

# FEDERAL RESERVE statistical release



H.8 (510)

For release February 8, 1988

In addition to the H.8 release for January 13, 1988, corrected releases for December 30, 1987 and January 6, 1988 are included. Figures for both weeks have been revised, necessitating a correction of the comparison published with last week's release. A comparison of figures for December 30, 1987 and January 6, 1988 shows, within the domestically chartered commercial bank group, large shifts from the small bank group to the large bank group between December 30 and January 6. The major reason for the shifts is a change in the large bank reporting panel which took place between December 30, 1987 and January 6, 1988; in addition, there were changes due to year-end merger activity.

The large bank panel, which included 161 banks on December 30, now includes 168. Year-end merger activity moved 59 banks which were in the small bank group on December 30 into the large bank group on January 6. The following table shows the total change in the large bank column of the H.8 release between December 30 and January 6, and also breaks down the total into amounts attributable to the change in the composition of the large bank panel, due to other year-end changes affecting the panels (including mergers of small banks into large banks), and change due to normal week-to-week activity. All data are in millions.

	Total Change	Change Due to:		
		Change in Large Bank Panel	Other Year-end Changes	Normal Activity
<b>LARGE BANKS</b>				
Securities, incl. Trading Acct	12,817	9,949	1,040	1,828
U.S. Govt. and Agency Secur.	9,006	6,041	627	2,338
Other Securities	3,811	3,908	413	- 510
Interbank Loans	813	1,772	513	-1,472
Loans excluding Interbank	45,493	37,719	3,385	4,389
Commercial and Industrial	7,728	7,387	1,030	- 689
Real Estate	15,179	13,664	1,253	262
Individual	15,376	13,373	1,431	572
All other	7,211	3,295	- 329	4,245
<b>Total Assets</b>	<b>56,848</b>	<b>54,600</b>	<b>5,344</b>	<b>-3,096</b>

Changes due to panel shift had equal and opposite effects on the small bank column of the H.8 release. This is also true, for most items, for changes attributable to year-end adjustments. An exception is the year-end change in interbank loans, which also affects the change in total assets. When one bank absorbs another, its increase in interbank loans is smaller than interbank loans at the absorbed bank by an amount attributable to netting of the reciprocal lending/borrowing balances. The interbank loan change shown above is the increase after such netting. However, the interbank loan and total asset figures in the small bank column are reduced by the full amount of interbank loans previously included in the absorbed banks' balance sheets.

# FEDERAL RESERVE statistical release



H.8 (510)

FOR IMMEDIATE RELEASE  
FEBRUARY 8, 1988

ASSETS AND LIABILITIES OF INSURED DOMESTICALLY CHARTERED AND FOREIGN RELATED BANKING INSTITUTIONS (1)  
(PARTLY ESTIMATED, IN MILLIONS OF DOLLARS) JANUARY 13, 1988

