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

ANNUAL STATISTICAL DIGEST

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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 1993, 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 *Digests*, for 1970–1979, 1980–89, and 1990–92.

In this issue, series include revisions to all the data available through July 1994. 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*. Suggestions for making the *Digest* more useful may be sent to the Economic Editing Section, Mail Stop 130, Board of Governors of the Federal Reserve System, Washington, DC 20551.

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

Abbreviations and Symbols

ATS	Automatic transfer service	IO	Interest only
CD	Certificate of deposit	IPCs	Individuals, partnerships, and corporations
CMO	Collateralized mortgage obligation	IRA	Individual retirement account
FDICIA	Federal Deposit Insurance Corporation Improvement Act of 1991	MMDA	Money market deposit account
FFB	Federal Financing Bank	NOW	Negotiable order of withdrawal
FHA	Federal Housing Administration	OCD	Other checkable deposit
FHLBB	Federal Home Loan Bank Board	OPEC	Organization of Petroleum Exporting Countries
FHLMC	Federal Home Loan Mortgage Corporation	OTS	Office of Thrift Supervision
FmHA	Farmers Home Administration	PO	Principal only
FNMA	Federal National Mortgage Association	REIT	Real estate investment trust
FSLIC	Federal Savings and Loan Insurance Corporation	REMIC	Real estate mortgage investment conduit
G-7	Group of Seven	RP	Repurchase agreement
G-10	Group of Ten	RTC	Resolution Trust Corporation
GNMA	Government National Mortgage Association	SCO	Securitized credit obligation
GNP	Gross national product	SDR	Special drawing right
HUD	Department of Housing and Urban Development	SIC	Standard Industrial Classification
IMF	International Monetary Fund	SMSA	Standard metropolitan statistical area
		VA	Veterans Administration
n.a.	Not available		
n.e.c.	Not elsewhere classified		
*	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).		
...	Not applicable		

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

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

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Part 1—Regular Tables

1. Reserves, money stock, liquid assets, and debt measures, 1990-93

A. Quarterly changes

Percent annual rate of change, seasonally adjusted¹

Monetary or credit aggregate	1990				1991			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions²</i>								
1 Total	5.2	.6	.5	2.5	10.0	2.2	8.3	13.1
2 Required	5.4	1.4	.5	-2	4.7	9.2	9.0	13.3
3 Nonborrowed	-4.2	1.1	5.7	7.0	9.9	2.8	4.8	17.9
4 Monetary base ³	7.9	8.5	10.2	9.7	13.1	5.1	6.1	7.5
<i>Concepts of money, liquid assets, and debt⁴</i>								
5 M1	4.4	4.3	4.5	3.2	5.3	7.9	7.8	9.7
6 M2	5.9	3.7	4.1	2.2	3.8	4.5	1.0	2.0
7 M3	1.9	1.4	2.8	.8	3.7	1.3	-1.2	.9
8 L	2.3	1.8	2.3	1.1	3.0	-2.2	.6	.1
9 Debt	6.5	6.5	7.4	5.2	4.6	4.2	5.1	4.2
<i>Nontransaction components</i>								
10 In M2 ⁵	6.4	3.5	3.9	1.8	3.4	3.3	-1.2	-6
11 In M3 only ⁶	-13.4	-7.9	-2.6	-5.0	2.9	-12.2	-11.1	-4.0
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
12 Savings, including MMDAs	11.6	5.1	8.0	6.5	8.7	13.5	13.7	15.2
13 Small time ⁷	8.3	14.3	16.9	13.3	10.5	-.6	1.1	-6.9
14 Large time ^{8,9}	-7	-3.9	-1.7	-9.1	3.4	-4.9	-9.0	-16.1
<i>Thrift institutions</i>								
15 Savings, including MMDAs	1.1	1.0	-4.3	-7.3	-.3	16.9	9.8	8.6
16 Small time ⁷	-4.5	-7.6	-11.6	-10.3	-10.4	-15.1	-25.1	-21.8
17 Large time ⁸	-22.1	-30.8	-28.6	-23.8	-32.8	-35.8	-39.4	-36.1
<i>Money market mutual funds</i>								
18 General purpose and broker-dealer	15.9	4.5	13.6	11.9	16.2	8.3	-2.6	-3.3
19 Institution-only	6.8	15.2	21.8	36.2	51.3	20.8	6.6	42.5
<i>Debt components⁴</i>								
20 Federal	6.8	9.2	13.5	10.0	11.2	6.2	13.7	12.2
21 Nonfederal	6.5	5.8	5.6	3.8	2.6	3.6	2.4	1.7
1992								
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions²</i>								
1 Total	25.5	14.6	9.4	25.5	9.7	10.4	12.5	14.2
2 Required	25.7	15.1	10.0	25.0	9.1	12.0	12.4	14.1
3 Nonborrowed	26.1	14.5	8.5	26.9	9.9	10.2	11.0	15.6
4 Monetary base ³	9.6	8.1	9.8	12.5	9.6	10.1	10.6	9.8
<i>Concepts of money, liquid assets, and debt⁴</i>								
5 M1	16.7	10.8	11.0	15.9	8.3	10.7	12.0	9.4
6 M2	3.9	.3	1.0	2.3	-1.3	2.2	2.5	2.3
7 M3	2.4	-.9	.6	-.3	-3.2	2.1	1.0	2.6
8 L	1.9	1.0	1.3	1.5	-1.8	3.2	1.0	1.9
9 Debt	4.4	5.3	5.8	4.3	3.8	4.7	6.0	5.1
<i>Nontransaction components</i>								
10 In M2 ⁵	-.5	-3.5	-2.8	-3.0	-5.3	-1.4	-1.7	-.8
11 In M3 only ⁶	-4.6	-6.9	-1.2	-13.1	-12.8	1.5	-6.7	4.0
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
12 Savings, including MMDAs	19.9	12.6	10.3	12.0	3.0	5.1	4.9	3.6
13 Small time ⁷	-19.7	-14.5	-17.2	-15.7	-8.3	-9.2	-10.6	-7.4
14 Large time ^{8,9}	-14.2	-14.2	-14.7	-19.1	-18.1	-.7	-7.7	-.4
<i>Thrift institutions</i>								
15 Savings, including MMDAs	21.2	18.4	9.9	7.4	-.2	.7	2.3	-.4
16 Small time ⁷	-24.0	-30.8	-19.4	-21.8	-20.0	-11.9	-14.0	-9.5
17 Large time ⁸	-26.8	-33.3	-14.8	-10.0	-14.2	-8.5	-4.5	-6.7
<i>Money market mutual funds</i>								
18 General purpose and broker-dealer	-2.1	-5.8	-6.0	-3.3	-7.8	.2	-1.8	1.2
19 Institution-only	29.9	24.3	35.1	-18.0	-17.6	-2.2	-10.5	8.8
<i>Debt components⁴</i>								
20 Federal	9.0	13.1	12.5	6.7	7.6	10.4	9.2	5.5
21 Nonfederal	2.9	2.7	3.6	3.4	2.4	2.7	4.8	4.9

1. Reserves, money stock, liquid assets, and debt measures, 1990-93 — Continued

B. Monthly changes, 1993

Percent annual rate of change, seasonally adjusted¹

Monetary or credit aggregate	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Reserves of depository institutions²</i>												
1 Total	7.6	4.9	7.0	1.7	31.1	6.5	10.5	9.7	16.6	19.1	11.5	3.1
2 Required	5.4	8.5	4.8	4.3	33.9	8.5	6.8	12.8	14.0	19.5	11.4	3.9
3 Nonborrowed	6.7	7.5	6.0	2.1	30.1	5.3	9.2	7.5	15.1	22.2	15.5	3.2
4 Monetary base ³	8.7	9.4	9.0	8.6	13.7	9.5	10.1	9.9	12.0	10.6	8.3	5.7
<i>Concepts of money, liquid assets, and debt⁴</i>												
5 M1	9.6	2.8	5.6	8.0	23.6	10.0	11.4	9.4	10.7	9.0	9.7	6.4
6 M2	-2.1	-2.9	.2	1.1	8.2	2.3	1.7	.8	2.8	1.2	4.2	2.5
7 M3	-5.9	-1.8	-.4	2.1	7.4	.0	-.3	.0	2.6	2.2	3.9	3.7
8 L	-4.1	-1.0	.2	4.3	8.0	.3	-.8	2.0	-1.6	2.5	3.2	4.8
9 Debt	3.3	2.1	4.2	5.0	4.9	7.2	5.8	5.3	6.0	3.7	4.9	7.2
<i>Nontransaction components</i>												
10 In M2 ⁵	-7.0	-5.3	-2.0	-1.8	1.6	-1.0	-2.5	-3.0	-.8	-2.3	1.6	.7
11 In M3 only ⁶	-25.6	4.0	-3.6	7.6	3.1	-12.1	-10.6	-4.6	1.5	7.4	2.6	10.2
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
12 Savings, including MMDAs	-.8	4.9	.0	3.6	11.4	6.7	1.1	5.8	4.0	.6	6.2	4.4
13 Small time ⁷	-10.6	1.4	-7.4	-12.2	-11.4	-10.7	-11.1	-10.9	-8.0	-7.6	-7.4	-2.6
14 Large time ^{8,9}	-29.1	-6.7	-18.2	16.3	.0	-11.4	-15.0	1.7	-5.2	5.6	-8.6	5.2
<i>Thrift institutions</i>												
15 Savings, including MMDAs	2.2	-9.2	-3.4	2.0	6.8	2.8	2.8	.3	-.3	.0	-2.5	2.0
16 Small time ⁷	-16.9	-25.9	-13.4	-8.0	-8.1	-14.8	-17.1	-12.7	-12.8	-7.8	-4.8	-14.9
17 Large time ^{8,9} .....	.0	-26.7	-16.4	3.7	-11.0	-5.6	1.9	-11.2	-1.9	-1.9	-3.8	-32.1
<i>Money market mutual funds</i>												
18 General purpose and broker-dealer	-5.8	-17.1	2.1	.0	9.0	-3.4	-3.1	-3.8	-1.7	-2.1	9.1	6.2
19 Institution-only	-29.2	8.5	-1.8	-8.5	10.4	-20.0	-12.9	-15.6	4.4	22.0	3.1	13.6
<i>Debt components⁴</i>												
20 Federal	4.0	4.7	11.8	10.7	10.2	12.2	7.4	9.1	7.0	-1.8	9.1	13.3
21 Nonfederal	3.1	1.2	1.5	2.9	3.0	5.3	5.3	3.9	5.6	5.8	3.3	4.9

2. Reserves of depository institutions and Reserve Bank credit, 1993¹

A. Monthly averages of daily figures

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	336,822	334,905	337,743	344,222	346,081	354,051
U.S. government securities ²						
2 Bought outright — System account	297,541	297,289	298,823	303,316	305,421	312,928
3 Held under repurchase agreements	2,582	1,358	1,984	3,293	2,598	3,537
Federal agency obligations						
4 Bought outright	5,379	5,271	5,173	5,106	5,086	5,050
5 Held under repurchase agreements	189	73	112	25	117	220
6 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
7 Adjustment credit	182	22	69	29	43	55
8 Seasonal credit	10	18	26	40	83	143
9 Extended credit	1	0	0	0	0	0
10 Float	1,025	732	1,153	618	435	466
11 Other Federal Reserve assets	29,913	30,142	30,404	31,794	32,298	31,652
12 Gold stock	11,055	11,055	11,055	11,054	11,054	11,056
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,470	21,510	21,556	21,605	21,651	21,695
ABSORBING RESERVE FUNDS						
15 Currency in circulation	330,334	329,470	331,646	335,293	338,475	342,775
16 Treasury cash holdings	505	467	509	514	497	469
Deposits, other than reserve balances, with Federal Reserve Banks						
17 Treasury	7,693	6,018	5,472	6,062	5,851	8,781
18 Foreign	215	243	290	241	272	238
19 Service-related balances and adjustments	6,426	6,289	6,498	6,391	6,193	6,221
20 Other	285	302	347	317	310	284
21 Other Federal Reserve liabilities and capital	8,523	9,006	9,091	9,148	9,509	9,360
22 Reserve balances with Federal Reserve Banks ³	23,386	23,692	24,520	26,933	25,699	26,694
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	354,700	356,229	363,813	362,732	367,056	374,694
U.S. government securities ²						
2 Bought outright — System account	313,725	314,668	320,040	320,632	326,769	332,413
3 Held under repurchase agreements	3,235	4,033	4,891	2,759	2,535	4,060
Federal agency obligations						
4 Bought outright	5,011	4,936	4,835	4,782	4,732	4,706
5 Held under repurchase agreements	278	207	539	390	206	265
6 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
7 Adjustment credit	16	119	273	11	19	22
8 Seasonal credit	211	235	236	196	72	30
9 Extended credit	0	0	0	0	0	0
10 Float	490	434	366	608	722	829
11 Other Federal Reserve assets	31,734	31,597	32,633	33,355	32,001	32,369
12 Gold stock	11,057	11,057	11,056	11,056	11,054	11,054
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,731	21,780	21,839	21,901	21,980	22,060
ABSORBING RESERVE FUNDS						
15 Currency in circulation	346,485	348,213	351,130	353,187	356,710	362,551
16 Treasury cash holdings	414	385	378	385	371	375
Deposits, other than reserve balances, with Federal Reserve Banks						
17 Treasury	6,266	5,764	9,633	5,512	5,607	6,469
18 Foreign	222	230	230	288	434	238
19 Service-related balances and adjustments	6,186	6,097	6,117	6,260	6,340	6,630
20 Other	274	281	329	298	296	293
21 Other Federal Reserve liabilities and capital	9,232	9,423	9,640	9,537	9,340	9,628
22 Reserve balances with Federal Reserve Banks ³	26,428	26,691	27,269	28,242	29,010	29,644

2. Reserves of depository institutions and Reserve Bank credit, 1993¹ — Continued

B. Weekly averages of daily figures, ending on date indicated

Millions of dollars, week ending Wednesday

Factor	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	344,234	336,140	337,363	332,695	336,314	332,433	334,955	333,494	337,844
U.S. government securities ²									
2 Bought outright — System account	295,539	299,052	298,631	296,880	297,221	296,017	297,127	298,136	297,420
3 Held under repurchase agreements	9,348	864	2,290	0	2,863	0	1,008	0	4,178
Federal agency obligations									
4 Bought outright	5,413	5,413	5,403	5,331	5,310	5,302	5,260	5,260	5,225
5 Held under repurchase agreements	728	32	168	0	72	0	64	0	252
6 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
7 Adjustment credit	435	40	341	71	30	15	14	24	48
8 Seasonal credit	6	6	15	10	11	17	19	22	18
9 Extended credit	0	0	1	3	2	0	0	0	0
10 Float	2,628	1,132	741	520	-27	482	1,101	931	908
11 Other Federal Reserve assets	30,136	2,9601	29,773	29,879	30,833	30,600	30,362	29,121	29,795
12 Gold stock	11,056	11,056	11,055	11,055	11,055	11,055	11,055	11,055	11,055
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,452	21,461	21,471	21,480	21,490	21,499	21,509	21,518	21,528
ABSORBING RESERVE FUNDS									
15 Currency in circulation	334,502	331,876	329,742	327,913	326,928	328,525	330,480	330,217	329,941
16 Treasury cash holdings	507	505	502	502	502	466	464	463	470
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	8,360	5,492	6,988	8,761	11,447	5,391	4,791	4,967	6,017
18 Foreign	218	196	212	215	255	222	240	237	254
19 Service-related balances and adjustments	6,179	6,539	6,969	6,224	6,004	6,568	6,170	6,180	6,413
20 Other	342	255	282	276	284	298	305	306	327
21 Other Federal Reserve liabilities and capital	8,027	8,262	8,692	8,739	9,076	9,050	8,925	8,928	9,130
22 Reserve balances with Federal Reserve Banks ³	26,624	23,550	24,520	20,618	22,382	22,484	24,162	22,787	25,893
	Mar. 10	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	336,171	337,930	336,716	339,623	341,046	344,936	347,045	344,073	344,142
U.S. government securities ²									
2 Bought outright — System account	297,661	298,672	300,087	299,897	301,502	300,124	305,346	305,711	305,429
3 Held under repurchase agreements	2,327	1,628	0	2,213	2,826	6,742	3,920	625	0
Federal agency obligations									
4 Bought outright	5,216	5,165	5,165	5,123	5,123	5,123	5,111	5,095	5,095
5 Held under repurchase agreements	202	37	0	164	36	73	0	0	0
6 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
7 Adjustment credit	6	137	13	120	9	6	38	65	15
8 Seasonal credit	19	25	31	32	29	32	41	52	67
9 Extended credit	0	0	0	0	0	0	0	1	1
10 Float	698	2,218	731	974	504	1,322	231	422	916
11 Other Federal Reserve assets	30,042	30,049	30,689	31,100	31,017	31,525	32,373	32,102	32,618
12 Gold stock	11,055	11,055	11,055	11,054	11,054	11,054	11,054	11,054	11,054
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,540	21,553	21,565	21,578	21,588	21,598	21,608	21,619	21,629
ABSORBING RESERVE FUNDS									
15 Currency in circulation	331,100	331,890	332,039	332,168	333,784	335,968	336,086	335,140	336,294
16 Treasury cash holdings	512	512	512	512	515	515	517	512	505
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	5,395	5,563	5,026	5,243	5,723	5,348	8,135	4,770	6,116
18 Foreign	202	375	238	370	268	230	246	227	273
19 Service-related balances and adjustments	6,535	6,304	6,290	6,899	6,443	6,532	6,213	6,473	6,048
20 Other	344	344	334	362	325	311	322	316	304
21 Other Federal Reserve liabilities and capital	9,113	9,093	9,064	9,069	8,967	9,161	9,172	9,195	9,779
22 Reserve balances with Federal Reserve Banks ³	23,585	24,476	23,851	25,649	25,682	27,540	27,036	28,131	25,523

2. Reserves of depository institutions and Reserve Bank credit, 1993¹ — Continued

B. Weekly averages of daily figures, ending on date indicated — Continued

Millions of dollars, week ending Wednesday

Factor	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30	July 7
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	344,996	344,923	348,867	347,506	351,713	350,351	354,576	361,071	355,464
U.S. government securities ²									
2 Bought outright — System account	305,098	305,724	305,947	305,007	311,167	313,630	314,888	314,052	315,101
3 Held under repurchase agreements	1,094	904	5,686	5,473	3,401	0	2,351	7,754	2,825
Federal agency obligations									
4 Bought outright	5,095	5,095	5,084	5,054	5,054	5,054	5,054	5,035	5,032
5 Held under repurchase agreements	14	114	390	34	152	0	178	581	220
6 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
7 Adjustment credit	128	8	20	27	7	5	19	202	39
8 Seasonal credit	74	87	93	97	105	130	160	185	195
9 Extended credit	0	0	0	0	0	0	0	0	0
10 Float	412	671	161	57	422	412	402	639	711
11 Other Federal Reserve assets	33,081	32,319	31,485	31,757	31,405	31,119	31,525	32,622	31,342
12 Gold stock	11,054	11,054	11,054	11,053	11,054	11,055	11,058	11,057	11,057
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,640	21,651	21,663	21,674	21,683	21,692	21,701	21,711	21,718
ABSORBING RESERVE FUNDS									
15 Currency in circulation	338,032	338,599	338,593	341,178	342,800	342,967	342,675	342,846	346,321
16 Treasury cash holdings	505	498	488	488	481	481	461	448	431
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	5,646	5,937	6,110	5,984	4,468	5,364	9,667	16,256	6,833
18 Foreign	379	268	196	332	186	225	206	218	222
19 Service-related balances and adjustments	5,986	6,296	6,324	6,297	6,238	6,135	6,209	6,279	6,249
20 Other	307	322	312	305	278	284	274	291	288
21 Other Federal Reserve liabilities and capital	9,920	9,243	9,267	9,235	9,369	9,440	9,379	9,301	8,953
22 Reserve balances with Federal Reserve Banks ³	24,932	24,485	28,311	24,433	28,648	26,220	26,481	26,217	26,960
	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	355,871	357,374	351,104	353,943	356,344	357,156	354,833	357,696	360,756
U.S. government securities ²									
2 Bought outright — System account	311,945	313,429	313,911	313,941	313,139	314,821	315,522	316,136	319,765
3 Held under repurchase agreements	5,728	5,774	0	2,257	4,325	4,540	2,948	4,729	2,442
Federal agency obligations									
4 Bought outright	5,024	5,013	4,992	4,964	4,964	4,964	4,947	4,839	4,839
5 Held under repurchase agreements	369	643	0	59	346	237	158	231	236
6 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
7 Adjustment credit	5	14	11	9	375	32	7	111	632
8 Seasonal credit	203	218	224	220	218	236	247	245	224
9 Extended credit	0	0	0	0	0	0	0	0	0
10 Float	678	326	290	415	595	493	343	262	671
11 Other Federal Reserve assets	31,919	31,957	31,677	32,079	32,382	31,832	30,661	31,143	31,947
12 Gold stock	11,058	11,057	11,057	11,057	11,057	11,057	11,057	11,056	11,056
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,726	21,733	21,741	21,748	21,763	21,778	21,793	21,808	21,820
ABSORBING RESERVE FUNDS									
15 Currency in circulation	347,781	346,415	345,573	346,540	348,418	348,801	348,223	348,405	351,316
16 Treasury cash holdings	425	408	405	386	385	386	386	383	383
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	6,822	6,065	5,435	5,934	5,661	5,675	5,970	5,544	5,949
18 Foreign	192	197	253	261	291	238	186	186	222
19 Service-related balances and adjustments	6,192	6,208	6,141	6,076	6,032	6,095	6,159	6,117	6,117
20 Other	294	273	259	255	291	294	268	282	328
21 Other Federal Reserve liabilities and capital	9,287	9,325	9,306	9,360	9,339	9,403	9,387	9,662	9,964
22 Reserve balances with Federal Reserve Banks ³	25,680	29,292	24,548	25,954	26,763	27,116	25,119	27,998	27,372

2. Reserves of depository institutions and Reserve Bank credit, 1993¹ — Continued

B. Weekly averages of daily figures, ending on date indicated — Continued

Millions of dollars, week ending Wednesday

Factor	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	361,001	366,625	366,655	362,931	362,813	363,884	363,334	361,713
U.S. government securities ²								
2 Bought outright — System account	320,041	320,653	320,456	320,849	320,883	320,567	321,263	320,334
3 Held under repurchase agreements	2,832	6,567	7,284	2,457	2,291	3,695	2,621	2,658
Federal agency obligations								
4 Bought outright	4,839	4,839	4,824	4,804	4,803	4,795	4,754	4,734
5 Held under repurchase agreements	416	671	570	605	316	535	323	341
6 Acceptances	0	0	0	0	0	0	0	0
Loans to depository institutions								
7 Adjustment credit	4	126	22	386	10	19	12	15
8 Seasonal credit	227	234	259	226	218	202	176	127
9 Extended credit	0	0	0	0	0	0	0	0
10 Float	341	425	-17	747	756	518	582	611
11 Other Federal Reserve assets	32,301	33,109	33,255	32,857	33,537	33,553	33,602	32,893
12 Gold stock	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,055
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,833	21,846	21,859	21,871	21,887	21,903	21,919	21,934
ABSORBING RESERVE FUNDS								
15 Currency in circulation	352,122	350,867	350,363	351,766	353,927	354,081	352,893	353,231
16 Treasury cash holdings	377	374	377	385	387	387	383	378
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	5,117	16,981	10,104	7,518	5,179	5,755	5,130	5,989
18 Foreign	276	181	209	238	209	272	406	378
19 Service-related balances and adjustments	6,102	6,082	6,169	6,105	6,217	6,293	6,356	6,339
20 Other	319	336	334	309	292	303	268	316
21 Other Federal Reserve liabilities and capital	9,548	9,448	9,565	9,744	9,682	9,480	9,552	8,952
22 Reserve balances with Federal Reserve Banks ³	28,047	23,276	30,467	27,812	27,881	28,290	29,337	27,137
	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	364,760	366,428	370,370	368,522	369,810	370,574	377,295	380,109
U.S. government securities ²								
2 Bought outright — System account	327,065	327,122	327,755	327,285	332,435	333,227	332,605	331,751
3 Held under repurchase agreements	0	1,366	5,177	3,843	0	0	6,231	8,725
Federal agency obligations								
4 Bought outright	4,734	4,734	4,734	4,722	4,719	4,719	4,719	4,685
5 Held under repurchase agreements	0	121	450	229	0	0	100	803
6 Acceptances	0	0	0	0	0	0	0	0
Loans to depository institutions								
7 Adjustment credit	39	2	10	25	2	21	30	24
8 Seasonal credit	82	71	65	51	34	37	30	21
9 Extended credit	0	0	0	0	0	0	0	0
10 Float	87	788	889	1,077	909	671	866	1,027
11 Other Federal Reserve assets	32,752	32,223	31,290	31,291	31,711	31,897	32,714	33,073
12 Gold stock	11,054	11,054	11,054	11,054	11,054	11,054	11,054	11,054
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,955	21,976	21,997	22,017	22,034	22,051	22,067	22,084
ABSORBING RESERVE FUNDS								
15 Currency in circulation	355,250	356,865	357,274	359,183	359,554	360,544	363,547	366,042
16 Treasury cash holdings	373	370	368	371	375	373	373	376
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	5,059	5,605	5,971	5,416	4,482	5,165	8,264	7,116
18 Foreign	611	520	220	393	197	221	252	258
19 Service-related balances and adjustments	6,284	6,419	6,215	6,460	6,475	6,862	6,628	6,598
20 Other	295	301	286	309	295	306	303	258
21 Other Federal Reserve liabilities and capital	9,017	9,308	9,672	9,563	9,419	9,628	9,771	9,786
22 Reserve balances with Federal Reserve Banks ³	28,898	28,088	31,433	27,917	30,119	28,598	29,296	30,830

2. Reserves of depository institutions and Reserve Bank credit, 1993¹ — Continued

C. Wednesday figures

Millions of dollars

Factor	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	350,590	334,532	348,010	332,644	338,816	330,209	336,612	335,189	338,947
U.S. government securities ²									
2 Bought outright — System account	296,363	296,764	296,550	297,426	297,820	293,932	297,025	299,778	296,079
3 Held under repurchase agreements	16,076	0	10,128	0	5,838	0	2,831	0	7,130
Federal agency obligations									
4 Bought outright	5,413	5,413	5,348	5,310	5,310	5,260	5,260	5,260	5,225
5 Held under repurchase agreements	920	0	1,027	0	0	0	150	0	145
6 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
7 Adjustment credit	162	36	2,233	251	82	16	17	27	43
8 Seasonal credit	4	4	5	15	11	19	22	22	18
9 Extended credit	0	0	2	4	0	0	0	0	0
10 Float	1,108	2,558	2,196	-343	-1,263	170	1,877	863	318
11 Other Federal Reserve assets	30,544	29,757	30,521	29,982	31,018	30,812	29,430	29,239	29,989
12 Gold stock	11,056	11,056	11,055	11,055	11,055	11,055	11,055	11,055	11,055
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,452	21,461	21,471	21,480	21,490	21,499	21,509	21,518	21,528
ABSORBING RESERVE FUNDS									
15 Currency in circulation	333,588	330,837	329,312	327,140	327,659	329,463	330,984	329,924	330,496
16 Treasury cash holdings	506	502	501	508	466	466	463	463	512
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	7,840	5,080	17,577	10,750	7,284	4,980	4,869	4,973	7,640
18 Foreign	175	203	226	274	284	200	256	232	224
19 Service-related balances and adjustments	6,179	6,539	6,969	6,224	6,004	6,568	6,170	6,180	6,413
20 Other	228	282	279	273	302	291	324	282	351
21 Other Federal Reserve liabilities and capital	8,143	8,360	8,649	8,624	8,954	8,683	8,773	8,817	8,982
22 Reserve balances with Federal Reserve Banks ³	34,457	23,265	25,042	19,404	28,425	20,130	25,355	24,909	24,930
	Mar. 10	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	333,274	333,959	338,071	343,331	342,442	348,681	347,301	342,924	345,343
U.S. government securities ²									
2 Bought outright — System account	297,810	297,015	299,440	298,461	300,383	302,476	305,525	305,477	305,399
3 Held under repurchase agreements	300	50	0	6,756	5,299	8,526	3,920	0	0
Federal agency obligations									
4 Bought outright	5,165	5,165	5,165	5,123	5,123	5,095	5,095	5,095	5,095
5 Held under repurchase agreements	107	0	0	567	50	57	0	0	0
6 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
7 Adjustment credit	8	894	16	720	6	7	9	29	5
8 Seasonal credit	21	29	28	32	30	37	43	59	70
9 Extended credit	0	0	0	0	0	0	0	2	0
10 Float	-33	752	2,522	337	285	781	190	79	1,871
11 Other Federal Reserve assets	29,897	30,055	30,900	31,484	31,266	31,702	32,519	32,183	32,903
12 Gold stock	11,055	11,055	11,055	11,054	11,054	11,054	11,054	11,054	11,054
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,540	21,553	21,565	21,578	21,588	21,598	21,608	21,619	21,629
ABSORBING RESERVE FUNDS									
15 Currency in circulation	331,656	332,118	332,027	332,822	334,980	336,536	335,612	335,557	337,159
16 Treasury cash holdings	512	512	412	515	515	517	513	505	506
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	5,242	6,930	5,216	6,752	6,128	4,793	13,052	5,291	5,318
18 Foreign	230	707	288	318	166	589	198	229	355
19 Service-related balances and adjustments	6,535	6,304	6,290	6,899	6,443	6,532	6,213	6,473	6,048
20 Other	347	352	327	314	303	352	311	324	304
21 Other Federal Reserve liabilities and capital	8,863	8,922	8,953	8,844	8,897	9,099	9,052	9,032	9,749
22 Reserve balances with Federal Reserve Banks ³	20,504	18,738	25,096	27,668	25,670	30,932	23,031	26,204	26,605

2. Reserves of depository institutions and Reserve Bank credit, 1993¹ — Continued

C. Wednesday figures — Continued

Millions of dollars

Factor	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30	July 7
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	352,418	342,687	356,734	349,642	349,213	351,462	362,036	368,859	361,528
U.S. government securities ²									
2 Bought outright — System account	305,580	305,540	306,148	305,878	311,994	314,658	313,453	313,143	313,556
3 Held under repurchase agreements	7,660	35	11,930	6,163	312	0	10,261	15,056	8,111
Federal agency obligations									
4 Bought outright	5,095	5,095	5,054	5,054	5,054	5,054	5,054	5,032	5,032
5 Held under repurchase agreements	95	10	1,120	140	75	0	993	949	712
6 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
7 Adjustment credit	13	5	19	8	3	12	22	1,357	198
8 Seasonal credit	81	94	93	110	116	144	181	177	196
9 Extended credit	0	0	0	0	0	0	0	0	0
10 Float	452	895	351	594	455	414	-229	221	1,648
11 Other Federal Reserve assets	33,442	31,012	32,019	31,694	31,204	31,180	32,301	32,924	32,075
12 Gold stock	11,054	11,054	11,054	11,053	11,053	11,058	11,058	11,057	11,057
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,640	21,651	21,663	21,674	21,683	21,692	21,701	21,711	21,718
ABSORBING RESERVE FUNDS									
15 Currency in circulation	338,643	338,563	339,519	342,426	343,038	342,972	342,617	344,123	347,637
16 Treasury cash holdings	499	489	483	481	481	481	451	432	428
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	4,952	6,080	5,369	6,751	5,238	8,605	13,673	28,386	6,566
18 Foreign	210	263	246	451	203	292	186	286	247
19 Service-related balances and adjustments	5,986	6,296	6,324	6,297	6,238	6,135	6,209	6,279	6,249
20 Other	313	323	311	307	274	348	268	297	266
21 Other Federal Reserve liabilities and capital	9,128	9,094	9,139	9,045	9,294	9,238	9,240	8,705	9,099
22 Reserve balances with Federal Reserve Banks ³	33,399	22,302	36,077	24,630	25,202	24,158	30,169	21,136	31,829
	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	356,556	360,505	350,466	357,544	356,612	359,567	354,757	359,676	362,683
U.S. government securities ²									
2 Bought outright — System account	313,142	312,748	312,990	313,021	313,437	315,117	315,630	315,426	321,238
3 Held under repurchase agreements	5,852	8,918	0	6,399	5,022	7,675	2,825	6,570	2,274
Federal agency obligations									
4 Bought outright	5,013	5,013	4,964	4,964	4,964	4,964	4,839	4,839	4,839
5 Held under repurchase agreements	200	846	0	169	351	170	184	781	95
6 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
7 Adjustment credit	4	12	9	5	18	38	6	6	3
8 Seasonal credit	210	225	220	218	219	243	252	226	216
9 Extended credit	0	0	0	0	0	0	0	0	0
10 Float	106	470	498	328	23	429	292	139	2112
11 Other Federal Reserve assets	32,029	32,273	31,785	32,439	32,579	30,931	30,727	31,688	31,906
12 Gold stock	11,057	11,057	11,057	11,057	11,057	11,057	11,057	11,056	11,056
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,726	21,733	21,741	21,748	21,763	21,778	21,793	21,808	21,820
ABSORBING RESERVE FUNDS									
15 Currency in circulation	347,425	345,944	345,753	347,498	348,857	348,732	348,112	349,695	352,334
16 Treasury cash holdings	408	408	386	385	386	387	383	384	378
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	7,097	6,787	5,747	7,280	4,662	6,650	6,202	4,659	4,116
18 Foreign	203	198	234	277	197	221	201	194	191
19 Service-related balances and adjustments	6,192	6,208	6,141	6,076	6,032	6,095	6,159	6,117	6,117
20 Other	471	262	233	289	301	261	280	335	338
21 Other Federal Reserve liabilities and capital	9,237	9,187	9,153	9,184	9,287	9,256	9,240	9,837	9,420
22 Reserve balances with Federal Reserve Banks ³	26,326	32,320	23,635	27,379	27,728	28,818	25,048	29,337	30,683

