

# FEDERAL RESERVE statistical release



H.8 (510)

FOR IMMEDIATE RELEASE  
JANUARY 30, 1989

**ASSETS AND LIABILITIES OF INSURED DOMESTICALLY CHARTERED AND FOREIGN RELATED BANKING INSTITUTIONS (1)**  
(PARTLY ESTIMATED, IN MILLIONS OF DOLLARS) JANUARY 4, 1989

	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>2,592,880</b>	<b>2,387,389</b>	<b>1,216,673</b>	<b>1,170,716</b>	<b>205,491</b>
<b>A. Investment securities</b>	<b>528,883</b>	<b>504,142</b>	<b>188,559</b>	<b>315,583</b>	<b>24,741</b>
(1) U.S. Treasury and Federal agency securities	343,824	332,154	116,780	215,374	11,670
(2) Other securities	185,059	171,988	71,779	100,209	13,071
<b>B. Trading account assets</b>	<b>19,795</b>	<b>19,795</b>	<b>19,795</b>	<b>n.a.</b>	<b>n.a.</b>
(1) U.S. Treasury and Federal agency securities	14,619	14,619	14,619	n.a.	n.a.
(2) Other securities	1,483	1,483	1,483	n.a.	n.a.
(3) Other assets	3,693	3,693	3,693	n.a.	n.a.
<b>C. Total loans</b>	<b>2,044,202</b>	<b>1,863,452</b>	<b>1,008,319</b>	<b>855,133</b>	<b>180,750</b>
(1) Interbank loans	173,015	139,648	73,924	65,724	33,367
(2) Loans excluding interbank	1,871,188	1,723,805	934,395	789,410	147,383
(A) Commercial and industrial	610,794	499,408	307,117	192,291	111,386
(B) Real estate	665,487	647,736	307,827	339,909	17,751
(C) Individual	360,433	360,113	173,020	187,093	320
(D) All other	234,475	216,548	146,432	70,116	17,927
<b>2. Total cash assets</b>	<b>268,610</b>	<b>247,638</b>	<b>141,359</b>	<b>106,279</b>	<b>20,972</b>
A. Balances with the FRB	37,980	35,845	24,899	10,946	2,135
B. Cash in vault	29,384	29,346	16,034	13,312	38
C. Demand balances at U.S. depository institutions	37,994	35,912	9,449	26,463	2,082
D. Cash items	109,096	108,224	80,447	27,777	872
E. Other cash assets	54,157	38,311	10,530	27,781	15,846
<b>3. Other assets</b>	<b>205,083</b>	<b>137,314</b>	<b>95,088</b>	<b>42,226</b>	<b>67,769</b>
<b>4. Total assets or liabilities</b>	<b>3,066,573</b>	<b>2,772,342</b>	<b>1,453,121</b>	<b>1,319,221</b>	<b>294,231</b>
<b>LIABILITIES</b>					
<b>5. Total deposits</b>	<b>2,190,626</b>	<b>2,119,235</b>	<b>1,004,850</b>	<b>1,114,385</b>	<b>71,391</b>
<b>A. Transaction accounts</b>	<b>682,724</b>	<b>672,960</b>	<b>353,219</b>	<b>319,741</b>	<b>9,764</b>
(1) Demand, U.S. Government	4,732	4,725	2,596	2,129	7
(2) Demand, depository institutions	51,984	49,067	35,891	13,176	2,917
(3) Other demand and all checkable deposits	626,008	619,169	314,733	304,436	6,839
<b>B. Savings, excl. checkable deposits</b>	<b>542,060</b>	<b>539,550</b>	<b>259,043</b>	<b>280,507</b>	<b>2,510</b>
(1) MMDAs	353,429	351,564	177,009	174,555	1,865
(2) Other	188,630	187,985	82,033	105,952	645
<b>C. Small time deposits</b>	<b>537,387</b>	<b>535,187</b>	<b>188,170</b>	<b>347,017</b>	<b>2,200</b>
<b>D. Time deposits over \$100,000</b>	<b>428,457</b>	<b>371,539</b>	<b>204,419</b>	<b>167,120</b>	<b>56,918</b>
<b>6. Borrowings</b>	<b>473,633</b>	<b>352,022</b>	<b>264,427</b>	<b>87,595</b>	<b>121,611</b>
<b>7. Other liabilities</b>	<b>209,363</b>	<b>111,471</b>	<b>88,222</b>	<b>23,249</b>	<b>97,892</b>
<b>8. Residual (assets less liabilities)</b>	<b>192,952</b>	<b>189,614</b>	<b>95,622</b>	<b>93,992</b>	<b>3,338</b>
Memoranda :					
Treasury tax and loan notes included in borrowings above	5,107	5,107	3,173	1,934	0
Real estate loans, revolving	39,869	39,869	22,071	17,798	0
Real estate loans, other	625,617	607,866	285,756	322,110	17,751

- (1) Excludes assets and liabilities of international banking facilities.  
 (2) Large banks include all banks that submit weekly reports of condition (FR 2416).  
 (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.