarter by a sample of 340 commercial banks of all sizes. A sample of 250 banks reports loans to farmers. The sample data are blown up to estimate the lending terms at all insured commercial banks during that week. The estimated terms of bank lending are not intended for use in collecting the terms of loans extended over the entire quarter or residing in the portfolios of those banks. Construction and land development loans include both unsecured loans and loans secured by real estate. Thus, some of the construction and land development loans would be reported on the statement of condition as real estate loans and the remainder as business loans. Mortgage loans, purchased loans, foreign loans, and loans of less than \$1,000 are excluded from the survey.

2. Average maturities are weighted by loan size and exclude demand loans.

3. Effective (compounded) annual interest rates are calculated from the stated rate and other terms of the loan and weighted by loan size.

4. Among banks reporting loans to farmers, large farm lenders had more than \$20 million in farm loans, and other farm lenders had farm loans that were less than \$20 million.

5. Since August 1987, the survey of terms of bank lending to farmers has included loans secured by farm real estate. In addition, the categories describing the purpose of farm loans have now been expanded to include "purchase or improve farm real estate." In previous surveys, the purpose of such loans was reported as "other."

**TABLE 21**

1. The daily effective federal funds rate is a weighted average of rates on trades through New York brokers.

2. Weekly figures are averages of seven calendar days, ending on Wednesday of each week; monthly figures include each calendar day in the month.

3. Annualized using a 360-day year or bank interest.

4. Rate for the Federal Reserve Bank of New York.

5. Quoted on a discount basis.

6. An average of offering rates on commercial paper placed by several leading dealers for firms whose bond rating is AA or the equivalent.

7. An average of offering rates on paper directly placed by finance companies.

8. Representative closing yields for acceptances of the highest rated money center banks.

9. An average of dealer offering rates on nationally traded certificates of deposit.

10. Bid rates for Eurodollar deposits at 11 a.m. London time. Data are for indication purposes only.

11. Auction date for daily data; weekly and monthly averages computed on an issue-date basis.

12. Yields on actively traded issues adjusted to constant maturities. SOURCE: U.S. Treasury.

13. Unweighted average of rates on all outstanding bonds neither due or callable in less than ten years, including one very low yielding "flower" bond.

14. General obligations based on Thursday figures: Moody's Investors Service.

15. General obligations only, with twenty years to maturity, issued by twenty state and local governmental units of mixed quality. Based on figures for Thursday.

16. Daily figures from Moody's Investors Service. Based on yields to maturity on selected long-term bonds.

17. Compilation of the Federal Reserve. This series is an estimate of the yield on recently offered, A-rated utility bonds with a thirty-year maturity and five years of call protection. Weekly data are based on Friday quotations.

18. Standard and Poor's corporate series. Preferred stock ratio based on a sample of ten issues: four public utilities, four industrials, one financial, and one transportation. Common stock ratios on the 500 stocks in the price index.

**TABLE 22**

1. Beginning January 25, 1984, Standard and Poor's Corporation re-based the transportation index making 1982 = 100, rather than 10. Data from 1974 only are available on this new basis.

2. Free credit balances are in accounts with no unfulfilled commitments to the brokers and are subject to withdrawal by customers on demand.

3. These regulations adopted by the Board of Governors of the Federal Reserve System, pursuant to the Securities Exchange Act of 1934, limit the amount of credit to purchase and carry "margin securities" (as defined in the regulations) when such credit is collateralized by securities. Margin requirements on securities other than options are the difference between the market value (100 percent) and the maximum loan value of collateral as prescribed by the Board.

Special margin requirements for bonds convertible into stocks were adopted by the Board of Governors effective March 11, 1968.

On January 1, 1977, the Board of Governors for the first time established in Regulation T the initial margin required for writing options on securities, setting it at 30 percent of the current market value of the stock underlying the option. On September 30, 1985 the Board changed the required initial margin, allowing it to be the same as the option maintenance margin required by the appropriate exchange or self-regulatory organization; such maintenance margin rules must be approved by the Securities and Exchange Commission. Effective June 8, 1988 margins were set to be the price of the option plus twenty percent of the market value of the stock underlying the option (or fifteen percent in the case of stock-index options).

**TABLE 23**

1. Contra-assets are credit-balance accounts that must be subtracted from the corresponding gross asset categories to yield net asset levels. Contra-assets to mortgage loans, contracts, and pass-through securities include loans in process, unearned discounts and deferred loan fees, valuation allowances for mortgages "held for sale," and specific reserves and other valuation allowances.

2. Contra-assets are credit-balance accounts that must be subtracted from the corresponding gross asset categories to yield net asset levels. Contra-assets to nonmortgage loans include loans in process, unearned discounts and deferred loan fees, and specific reserves and valuation allowances.

3. Holding of stock in Federal Home Loan Bank and Finance leases plus interest are included in "Other".

4. Data include all federally insured credit unions, both Federal and state chartered, serving natural persons.

5. Data are no longer available on a monthly basis for life insurance companies.

6. Direct and guaranteed obligations. Excludes federal agency issues not guaranteed, which are shown in this table under "Business" securities.

7. Issues of foreign governments and their subdivisions and bonds of the International Bank for Reconstruction and Development.

SOURCES. 23.A and B, FSLIC-insured institutions: Estimates by the FHLBB for all institutions insured by the FSLIC and based on the FHLBB thrift Financial Report.

23.C: Estimates are by the National Credit Union Administration based on a group of federal and federally insured state credit unions serving

natural persons. Figures are preliminary and are revised annually to incorporate recent benchmark data.

23.D: Estimates are by the American Council of Life Insurance for all life insurance companies in the United States. Annual figures are annual-statement asset values, with bonds carried on an amortized basis and stocks at year-end market values. Adjustments for interest due and accrued and for differences between market and book values are not made on each item separately but are included, in total, in "Other assets."