2. Reserves of depository institutions and Reserve Bank credit, 1993¹ — Continued
C. Wednesday figures — Continued

Millions of dollars

Factor	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	363,513	385,118	366,585	360,656	363,156	364,359	361,787	360,069
U.S. government securities ²								
2 Bought outright — System account	320,070	320,287	319,344	322,590	322,978	320,527	321,903	321,945
3 Held under repurchase agreements	3,601	22,036	7,594	50	325	3,595	691	0
Federal agency obligations								
4 Bought outright	4,839	4,839	4,804	4,804	4,799	4,769	4,734	4,734
5 Held under repurchase agreements	1,866	1,506	1,621	140	31	338	317	0
6 Acceptances	0	0	0	0	0	0	0	0
Loans to depository institutions								
7 Adjustment credit	10	74	7	2	4	86	10	14
8 Seasonal credit	231	248	262	214	210	187	170	98
9 Extended credit	0	0	0	0	0	0	0	0
10 Float	375	1,119	-444	-18	1,591	1,369	252	641
11 Other Federal Reserve assets	32,520	35,009	33,397	32,873	33,218	33,487	33,709	32,637
12 Gold stock	11,056	11,056	11,057	11,056	11,056	11,056	11,055	11,055
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,833	21,846	21,859	21,871	21,887	21,903	21,919	21,934
ABSORBING RESERVE FUNDS								
15 Currency in circulation	351,735	350,647	350,851	352,689	354,611	353,655	352,944	354,106
16 Treasury cash holdings	373	376	384	387	388	384	379	374
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	5,974	26,895	11,438	6,032	5,234	4,879	5,030	5,273
18 Foreign	444	211	294	190	309	272	484	442
19 Service-related balances and adjustments	6,102	6,082	6,169	6,105	6,217	6,293	6,356	6,339
20 Other	353	333	348	297	283	285	279	241
21 Other Federal Reserve liabilities and capital	9,306	9,383	9,400	9,575	9,358	9,291	9,380	8,797
22 Reserve balances with Federal Reserve Banks ³	30,133	32,113	28,634	26,325	27,717	30,277	27,927	25,505
	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	368,052	367,131	371,640	367,445	362,984	372,203	382,976	383,662
U.S. government securities ²								
2 Bought outright — System account	329,543	328,812	327,247	329,838	326,773	334,522	331,236	332,903
3 Held under repurchase agreements	0	812	6,428	898	0	0	11,675	11,418
Federal agency obligations								
4 Bought outright	4,734	4,734	4,734	4,719	4,719	4,719	4,719	4,638
5 Held under repurchase agreements	0	280	605	15	0	0	359	885
6 Acceptances	0	0	0	0	0	0	0	0
Loans to depository institutions								
7 Adjustment credit	6	1	22	27	1	127	51	29
8 Seasonal credit	73	67	62	34	35	37	23	18
9 Extended credit	0	0	0	0	0	0	0	0
10 Float	912	1,571	1,115	967	-376	823	1,775	170
11 Other Federal Reserve assets	32,785	30,854	31,427	30,947	31,831	31,975	33,136	33,602
12 Gold stock	11,054	11,054	11,054	11,054	11,054	11,054	11,054	11,053
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,955	21,976	21,997	22,017	22,034	22,051	22,067	22,084
ABSORBING RESERVE FUNDS								
15 Currency in circulation	356,695	356,931	358,736	359,681	360,035	361,406	366,042	367,226
16 Treasury cash holdings	370	368	370	376	373	373	376	377
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	5,732	6,705	5,328	5,025	3,628	5,832	8,823	5,407
18 Foreign	542	239	231	281	175	278	288	286
19 Service-related balances and adjustments	6,284	6,419	6,215	6,460	6,475	6,862	6,628	6,598
20 Other	304	300	281	317	295	314	269	245
21 Other Federal Reserve liabilities and capital	9,143	9,331	9,514	9,247	9,476	9,482	9,670	9,617
22 Reserve balances with Federal Reserve Banks ³	30,009	27,887	32,035	27,148	23,634	28,778	32,017	35,060

2. Reserves of depository institutions and Reserve Bank credit, 1993¹ — Continued

D. End-of-month figures

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	333,077	337,481	343,481	343,696	346,958	368,859
U.S. government securities ²						
2 Bought outright — System account	296,977	298,835	298,461	305,381	304,494	313,143
3 Held under repurchase agreements	0	2,655	6,756	0	5,347	15,056
Federal agency obligations						
4 Bought outright	5,310	5,225	5,123	5,095	5,054	5,032
5 Held under repurchase agreements	0	275	567	0	0	949
6 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
7 Adjustment credit	21	40	720	20	37	1357
8 Seasonal credit	10	17	32	63	92	177
9 Extended credit	4	0	0	2	0	0
10 Float	226	596	337	619	52	221
11 Other Federal Reserve assets	30,529	29,838	31,484	32,517	31,881	32,924
12 Gold stock	11,055	11,055	11,054	11,054	11,053	11,057
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,490	21,528	21,578	21,629	21,674	21,711
ABSORBING RESERVE FUNDS						
15 Currency in circulation	326,573	329,621	332,822	335,907	340,856	344,123
16 Treasury cash holdings	508	463	515	505	489	432
Deposits, other than reserve balances, with Federal Reserve Banks						
17 Treasury	9,572	5,350	6,752	7,273	5,787	28,386
18 Foreign	244	296	318	221	194	286
19 Service-related balances and adjustments	6,004	6,413	6,899	6,048	6,297	6,279
20 Other	282	302	314	291	300	297
21 Other Federal Reserve liabilities and capital	9,141	9,180	8,844	9,847	9,263	8,705
22 Reserve balances with Federal Reserve Banks ³	21,315	26,456	27,668	24,305	24,518	21,136
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	352,092	359,057	369,447	360,143	372,593	384,226
U.S. government securities ²						
2 Bought outright — System account	314,614	316,985	319,357	317,961	326,804	332,015
3 Held under repurchase agreements	0	4,790	6,296	3,592	8,013	12,187
Federal agency obligations						
4 Bought outright	4,964	4,839	4,804	4,734	4,719	4,638
5 Held under repurchase agreements	0	70	2146	449	429	1025
6 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
7 Adjustment credit	11	7	2,680	7	16	84
8 Seasonal credit	223	229	239	138	40	10
9 Extended credit	0	0	0	0	0	0
10 Float	460	720	901	383	1,290	909
11 Other Federal Reserve assets	31,819	31,417	33,024	32,878	31,282	33,358
12 Gold stock	11,057	11,057	11,057	11,056	11,054	11,053
13 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018
14 Treasury currency outstanding	21,748	21,808	21,871	21,934	22,017	22,101
ABSORBING RESERVE FUNDS						
15 Currency in circulation	346,113	349,169	351,530	352,822	359,732	365,277
16 Treasury cash holdings	386	383	384	379	370	377
Deposits, other than reserve balances, with Federal Reserve Banks						
17 Treasury	5,818	7,975	17,289	6,032	6,334	14,809
18 Foreign	284	187	501	390	596	386
19 Service-related balances and adjustments	6,076	6,117	6,105	6,339	6,460	6,571
20 Other	232	272	306	325	297	397
21 Other Federal Reserve liabilities and capital	9,349	10,164	9,687	8,879	9,561	9,292
22 Reserve balances with Federal Reserve Banks ³	24,658	25,673	24,591	25,985	30,334	28,289

3. Reserves and borrowings of depository institutions, 1993¹

A. Prorated monthly averages of biweekly averages

Millions of dollars

Reserve classification	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Reserve balances with Reserve Banks ²	23,636	23,515	24,383	26,975	25,968	26,462	26,562	26,564	27,274	28,297	29,018	29,374
2 Total vault cash ³	36,003	33,919	33,294	32,718	33,460	34,106	34,536	34,516	35,220	35,184	35,655	36,812
3 Applied vault cash ⁴	32,368	30,368	29,912	29,567	30,133	30,776	31,189	31,203	31,863	31,739	32,278	33,484
4 Surplus vault cash ⁵	3,635	3,551	3,381	3,151	3,328	3,329	3,347	3,313	3,357	3,445	3,377	3,328
5 Total reserves ⁶	56,004	53,882	54,296	56,541	56,101	57,238	57,750	57,767	59,136	60,036	61,296	62,858
6 Required reserves	54,744	52,778	53,083	55,445	55,104	56,328	56,661	56,815	58,046	58,947	60,195	61,795
7 Excess reserve balances at Reserve Banks ⁷	1,260	1,104	1,213	1,096	996	911	1,089	952	1,090	1,089	1,101	1,063
8 Total borrowings at Reserve Banks ⁸	165	45	91	73	121	181	244	352	428	285	89	82
9 Seasonal borrowings	11	18	26	41	84	142	210	234	236	192	75	31
10 Extended credit ⁹	1	0	0	0	0	0	0	0	0	0	0	0

B. Biweekly averages of daily figures¹

Millions of dollars

Reserve classification	Jan. 6	Jan. 20	Feb. 3	Feb. 17	Mar. 3	Mar. 17	Mar. 31
1 Reserve balances with Reserve Banks ²	26,569	24,057	21,500	23,301	24,335	24,029	24,747
2 Total vault cash ³	34,381	36,407	36,374	34,772	32,164	34,488	32,342
3 Applied vault cash ⁴	31,105	32,829	32,470	31,069	28,902	30,944	29,098
4 Surplus vault cash ⁵	3,276	3,578	3,904	3,704	3,262	3,544	3,245
5 Total reserves ⁶	57,674	56,886	53,970	54,370	53,237	54,973	53,845
6 Required reserves	56,289	55,657	52,740	52,875	52,666	53,683	52,572
7 Excess reserve balances at Reserve Banks ⁷	1,385	1,229	1,230	1,495	571	1,290	1,273
8 Total borrowings at Reserve Banks ⁸	269	202	64	33	56	93	98
9 Seasonal borrowings	12	11	11	18	20	22	32
10 Extended credit ⁹	0	1	3	0	0	0	0
	Apr. 14	Apr. 28	May 12	May 26	June 9	June 23	July 7
1 Reserve balances with Reserve Banks ²	26,612	27,586	25,228	26,396	26,543	26,352	26,579
2 Total vault cash ³	33,216	32,006	34,222	32,728	33,684	34,237	34,385
3 Applied vault cash ⁴	29,995	28,960	30,816	29,455	30,391	30,897	31,032
4 Surplus vault cash ⁵	3,221	3,046	3,406	3,273	3,294	3,341	3,354
5 Total reserves ⁶	56,607	56,546	56,044	55,851	56,933	57,248	57,610
6 Required reserves	55,763	55,160	55,217	54,649	56,109	56,477	56,311
7 Excess reserve balances at Reserve Banks ⁷	844	1,387	828	1,202	824	772	1,299
8 Total borrowings at Reserve Banks ⁸	38	99	142	105	118	158	311
9 Seasonal borrowings	31	47	71	90	101	145	190
10 Extended credit ⁹	0	1	1	0	0	0	0
	July 21	Aug. 4	Aug. 18	Sept. 1	Sept. 15	Sept. 29	Oct. 13
1 Reserve balances with Reserve Banks ²	27,489	25,251	26,939	26,564	27,719	26,837	27,843
2 Total vault cash ³	34,023	35,360	34,866	33,881	35,335	35,159	35,806
3 Applied vault cash ⁴	30,772	31,883	31,483	30,693	31,999	31,781	32,278
4 Surplus vault cash ⁵	3,251	3,477	3,383	3,188	3,336	3,379	3,528
5 Total reserves ⁶	58,261	57,133	58,422	57,257	59,718	58,618	60,121
6 Required reserves	57,294	56,021	57,673	56,136	58,845	57,318	58,985
7 Excess reserve balances at Reserve Banks ⁷	967	1,112	750	1,121	874	1,300	1,137
8 Total borrowings at Reserve Banks ⁸	220	232	431	305	544	321	420
9 Seasonal borrowings	211	222	227	246	226	247	222
10 Extended credit ⁹	0	0	0	0	0	0	0
	Oct. 27	Nov. 10	Nov. 24	Dec. 8	Dec. 22	Dec. 29	
1 Reserve balances with Reserve Banks ²	28,798	28,017	29,742	28,999	28,950	30,367	
2 Total vault cash ³	34,313	36,217	34,894	36,494	37,202	36,489	
3 Applied vault cash ⁴	30,946	32,767	31,566	33,125	33,821	33,279	
4 Surplus vault cash ⁵	3,368	3,450	3,328	3,369	3,381	3,210	
5 Total reserves ⁶	59,744	60,784	61,308	62,124	62,771	63,646	
6 Required reserves	58,692	59,722	60,205	60,962	61,880	62,405	
7 Excess reserve balances at Reserve Banks ⁷	1,052	1,062	1,102	1,162	891	1,241	
8 Total borrowings at Reserve Banks ⁸	205	132	74	56	59	142	
9 Seasonal borrowings	189	105	68	43	34	16	
10 Extended credit ⁹	0	0	0	0	0	0	

4. Selected borrowings in immediately available funds of large commercial banks, 1993¹

Millions of dollars, averages of daily figures

Source and maturity	Week ending Monday									
	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Mar. 1	
<i>Federal funds purchased, repurchase agreements, and other selected borrowings</i>										
From commercial banks in the United States										
1 For one day or under continuing contract	75,215	75,357	71,974	66,898	69,176	71,676	70,934	69,724	73,756	
2 For all other maturities	14,873	13,486	13,940	13,456	14,029	13,669	14,049	13,622	13,878	
From other depository institutions, foreign banks and official institutions, and U.S. government agencies										
3 For one day or under continuing contract	19,060	20,532	20,277	19,888	17,824	17,465	17,264	20,090	20,773	
4 For all other maturities	16,955	17,419	17,441	17,469	17,841	18,837	21,448	21,375	22,559	
<i>Repurchase agreements on U.S. government and federal agency securities</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract	10,185	11,117	8,554	10,218	10,857	9,270	10,038	13,355	10,996	
6 For all other maturities	18,884	18,883	19,191	19,248	19,700	21,187	23,115	22,059	23,039	
All other customers										
7 For one day or under continuing contract	23,609	23,582	23,673	24,379	24,283	23,927	22,917	24,806	24,422	
8 For all other maturities	13,653	13,467	13,711	13,344	13,866	12,655	13,304	13,440	13,269	
MEMO										
<i>Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract</i>										
9 To commercial banks in the United States	41,323	37,458	37,316	37,614	41,221	39,000	39,517	38,715	41,563	
10 To all other specified customers ²	20,812	18,322	22,669	19,362	18,469	21,417	21,233	18,716	19,567	
	Mar. 8	Mar. 15	Mar. 22	Mar. 29	Apr. 5	Apr. 12	Apr. 19	Apr. 26	May 3	
<i>Federal funds purchased, repurchase agreements, and other selected borrowings</i>										
From commercial banks in the United States										
1 For one day or under continuing contract	76,546	74,820	68,674	67,004	73,991	76,974	72,059	66,142	68,032	
2 For all other maturities	13,082	12,724	12,628	12,622	11,799	14,364	12,264	12,985	13,709	
From other depository institutions, foreign banks and official institutions, and U.S. government agencies										
3 For one day or under continuing contract	20,274	19,845	18,756	19,490	19,121	17,641	18,236	19,437	16,829	
4 For all other maturities	22,854	22,566	20,987	21,078	18,665	18,429	19,311	19,603	19,943	
<i>Repurchase agreements on U.S. government and federal agency securities</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract	11,907	13,512	13,502	14,045	14,302	13,274	14,332	13,356	12,017	
6 For all other maturities	23,866	24,484	25,667	26,253	26,122	27,696	27,039	26,549	26,812	
All other customers										
7 For one day or under continuing contract	23,907	24,127	23,280	23,705	24,318	22,301	23,085	23,077	24,272	
8 For all other maturities	13,805	14,063	14,529	14,955	14,470	15,269	13,573	14,061	14,152	
MEMO										
<i>Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract</i>										
9 To commercial banks in the United States	40,318	39,016	38,031	36,793	43,253	38,319	37,897	37,289	42,605	
10 To all other specified customers ²	22,238	22,375	21,153	19,795	22,084	21,920	23,093	21,827	22,042	
	May 10	May 17	May 24	May 31	June 7	June 14	June 21	June 28	July 5	
<i>Federal funds purchased, repurchase agreements, and other selected borrowings</i>										
From commercial banks in the United States										
1 For one day or under continuing contract	68,197	69,117	65,952	70,624	74,804	76,818	72,102	67,613	77,417	
2 For all other maturities	13,490	13,227	12,864	12,825	13,802	14,807	14,560	13,505	11,691	
From other depository institutions, foreign banks and official institutions, and U.S. government agencies										
3 For one day or under continuing contract	15,975	18,618	21,775	18,376	19,975	18,784	19,191	20,843	18,559	
4 For all other maturities	19,771	21,278	20,739	20,968	21,003	21,028	18,699	19,745	17,572	
<i>Repurchase agreements on U.S. government and federal agency securities</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract	12,028	12,650	13,386	13,028	15,690	15,708	13,790	11,380	9,891	
6 For all other maturities	26,127	26,634	27,626	27,872	28,435	28,888	27,625	27,186	29,283	
All other customers										
7 For one day or under continuing contract	22,777	23,066	23,164	24,170	23,262	25,386	24,028	23,209	25,337	
8 For all other maturities	13,650	13,877	13,886	14,364	14,441	14,530	14,457	15,108	14,270	
MEMO										
<i>Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract</i>										
9 To commercial banks in the United States	41,271	40,746	39,174	43,503	44,107	43,067	44,117	41,742	49,079	
10 To all other specified customers ²	22,351	23,830	20,707	20,169	23,201	24,632	25,825	21,259	27,574	

4. Selected borrowings in immediately available funds of large commercial banks, 1993¹ — Continued

Millions of dollars, averages of daily figures

Source and maturity	Week ending Monday									
	July 12	July 19	July 26	Aug. 2	Aug. 9	Aug. 16	Aug. 23	Aug. 30	Sept. 6	
<i>Federal funds purchased, repurchase agreements, and other selected borrowings</i>										
From commercial banks in the United States										
1 For one day or under continuing contract	77,738	76,026	72,614	74,855	75,728	72,871	69,075	71,269	78,371	
2 For all other maturities	12,618	13,407	13,549	13,557	13,880	13,175	12,586	12,539	12,673	
From other depository institutions, foreign banks and official institutions, and U.S. government agencies										
3 For one day or under continuing contract	17,974	20,116	19,580	15,669	15,467	15,223	18,887	14,783	15,951	
4 For all other maturities	20,585	20,225	18,789	19,496	20,390	22,558	21,724	24,415	22,689	
<i>Repurchase agreements on U.S. government and federal agency securities</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract	17,045	16,820	18,943	17,674	15,624	17,180	16,819	13,481	16,211	
6 For all other maturities	45,566	44,578	44,287	43,227	48,249	44,438	41,710	41,795	40,350	
All other customers										
7 For one day or under continuing contract	26,443	26,357	28,134	28,358	26,244	27,070	29,762	29,013	30,159	
8 For all other maturities	14,172	14,520	14,308	14,649	14,267	14,357	14,730	14,833	15,095	
MEMO										
<i>Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract</i>										
9 To commercial banks in the United States	43,078	42,975	43,564	42,558	42,575	43,825	39,502	38,110	45,295	
10 To all other specified customers ²	30,529	30,192	29,535	28,326	27,033	31,094	27,902	28,986	28,858	
		Sept. 13	Sept. 20	Sept. 27	Oct. 4	Oct. 11	Oct. 18	Oct. 25	Nov. 1	
<i>Federal funds purchased, repurchase agreements, and other selected borrowings</i>										
From commercial banks in the United States										
1 For one day or under continuing contract		78,121	71,293	69,004	72,908	77,541	76,497	70,801	71,872	
2 For all other maturities		12,229	12,608	13,266	13,588	14,502	14,362	14,259	13,186	
From other depository institutions, foreign banks and official institutions, and U.S. government agencies										
3 For one day or under continuing contract		17,437	16,765	17,984	21,444	17,756	21,280	20,664	18,901	
4 For all other maturities		22,570	21,739	24,214	22,099	25,050	22,728	22,595	21,617	
<i>Repurchase agreements on U.S. government and federal agency securities</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract		17,836	16,939	16,829	18,061	15,824	19,168	16,838	17,286	
6 For all other maturities		40,442	42,366	44,700	40,227	40,637	42,465	43,950	40,504	
All other customers										
7 For one day or under continuing contract		29,925	30,865	31,152	31,561	30,382	30,205	31,551	30,126	
8 For all other maturities		15,293	15,520	16,278	14,326	14,497	14,436	14,084	14,262	
MEMO										
<i>Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract</i>										
9 To commercial banks in the United States		41,258	42,051	39,579	45,792	40,813	41,543	38,232	42,365	
10 To all other specified customers ²		27,828	30,603	27,736	27,349	25,316	27,214	27,450	26,175	
		Nov. 8	Nov. 15	Nov. 22	Nov. 29	Dec. 6	Dec. 13	Dec. 20	Dec. 27	
<i>Federal funds purchased, repurchase agreements, and other selected borrowings</i>										
From commercial banks in the United States										
1 For one day or under continuing contract		72,374	74,470	71,363	72,462	75,691	76,163	72,673	68,417	
2 For all other maturities		13,106	13,725	14,109	15,288	14,280	15,005	14,583	16,880	
From other depository institutions, foreign banks and official institutions, and U.S. government agencies										
3 For one day or under continuing contract		17,810	18,334	19,661	20,951	16,875	17,942	17,699	16,918	
4 For all other maturities		23,588	24,657	24,660	25,691	24,687	25,401	26,151	26,643	
<i>Repurchase agreements on U.S. government and federal agency securities</i>										
Brokers and nonbank dealers in securities										
5 For one day or under continuing contract		17,051	19,065	16,313	13,286	18,896	17,411	15,779	13,248	
6 For all other maturities		42,218	41,454	40,533	39,820	39,409	41,429	39,933	37,217	
All other customers										
7 For one day or under continuing contract		31,327	31,972	32,409	29,779	32,719	31,242	29,603	26,422	
8 For all other maturities		13,512	13,492	13,767	17,064	13,246	14,431	14,644	22,013	
MEMO										
<i>Federal funds loans and resale agreements in immediately available funds in maturities of one day or under continuing contract</i>										
9 To commercial banks in the United States		39,656	42,090	37,366	43,412	44,822	42,230	43,399	39,727	
10 To all other specified customers ²		29,119	29,407	27,794	29,747	28,140	26,980	26,438	22,123	

5. Federal Reserve Bank interest rates, 1984-93

A. Adjustment credit to depository institutions¹

Percent per year, in effect December 31

Year	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
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
1991	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
1992	3	3	3	3	3	3	3	3	3	3	3	3
1993	3	3	3	3	3	3	3	3	3	3	3	3

B. Seasonal credit to depository institutions²

Percent per year, in effect December 31

Year	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
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
1991	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
1992	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
1993	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1

C. Extended credit to depository institutions³

Percent per year, in effect December 31

Year	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
	First 30 days of borrowing											
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
1991	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
1992	3	3	3	3	3	3	3	3	3	3	3	3
1993	3	3	3	3	3	3	3	3	3	3	3	3
	After 30 days of borrowing											
1984	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1985	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1986	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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	8	8	8	8	8	8	8	8	8	8	8	8
1991	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8
1992	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7
1993	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6

6. Reserve requirements of depository institutions, December 31, 1993¹

Type of deposit ²	Requirement	
	Percentage of deposits	Effective date
<i>Net transaction accounts³</i>		
1 \$0 million-\$51.9 million	3	12/21/93
2 More than \$51.9 million ⁴	10	12/21/93
3 Nonpersonal time deposits ⁵	0	12/27/90
4 Eurocurrency liabilities ⁶	0	12/27/90

7. Federal Reserve open market transactions, 1993¹

Millions of dollars

Type of transaction and maturity	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. TREASURY SECURITIES													
<i>Outright transactions (excluding matched transactions)</i>													
Treasury bills													
1 Gross purchases	17,717	0	0	0	121	349	7,280	0	902	366	1,396	5,911	1,394
2 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Exchanges	332,229	24,542	20,532	23,796	30,124	26,610	24,821	35,943	27,775	31,128	25,783	27,641	33,536
4 Redemptions	468	0	0	0	0	0	0	0	0	0	468	0	0
Others within one year													
5 Gross purchases	1,223	0	0	279	244	0	0	0	100	411	0	0	189
6 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Maturity shifts	31,368	561	2,892	4,303	1,950	4,108	4,002	0	1,497	3,074	913	5,158	2,910
8 Exchanges	-36,582	-1,202	-6,044	-2,602	-1,100	-4,013	-2,152	0	-5,491	-1,861	-1,566	-7,641	-2,910
9 Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
One to five years													
10 Gross purchases	10,350	0	0	1,441	2,490	0	0	200	1,100	2,400	0	100	2,619
11 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Maturity shifts	-27,140	-64	-2,617	-4,303	-1,630	-3,652	-4,002	666	-834	-3,074	-31	-4,689	-2,910
13 Exchanges	0	882	4,564	2,602	800	3,245	2,152	0	3,866	1,861	1,566	5,341	2,910
Five to ten years													
14 Gross purchases	4,168	0	0	716	1,147	0	0	0	500	797	0	0	1,008
15 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
16 Maturity shifts	0	-497	-98	0	-320	-333	0	-666	-432	0	-882	-272	0
17 Exchanges	0	0	1,000	0	300	468	0	0	1,100	0	0	2,300	0
More than ten years													
18 Gross purchases	3,457	0	0	705	1,110	0	0	0	100	717	0	0	826
19 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Maturity shifts	0	0	-177	0	0	-123	0	0	-231	0	0	-197	0
21 Exchanges	0	0	480	0	0	300	0	0	525	0	0	0	0
All maturities													
22 Gross purchases	36,915	0	0	3,141	5,111	349	7,280	200	2,702	4,691	1,396	6,011	6,035
23 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
24 Redemptions	468	0	0	0	0	0	0	0	0	0	468	0	0
<i>Matched transactions</i>													
25 Gross sales	1,475,085	114,543	111,491	146,563	127,115	124,462	111,726	115,504	136,037	124,898	115,160	109,941	137,645
26 Gross purchases	1,475,941	116,510	113,349	143,049	128,924	123,227	113,095	117,074	135,705	122,578	112,837	112,772	136,821
<i>Repurchase agreements</i>													
27 Gross purchases	475,447	34,768	28,544	37,815	30,197	33,987	53,051	41,190	53,053	62,905	27,693	38,493	33,751
28 Gross sales	470,723	42,231	25,889	33,714	36,953	28,640	43,342	56,246	48,263	61,399	30,397	34,072	29,577
29 Net change in U.S. Treasury securities	42,027	-5,497	4,513	3,728	163	4,461	18,357	-13,286	7,160	3,878	-4,099	13,263	9,386
FEDERAL AGENCY OBLIGATIONS													
<i>Outright transactions</i>													
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	1,072	103	85	101	28	41	22	366	125	35	70	15	81
<i>Repurchase agreements²</i>													
33 Gross purchases	35,063	2,237	1,107	1,811	197	2,105	2,968	3,479	2,485	9,810	3,812	2,841	2,211
34 Gross sales	34,669	2,868	832	1,519	764	2,105	2,019	4,428	2,415	7,734	5,509	2,861	1,615
35 Net change in federal agency obligations	-678	-734	190	191	-595	-41	927	-1,315	-55	2,041	-1,767	-35	515
36 Total net change in System Open Market Account	41,348	-6,231	4,703	3,918	-431	4,420	19,284	-14,601	7,105	5,919	-5,866	13,228	9,901

8. Federal Reserve Banks, 1993¹

A. Consolidated condition statement

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,055	11,055	11,054	11,054	11,053	11,057	11,057	11,057	11,057	11,056	11,054	11,053
2 Special drawing rights certificate account	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
3 Coin	519	525	503	487	441	408	398	382	378	406	372	372
<i>Loans</i>												
4 To depository institutions	35	57	753	84	129	1,534	234	236	2,918	145	55	94
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?	5,310	5,225	5,123	5,095	5,054	5,032	4,964	4,839	4,804	4,734	4,719	4,638
8 Held under repurchase agreements	0	275	567	0	0	949	0	70	2,146	449	429	1,025
9 Total U.S. Treasury securities	296,977	301,490	305,217	305,381	309,841	328,199	314,614	321,775	325,653	321,553	334,817	344,202
10 Bought outright ²	296,977	298,835	298,461	305,381	304,494	313,143	314,614	316,985	319,357	317,961	326,804	332,015
11 Bills	143,761	145,618	142,104	144,034	143,148	151,796	153,366	153,936	151,982	151,055	159,798	160,368
12 Notes	118,179	117,955	120,211	123,936	123,870	123,870	123,772	125,211	128,597	128,128	128,453	132,076
13 Bonds	35,037	35,261	36,146	37,411	37,477	37,477	37,477	37,838	38,778	38,778	38,553	39,572
14 Held under repurchase agreements	0	2,655	6,756	0	5,347	15,056	0	4,790	6,296	3,592	8,013	12,187
15 Total loans and securities	302,321	307,046	311,660	310,560	315,025	335,714	319,813	326,920	335,521	326,882	340,020	349,960
16 Items in process of collection	4,565	4,937	5,338	5,359	4,473	5,522	4,958	7,560	4,349	5,052	7,808	6,454
17 Bank premises	1,026	1,026	1,031	1,034	1,039	1,041	1,043	1,044	1,047	1,048	1,050	1,055
<i>Other assets</i>												
18 Denominated in foreign currencies ³	21,980	22,263	22,328	23,043	23,143	22,334	22,352	22,899	23,272	22,580	22,443	22,340
19 All other ⁴	7,572	6,577	8,092	8,550	7,820	9,614	8,336	7,485	8,771	9,229	7,692	9,999
20 Total assets	357,057	361,446	368,024	368,106	371,013	393,709	375,975	385,364	392,412	384,270	398,458	409,251
LIABILITIES												
21 Federal Reserve notes	306,110	309,080	312,263	315,270	320,112	323,253	325,149	328,125	330,421	331,672	338,456	343,925
22 Total deposits	37,632	39,034	41,917	38,365	37,279	56,693	37,062	40,368	48,030	39,169	43,277	50,543
23 Depository institutions	27,533	33,085	34,533	30,579	31,000	27,724	30,725	31,931	29,934	32,422	36,050	34,951
24 U.S. Treasury — General account	9,572	5,350	6,752	7,273	5,787	28,386	5,818	7,975	17,289	6,032	6,334	14,809
25 Foreign — Official accounts	244	296	318	221	194	286	284	187	501	390	596	386
26 Other	282	302	314	291	300	297	232	272	306	325	297	397
27 Deferred credit items	4,174	4,152	5,001	4,624	4,358	5,059	4,415	6,707	4,275	4,550	7,165	5,491
28 Other liabilities and accrued dividends ⁵	2,288	2,323	2,251	2,220	2,217	2,229	2,369	2,408	2,460	2,482	2,514	2,489
29 Total liabilities	350,204	354,589	361,430	360,479	363,966	387,233	368,995	377,608	385,186	377,872	391,411	402,449
CAPITAL ACCOUNTS												
30 Capital paid in	3,074	3,116	3,187	3,260	3,300	3,288	3,299	3,317	3,331	3,338	3,367	3,401
31 Surplus	2,974	3,054	3,054	3,054	3,054	3,038	3,054	3,054	3,054	2,984	3,054	3,401
32 Other capital accounts	806	687	353	1,313	693	150	628	1,385	842	75	626	0
33 Total liabilities and capital accounts	357,057	361,446	368,024	368,106	371,013	393,709	375,975	385,364	392,412	384,270	398,458	409,251
MEMO												
34 Marketable U.S. Treasury securities held in custody for foreign and international accounts	297,501	306,378	304,825	310,903	317,523	314,236	316,176	332,238	330,479	333,735	346,718	350,906

8. Federal Reserve Banks, 1993¹ — 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 Banks).....	366,486	370,756	373,886	378,585	382,009	385,553	389,182	391,822	395,420	397,576	405,827	409,265
2 Less: Held by Federal Reserve Banks.....	60,376	61,676	61,624	63,315	61,897	62,301	64,034	63,697	64,999	65,904	67,371	65,339
3 Federal Reserve notes, net.....	306,110	309,080	312,263	315,270	320,112	323,253	325,149	328,125	330,421	331,672	338,456	343,925
<i>Collateral held against notes, net</i>												
4 Gold certificate account.....	11,055	11,055	11,054	11,054	11,053	11,057	11,057	11,057	11,057	11,056	11,054	11,053
5 Special drawing rights certificate account.....	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018	8,018
6 Other eligible assets.....	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. Treasury and agency securities.....	287,037	290,007	293,190	296,198	301,040	304,178	306,073	309,051	311,346	312,599	319,384	324,854
8 Total collateral.....	306,110	309,080	312,263	315,270	320,112	323,253	325,149	328,125	330,421	331,672	338,456	343,925

C. Maturity distribution of loan and security holdings

Millions of dollars, end of period

Type of holding and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans.....	35	57	753	84	129	1,534	234	236	2,918	145	56	94
2 Within fifteen days ⁶	33	54	741	54	82	1,447	103	99	2,793	71	31	93
3 Sixteen days to ninety days.....	2	3	12	30	47	87	132	137	125	75	25	1
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 ⁶	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.....	296,977	301,490	305,217	305,381	304,494	328,199	314,614	316,985	319,357	317,961	326,804	332,015
10 Within fifteen days ⁶	9,160	13,332	17,889	11,295	8,196	29,971	7,871	6,730	4,423	3,625	6,211	9,262
11 Sixteen days to ninety days.....	74,289	72,699	67,037	74,524	79,097	74,113	79,998	82,664	76,689	85,863	84,677	81,344
12 Ninety-one days to one year.....	98,311	97,433	99,880	95,253	94,431	101,750	104,466	102,812	109,686	100,828	104,601	105,184
13 One year to five years.....	68,686	70,291	71,255	72,915	71,065	70,660	71,241	72,679	74,942	74,911	76,750	79,826
14 Five years to ten years.....	18,726	19,628	20,344	21,471	21,606	21,606	20,940	21,707	22,505	21,623	23,651	24,659
15 More than ten years.....	27,805	28,108	28,813	29,922	30,099	30,099	30,099	30,394	31,111	31,111	30,913	31,739
16 Total federal agency obligations.....	5,310	5,500	5,690	5,095	5,054	5,981	4,964	4,839	4,804	4,734	4,719	4,638
17 Within fifteen days ⁶	183	723	855	115	301	949	101	302	220	104	290	180
18 Sixteen days to ninety days.....	840	513	507	643	527	612	747	439	550	651	498	565
19 Ninety-one days to one year.....	1,023	1,022	1,057	1,177	1,136	1,132	1,087	1,142	1,102	1,105	1,127	1,078
20 One year to five years.....	2,426	2,389	2,419	2,307	2,237	2,181	2,156	2,168	2,187	2,139	2,074	2,105
21 Five years to ten years.....	696	711	711	711	711	736	732	647	599	594	589	569
22 More than ten years.....	142	142	142	142	142	142	142	142	142	142	142	142

9. Debits and deposit turnover at commercial banks, 1993¹

A. Seasonally adjusted

Bank group, or type of deposit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
DEBITS TO												
<i>Demand deposits²</i>												
1 All insured banks	305,085.6	327,647.0	329,005.8	329,766.0	319,097.7	333,500.8	330,976.4	333,015.7	353,605.3	329,586.5	358,503.0	367,734.8
2 Major New York City banks	160,190.3	171,663.2	164,356.5	165,087.8	163,930.1	168,822.5	168,148.2	168,910.8	180,532.6	168,055.5	187,022.4	189,024.1
3 Other banks	144,895.3	155,983.8	164,649.3	164,678.1	155,167.5	164,678.3	162,828.2	164,104.9	173,072.7	161,530.9	171,480.6	178,710.7
4 Other checkable deposits ³	3,283.5	3,576.5	3,610.7	3,540.5	3,356.5	3,585.9	3,289.7	3,380.6	3,461.0	3,348.0	3,598.6	3,809.5
5 Savings deposits (including MMDAs) ⁴	3,021.5	3,389.8	3,492.0	3,516.1	3,355.8	3,581.6	3,531.8	3,502.6	3,619.2	3,403.1	3,740.5	3,933.6
DEPOSIT TURNOVER												
<i>Demand deposits²</i>												
6 All insured banks	751.2	813.7	810.2	801.8	753.6	786.2	773.3	767.9	808.5	741.7	803.0	826.9
7 Major New York City banks	4,148.6	4,553.2	4,088.7	4,123.2	4,179.9	4,064.4	4,210.2	4,020.7	4,178.0	3,937.7	4,352.2	4,550.0
8 Other banks	394.3	427.4	450.0	443.6	403.8	430.4	419.6	419.0	439.1	402.1	425.0	443.3
9 Other checkable deposits ³	11.6	12.6	12.7	12.4	11.5	12.2	11.1	11.3	11.6	11.1	12.0	12.6
10 Savings deposits (including MMDAs) ⁴	4.1	4.5	4.7	4.7	4.4	4.7	4.6	4.6	4.7	4.4	4.8	5.1