	DOMESTICALLY CHARTERED COMMERCIAL BANKS				FOREIGN RELATED BANKING INSTITUTIONS (3)
	TOTAL DOMESTIC AND FOREIGN RELATED	TOTAL	LARGE BANKS (2)	SMALL BANKS	
<b>ASSETS</b>					
<b>1. Loans and securities</b>	<b>2,422,053</b>	<b>2,236,524</b>	<b>1,132,910</b>	<b>1,103,614</b>	<b>185,529</b>
A. Investment securities	515,072	489,806	185,981	303,825	25,266
(1) U.S. Treasury and Federal agency securities	322,749	312,069	114,099	197,970	10,680
(2) Other securities	192,324	177,738	71,883	105,855	14,586
B. Trading account assets	16,931	16,931	16,931	n.a.	n.a.
(1) U.S. Treasury and Federal agency securities	12,230	12,230	12,230	n.a.	n.a.
(2) Other securities	1,986	1,986	1,986	n.a.	n.a.
(3) Other assets	2,715	2,715	2,715	n.a.	n.a.
C. Total loans	1,890,050	1,729,787	929,998	799,789	160,263
(1) Interbank loans	178,102	140,552	69,771	70,781	37,550
(2) Loans excluding interbank	1,711,948	1,589,234	860,226	729,008	122,714
(A) Commercial and industrial	572,411	474,961	288,983	185,978	97,450
(B) Real estate	581,740	572,886	267,064	305,822	8,854
(C) Individual	328,044	327,724	161,740	165,984	320
(D) All other	229,754	213,664	142,440	71,224	16,090
<b>2. Total cash assets</b>	<b>220,663</b>	<b>199,313</b>	<b>109,340</b>	<b>89,973</b>	<b>21,350</b>
A. Balances with the FRB	36,310	34,687	23,874	10,813	1,623
B. Cash in vault	26,857	26,822	14,172	12,650	35
C. Demand balances at U.S. depository institutions	32,843	31,019	7,760	23,259	1,824
D. Cash items	73,260	72,762	54,662	18,100	498
E. Other cash assets	51,392	34,023	8,872	25,151	17,369
<b>3. Other assets</b>	<b>180,134</b>	<b>119,575</b>	<b>77,765</b>	<b>41,810</b>	<b>60,559</b>
<b>4. Total assets or liabilities</b>	<b>2,822,850</b>	<b>2,555,412</b>	<b>1,320,015</b>	<b>1,235,397</b>	<b>267,438</b>
<b>LIABILITIES</b>					
<b>5. Total deposits</b>	<b>1,999,382</b>	<b>1,936,775</b>	<b>893,594</b>	<b>1,043,181</b>	<b>62,607</b>
A. Transaction accounts	606,119	597,094	307,092	290,002	9,025
(1) Demand, U.S. Government	3,259	3,255	1,913	1,342	4
(2) Demand, depository institutions	46,466	42,812	32,107	10,705	3,654
(3) Other demand and all checkable deposits	556,394	551,027	273,072	277,955	5,367
B. Savings, excl. checkable deposits	532,067	529,789	247,818	281,971	2,278
(1) MMDAs	357,722	356,081	173,936	182,145	1,641
(2) Other	174,344	173,707	73,882	99,825	637
C. Small time deposits	471,159	468,980	155,206	313,774	2,179
D. Time deposits over \$100,000	390,038	340,913	183,478	157,435	49,125
<b>6. Borrowings</b>	<b>438,906</b>	<b>329,189</b>	<b>256,255</b>	<b>72,934</b>	<b>109,717</b>
<b>7. Other liabilities</b>	<b>209,459</b>	<b>117,471</b>	<b>85,746</b>	<b>31,725</b>	<b>91,988</b>
<b>8. Residual (assets less liabilities)</b>	<b>175,103</b>	<b>171,977</b>	<b>84,420</b>	<b>87,557</b>	<b>3,126</b>
Memorandum :					
Treasury tax and loan notes included in borrowings above	15,433	15,433	11,550	3,883	0

(1) Excludes assets and liabilities of international banking facilities.

(2) Large banks includes all banks which submit weekly reports of condition.

(3) Includes agencies and branches of foreign banks, Edge Act corporations engaged in banking, and New York State chartered foreign investment company subsidiaries of foreign banks.

# FEDERAL RESERVE statistical release



H.8 (310)

FOR IMMEDIATE RELEASE  
FEBRUARY 8, 1988

ASSETS AND LIABILITIES OF INSURED DOMESTICALLY CHARTERED AND FOREIGN RELATED BANKING INSTITUTIONS (1)  
(PARTLY ESTIMATED, IN MILLIONS OF DOLLARS) DECEMBER 30, 1987