**TABLE 24**

1. FY 1990 receipts, outlays, and deficits may not correspond to the data in *The Budget of the U.S. Government, Fiscal Year 1992* because of subsequent minor revisions.

2. In accordance with the Balanced Budget and Emergency Deficit Control Act of 1985, all former off-budget entries are now presented on-budget. The Federal Financing Bank (FFB) activities are now shown as separate accounts under the agencies that use the FFB to finance their programs. The act has also moved off-budget two social security trust funds, Federal old-age survivors' insurance and federal disability insurance trust funds. The Postal Service is included as an off-budget item in the *Monthly Treasury Statement* beginning in 1990.

3. Includes special drawing rights; reserve position on the U.S. quota in the International Monetary Fund; loans to the IMF; other cash and monetary assets; accrued interest payable to the public; allocations of special drawing rights; deposit funds; miscellaneous liability (including checks outstanding) and asset accounts; seigniorage; increment on gold; net gain or loss for U.S. currency valuation adjustment; net gain or loss for IMF loan-valuation adjustment; and profit on sale of gold.

SOURCES. U.S. Treasury, *Monthly Treasury Statement of Receipts and Outlays of the U.S. Government*, and *The Budget of the U.S. Government, Fiscal Year 1992*.

**TABLE 25**

1. Functional details may not sum to total outlays for calendar year data because revisions to monthly outlay totals have not been distributed among functions.

2. Old-age, disability, and hospital insurance and railroad retirement accounts.

3. Old age disability and hospital insurance.

4. Federal employee retirement contributions and civil service retirement and disability fund.

5. Deposits of earnings by Federal Reserve Banks and other miscellaneous receipts.

6. Net interest function includes interest received by trust funds.

7. Consists of rents and royalties on the outer continental shelf, and U.S. government contributions for employee retirement.

SOURCES. U.S. Department of the Treasury, *Monthly Treasury Statement of Receipts and Outlays of the U.S. Government*, and the U.S. Office of Management and Budget, *Budget of the U.S. Government, Fiscal Year 1992*.

**TABLE 26**

1. Consists of guaranteed debt of government agencies, specified participation certificates, notes to international lending organizations, and District of Columbia stadium bonds.

SOURCES. *Treasury Bulletin* and *Monthly Statement of the Public Debt of the United States*.

**TABLE 27**

1. Includes (not shown separately) securities issued to the Rural Electrification Administration, depository bonds, retirement plan bonds, and individual retirement bonds.

2. Nonmarketable series denominated in dollars and series denominated in foreign currency held by foreigners.

3. Held almost entirely by U.S. Treasury and other federal agencies and trust funds.

4. Data for Federal Reserve Banks and U.S. government agencies and trust funds are actual holdings; data for other groups are Treasury estimates.

5. Consists of investments of foreign balances and international accounts in the United States. Excludes non-interest-bearing notes issued to the International Monetary Fund.

6. Includes savings and loan associations, nonprofit institutions, credit unions, mutual savings banks, corporate pension trust funds, dealers and brokers, certain U.S. Treasury deposit accounts, and federally sponsored agencies.

SOURCES. Data by type of security, U.S. Treasury Department *Monthly Statement of the Public Debt of the United States*; data by holder, the *Treasury Bulletin*.

**TABLE 28**

1. Transactions are market purchases and sales reported to the Federal Reserve Bank of New York by the U.S. Government securities dealers on its published list of primary dealers. Averages for transactions are based on the number of trading days in the period. Immediate, forward, and future transactions are reported at principal value, which does not include accrued interest; option transactions are reported at the face value of the underlying securities. data.

2. Major changes in the report forms filed by primary dealers induce a break in the dealer data series as of the week ending July 4, 1990. Earlier data are not available.

3. Transactions for immediate delivery include purchases or sales of securities (other than mortgage-backed agency securities) for which delivery is scheduled in five business days or less and "when-issued" securities that settle on the issue date of offering. Transactions for immediate delivery of mortgage-backed securities include purchases and sales for which delivery is scheduled in thirty days or less. Stripped securities are reported at market value by maturity of coupon or corpus.

4. Includes securities such as collateralized mortgage obligations (CMOs); real estate mortgage investment conduits (REMICs); interest only (IOs); and principal only (POs).

5. Futures transactions are standardized agreements arranged on an exchange. Forward transactions are agreements made in the over-the-counter market that specify delayed delivery. All futures contracts for U.S. Government securities and federal agency debt securities are included when the time to delivery is more than five days. Forward contracts for mortgage-backed securities are included when the time to delivery is more than thirty days.

6. Options transactions are purchases or sales of put and call options, whether arranged on an organized exchange or in the over-the-counter market and include options on futures contracts on U.S. Government and federal agency securities.

7. Data for dealer positions and sources of financing are obtained from reports submitted to the Federal Reserve Bank of New York by the U.S. Government securities dealers on its published list of primary dealers. Data for positions and financing are averages of close-of-business Wednesday weekly data.

Securities positions are reported at market value.

8. Net immediate positions include securities purchased or sold (other than mortgage-backed agency securities) that have been delivered or are scheduled to be delivered in five business days or less and "when-issued" securities which settle on the issue date of offering. Net immediate positions of mortgage-backed securities include securities purchased or sold that have been delivered or are scheduled to be delivered in thirty days or less.

9. Futures positions are standardized contracts arranged on an exchange. Forward positions reflect agreements made in the over-the-counter market that specify delayed delivery. All futures positions are included regardless of time to delivery. Forward contracts for U.S. Treasury securities and for federal agency debt securities are included when the time to delivery is more than five business days. Forward contracts for mortgage-backed securities are included when the time to delivery is more than thirty days.

10. Overnight financing refers to agreements made on one business day that mature on the next business day; continuing contracts are agreements that remain in effect for more than one business day but have no advance notice by either party; term agreements have a fixed maturity of more than one business day.