B. Not seasonally adjusted

Bank group, or type of deposit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
DEBITS TO												
<i>Demand deposits²</i>												
11 All insured banks	305,587.2	304,257.9	339,953.2	327,100.5	309,432.7	347,632.1	332,765.0	342,458.2	347,783.4	336,009.2	344,140.1	380,187.5
12 Major New York City banks	159,198.8	161,174.1	170,855.0	161,923.2	154,606.6	176,874.8	168,018.4	174,674.7	179,869.7	172,675.6	180,990.2	194,541.0
13 Other banks	146,388.4	143,083.8	169,098.1	165,177.3	154,826.1	170,757.3	164,746.6	167,783.5	167,913.7	163,333.6	163,149.9	185,646.4
14 Other checkable deposits ³	3,589.4	3,290.0	3,622.0	3,744.9	3,203.4	3,638.6	3,289.9	3,369.1	3,493.2	3,323.3	3,370.1	3,888.9
15 Savings deposits (including MMDAs) ⁴	3,183.2	3,026.4	3,458.2	3,688.3	3,390.8	3,700.8	3,644.4	3,529.5	3,534.2	3,336.0	3,511.8	4,066.4
DEPOSIT TURNOVER												
<i>Demand deposits²</i>												
16 All insured banks	740.3	773.7	857.0	793.5	744.9	824.0	778.0	802.5	798.6	750.0	754.8	820.6
17 Major New York City banks	3,936.3	4,213.4	4,385.4	4,108.4	3,948.9	4,420.7	4,280.6	4,307.8	4,196.6	4,059.2	4,129.6	4,387.8
18 Other banks	393.2	403.1	472.7	443.1	411.5	447.1	424.1	434.5	427.7	402.8	395.9	443.1
19 Other checkable deposits ³	12.4	11.5	12.6	12.8	11.1	12.5	11.3	11.5	11.8	11.2	11.2	12.7
20 Savings deposits (including MMDAs) ⁴	4.3	4.1	4.6	4.9	4.5	4.8	4.8	4.6	4.6	4.3	4.5	5.2

10. Money stock, liquid assets, and debt measures, 1993¹

A. Seasonally adjusted

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Measures²</i>												
1 M1	1,033.0	1,035.4	1,040.2	1,047.1	1,067.7	1,076.6	1,086.8	1,095.3	1,105.1	1,113.4	1,122.4	1,128.4
2 M2	3,502.8	3,494.2	3,494.8	3,498.0	3,521.9	3,528.7	3,533.7	3,536.0	3,544.2	3,547.8	3,560.1	3,567.4
3 M3	4,162.5	4,156.2	4,154.7	4,162.1	4,187.7	4,187.8	4,186.9	4,186.8	4,195.8	4,203.4	4,217.1	4,230.0
4 L	5,040.1	5,035.7	5,036.6	5,054.5	5,088.3	5,089.5	5,086.2	5,094.8	5,087.8	5,098.4	5,112.0	5,132.5
5 Debt	11,754.6	11,775.1	11,816.4	11,865.3	11,914.0	11,985.2	12,043.5	12,096.2	12,156.9	12,194.5	12,244.0	12,317.3
<i>M1 components</i>												
6 Currency ³	294.5	297.0	299.3	301.8	304.4	307.2	309.7	312.4	315.4	317.6	319.5	321.4
7 Travelers checks ⁴	8.0	8.0	8.0	8.1	8.1	8.0	7.9	7.8	7.8	7.8	7.9	7.9
8 Demand deposits ⁵	341.9	342.7	344.3	349.0	358.8	362.2	366.4	370.9	375.4	378.4	383.2	384.8
9 Other checkable deposits ⁵	388.6	387.7	388.5	388.2	396.4	399.2	402.8	404.2	406.6	409.5	411.8	414.3
<i>Nontransaction components</i>												
10 In M2 ⁷	2,469.8	2,458.8	2,454.6	2,450.9	2,454.1	2,452.1	2,446.9	2,440.7	2,439.1	2,434.5	2,437.7	2,439.1
11 In M3 ⁸	659.7	661.9	659.9	664.1	665.8	659.1	653.3	650.8	651.6	655.6	657.0	662.6
<i>Commercial banks</i>												
12 Savings deposits (including MMDAs)	754.1	757.2	757.2	759.5	766.7	771.0	771.7	775.4	778.0	778.4	782.4	785.3
13 Small time deposits ⁹	504.2	504.8	501.7	496.6	491.9	487.5	483.0	478.6	475.4	472.4	469.5	468.5
14 Large time deposits ^{10,11}	285.7	284.1	279.8	283.6	283.6	280.9	277.4	277.8	276.6	277.9	275.9	277.1
<i>Thrift institutions</i>												
15 Savings deposits (including MMDAs)	429.8	426.5	425.3	426.0	428.4	429.4	430.4	430.5	430.4	430.4	429.5	430.2
16 Small time deposits ⁹	356.7	349.0	345.1	342.8	340.5	336.3	331.5	328.0	324.5	322.4	321.1	317.1
17 Large time deposits ¹⁰	67.5	66.0	65.1	65.3	64.7	64.4	64.5	63.9	63.8	63.7	63.5	61.8
<i>Money market mutual funds</i>												
18 General purpose and broker-dealer	350.3	345.3	345.9	345.9	348.5	347.5	346.6	345.5	345.0	344.4	347.0	348.8
19 Institution-only	196.6	198.0	197.7	196.3	198.0	194.7	192.6	190.1	190.8	194.3	194.8	197.0
<i>Debt components</i>												
20 Federal debt	3,078.7	3,090.8	3,121.1	3,149.0	3,175.8	3,208.1	3,227.8	3,252.2	3,271.3	3,266.3	3,291.1	3,327.6
21 Nonfederal debt	8,675.9	8,684.3	8,695.3	8,716.3	8,738.2	8,777.1	8,815.7	8,844.0	8,885.6	8,928.2	8,952.9	8,989.7

B. Not seasonally adjusted

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Measures²</i>												
22 M1	1,041.0	1,023.0	1,031.6	1,058.7	1,058.1	1,073.2	1,084.6	1,088.8	1,099.1	1,111.8	1,129.6	1,153.8
23 M2	3,508.3	3,484.2	3,495.8	3,515.2	3,507.3	3,524.4	3,530.0	3,528.9	3,533.8	3,545.8	3,568.8	3,590.0
24 M3	4,163.1	4,149.5	4,157.4	4,177.3	4,178.6	4,184.1	4,180.0	4,183.5	4,185.0	4,197.9	4,228.7	4,249.4
25 L	5,053.8	5,030.4	5,042.8	5,063.9	5,066.2	5,079.0	5,071.6	5,084.7	5,075.7	5,090.9	5,133.2	5,167.4
26 Debt	11,741.1	11,750.2	11,792.8	11,838.0	11,883.0	11,951.7	12,003.6	12,057.2	12,123.4	12,165.3	12,234.2	12,319.7
<i>M1 components</i>												
27 Currency ³	293.5	295.3	297.9	301.3	304.4	307.4	311.0	312.8	314.8	317.3	319.8	324.9
28 Travelers checks ⁴	7.7	7.7	7.8	7.8	7.9	8.2	8.4	8.4	8.2	8.0	7.7	7.6
29 Demand deposits ⁵	345.9	334.3	336.5	350.5	352.0	359.6	365.9	367.9	373.1	381.1	391.1	402.6
30 Other checkable deposits ⁵	393.8	385.7	389.5	399.2	393.8	398.0	399.3	399.7	403.0	405.3	410.9	418.6
<i>Nontransaction components</i>												
31 In M2 ⁷	2,467.3	2,461.2	2,464.1	2,456.4	2,449.2	2,451.2	2,445.3	2,440.1	2,434.7	2,434.1	2,439.2	2,436.3
32 In M3 ⁸	654.7	665.3	661.6	662.2	671.3	659.7	650.1	654.6	651.2	652.1	659.9	659.4
<i>Commercial banks</i>												
33 Savings deposits (including MMDAs)	750.2	754.0	758.5	761.9	767.2	773.6	773.6	776.0	776.7	777.7	784.0	783.9
34 Small time deposits ⁹	504.4	504.7	501.3	496.1	490.7	487.1	483.9	479.6	476.7	473.3	468.8	467.6
35 Large time deposits ^{10,11}	282.8	282.5	279.7	282.7	285.8	282.8	277.1	279.5	277.6	277.6	276.2	276.0
<i>Thrift institutions</i>												
36 Savings deposits (including MMDAs)	427.5	424.7	426.0	427.4	428.6	430.9	431.4	430.8	429.7	430.0	430.4	429.4
37 Small time deposits ⁹	356.8	349.0	344.8	342.4	339.7	336.0	332.2	328.6	325.4	323.0	320.7	316.4
38 Large time deposits ¹⁰	66.8	65.7	65.0	65.1	65.2	64.8	64.4	64.3	64.0	63.7	63.6	61.6
<i>Money market mutual funds</i>												
39 General purpose and broker-dealer	350.6	351.2	354.8	351.4	347.7	345.2	343.0	343.0	340.8	340.7	345.0	347.2
40 Institution-only	200.5	208.4	201.1	195.6	199.7	191.0	188.6	190.1	187.5	189.2	194.0	195.8
<i>Repurchase agreements and Eurodollars</i>												
41 Overnight and continuing	77.8	77.7	78.8	77.2	75.2	78.5	81.1	82.1	85.4	89.4	90.4	91.9
42 Term	123.7	129.1	135.9	137.7	138.6	138.3	138.3	140.1	140.8	139.2	142.9	142.3
<i>Debt components</i>												
43 Federal debt	3,076.2	3,087.3	3,121.4	3,142.9	3,161.1	3,188.9	3,201.8	3,229.4	3,251.9	3,249.4	3,287.0	3,329.5
44 Nonfederal debt	8,664.9	8,662.8	8,671.3	8,695.1	8,722.0	8,762.9	8,801.9	8,827.8	8,871.5	8,915.9	8,947.2	8,990.3

11. Aggregate reserves of depository institutions and monetary base, 1993¹

A. Adjusted for changes in reserve requirements²

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
1 Total reserves ³	54.68	54.91	55.23	55.31	56.74	57.05	57.55	58.01	58.81	59.75	60.32	60.48
2 Nonborrowed reserves ⁴	54.52	54.86	55.14	55.23	56.62	56.87	57.30	57.66	58.39	59.46	60.23	60.39
3 Nonborrowed reserves plus extended credit ⁵	54.52	54.86	55.14	55.23	56.62	56.87	57.30	57.66	58.39	59.46	60.23	60.39
4 Required reserves	53.43	53.80	54.02	54.21	55.74	56.14	56.46	57.06	57.72	58.66	59.22	59.41
5 Monetary base ⁶	353.15	355.91	358.59	361.17	365.29	368.19	371.29	374.34	378.08	381.40	384.03	385.86
Not seasonally adjusted												
6 Total reserves ⁷	55.97	53.81	54.17	56.35	55.86	56.93	57.39	57.34	58.65	59.48	60.67	62.37
7 Nonborrowed reserves	55.80	53.76	54.08	56.28	55.73	56.75	57.14	56.99	58.22	59.20	60.58	62.29
8 Nonborrowed reserves plus extended credit ⁵	55.80	53.76	54.08	56.28	55.73	56.75	57.14	56.99	58.22	59.20	60.58	62.29
9 Required reserves ⁸	54.71	52.70	52.95	55.25	54.86	56.02	56.30	56.39	57.56	58.39	59.57	61.31
10 Monetary base ⁹	354.41	353.18	356.00	361.63	364.07	368.72	372.00	374.08	377.72	380.80	384.29	390.59

B. Not adjusted for changes in reserve requirements¹⁰

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
11 Total reserves ¹¹	56.00	53.88	54.30	56.54	56.10	57.24	57.75	57.77	59.14	60.04	61.30	62.86
12 Nonborrowed reserves	55.84	53.84	54.20	56.47	55.98	57.06	57.51	57.42	58.71	59.75	61.21	62.78
13 Nonborrowed reserves plus extended credit ⁵	55.84	53.84	54.20	56.47	55.98	57.06	57.51	57.42	58.71	59.75	61.21	62.78
14 Required reserves	54.74	52.78	53.08	55.45	55.10	56.33	56.66	56.82	58.05	58.95	60.20	61.80
15 Monetary base ¹²	360.88	359.56	362.59	368.18	370.46	375.19	378.48	380.53	384.25	387.51	391.14	397.62
16 Excess reserves ¹³	1.26	1.10	1.21	1.10	1.00	.91	1.09	.95	1.09	1.09	1.10	1.06
17 Borrowings from the Federal Reserve .....	.17	.05	.09	.07	.12	.18	.24	.35	.43	.29	.09	.08

12. Deposit interest rates and amounts outstanding

Commercial and BIF-insured savings banks¹

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Interest rates (annual effective yields)												
INSURED COMMERCIAL BANKS												
1 Negotiable order of withdrawal (NOW) accounts ²	2.32	2.27	2.21	2.15	2.12	2.09	2.06	2.01	1.96	1.92	1.89	1.86
2 Savings deposits ³	2.85	2.80	2.73	2.68	2.65	2.61	2.59	2.55	2.51	2.49	2.48	2.46
<i>Interest-bearing time deposits with balances of less than \$100,000, by maturity</i>												
3 7 to 91 days	2.86	2.81	2.75	2.72	2.70	2.68	2.67	2.66	2.63	2.63	2.64	2.65
4 92 to 182 days	3.13	3.08	3.03	2.99	2.97	2.97	2.97	2.96	2.92	2.91	2.92	2.91
5 183 days to 1 year	3.35	3.29	3.22	3.19	3.18	3.19	3.18	3.17	3.13	3.11	3.13	3.13
6 More than 1 year to 2½ years	3.88	3.83	3.74	3.66	3.64	3.65	3.64	3.63	3.55	3.54	3.54	3.55
7 More than 2½ years	4.72	4.59	4.52	4.47	4.47	4.44	4.43	4.40	4.28	4.27	4.28	4.29
BIF-INSURED SAVINGS BANKS⁴												
8 Negotiable order of withdrawal (NOW) accounts ²	2.40	2.37	2.32	2.25	2.20	2.13	2.09	2.07	2.01	1.98	1.95	1.87
9 Savings deposits ³	3.17	3.14	3.05	2.98	2.93	2.88	2.83	2.80	2.73	2.68	2.65	2.63
<i>Interest-bearing time deposits with balances of less than \$100,000, by maturity</i>												
10 7 to 91 days	3.06	3.01	2.95	2.91	2.87	2.86	2.80	2.79	2.76	2.75	2.73	2.70
11 92 to 182 days	3.38	3.35	3.28	3.23	3.19	3.17	3.15	3.12	3.05	3.05	3.03	3.02
12 183 days to 1 year	3.58	3.57	3.52	3.48	3.45	3.44	3.40	3.37	3.33	3.34	3.32	3.31
13 More than 1 year to 2½ years	3.94	3.89	3.83	3.86	3.76	3.79	3.72	3.73	3.69	3.68	3.69	3.66
14 More than 2½ years	5.02	4.97	4.89	4.84	4.79	4.75	4.73	4.73	4.62	4.57	4.60	4.62
Amounts outstanding (millions of dollars)												
INSURED COMMERCIAL BANKS												
15 Negotiable order of withdrawal (NOW) accounts ²	277,271	279,944	287,811	280,073	283,860	287,555	284,496	287,675	286,056	289,813	297,329	305,223
16 Savings deposits ³	733,836	742,952	747,809	745,038	753,452	754,790	757,716	761,919	758,835	765,372	770,609	766,413
17 Personal	579,701	585,189	591,388	586,863	591,231	592,545	593,448	593,318	592,028	595,715	598,200	597,838
18 Nonpersonal	154,135	157,764	156,422	158,175	162,221	162,245	164,268	168,601	166,807	169,657	172,408	168,575
<i>Interest-bearing time deposits with balances of less than \$100,000, by maturity</i>												
19 7 to 91 days	38,256	36,738	35,459	34,675	33,213	31,743	30,803	30,017	30,384	30,022	29,730	29,455
20 92 to 182 days	128,083	128,209	125,630	122,136	119,096	114,846	112,497	109,603	108,574	108,504	109,228	110,069
21 183 days to 1 year	160,630	159,631	158,173	156,957	157,559	156,549	156,431	155,074	152,501	149,758	147,334	146,565
22 More than 1 year to 2½ years	151,905	151,798	147,798	146,830	144,330	144,804	143,605	141,377	139,406	139,042	139,315	141,223
23 More than 2½ years	169,371	172,362	177,558	178,657	179,761	179,297	180,983	181,762	184,414	183,790	180,972	181,528
24 IRA and Keogh Plan accounts	147,069	146,841	148,515	147,463	146,450	146,523	146,196	145,955	145,636	144,776	145,002	143,985
BIF-INSURED SAVINGS BANKS⁴												
25 Negotiable order of withdrawal (NOW) accounts ²	9,858	9,821	10,199	9,876	10,000	10,313	10,457	10,468	10,471	10,548	10,852	11,151
26 Savings deposits ³	79,271	79,649	77,390	76,970	77,352	77,495	78,390	78,387	78,182	77,995	77,948	80,115
27 Personal	76,337	76,634	74,430	74,077	74,376	74,569	75,049	75,153	74,978	74,737	74,664	77,035
28 Nonpersonal	2,934	3,016	2,961	2,893	2,976	2,926	3,341	3,234	3,204	3,258	3,284	3,079
<i>Interest-bearing time deposits with balances of less than \$100,000, by maturity</i>												
29 7 to 91 days	3,541	3,468	3,201	3,167	3,103	3,022	2,871	2,928	2,886	2,839	2,778	2,793
30 92 to 182 days	16,088	15,857	14,468	14,328	14,129	13,808	13,773	13,525	13,261	13,131	12,926	12,946
31 183 days to 1 year	20,627	20,301	19,074	18,778	18,520	18,427	18,454	18,143	17,798	17,441	17,178	17,426
32 More than 1 year to 2½ years	17,524	17,387	16,842	16,433	16,155	15,972	16,250	16,200	16,161	16,124	15,995	16,546
33 More than 2½ years	18,461	18,759	18,564	18,646	18,725	18,989	19,229	19,331	19,610	19,657	19,645	20,464
34 IRA and Keogh Plan accounts	21,320	21,260	20,089	19,969	19,861	19,855	19,920	19,802	19,766	19,601	19,382	19,356

13. Assets and liabilities of commercial banks, 1988-93¹ — Continued

A. All commercial banking institutions² — Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1989											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,445.2	2,469.3	2,479.2	2,489.2	2,506.1	2,516.9	2,539.3	2,552.3	2,567.5	2,589.3	2,602.4	2,608.9
2 Securities in bank credit	560.5	559.4	561.2	560.9	563.0	563.0	566.0	566.1	565.8	574.4	578.2	584.8
3 U.S. government securities	367.3	367.1	369.5	370.5	373.1	373.8	377.7	379.4	380.0	389.5	395.1	400.3
4 Other securities	193.2	192.3	191.7	190.3	189.9	189.2	188.3	186.7	185.9	184.9	183.1	184.5
5 Loans and leases in bank credit ³	1,884.7	1,909.9	1,918.0	1,928.4	1,943.1	1,953.9	1,973.3	1,986.2	2,001.7	2,014.9	2,024.1	2,024.1
6 Commercial and industrial	608.8	620.4	619.8	623.2	628.4	627.9	634.3	637.5	639.6	642.4	642.3	639.0
7 Real estate	683.6	690.8	697.2	705.3	712.2	719.7	728.6	740.0	749.4	753.9	762.3	769.6
8 Revolving home equity	40.9	41.8	42.7	43.6	44.5	45.4	46.2	47.1	48.0	48.5	49.4	50.3
9 Other	642.7	649.0	654.5	661.7	667.7	674.3	682.4	692.9	701.4	705.4	713.0	719.3
10 Consumer	358.7	359.7	361.6	364.3	366.1	367.5	370.2	371.6	373.7	375.4	377.4	378.2
11 Security ⁴	39.8	43.0	44.7	42.2	42.7	44.5	43.4	41.1	42.4	43.8	45.2	41.9
12 Other	193.7	195.9	194.8	193.5	193.8	194.4	196.8	195.9	196.7	199.4	196.9	195.4
13 Interbank loans ⁵	163.4	171.7	167.3	162.8	167.7	168.2	169.1	171.7	174.5	176.1	179.6	181.4
14 Cash assets ⁶	227.0	226.0	223.2	220.7	222.3	216.9	222.8	221.7	224.8	230.9	220.9	227.2
15 Other assets ⁷	180.5	182.4	184.5	187.9	186.7	188.0	187.2	187.4	186.5	187.1	187.2	187.9
16 Total assets ⁸	2,957.0	2,990.1	2,994.9	3,001.6	3,023.4	3,030.3	3,058.8	3,074.0	3,093.8	3,117.7	3,125.1	3,140.2
<i>Liabilities</i>												
17 Deposits	2,126.7	2,133.0	2,143.5	2,150.3	2,153.6	2,156.8	2,174.6	2,182.7	2,197.8	2,223.4	2,229.5	2,242.0
18 Transaction	611.1	612.3	608.6	602.4	599.5	594.7	600.7	598.8	603.6	614.8	607.5	610.5
19 Nontransaction	1,515.6	1,520.8	1,534.9	1,547.9	1,554.1	1,562.1	1,573.8	1,583.9	1,594.1	1,608.6	1,622.0	1,631.5
20 Large time	447.5	448.5	456.0	459.6	463.1	467.1	469.3	470.7	471.9	474.4	476.5	475.4
21 Other	1,068.1	1,072.2	1,078.9	1,088.3	1,091.0	1,094.9	1,104.5	1,113.2	1,122.3	1,134.2	1,145.5	1,156.1
22 Borrowings	497.3	515.8	517.4	513.0	532.2	519.6	520.9	524.0	528.8	535.7	538.9	544.0
23 From banks in the U.S.	168.5	180.6	181.8	174.5	180.8	177.3	177.6	181.7	184.4	183.0	190.8	190.7
24 From nonbanks in the U.S.	328.8	335.1	335.6	338.5	351.4	342.3	343.3	342.3	344.5	352.8	348.1	353.3
25 Net due to related foreign offices	8.3	11.2	10.3	6.1	5.5	14.0	14.3	14.3	18.3	9.5	11.1	13.1
26 Other liabilities ⁹	132.1	136.3	138.1	142.0	142.5	142.7	144.2	144.2	142.6	142.2	141.0	143.6
27 Total liabilities	2,764.4	2,796.3	2,809.2	2,811.4	2,833.8	2,833.0	2,853.9	2,865.3	2,887.5	2,910.7	2,920.4	2,942.7
28 Residual (assets less liabilities) ¹⁰	192.7	193.8	185.7	190.1	189.6	197.3	204.8	208.7	206.3	207.0	204.7	197.5
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,444.4	2,468.6	2,478.2	2,490.6	2,503.7	2,517.2	2,531.5	2,549.4	2,567.4	2,591.8	2,608.2	2,617.6
30 Securities in bank credit	559.5	561.6	564.4	563.1	564.0	562.6	561.5	564.6	565.9	574.7	581.2	583.2
31 U.S. government securities	365.6	369.1	372.6	373.0	374.4	373.9	374.4	378.3	379.8	389.5	396.9	398.5
32 Other securities	193.9	192.5	191.8	190.2	189.6	188.8	187.1	186.3	186.1	185.2	184.2	184.7
33 Loans and leases in bank credit ³	1,884.9	1,907.0	1,913.9	1,927.5	1,939.6	1,954.6	1,970.0	1,984.8	2,001.5	2,017.2	2,027.1	2,034.3
34 Commercial and industrial	606.4	619.1	622.0	626.8	631.6	629.7	633.3	635.6	636.2	640.3	641.8	640.0
35 Real estate	683.0	688.6	694.8	704.4	711.9	720.0	729.8	740.4	749.7	755.7	764.0	770.9
36 Revolving home equity	40.9	41.7	42.4	43.2	44.2	45.3	46.1	47.1	48.2	49.0	49.8	50.5
37 Other	642.1	646.8	652.4	661.2	667.7	674.8	683.7	693.3	701.5	706.7	714.2	720.4
38 Consumer	363.1	360.1	359.3	361.8	364.6	365.8	367.5	370.8	375.1	375.9	377.9	382.6
39 Security ⁴	39.6	45.6	45.7	43.4	40.1	44.6	42.4	41.2	41.9	43.8	44.3	42.4
40 Other	192.9	193.7	192.0	191.0	191.4	194.4	197.0	196.7	198.7	201.5	199.0	198.5
41 Interbank loans ⁵	164.9	173.7	169.1	163.8	162.5	163.1	165.9	170.8	172.4	176.1	184.0	188.1
42 Cash assets ⁶	237.1	221.9	215.2	217.4	219.2	214.5	221.3	215.1	225.4	230.9	226.7	240.0
43 Other assets ⁷	182.1	182.7	184.8	185.2	184.9	186.0	185.9	185.2	186.4	188.0	189.6	192.7
44 Total assets ⁸	2,969.2	2,987.1	2,987.8	2,998.2	3,011.1	3,021.5	3,046.3	3,062.1	3,092.4	3,121.2	3,142.6	3,172.4
<i>Liabilities</i>												
45 Deposits	2,137.3	2,130.1	2,137.1	2,154.9	2,143.5	2,151.8	2,174.2	2,175.3	2,193.7	2,219.8	2,233.9	2,263.1
46 Transaction	625.6	607.9	597.8	608.1	590.9	590.2	598.6	587.2	599.8	612.0	611.9	635.7
47 Nontransaction	1,511.7	1,522.2	1,539.3	1,546.8	1,552.6	1,561.6	1,575.6	1,588.1	1,593.9	1,607.8	1,622.0	1,627.4
48 Large time	444.7	450.3	458.8	459.8	464.7	467.0	469.0	472.7	471.8	473.0	475.1	472.7
49 Other	1,067.0	1,071.9	1,080.5	1,087.0	1,087.9	1,094.6	1,106.6	1,115.4	1,122.0	1,134.8	1,146.9	1,154.7
50 Borrowings	497.1	517.8	514.4	509.0	524.2	515.9	514.0	528.8	538.2	546.8	552.8	548.8
51 From banks in the U.S.	171.0	183.6	184.1	176.0	172.9	171.0	170.6	181.1	183.8	183.9	194.6	198.6
52 From nonbanks in the U.S.	326.1	334.1	330.4	332.9	351.3	344.9	343.3	347.7	354.3	362.9	358.1	350.2
53 Net due to related foreign offices	9.8	12.0	9.4	2.5	6.8	12.6	12.8	14.4	17.7	11.7	12.5	12.9
54 Other liabilities ⁹	134.0	136.5	138.2	138.3	140.1	140.2	141.8	143.9	142.7	142.6	145.0	148.0
55 Total liabilities	2,778.3	2,796.4	2,799.1	2,804.6	2,814.5	2,820.5	2,842.7	2,862.4	2,892.3	2,920.9	2,944.1	2,972.8
56 Residual (assets less liabilities) ¹⁰	191.0	190.6	188.6	193.6	196.6	200.9	203.5	199.7	200.1	200.3	198.4	199.6

13. Assets and liabilities of commercial banks, 1988-93¹ — Continued

A. All commercial banking institutions² — Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1992											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	2,866.7	2,878.4	2,884.3	2,894.6	2,896.4	2,905.4	2,908.5	2,920.7	2,933.3	2,939.8	2,945.6	2,949.8
2 Securities in bank credit	752.5	759.2	764.5	775.0	784.3	793.7	804.7	817.8	822.2	828.8	834.1	839.7
3 U.S. government securities	572.4	579.3	586.4	595.8	606.1	616.4	625.8	638.3	643.5	649.4	656.6	663.3
4 Other securities	180.1	179.9	178.1	179.2	178.2	177.3	178.9	179.5	178.8	179.3	177.5	176.4
5 Loans and leases in bank credit ³	2,114.2	2,119.2	2,119.7	2,119.6	2,112.1	2,111.7	2,103.7	2,102.9	2,111.1	2,111.1	2,111.5	2,110.1
6 Commercial and industrial	614.9	613.2	610.5	607.9	606.0	603.3	601.7	599.1	599.8	597.3	596.4	594.2
7 Real estate	883.1	887.8	889.2	891.9	891.6	890.5	890.0	892.7	896.0	898.9	900.6	900.3
8 Revolving home equity	70.5	70.8	71.0	71.2	71.6	71.8	72.4	72.6	72.8	73.4	73.5	73.6
9 Other	812.5	817.0	818.2	820.7	820.0	818.6	817.5	820.1	823.2	825.5	827.1	826.8
10 Consumer	365.7	365.2	364.6	363.5	361.2	361.3	361.3	360.1	360.0	358.7	358.7	358.7
11 Security ⁴	58.6	59.1	61.7	64.9	62.6	65.7	61.6	61.7	63.5	65.3	64.1	64.6
12 Other	191.9	193.9	193.7	191.4	190.7	191.0	189.2	189.3	191.8	190.9	191.9	192.2
13 Interbank loans ⁵	181.8	181.9	176.8	178.2	174.1	171.4	164.2	162.5	161.1	160.4	166.0	161.7
14 Cash assets ⁶	210.6	215.3	219.6	211.7	205.9	210.7	210.0	207.7	211.0	210.0	211.0	212.1
15 Other assets ⁷	203.2	202.2	200.7	204.6	207.7	210.2	211.5	214.9	217.3	212.7	213.8	212.7
16 Total assets ⁸	3,398.8	3,414.3	3,417.8	3,425.8	3,420.7	3,434.3	3,430.5	3,442.3	3,459.5	3,460.4	3,474.1	3,474.5
<i>Liabilities</i>												
17 Deposits	2,474.1	2,480.4	2,492.3	2,489.3	2,483.6	2,481.8	2,474.5	2,482.8	2,492.0	2,501.9	2,504.6	2,502.9
18 Transaction	663.0	675.5	693.0	689.5	690.6	699.4	698.3	709.8	722.0	731.3	741.7	746.4
19 Nontransaction	1,811.1	1,804.9	1,799.3	1,799.8	1,793.0	1,782.4	1,776.2	1,773.1	1,770.0	1,770.5	1,762.8	1,756.6
20 Large time	438.5	430.0	422.0	414.3	410.5	405.7	404.1	401.9	398.2	393.7	388.5	382.2
21 Other	1,372.6	1,374.9	1,377.3	1,385.5	1,382.5	1,376.7	1,372.1	1,371.2	1,371.8	1,376.8	1,374.4	1,374.4
22 Borrowings	506.1	513.5	509.4	508.0	503.7	501.0	486.0	491.7	491.3	487.5	493.5	492.3
23 From banks in the U.S.	182.3	183.9	176.9	178.5	177.9	172.0	165.9	163.8	158.9	161.7	167.2	162.1
24 From nonbanks in the U.S.	323.8	329.6	332.5	329.5	325.9	329.0	320.1	327.9	332.3	325.8	326.2	330.2
25 Net due to related foreign offices	39.5	45.1	46.3	52.8	57.1	64.2	69.0	63.9	65.2	58.8	63.1	65.3
26 Other liabilities ⁹	135.1	131.1	128.0	132.2	133.9	134.0	139.0	142.1	147.5	146.0	146.4	144.8
27 Total liabilities	3,154.7	3,170.1	3,176.0	3,182.3	3,178.3	3,181.0	3,168.6	3,180.5	3,195.9	3,194.1	3,207.5	3,205.3
28 Residual (assets less liabilities) ¹⁰	244.1	244.3	241.9	243.5	242.4	253.3	261.9	261.7	263.6	266.3	266.6	269.1
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	2,866.9	2,876.0	2,883.2	2,894.6	2,889.2	2,901.3	2,895.2	2,914.6	2,935.7	2,944.2	2,957.8	2,965.7
30 Securities in bank credit	749.6	759.4	767.5	776.6	782.3	790.7	798.8	816.6	824.2	831.8	840.1	839.9
31 U.S. government securities	569.2	578.8	589.1	597.8	604.7	614.4	621.1	637.6	645.4	651.8	661.1	663.2
32 Other securities	180.4	180.6	178.4	178.8	177.6	176.3	177.7	179.0	178.8	180.0	179.0	176.7
33 Loans and leases in bank credit ³	2,117.3	2,116.6	2,115.8	2,118.0	2,106.9	2,110.6	2,096.4	2,097.9	2,111.5	2,112.3	2,117.7	2,125.9
34 Commercial and industrial	613.5	612.1	613.3	611.1	607.8	604.6	599.8	596.1	596.7	595.5	597.1	596.5
35 Real estate	882.4	884.5	885.9	889.6	892.0	890.4	890.2	892.7	896.8	900.9	903.6	903.7
36 Revolving home equity	70.7	70.6	70.4	70.7	71.3	71.7	72.2	72.6	73.1	74.1	74.0	73.8
37 Other	811.7	813.9	815.5	818.9	820.7	818.7	818.0	820.1	823.7	826.9	829.6	829.9
38 Consumer	369.9	366.1	362.0	360.6	359.9	359.6	359.0	359.6	361.2	358.8	359.1	362.9
39 Security ⁴	59.7	62.3	63.5	67.8	59.3	64.3	58.6	60.0	63.0	64.7	64.0	66.0
40 Other	191.8	191.5	191.0	188.9	187.9	191.7	188.7	189.5	193.7	192.4	193.8	196.7
41 Interbank loans ⁵	185.8	183.7	177.7	179.9	169.1	168.2	159.8	159.9	159.2	159.4	168.4	170.1
42 Cash assets ⁶	217.0	211.1	214.0	209.1	202.8	208.5	206.9	202.2	212.7	210.0	217.7	224.9
43 Other assets ⁷	205.3	201.9	199.8	201.4	205.2	208.0	210.0	213.1	218.3	215.0	216.6	216.9
44 Total assets ⁸	3,411.6	3,408.8	3,410.7	3,422.0	3,403.0	3,422.7	3,409.2	3,426.7	3,462.9	3,466.2	3,497.8	3,515.2
<i>Liabilities</i>												
45 Deposits	2,478.3	2,473.2	2,486.2	2,496.4	2,474.2	2,481.7	2,471.0	2,474.0	2,489.9	2,495.1	2,513.7	2,529.0
46 Transaction	673.4	669.2	683.3	698.0	680.8	696.1	692.1	696.4	719.2	726.6	751.6	777.7
47 Nontransaction	1,805.0	1,804.0	1,802.9	1,798.4	1,793.4	1,785.7	1,778.9	1,777.6	1,770.7	1,768.5	1,762.1	1,751.3
48 Large time	434.7	430.4	424.8	415.8	414.9	408.8	405.0	403.9	397.6	389.4	385.0	378.1
49 Other	1,370.3	1,373.6	1,378.1	1,382.6	1,378.5	1,376.9	1,373.9	1,373.6	1,373.1	1,379.1	1,377.1	1,373.1
50 Borrowings	511.7	517.1	508.5	504.4	491.6	499.7	483.4	492.9	502.4	494.4	499.4	497.7
51 From banks in the U.S.	187.1	185.3	179.2	180.6	169.9	168.9	160.2	160.4	159.4	159.4	168.5	170.2
52 From nonbanks in the U.S.	324.6	331.8	329.4	323.8	321.7	330.7	323.2	332.5	343.0	335.0	330.9	327.5
53 Net due to related foreign offices	46.2	45.9	46.0	49.5	58.8	58.4	62.8	58.8	60.9	63.6	66.4	72.2
54 Other liabilities ⁹	137.1	131.3	127.8	128.1	130.7	131.3	136.3	141.8	148.0	148.3	152.0	148.6
55 Total liabilities	3,173.4	3,167.5	3,168.5	3,178.4	3,155.3	3,171.2	3,153.5	3,167.6	3,201.1	3,201.5	3,231.5	3,247.4
56 Residual (assets less liabilities) ¹⁰	238.2	241.3	242.1	243.6	247.7	251.5	255.7	259.0	261.7	264.7	266.3	267.8