DOMESTICALLY CHARTERED COMMERCIAL BANKS

	TOTAL DOMESTIC AND FOREIGN RELATED	DOMESTICALLY CHARTERED COMMERCIAL BANKS			FOREIGN RELATED BANKING INSTITUTIONS (3)
		TOTAL	LARGE BANKS (2)	SMALL BANKS	
<b>ASSETS</b>					
<b>1. Loans and securities</b>	<b>2,426,108</b>	<b>2,236,025</b>	<b>1,078,626</b>	<b>1,157,399</b>	<b>190,083</b>
A. Investment securities	514,561	490,141	174,894	315,247	24,420
(1) U.S. Treasury and Federal agency securities	320,476	310,268	107,119	203,149	10,208
(2) Other securities	194,086	179,874	67,775	112,099	14,212
B. Trading account assets	16,875	16,875	16,875	n.a.	n.a.
(1) U.S. Treasury and Federal agency securities	11,026	11,026	11,026	n.a.	n.a.
(2) Other securities	2,965	2,965	2,965	n.a.	n.a.
(3) Other assets	2,884	2,884	2,884	n.a.	n.a.
C. Total loans	1,894,672	1,729,008	886,856	842,152	165,664
(1) Interbank loans	175,243	136,261	66,587	69,674	38,982
(2) Loans excluding interbank	1,719,428	1,592,746	820,269	772,477	126,682
(A) Commercial and industrial	581,362	480,553	283,657	196,896	100,809
(B) Real estate	581,283	572,248	251,597	320,651	9,035
(C) Individual	328,170	327,850	146,825	181,025	320
(D) All other	228,613	212,094	138,189	73,905	16,519
<b>2. Total cash assets</b>	<b>231,602</b>	<b>212,785</b>	<b>116,397</b>	<b>96,388</b>	<b>18,817</b>
A. Balances with the FRB	36,571	35,071	24,309	24,762	1,500
B. Cash in vault	28,440	28,407	14,099	14,308	33
C. Demand balances at U.S. depository institutions	37,272	35,249	9,760	25,489	2,023
D. Cash items	79,663	79,216	58,853	20,363	447
E. Other cash assets	49,653	34,840	9,375	25,465	14,813
<b>3. Other assets</b>	<b>190,032</b>	<b>128,111</b>	<b>84,604</b>	<b>43,507</b>	<b>61,921</b>
<b>4. Total assets or liabilities</b>	<b>2,847,741</b>	<b>2,576,920</b>	<b>1,279,626</b>	<b>1,297,294</b>	<b>270,821</b>
<b>LIABILITIES</b>					
<b>5. Total deposits</b>	<b>2,007,419</b>	<b>1,942,913</b>	<b>854,296</b>	<b>1,088,617</b>	<b>64,506</b>
A. Transaction accounts	622,286	613,696	307,153	306,543	8,590
(1) Demand, U.S. Government	5,753	5,748	3,200	2,548	5
(2) Demand, depository institutions	48,183	45,018	34,976	10,042	3,165
(3) Other demand and all checkable deposits	568,350	562,930	268,977	293,953	5,420
B. Savings, excl. checkable deposits	525,812	523,523	227,944	295,579	2,289
(1) MMDAs	353,498	351,863	159,813	192,050	1,635
(2) Other	172,314	171,660	68,131	103,529	654
C. Small time deposits	467,751	465,625	142,737	322,888	2,126
D. Time deposits over \$100,000	391,570	340,069	176,463	163,606	51,501
<b>6. Borrowings</b>	<b>434,641</b>	<b>333,450</b>	<b>250,755</b>	<b>82,695</b>	<b>101,191</b>
<b>7. Other liabilities</b>	<b>231,627</b>	<b>129,629</b>	<b>94,544</b>	<b>35,085</b>	<b>101,998</b>
<b>8. Residual (assets less liabilities)</b>	<b>174,054</b>	<b>170,928</b>	<b>80,030</b>	<b>90,898</b>	<b>3,126</b>
Memorandum:					
Treasury tax and loan notes included in borrowings above	27,533	27,533	22,166	5,367	0

(1) Excludes assets and liabilities of international banking facilities.

(2) Large banks includes all banks which submit weekly reports of condition.

(3) Includes agencies and branches of foreign banks, Edge Act corporations engaged in banking, and New York State chartered foreign investment company subsidiaries of foreign banks.