11. Matched-book reflect financial intermediation activity in which the borrowing and lending transactions are matched. Matched-book data are included in the financing breakdowns listed above. The reverse repurchase and repurchase numbers are not always equal because of the matching of securities of different values or collateralizations.

**TABLE 29**

1. Consists of mortgages assumed by the Defense Department between 1957 and 1963 under family housing and homeowners assistance programs.
2. Includes participation certificates reclassified as debt beginning October 1, 1976.
3. On-budget after September 30, 1976.
4. Consists of debentures issued in payment of Federal Housing Administration insurance claims. Once issued, these securities may be sold privately on the securities market.
5. Certificates of participation issued before fiscal 1969 by the Government National Mortgage Association acting as trustee for the Farmers Home Administration; Department of Health, Education, and Welfare; Department of Housing and Urban Development; Small Business Administration, and the Veterans Administration.
6. Off-budget.
7. Includes outstanding noncontingent liabilities: notes, bonds, and debentures. Some data are estimated.
8. Excludes borrowing by the Farm Credit Financial Assistance Corporation, shown in line 17.
9. Before late 1982, the Association obtained financing through the Federal Financing Bank (FFB). Borrowing excludes that obtained from the FFB, which is shown on line 22.
10. The Financing Corporation, established in August 1987 to recapitalize the Federal Savings and Loan Insurance Corporation, undertook its first borrowing in October 1987.
11. The Farm Credit Financial Assistance Corporation, established in January 1988 to provide assistance to the Farm Credit System undertook its first borrowing in July 1988.
12. The Resolution Funding Corporation, established by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, undertook its first borrowing in October 1989.
13. The FFB, which began operations in 1974, is authorized to purchase or sell obligations issued, sold, or guaranteed by other federal agencies. Since the FFB incurs debt solely for the purpose of lending to other agencies, its debt is not included in the main portion of the table to avoid double counting.
14. Includes FFB purchases of agency assets and guaranteed loans; the latter contain loans guaranteed by numerous agencies with the guarantees of any particular agency being generally small. The Farmers Home Administration item consists exclusively of agency assets, while the Rural Electrification Administration entry contains both agency assets and guaranteed loans.

**TABLE 30**

1. Par amounts of long-term issues based on date of sale.
2. Includes school districts.

SOURCES. *Investment Dealer's Digest* beginning April 1990. Securities Data/Bond Buyer Municipal Data Base beginning 1986.

**TABLE 31**

1. Figures which represent gross proceeds of issues maturing in more than one year, are the principal amount or the number of units multiplied by the offering price. Excludes secondary offerings, employee stock plans, investment companies other than closed-end, intracorporate transactions, equities sold abroad, and Yankee bonds. Stock data include ownership securities issued by limited partnerships.

2. Monthly data include only public offerings.
3. Private placement data are not available on a monthly basis.

SOURCES. IDD Information Services, Inc., the Board of Governors of the Federal Reserve System; and before 1989, the U.S. Securities and Exchange Commission.

**TABLE 32**

1. Data on sales and redemptions exclude money market mutual funds but include limited maturity municipal bond funds. Data on asset positions exclude both money market mutual funds and limited maturity municipal bond funds.
2. Includes reinvestment of investment income dividends. Excludes reinvestment of capital gains distributions and share issues of conversions from one fund to another in the same group.
3. Excludes share redemptions resulting from conversions from one fund to another in the same group.
4. Market value at end of period, less current liabilities.
5. Also includes all U.S. Treasury securities and other short-term debt securities.

SOURCE. Investment Company Institute. Data based on reports of members, which comprise substantially all open-end investment companies registered with the Securities and Exchange Commission. Data reflect newly formed companies after their initial offering of securities. *Survey of Current Business*, Department of Commerce.

**TABLE 33**

1. Trade and services are no longer being reported separately. They are included in Commercial and other, line 10.
2. "Other" consists of construction; wholesale and retail trade; finance and insurance; personal and business services; and communication.

SOURCE. *Survey of Current Business*, U.S. Department of Commerce.

**TABLE 34**

1. Components may not sum to totals because of rounding.
2. Excludes pools of securitized assets.

**TABLE 35**

1. Data on pools of securitized assets are not seasonally adjusted.

**TABLE 36**

1. Weighted averages based on sample surveys of mortgages originated by major institutional lender groups during the first five full working days of the month. Compiled by the Federal Housing Finance Board in cooperation with the Federal Deposit Insurance Corporation.

2. Includes all fees, commissions, discounts, and "points" paid (by the borrower or the seller) to obtain a loan.

3. Average effective interest rates on loans closed, assuming prepayment at the end of ten years.

4. Average contract rates on new commitments for conventional first mortgages, from U.S. Department of Housing and Urban Development.

5. Average gross yields on thirty-year, minimum-downpayment first mortgages, insured by the Federal Housing Administration for immediate delivery in the private secondary market. Based on transactions on first day of subsequent month. Large monthly movements in average yields may reflect market adjustments to changes in maximum permissible contract rates.

6. Average net yields to investors on fully modified pass-through securities backed by mortgages and guaranteed by the Government National Mortgage Association, assuming prepayment in twelve years on pools of thirty-year mortgages insured by the Federal Housing Administration or guaranteed by the Department of Veterans Affairs carrying the prevailing ceiling rate. Monthly figures are unweighted averages of Friday figures from the Wall Street Journal.

7. Includes some multifamily and nonprofit hospital loan commitments in addition to one- to four-family loan commitments accepted in FNMA's free market auction system, and through the FNMA-GNMA tandem plans.

8. Does not include standby commitments issued, but includes standby commitments converted.

9. Includes participations as well as whole loans.

10. Includes conventional and government-underwritten loans. FHLMC's mortgage commitments and mortgage transactions include activity under mortgage/securities swap programs, while the corresponding data for FNMA exclude swap activity.