13. Assets and liabilities of commercial banks, 1988-93¹ — Continued

A. All commercial banking institutions² — Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1993											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,954.3	2,968.9	2,984.6	2,991.9	3,015.6	3,037.9	3,060.7	3,065.1	3,072.9	3,075.1	3,091.2	3,104.7
2 Securities in bank credit	843.9	856.8	870.4	878.8	883.9	892.2	896.4	902.5	904.7	900.0	903.1	910.9
3 U.S. government securities	668.5	679.5	690.6	697.2	701.3	710.3	714.1	718.1	720.2	717.2	720.4	726.8
4 Other securities	175.4	177.2	179.8	181.6	182.6	181.9	182.4	184.4	184.5	182.8	182.7	184.2
5 Loans and leases in bank credit ³	2,110.4	2,112.1	2,114.1	2,113.1	2,131.8	2,145.8	2,164.3	2,162.6	2,168.3	2,175.1	2,188.1	2,193.8
6 Commercial and industrial	594.3	594.9	592.6	587.8	591.4	592.5	590.5	588.8	586.6	585.9	584.2	583.4
7 Real estate	899.3	900.6	902.4	902.8	907.6	913.2	916.9	919.7	922.9	927.0	933.8	940.9
8 Revolving home equity	73.6	73.9	74.7	75.1	75.2	75.1	75.0	74.7	74.4	73.8	73.5	73.2
9 Other	825.8	826.7	827.7	827.7	832.4	838.1	841.9	845.0	848.6	853.2	860.3	867.7
10 Consumer	361.3	363.3	364.8	367.0	369.2	371.1	375.3	378.1	380.3	384.7	388.3	391.1
11 Security ⁴	63.8	62.6	64.8	63.6	69.4	73.0	83.0	80.3	82.3	81.7	88.1	87.6
12 Other	191.7	190.7	189.5	191.8	194.2	196.0	198.6	195.7	196.2	195.7	193.6	190.9
13 Interbank loans ⁵	157.6	153.0	153.4	147.9	154.7	160.6	161.0	155.4	152.4	151.7	154.0	153.0
14 Cash assets ⁶	210.5	212.1	206.5	209.9	215.1	215.6	217.7	219.9	225.5	220.4	218.8	219.2
15 Other assets ⁷	213.5	216.7	217.8	219.2	218.5	218.3	219.7	219.7	221.9	218.9	217.4	214.4
16 Total assets ⁸	3,474.5	3,489.6	3,501.1	3,508.0	3,543.1	3,571.7	3,598.8	3,599.9	3,612.8	3,606.8	3,622.5	3,633.0
<i>Liabilities</i>												
17 Deposits	2,494.2	2,499.0	2,495.0	2,494.4	2,518.3	2,519.6	2,517.4	2,520.0	2,524.2	2,524.2	2,533.2	2,537.8
18 Transaction	745.3	748.9	752.1	753.8	775.0	781.8	788.1	799.1	808.7	810.3	816.5	819.1
19 Nontransaction	1,748.9	1,750.0	1,742.9	1,740.7	1,743.3	1,737.9	1,729.3	1,720.9	1,715.5	1,713.9	1,716.7	1,718.8
20 Large time	375.3	371.1	365.2	364.3	363.7	359.1	352.5	346.8	344.2	346.2	347.4	349.8
21 Other	1,373.6	1,378.9	1,377.8	1,376.4	1,379.6	1,378.8	1,376.8	1,374.1	1,371.3	1,367.7	1,369.2	1,368.9
22 Borrowings	485.1	490.4	499.2	496.1	509.3	520.5	529.5	517.7	519.1	516.9	515.7	522.4
23 From banks in the U.S.	156.1	151.8	151.2	147.3	156.8	160.3	162.7	155.8	150.0	152.5	153.3	152.4
24 From nonbanks in the U.S.	329.0	338.5	348.0	348.8	352.6	360.2	366.8	361.9	364.1	364.4	362.5	370.0
25 Net due to related foreign offices	70.6	73.5	79.3	88.3	84.2	89.7	106.0	118.4	126.2	123.9	121.8	119.4
26 Other liabilities ⁹	145.1	146.9	150.0	149.8	151.8	152.9	151.1	149.1	146.3	144.7	144.1	143.1
27 Total liabilities	3,194.9	3,209.7	3,223.5	3,228.7	3,263.6	3,282.8	3,304.0	3,305.2	3,315.8	3,309.7	3,314.7	3,322.7
28 Residual (assets less liabilities) ¹⁰	279.6	279.9	277.7	279.3	279.5	288.9	294.8	294.7	297.0	297.1	307.8	310.3
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,956.3	2,966.1	2,982.8	2,990.7	3,006.4	3,033.8	3,043.9	3,057.3	3,073.8	3,077.8	3,102.0	3,120.4
30 Securities in bank credit	840.7	856.4	873.8	880.6	881.2	888.9	889.6	901.1	906.3	902.2	908.5	910.4
31 U.S. government securities	665.1	678.4	693.7	699.2	699.2	708.3	708.6	717.2	721.8	718.8	724.5	726.3
32 Other securities	175.7	178.0	180.1	181.3	182.0	180.6	181.0	183.9	184.5	183.4	184.1	184.1
33 Loans and leases in bank credit ³	2,115.6	2,109.7	2,109.0	2,110.1	2,125.2	2,144.9	2,154.3	2,156.2	2,167.5	2,175.6	2,193.5	2,209.9
34 Commercial and industrial	593.5	594.0	595.5	590.7	593.0	593.5	588.6	585.5	583.2	583.9	585.0	585.3
35 Real estate	898.9	896.9	898.0	900.3	907.5	913.8	917.0	919.9	923.5	929.4	936.2	944.0
36 Revolving home equity	73.7	73.6	74.1	74.5	74.9	75.0	74.8	74.7	74.7	74.5	74.0	73.5
37 Other	825.2	823.3	823.9	825.7	832.6	838.8	842.2	845.2	848.8	854.9	862.2	870.6
38 Consumer	365.4	364.3	362.2	364.1	368.0	369.4	372.9	377.5	381.4	384.7	388.6	395.4
39 Security ⁴	65.6	66.0	66.5	66.0	65.9	71.3	78.1	77.7	81.7	80.5	88.0	89.5
40 Other	192.2	188.5	186.9	189.0	190.8	197.0	197.7	195.6	197.8	197.1	195.6	195.6
41 Interbank loans ⁵	161.6	154.4	153.9	149.3	149.8	157.9	156.4	152.4	150.5	150.7	155.6	161.3
42 Cash assets ⁶	215.9	207.7	201.1	207.2	212.2	212.9	214.5	214.2	227.4	219.7	226.3	232.5
43 Other assets ⁷	215.9	216.3	216.5	215.8	215.8	215.9	218.2	218.0	223.0	221.4	220.2	218.5
44 Total assets ⁸	3,488.6	3,482.9	3,492.8	3,502.2	3,523.3	3,559.9	3,573.3	3,582.1	3,614.9	3,610.5	3,644.9	3,673.7
<i>Liabilities</i>												
45 Deposits	2,498.6	2,490.3	2,488.2	2,501.0	2,508.1	2,519.9	2,512.1	2,509.0	2,522.8	2,516.1	2,544.0	2,566.6
46 Transaction	755.5	741.3	741.6	761.8	764.2	778.3	780.6	784.2	806.9	804.4	828.1	853.6
47 Nontransaction	1,743.1	1,749.0	1,746.6	1,739.3	1,743.9	1,741.6	1,731.5	1,724.8	1,715.8	1,711.8	1,715.9	1,713.1
48 Large time	371.8	371.5	368.1	365.7	368.1	362.4	353.1	348.5	343.7	342.4	344.3	346.0
49 Other	1,371.4	1,377.5	1,378.5	1,373.6	1,375.8	1,379.2	1,378.4	1,376.3	1,372.1	1,369.4	1,371.6	1,367.0
50 Borrowings	493.6	497.9	498.0	490.0	497.5	520.6	523.7	519.2	529.2	525.2	526.6	532.4
51 From banks in the U.S.	161.6	154.4	153.9	149.3	149.8	158.0	156.3	152.0	149.9	149.7	154.2	159.6
52 From nonbanks in the U.S.	332.0	343.4	344.2	340.7	347.6	362.6	367.4	367.2	379.3	375.5	372.4	372.8
53 Net due to related foreign offices	78.5	75.0	80.2	86.1	87.2	84.1	99.6	110.7	118.7	124.5	124.6	126.5
54 Other liabilities ⁹	147.3	147.2	149.7	145.0	148.0	149.7	148.0	148.7	146.8	147.4	150.0	146.6
55 Total liabilities	3,218.1	3,210.3	3,216.1	3,222.1	3,240.7	3,274.3	3,283.4	3,287.6	3,317.4	3,313.3	3,345.2	3,372.1
56 Residual (assets less liabilities) ¹⁰	270.4	272.6	276.6	280.1	282.6	285.6	289.9	294.5	297.5	297.3	299.7	301.6

13. Assets and liabilities of commercial banks, 1988-93¹ — Continued

B. Domestically chartered commercial banks¹¹

Billions of dollars, monthly averages of Wednesday figures

Account	1988											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,131.0	2,138.1	2,150.2	2,168.5	2,185.6	2,198.7	2,212.9	2,222.2	2,226.2	2,235.0	2,250.6	2,265.8
2 Securities in bank credit	513.2	513.1	513.9	517.3	519.4	522.9	526.8	527.5	526.6	527.3	531.2	537.3
3 U.S. government securities	331.9	331.3	331.2	333.4	334.8	338.2	342.1	343.0	344.3	344.5	348.5	355.9
4 Other securities	181.4	181.7	182.6	183.9	184.6	184.7	184.7	184.5	182.3	182.9	182.7	181.4
5 Loans and leases in bank credit ³	1,617.7	1,625.1	1,636.4	1,651.2	1,666.1	1,675.9	1,686.1	1,694.7	1,699.6	1,707.6	1,719.4	1,728.5
6 Commercial and industrial	482.7	483.3	485.1	488.8	491.2	494.0	496.4	496.3	496.6	497.1	499.4	501.8
7 Real estate	584.7	589.9	594.8	600.5	607.4	613.9	620.3	628.6	635.1	640.8	647.5	653.5
8 Revolving home equity	31.4	32.2	32.9	33.6	34.4	35.2	36.0	36.7	37.7	38.3	39.2	40.0
9 Other	553.3	557.7	561.9	566.9	573.0	578.7	584.4	591.8	597.4	602.5	608.3	613.5
10 Consumer	332.9	335.7	339.3	342.8	344.9	347.5	350.1	351.8	353.4	354.9	356.1	357.7
11 Security ⁴	37.1	37.1	38.5	39.1	41.4	38.7	37.7	37.2	35.3	36.4	37.6	37.0
12 Other	180.2	179.1	178.7	180.1	181.3	181.8	181.6	180.9	179.2	178.4	178.7	178.4
13 Interbank loans ⁵	133.1	134.6	134.4	138.8	136.4	139.8	138.2	133.1	134.4	134.3	133.1	130.6
14 Cash assets ⁶	200.5	202.5	201.1	203.9	206.6	208.4	207.3	203.3	203.8	205.2	202.1	201.5
15 Other assets ⁷	130.6	131.4	131.0	135.7	136.6	137.0	139.2	142.9	140.8	139.6	138.7	140.2
16 Total assets⁸	2,533.9	2,545.5	2,555.1	2,584.1	2,602.4	2,621.2	2,634.3	2,638.6	2,642.5	2,652.3	2,663.3	2,676.8
<i>Liabilities</i>												
17 Deposits	1,933.1	1,942.3	1,952.5	1,964.0	1,981.7	1,995.8	2,002.0	2,007.0	2,014.6	2,027.1	2,036.3	2,043.0
18 Transaction	586.7	586.9	588.3	594.0	604.0	609.0	606.3	603.1	598.5	602.5	602.2	599.5
19 Nontransaction	1,346.4	1,355.5	1,364.2	1,370.1	1,377.7	1,386.8	1,395.7	1,403.8	1,416.1	1,424.5	1,434.1	1,443.6
20 Large time	353.6	355.6	357.7	355.2	356.7	359.7	364.1	369.5	376.2	378.2	379.5	383.6
21 Other	992.7	999.9	1,006.5	1,014.9	1,021.0	1,027.1	1,031.6	1,034.4	1,039.9	1,046.3	1,054.6	1,060.0
22 Borrowings	339.9	346.5	357.5	367.4	366.9	361.5	366.6	353.4	358.2	363.6	361.7	365.4
23 From banks in the U.S.	88.1	87.6	88.5	88.8	87.6	89.5	92.8	93.4	88.8	89.3	94.8	89.6
24 From nonbanks in the U.S.	251.8	259.0	269.0	278.6	279.3	272.0	273.9	260.0	269.4	274.4	266.9	275.8
25 Net due to related foreign offices	-14.9	-21.2	-22.2	-17.8	-19.6	-16.9	-14.6	-7.8	-15.8	-21.9	-17.5	-17.0
26 Other liabilities ⁹	90.6	90.3	89.1	93.3	94.4	95.3	95.8	98.4	96.1	95.7	96.1	96.0
27 Total liabilities	2,348.6	2,357.9	2,376.8	2,406.9	2,423.4	2,435.7	2,449.8	2,450.8	2,453.2	2,464.6	2,476.6	2,487.4
28 Residual (assets less liabilities) ¹⁰	185.3	187.5	178.2	177.2	179.0	185.5	184.5	187.8	189.3	187.7	186.7	189.4
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	2,127.8	2,135.9	2,146.4	2,167.9	2,184.0	2,199.5	2,206.4	2,220.6	2,226.9	2,238.6	2,254.4	2,269.9
30 Securities in bank credit	511.1	514.2	515.5	518.7	520.5	522.7	522.4	526.2	526.9	527.5	533.0	534.8
31 U.S. government securities	329.6	332.8	333.3	335.1	336.1	338.2	338.8	341.8	344.0	344.1	349.4	353.5
32 Other securities	181.5	181.4	182.3	183.6	184.5	184.5	183.7	184.3	182.8	183.4	183.6	181.3
33 Loans and leases in bank credit ³	1,616.7	1,621.7	1,630.9	1,649.2	1,663.4	1,676.7	1,684.0	1,694.5	1,700.0	1,711.1	1,721.4	1,735.1
34 Commercial and industrial	480.1	482.1	486.0	491.7	494.7	495.4	496.2	495.1	493.8	496.1	499.2	501.3
35 Real estate	584.2	587.5	592.3	598.9	607.0	614.2	621.3	629.1	635.5	643.2	648.7	654.6
36 Revolving home equity	31.4	32.1	32.6	33.3	34.2	35.1	35.8	36.8	37.9	38.7	39.6	40.2
37 Other	552.8	555.3	559.7	565.6	572.8	579.2	585.4	592.3	597.7	604.5	609.1	614.4
38 Consumer	336.8	335.8	337.1	340.5	343.3	345.8	347.4	351.0	354.7	355.4	356.6	361.9
39 Security ⁴	36.5	39.3	39.4	40.2	39.2	39.5	37.2	37.3	34.4	36.2	36.5	37.1
40 Other	179.1	177.1	176.0	177.9	179.2	181.7	182.0	182.0	181.6	180.3	180.4	180.2
41 Interbank loans ⁵	134.5	136.5	135.7	139.9	131.3	136.4	135.7	132.3	132.5	133.9	136.6	134.1
42 Cash assets ⁶	210.4	198.5	193.3	200.7	204.1	206.1	206.5	196.4	204.0	205.2	207.6	213.1
43 Other assets ⁷	131.1	131.4	131.7	134.1	135.7	136.3	138.7	141.1	141.1	140.4	139.3	142.5
44 Total assets⁸	2,542.3	2,540.7	2,545.2	2,580.0	2,592.6	2,615.9	2,625.5	2,628.3	2,642.1	2,656.3	2,675.7	2,697.5
<i>Liabilities</i>												
45 Deposits	1,944.5	1,938.4	1,943.6	1,965.5	1,969.6	1,989.4	2,001.2	1,999.0	2,011.1	2,026.0	2,043.3	2,065.6
46 Transaction	601.0	582.5	577.1	598.4	595.9	605.1	604.8	591.5	594.6	600.0	606.5	623.7
47 Nontransaction	1,343.5	1,355.9	1,366.5	1,367.0	1,373.7	1,384.3	1,396.4	1,407.5	1,416.5	1,426.0	1,436.8	1,441.9
48 Large time	351.9	357.1	359.0	353.6	355.9	357.8	362.9	370.9	377.0	379.4	380.8	382.7
49 Other	991.6	998.8	1,007.5	1,013.4	1,017.8	1,026.5	1,033.5	1,036.5	1,039.5	1,046.7	1,056.0	1,059.2
50 Borrowings	342.2	351.6	354.6	363.2	365.0	364.4	364.3	357.1	366.2	370.6	369.1	369.0
51 From banks in the U.S.	89.3	90.6	90.5	92.1	85.0	87.7	89.3	90.6	87.7	88.3	94.6	92.4
52 From nonbanks in the U.S.	252.9	261.0	264.1	271.1	280.0	276.7	275.1	266.5	278.5	282.3	274.5	276.7
53 Net due to related foreign offices	-16.2	-21.4	-24.0	-20.2	-17.6	-16.3	-12.7	-6.1	-14.5	-20.4	-18.2	-20.4
54 Other liabilities ⁹	92.1	90.3	89.5	90.9	92.6	93.4	94.0	97.9	96.5	96.2	98.8	98.7
55 Total liabilities	2,362.5	2,358.9	2,363.7	2,399.4	2,409.5	2,431.0	2,446.9	2,448.0	2,459.3	2,472.4	2,492.9	2,512.9
56 Residual (assets less liabilities) ¹⁰	179.7	181.8	181.5	180.7	183.0	184.9	178.6	180.3	182.7	183.8	182.7	184.6

13. Assets and liabilities of commercial banks, 1988-93¹ — Continued

B. Domestically chartered commercial banks¹¹ — Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1992											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,570.4	2,577.3	2,585.6	2,590.3	2,586.7	2,591.4	2,590.3	2,601.1	2,609.4	2,618.5	2,624.8	2,627.4
2 Securities in bank credit	700.9	707.9	714.4	721.7	728.0	735.2	743.5	755.3	759.0	765.7	771.4	775.7
3 U.S. government securities	541.8	549.1	557.0	563.3	571.1	579.0	586.2	597.9	602.6	608.6	615.0	620.9
4 Other securities	159.1	158.8	157.3	158.4	156.9	156.2	157.2	157.3	156.4	157.1	156.4	154.8
5 Loans and leases in bank credit ³	1,869.4	1,869.4	1,871.2	1,868.6	1,858.7	1,856.2	1,846.8	1,845.8	1,850.3	1,852.8	1,853.4	1,851.7
6 Commercial and industrial	463.2	460.4	458.2	455.1	451.7	448.1	445.9	443.7	443.0	441.5	442.1	440.8
7 Real estate	828.9	833.4	834.7	837.3	836.7	835.7	835.4	838.0	841.6	845.9	847.4	847.4
8 Revolving home equity	70.5	70.8	71.0	71.2	71.6	71.8	72.4	72.6	72.8	73.4	73.5	73.5
9 Other	758.4	762.6	763.7	766.1	765.1	763.8	763.0	765.4	768.9	772.6	774.0	773.9
10 Consumer	365.7	365.2	364.6	363.5	361.2	361.3	361.3	360.1	360.0	358.7	358.7	358.7
11 Security ⁴	46.2	44.8	47.7	49.6	47.8	50.0	44.8	44.8	45.3	47.0	45.3	44.9
12 Other	165.4	165.6	166.1	163.2	161.3	161.2	159.4	159.2	160.5	159.6	159.8	159.9
13 Interbank loans ⁵	160.1	160.2	155.4	154.4	150.7	147.6	140.6	138.3	137.2	137.4	139.4	138.4
14 Cash assets ⁶	184.9	190.3	193.7	185.7	179.8	183.7	180.8	179.4	182.3	182.8	183.9	186.2
15 Other assets ⁷	161.7	161.6	160.1	163.3	165.6	167.7	168.6	170.9	171.6	168.9	169.8	170.3
16 Total assets⁸	3,013.8	3,026.1	3,031.3	3,030.5	3,019.6	3,027.0	3,016.7	3,026.2	3,037.4	3,045.1	3,055.6	3,060.7
<i>Liabilities</i>												
17 Deposits	2,322.4	2,330.7	2,343.0	2,341.8	2,335.2	2,331.9	2,321.0	2,323.4	2,331.3	2,337.4	2,338.6	2,337.7
18 Transaction	653.2	665.7	683.2	679.6	680.6	688.9	687.8	698.8	710.9	720.5	731.2	735.8
19 Nontransaction	1,669.3	1,665.0	1,659.8	1,662.2	1,654.6	1,643.0	1,633.2	1,624.6	1,620.4	1,616.8	1,607.4	1,601.9
20 Large time	298.5	291.2	284.5	280.0	275.5	269.2	262.8	256.9	251.7	244.5	237.9	232.8
21 Other	1,370.8	1,373.8	1,375.3	1,382.2	1,379.1	1,373.8	1,370.5	1,367.7	1,368.7	1,372.4	1,369.5	1,369.1
22 Borrowings	359.1	362.2	361.3	360.8	362.2	361.7	347.0	354.8	353.1	356.9	361.8	364.4
23 From banks in the U.S.	116.4	116.8	115.1	118.9	123.7	117.0	112.5	113.1	109.2	113.6	121.0	117.1
24 From nonbanks in the U.S.	242.7	245.4	246.2	241.9	238.5	244.6	234.6	241.7	243.9	243.3	240.9	247.3
25 Net due to related foreign offices	-1.3	-11.6	-5	-3.4	-7.1	-6.3	-5.4	-9.0	-10.4	-12.5	-12.6	-13.0
26 Other liabilities ⁹	93.3	91.2	88.9	91.2	91.4	92.4	96.9	98.7	101.9	102.0	102.5	102.2
27 Total liabilities	2,773.5	2,783.5	2,792.7	2,790.5	2,781.6	2,779.7	2,759.6	2,768.0	2,775.9	2,783.8	2,790.3	2,791.3
28 Residual (assets less liabilities) ¹⁰	240.4	242.6	238.7	240.0	237.9	247.4	257.1	258.3	261.6	261.4	265.3	269.5
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,566.1	2,573.5	2,581.7	2,591.0	2,583.6	2,590.1	2,582.2	2,597.7	2,614.3	2,624.6	2,634.9	2,635.6
30 Securities in bank credit	696.6	707.4	715.5	723.8	726.9	734.0	738.9	755.3	762.0	769.2	776.2	774.0
31 U.S. government securities	537.5	548.4	558.5	566.0	570.6	578.3	582.7	598.1	605.3	610.9	618.3	619.0
32 Other securities	159.1	159.0	157.0	157.7	156.3	155.7	156.3	157.2	156.7	158.3	157.9	154.9
33 Loans and leases in bank credit ³	1,869.5	1,866.1	1,866.2	1,867.2	1,856.7	1,856.0	1,843.3	1,842.4	1,852.3	1,855.4	1,858.7	1,861.6
34 Commercial and industrial	460.7	459.4	460.0	457.8	454.5	449.3	444.8	441.3	440.9	441.1	442.7	440.9
35 Real estate	828.3	829.9	831.3	835.0	837.1	835.9	835.8	838.0	842.4	847.8	850.4	851.0
36 Revolving home equity	70.7	70.6	70.4	70.7	71.3	71.7	72.2	72.6	73.1	74.0	74.0	73.8
37 Other	757.6	759.3	760.9	764.3	765.8	764.3	763.6	765.3	769.3	773.8	776.4	777.2
38 Consumer	369.9	366.1	362.0	360.6	359.9	359.6	359.0	359.6	361.2	358.8	359.1	362.9
39 Security ⁴	45.9	47.0	49.0	52.3	45.7	49.6	44.0	44.0	45.3	46.5	45.1	44.6
40 Other	164.7	163.7	163.9	161.4	159.4	161.6	159.7	159.6	162.5	161.2	161.4	162.2
41 Interbank loans ⁵	162.9	162.7	156.5	156.8	146.3	145.8	136.5	136.6	134.9	135.8	141.8	143.7
42 Cash assets ⁶	191.4	186.5	188.7	183.9	177.6	181.4	178.0	173.2	182.9	181.8	190.5	198.9
43 Other assets ⁷	162.7	161.1	159.6	161.0	164.0	166.8	168.2	169.4	172.8	171.1	171.1	172.5
44 Total assets⁸	3,019.9	3,020.0	3,022.6	3,029.7	3,008.2	3,020.7	3,002.4	3,013.8	3,042.1	3,051.1	3,075.8	3,088.4
<i>Liabilities</i>												
45 Deposits	2,328.9	2,322.7	2,333.6	2,347.1	2,322.1	2,327.5	2,315.8	2,314.0	2,330.3	2,336.6	2,352.6	2,367.3
46 Transaction	663.3	659.4	673.9	688.3	671.1	685.7	681.6	685.7	707.7	715.6	741.0	766.9
47 Nontransaction	1,665.6	1,663.3	1,659.8	1,658.8	1,650.9	1,641.8	1,634.2	1,628.3	1,622.6	1,620.9	1,611.6	1,600.4
48 Large time	296.6	291.3	283.8	279.0	276.1	268.5	262.5	258.6	252.9	245.7	238.6	231.5
49 Other	1,369.0	1,371.9	1,376.0	1,379.8	1,374.8	1,373.3	1,371.7	1,369.7	1,369.7	1,375.3	1,373.0	1,368.9
50 Borrowings	364.5	368.1	360.8	358.9	356.2	361.5	344.5	354.5	361.6	360.8	366.2	367.5
51 From banks in the U.S.	120.0	120.2	117.0	121.9	120.1	116.1	106.9	109.4	108.0	111.1	120.9	121.7
52 From nonbanks in the U.S.	244.5	248.0	243.9	237.0	236.2	245.4	237.6	245.1	253.6	249.8	245.3	245.8
53 Net due to related foreign offices	-2.3	.8	-11.5	-4.4	-3.0	-6.5	-5.5	-8.9	-11.0	-12.5	-13.2	-16.2
54 Other liabilities ⁹	94.5	91.0	89.1	88.1	88.7	90.1	95.1	98.5	102.5	104.6	107.0	104.9
55 Total liabilities	2,785.6	2,782.5	2,784.0	2,789.7	2,764.1	2,772.7	2,749.9	2,758.1	2,783.5	2,789.4	2,812.5	2,823.5
56 Residual (assets less liabilities) ¹⁰	234.3	237.5	238.6	240.0	244.2	248.1	252.4	255.8	258.6	261.6	263.3	264.9

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93

Millions of dollars, Wednesday figures

Account	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17
	1988						
ASSETS							
1 Cash and balances due from depository institutions	114,850	108,966	129,998	104,520	108,114	93,674	121,903
2 U.S. Treasury and government securities	127,068	126,225	129,470	129,163	130,952	132,013	133,463
3 Trading account	12,757	12,326	14,851	13,995	15,965	17,336	18,303
4 Investment account	114,311	113,900	114,619	115,168	114,987	114,678	115,160
5 Mortgage-backed securities ¹	39,661	39,687	40,174	40,258	40,566	40,532	40,772
All others, by maturity							
6 One year or less	16,750	16,535	16,129	16,262	16,550	16,848	17,283
7 One year through five years	47,405	47,125	47,925	48,230	47,641	47,720	47,592
8 More than five years	10,495	10,552	10,391	10,418	10,231	9,578	9,514
9 Other securities	77,590	76,660	76,253	76,180	76,126	76,165	75,492
10 Trading account	2,450	1,986	1,868	1,898	1,765	1,720	1,868
11 Investment account	72,280	72,040	71,940	71,950	71,943	71,574	70,785
12 State and political subdivisions, by maturity	51,474	51,319	51,197	51,147	50,779	50,508	49,922
13 One year or less	6,335	6,289	6,287	6,304	6,317	6,148	5,950
14 More than one year	45,138	45,030	44,910	44,843	44,462	44,359	43,972
15 Other bonds, corporate stocks, and securities	20,806	20,721	20,742	20,803	21,164	21,066	20,862
16 Other trading account assets	2,861	2,634	2,446	2,331	2,418	2,871	2,839
17 Federal funds sold ²	67,075	69,021	67,505	72,055	75,501	77,381	73,260
18 To commercial banks in the United States	45,284	47,111	42,324	43,712	45,303	47,579	47,793
19 To nonbank brokers and dealers	15,025	15,255	17,739	20,398	20,713	19,742	18,005
20 To others	6,766	6,656	7,442	7,945	9,485	10,060	7,462
21 Other loans and leases, gross	865,669	860,380	860,353	858,095	863,134	860,925	865,697
22 Commercial and industrial	290,172	287,827	287,067	286,662	288,298	288,352	290,286
23 Bankers acceptances and commercial paper	1,851	2,079	2,048	2,121	2,166	2,130	2,052
24 All other	288,321	285,748	285,019	284,542	286,132	286,222	288,234
25 U.S. addressees	285,349	282,702	282,074	281,643	283,189	283,349	285,271
26 Non-U.S. addressees	2,972	3,046	2,944	2,898	2,943	2,873	2,963
27 Real estate loans	269,007	269,256	268,950	269,177	269,940	270,904	271,041
28 Revolving, home equity	16,608	16,691	16,744	16,817	16,894	16,969	17,050
29 All other	252,400	252,565	252,206	252,360	253,047	253,935	253,990
30 To individuals for personal expenditures	161,565	161,087	160,694	160,538	160,479	160,363	160,323
31 To financial institutions	51,023	50,074	50,746	48,251	49,341	48,178	49,015
32 Commercial banks in the United States	22,308	22,882	23,408	22,448	22,999	22,191	22,646
33 Banks in foreign countries	5,238	4,817	4,627	3,818	4,115	3,962	4,024
34 Nonbank financial institutions	23,477	22,375	22,711	21,986	22,227	22,025	22,345
35 For purchasing and carrying securities	11,863	11,573	11,165	12,623	13,524	12,867	13,700
36 To finance agricultural production	5,617	5,498	5,477	5,452	5,440	5,435	5,427
37 To states and political subdivisions	32,667	32,611	32,562	32,566	32,467	32,398	32,319
38 To foreign governments and official institutions	2,872	2,567	2,624	2,619	2,540	2,440	2,468
39 All other loans	20,331	19,200	20,388	19,402	20,327	19,154	20,292
40 Lease-financing receivables	20,551	20,688	20,679	20,803	20,777	20,833	20,826
41 LESS: Unearned income	4,674	4,662	4,682	4,672	4,673	4,701	4,670
42 Loan and lease reserve ³	36,580	36,555	36,563	36,377	36,725	36,720	36,586
43 Other loans and leases, net	824,416	819,162	819,109	817,045	821,737	819,505	824,440
44 Other assets	126,942	120,795	122,581	121,031	126,269	127,382	127,636
45 Total assets	1,337,941	1,320,830	1,344,916	1,319,994	1,338,698	1,326,120	1,356,195
LIABILITIES							
46 Deposits	910,848	893,093	905,137	874,508	894,077	883,349	907,698
47 Demand deposits	251,937	234,802	249,942	221,720	234,595	221,510	245,978
48 Individuals, partnerships, and corporations	193,888	185,334	192,776	173,585	179,650	174,623	190,389
49 Other holders	58,049	49,469	57,166	48,136	54,945	46,887	55,589
50 State and political subdivisions	6,973	5,866	7,288	6,744	7,204	6,303	6,544
51 U.S. government	4,979	1,920	3,376	3,080	5,383	2,772	2,425
52 Depository institutions in the United States	26,181	24,218	28,402	23,254	24,619	21,852	27,899
53 Banks in foreign countries	8,561	7,100	8,029	5,468	5,899	6,313	7,561
54 Foreign governments and official institutions	854	778	812	758	720	673	794
55 Certified and officers' checks	10,500	9,587	9,261	8,831	11,119	8,974	10,367
56 Transaction balances other than demand deposits ⁴	72,902	71,666	70,845	68,613	71,260	70,485	70,536
57 Nontransaction balances	586,010	586,624	584,350	584,175	588,221	591,354	591,183
58 Individuals, partnerships, and corporations	545,342	545,929	544,018	544,017	547,986	550,980	550,498
59 Other holders	40,667	40,695	40,332	40,158	40,235	40,374	40,685
60 States and political subdivisions	28,653	28,720	28,923	28,983	29,341	29,670	29,719
61 U.S. government	897	901	867	879	892	890	886
62 Depository institutions in the United States	10,298	10,206	9,707	9,476	9,231	9,037	9,314
63 Foreign governments, official institutions, and banks	819	868	835	820	771	777	766
64 Liabilities for borrowed money ⁵	258,218	260,061	270,892	275,231	274,076	275,680	278,641
65 Borrowings from Federal Reserve Banks	560	2,480	200	110	0	200	320
66 Treasury tax and loan notes	6,623	11,330	22,236	24,091	17,421	16,518	18,016
67 Other liabilities for borrowed money ⁶	251,036	246,252	248,456	251,030	256,654	258,961	260,305
68 Other liabilities (including subordinated notes and debentures)	86,132	83,616	84,068	85,161	84,674	81,265	84,342
69 Total liabilities	1,255,198	1,236,770	1,260,097	1,234,900	1,252,826	1,240,294	1,270,680
70 Residual (total assets minus total liabilities) ⁷	82,742	84,059	84,819	85,094	85,872	85,826	85,515
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,069,810	1,062,294	1,067,849	1,069,332	1,077,412	1,076,715	1,077,474
72 Time deposits in amounts of \$100,000 or more	182,732	183,278	180,653	181,498	182,436	183,661	182,764
73 Loans sold outright to affiliates ⁹	1,053	1,070	1,070	1,089	1,075	1,059	1,077
74 Commercial and industrial	836	854	853	875	852	837	854
75 Other	217	217	217	214	223	222	223
76 Foreign branch credit extended to U.S. residents ¹⁰	13,591	16,250	17,559	18,096	18,141	17,859	18,056
77 Net owed to related institutions abroad	-18,617	-15,064	-15,609	-12,747	-17,824	-20,821	-18,829

