

# FEDERAL RESERVE statistical release



H.8 (510)

For Immediate Release  
July 6, 1992

**ASSETS AND LIABILITIES OF INSURED DOMESTICALLY CHARTERED AND  
FOREIGN-RELATED BANKING INSTITUTIONS,<sup>1</sup> as of June 10, 1992**  
(Partly estimated, in millions of dollars)

|             |   | Total<br>Domestic<br>and Foreign-<br>Related | Domestically Chartered Commercial Banks |                             |                | Foreign-<br>Related<br>Banking<br>Institutions <sup>3</sup> |
|-------------|---|--|---|-----------------------------|----------------|---|
|             |   |  | Total                                   | Large<br>Banks <sup>2</sup> | Small<br>Banks |   |
| ASSETS      |   |  |   |                             |                |   |
| 1           | Loans and securities  | 3,041,923                                    | 2,718,028                               | 1,405,522                   | 1,312,506      | 323,896   |
| 2           | Investment securities                                       | 742,291                                      | 690,312                                 | 281,044                     | 409,268        | 51,979  |
| 3           | U.S. treasury and federal agency securities                 | 582,871                                      | 551,466                                 | 228,829                     | 322,638        | 31,404  |
| 4           | Other securities  | 159,420                                      | 138,846                                 | 52,215                      | 86,630         | 20,574  |
| 5           | Trading account assets                                      | 37,697                                       | 37,697                                  | 34,842                      | 2,855          | 0   |
| 6           | U.S. treasury and federal agency securities                 | 22,855                                       | 22,855                                  | 20,316                      | 2,540          | 0   |
| 7           | Other securities  | 1,278  | 1,278                                   | 1,147                       | 131            | 0   |
| 8           | Other trading account assets                                | 13,564                                       | 13,564                                  | 13,379                      | 184            | 0   |
| 9           | Total loans   | 2,261,935                                    | 1,990,018                               | 1,089,636                   | 900,383        | 271,917   |
| 10          | Interbank loans   | 174,129                                      | 147,377                                 | 79,610                      | 67,767         | 26,752  |
| 11          | Loans excluding interbank                                   | 2,087,807                                    | 1,842,642                               | 1,010,026                   | 832,616        | 245,165   |
| 12          | Commercial and industrial loans                             | 599,762                                      | 447,573                                 | 282,366                     | 165,208        | 152,188   |
| 13          | Real estate loans   | 882,384                                      | 828,449                                 | 404,780                     | 423,668        | 53,935  |
| 14          | Revolving home equity                                       | 70,976                                       | 70,976                                  | 41,722                      | 29,254         | 0   |
| 15          | Other real estate loans                                     | 811,408                                      | 757,473                                 | 363,058                     | 394,415        | 53,935  |
| 16          | Individual loans  | 357,420                                      | 357,420                                 | 180,588                     | 176,832        | 0   |
| 17          | All other loans   | 248,205                                      | 209,200                                 | 142,292                     | 66,908         | 39,042  |
| 18          | Total cash assets   | 203,262                                      | 174,629                                 | 100,325                     | 74,305         | 28,633  |
| 19          | Balances with Federal Reserve Banks                         | 25,783                                       | 25,101                                  | 16,560                      | 8,541          | 682   |
| 20          | Cash in vault   | 30,059                                       | 30,027                                  | 17,330                      | 12,696         | 32  |
| 21          | Demand balances at U.S. depository institutions             | 28,290                                       | 26,740                                  | 6,148                       | 20,591         | 1,550   |
| 22          | Cash items  | 72,244                                       | 69,988                                  | 51,829                      | 18,159         | 2,256   |
| 23          | Other cash assets   | 46,886                                       | 22,774                                  | 8,457                       | 14,317         | 24,112  |
| 24          | Other assets  | 286,484                                      | 164,009                                 | 112,751                     | 51,258         | 122,475   |
| 25          | TOTAL ASSETS  | 3,531,670                                    | 3,056,667                               | 1,618,598                   | 1,438,069      | 475,003   |
| LIABILITIES |   |  |   |                             |                |   |
| 26          | Total deposits  | 2,483,929                                    | 2,330,294                               | 1,125,935                   | 1,204,359      | 153,635   |
| 27          | Transaction accounts  | 687,143                                      | 677,624                                 | 348,891                     | 328,733        | 9,519   |
| 28          | Demand, U.S. government                                     | 3,106  | 3,105                                   | 2,032                       | 1,073          | 0   |
| 29          | Demand, depository institutions                             | 36,292                                       | 34,002                                  | 25,831                      | 8,171          | 2,291   |
| 30          | Other demand and all checkable deposits                     | 647,745                                      | 640,517                                 | 321,028                     | 319,489        | 7,228   |
| 31          | Savings, excluding checkable deposits <sup>4</sup>          | 713,347                                      | 709,126                                 | 377,675                     | 331,450        | 4,221   |
| 32          | Small time deposits   | 677,988                                      | 675,457                                 | 250,843                     | 424,614        | 2,531   |
| 33          | Time deposits over \$100,000                                | 405,451                                      | 268,087                                 | 148,526                     | 119,561        | 137,364   |
| 34          | Borrowings  | 496,912                                      | 355,477                                 | 272,160                     | 83,317         | 141,435   |
| 35          | Treasury tax and loan notes                                 | 8,018  | 8,018                                   | 6,010                       | 2,008          | --  |
| 36          | Other borrowings  | 488,894                                      | 347,459                                 | 266,150                     | 81,309         | 141,435   |
| 37          | Other liabilities   | 299,649                                      | 123,913                                 | 96,073                      | 27,840         | 175,736   |
| 38          | TOTAL LIABILITIES   | 3,280,489                                    | 2,809,684                               | 1,494,167                   | 1,315,516      | 470,806   |
| 39          | Residual (total assets less total liabilities) <sup>5</sup> | 251,180                                      | 246,983                                 | 124,431                     | 122,552        | 4,197   |

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.

4. As of September 18, 1991, MMDAs are not available as a separate item.

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