**TABLE 37**

1. Based on data from various institutional and governmental sources, with some quarters estimated in part by the Federal Reserve. Multifamily debt refers to loans on structures of five or more units.
2. Includes loans held by nondeposit trust companies but not bank trust departments.
3. Includes savings banks and savings and loan associations. Beginning 1987:1, data reported by FSLIC-insured institutions include loans in process and other contra assets (credit balance accounts that must be subtracted from the corresponding gross asset categories to yield net asset levels).
4. Assumed to be entirely one- to four-family loans.
5. Securities guaranteed by Farmers Home Administration sold to the Federal Financing Bank were reallocated from FmHA mortgage pools to FmHA mortgage holdings in 1986:4 because of accounting changes by the Farmers Home Administration.
6. Outstanding principal balances of mortgage-backed securities insured or guaranteed by the agency indicated. Includes private pools that are not shown as a separate line item.
7. Other holders include mortgage companies, real estate investment trusts, state and local credit agencies, state and local government retirement funds, noninsured pension funds, credit unions, and U.S. agencies for which amounts are small or separate data are not readily available.

**SOURCES.** Based on data from various institutional and government sources, with figures for some quarters estimated in part by the Federal Reserve in conjunction with the Federal Home Loan Bank Board and the U.S. Department of Commerce. Separation of nonfarm mortgage debt by type of property, if not reported directly, and interpolations and extrapolations, when required, are estimated mainly by the Federal Reserve.

**TABLE 38**

1. The Board's series on amounts of credit covers most short- and intermediate-term credit extended to individuals that is scheduled to be repaid (or has the option of repayment) in two or more installments, excluding loans secured by real estate.
2. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator.
3. Totals on types-of-credit include estimates for certain holders for which only consumer-credit totals are available.

**TABLE 39**

1. The Board's series on amounts of credit covers most short- and intermediate-term credit extended to individuals that is scheduled to be repaid (or has the option of repayment) in two or more installments, excluding loans secured by real estate.
2. Data are available only for second month of each quarter.
3. At auto finance companies.

**TABLE 40**

1. Excess of total assets over total liabilities consists of gold, special drawing rights (SDRs), and corporate equities not included in liabilities minus total floats and discrepancies in the last column.
2. Total holdings of gold and SDRs for the foreign sector appear as assets and are included in totals because in flow tables transactions in these categories are treated as purchases and sales of existing assets without associated liabilities.
3. Assets are shown at market value; nonbank finance liability is redemption value of shares of open-end investment companies. No specific liability is attributed to issuers of stocks other than open-end investment companies for amounts outstanding.

4. Includes savings bonds and other nonmarketable debt held by the public. Postal savings system deposits are included in "Miscellaneous" in part A, line 35.

5. Issues by agencies in the budget (Commodity Credit Corporation, Government National Mortgage Association, Tennessee Valley Authority, Federal Housing Administration) and by sponsored credit agencies in financial sectors. Includes loan participation certificates and securities backed by mortgage pools.

6. Entry under business assets is corporate only. Noncorporate trade credit has been deducted from the liabilities total to conform in definition to quarterly flow tables.

7. Includes Securitized Credit Options (SCOs) trusts not shown separately.

**TABLE 41-C**

1. Excludes corporate equities.
2. Corporate bonds include net issues by Netherlands Antilles subsidiaries, and reflows of capital from those subsidiaries are included in U.S. direct foreign investment.
3. Industrial revenue bonds, issued by state and local governments to finance private investment and secured in interest and principal by the industrial user of the funds.
4. Loans, short-term paper (lines 57-64), profit taxes payable, and trade debt. Includes loans due in more than one year and excludes current maturities of securities and mortgages.

**TABLE 42**

1. A major revision of the Industrial Production index and the Capacity Utilization rates was released in April 1990. See "Industrial Production: 1989 Developments and Historical Revision", in the *Federal Reserve Bulletin*, vol. 76 (April 1990), pp. 187-204.
2. Ratios of indexes of production to indexes of capacity. Based on data from the Federal Reserve, DRI/McGraw-Hill, Department of Commerce, and other sources.
3. Index of dollar value of total construction contracts, including residential, nonresidential, and heavy engineering, from McGraw-Hill Information Systems Company, F.W. Dodge Division.
4. Based on data in *Employment and Earnings* (U.S. Department of Labor). Series covers employees only, excluding personnel in the Armed Forces.
5. Based on data in *Survey of Current Business* U.S. Department of Commerce).
6. Based on U.S. Bureau of Census data published in *Survey of Current Business*.
7. Data are not seasonally adjusted, as published in *Monthly Labor Review*. Seasonally adjusted data for changes in the price indexes may be obtained from the Bureau of Labor Statistics, U.S. Department of Labor.

**SOURCE.** Basic data (not index numbers) for series mentioned in notes 4, 5, and 6, and indexes for series mentioned in notes 3 and 7 may also be found in *Survey of Current Business*. Figures for industrial production for the latest month are preliminary and the earlier three months have been revised. See "Recent Developments in Industrial Capacity and Utilization," *Federal Reserve Bulletin*, vol. 76 (June 1990), pp. 411-35.

**TABLE 43**

1. Primary processing includes textiles; lumber; paper; industrial chemicals; petroleum refining; rubber and plastics; stone, clay, and glass; and primary and fabricated metals.
2. Advanced processing includes food, tobacco, apparel, furniture, printing, chemical products such as drugs and toiletries, leather and products, machinery, transportation equipment, instruments, miscellaneous manufacturing, and ordnance.
3. Capacity utilization is calculated as the ratio of the Federal Reserve's seasonally adjusted index of industrial production to the corresponding index of capacity.

For a detailed description of these series, see "Recent Developments in Industrial Capacity and Utilization," *Federal Reserve Bulletin*, vol. 76

(June 1990), pages 411-35; and Federal Reserve monthly statistical release, G.17 and historical supplements.