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Feb. 24	Mar. 2	Mar. 9	Mar. 16	Mar. 23	Mar. 30	Apr. 6
	1988						
ASSETS							
1 Cash and balances due from depository institutions	98,369	105,666	92,919	109,024	99,524	102,370	105,192
2 U.S. Treasury and government securities	132,144	132,795	132,671	132,215	131,043	129,856	131,761
3 Trading account	17,191	18,052	17,219	17,362	16,330	15,521	16,261
4 Investment account	114,953	114,743	115,452	114,853	114,713	114,335	115,500
5 Mortgage-backed securities ¹	40,160	40,718	40,788	40,908	41,732	42,147	42,083
All others, by maturity							
6 One year or less	17,318	17,877	17,934	17,808	17,728	17,384	18,242
7 One year through five years	47,831	47,652	48,108	47,487	46,625	46,291	46,764
8 More than five years	9,644	8,496	8,621	8,650	8,629	8,513	8,412
9 Other securities	75,783	76,353	75,762	75,323	75,515	76,383	76,310
10 Trading account	1,868	1,991	1,850	1,773	1,727	1,691	1,298
11 Investment account	71,105	70,961	70,737	70,704	70,824	71,634	71,672
12 State and political subdivisions, by maturity	49,938	49,604	49,554	49,511	49,504	49,484	49,240
13 One year or less	5,911	5,987	6,017	5,980	5,982	5,997	5,977
14 More than one year	44,026	43,617	43,538	43,531	43,522	43,487	43,263
15 Other bonds, corporate stocks, and securities	21,167	21,357	21,183	21,193	21,320	22,150	22,432
16 Other trading account assets	2,810	3,402	3,175	2,847	2,964	3,058	3,340
17 Federal funds sold ²	68,536	71,598	71,917	70,645	69,232	69,119	74,647
18 To commercial banks in the United States	43,472	44,804	46,808	45,664	42,597	42,229	48,725
19 To nonbank brokers and dealers	18,430	19,519	17,727	18,417	18,602	18,240	17,261
20 To others	6,634	7,274	7,383	6,565	8,033	8,650	8,661
21 Other loans and leases, gross	861,611	866,135	864,998	868,134	866,686	870,547	878,016
22 Commercial and industrial	289,259	292,199	291,156	292,087	291,069	293,224	298,056
23 Bankers acceptances and commercial paper	2,018	2,230	2,365	2,393	2,338	2,444	2,434
24 All others	287,242	289,968	288,791	289,694	288,731	290,780	295,622
25 U.S. addressees	284,392	287,227	286,174	287,136	286,188	288,227	293,027
26 Non-U.S. addressees	2,849	2,742	2,616	2,559	2,543	2,553	2,596
27 Real estate loans	270,689	271,324	271,711	272,552	273,363	273,880	273,890
28 Revolving, home equity	17,048	17,118	17,187	17,267	17,356	17,450	17,509
29 All other	253,641	254,206	254,524	255,286	256,007	256,430	256,381
30 To individuals for personal expenditures	160,399	160,351	160,192	160,582	160,827	161,138	161,487
31 To financial institutions	48,204	49,035	48,093	48,842	48,221	47,782	50,212
32 Commercial banks in the United States	22,941	22,809	22,755	23,296	22,595	22,561	23,706
33 Banks in foreign countries	3,996	4,516	3,758	3,535	4,125	3,500	4,492
34 Nonbank financial institutions	21,267	21,710	21,580	22,011	21,502	21,721	22,013
35 For purchasing and carrying securities	12,869	12,821	13,839	13,656	13,459	14,199	13,677
36 To finance agricultural production	5,385	5,455	5,495	5,522	5,519	5,488	5,534
37 To states and political subdivisions	32,315	32,179	32,079	32,067	32,051	31,896	31,812
38 To foreign governments and official institutions	2,479	2,414	2,371	2,427	2,392	2,268	2,318
39 All other loans	19,178	19,511	19,215	19,513	18,833	19,640	19,949
40 Lease-financing receivables	20,835	20,847	20,846	20,884	20,952	21,031	21,080
41 LESS: Unearned income	4,686	4,717	4,773	4,787	4,795	4,860	4,824
42 Loan and lease reserve ³	36,541	36,549	36,524	36,512	36,694	36,668	36,973
43 Other loans and leases, net	820,383	824,869	823,700	826,835	825,197	829,019	836,219
44 Other assets	123,452	128,392	128,949	129,747	127,211	126,055	129,202
45 Total assets	1,318,667	1,337,674	1,325,918	1,343,789	1,327,723	1,332,801	1,353,332
LIABILITIES							
46 Deposits	876,083	896,299	883,198	899,596	883,136	890,033	903,411
47 Demand deposits	215,621	230,965	216,155	231,507	215,606	224,102	230,547
48 Individuals, partnerships, and corporations	168,338	180,613	173,399	179,396	168,709	175,717	182,184
49 Other holders	47,283	50,352	42,755	52,111	46,897	48,385	48,363
50 State and political subdivisions	6,767	6,470	5,740	6,475	6,410	5,912	5,776
51 U.S. government	3,258	1,903	1,669	4,001	2,902	3,086	2,644
52 Depository institutions in the United States	21,940	24,329	20,990	23,700	22,243	22,051	22,744
53 Banks in foreign countries	6,525	6,987	5,938	6,600	6,463	5,997	6,759
54 Foreign governments and official institutions	714	674	722	650	605	942	1,034
55 Certified and officers' checks	8,080	9,989	7,697	10,685	8,275	10,398	9,404
56 Transaction balances other than demand deposits ⁴	69,493	72,347	71,869	71,804	71,050	71,314	75,532
57 Nontransaction balances	590,970	592,987	595,174	596,286	596,480	594,617	597,332
58 Individuals, partnerships, and corporations	550,027	552,318	554,383	555,565	555,823	554,125	557,458
59 Other holders	40,943	40,669	40,791	40,720	40,656	40,492	39,874
60 States and political subdivisions	30,132	29,915	30,014	29,959	29,871	29,648	29,308
61 U.S. government	896	917	915	932	945	943	952
62 Depository institutions in the United States	9,185	9,048	9,082	9,061	9,095	9,127	8,844
63 Foreign governments, official institutions, and banks	731	790	780	769	746	775	769
64 Liabilities for borrowed money ⁵	275,414	275,603	277,322	278,612	276,786	274,034	280,653
65 Borrowings from Federal Reserve Banks	75	265	1,950	2,775	2,839	1,900	4,055
66 Treasury tax and loan notes	22,071	16,915	11,990	19,154	19,119	16,778	4,249
67 Other liabilities for borrowed money ⁶	253,267	258,423	263,382	256,683	254,828	255,356	272,349
68 Other liabilities (including subordinated notes and debentures)	81,586	79,929	79,749	79,977	82,067	83,615	83,113
69 Total liabilities	1,233,083	1,251,831	1,240,269	1,258,185	1,241,989	1,247,682	1,267,176
70 Residual (total assets minus total liabilities) ⁷	85,585	85,842	85,649	85,604	85,734	85,118	86,156
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,071,660	1,079,268	1,075,786	1,077,357	1,077,285	1,081,114	1,088,304
72 Time deposits in amounts of \$100,000 or more	183,283	183,433	183,919	184,030	183,892	182,501	181,315
73 Loans sold outright to affiliates ⁹	1,111	1,538	1,530	1,554	1,537	1,588	1,556
74 Commercial and industrial	888	1,049	1,040	1,056	1,044	1,100	1,094
75 Other	223	490	490	498	493	488	462
76 Foreign branch credit extended to U.S. residents ¹⁰	18,402	18,868	19,329	19,321	19,033	18,832	18,666
77 Net owed to related institutions abroad	-18,663	-22,483	-24,592	-26,514	-21,180	-17,773	-21,856

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Apr. 13	Apr. 20	Apr. 27	May 4	May 11	May 18	May 25
	1988						
ASSETS							
1 Cash and balances due from depository institutions	105,355	107,069	102,820	110,296	104,986	102,891	92,679
2 U.S. Treasury and government securities	131,643	133,161	130,287	131,384	131,690	132,442	133,406
3 Trading account	16,297	16,967	14,610	15,300	16,043	16,347	15,695
4 Investment account	115,347	116,194	115,677	116,085	115,647	116,095	117,712
5 Mortgage-backed securities ¹	42,035	41,813	42,307	42,341	42,425	42,462	43,003
All others, by maturity							
6 One year or less	17,919	18,254	17,623	18,072	17,311	17,207	17,712
7 One year through five years	46,848	47,519	46,873	46,885	47,162	47,566	47,817
8 More than five years	8,545	8,608	8,873	8,787	8,749	8,860	9,180
9 Other securities	76,244	76,098	76,116	77,114	76,771	76,000	76,123
10 Trading account	1,397	1,621	1,667	1,997	1,899	1,582	1,629
11 Investment account	71,766	71,175	71,206	71,664	71,625	71,634	71,562
12 State and political subdivisions, by maturity	49,234	49,160	49,164	49,028	49,007	48,959	48,922
13 One year or less	5,968	5,975	5,951	5,961	5,970	5,951	5,914
14 More than one year	43,265	43,185	43,213	43,067	43,037	43,009	43,008
15 Other bonds, corporate stocks, and securities	22,533	22,015	22,043	22,635	22,618	22,675	22,640
16 Other trading account assets	3,081	3,301	3,243	3,453	3,246	2,785	2,933
17 Federal funds sold ²	67,628	79,215	73,183	83,167	66,536	70,317	68,615
18 To commercial banks in the United States	39,846	50,753	44,474	48,502	38,017	42,922	41,891
19 To nonbank brokers and dealers	19,058	19,731	20,217	23,290	19,156	18,999	17,410
20 To others	8,724	8,731	8,492	11,375	9,363	8,395	9,314
21 Other loans and leases, gross	874,866	879,923	878,929	886,107	884,678	885,560	883,447
22 Commercial and industrial	296,227	297,795	297,587	301,491	300,523	299,784	298,809
23 Bankers acceptances and commercial paper	2,356	2,320	2,289	2,295	2,118	2,103	2,085
24 All others	293,871	295,476	295,298	299,195	298,405	297,682	296,724
25 U.S. addressees	291,240	292,864	292,701	296,628	295,892	295,233	294,269
26 Non-U.S. addressees	2,630	2,611	2,597	2,567	2,512	2,449	2,454
27 Real estate loans	274,879	275,700	276,525	277,766	278,590	279,644	280,509
28 Revolving, home equity	17,624	17,874	18,041	18,221	18,334	18,444	18,527
29 All other	257,255	257,826	258,484	259,545	260,256	261,200	261,982
30 To individuals for personal expenditures	162,072	162,848	163,225	163,348	163,283	162,888	163,078
31 To financial institutions	48,832	49,021	48,371	49,070	49,014	48,760	48,446
32 Commercial banks in the United States	23,197	23,310	22,655	23,023	22,954	23,260	22,774
33 Banks in foreign countries	3,594	3,835	4,130	3,878	3,977	3,602	3,773
34 Nonbank financial institutions	22,041	21,876	21,586	22,169	22,083	21,899	21,898
35 For purchasing and carrying securities	13,078	13,487	13,208	12,547	12,104	13,307	11,815
36 To finance agricultural production	5,624	5,611	5,617	5,651	5,696	5,710	5,743
37 To states and political subdivisions	31,723	31,726	31,549	31,434	31,259	31,243	31,126
38 To foreign governments and official institutions	2,210	2,313	2,235	2,236	2,245	2,224	2,138
39 All other loans	19,128	20,253	19,402	21,289	20,684	20,749	20,333
40 Lease-financing receivables	21,093	21,168	21,209	21,275	21,281	21,252	21,449
41 LESS: Unearned income	4,859	4,879	4,894	4,882	4,904	4,944	4,968
42 Loan and lease reserve ³	36,903	36,921	36,900	36,703	36,723	36,723	36,710
43 Other loans and leases, net	833,104	838,122	837,135	844,522	843,051	843,894	841,768
44 Other assets	128,177	129,998	127,526	129,450	128,952	129,533	123,576
45 Total assets	1,342,152	1,363,663	1,347,067	1,375,934	1,351,985	1,355,077	1,336,167
LIABILITIES							
46 Deposits	902,178	904,435	893,045	912,311	895,627	899,809	889,851
47 Demand deposits	229,357	233,166	226,117	239,636	224,032	226,364	216,825
48 Individuals, partnerships, and corporations	184,566	181,888	177,763	185,091	177,835	177,645	172,051
49 Other holders	44,791	51,278	48,355	54,546	46,197	48,719	44,774
50 State and political subdivisions	5,879	6,625	6,352	7,878	5,663	5,930	5,672
51 U.S. government	2,005	6,209	4,024	5,300	2,876	4,165	2,145
52 Depository institutions in the United States	21,475	21,784	21,661	25,053	21,059	23,040	21,105
53 Banks in foreign countries	5,552	6,482	6,362	6,425	6,813	6,036	5,998
54 Foreign governments and official institutions	1,020	817	755	842	710	854	623
55 Certified and officers' checks	8,860	9,361	9,201	9,047	9,076	8,694	9,230
56 Transaction balances other than demand deposits ⁴	76,051	77,088	72,616	73,487	71,971	71,846	71,089
57 Nontransaction balances	596,769	594,181	594,312	599,188	599,624	601,598	601,938
58 Individuals, partnerships, and corporations	557,077	554,485	554,224	558,701	558,550	560,022	560,257
59 Other holders	39,692	39,696	40,088	40,487	41,074	41,576	41,681
60 States and political subdivisions	29,020	28,993	29,411	29,566	30,271	30,741	30,934
61 U.S. government	952	969	972	973	970	1,060	1,069
62 Depository institutions in the United States	8,968	8,896	8,873	9,146	9,053	9,036	8,955
63 Foreign governments, official institutions, and banks	752	837	832	803	780	740	723
64 Liabilities for borrowed money ⁵	273,763	290,649	279,047	293,680	286,351	282,613	273,015
65 Borrowings from Federal Reserve Banks	3,640	3,192	1,900	1,825	1,550	2,502	2,400
66 Treasury tax and loan notes	4,678	23,522	24,913	25,331	26,124	20,105	17,846
67 Other liabilities for borrowed money ⁶	265,445	263,935	252,234	266,524	258,677	260,006	252,769
68 Other liabilities (including subordinated notes and debentures)	79,698	82,248	88,729	82,649	83,261	84,902	85,891
69 Total liabilities	1,255,638	1,277,332	1,260,822	1,288,640	1,265,239	1,267,324	1,248,757
70 Residual (total assets minus total liabilities) ⁷	86,513	86,331	86,245	87,294	86,746	87,753	87,411
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,087,338	1,094,333	1,091,386	1,106,246	1,098,704	1,098,137	1,096,926
72 Time deposits in amounts of \$100,000 or more	179,856	180,051	181,198	183,515	183,853	184,032	184,326
73 Loans sold outright to affiliates	1,556	1,450	1,538	1,494	1,502	1,525	1,534
74 Commercial and industrial	1,095	990	1,069	1,026	1,035	1,064	1,088
75 Other	461	460	469	468	468	460	447
76 Foreign branch credit extended to U.S. residents ¹⁰	19,167	19,508	19,512	19,413	19,880	20,141	20,408
77 Net owed to related institutions abroad	-21,527	-22,217	-12,360	-20,929	-17,200	-19,549	-13,438

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	June 1	June 8	June 15	June 22	June 29	July 6	July 13
	1988						
ASSETS							
1 Cash and balances due from depository institutions	134,642	104,698	124,299	101,439	109,184	119,103	111,746
2 U.S. Treasury and government securities	133,045	135,002	135,775	132,621	131,078	130,320	130,477
3 Trading account	16,322	18,854	21,236	18,003	16,583	16,938	16,387
4 Investment account	116,723	116,148	114,539	114,618	114,496	113,382	114,090
5 Mortgage-backed securities ¹	42,636	42,671	42,129	42,701	42,519	42,419	42,444
All others, by maturity							
6 One year or less	17,621	17,073	16,911	16,671	17,216	17,396	17,391
7 One year through five years	47,240	47,183	46,243	46,049	45,399	44,304	44,976
8 More than five years	9,226	9,221	9,255	9,196	9,362	9,263	9,279
9 Other securities	77,285	76,514	77,106	76,397	76,973	76,674	76,473
10 Trading account	1,706	1,645	1,917	1,675	1,924	1,773	1,678
11 Investment account	72,322	71,935	71,806	71,487	71,529	71,337	71,498
12 State and political subdivisions, by maturity	48,727	48,471	48,430	48,357	48,215	47,640	47,664
13 One year or less	5,710	5,682	5,642	5,592	5,400	5,271	5,240
14 More than one year	43,017	42,789	42,788	42,765	42,815	42,368	42,424
15 Other bonds, corporate stocks, and securities	23,595	23,464	23,376	23,130	23,314	23,697	23,834
16 Other trading account assets	3,257	2,934	3,383	3,235	3,520	3,564	3,297
17 Federal funds sold ²	85,921	72,499	87,444	71,354	75,171	69,332	72,166
18 To commercial banks in the United States	53,177	43,513	54,332	42,763	48,219	44,652	46,164
19 To nonbank brokers and dealers	21,695	18,689	22,456	19,610	18,253	16,846	17,720
20 To others	11,049	10,297	10,656	8,981	8,699	7,834	8,281
21 Other loans and leases, gross	891,725	888,203	893,274	893,584	894,422	899,575	894,557
22 Commercial and industrial	299,444	300,147	300,818	300,604	300,370	301,923	298,681
23 Bankers acceptances and commercial paper	2,229	2,202	2,080	2,108	2,154	2,177	1,991
24 All other	297,215	297,945	298,737	298,496	298,216	299,746	296,690
25 U.S. addressees	294,698	295,419	296,267	296,039	295,778	297,311	294,251
26 Non-U.S. addressees	2,517	2,525	2,471	2,458	2,437	2,436	2,439
27 Real estate loans	281,129	281,562	282,709	283,593	285,160	285,454	286,768
28 Revolving, home equity	18,622	18,740	18,878	19,008	19,141	19,154	19,267
29 All other	262,507	262,822	263,831	264,585	266,019	266,300	267,501
30 To individuals for personal expenditures	163,945	164,014	164,148	164,041	163,788	164,001	164,154
31 To financial institutions	49,978	49,268	48,807	49,489	48,393	50,688	49,797
32 Commercial banks in the United States	23,204	23,285	22,731	23,430	22,371	22,468	22,815
33 Banks in foreign countries	4,057	3,831	4,074	4,200	3,783	5,264	4,666
34 Nonbank financial institutions	22,717	22,152	22,002	21,859	22,239	22,956	22,316
35 For purchasing and carrying securities	13,872	11,680	13,917	12,989	14,019	13,742	12,721
36 To finance agricultural production	5,792	5,812	5,670	5,725	5,757	5,799	5,813
37 To states and political subdivisions	31,140	31,030	30,977	30,933	30,936	30,516	30,487
38 To foreign governments and official institutions	2,323	2,037	2,168	2,065	2,105	2,125	2,098
39 All other loans	22,599	20,865	22,210	22,207	21,764	23,058	21,553
40 Lease-financing receivables	21,504	21,787	21,851	21,937	22,130	22,268	22,484
41 LESS: Unearned income	4,939	4,953	4,965	4,989	4,937	4,874	4,878
42 Loan and lease reserve ³	36,688	36,631	36,576	36,569	36,249	35,952	35,851
43 Other loans and leases, net	850,098	846,619	851,733	852,026	853,236	858,749	853,828
44 Other assets	127,791	123,777	128,595	124,385	129,519	129,511	124,032
45 Total assets	1,408,781	1,359,109	1,404,953	1,358,222	1,375,163	1,383,691	1,368,721
LIABILITIES							
46 Deposits	948,636	908,593	947,605	905,425	913,828	943,160	917,093
47 Demand deposits	270,013	228,323	265,425	224,175	234,548	257,655	231,860
48 Individuals, partnerships, and corporations	207,465	181,115	199,720	177,427	184,175	200,129	186,844
49 Other holders	62,548	47,207	65,705	46,748	50,373	57,526	45,016
50 State and political subdivisions	7,374	5,379	7,066	6,507	6,009	5,930	5,484
51 U.S. government	1,564	3,180	15,752	2,813	3,036	4,341	1,329
52 Depository institutions in the United States	32,203	21,809	26,157	21,009	22,511	27,246	21,149
53 Banks in foreign countries	7,721	6,285	6,227	6,990	7,177	8,452	6,556
54 Foreign governments and official institutions	892	732	777	687	1,090	886	640
55 Certified and officers' checks	12,793	9,822	9,726	8,741	10,549	10,671	9,857
56 Transaction balances other than demand deposits ⁴	74,279	74,268	74,613	72,026	71,750	75,496	73,910
57 Nontransaction balances	604,344	606,001	607,568	609,224	607,530	610,009	611,324
58 Individuals, partnerships, and corporations	562,876	564,387	566,018	567,915	566,822	570,886	571,685
59 Other holders	41,468	41,614	41,550	41,309	40,709	39,123	39,638
60 States and political subdivisions	30,763	30,954	30,946	30,621	29,842	28,494	28,821
61 U.S. government	1,074	1,062	1,069	1,077	1,085	1,045	1,054
62 Depository institutions in the United States	8,912	8,878	8,767	8,812	8,981	8,762	8,959
63 Foreign governments, official institutions, and banks	719	720	768	798	801	821	804
64 Liabilities for borrowed money ⁵	287,700	276,365	282,479	282,172	289,721	270,639	280,029
65 Borrowings from Federal Reserve Banks	2,550	2,900	3,853	1,800	1,675	2,600	8,732
66 Treasury tax and loan notes	13,580	3,066	3,056	26,044	25,580	7,653	12,241
67 Other liabilities for borrowed money ⁶	271,570	270,399	275,569	254,329	262,466	260,386	259,056
68 Other liabilities (including subordinated notes and debentures)	85,071	84,791	85,901	82,705	85,734	82,978	85,246
69 Total liabilities	1,321,407	1,269,749	1,315,986	1,270,303	1,289,284	1,296,777	1,282,368
70 Residual (total assets minus total liabilities) ⁷	87,374	89,360	88,967	87,919	85,879	86,914	86,353
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,111,594	1,105,420	1,116,537	1,107,762	1,107,055	1,108,782	1,104,692
72 Time deposits in amounts of \$100,000 or more	182,706	184,532	184,901	186,896	185,505	185,085	186,333
73 Loans sold outright to affiliates ⁹	1,474	1,468	1,403	1,441	1,522	1,509	1,486
74 Commercial and industrial	1,027	1,019	953	989	1,068	1,054	1,031
75 Other	447	449	450	452	454	455	455
76 Foreign branch credit extended to U.S. residents ¹⁰	20,518	19,727	19,623	19,418	19,153	18,674	18,654
77 Net owed to related institutions abroad	-15,686	-14,272	-14,944	-15,568	-16,568	-17,322	-11,570

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	July 20	July 27	Aug. 3	Aug. 10	Aug. 17	Aug. 24	Aug. 31
	1988						
ASSETS							
1 Cash and balances due from depository institutions	106,299	104,381	107,272	98,816	107,530	98,589	108,575
2 U.S. Treasury and government securities	131,774	132,025	131,799	131,162	133,266	132,564	132,784
3 Trading account	17,238	17,545	16,406	16,074	17,956	16,529	16,883
4 Investment account	114,536	114,480	115,393	115,089	115,310	116,035	115,901
5 Mortgage-backed securities ¹	42,717	42,578	43,050	43,064	43,114	44,085	43,925
All others, by maturity							
6 One year or less	17,341	17,578	18,657	18,147	18,470	18,519	18,970
7 One year through five years	45,578	45,283	44,983	45,148	44,711	44,415	43,815
8 More than five years	8,900	9,041	8,703	8,728	9,015	9,016	9,190
9 Other securities	76,615	77,788	78,071	77,885	77,571	76,908	77,521
10 Trading account	1,575	1,851	1,879	1,736	1,863	1,663	1,723
11 Investment account	71,513	71,476	71,614	71,553	71,442	71,305	71,729
12 State and political subdivisions, by maturity	47,715	47,761	47,653	47,662	47,618	47,620	47,560
13 One year or less	5,205	5,224	5,397	5,392	5,395	5,417	5,501
14 More than one year	42,510	42,537	42,255	42,270	42,223	42,203	42,058
15 Other bonds, corporate stocks, and securities	23,798	23,715	23,961	23,891	23,824	23,685	24,169
16 Other trading account assets	3,527	4,461	4,578	4,596	4,267	3,940	4,070
17 Federal funds sold ²	71,294	72,508	72,424	77,067	73,375	70,911	70,127
18 To commercial banks in the United States	44,738	45,278	43,754	47,657	45,602	46,110	43,437
19 To nonbank brokers and dealers	18,065	18,185	19,698	19,468	18,037	16,329	18,070
20 To others	8,491	9,045	8,971	9,941	9,736	8,472	8,620
21 Other loans and leases, gross	895,636	894,518	904,145	905,153	906,327	906,771	909,998
22 Commercial and industrial	299,433	299,283	301,399	301,749	299,621	298,544	298,486
23 Bankers acceptances and commercial paper	1,997	2,005	2,012	1,986	2,010	1,883	1,910
24 All others	297,436	297,277	299,386	299,763	297,611	296,661	296,575
25 U.S. addressees	294,999	294,727	296,991	297,384	295,286	294,327	294,192
26 Non-U.S. addressees	2,437	2,550	2,395	2,378	2,325	2,334	2,383
27 Real estate loans	286,934	287,680	291,819	293,061	294,579	295,977	296,755
28 Revolving, home equity	19,356	19,453	19,601	19,722	19,866	20,032	20,176
29 All other	267,578	268,227	272,217	273,339	274,713	275,946	276,579
30 To individuals for personal expenditures	164,470	163,829	164,781	165,071	165,632	166,112	166,786
31 To financial institutions	50,097	49,350	50,848	50,542	50,992	51,255	50,733
32 Commercial banks in the United States	23,444	23,486	24,613	23,478	24,021	24,749	24,424
33 Banks in foreign countries	4,668	4,102	4,004	4,519	4,564	4,805	4,288
34 Nonbank financial institutions	21,984	21,763	22,231	22,545	22,408	21,701	22,021
35 For purchasing and carrying securities	12,068	12,238	12,361	12,411	12,817	12,637	13,879
36 To finance agricultural production	5,733	5,677	5,752	5,726	5,763	5,777	5,802
37 To states and political subdivisions	30,337	30,454	30,527	30,398	30,418	30,345	30,367
38 To foreign governments and official institutions	2,121	2,019	2,219	2,018	2,013	2,283	2,232
39 All other loans	21,842	21,409	21,848	21,721	21,947	21,140	22,273
40 Lease-financing receivables	22,602	22,579	22,593	22,456	22,544	22,702	22,686
41 LESS: Unearned income	4,894	4,925	4,878	4,913	4,938	4,945	4,936
42 Loan and lease reserve ³	35,922	35,803	36,268	36,347	36,342	36,266	36,385
43 Other loans and leases, net	854,821	853,790	862,999	863,894	865,046	865,560	868,677
44 Other assets	125,865	124,388	126,208	125,649	123,021	122,550	125,524
45 Total assets	1,366,669	1,364,880	1,378,773	1,374,473	1,379,810	1,367,082	1,383,208
LIABILITIES							
46 Deposits	914,907	913,542	935,694	924,980	934,010	921,339	938,197
47 Demand deposits	230,345	228,332	235,674	224,750	233,811	219,729	233,576
48 Individuals, partnerships, and corporations	182,401	179,345	184,400	179,832	187,003	173,844	187,650
49 Other holders	47,944	48,987	51,273	44,918	46,808	45,885	45,926
50 State and political subdivisions	6,009	6,199	6,708	5,601	5,900	5,998	6,277
51 U.S. government	4,255	2,927	5,213	2,759	1,622	3,166	1,731
52 Depository institutions in the United States	21,623	22,673	23,212	21,012	22,404	21,075	21,885
53 Banks in foreign countries	6,629	6,991	6,251	6,382	7,036	6,154	7,193
54 Foreign governments and official institutions	981	856	801	700	787	791	695
55 Certified and officers' checks	8,448	9,341	9,087	8,466	9,060	8,702	8,145
56 Transaction balances other than demand deposits ⁴	73,411	72,665	76,480	75,506	75,112	74,265	75,832
57 Nontransaction balances	611,152	612,545	623,541	624,725	625,088	627,346	628,789
58 Individuals, partnerships, and corporations	571,473	572,251	581,795	582,790	582,837	584,668	586,069
59 Other holders	39,678	40,294	41,746	41,935	42,250	42,678	42,720
60 State and political subdivisions	29,009	29,400	30,549	30,612	31,031	31,400	31,365
61 U.S. government	1,047	1,068	1,063	1,065	1,014	992	994
62 Depository institutions in the United States	8,796	8,994	9,318	9,437	9,368	9,469	9,515
63 Foreign governments, official institutions, and banks	826	833	816	821	838	818	846
64 Liabilities for borrowed money ⁵	278,592	278,576	266,189	271,561	266,812	263,974	264,520
65 Borrowings from Federal Reserve Banks	2,625	2,815	2,314	2,450	2,725	2,663	2,600
66 Treasury tax and loan notes	14,708	16,059	4,380	2,616	5,083	5,891	6,786
67 Other liabilities for borrowed money ⁶	261,259	259,702	259,496	266,495	259,004	255,420	255,134
68 Other liabilities (including subordinated notes and debentures)	88,674	89,262	91,213	92,212	92,609	94,326	94,992
69 Total liabilities	1,282,173	1,281,380	1,293,097	1,288,753	1,293,431	1,279,639	1,297,709
70 Residual (total assets minus total liabilities) ⁷	84,495	83,500	85,676	85,720	86,378	87,443	85,499
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,107,137	1,108,076	1,118,071	1,120,132	1,120,918	1,116,294	1,122,569
72 Time deposits in amounts of \$100,000 or more	186,668	188,769	193,457	194,907	195,050	196,672	197,799
73 Loans sold outright to affiliates ⁹	1,476	1,424	1,373	1,387	1,413	1,245	1,289
74 Commercial and industrial	1,020	968	919	933	965	798	843
75 Other	456	456	454	454	448	448	446
76 Foreign branch credit extended to U.S. residents ¹⁰	18,834	19,093	19,812	20,084	20,315	20,338	20,760
77 Net owed to related institutions abroad	-11,449	-9,079	-9,813	-7,605	-5,927	-2,445	-3,955

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Sept. 7	Sept. 14	Sept. 21	Sept. 28	Oct. 5	Oct. 12
	1988					
ASSETS						
1 Cash and balances due from depository institutions	113,532	110,830	109,331	105,483	107,029	121,342
2 U.S. Treasury and government securities	133,749	133,994	133,438	133,139	133,692	134,243
3 Trading account	17,017	17,500	17,794	16,226	17,044	18,059
4 Investment account	116,732	116,494	115,643	116,913	116,648	116,183
5 Mortgage-backed securities ¹	44,424	44,378	44,141	44,381	44,641	44,613
All others, by maturity						
6 One year or less	19,269	19,269	19,383	19,533	19,389	19,406
7 One year through five years	43,480	43,431	42,771	43,404	42,701	42,440
8 More than five years	9,560	9,416	9,348	9,595	9,917	9,726
9 Other securities	76,943	76,282	75,832	76,685	76,978	77,131
10 Trading account	1,370	1,395	1,414	1,750	1,651	1,479
11 Investment account	71,618	71,691	71,562	71,671	71,989	72,178
12 State and political subdivisions, by maturity	47,402	47,434	47,310	47,294	47,034	46,977
13 One year or less	5,540	5,548	5,535	5,526	5,526	5,542
14 More than one year	41,863	41,885	41,775	41,767	41,507	41,435
15 Other bonds, corporate stocks, and securities	24,216	24,258	24,252	24,378	24,955	25,200
16 Other trading account assets	3,955	3,196	2,856	3,263	3,338	3,495
17 Federal funds sold ²	74,607	67,896	73,989	69,636	75,216	68,494
18 To commercial banks in the United States	47,800	43,690	49,621	47,147	51,355	44,171
19 To nonbank brokers and dealers	16,906	15,039	15,158	13,792	15,068	16,081
20 To others	9,902	9,168	9,210	8,697	8,793	8,243
21 Other loans and leases, gross	907,928	907,053	907,619	906,083	910,796	911,623
22 Commercial and industrial	298,424	298,351	299,031	298,334	300,706	300,376
23 Bankers acceptances and commercial paper	2,014	1,839	1,789	1,724	1,675	1,694
24 All others	296,411	296,512	297,242	296,610	299,031	298,681
25 U.S. addressees	293,993	294,156	294,916	294,291	296,783	296,464
26 Non-U.S. addressees	2,417	2,356	2,326	2,319	2,248	2,218
27 Real estate loans	296,558	297,731	298,652	299,005	301,327	301,862
28 Revolving, home equity	20,264	20,417	20,563	20,689	20,802	20,891
29 All other	276,294	277,314	278,089	278,316	280,524	280,971
30 To individuals for personal expenditures	166,719	167,421	167,761	168,032	167,666	166,956
31 To financial institutions	50,367	48,537	47,030	45,438	45,992	47,686
32 Commercial banks in the United States	23,417	22,374	20,865	20,154	20,505	21,312
33 Banks in foreign countries	4,458	3,877	4,248	3,880	3,984	4,915
34 Nonbank financial institutions	22,491	22,286	21,918	21,404	21,503	21,458
35 For purchasing and carrying securities	12,741	12,898	12,720	12,956	12,784	12,693
36 To finance agricultural production	5,700	5,729	5,761	5,713	5,782	5,755
37 To states and political subdivisions	30,236	30,181	30,175	30,138	29,918	29,838
38 To foreign governments and official institutions	2,193	2,097	2,189	2,251	2,312	2,219
39 All other loans	22,147	21,174	21,343	21,203	21,060	20,946
40 Lease-financing receivables	22,844	22,935	22,957	23,013	23,249	23,292
41 LESS: Unearned income	4,960	5,003	5,021	5,027	5,005	5,016
42 Loan and lease reserve ³	36,394	36,323	36,286	36,219	35,999	35,733
43 Other loans and leases, net	866,574	865,727	866,312	864,837	869,792	870,874
44 Other assets	126,702	129,952	129,875	128,833	135,165	134,891
45 Total assets	1,392,107	1,384,681	1,388,776	1,378,613	1,397,873	1,406,996
LIABILITIES						
46 Deposits	948,000	941,372	925,194	929,388	949,598	955,835
47 Demand deposits	239,560	232,857	220,181	225,687	236,552	242,358
48 Individuals, partnerships, and corporations	189,004	186,840	176,207	177,927	185,793	192,932
49 Other holders	50,556	46,017	43,974	47,760	50,758	49,426
50 State and political subdivisions	6,198	5,936	6,468	5,896	6,098	5,410
51 U.S. government	1,575	3,591	1,663	2,147	5,231	1,853
52 Depository institutions in the United States	25,437	21,510	19,994	20,804	23,228	25,481
53 Banks in foreign countries	7,746	6,061	6,661	6,401	6,135	6,929
54 Foreign governments and official institutions	651	690	702	709	868	581
55 Certified and officers' checks	8,949	8,229	8,486	11,803	9,197	9,172
56 Transaction balances other than demand deposits ⁴	77,641	76,186	73,817	72,538	76,329	75,746
57 Nontransaction balances	630,799	632,330	631,195	631,163	636,717	637,731
58 Individuals, partnerships, and corporations	588,274	589,705	588,970	588,984	594,137	595,070
59 Other holders	42,524	42,625	42,226	42,179	42,580	42,661
60 States and political subdivisions	31,423	31,490	31,138	31,393	32,005	32,136
61 U.S. government	897	891	890	895	861	879
62 Depository institutions in the United States	9,379	9,393	9,343	9,033	8,863	8,799
63 Foreign governments, official institutions, and banks	825	851	855	858	851	847
64 Liabilities for borrowed money ⁵	268,961	265,032	286,869	270,659	276,177	276,689
65 Borrowings from Federal Reserve Banks	2,450	2,350	5,731	2,000	4,130	1,750
66 Treasury tax and loan notes	5,974	9,119	25,638	25,774	13,991	16,892
67 Other liabilities for borrowed money ⁶	260,537	253,563	255,500	242,885	258,055	258,047
68 Other liabilities (including subordinated notes and debentures)	87,959	90,234	89,603	91,207	84,866	85,257
69 Total liabilities	1,304,920	1,296,639	1,301,666	1,291,255	1,310,641	1,317,781
70 Residual (total assets minus total liabilities) ⁷	87,187	88,042	87,110	87,358	87,231	89,215
MEMO						
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,122,010	1,119,162	1,120,392	1,118,241	1,124,823	1,126,028
72 Time deposits in amounts of \$100,000 or more	198,258	199,504	200,142	199,748	201,699	201,148
73 Loans sold outright to affiliates ⁹	1,442	1,339	1,307	1,386	1,303	1,304
74 Commercial and industrial	996	893	866	946	879	879
75 Other	446	446	441	441	424	426
76 Foreign branch credit extended to U.S. residents ¹⁰	20,899	21,197	21,793	21,796	21,650	22,126
77 Net owed to related institutions abroad	-13,438	-12,959	-12,456	-11,127	-23,380	-22,679

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Oct. 19	Oct. 26	Nov. 2	Nov. 9	Nov. 16	Nov. 23
	1988					
ASSETS						
1 Cash and balances due from depository institutions	108,291	101,631	116,548	104,294	119,077	106,046
2 U.S. Treasury and government securities	134,351	135,906	134,298	133,909	136,441	136,683
3 Trading account	18,309	19,753	18,805	18,215	20,582	19,440
4 Investment account	116,042	116,153	115,493	115,694	115,859	117,243
5 Mortgage-backed securities ¹	44,902	45,053	45,192	45,224	45,299	45,949
All others, by maturity						
6 One year or less	19,429	19,417	19,891	20,009	20,658	20,945
7 One year through five years	42,109	42,058	41,248	41,280	40,939	41,373
8 More than five years	9,602	9,625	9,162	9,182	8,963	8,976
9 Other securities	77,245	77,159	77,594	77,292	77,561	77,638
10 Trading account	1,512	1,436	1,252	1,252	1,363	1,560
11 Investment account	72,107	72,186	72,365	72,309	72,278	72,244
12 State and political subdivisions, by maturity	46,845	46,842	46,504	46,420	46,290	46,219
13 One year or less	5,494	5,460	5,336	5,337	5,230	5,180
14 More than one year	41,351	41,381	41,167	41,083	41,060	41,038
15 Other bonds, corporate stocks, and securities	25,262	25,345	25,861	25,889	25,988	26,025
16 Other trading account assets	3,626	3,536	3,977	3,730	3,920	3,834
17 Federal funds sold ²	72,997	70,338	79,983	70,083	73,197	67,667
18 To commercial banks in the United States	47,264	45,342	52,047	43,623	49,721	43,674
19 To nonbank brokers and dealers	16,737	16,030	18,313	16,832	14,537	14,797
20 To others	8,996	8,966	9,622	9,628	8,939	9,196
21 Other loans and leases, gross	914,460	909,884	918,833	917,400	923,480	921,574
22 Commercial and industrial	300,300	299,236	302,658	302,512	302,768	302,396
23 Bankers acceptances and commercial paper	1,696	1,746	1,859	1,801	1,855	1,869
24 All other	298,604	297,490	300,798	300,711	300,913	300,527
25 U.S. addressees	296,381	295,215	298,540	298,516	298,653	298,296
26 Non-U.S. addressees	2,223	2,276	2,258	2,195	2,260	2,231
27 Real estate loans	303,219	303,037	303,094	304,098	305,298	305,594
28 Revolving, home equity	21,010	21,088	21,263	21,342	21,466	21,546
29 All other	282,210	281,949	281,832	282,755	283,832	284,048
30 To individuals for personal expenditures	166,949	167,203	168,068	167,954	168,581	168,770
31 To financial institutions	47,354	46,881	48,487	49,066	50,526	48,759
32 Commercial banks in the United States	21,853	22,110	22,759	23,101	24,103	22,964
33 Banks in foreign countries	4,006	3,703	3,795	4,360	4,567	4,475
34 Nonbank financial institutions	21,495	21,068	21,932	21,605	21,855	21,320
35 For purchasing and carrying securities	14,266	13,064	14,444	13,161	14,191	14,619
36 To finance agricultural production	5,754	5,735	5,727	5,681	5,667	5,660
37 To states and political subdivisions	29,777	29,659	29,396	29,157	29,143	29,289
38 To foreign governments and official institutions	2,168	2,174	2,170	2,102	2,182	2,135
39 All other loans	21,362	19,576	21,429	20,285	21,667	20,878
40 Lease-financing receivables	23,310	23,319	23,360	23,384	23,458	23,474
41 LESS: Unearned income	4,980	4,984	4,956	4,991	4,991	4,994
42 Loan and lease reserve ³	35,726	35,757	35,784	35,763	35,843	36,560
43 Other loans and leases, net	873,755	869,144	878,093	876,646	882,646	880,020
44 Other assets	132,029	131,885	133,049	131,201	132,139	131,215
45 Total assets	1,398,668	1,386,063	1,419,565	1,393,425	1,421,061	1,399,269
LIABILITIES						
46 Deposits	939,752	929,996	956,608	941,263	966,928	949,378
47 Demand deposits	228,019	219,887	239,922	221,952	246,334	230,048
48 Individuals, partnerships, and corporations	180,969	176,431	189,455	179,414	194,389	184,653
49 Other holders	47,049	43,456	50,467	42,538	51,945	45,395
50 State and political subdivisions	5,780	5,697	6,703	5,397	6,554	6,070
51 U.S. government	4,216	2,687	1,766	1,595	3,338	3,266
52 Depository institutions in the United States	21,802	20,355	23,271	19,678	25,436	19,632
53 Banks in foreign countries	6,523	5,892	5,810	6,661	6,778	7,066
54 Foreign governments and official institutions	688	629	741	663	889	918
55 Certified and officers' checks	8,040	8,196	12,176	8,543	8,950	8,443
56 Transaction balances other than demand deposits ⁴	74,888	73,744	76,441	76,040	76,307	75,545
57 Nontransaction balances	636,846	636,366	640,245	643,271	644,286	643,785
58 Individuals, partnerships, and corporations	594,508	593,964	598,506	601,323	602,267	601,588
59 Other holders	42,337	42,401	41,740	41,948	42,020	42,198
60 States and political subdivisions	31,992	32,138	31,604	31,811	31,948	31,991
61 U.S. government	892	903	862	949	960	950
62 Depository institutions in the United States	8,603	8,478	8,417	8,345	8,284	8,461
63 Foreign governments, official institutions, and banks	851	883	856	843	827	796
64 Liabilities for borrowed money ⁵	282,091	275,858	281,781	273,590	274,723	273,293
65 Borrowings from Federal Reserve Banks	2,865	1,500	2,160	2,700	3,000	1,200
66 Treasury tax and loan notes	18,517	22,500	16,209	7,589	3,510	13,425
67 Other liabilities for borrowed money ⁵	260,709	251,858	263,411	263,302	268,213	258,668
68 Other liabilities (including subordinated notes and debentures)	89,766	90,422	90,714	90,627	91,144	90,518
69 Total liabilities	1,311,608	1,296,276	1,329,103	1,305,480	1,332,795	1,313,190
70 Residual (total assets minus total liabilities) ⁷	87,060	89,787	90,462	87,945	88,266	86,079
MEMO						
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,129,937	1,125,836	1,135,901	1,131,960	1,136,855	1,136,924
72 Time deposits in amounts of \$100,000 or more	201,479	201,741	201,309	201,887	201,723	202,437
73 Loans sold outright to affiliates ⁹	1,291	1,367	1,401	1,380	1,303	1,342
74 Commercial and industrial	866	953	987	966	924	968
75 Other	426	414	414	414	379	374
76 Foreign branch credit extended to U.S. residents ¹⁰	22,280	22,523	22,241	22,894	22,348	22,203
77 Net owed to related institutions abroad	-16,108	-16,685	-17,908	-17,969	-17,994	-18,758

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Nov. 30	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	1988				
ASSETS					
1 Cash and balances due from depository institutions	119,906	110,207	114,334	108,846	126,557
2 U.S. Treasury and government securities	137,641	137,623	135,538	134,907	130,595
3 Trading account	19,288	18,480	16,378	16,003	13,843
4 Investment account	118,353	119,144	119,160	118,904	116,752
5 Mortgage-backed securities ¹	46,720	46,963	46,966	46,879	47,171
All others, by maturity					
6 One year or less	21,444	21,915	21,850	21,891	20,952
7 One year through five years	41,289	41,319	41,220	40,757	40,466
8 More than five years	8,901	8,947	9,124	9,376	8,163
9 Other securities	77,815	77,202	76,398	76,387	76,578
10 Trading account	1,614	1,538	1,468	1,597	1,632
11 Investment account	72,504	71,773	71,526	71,391	71,362
12 State and political subdivisions, by maturity	46,227	45,759	45,583	45,488	45,439
13 One year or less	5,199	4,920	4,898	4,819	4,837
14 More than one year	41,028	40,839	40,685	40,670	40,602
15 Other bonds, corporate stocks, and securities	26,277	26,014	25,944	25,903	25,923
16 Other trading account assets	3,697	3,891	3,404	3,399	3,584
17 Federal funds sold ²	77,338	73,634	74,430	76,953	75,443
18 To commercial banks in the United States	52,320	46,919	48,196	50,271	50,173
19 To nonbank brokers and dealers	15,593	17,182	17,008	17,242	16,707
20 To others	9,425	9,533	9,227	9,440	8,563
21 Other loans and leases, gross	925,476	922,284	925,581	930,664	932,645
22 Commercial and industrial	303,687	303,075	302,545	304,064	304,717
23 Bankers acceptances and commercial paper	1,890	1,800	1,817	1,771	1,809
24 All others	301,797	301,275	300,728	302,293	302,908
25 U.S. addressees	299,542	299,047	298,488	300,037	300,548
26 Non-U.S. addressees	2,255	2,228	2,240	2,256	2,360
27 Real estate loans	306,265	306,539	308,510	309,601	310,445
28 Revolving, home equity	21,631	21,703	21,787	21,879	21,970
29 All other	284,634	284,836	286,723	287,722	288,475
30 To individuals for personal expenditures	168,622	169,186	170,456	170,985	171,974
31 To financial institutions	49,239	48,935	47,946	48,258	48,862
32 Commercial banks in the United States	22,699	23,017	22,127	21,963	22,219
33 Banks in foreign countries	4,679	4,108	3,963	4,065	3,686
34 Nonbank financial institutions	21,860	21,810	21,855	22,230	22,957
35 For purchasing and carrying securities	15,478	12,991	14,443	14,538	14,160
36 To finance agricultural production	5,645	5,625	5,631	5,655	5,660
37 To states and political subdivisions	29,202	28,951	28,994	28,998	28,922
38 To foreign governments and official institutions	2,051	2,192	2,075	2,110	1,983
39 All other loans	21,778	21,085	21,194	22,625	22,033
40 Lease-financing receivables	23,508	23,704	23,786	23,830	23,889
41 LESS: Unearned income	4,968	4,974	4,991	4,999	5,017
42 Loan and lease reserve ³	36,437	36,472	36,378	36,321	36,038
43 Other loans and leases, net	884,071	880,838	884,212	889,344	891,590
44 Other assets	132,734	133,937	134,516	136,895	134,666
45 Total assets	1,429,505	1,413,442	1,419,428	1,423,332	1,435,430
LIABILITIES					
46 Deposits	965,378	959,488	969,578	964,165	976,655
47 Demand deposits	245,170	235,337	243,596	238,818	252,086
48 Individuals, partnerships, and corporations	195,642	186,964	195,950	190,462	199,639
49 Other holders	49,528	48,374	47,645	48,356	52,447
50 State and political subdivisions	6,592	6,001	6,660	7,122	7,140
51 U.S. government	3,034	2,962	3,435	1,704	2,815
52 Depository institutions in the United States	22,104	21,989	20,811	22,646	24,315
53 Banks in foreign countries	7,263	7,037	6,864	6,477	6,684
54 Foreign governments and official institutions	832	878	920	1,054	985
55 Certified and officers' checks	9,704	9,507	8,954	9,352	10,509
56 Transaction balances other than demand deposits ⁴	76,264	77,897	77,280	77,841	78,145
57 Nontransaction balances	643,943	646,253	648,703	647,506	646,424
58 Individuals, partnerships, and corporations	601,898	604,475	606,549	606,289	605,076
59 Other holders	42,046	41,778	42,154	41,218	41,348
60 States and political subdivisions	31,667	31,680	31,934	31,248	31,225
61 U.S. government	973	952	949	945	935
62 Depository institutions in the United States	8,578	8,345	8,553	8,321	8,511
63 Foreign governments, official institutions, and banks	829	801	717	704	677
64 Liabilities for borrowed money ⁵	277,553	271,460	268,819	278,353	274,475
65 Borrowings from Federal Reserve Banks	1,872	1,515	1,785	571	1,035
66 Treasury tax and loan notes	12,852	4,614	5,991	25,227	21,053
67 Other liabilities for borrowed money ⁶	262,828	265,331	261,043	252,555	252,387
68 Other liabilities (including subordinated notes and debentures)	97,562	93,187	92,491	91,414	94,004
69 Total liabilities	1,340,492	1,324,135	1,330,888	1,333,933	1,345,133
70 Residual (total assets minus total liabilities) ⁷	89,013	89,307	88,540	89,399	90,296
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,143,250	1,140,807	1,141,625	1,146,677	1,142,870
72 Time deposits in amounts of \$100,000 or more	202,150	203,522	204,110	204,070	203,880
73 Loans sold outright to affiliates ⁹	1,308	1,380	1,330	1,370	1,380
74 Commercial and industrial	929	1,000	956	1,012	1,029
75 Other	380	380	374	358	351
76 Foreign branch credit extended to U.S. residents ¹⁰	21,472	22,225	21,318	20,722	19,629
77 Net owed to related institutions abroad	-11,903	-17,788	-18,278	-22,830	-14,552

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15
	1989						
ASSETS							
1 Cash and balances due from depository institutions	139,755	115,119	129,473	105,914	124,791	97,138	113,069
2 U.S. Treasury and government securities	131,383	132,206	134,317	135,438	133,232	134,647	136,295
3 Trading account	14,433	15,182	17,107	16,938	14,952	15,701	16,862
4 Investment account	116,950	117,024	117,210	118,500	118,280	118,946	119,433
5 Mortgage-backed securities ¹	47,571	47,514	47,709	48,108	48,492	48,421	48,971
All others, by maturity							
6 One year or less	21,161	21,186	21,191	21,901	22,109	22,222	22,892
7 One year through five years	40,286	40,422	40,538	40,704	40,227	40,789	40,118
8 More than five years	7,932	7,902	7,772	7,787	7,453	7,514	7,452
9 Other securities	77,038	76,675	76,450	75,760	76,834	76,292	76,820
10 Trading account	1,537	1,335	1,273	1,300	1,579	1,401	1,393
11 Investment account	71,809	71,641	71,653	71,419	71,552	71,227	71,080
12 State and political subdivisions, by maturity	45,216	45,206	45,195	45,181	45,014	44,914	44,785
13 One year or less	4,767	4,730	4,721	4,728	4,726	4,746	4,723
14 More than one year	40,449	40,476	40,474	40,453	40,289	40,168	40,062
15 Other bonds, corporate stocks, and securities	26,594	26,435	26,458	26,239	26,537	26,313	26,294
16 Other trading account assets	3,691	3,699	3,524	3,041	3,703	3,665	4,347
17 Federal funds sold ²	77,192	76,320	74,181	75,278	82,176	83,982	85,829
18 To commercial banks in the United States	52,820	50,946	49,363	50,590	51,476	55,317	54,992
19 To nonbank brokers and dealers	16,276	16,549	16,666	16,867	20,932	20,373	20,447
20 To others	8,096	8,825	8,152	7,822	9,768	8,291	10,390
21 Other loans and leases, gross	926,891	922,371	927,325	924,293	926,748	929,592	932,975
22 Commercial and industrial	304,221	302,169	302,739	303,974	304,962	308,679	309,605
23 Bankers acceptances and commercial paper	1,930	1,733	1,693	1,626	1,703	1,666	1,831
24 All others	302,291	300,436	301,047	302,349	303,259	307,013	307,774
25 U.S. addressees	300,059	298,266	299,176	300,429	301,385	305,142	305,848
26 Non-U.S. addressees	2,232	2,170	1,871	1,919	1,874	1,870	1,927
27 Real estate loans	308,898	309,472	310,342	310,152	310,564	310,965	312,211
28 Revolving, home equity	22,304	22,348	22,418	22,410	22,506	22,531	22,610
29 All other	286,594	287,124	287,924	287,742	288,059	288,435	289,601
30 To individuals for personal expenditures	172,563	172,379	172,133	171,909	170,720	170,187	170,025
31 To financial institutions	47,236	47,905	48,573	46,798	47,996	48,152	48,035
32 Commercial banks in the United States	21,053	22,257	22,864	22,277	22,185	22,836	23,340
33 Banks in foreign countries	3,887	4,014	4,274	3,466	4,188	4,017	3,497
34 Nonbank financial institutions	22,296	21,634	21,435	21,055	21,624	21,298	21,197
35 For purchasing and carrying securities	12,365	11,642	13,035	12,571	12,842	13,305	14,165
36 To finance agricultural production	5,789	5,756	5,721	5,664	5,675	5,657	5,649
37 To states and political subdivisions	28,011	27,891	28,001	27,857	27,750	27,743	27,690
38 To foreign governments and official institutions	2,091	2,041	2,009	2,069	2,148	2,125	1,956
39 All other loans	21,555	18,903	20,492	18,936	19,801	18,534	19,413
40 Lease-financing receivables	24,162	24,212	24,282	24,363	24,289	24,247	24,227
41 LESS: Unearned income	4,992	5,025	5,031	4,991	5,004	5,004	5,016
42 Loan and lease reserve ³	32,674	32,773	32,683	32,976	33,235	33,311	33,313
43 Other loans and leases, net	889,224	884,573	889,611	886,272	888,521	891,278	894,646
44 Other assets	137,353	134,631	135,221	130,089	134,123	131,590	133,600
45 Total assets	1,451,945	1,419,524	1,439,252	1,408,752	1,439,677	1,414,927	1,440,259
LIABILITIES							
46 Deposits	1,004,964	966,861	980,127	945,359	975,587	949,698	971,892
47 Demand deposits	270,492	235,216	248,512	219,222	245,552	215,454	237,917
48 Individuals, partnerships, and corporations	214,100	187,562	194,548	174,918	189,394	171,431	186,850
49 Other holders	56,393	47,654	53,964	44,304	56,159	44,022	51,067
50 State and political subdivisions	8,144	6,207	6,385	6,770	7,405	6,165	6,165
51 U.S. government	2,598	3,484	3,172	2,532	1,767	3,461	4,169
52 Depository institutions in the United States	28,284	22,032	27,294	19,413	27,659	19,253	24,080
53 Banks in foreign countries	7,244	6,127	7,076	6,006	6,847	6,157	6,255
54 Foreign governments and official institutions	754	959	869	787	781	756	908
55 Certified and officers' checks	9,369	8,844	9,168	8,796	11,699	8,824	9,490
56 Transaction balances other than demand deposits ⁴	82,664	79,493	78,742	75,187	77,177	77,216	76,757
57 Nontransaction balances	651,809	652,151	652,873	650,950	652,858	657,027	657,218
58 Individuals, partnerships, and corporations	610,692	610,858	611,773	609,354	611,424	615,121	614,780
59 Other holders	41,116	41,293	41,100	41,596	41,433	41,906	42,438
60 States and political subdivisions	31,102	31,439	31,345	31,465	31,474	32,163	32,589
61 U.S. government	908	852	839	846	844	845	852
62 Depository institutions in the United States	8,444	8,291	8,211	8,579	8,416	8,195	8,302
63 Foreign governments, official institutions, and banks	663	711	705	705	699	703	696
64 Liabilities for borrowed money ⁵	268,986	274,611	282,526	286,909	290,188	288,106	292,950
65 Borrowings from Federal Reserve Banks	1,655	1,462	1,015	1,574	559	4,242	1,005
66 Treasury tax and loan notes	3,155	9,825	20,625	24,107	22,775	16,236	15,812
67 Other liabilities for borrowed money ⁶	264,176	263,324	260,886	261,228	266,854	267,628	276,133
68 Other liabilities (including subordinated notes and debentures)	86,423	85,427	84,447	84,307	84,521	85,146	86,859
69 Total liabilities	1,360,374	1,326,899	1,347,100	1,316,575	1,350,296	1,322,950	1,351,701
70 Residual (total assets minus total liabilities) ⁷	91,572	92,625	92,151	92,177	89,381	91,977	88,559
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,138,631	1,134,370	1,140,045	1,137,903	1,145,328	1,146,360	1,153,587
72 Time deposits in amounts of \$100,000 or more	204,256	206,047	206,171	206,669	205,594	207,890	208,771
73 Loans sold outright to affiliates ⁹	1,461	1,521	1,520	1,555	1,491	1,533	1,526
74 Commercial and industrial	1,115	1,176	1,195	1,240	1,194	1,230	1,236
75 Other	346	345	325	315	297	303	290
76 Foreign branch credit extended to U.S. residents ¹⁰	19,348	19,878	19,961	20,187	20,060	20,376	20,374
77 Net owed to related institutions abroad	-21,264	-19,129	-21,551	-13,948	-18,696	-16,374	-17,618

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Feb. 22	Mar. 1	Mar. 8	Mar. 15	Mar. 22	Mar. 29	Apr. 5
	1989						
ASSETS							
1 Cash and balances due from depository institutions	113,332	125,881	104,888	121,256	104,949	105,459	108,253
2 U.S. Treasury and government securities	135,374	135,763	136,035	136,532	137,246	137,952	138,017
3 Trading account	14,808	15,592	15,940	16,956	17,457	16,606	16,532
4 Investment account	120,171	120,096	119,576	119,789	121,346	121,485	120,566
5 Mortgage-backed securities ¹	49,325	49,299	49,333	49,317	49,356	49,852	50,107
All others, by maturity							
6 One year or less	23,464	23,337	22,709	21,883	21,918	22,329	23,059
7 One year through five years	40,293	39,951	40,241	40,673	40,873	41,544	40,787
8 More than five years	7,484	7,583	7,813	7,704	7,642	7,621	7,531
9 Other securities	76,165	76,470	76,379	76,381	75,826	76,233	76,298
10 Trading account	1,404	1,776	1,439	1,571	1,463	1,305	1,182
11 Investment account	70,958	70,939	70,765	70,639	70,526	71,039	70,959
12 State and political subdivisions, by maturity	44,814	44,685	44,655	44,632	44,634	44,851	44,719
13 One year or less	4,730	4,814	4,878	4,891	4,861	4,898	4,899
14 More than one year	40,084	39,871	39,777	39,742	39,773	39,954	39,820
15 Other bonds, corporate stocks, and securities	26,144	26,254	26,109	26,007	25,892	26,187	26,239
16 Other trading account assets	3,804	3,755	4,176	4,170	3,836	3,889	4,158
17 Federal funds sold ²	82,874	89,642	86,522	81,671	84,527	80,451	79,262
18 To commercial banks in the United States	52,886	54,968	56,782	50,827	52,430	48,189	50,441
19 To nonbank brokers and dealers	21,705	24,479	20,487	21,115	23,022	22,486	20,042
20 To others	8,284	10,194	9,253	9,728	9,075	9,776	8,778
21 Other loans and leases, gross	930,801	930,600	927,744	929,641	928,771	931,987	936,947
22 Commercial and industrial	308,657	309,844	309,706	310,064	310,615	310,174	311,972
23 Bankers acceptances and commercial paper	1,693	1,662	1,701	1,719	1,655	1,675	1,626
24 All others	306,963	308,182	308,004	308,344	308,959	308,499	310,346
25 U.S. addressees	305,065	306,309	306,165	306,543	307,173	306,612	308,541
26 Non-U.S. addressees	1,899	1,873	1,840	1,802	1,787	1,886	1,805
27 Real estate loans	312,059	312,282	312,564	313,450	314,416	317,241	318,561
28 Revolving, home equity	22,786	22,860	22,893	23,032	23,069	23,153	23,224
29 All other	289,273	289,422	289,671	290,418	291,347	294,088	295,337
30 To individuals for personal expenditures	169,934	168,674	168,439	168,533	168,635	168,330	168,166
31 To financial institutions	47,639	45,890	44,501	44,248	42,818	40,998	43,114
32 Commercial banks in the United States	22,962	21,169	20,167	20,347	19,572	17,799	19,869
33 Banks in foreign countries	4,326	3,975	3,656	3,323	3,366	3,543	3,337
34 Nonbank financial institutions	20,351	20,745	20,678	20,577	19,879	19,655	19,908
35 For purchasing and carrying securities	13,586	13,829	14,093	13,575	13,397	15,171	14,509
36 To finance agricultural production	5,588	5,611	5,623	5,638	5,632	5,490	5,526
37 To states and political subdivisions	27,686	27,595	27,398	27,487	27,446	27,552	27,400
38 To foreign governments and official institutions	2,033	2,021	2,067	2,087	2,031	2,111	2,133
39 All other loans	19,320	20,560	19,081	20,140	19,364	20,426	21,069
40 Lease-financing receivables	24,299	24,296	24,273	24,419	24,418	24,494	24,498
41 LESS: Unearned income	5,030	4,924	4,938	4,936	4,952	4,953	4,916
42 Loan and lease reserve ³	33,326	33,403	33,351	33,361	33,233	32,478	32,240
43 Other loans and leases, net	892,445	892,273	889,455	891,344	890,586	894,555	899,791
44 Other assets	133,201	137,148	135,576	136,012	136,284	130,853	136,925
45 Total assets	1,433,391	1,457,176	1,428,856	1,443,195	1,429,418	1,425,503	1,438,546
LIABILITIES							
46 Deposits	962,289	990,155	962,105	988,447	956,957	965,112	991,265
47 Demand deposits	228,946	251,992	220,394	245,193	214,290	217,510	234,753
48 Individuals, partnerships, and corporations	180,980	195,051	173,964	188,257	172,413	174,023	184,094
49 Other holders	47,966	56,941	46,430	56,936	41,877	43,487	50,660
50 State and political subdivisions	5,869	7,368	5,289	5,797	6,074	5,230	5,529
51 U.S. government	1,710	3,453	3,608	11,290	2,971	2,989	5,785
52 Depository institutions in the United States	23,362	27,841	20,787	23,592	19,222	18,862	22,119
53 Banks in foreign countries	7,471	7,082	6,170	5,908	5,423	6,462	6,837
54 Foreign governments and official institutions	1,080	824	798	759	850	682	688
55 Certified and officers' checks	8,474	10,373	9,779	9,590	7,337	9,262	9,700
56 Transaction balances other than demand deposits ⁴	75,943	78,222	77,773	76,998	76,024	75,829	80,375
57 Nontransaction balances	657,401	659,941	663,938	666,256	666,644	671,773	676,137
58 Individuals, partnerships, and corporations	614,987	617,539	621,386	623,902	624,478	628,878	633,936
59 Other holders	42,413	42,402	42,552	42,354	42,166	42,894	42,201
60 States and political subdivisions	32,627	32,830	33,160	33,076	32,925	33,179	32,434
61 U.S. government	844	825	848	852	850	852	979
62 Depository institutions in the United States	8,252	8,083	7,896	7,794	7,769	8,236	8,129
63 Foreign governments, official institutions, and banks	690	665	647	631	622	628	659
64 Liabilities for borrowed money ⁵	293,405	291,878	294,818	282,333	299,030	284,209	273,721
65 Borrowings from Federal Reserve Banks	1,677	1,220	5,098	1,155	1,922	1,965	2,240
66 Treasury tax and loan notes	16,768	10,752	6,612	4,863	14,610	11,854	370
67 Other liabilities for borrowed money ⁶	274,959	279,907	283,108	276,315	282,498	270,390	271,110
68 Other liabilities (including subordinated notes and debentures)	88,527	88,334	85,430	86,444	88,571	89,518	83,474
69 Total liabilities	1,344,220	1,370,367	1,342,353	1,357,224	1,344,559	1,338,839	1,348,460
70 Residual (total assets minus total liabilities) ⁷	89,171	86,809	86,503	85,971	84,859	86,664	90,086
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,149,367	1,156,337	1,149,731	1,153,049	1,154,367	1,160,635	1,160,214
72 Time deposits in amounts of \$100,000 or more	209,149	210,776	213,958	214,363	215,085	217,585	217,867
73 Loans sold outright to affiliates ⁹	1,544	1,588	1,580	1,620	1,882	1,931	1,893
74 Commercial and industrial	1,251	1,301	1,291	1,328	1,591	1,640	1,605
75 Other	293	287	289	292	291	291	288
76 Foreign branch credit extended to U.S. residents ¹⁰	21,582	22,620	22,837	23,273	24,120	23,048	22,565
77 Net owed to related institutions abroad	-15,473	-17,911	-19,930	-18,941	-17,488	-11,738	-22,182

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Apr. 12	Apr. 19	Apr. 26	May 3	May 10	May 17	May 24
	1989						
ASSETS							
1 Cash and balances due from depository institutions	108,226	111,022	107,281	114,428	100,958	111,691	99,736
2 U.S. Treasury and government securities	136,166	136,895	134,968	136,740	136,476	139,437	141,050
3 Trading account	14,519	15,554	12,905	13,913	13,280	15,572	15,203
4 Investment account	121,648	121,341	122,063	122,827	123,196	123,865	125,847
5 Mortgage-backed securities ¹	50,162	50,227	50,660	51,351	51,381	51,619	53,697
All others, by maturity							
6 One year or less	22,878	21,985	21,896	21,842	21,819	21,451	21,208
7 One year through five years	41,039	41,596	42,124	42,080	42,292	42,812	42,828
8 More than five years	7,569	7,533	7,382	7,554	7,704	7,982	8,115
9 Other securities	76,160	75,837	75,859	75,950	76,109	76,180	76,591
10 Trading account	898	1,057	1,031	1,093	1,046	834	923
11 Investment account	71,034	70,761	70,937	70,920	71,074	71,255	71,514
12 State and political subdivisions, by maturity	44,928	44,883	44,867	44,755	44,694	44,698	44,704
13 One year or less	4,958	4,974	4,962	5,000	4,943	4,922	4,925
14 More than one year	39,969	39,909	39,905	39,755	39,751	39,776	39,778
15 Other bonds, corporate stocks, and securities	26,106	25,878	26,070	26,165	26,380	26,557	26,810
16 Other trading account assets	4,229	4,019	3,891	3,936	3,989	4,090	4,153
17 Federal funds sold ²	75,934	79,701	70,973	79,030	67,312	71,904	67,021
18 To commercial banks in the United States	45,728	52,358	47,552	54,920	46,622	49,613	43,270
19 To nonbank brokers and dealers	21,858	20,365	16,549	16,901	14,793	15,402	15,948
20 To others	8,348	6,978	6,872	7,208	5,898	6,889	7,802
21 Other loans and leases, gross	934,694	943,676	942,776	948,947	945,742	952,307	950,235
22 Commercial and industrial	311,243	313,586	314,368	317,455	316,085	316,270	316,238
23 Bankers acceptances and commercial paper	1,664	1,598	1,714	1,741	1,807	1,681	1,749
24 All others	309,579	311,988	312,654	315,715	314,279	314,589	314,490
25 U.S. addressees	307,754	310,249	310,879	313,806	312,407	312,713	312,505
26 Non-U.S. addressees	1,824	1,739	1,774	1,908	1,872	1,877	1,985
27 Real estate loans	319,152	320,717	321,434	321,858	323,087	324,720	324,812
28 Revolving, home equity	23,297	23,541	23,956	24,128	24,128	24,253	24,351
29 All other	295,855	297,177	297,693	297,901	298,959	300,467	300,461
30 To individuals for personal expenditures	168,193	168,886	169,635	169,410	169,215	169,533	169,801
31 To financial institutions	43,439	44,721	43,219	44,390	44,418	46,078	45,108
32 Commercial banks in the United States	19,764	20,589	19,623	20,541	20,491	21,756	21,319
33 Banks in foreign countries	3,524	3,638	3,590	3,667	4,221	3,936	4,148
34 Nonbank financial institutions	20,151	20,495	20,006	20,181	19,706	20,386	19,642
35 For purchasing and carrying securities	13,593	15,434	14,145	14,982	13,624	14,302	13,723
36 To finance agricultural production	5,544	5,568	5,591	5,589	5,614	5,709	5,692
37 To states and political subdivisions	27,374	27,256	27,375	27,311	27,192	27,160	27,089
38 To foreign governments and official institutions	2,090	2,073	2,213	2,050	2,092	2,282	2,132
39 All other loans	19,501	20,876	20,253	21,236	19,743	21,628	21,019
40 Lease-financing receivables	24,565	24,558	24,544	24,667	24,672	24,626	24,620
41 LESS: Unearned income	4,921	4,959	4,955	4,928	4,969	4,988	5,001
42 Loan and lease reserve ³	32,068	32,079	32,153	32,275	32,290	32,331	32,327
43 Other loans and leases, net	897,704	906,638	905,668	911,744	908,483	914,989	912,906
44 Other assets	135,645	138,724	132,629	135,158	135,851	134,304	132,545
45 Total assets	1,429,836	1,448,817	1,427,378	1,453,048	1,425,189	1,448,504	1,429,848
LIABILITIES							
46 Deposits	980,685	987,684	970,192	981,312	964,199	975,560	962,238
47 Demand deposits	224,456	231,664	220,537	230,490	214,733	223,055	210,772
48 Individuals, partnerships, and corporations	180,598	182,421	175,108	178,239	172,648	179,718	168,884
49 Other holders	43,859	49,243	45,430	52,251	42,086	43,337	41,888
50 State and political subdivisions	5,490	6,093	6,274	7,886	5,701	5,775	5,481
51 U.S. government	3,758	7,476	6,456	6,498	2,893	1,653	3,443
52 Depository institutions in the United States	19,695	19,799	18,613	21,236	19,158	20,718	18,588
53 Banks in foreign countries	5,709	5,748	6,262	6,134	5,707	5,801	6,048
54 Foreign governments and official institutions	721	788	741	672	817	1,039	622
55 Certified and officers' checks	8,485	9,339	8,883	9,824	7,810	8,351	7,706
56 Transaction balances other than demand deposits ⁴	80,386	83,542	78,076	77,060	74,499	74,116	73,093
57 Nontransaction balances	675,843	672,478	671,578	673,762	674,967	678,388	678,373
58 Individuals, partnerships, and corporations	633,467	629,969	629,388	631,483	632,317	635,160	635,479
59 Other holders	42,376	42,509	42,190	42,279	42,650	43,229	42,894
60 States and political subdivisions	32,774	32,902	32,614	32,641	33,041	33,563	33,381
61 U.S. government	972	962	975	976	941	939	930
62 Depository institutions in the United States	7,964	7,975	7,981	8,003	8,039	8,066	7,882
63 Foreign governments, official institutions, and banks	666	670	620	659	629	661	701
64 Liabilities for borrowed money ⁵	274,942	288,179	284,303	297,502	286,520	299,649	289,137
65 Borrowings from Federal Reserve Banks	2,010	6,157	1,150	1,632	1,035	1,060	985
66 Treasury tax and loan notes	2,143	21,011	25,359	25,598	25,696	25,696	24,373
67 Other liabilities for borrowed money ⁶	270,789	261,011	257,794	270,272	259,790	272,893	263,779
68 Other liabilities (including subordinated notes and debentures)	84,467	84,120	84,247	85,360	84,686	81,640	84,698
69 Total liabilities	1,340,094	1,359,983	1,338,743	1,364,175	1,335,406	1,356,849	1,336,073
70 Residual (total assets minus total liabilities) ⁷	89,742	88,834	88,635	88,874	89,784	91,655	93,775
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,157,462	1,163,163	1,157,401	1,165,204	1,158,526	1,168,459	1,170,307
72 Time deposits in amounts of \$100,000 or more	217,538	215,548	216,336	217,242	218,000	218,904	219,493
73 Loans sold outright to affiliates ⁹	1,915	1,812	1,871	1,870	1,839	1,877	1,926
74 Commercial and industrial	1,623	1,514	1,573	1,575	1,544	1,555	1,618
75 Other	292	298	298	295	295	322	308
76 Foreign branch credit extended to U.S. residents ¹⁰	22,670	22,770	22,973	23,517	23,561	23,383	23,925
77 Net owed to related institutions abroad	-20,447	-25,580	-17,617	-18,166	-20,222	-21,699	-15,520