**TABLE 44**

1. Persons sixteen years of age and over. Monthly figures, which are based on sample data, relate to the calendar week that contains the twelfth day; annual data are averages of monthly figures. By definition, seasonality does not exist in population figures.

2. Includes self-employed, unpaid family, and domestic service workers.

3. Data include all full- and part-time employees who worked during, or received pay for, the pay period that includes the twelfth day of the month, and exclude proprietors, self-employed persons, household and unpaid family workers, and members of the Armed Forces.

SOURCE. *Employment and Earnings* (U.S. Department of Labor).

**TABLE 45**

1. Not at annual rates.

**TABLE 46**

1. Not at annual rates. Published groups include some series and sub-totals not shown separately.

2. Not seasonally adjusted.

3. Value of new construction data in recent periods may not be strictly comparable with data in previous periods because of changes by the Bureau of the Census in its estimating techniques. For a description of these changes, see *Construction Reports (C-30-76-5)*, issued by the Bureau in July 1976.

SOURCE. Census Bureau estimates for all series except (1) mobile homes, which are private, domestic shipments as reported by the Manufactured Housing Institute and seasonally adjusted by the Census Bureau, and (2) sales and prices of existing units, which are published by the National Association of Realtors. All back and current figures are available from the originating agency. Permit authorizations are those reported to the Census Bureau from 16,000 jurisdictions from 1978 to 1983, and 17,000 jurisdictions beginning in 1984.

**TABLE 47**

1. Index levels are not seasonally adjusted.

2. Figures for consumer prices are those for all urban consumers and reflect a rental-equivalence measure of homeownership after 1982.

3. Excludes intermediate materials for food manufacturing and manufactured animal feeds.

SOURCE. Bureau of Labor Statistics.

**TABLE 48**

1. Seasonal factors are not calculated for lines 6, 10, 12-16, 18-20, 22-34, and 38-40.

2. Data are on an international accounts (IA) basis. The data differ from the Census basis data for reasons of coverage and timing. Military exports are excluded from merchandise data and are included in line 6.

3. Reporting banks include all kinds of depository institutions besides commercial banks, as well as some brokers and dealers.

4. Associated primarily with military sales contracts and other transactions arranged with or through foreign official agencies.

5. Consists of investments in U.S. corporate stocks and in debt securities of private corporations and state and local governments.

SOURCE. *Survey of Current Business* (U.S. Department of Commerce, Bureau of Economic Analysis).

**TABLE 49**

1. The Census basis data differ from merchandise trade data shown in table 48, "Summary of U.S. International Transactions", because of coverage and timing. On the export side, the largest adjustment is the exclusion of military sales (which are combined with other military transactions and reported separately in the "service account" in table 48, line 6); on the import side, additions are made for gold, ship purchases, imports of electricity from Canada, and other transactions; military transfers are also excluded from imports. Data for the previous month are revised to reflect late documents.

SOURCE. FT 900, *Summary of U.S. Export and Import Merchandise Trade* (Department of Commerce, Bureau of the Census).

**TABLE 50**

1. Includes gold in Exchange Stabilization Fund. Gold held under earmark at Federal Reserve Banks for foreign and international accounts is not included in the gold stock of the United States; see table 57. Gold stock and earmarked gold are valued at \$42.22 per fine troy ounce.

2. Beginning July 1974, the International Monetary Fund (IMF) adopted a technique for valuing the special drawing right based on a weighted average of exchange rates for the currencies of member countries. From July 1974 through December 1980, 16 currencies were used; from January 1981, 5 currencies have been used. The U.S. SDR holdings, and reserve positions in the IMF are valued on this basis beginning July 1974. At valuation used before July 1974 (SDR 1 = \$1.20635) total U.S. reserve assets, SDR holdings, and reserve position in IMF were as follows (in millions of dollars, end of period).

Month	Total	SDRs	Reserve position in IMF
1990			
January .....	72,036	9,138	6,876
February .....	71,082	9,359	6,751
March .....	73,443	9,359	6,600
April .....	73,398	9,358	6,547
May .....	73,992	9,559	6,565
June .....	74,090	9,559	6,172
July .....	74,114	9,451	6,142
August .....	74,836	9,383	6,214
September .....	75,883	9,240	6,166
October .....	78,157	9,170	6,107
November .....	78,398	9,351	5,936
December .....	78,739	9,318	6,170

3. Includes allocations by the IMF of special drawing rights as follows: \$867 million on January 1, 1970; \$717 million on January 1, 1971; \$710 million on January 1, 1972; \$1,139 million on January 1, 1979; \$1,152 million on January 1, 1980; and \$1,093 million on January 1, 1981; plus net transactions in SDRs.

4. Represents the U.S. reserve tranche position in the IMF (the U.S. quota, plus net U.S. loans to the IMF, minus IMF holdings of dollars), which is the amount that the United States could automatically purchase in foreign currencies if needed. Under appropriate conditions, the United States could purchase additional amounts related to the U.S. quota.

5. Valued at current market exchange rates.

SOURCES. U.S. Treasury Department data and on data reported to the Treasury Department by the International Monetary Fund.

**TABLE 51**

1. Includes the Bank for International Settlements.

2. Principally demand deposits, time deposits, bankers acceptances, commercial paper, negotiable time certificates of deposit, and borrowings under repurchase agreements.

3. Includes nonmarketable certificates of indebtedness (including those payable in foreign currencies through 1974) and Treasury bills issued to foreign institutions of foreign countries.

4. Excludes notes issued to foreign official nonreserve agencies. Includes bonds and notes payable in foreign currencies; zero coupon bonds are included at current value.

5. Debt securities of U.S. government corporations and federally sponsored agencies, and U.S. corporate stocks and bonds.