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	May 31	June 7	June 14	June 21	June 28	July 5	July 12
	1989						
ASSETS							
1 Cash and balances due from depository institutions	126,680	103,660	113,523	103,755	106,144	122,388	117,371
2 U.S. Treasury and government securities	138,295	138,709	138,701	141,346	141,407	142,602	141,575
3 Trading account	13,217	13,549	13,824	14,428	12,042	13,027	13,259
4 Investment account	125,078	125,160	124,877	126,918	129,364	129,574	128,316
5 Mortgage-backed securities ¹	53,707	53,955	53,965	55,913	57,229	58,144	58,327
All others, by maturity							
6 One year or less	21,717	21,885	21,632	21,639	22,639	21,434	21,197
7 One year through five years	41,621	41,450	41,332	41,170	41,136	41,190	40,230
8 More than five years	8,033	7,871	7,948	8,196	8,360	8,806	8,562
9 Other securities	77,857	77,645	77,183	77,182	77,157	77,191	76,849
10 Trading account	1,138	842	1,027	1,045	1,120	1,151	1,033
11 Investment account	71,891	71,570	71,346	71,503	71,011	70,633	70,683
12 State and political subdivisions, by maturity	44,738	44,481	44,418	44,334	44,112	43,596	43,635
13 One year or less	5,017	5,009	5,000	4,944	4,814	4,580	4,720
14 More than one year	39,721	39,472	39,418	39,390	39,298	39,016	38,915
15 Other bonds, corporate stocks, and securities	27,153	27,089	26,928	27,169	26,899	27,037	27,048
16 Other trading account assets	4,829	5,232	4,810	4,634	5,026	5,406	5,134
17 Federal funds sold ²	77,230	68,442	69,949	70,392	72,422	78,500	71,821
18 To commercial banks in the United States	52,498	43,493	45,348	45,369	47,700	53,399	49,094
19 To nonbank brokers and dealers	17,706	17,847	18,898	18,723	18,361	18,806	16,006
20 To others	7,026	7,102	5,702	6,299	6,360	6,295	6,721
21 Other loans and leases, gross	958,610	955,303	956,300	958,760	956,042	968,498	968,666
22 Commercial and industrial	317,352	316,284	315,489	315,248	313,381	317,151	316,079
23 Bankers acceptances and commercial paper	1,978	1,840	1,880	1,803	1,781	1,892	1,667
24 All other	315,374	314,444	313,610	313,445	311,600	315,259	314,412
25 U.S. addressees	313,443	312,540	311,774	311,574	309,694	313,385	312,694
26 Non-U.S. addressees	1,930	1,904	1,836	1,871	1,906	1,874	1,718
27 Real estate loans	325,672	326,268	327,820	329,011	329,778	331,695	332,851
28 Revolving, home equity	24,458	24,569	24,783	24,908	24,587	24,646	24,765
29 All other	301,214	301,699	303,037	304,103	305,190	307,049	308,087
30 To individuals for personal expenditures	170,052	169,556	170,040	169,617	170,098	171,255	171,532
31 To financial institutions	47,547	46,942	45,573	45,880	43,768	47,077	47,289
32 Commercial banks in the United States	21,664	21,129	20,338	19,717	18,334	20,277	20,969
33 Banks in foreign countries	4,809	4,775	3,950	4,413	3,978	5,008	4,453
34 Nonbank financial institutions	21,074	21,038	21,285	21,751	21,456	21,792	21,867
35 For purchasing and carrying securities	15,679	14,327	15,734	16,174	17,087	16,443	17,508
36 To finance agricultural production	5,704	5,738	5,733	5,753	5,797	5,862	5,965
37 To states and political subdivisions	27,075	26,985	26,906	26,937	26,823	26,757	26,644
38 To foreign governments and official institutions	2,004	2,144	2,073	2,030	1,974	1,993	2,149
39 All other loans	22,920	22,485	22,346	23,469	22,675	25,414	23,820
40 Lease-financing receivables	24,605	24,574	24,587	24,642	24,662	24,850	24,830
41 LESS: Unearned income	4,960	4,973	4,985	5,004	5,002	4,941	4,955
42 Loan and lease reserve ³	32,344	32,467	32,369	32,324	32,099	31,622	31,214
43 Other loans and leases, net	921,306	917,863	918,946	921,433	918,942	931,935	932,497
44 Other assets	134,480	135,510	134,240	134,888	131,764	138,559	131,742
45 Total assets	1,475,849	1,441,829	1,452,542	1,448,995	1,447,836	1,491,175	1,471,855
LIABILITIES							
46 Deposits	997,996	979,500	984,146	973,730	972,238	1,024,016	991,040
47 Demand deposits	244,956	220,627	227,023	220,002	220,029	257,031	225,674
48 Individuals, partnerships, and corporations	190,639	176,321	181,617	175,533	174,500	204,680	181,314
49 Other holders	54,317	44,306	45,406	44,469	45,529	52,351	44,360
50 State and political subdivisions	5,929	5,451	5,920	6,659	6,096	7,412	5,787
51 U.S. government	2,686	3,381	4,554	1,896	2,524	2,068	3,080
52 Depository institutions in the United States	26,080	19,376	19,902	19,821	20,165	22,641	20,090
53 Banks in foreign countries	8,515	7,206	6,020	7,030	6,714	7,857	6,622
54 Foreign governments and official institutions	669	954	891	866	1,022	835	955
55 Certified and officers' checks	10,437	7,939	8,119	8,198	9,008	11,537	7,824
56 Transaction balances other than demand deposits ⁴	74,883	76,308	75,491	73,309	72,432	77,448	75,444
57 Nontransaction balances	678,157	682,565	681,632	680,419	679,777	689,538	689,923
58 Individuals, partnerships, and corporations	635,824	640,400	639,705	639,038	638,640	649,326	649,546
59 Other holders	42,333	42,165	41,927	41,381	41,136	40,212	40,377
60 States and political subdivisions	33,020	32,789	32,688	32,101	31,858	30,863	31,129
61 U.S. government	922	917	883	883	904	916	932
62 Depository institutions in the United States	7,734	7,748	7,677	7,701	7,679	7,814	7,687
63 Foreign governments, official institutions, and banks	657	711	679	696	696	620	629
64 Liabilities for borrowed money ⁵	294,200	281,395	287,263	293,857	298,368	284,169	296,480
65 Borrowings from Federal Reserve Banks	1,349	1,520	1,720	0	960	0	0
66 Treasury tax and loan notes	21,650	7,976	7,142	25,095	25,121	11,896	13,378
67 Other liabilities for borrowed money ⁶	271,201	271,900	278,401	268,762	272,287	272,273	283,102
68 Other liabilities (including subordinated notes and debentures)	89,778	85,851	86,150	86,497	84,267	86,434	86,557
69 Total liabilities	1,381,974	1,346,746	1,357,560	1,354,084	1,354,874	1,394,619	1,374,077
70 Residual (total assets minus total liabilities) ⁷	93,875	95,083	94,982	94,911	92,962	96,555	97,778
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,177,830	1,175,477	1,176,446	1,182,594	1,180,994	1,193,114	1,188,849
72 Time deposits in amounts of \$100,000 or more	217,954	219,781	219,967	219,290	219,343	220,093	221,823
73 Loans sold outright to affiliates ⁹	1,775	1,854	1,859	1,863	1,800	1,625	1,639
74 Commercial and industrial	1,466	1,542	1,548	1,544	1,479	1,306	1,308
75 Other	309	312	312	319	320	319	330
76 Foreign branch credit extended to U.S. residents ¹⁰	24,584	23,955	23,618	23,839	24,311	24,277	24,179
77 Net owed to related institutions abroad	-13,694	-18,030	-15,212	-16,996	-14,657	-20,100	-14,450

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	July 19	July 26	Aug. 2	Aug. 9	Aug. 16	Aug. 23	Aug. 30
	1989						
ASSETS							
1 Cash and balances due from depository institutions	106,343	106,152	117,109	105,600	111,127	104,522	104,797
2 U.S. Treasury and government securities	141,435	143,916	143,714	144,638	146,240	146,742	144,911
3 Trading account	12,558	13,084	12,709	13,651	14,928	13,824	12,040
4 Investment account	128,878	130,832	131,004	130,987	131,311	132,918	132,871
5 Mortgage-backed securities ¹	59,212	60,995	61,706	61,877	63,184	64,551	64,416
All others, by maturity							
6 One year or less	21,025	20,917	20,694	20,816	20,557	20,679	20,737
7 One year through five years	40,137	40,063	39,061	38,875	39,118	38,704	38,134
8 More than five years	8,503	8,857	9,544	9,419	8,451	8,984	9,585
9 Other securities	77,515	77,696	76,122	76,502	76,756	76,648	77,325
10 Trading account	1,075	1,233	1,165	1,252	983	845	856
11 Investment account	70,831	70,949	69,978	70,070	70,138	70,212	70,631
12 State and political subdivisions, by maturity	43,755	43,792	42,258	42,230	42,165	42,175	42,149
13 One year or less	4,803	4,898	4,853	4,843	4,879	4,916	4,947
14 More than one year	38,952	38,894	37,405	37,387	37,286	37,260	37,202
15 Other bonds, corporate stocks, and securities	27,076	27,157	27,720	27,841	27,973	28,037	28,482
16 Other trading account assets	5,609	5,515	4,979	5,180	5,635	5,591	5,837
17 Federal funds sold ²	61,482	63,395	65,998	67,137	68,314	65,608	63,364
18 To commercial banks in the United States	41,267	44,720	46,429	47,493	49,424	46,915	46,043
19 To nonbank brokers and dealers	14,520	12,497	13,136	14,325	13,241	12,164	11,812
20 To others	5,695	6,179	6,432	5,319	5,649	6,529	5,509
21 Other loans and leases, gross	969,298	974,470	978,711	977,003	979,499	979,346	979,280
22 Commercial and industrial	316,543	320,159	318,669	318,554	317,074	317,432	317,289
23 Bankers acceptances and commercial paper	1,756	1,774	1,946	2,034	2,110	2,088	2,221
24 All other	314,787	318,385	316,723	316,520	314,964	315,344	315,068
25 U.S. addressees	313,025	316,731	315,032	314,876	313,272	313,704	313,452
26 Non-U.S. addressees	1,762	1,644	1,692	1,644	1,692	1,640	1,617
27 Real estate loans	333,855	335,647	337,389	338,271	339,882	340,596	341,992
28 Revolving, home equity	24,882	24,953	25,029	25,159	25,339	25,482	25,637
29 All other	308,973	310,694	312,360	313,112	314,543	315,113	316,355
30 To individuals for personal expenditures	171,612	171,928	172,063	172,379	173,038	173,052	173,711
31 To financial institutions	48,208	47,665	49,831	48,650	48,408	48,107	47,280
32 Commercial banks in the United States	21,748	22,094	22,448	22,674	22,715	22,833	21,792
33 Banks in foreign countries	4,415	4,192	5,486	4,539	4,321	4,415	4,336
34 Nonbank financial institutions	22,045	21,379	21,898	21,437	21,372	20,859	21,152
35 For purchasing and carrying securities	16,022	16,424	16,966	16,345	17,177	17,433	16,347
36 To finance agricultural production	5,969	5,981	6,004	5,987	5,987	5,948	5,915
37 To states and political subdivisions	26,661	26,707	26,636	26,549	26,629	26,583	26,583
38 To foreign governments and official institutions	2,037	1,971	1,880	1,847	1,985	1,922	1,922
39 All other loans	23,483	23,061	24,445	23,128	23,899	22,882	22,838
40 Lease-financing receivables	24,909	24,928	24,827	25,292	25,420	25,385	25,405
41 LESS: Unearned income	5,041	5,050	4,970	4,996	5,011	5,023	5,042
42 Loan and lease reserve ³	31,268	31,162	31,217	31,266	31,261	31,307	31,136
43 Other loans and leases, net	932,989	938,259	942,524	940,742	943,227	943,016	943,102
44 Other assets	131,520	127,666	131,146	131,762	128,364	125,936	125,609
45 Total assets	1,451,284	1,457,084	1,476,613	1,466,380	1,474,027	1,462,472	1,459,108
LIABILITIES							
46 Deposits	987,325	983,060	1,007,240	990,705	1,001,556	982,497	988,173
47 Demand deposits	223,674	217,708	235,853	218,119	228,828	210,452	216,942
48 Individuals, partnerships, and corporations	178,589	173,861	187,227	176,422	184,092	168,387	173,829
49 Other holders	45,085	43,847	48,627	41,697	44,736	42,066	43,112
50 State and political subdivisions	5,765	5,904	7,002	5,107	5,688	5,700	5,227
51 U.S. government	4,420	3,057	1,880	1,721	3,582	3,053	3,095
52 Depository institutions in the United States	19,209	19,338	21,882	19,155	19,965	18,720	19,566
53 Banks in foreign countries	6,967	6,381	6,405	5,749	5,770	5,647	6,113
54 Foreign governments and official institutions	832	809	804	763	726	818	677
55 Certified and officers' checks	7,890	8,358	10,655	9,202	9,005	8,128	8,434
56 Transaction balances other than demand deposits ⁴	74,755	74,019	76,932	77,211	76,770	75,000	74,599
57 Nontransaction balances	688,896	691,334	694,455	695,375	695,958	697,045	696,632
58 Individuals, partnerships, and corporations	648,915	651,295	654,680	655,265	655,847	656,281	656,391
59 Other holders	39,981	40,039	39,775	40,110	40,110	40,763	40,241
60 States and political subdivisions	30,797	30,986	30,776	31,189	31,241	31,818	31,540
61 U.S. government	924	927	933	904	904	900	658
62 Depository institutions in the United States	7,626	7,489	7,418	7,364	7,316	7,400	7,395
63 Foreign governments, official institutions, and banks	634	637	649	654	650	645	648
64 Liabilities for borrowed money ⁵	279,550	288,521	284,794	293,699	293,641	298,331	289,982
65 Borrowings from Federal Reserve Banks	25	0	0	700	0	2,269	0
66 Treasury tax and loan notes	13,439	16,148	10,119	4,188	14,267	14,163	15,824
67 Other liabilities for borrowed money ⁶	266,086	272,373	274,675	288,811	279,374	281,899	274,158
68 Other liabilities (including subordinated notes and debentures)	86,916	88,129	86,306	87,225	85,692	88,150	88,276
69 Total liabilities	1,353,790	1,359,710	1,378,340	1,371,629	1,380,889	1,368,978	1,366,431
70 Residual (total assets minus total liabilities) ⁷	97,494	97,374	98,273	94,751	93,138	93,493	92,677
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,186,715	1,192,664	1,195,667	1,195,112	1,198,669	1,198,596	1,197,045
72 Time deposits in amounts of \$100,000 or more	221,089	221,595	221,896	222,958	222,735	223,680	223,298
73 Loans sold outright to affiliates ⁹	1,686	1,670	1,694	1,643	1,679	1,698	1,702
74 Commercial and industrial	1,347	1,331	1,353	1,302	1,342	1,371	1,375
75 Other	339	338	341	341	337	327	328
76 Foreign branch credit extended to U.S. residents ¹⁰	24,354	23,934	24,065	24,374	23,586	22,310	21,071
77 Net owed to related institutions abroad	-14,486	-9,637	-11,391	-13,980	-13,671	-9,637	-8,338

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Sept. 6	Sept. 13	Sept. 20	Sept. 27	Oct. 4
	1989				
ASSETS					
1 Cash and balances due from depository institutions	119,211	111,261	118,003	112,199	120,855
2 U.S. Treasury and government securities	146,058	145,844	146,325	146,045	150,226
3 Trading account	13,338	13,127	12,652	11,778	13,664
4 Investment account	132,720	132,717	133,673	134,267	136,562
5 Mortgage-backed securities ¹	64,196	65,091	65,047	64,379	65,998
All others, by maturity					
6 One year or less	20,571	20,221	20,382	18,927	20,752
7 One year through five years	37,925	37,673	37,909	38,943	36,700
8 More than five years	10,028	9,733	10,335	12,018	13,112
9 Other securities	77,479	77,384	76,657	75,767	75,456
10 Trading account	794	839	858	917	893
11 Investment account	70,483	70,389	70,179	69,554	69,140
12 State and political subdivisions, by maturity	42,008	42,011	41,918	41,867	41,711
13 One year or less	4,949	4,964	4,954	4,913	5,014
14 More than one year	37,059	37,047	36,964	36,954	36,697
15 Other bonds, corporate stocks, and securities	28,475	28,378	28,261	27,687	27,429
16 Other trading account assets	6,202	6,155	5,620	5,296	5,422
17 Federal funds sold ²	71,057	62,122	69,440	63,057	69,329
18 To commercial banks in the United States	52,198	42,014	49,414	44,762	49,890
19 To nonbank brokers and dealers	11,799	13,421	12,961	11,883	12,876
20 To others	7,059	6,686	7,066	6,412	6,563
21 Other loans and leases, gross	986,860	985,905	991,775	988,224	993,796
22 Commercial and industrial	319,038	316,554	318,726	316,529	319,767
23 Bankers acceptances and commercial paper	2,207	2,128	2,107	2,152	2,235
24 All others	316,830	314,425	316,620	314,378	317,532
25 U.S. addressees	315,200	312,847	314,725	312,507	315,827
26 Non-U.S. addressees	1,631	1,578	1,894	1,871	1,705
27 Real estate loans	344,195	346,086	347,300	348,232	349,160
28 Revolving, home equity	25,768	25,987	26,145	26,270	26,405
29 All other	318,426	320,100	321,155	321,962	322,755
30 To individuals for personal expenditures	174,107	175,318	175,909	176,063	175,678
31 To financial institutions	47,931	47,381	46,669	46,706	48,629
32 Commercial banks in the United States	21,928	21,319	20,960	21,032	21,507
33 Banks in foreign countries	4,392	4,618	4,415	4,721	5,038
34 Nonbank financial institutions	21,612	21,444	21,295	20,952	22,084
35 For purchasing and carrying securities	17,589	17,262	18,947	16,784	16,848
36 To finance agricultural production	5,905	5,908	5,849	5,808	5,788
37 To states and political subdivisions	26,455	26,425	26,382	26,418	26,286
38 To foreign governments and official institutions	1,873	1,927	1,997	1,989	1,910
39 All other loans	24,324	23,536	24,260	23,977	23,885
40 Lease-financing receivables	25,444	25,508	25,734	25,717	25,844
41 Less: Unearned income	5,016	5,074	5,095	5,099	5,074
42 Loan and lease reserve ³	31,173	31,137	31,135	31,864	37,598
43 Other loans and leases, net	950,671	949,693	955,544	951,261	951,124
44 Other assets	131,389	129,659	123,952	129,892	130,931
45 Total assets	1,495,865	1,475,963	1,489,921	1,478,220	1,497,920
LIABILITIES					
46 Deposits	1,017,294	1,001,956	999,305	997,410	1,016,476
47 Demand deposits	238,040	223,857	225,756	224,775	234,911
48 Individuals, partnerships, and corporations	187,579	181,711	176,722	177,838	184,685
49 Other holders	50,461	42,146	49,035	46,937	50,226
50 State and political subdivisions	5,950	5,250	6,196	6,469	5,688
51 U.S. government	4,608	2,216	6,112	3,128	5,361
52 Depository institutions in the United States	23,391	19,186	20,483	19,498	21,248
53 Banks in foreign countries	6,078	6,552	6,217	7,047	7,295
54 Foreign governments and official institutions	940	537	859	973	716
55 Certified and officers' checks	9,494	8,405	9,167	9,823	9,919
56 Transaction balances other than demand deposits ⁴	79,028	77,313	75,234	74,128	78,829
57 Nontransaction balances	700,227	700,786	698,315	698,507	702,736
58 Individuals, partnerships, and corporations	660,403	660,992	659,036	659,191	663,616
59 Other holders	39,824	39,794	39,279	39,316	39,120
60 States and political subdivisions	30,982	31,150	30,676	30,785	30,621
61 U.S. government	887	861	883	871	871
62 Depository institutions in the United States	7,302	7,141	7,068	7,000	6,972
63 Foreign governments, official institutions, and banks	652	641	652	661	656
64 Liabilities for borrowed money ⁵	293,780	295,265	309,680	300,281	305,044
65 Borrowings from Federal Reserve Banks	55	0	370	0	3,040
66 Treasury tax and loan notes	4,038	8,178	24,901	25,049	11,730
67 Other liabilities for borrowed money ⁶	289,686	287,086	284,409	275,232	290,274
68 Other liabilities (including subordinated notes and debentures)	89,465	85,599	87,168	87,583	86,926
69 Total liabilities	1,400,539	1,382,820	1,396,153	1,385,274	1,408,447
70 Residual (total assets minus total liabilities) ⁷	95,326	93,143	93,768	92,946	89,473
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,207,328	1,207,920	1,213,824	1,207,299	1,217,409
72 Time deposits in amounts of \$100,000 or more	222,890	222,772	222,133	221,582	222,304
73 Loans sold outright to affiliates ⁹	1,674	1,598	1,635	1,670	1,647
74 Commercial and industrial	1,347	1,271	1,312	1,329	1,335
75 Other	327	327	322	340	312
76 Foreign branch credit extended to U.S. residents ¹⁰	19,524	19,368	19,275	19,124	19,020
77 Net owed to related institutions abroad	-10,616	-12,018	-7,868	-9,195	-13,529

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Oct. 11	Oct. 18	Oct. 25	Nov. 1	Nov. 8	Nov. 15
	1989					
ASSETS						
1 Cash and balances due from depository institutions	125,089	119,380	106,422	131,182	109,755	118,441
2 U.S. Treasury and government securities	152,181	157,443	159,562	161,638	162,236	164,979
3 Trading account	14,349	17,187	18,845	20,456	20,965	22,551
4 Investment account	137,833	140,255	140,716	141,182	141,271	142,428
5 Mortgage-backed securities ¹	66,093	67,803	68,791	68,878	69,019	70,762
All others, by maturity						
6 One year or less	20,941	20,648	20,164	20,420	20,284	19,887
7 One year through five years	37,203	37,151	37,030	36,223	36,418	36,396
8 More than five years	13,595	14,653	14,731	15,661	15,549	15,383
9 Other securities	76,437	75,393	75,148	73,911	73,558	73,667
10 Trading account	748	780	915	915	902	1,066
11 Investment account	69,028	68,723	68,151	66,848	66,537	66,534
12 State and political subdivisions, by maturity	41,658	41,519	40,856	39,789	39,463	39,301
13 One year or less	5,008	4,997	4,954	4,954	5,047	5,038
14 More than one year	36,650	36,522	35,865	34,835	34,417	34,264
15 Other bonds, corporate stocks, and securities	27,371	27,204	27,295	27,060	27,074	27,233
16 Other trading account assets	6,661	5,889	6,082	6,148	6,119	6,066
17 Federal funds sold ²	61,994	66,558	65,946	88,846	70,469	82,016
18 To commercial banks in the United States	41,296	44,605	45,352	62,330	47,177	57,415
19 To nonbank brokers and dealers	13,875	15,303	14,092	16,888	16,355	16,509
20 To others	6,823	6,650	6,502	9,628	6,937	8,092
21 Other loans and leases, gross	997,267	999,523	998,311	1,007,256	996,961	1,002,949
22 Commercial and industrial	320,683	319,567	319,356	322,275	319,878	321,508
23 Bankers acceptances and commercial paper	2,133	2,260	2,268	1,833	1,816	1,739
24 All others	318,550	317,307	317,088	320,442	318,062	319,769
25 U.S. addressees	316,731	315,425	315,407	318,615	316,305	317,871
26 Non-U.S. addressees	1,819	1,882	1,681	1,827	1,757	1,898
27 Real estate loans	350,143	352,012	352,268	353,762	354,663	355,516
28 Revolving, home equity	26,526	26,656	26,732	26,825	26,879	26,992
29 All other	323,617	325,357	325,535	326,937	327,784	328,524
30 To individuals for personal expenditures	175,088	175,495	176,036	176,145	176,162	176,753
31 To financial institutions	51,026	51,305	50,324	51,690	49,239	50,387
32 Commercial banks in the United States	22,776	23,990	22,883	23,214	21,358	22,752
33 Banks in foreign countries	5,500	5,060	5,202	5,168	4,660	4,691
34 Nonbank financial institutions	22,750	22,255	22,238	23,308	23,221	22,944
35 For purchasing and carrying securities	16,246	16,756	17,023	17,394	15,212	16,081
36 To finance agricultural production	5,749	5,748	5,664	5,638	5,589	5,600
37 To states and political subdivisions	26,132	26,041	26,278	26,153	26,053	25,767
38 To foreign governments and official institutions	1,893	1,853	1,776	1,796	1,818	1,820
39 All other loans	24,272	24,599	23,420	26,206	22,198	23,330
40 Lease-financing receivables	26,035	26,145	26,166	26,197	26,197	26,188
41 LESS: Unearned income	5,072	5,100	5,103	5,056	5,079	5,083
42 Loan and lease reserve ³	38,220	38,362	38,443	38,252	38,359	38,408
43 Other loans and leases, net	953,974	956,061	954,765	963,948	953,523	959,458
44 Other assets	130,366	131,965	129,047	135,064	135,528	138,278
45 Total assets	1,500,043	1,506,799	1,490,889	1,554,590	1,505,070	1,536,839
LIABILITIES						
46 Deposits	1,022,450	1,023,672	1,007,045	1,042,717	1,017,780	1,041,751
47 Demand deposits	240,932	235,125	218,822	249,778	224,659	245,445
48 Individuals, partnerships, and corporations	192,644	185,577	175,400	196,245	179,630	195,364
49 Other holders	48,288	49,548	43,422	53,533	45,030	50,080
50 State and political subdivisions	5,473	5,972	6,035	7,181	5,302	6,692
51 U.S. government	1,810	4,341	2,277	1,597	3,243	4,282
52 Depository institutions in the United States	24,057	22,711	19,631	26,457	20,472	23,676
53 Banks in foreign countries	6,778	7,058	6,429	7,138	6,068	6,051
54 Foreign governments and official institutions	843	786	746	738	621	592
55 Certified and officers' checks	9,328	8,681	8,303	10,422	9,325	8,788
56 Transaction balances other than demand deposits ⁴	77,898	77,442	76,324	78,957	79,182	79,091
57 Nontransaction balances	703,620	711,106	711,899	713,982	713,939	717,215
58 Individuals, partnerships, and corporations	664,366	672,140	672,438	675,256	675,323	678,455
59 Other holders	39,253	38,966	39,461	38,726	38,617	38,760
60 States and political subdivisions	30,791	30,676	30,936	30,201	30,152	30,413
61 U.S. government	943	933	938	949	952	949
62 Depository institutions in the United States	6,875	6,735	6,962	6,972	6,896	6,819
63 Foreign governments, official institutions, and banks	643	622	626	604	617	579
64 Liabilities for borrowed money ⁵	302,601	304,523	304,846	329,783	310,021	315,140
65 Borrowings from Federal Reserve Banks	50	30	0	0	0	1,150
66 Treasury tax and loan notes	11,392	10,111	14,155	24,184	2,497	3,228
67 Other liabilities for borrowed money ⁶	291,159	294,381	290,691	305,599	307,524	310,762
68 Other liabilities (including subordinated notes and debentures)	83,321	85,436	87,545	90,821	87,904	88,707
69 Total liabilities	1,408,372	1,413,631	1,399,436	1,463,321	1,415,705	1,445,598
70 Residual (total assets minus total liabilities) ⁷	91,671	93,168	91,453	91,270	89,366	91,241
MEMO						
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,223,808	1,230,321	1,230,731	1,246,108	1,234,689	1,243,444
72 Time deposits in amounts of \$100,000 or more	221,809	223,030	224,404	222,576	223,252	222,851
73 Loans sold outright to affiliates ⁹	1,277	1,471	1,575	1,526	1,523	1,126
74 Commercial and industrial	977	1,171	1,265	1,226	1,221	825
75 Other	300	300	310	300	302	301
76 Foreign branch credit extended to U.S. residents ¹⁰	18,191	18,488	18,984	18,623	18,907	18,581
77 Net owed to related institutions abroad	-14,881	-16,036	-8,637	-10,139	-12,898	-18,107

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Nov. 22	Nov. 29	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	1989					
ASSETS						
1 Cash and balances due from depository institutions	112,512	120,740	113,743	115,747	124,060	139,294
2 U.S. Treasury and government securities	164,413	163,260	166,534	167,026	163,079	157,663
3 Trading account	21,287	19,656	22,103	22,157	19,279	15,954
4 Investment account	143,126	143,604	144,431	144,868	143,800	141,709
5 Mortgage-backed securities ¹	71,234	71,523	71,796	72,081	72,086	69,355
All others, by maturity						
6 One year or less	19,852	19,830	20,481	20,965	20,511	20,547
7 One year through five years	36,647	36,768	35,956	35,735	35,424	35,835
8 More than five years	15,393	15,484	16,198	16,088	15,780	15,972
9 Other securities	73,333	73,169	73,536	73,336	73,026	72,938
10 Trading account	1,035	1,184	1,090	1,081	1,255	1,278
11 Investment account	66,252	66,003	66,145	65,849	66,015	66,045
12 State and political subdivisions, by maturity	39,198	39,074	38,714	38,480	38,095	38,026
13 One year or less	5,053	5,059	5,128	5,078	5,034	4,995
14 More than one year	34,145	34,015	33,586	33,402	33,061	33,031
15 Other bonds, corporate stocks, and securities	27,054	26,929	27,467	27,775	27,810	28,064
16 Other trading account assets	6,046	5,982	6,265	6,001	5,866	5,570
17 Federal funds sold ²	66,467	68,042	71,846	71,165	72,421	69,849
18 To commercial banks in the United States	44,295	46,657	48,764	49,490	52,385	51,087
19 To nonbank brokers and dealers	15,782	14,996	15,248	14,638	13,459	13,587
20 To others	6,389	6,389	7,834	7,037	6,577	5,175
21 Other loans and leases, gross	1,003,692	1,002,999	1,003,046	1,004,970	1,008,541	1,007,605
22 Commercial and industrial	321,400	320,237	319,632	320,087	321,550	320,316
23 Bankers acceptances and commercial paper	1,738	1,538	1,513	1,428	1,421	1,421
24 All others	319,662	318,699	318,119	318,659	320,128	318,895
25 U.S. addressees	317,911	316,945	316,366	316,884	318,399	317,161
26 Non-U.S. addressees	1,751	1,754	1,753	1,775	1,730	1,734
27 Real estate loans	355,910	356,922	358,102	359,151	359,407	358,418
28 Revolving, home equity	27,074	27,158	27,256	27,384	27,573	27,619
29 All other	328,836	329,764	330,846	331,768	331,834	330,799
30 To individuals for personal expenditures	176,839	177,436	177,828	179,018	179,571	180,134
31 To financial institutions	50,615	49,544	49,745	49,059	48,755	48,485
32 Commercial banks in the United States	23,414	22,202	22,103	21,706	21,418	21,709
33 Banks in foreign countries	4,549	4,458	4,615	4,368	4,873	4,434
34 Nonbank financial institutions	22,652	22,884	23,027	22,986	22,465	22,342
35 For purchasing and carrying securities	16,431	15,835	15,361	16,927	17,185	16,310
36 To finance agricultural production	5,528	5,481	5,434	5,478	5,459	5,571
37 To states and political subdivisions	25,648	25,608	25,430	25,218	25,141	25,081
38 To foreign governments and official institutions	1,725	1,751	1,687	1,710	1,799	1,757
39 All other loans	23,345	23,913	23,895	22,360	23,635	25,280
40 Lease-financing receivables	26,252	26,272	25,932	25,962	26,041	26,251
41 LESS: Unearned income	5,134	5,105	5,006	5,010	4,976	4,942
42 Loan and lease reserve ³	38,394	38,250	38,581	38,741	38,616	38,227
43 Other loans and leases, net	960,164	959,645	959,460	961,219	964,949	964,437
44 Other assets	132,976	133,998	136,459	137,460	137,067	136,319
45 Total assets	1,509,865	1,518,854	1,521,577	1,525,953	1,534,601	1,540,500
LIABILITIES						
46 Deposits	1,023,784	1,019,219	1,029,897	1,029,270	1,045,612	1,047,220
47 Demand deposits	229,954	225,823	229,739	230,742	249,672	250,033
48 Individuals, partnerships, and corporations	183,934	181,282	184,885	187,679	193,620	199,380
49 Other holders	46,020	44,541	44,853	43,063	56,052	50,653
50 State and political subdivisions	6,985	5,683	6,057	6,004	7,510	7,305
51 U.S. government	3,228	1,810	2,691	1,462	5,120	1,869
52 Depository institutions in the United States	20,179	20,981	20,494	20,254	22,533	23,294
53 Banks in foreign countries	6,583	6,250	6,304	5,982	8,196	6,844
54 Foreign governments and official institutions	781	618	606	878	628	681
55 Certified and officers' checks	8,264	9,199	8,701	8,484	12,064	10,659
56 Transaction balances other than demand deposits ⁴	78,431	77,572	81,493	79,916	80,865	80,897
57 Nontransaction balances	715,398	715,823	718,665	718,612	715,075	716,291
58 Individuals, partnerships, and corporations	676,762	676,974	679,981	679,843	677,054	677,656
59 Other holders	38,636	38,850	38,685	38,769	38,021	38,635
60 States and political subdivisions	30,283	30,360	30,226	30,250	29,377	30,002
61 U.S. government	956	952	902	905	890	885
62 Depository institutions in the United States	6,823	6,969	6,994	7,060	7,222	7,179
63 Foreign governments, official institutions, and banks	574	569	563	554	533	568
64 Liabilities for borrowed money ⁵	307,153	317,211	313,446	313,681	304,630	308,802
65 Borrowings from Federal Reserve Banks	0	899	0	25	0	1,943
66 Treasury tax and loan notes	7,548	9,509	7,711	7,291	17,441	15,075
67 Other liabilities for borrowed money ⁶	299,604	306,803	305,735	306,365	287,189	291,784
68 Other liabilities (including subordinated notes and debentures)	89,940	91,638	87,749	92,745	91,709	93,621
69 Total liabilities	1,420,877	1,428,069	1,431,092	1,435,697	1,441,952	1,449,644
70 Residual (total assets minus total liabilities) ⁷	88,988	90,786	90,484	90,256	92,650	90,856
MEMO						
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,240,195	1,238,611	1,244,094	1,245,301	1,243,265	1,235,259
72 Time deposits in amounts of \$100,000 or more	222,732	222,262	222,295	221,660	219,856	219,194
73 Loans sold outright to affiliates ⁹	829	536	536	536	524	532
74 Commercial and industrial	525	231	233	232	229	235
75 Other	304	305	304	305	295	297
76 Foreign branch credit extended to U.S. residents ¹⁰	18,863	18,988	18,313	18,452	18,640	18,362
77 Net owed to related institutions abroad	-11,377	-9,436	-18,720	-15,206	-15,151	-10,944