6. Includes countries in Oceania and Eastern Europe.

SOURCES. Tables 51 through 59 are based on Treasury Department data and on data reported to the Treasury Department by banks (including Federal Reserve Banks) and brokers in the United States. The data exclude the holdings of dollars by the International Monetary Fund derived from payments of the U.S. subscription and from the exchange transactions and other operations of the IMF. The data also exclude U.S. Treasury letters of credit and U.S. nonnegotiable, noninterest-bearing notes held by nonmonetary international and regional organizations.

The term "foreigners" covers all institutions and individuals domiciled outside the United States (including U.S. citizens domiciled abroad) and the foreign branches, subsidiaries, and offices of U.S. banks and business concerns; the central governments, central banks, and other official institutions of foreign countries, wherever located; and international and regional organizations, wherever located. The term "foreigners" also includes persons in the United States when it is known by reporting institutions that they are acting on behalf of foreigners.

#### TABLE 52

1. Reporting banks include all kinds of depository institutions besides commercial banks as well as some brokers and dealers.

2. Excludes negotiable time certificates of deposit, which are included in "Other negotiable and readily transferable instruments."

3. Includes borrowing under repurchase agreements.

4. U.S. banks: includes amounts due to own foreign branches and foreign subsidiaries consolidated in "Consolidated Report of Condition" filed with bank regulatory agencies. Agencies, branches, and majority-owned subsidiaries of foreign banks: principally amounts due to head office or parent foreign bank, and to foreign branches, agencies, or wholly owned subsidiaries of head office or parent foreign bank.

5. Financial claims on residents of the United States, other than long-term securities, held by or through reporting banks.

6. Includes nonmarketable certificates of indebtedness and Treasury bills issued to official institutions of foreign countries.

7. Principally bankers acceptances, commercial paper, and negotiable-time certificates of deposit.

8. Principally the International Bank for Reconstruction and Development, and the Inter-American and Asian Development Banks. Data exclude "holdings of dollars" of the International Monetary Fund.

9. Foreign central banks, foreign central governments, and the Bank for International Settlements.

10. Excludes central banks, which are included in "Official institutions."

11. Includes the Bank for International Settlements and other European countries not included elsewhere.

12. Comprises Bulgaria, Czechoslovakia, the Germany Democratic Republic, Hungary, Poland, and Romania.

13. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

14. Comprises Algeria, Gabon, Libya, and Nigeria.

15. Excludes "holding of dollars" of the International Monetary Fund.

16. Asian, African, Middle Eastern, and European regional organizations, except the Bank for International Settlements, which is included in "Other Western Europe."

Sources appear at the end of notes for table 51.

#### TABLE 53

1. Reporting banks include all kinds of depository institutions besides commercial banks, as well as some brokers and dealers.

2. Includes the Bank for International Settlements and Eastern European countries that are not included in line 23.

3. Comprises Bulgaria, Czechoslovakia, Hungary, Poland, and Romania.

4. Included in "Other Latin American and Caribbean" through March 1978.

5. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

6. Comprises Algeria, Gabon, Libya, and Nigeria.

7. Excludes the Bank for International Settlements, which is included in "Other Western Europe."

Sources appear at the end of notes for table 51.

#### TABLE 54

1. Data for banks' own claims are given on a monthly basis, but the data for claims of banks' own domestic customers are available on a quarterly basis only.

Reporting banks include all kinds of depository institutions besides commercial banks, as well as some brokers and dealers.

2. U.S. banks: includes amounts due from own foreign branches and foreign subsidiaries consolidated in "Consolidated Report of Condition" filed with bank regulatory agencies. Agencies, branches, and majority-owned subsidiaries of foreign banks: includes principally amounts due from head office or parent foreign bank, and foreign branches, agencies, or wholly owned subsidiaries of head office or parent foreign bank.

3. Assets owned by customers of the reporting bank located in the United States that represent claims on foreigners held by reporting banks for the account of their domestic customers.

4. Principally negotiable time certificates of deposit and bankers acceptances.

5. Includes demand and time deposits and negotiable and nonnegotiable certificates of deposit denominated in U.S. dollars issued by banks abroad. Sources appear at the end of notes for table 51.

#### TABLE 55

1. Reporting banks include all kinds of depository institutions besides commercial banks, as well as some brokers and dealers.

2. Remaining time to maturity.

3. Includes nonmonetary international and regional organizations.

Sources appear at the end of notes for table 51.

#### TABLE 56

1. Data on claims exclude foreign currencies held by U.S. monetary authorities.

2. Assets owned by customers of the reporting bank located in the United States that represent claims on foreigners held by reporting banks for the accounts of their domestic customers.

Sources appear at the end of notes for table 51.

#### TABLE 57

1. Excludes deposits and U.S. Treasury securities held for international and regional organizations.

2. Marketable U.S. Treasury bills, notes, and bonds; and nonmarketable U.S. Treasury securities payable in dollars and in foreign currencies.

3. Earmarked gold is gold held for foreign and international accounts; it is not included in the gold stock of the United States. Earmarked gold and the gold stock are valued at \$42.22 per fine troy ounce.

Sources appear at the end of notes for table 51.

#### TABLE 58

1. Estimated official and private transactions of marketable U.S. Treasury securities with an original maturity of more than one year. Data are based on monthly transaction reports. Excludes nonmarketable U.S. Treasury bonds and notes held by official institutions of foreign countries.

2. Includes U.S. Treasury notes, denominated in foreign currencies, publicly issued to private foreign residents.

3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

4. Comprises Algeria, Gabon, Libya, and Nigeria.

Sources appear at the end of notes for table 51.

**TABLE 59**

1. Comprises oil-exporting countries as follows: Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

2. Includes state and local government securities, and securities of U.S. government agencies and corporations. Also includes issues of new debt securities sold abroad by U.S. corporations organized to finance direct investments abroad.

3. As a result of the merger of a U.S. and U.K. company in July 1989, the former stockholders of the U.S. company received \$5,453 million in shares of the new combined U.K. company. This transaction is not reflected in the data above.

Sources appear at the end of notes for table 51.

**TABLE 60**

1. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

2. Comprises Algeria, Gabon, Libya, and Nigeria.

3. Includes nonmonetary international and regional organizations.

4. Revisions include a reclassification of transactions, which also affects the totals for Asia and for the grand totals.

SOURCE. Based on data reported to the Treasury Department by nonbanking business enterprises.

The term foreigners covers all institutions and individuals domiciled outside the United States (including U.S. citizens domiciled abroad) and the foreign branches, subsidiaries, and offices of U.S. banks and business concerns; the central governments, central banks, and other official institutions of foreign countries, wherever located; and international and regional organizations, where located. The term foreigners also includes persons in the United States when it is known by reporting institutions that they are acting on behalf of foreigners.

**TABLE 61**

1. Table 54, "Banks' own and domestic customers' claims on foreigners," includes monthly figures for U.S. dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States.

2. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

3. Comprises Algeria, Gabon, Libya, and Nigeria.

4. Includes nonmonetary international and regional organizations.

Source appears at the end of notes for table 60.

**TABLE 62**

1. For a given month, total assets may not equal total liabilities because some branches did not adjust the net position of the bank in the branch to reflect unrealized paper profits and paper losses caused by changes in exchange rates, which are used to convert foreign currency values into equivalent dollar values.

Beginning in June 1984 reported claims held by foreign branches have been reduced by an increase in the reporting threshold for "shell" branches from \$50 million to \$150 million equivalent in total assets, the threshold now applicable to all reporting branches.

**TABLE 63**

1. Details may not sum to totals because of rounding. Data are aggregates of categories reported on the quarterly form FFIEC 002, "Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks." This form was first used for reporting data as of June 30, 1980, and was revised as of December 31, 1985. From November 1972 through May 1980, U.S. branches and agencies of foreign banks had filed a monthly FR 886a report. Aggregate data from that report were available through the Federal Reserve statistical release G.11, last issued on July 10, 1980. Data in this table and in the G.11 tables are not strictly comparable because of differences in reporting panels and in definitions of balance sheet items.

2. Includes the District of Columbia.

3. Effective December 1981, the Federal Reserve Board amended Regulations D and Q to permit banking offices located in the United States to operate International Banking Facilities (IBFs). As of December 31, 1985 data for IBFs are reported in a separate column. These data are either included in or excluded from the total columns as indicated in the headings. The notation "n.a." indicates that no IBF data are reported for that item, either because the item is not an eligible IBF asset or liability or because that level of detail is not reported for IBFs. From December 1981 through September 1985, IBF data were included in all applicable items reported.

4. Total assets and total liabilities include net balances, if any, due from or due to related banking institutions in the United States and in foreign countries (see footnote 5). On the former monthly branch and agency report, available through the G.11 statistical release, gross balances were included in total assets and total liabilities. Therefore, total asset and total liability figures in this table are not comparable to those in the G.11 tables.

5. "Related banking institutions" includes the foreign head office and other U.S. and foreign branches and agencies of the bank, the bank's parent holding company, and majority-owned banking subsidiaries of the bank and of its parent holding company (including subsidiaries owned both directly and indirectly).

6. In some cases two or more offices of a foreign bank within the same metropolitan area file a consolidated report.

**TABLE 64**

1. The banking offices covered by these data are the U.S. offices and foreign branches of U.S.-owned banks and of U.S. subsidiaries of foreign-owned banks. Offices not covered include (1) U.S. agencies and branches of foreign banks, and (2) foreign subsidiaries of U.S. banks. To minimize duplication, the data are adjusted to exclude the claims on foreign branches held by a U.S. office or another foreign branch of the same banking institution. The data in this table combine foreign branch claims in table 62 (the sum of line 7 through 10) with the claims of U.S. offices in table 54 (excluding those held by agencies and branches of foreign banks and those constituting claims on own foreign branches).

2. This group comprises the Organization of Petroleum Exporting Countries shown individually, other members of OPEC (Algeria, Gabon, Iran, Iraq, Kuwait, Libya, Nigeria, Qatar, Saudi Arabia, and United Arab Emirates) and Bahrain and Oman (not formally members of OPEC).

3. Excludes Liberia.

4. Includes Canal Zone beginning December 1979.

5. Foreign branch claims only.

6. Includes New Zealand, Liberia, and international and regional organizations.

**TABLE 65**

1. Rates are mainly those at which the central bank either discounts or makes advances against eligible commercial paper or government securities for commercial banks or brokers. For countries with more than one rate applicable to such discounts or advances, the rate shown is the one at which it is understood the central bank transacts the largest proportion of its credit operations.

**TABLE 66**

1. Rates are for three-month interbank loans except for Canada, finance company paper; Belgium, three-month Treasury bills; and Japan, Gensaki rate.

**TABLE 67**

1. Based on the dollar's value against the currencies of ten industrial countries. The weight for each of the ten countries is the 1972-76 average world trade of that country divided by the average world trade of all ten countries combined. Series revised as of August 1978 (see *Federal Reserve Bulletin*, vol. 64, August 1978, p. 700).

**TABLE 68**

1. Averages of certified noon buying rates in New York for cable transfers.
2. U.S. cents per unit of foreign currency.
3. Index of weighted-average exchange value of U.S. dollar against the currencies of ten industrial countries. The weight for each of the ten countries is the 1972-76 average world trade of that country divided by the average world trade of all ten countries combined.

## Part 2 – Special Tables

**TABLE 69**

1. See Board of Governors, *Annual Report* for data covering earlier years.
2. Includes securities loaned—fully guaranteed by U.S. Treasury securities pledged with Federal Reserve Banks—and excludes securities sold and scheduled to be bought back under matched sale-purchase transactions.
3. Valued monthly at market exchange rates.
4. Includes exchange-translation account reflecting the monthly valuation at market exchange rates of foreign-exchange commitments.
5. Includes special investment account at the Federal Reserve Bank of Chicago in Treasury bills maturing in ninety days.

**TABLE 70**

1. Details may not sum to totals because of rounding.
2. The effect of the 1987 implementation of Financial Accounting Standards Board Statement No. 87—Employers' Accounting for Pensions—is recorded in the Total column only and has not been distributed to each District. Accordingly, the sum of the Districts will not equal the Total column for this category or for Total net expenses, and New York will not add to Current net income. The effect of FASB 87 on the Reserve Banks was a reduction in expenses.
3. Includes distribution of costs for projects performed by one Bank for the benefit of one or more other Banks.
4. Includes expenses for labor and materials temporarily capitalized and charged to activities when the products are consumed.
5. For additional details, see Board of Governors of the Federal Reserve System, *Annual Report*.

**TABLE 71**

1. Except for the following, branches and additional offices are located in the same state as the parent bank. (In this table these branches are shown according to their own location rather than that of the parent bank.)

Type and location of bank of bank	Number and location of branches
1 national in New Jersey	1 in Pennsylvania
1 national in California	3 in Washington and 1 in Oregon
1 noninsured unincorporated in New York	1 in Massachusetts and 1 in Pennsylvania
3 insured nonmember in Puerto Rico	17 in New York and 1 in California

2. Institutions located in a split state, a state that is split between the boundaries of two Federal Reserve Districts, are included in this column.

**TABLE 72**

1. Figures include nonmember banks in Puerto Rico and the Virgin Islands.

2. State member figures include one bank in Puerto Rico.
3. Figures exclude federal savings banks.
4. Figures exclude new banks organized to succeed operating banks.
5. Individual breakdowns by type of bank are not available. Therefore, the "Other" category of changes are the residual changes from the differences between figures for the current and previous year, minus the actual changes from the first three (3) categories.

**TABLE 73**

1. The report of condition has been substantially revised for commercial banks. Some of the changes are as follows: (1) Previously, banks with international banking facilities (IBFs) that had no other foreign offices were considered domestic reporters. Beginning with the March 31, 1984 call report these banks are considered foreign and domestic reporters and must file the foreign and domestic report of condition; (2) banks with assets greater than \$1 billion have additional items reported; (3) the domestic office detail for banks with foreign offices has been reduced considerably; and (4) banks with assets under \$25 million have been excused from reporting certain detail items.

The "n.a." for some of the items is used to indicate the lesser detail available from banks without foreign offices, the inapplicability of certain items to banks that have only domestic offices and/or the absence of detail on a fully consolidated basis for banks with foreign offices.

All transactions between domestic and foreign offices of a bank are reported in "net due from" and "net due to." All other lines represent transactions with parties other than the domestic and foreign offices of each bank. Since these intraoffice transactions are nullified by consolidation, total assets and total liabilities for the entire bank may not equal the sum of assets and liabilities respectively, of domestic and foreign offices.

2. The domestic portion of allowances for loan and lease losses and allocated transfer risk reserve are not reported for banks with foreign offices, therefore the components of total assets (domestic) will not sum to the actual total (domestic).

3. Equity capital is not allocated between the domestic and foreign offices of banks with foreign offices.

4. Components of assets held in trading accounts are only reported for banks with total assets of \$1 billion or more, therefore the components will not sum to the totals for this item.

5. Foreign offices include branches in foreign countries, Puerto Rico, and U.S. territories and possessions; subsidiaries in foreign countries; all offices of Edge Act and Agreement corporations wherever located and IBFs.

6. The "over 100" column refers to those respondents whose assets, as of June 30 of the previous calendar year, were equal to or exceeded \$100 million. (These respondents file the FFIEC 032 or FFIEC 033 call report.) The "under 100" column refers to those respondents whose assets, as of June 30 of the previous calendar year, were less than \$100 million. These respondents filed the FFIEC 034 call report.)

7. The foreign portion of demand notes issued to the U.S. Treasury is not reported for banks with foreign offices, therefore the components of total liabilities (foreign) will not sum to the actual total (foreign).

8. The definition of "All other" varies by report form and therefore by column in this table.

9. Only the domestic portion of federal funds sold and securities purchased under agreements to resell are reported here, therefore the components will not sum to the total for this item.

10. "Acceptances of other banks" is not reported by domestic respondents less than \$300 million in total assets, therefore the components will not sum to totals for this item.

11. Only the domestic portion of federal funds purchased and securities sold under agreements to repurchase are reported here, therefore the components will not sum to the total for this item.

**TABLE 74**

1. Numbers in parentheses are totals of banking organizations in state. Data are for all domestic commercial banks.

**TABLE 75**

1. Minority-owned banks are defined as those in which more than fifty percent of the stock is owned by minority groups, as well as those independently controlled by minority group members.

2. Does not include six minority-owned banks that are located in U.S. territories or possessions.

The following tabulation shows numbers of minority-owned banks (including banks located in U.S. territories and possessions) for 1990 classified in two ways:

By type of minority		By type of bank charter	
Black	34	Federal Reserve member	
Hispanic	31	National	47
Women	5	State	8
Asian	29		
American Indian	2	Nonmember state	48
Multiracial	2		

**TABLE 76**

1. End of year. Equities valued at market, other assets at acquisition value.

2. Includes deferred profit-sharing funds and pension funds of corporations, unions, multi-employer groups, nonprofit organizations, and the Federal Employees' Retirement Thrift Savings Fund.

3. Includes Federal Employees' Retirement Fund, Foreign Service Retirement, and Disability Trust Fund.

**TABLE 77**

1. Includes data from firms that are members of the American Stock Exchange but not the New York Stock Exchange.

2. Includes credit extended on stock, nonconvertible and convertible bonds under the new consolidated method of reporting under Regulation T.

3. Includes credit extended to finance purchases through qualified stock option and employee stock purchase and ownership plans.

**TABLE 78**

1. For brokers that are members of either the American Stock Exchange or the New York Stock Exchange.

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