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Jan. 3	Jan. 10	Jan. 17	Jan. 24	Jan. 31	Feb. 7	Feb. 14
	1990						
ASSETS							
1 Cash and balances due from depository institutions	142,087	119,131	144,070	112,803	110,338	102,935	107,948
2 U.S. Treasury and government securities	163,663	166,795	168,868	170,795	173,821	175,952	175,830
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	146,147	148,912	151,474	152,494
5 Mortgage-backed securities ¹	69,809	69,501	70,571	72,683	73,578	75,048	75,188
All others, by maturity							
6 One year or less	20,438	21,023	20,870	21,289	21,945	22,860	23,655
7 One year through five years	34,882	35,404	34,909	35,428	35,485	35,513	35,582
8 More than five years	18,166	18,307	17,649	16,746	17,903	18,053	18,068
9 Other securities	73,087	73,028	72,567	73,167	73,078	73,461	73,125
10 Trading account	1,246	1,058	960	990	905	784	657
11 Investment account	66,145	65,849	66,015	66,045	66,042	65,789	65,879
12 State and political subdivisions, by maturity	37,629	37,416	37,314	37,237	37,061	36,975	36,939
13 One year or less	4,727	4,593	4,563	4,572	4,606	4,716	4,685
14 More than one year	32,902	32,822	32,751	32,664	32,455	32,260	32,254
15 Other bonds, corporate stocks, and securities	28,515	28,433	28,701	28,809	28,981	28,814	28,940
16 Other trading account assets	5,697	6,121	5,592	6,132	6,131	6,888	6,589
17 Federal funds sold ²	72,857	66,639	71,671	65,045	71,318	69,882	71,330
18 To commercial banks in the United States	55,299	47,992	51,990	45,782	50,278	49,966	49,706
19 To nonbank brokers and dealers	13,031	13,415	14,224	14,414	15,062	14,525	16,190
20 To others	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	1,006,978	1,008,458	1,006,867	1,012,445
22 Commercial and industrial	319,848	318,677	317,409	316,766	317,602	318,931	318,760
23 Bankers acceptances and commercial paper	1,425	1,394	1,457	1,331	1,431	1,508	1,496
24 All others	318,424	317,284	315,951	315,435	316,171	317,424	317,264
25 U.S. addressees	316,657	315,561	314,285	313,851	314,613	315,861	315,754
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	359,765	359,865	361,797	365,030
28 Revolving, home equity	27,852	27,944	27,998	28,081	28,210	28,244	28,704
29 All other	331,071	331,273	331,496	331,683	331,656	333,553	336,326
30 To individuals for personal expenditures	180,818	180,461	180,125	180,278	180,143	178,076	178,429
31 To financial institutions	51,201	50,726	54,409	53,310	53,009	52,624	51,567
32 Commercial banks in the United States	23,401	24,064	26,622	27,629	27,201	26,304	25,583
33 Banks in foreign countries	5,191	4,131	5,188	4,131	4,087	4,288	4,240
34 Nonbank financial institutions	22,608	22,532	22,599	21,550	21,720	22,031	21,745
35 For purchasing and carrying securities	14,650	14,767	16,300	16,251	16,041	14,704	17,703
36 To finance agricultural production	5,680	5,621	5,580	5,553	5,520	5,482	5,494
37 To states and political subdivisions	25,041	24,919	24,835	24,818	24,758	24,774	24,780
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	25,214	22,418	23,591	21,765	23,355	22,539	22,676
40 Lease-financing receivables	26,451	26,658	26,749	26,988	26,642	26,566	26,611
41 LESS: Unearned income	4,925	4,915	4,911	4,911	4,837	4,834	4,843
42 Loan and lease reserve ³	37,933	37,527	37,645	38,110	37,948	38,154	38,375
43 Other loans and leases, net	966,623	962,559	967,483	963,957	965,673	963,879	969,227
44 Other assets	139,655	136,355	134,434	133,609	138,852	137,159	136,223
45 Total assets	1,557,972	1,524,505	1,559,095	1,519,376	1,533,080	1,523,267	1,533,684
LIABILITIES							
46 Deposits	1,080,754	1,042,926	1,066,747	1,018,076	1,032,338	1,027,201	1,035,588
47 Demand deposits	271,638	235,259	260,704	219,485	232,119	219,964	226,231
48 Individuals, partnerships, and corporations	215,081	188,221	204,568	173,871	184,965	176,802	183,181
49 Other holders	56,557	47,038	56,136	45,614	47,154	43,162	43,050
50 State and political subdivisions	8,112	6,170	6,770	6,560	7,160	6,016	6,299
51 U.S. government	2,730	3,554	4,504	4,127	2,246	3,495	3,186
52 Depository institutions in the United States	26,297	20,995	27,495	20,012	21,208	18,984	19,369
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	8,186
56 Transaction balances other than demand deposits ⁴	86,494	83,694	82,986	78,986	80,302	81,741	80,087
57 Nontransaction balances	722,622	723,972	723,057	719,605	719,916	725,496	729,270
58 Individuals, partnerships, and corporations	684,663	684,595	683,914	680,380	680,933	686,015	689,554
59 Other holders	37,960	39,377	39,143	39,225	38,983	39,481	39,716
60 States and political subdivisions	29,478	30,947	30,792	31,018	30,759	31,403	31,604
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	6,671
63 Foreign governments, official institutions, and banks	573	572	598	597	584	577	591
64 Liabilities for borrowed money ⁵	297,894	296,317	307,782	313,937	313,239	313,250	309,614
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 ⁶	295,810	290,340	295,429	289,418	287,083	296,817	293,338
68 Other liabilities (including subordinated notes and debentures)	87,488	91,339	92,424	95,923	93,618	88,903	93,675
69 Total liabilities	1,466,136	1,430,583	1,466,953	1,427,937	1,439,195	1,429,355	1,438,877
70 Residual (total assets minus total liabilities) ⁷	91,835	93,922	92,142	91,439	93,885	93,912	94,806
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,240,388	1,239,406	1,244,535	1,242,574	1,249,195	1,249,891	1,257,441
72 Time deposits in amounts of \$100,000 or more	219,220	218,992	218,168	217,838	216,559	217,896	218,553
73 Loans sold outright to affiliates ⁹	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 ¹⁰	18,435	19,218	19,324	19,720	19,201	19,440	19,450
77 Net owed to related institutions abroad	-18,590	-12,792	-8,638	-4,984	-9,353	-12,274	-6,703

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Feb. 21	Feb. 28	Mar. 7	Mar. 14	Mar. 21	Mar. 28	Apr. 4
	1990						
ASSETS							
1 Cash and balances due from depository institutions	120,064	113,528	109,443	114,801	107,717	108,348	116,565
2 U.S. Treasury and government securities	175,834	176,204	177,502	174,042	172,678	171,114	173,105
3 Trading account	23,271	23,175	24,749	21,825	20,582	17,741	19,132
4 Investment account	152,563	153,029	152,753	152,216	152,095	153,373	153,973
5 Mortgage-backed securities ¹	74,387	74,966	74,984	74,936	75,240	74,055	73,753
All others, by maturity							
6 One year or less	23,633	23,966	24,101	23,948	23,415	23,528	23,179
7 One year through five years	35,915	35,421	34,871	34,480	34,397	34,341	34,390
8 More than five years	18,629	18,676	18,797	18,853	19,043	21,450	22,651
9 Other securities	72,984	73,071	72,798	73,522	73,429	72,072	72,189
10 Trading account	596	692	683	742	727	839	707
11 Investment account	66,112	65,917	65,445	65,436	65,124	63,772	63,130
12 State and political subdivisions, by maturity	36,808	36,697	36,380	36,142	35,508	35,094	35,094
13 One year or less	4,661	4,699	4,695	4,698	4,682	4,366	4,162
14 More than one year	32,147	31,998	31,685	31,587	31,461	31,142	30,932
15 Other bonds, corporate stocks, and securities	29,304	29,220	29,065	29,151	28,982	28,264	28,036
16 Other trading account assets	6,275	6,461	6,670	7,344	7,579	7,460	8,352
17 Federal funds sold ²	71,349	69,839	71,259	70,526	71,934	70,189	77,613
18 To commercial banks in the United States	51,549	50,153	51,186	50,210	51,625	50,448	58,250
19 To nonbank brokers and dealers	15,466	15,134	15,584	15,313	14,891	14,703	14,516
20 To others	4,333	4,551	4,489	5,003	5,419	5,038	4,847
21 Other loans and leases, gross	1,015,355	1,013,616	1,016,519	1,013,156	1,017,981	1,014,236	1,015,390
22 Commercial and industrial	319,501	322,019	323,247	322,436	324,018	322,810	325,718
23 Bankers acceptances and commercial paper	1,494	1,536	1,750	1,611	1,563	1,629	1,625
24 All others	318,007	320,483	321,497	320,825	322,454	321,181	324,093
25 U.S. addressees	318,442	318,923	319,957	319,272	320,776	319,683	322,540
26 Non-U.S. addressees	1,565	1,559	1,540	1,553	1,678	1,497	1,553
27 Real estate loans	365,348	365,501	366,367	367,998	368,363	368,843	368,499
28 Revolving, home equity	28,730	28,750	28,836	28,933	28,998	28,960	28,839
29 All other	336,618	336,751	337,531	339,065	339,365	339,883	339,660
30 To individuals for personal expenditures	178,626	177,645	176,965	176,926	176,549	174,668	174,181
31 To financial institutions	52,028	50,561	53,456	52,669	53,255	51,077	50,769
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 financial institutions	21,802	22,171	22,731	22,452	22,151	21,880	22,769
35 For purchasing and carrying securities	18,293	16,367	16,689	14,039	15,843	16,613	15,702
36 To finance agricultural production	5,451	5,442	5,452	5,491	5,466	5,443	5,548
37 To states and political subdivisions	25,013	24,689	24,526	24,430	24,406	24,407	24,190
38 To foreign governments and official institutions	1,569	1,473	1,196	1,181	1,226	1,490	1,601
39 All other loans	22,962	23,389	21,951	21,353	22,165	22,228	22,481
40 Lease-financing receivables	26,564	26,530	26,671	26,633	26,689	26,658	26,699
41 LESS: Unearned income	4,839	4,799	4,781	4,792	4,797	4,768	4,597
42 Loan and lease reserve ³	38,393	38,308	38,423	38,421	38,459	37,917	36,972
43 Other loans and leases, net	972,124	970,508	973,316	969,944	974,725	971,551	973,820
44 Other assets	133,139	136,322	137,176	136,328	134,982	131,832	137,475
45 Total assets	1,545,493	1,539,472	1,541,493	1,539,162	1,535,466	1,525,108	1,550,767
LIABILITIES							
46 Deposits	1,045,002	1,043,646	1,040,131	1,043,930	1,031,879	1,035,771	1,061,320
47 Demand deposits	235,296	233,926	221,828	228,436	216,714	220,821	235,888
48 Individuals, partnerships, and corporations	184,035	186,366	177,888	183,493	173,879	177,624	186,375
49 Other holders	51,261	47,560	43,941	44,942	42,835	43,197	49,513
50 State and political subdivisions	6,358	6,943	5,238	5,411	6,182	5,674	5,859
51 U.S. government	3,816	2,988	3,664	3,777	1,558	2,431	6,302
52 Depository institutions in the United States	24,393	22,359	20,560	20,792	19,398	19,574	21,141
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	8,685	8,922	8,344	8,209	8,475	8,519	8,852
56 Transaction balances other than demand deposits ⁴	80,479	81,610	83,498	82,152	81,480	81,025	86,689
57 Nontransaction balances	729,227	728,110	734,804	733,342	733,685	733,926	738,743
58 Individuals, partnerships, and corporations	689,758	688,629	695,647	694,003	694,345	694,522	699,492
59 Other holders	39,469	39,480	39,157	39,339	39,340	39,404	39,252
60 States and political subdivisions	31,431	31,554	31,265	31,395	31,311	31,387	31,043
61 U.S. government	855	868	869	861	863	863	870
62 Depository institutions in the United States	6,601	6,480	6,460	6,524	6,545	6,532	6,783
63 Foreign governments, official institutions, and banks	582	577	562	559	622	621	555
64 Liabilities for borrowed money ⁵	312,701	303,053	308,579	306,127	312,678	302,792	303,553
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 ⁶	299,541	290,871	299,756	300,771	295,923	290,426	301,363
68 Other liabilities (including subordinated notes and debentures)	91,784	94,575	94,967	90,351	93,045	89,072	89,473
69 Total liabilities	1,449,486	1,441,274	1,443,676	1,440,408	1,437,602	1,427,636	1,454,345
70 Residual (total assets minus total liabilities) ⁷	96,007	98,198	97,816	98,753	97,864	97,472	96,422
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,258,578	1,258,053	1,260,152	1,254,970	1,257,685	1,252,306	1,256,319
72 Time deposits in amounts of \$100,000 or more	217,742	216,312	220,371	217,354	217,558	217,435	217,633
73 Loans sold outright to affiliates ⁹	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 ¹⁰	19,840	18,893	19,226	19,526	19,511	19,542	19,953
77 Net owed to related institutions abroad	-3,396	-3,972	-5,516	-9,576	-5,111	-6,015	-12,996

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Apr. 11	Apr. 18	Apr. 25	May 2	May 9	May 16	May 23
	1990						
ASSETS							
1 Cash and balances due from depository institutions	110,736	120,640	107,048	117,013	103,657	114,868	104,622
2 U.S. Treasury and government securities	173,067	173,707	172,398	173,455	171,657	173,362	175,346
3 Trading account	18,404	18,670	15,155	14,996	13,227	15,390	14,500
4 Investment account	154,663	155,037	157,243	158,459	158,430	157,972	160,846
5 Mortgage-backed securities ¹	73,901	73,797	74,220	74,980	75,074	74,640	78,045
All others, by maturity							
6 One year or less	23,358	23,608	25,074	24,840	24,719	24,327	23,733
7 One year through five years	34,698	34,992	35,280	35,133	35,153	35,388	35,481
8 More than five years	22,706	22,640	22,670	23,506	23,483	23,618	23,587
9 Other securities	72,221	72,137	71,147	71,279	71,474	70,836	70,084
10 Trading account	774	895	823	847	891	807	809
11 Investment account	62,966	62,538	62,431	62,253	62,169	62,438	62,216
State and political subdivisions, by maturity	35,036	34,793	34,641	34,428	34,428	34,426	34,309
13 One year or less	4,105	3,956	3,957	3,882	3,832	3,873	3,898
14 More than one year	30,931	30,837	30,685	30,546	30,599	30,553	30,410
15 Other bonds, corporate stocks, and securities	27,930	27,745	27,790	27,825	27,739	28,013	27,907
16 Other trading account assets	8,481	8,705	7,892	8,179	8,414	7,591	7,059
17 Federal funds sold ²	71,635	83,899	75,243	81,432	69,366	70,572	68,196
To commercial banks in the United States	51,979	62,597	54,091	57,621	49,776	49,383	48,964
To nonbank brokers and dealers	15,429	16,310	16,105	17,446	14,062	15,676	14,172
To others	4,226	4,991	5,047	6,365	5,528	5,513	5,059
21 Other loans and leases, gross	1,014,876	1,023,252	1,019,205	1,026,142	1,023,378	1,024,591	1,022,253
22 Commercial and industrial	325,591	328,391	327,074	328,973	328,334	327,415	325,531
23 Bankers acceptances and commercial paper	1,530	1,650	1,566	1,565	1,591	1,561	1,583
24 All others	324,061	326,741	325,508	327,408	326,743	325,854	323,947
25 U.S. addressees	322,568	325,316	324,071	325,919	325,382	324,350	322,569
26 Non-U.S. addressees	1,493	1,425	1,437	1,489	1,361	1,504	1,378
27 Real estate loans	369,887	369,459	370,362	371,652	372,685	373,456	375,363
28 Revolving, home equity	29,111	29,299	29,454	29,464	29,534	29,717	29,849
29 All other	340,776	340,160	340,908	342,188	343,151	343,739	345,515
30 To individuals for personal expenditures	174,562	175,300	175,586	175,915	175,816	176,271	176,564
31 To financial institutions	50,759	52,766	51,448	53,633	52,020	52,665	51,672
32 Commercial banks in the United States	24,193	24,828	25,231	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 financial institutions	22,986	23,064	22,284	23,063	23,209	23,133	22,506
35 For purchasing and carrying securities	14,556	16,501	14,937	14,360	14,392	14,046	13,385
36 To finance agricultural production	5,580	5,656	5,713	5,806	5,792	5,854	5,905
37 To states and political subdivisions	24,173	24,259	24,108	24,074	24,049	23,975	23,912
38 To foreign governments and official institutions	1,507	1,429	1,585	1,415	1,541	1,616	1,474
39 All other loans	21,548	22,732	21,663	23,373	21,853	22,378	21,377
40 Lease-financing receivables	26,713	26,760	26,731	26,940	26,896	26,913	27,070
41 LESS: Unearned income	4,627	4,634	4,569	4,546	4,552	4,561	4,587
42 Loan and lease reserve ³	37,177	37,090	37,133	37,267	37,395	37,468	37,451
43 Other loans and leases, net	973,072	981,529	977,503	984,329	981,431	982,562	980,215
44 Other assets	134,930	133,538	128,458	132,072	131,696	129,673	128,710
45 Total assets	1,535,661	1,565,449	1,531,797	1,559,579	1,529,282	1,541,874	1,527,173
LIABILITIES							
46 Deposits	1,054,626	1,060,487	1,038,613	1,055,551	1,036,783	1,053,028	1,040,870
47 Demand deposits	228,943	236,509	219,463	234,632	215,017	229,995	214,606
48 Individuals, partnerships, and corporations	183,551	185,862	174,412	184,698	173,762	182,864	170,971
49 Other holders	45,392	50,647	45,051	49,935	41,256	47,131	43,635
50 State and political subdivisions	6,172	6,395	6,549	7,308	5,595	6,157	5,767
51 U.S. government	3,801	7,138	4,009	2,768	1,640	3,691	3,159
52 Depository institutions in the United States	20,133	20,088	19,203	21,965	18,415	21,796	18,695
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	9,029	9,830	9,084	10,487	8,471	8,450	9,205
56 Transaction balances other than demand deposits ⁴	86,697	89,855	84,229	83,403	81,828	81,414	80,325
57 Nontransaction balances	738,986	734,123	734,922	737,516	739,937	741,619	745,939
58 Individuals, partnerships, and corporations	699,590	695,113	695,754	698,445	700,592	702,651	706,665
59 Other holders	39,396	39,010	39,168	39,071	39,345	38,968	39,274
60 States and political subdivisions	31,172	30,658	30,823	30,786	31,041	31,023	31,155
61 U.S. government	859	852	852	859	817	828	821
62 Depository institutions in the United States	6,820	6,966	6,948	6,884	6,957	6,577	6,767
63 Foreign governments, official institutions, and banks	546	534	545	542	531	540	531
64 Liabilities for borrowed money ⁵	298,270	321,382	307,880	315,162	303,450	301,610	296,314
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 ⁶	296,282	294,007	280,520	288,130	280,926	290,207	286,218
68 Other liabilities (including subordinated notes and debentures)	85,697	85,495	87,765	90,149	91,501	90,834	92,209
69 Total liabilities	1,438,593	1,467,364	1,434,258	1,460,862	1,431,734	1,445,473	1,429,393
70 Residual (total assets minus total liabilities) ⁷	97,068	98,086	97,539	98,717	97,547	96,401	97,780
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,255,626	1,265,570	1,258,672	1,268,791	1,261,235	1,264,418	1,262,025
72 Time deposits in amounts of \$100,000 or more	216,828	214,716	215,060	215,162	216,381	215,848	216,237
73 Loans sold outright to affiliates ⁹	292	284	289	295	292	295	289
74 Commercial and industrial	147	138	137	143	139	143	160
75 Other	146	146	152	153	152	152	129
76 Foreign branch credit extended to U.S. residents ¹⁰	19,934	19,576	19,747	19,707	19,750	20,407	20,210
77 Net owed to related institutions abroad	-10,097	-9,138	-5,437	-2,116	-915	1,074	2,113

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	May 30	June 6	June 13	June 20	June 27	July 4	July 11
	1990						
ASSETS							
1 Cash and balances due from depository institutions	123,558	113,140	115,210	111,658	113,771	126,520	110,489
2 U.S. Treasury and government securities	174,235	179,628	178,768	180,219	175,847	178,043	177,998
3 Trading account	13,099	17,635	16,593	17,551	13,895	16,242	16,183
4 Investment account	161,136	161,993	162,175	162,668	161,952	161,801	161,815
5 Mortgage-backed securities ¹	78,308	78,562	78,889	79,579	79,024	79,374	79,722
All others, by maturity							
6 One year or less	23,447	23,424	23,374	23,300	23,150	22,178	22,027
7 One year through five years	35,557	36,033	36,047	35,912	35,719	34,445	34,461
8 More than five years	23,824	23,975	23,865	23,877	24,059	25,804	25,605
9 Other securities	70,428	71,270	71,173	71,262	71,110	70,676	71,054
10 Trading account	787	781	864	943	1,467	1,144	1,056
11 Investment account	62,146	62,052	61,674	61,779	61,334	61,244	61,325
12 State and political subdivisions, by maturity	34,145	33,921	33,587	33,447	33,214	32,668	32,554
13 One year or less	3,905	3,882	3,916	3,837	3,741	3,493	3,556
14 More than one year	30,240	30,038	29,671	29,610	29,474	29,174	28,998
15 Other bonds, corporate stocks, and securities	28,000	28,131	28,087	28,331	28,120	28,576	28,772
16 Other trading account assets	7,495	8,438	8,634	8,541	8,309	8,288	8,673
17 Federal funds sold ²	70,838	70,630	76,210	80,208	79,685	77,764	74,905
18 To commercial banks in the United States	51,906	49,447	54,381	58,460	60,481	59,646	55,957
19 To nonbank brokers and dealers	13,390	15,316	16,152	16,464	14,084	13,948	14,640
20 To others	5,542	5,867	5,677	5,285	5,120	4,170	4,308
21 Other loans and leases, gross	1,023,619	1,025,073	1,024,289	1,026,362	1,024,146	1,026,096	1,022,363
22 Commercial and industrial	324,764	325,477	324,603	325,672	324,260	325,297	324,188
23 Bankers acceptances and commercial paper	1,605	1,778	1,681	1,679	1,687	1,600	1,560
24 All others	323,159	323,699	322,922	323,994	322,573	323,697	322,628
25 U.S. addressees	321,802	322,400	321,622	322,724	321,319	322,273	321,097
26 Non-U.S. addressees	1,357	1,299	1,300	1,270	1,255	1,424	1,532
27 Real estate loans	376,010	377,437	378,422	378,834	378,695	380,536	381,043
28 Revolving, home equity	30,030	30,148	30,287	30,453	30,609	30,665	30,821
29 All other	345,980	347,289	348,135	348,381	348,086	349,871	350,222
30 To individuals for personal expenditures	176,362	175,032	175,182	175,802	176,316	173,936	173,921
31 To financial institutions	52,603	51,850	50,899	49,979	49,028	49,451	49,671
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 financial institutions	22,842	23,690	23,418	23,826	23,549	23,191	23,735
35 For purchasing and carrying securities	13,529	14,830	14,485	14,919	15,771	13,716	13,498
36 To finance agricultural production	5,917	5,978	6,025	6,089	6,096	6,193	6,226
37 To states and political subdivisions	23,880	23,860	23,735	23,648	23,417	23,322	23,004
38 To foreign governments and official institutions	1,497	1,443	1,608	1,462	1,378	1,439	1,478
39 All other loans	22,023	22,500	22,713	23,340	22,527	25,457	22,613
40 Lease-financing receivables	27,034	26,666	26,617	26,618	26,658	26,749	26,720
41 LESS: Unearned income	4,569	4,585	4,592	4,591	4,612	4,462	4,463
42 Loan and lease reserve ³	37,210	37,126	37,051	36,960	36,672	35,164	35,003
43 Other loans and leases, net	981,841	983,362	982,646	984,812	982,862	986,471	982,897
44 Other assets	129,885	131,981	131,955	131,400	135,203	140,208	136,535
45 Total assets	1,550,784	1,550,012	1,555,961	1,559,559	1,558,478	1,579,682	1,553,879
LIABILITIES							
46 Deposits	1,063,510	1,062,815	1,061,978	1,057,550	1,053,308	1,097,166	1,066,127
47 Demand deposits	235,953	226,291	226,415	226,354	223,285	251,440	224,521
48 Individuals, partnerships, and corporations	184,553	180,813	183,671	178,993	176,073	201,588	181,640
49 Other holders	51,401	45,478	42,745	47,361	47,212	49,852	42,881
50 State and political subdivisions	6,163	6,001	5,502	6,778	6,309	6,802	5,767
51 U.S. government	1,474	2,877	2,194	6,390	3,569	2,171	3,145
52 Depository institutions in the United States	23,858	20,533	19,064	19,963	19,735	24,965	19,919
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	11,704	9,574	9,347	8,374	10,794	8,896	7,848
56 Transaction balances other than demand deposits ⁴	80,882	84,420	82,812	81,141	80,114	84,268	80,595
57 Nontransaction balances	746,674	752,104	752,751	750,056	749,909	761,458	761,011
58 Individuals, partnerships, and corporations	707,558	713,301	714,235	711,254	711,192	724,746	724,145
59 Other holders	39,117	38,802	38,515	38,802	38,717	36,712	36,866
60 States and political subdivisions	31,039	30,903	30,653	31,145	31,067	29,175	29,291
61 U.S. government	812	801	805	811	808	826	828
62 Depository institutions in the United States	6,737	6,565	6,517	6,346	6,344	6,213	6,266
63 Foreign governments, official institutions, and banks	529	534	541	500	497	497	482
64 Liabilities for borrowed money ⁵	297,256	300,124	307,188	315,173	315,583	295,132	301,505
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 ⁶	288,789	296,738	300,482	292,843	293,921	292,799	297,582
68 Other liabilities (including subordinated notes and debentures)	93,652	89,964	90,145	89,061	93,446	90,645	88,885
69 Total liabilities	1,454,418	1,452,902	1,459,312	1,461,784	1,462,337	1,482,943	1,456,518
70 Residual (total assets minus total liabilities) ⁷	96,366	97,110	96,649	97,775	96,140	96,739	97,362
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,262,674	1,273,307	1,273,016	1,277,314	1,268,924	1,270,996	1,268,668
72 Time deposits in amounts of \$100,000 or more	215,928	216,255	215,136	214,521	214,035	216,725	217,019
73 Loans sold outright to affiliates ⁹	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 ¹⁰	20,281	20,134	19,820	19,509	19,223	19,839	19,609
77 Net owed to related institutions abroad	2,383	-2,595	-2,492	-3,501	-1,399	-6,870	-4,164

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29
	1990						
ASSETS							
1 Cash and balances due from depository institutions	108,420	106,655	124,600	107,084	120,134	107,866	104,302
2 U.S. Treasury and government securities	181,389	179,459	182,733	180,201	183,998	182,626	184,311
3 Trading account	19,804	18,782	19,761	16,564	19,738	17,533	17,154
4 Investment account	161,585	160,677	162,972	163,638	164,260	165,092	167,157
5 Mortgage-backed securities ¹	79,501	79,540	80,125	81,000	80,520	80,593	82,090
All others, by maturity							
6 One year or less	21,495	20,495	20,043	18,936	18,887	18,795	18,838
7 One year through five years	34,802	35,157	36,592	37,258	38,968	39,239	39,569
8 More than five years	25,787	25,485	26,213	26,444	25,885	26,466	26,661
9 Other securities	70,667	70,166	72,171	72,404	73,139	72,942	73,769
10 Trading account	825	709	1,813	708	772	981	947
11 Investment account	61,404	61,209	61,411	61,480	61,283	61,366	61,598
12 State and political subdivisions, by maturity	32,530	32,502	32,339	32,358	32,324	32,260	32,238
13 One year or less	3,547	3,558	3,645	3,661	3,697	3,715	3,733
14 More than one year	28,984	28,944	28,694	28,697	28,627	28,545	28,505
15 Other bonds, corporate stocks, and securities	28,873	28,707	29,072	29,123	28,959	29,107	29,360
16 Other trading account assets	8,438	8,247	8,947	10,216	11,084	10,594	11,225
17 Federal funds sold ²	78,936	79,427	88,486	86,540	99,672	85,021	76,878
18 To commercial banks in the United States	57,130	56,895	60,260	57,911	70,019	57,069	51,707
19 To nonbank brokers and dealers	17,196	17,967	22,540	22,973	23,530	22,374	19,440
20 To others	4,610	4,564	5,686	5,656	6,123	5,578	5,731
21 Other loans and leases, gross	1,025,842	1,023,284	1,027,381	1,026,441	1,033,263	1,031,451	1,027,705
22 Commercial and industrial	323,543	321,989	323,046	322,412	324,412	322,441	320,151
23 Bankers acceptances and commercial paper	1,604	1,592	1,558	1,624	1,711	1,624	1,580
24 All others	321,939	320,397	321,488	320,787	322,701	320,817	318,571
25 U.S. addressees	320,543	318,946	319,984	319,351	321,278	319,389	317,167
26 Non-U.S. addressees	1,396	1,452	1,503	1,436	1,423	1,428	1,404
27 Real estate loans	381,842	382,535	383,618	384,305	385,454	385,225	384,539
28 Revolving, home equity	30,942	31,033	31,206	31,313	31,485	31,646	31,833
29 All other	350,900	351,502	352,412	352,991	353,970	353,579	352,706
30 To individuals for personal expenditures	174,170	174,589	174,864	174,974	175,405	176,001	176,793
31 To financial institutions	50,825	49,468	49,693	49,296	52,167	51,598	51,362
32 Commercial banks in the United States	23,079	23,031	21,902	21,769	23,059	23,487	23,986
33 Banks in foreign countries	4,085	3,543	3,957	3,650	4,921	4,907	4,158
34 Nonbank financial institutions	23,661	22,893	23,835	23,877	24,187	23,204	23,219
35 For purchasing and carrying securities	14,545	14,927	14,851	15,142	14,237	15,437	14,266
36 To finance agricultural production	6,232	6,246	6,206	6,223	6,245	6,170	6,153
37 To states and political subdivisions	22,922	22,862	22,803	22,766	22,687	22,646	22,555
38 To foreign governments and official institutions	1,532	1,456	1,481	1,410	1,592	1,405	1,450
39 All other loans	23,308	22,319	23,969	23,056	24,167	23,563	23,304
40 Lease-financing receivables	26,923	26,893	26,849	26,857	26,897	26,965	27,133
41 LESS: Unearned income	4,491	4,487	4,450	4,462	4,476	4,493	4,503
42 Loan and lease reserve ³	35,079	35,000	34,863	34,805	34,837	34,779	35,026
43 Other loans and leases, net	986,272	983,798	988,068	987,175	993,950	992,179	988,176
44 Other assets	131,492	129,447	131,853	130,916	135,226	132,905	134,850
45 Total assets	1,557,176	1,548,951	1,587,911	1,564,320	1,606,118	1,573,539	1,562,286
LIABILITIES							
46 Deposits	1,067,586	1,055,399	1,088,130	1,061,184	1,095,148	1,057,956	1,056,189
47 Demand deposits	227,222	216,915	244,767	217,526	246,747	215,586	215,486
48 Individuals, partnerships, and corporations	179,941	173,008	192,075	177,426	197,499	174,163	173,131
49 Other holders	47,281	43,907	52,693	40,099	49,249	41,422	42,354
50 State and political subdivisions	6,256	6,315	7,427	5,644	6,116	5,991	5,433
51 U.S. government	4,265	2,667	2,422	1,400	2,616	1,270	1,450
52 Depository institutions in the United States	20,737	20,030	25,353	18,712	24,950	18,634	18,867
53 Banks in foreign countries	5,902	5,611	6,650	4,970	6,232	6,364	6,205
54 Foreign governments and official institutions	702	586	961	681	1,375	857	810
55 Certified and officers' checks	9,419	8,698	9,879	8,693	9,959	8,307	9,589
56 Transaction balances other than demand deposits ⁴	79,469	78,517	81,443	81,414	81,026	79,544	78,743
57 Nontransaction balances	760,895	759,967	761,919	762,245	767,375	762,827	761,961
58 Individuals, partnerships, and corporations	724,311	723,293	724,841	725,392	730,431	725,762	724,632
59 Other holders	36,584	36,675	37,078	36,853	36,944	37,065	37,329
60 States and political subdivisions	29,015	28,880	28,994	29,144	29,221	29,281	29,560
61 U.S. government	840	844	1,174	888	889	887	887
62 Depository institutions in the United States	6,265	6,480	6,438	6,365	6,359	6,445	6,422
63 Foreign governments, official institutions, and banks	465	470	473	456	475	452	459
64 Liabilities for borrowed money ⁵	300,568	303,334	307,130	311,597	324,921	325,321	312,519
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 ⁶	292,615	289,813	297,122	299,048	309,272	296,798	290,048
68 Other liabilities (including subordinated notes and debentures)	90,732	92,872	95,230	95,627	92,574	95,279	97,900
69 Total liabilities	1,458,886	1,451,605	1,490,490	1,468,408	1,512,643	1,478,557	1,466,608
70 Residual (total assets minus total liabilities) ⁷	98,289	97,346	97,422	95,912	93,476	94,982	95,678
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,276,624	1,272,410	1,288,610	1,285,907	1,296,993	1,291,483	1,286,971
72 Time deposits in amounts of \$100,000 or more	216,931	216,763	216,523	215,996	215,955	214,893	214,495
73 Loans sold outright to affiliates ⁹	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 ¹⁰	20,027	20,052	20,110	20,654	20,493	20,461	20,872
77 Net owed to related institutions abroad	-23	449	1,914	2,827	-3,227	-1,352	2,939

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Sept. 5	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17
	1990						
ASSETS							
1 Cash and balances due from depository institutions	125,177	109,211	108,137	111,151	110,028	121,171	104,123
2 U.S. Treasury and government securities	186,607	185,619	187,737	179,673	185,491	186,339	186,948
3 Trading account	18,954	17,974	19,012	10,561	17,537	18,494	18,718
4 Investment account	167,653	167,645	168,725	169,111	167,955	167,845	168,229
5 Mortgage-backed securities ¹	82,037	82,102	82,888	82,845	82,409	82,249	82,619
All others, by maturity							
6 One year or less	18,616	18,248	18,063	17,651	16,204	16,195	15,836
7 One year through five years	39,557	39,786	40,382	40,675	40,828	40,901	41,420
8 More than five years	27,443	27,509	27,393	27,941	28,514	28,500	28,354
9 Other securities	73,077	72,652	72,794	71,607	72,942	72,536	72,002
10 Trading account	775	684	971	1,007	1,055	1,140	1,079
11 Investment account	61,414	61,412	61,366	60,811	61,158	60,864	60,548
12 State and political subdivisions, by maturity	32,283	32,306	32,319	32,358	32,212	32,130	32,082
13 One year or less	3,752	3,774	3,789	3,775	3,856	3,828	3,817
14 More than one year	28,531	28,532	28,530	28,582	28,356	28,302	28,265
15 Other bonds, corporate stocks, and securities	29,131	29,106	29,046	28,454	28,946	28,734	28,466
16 Other trading account assets	10,888	10,557	10,458	9,789	10,728	10,531	10,375
17 Federal funds sold ²	93,615	83,100	84,937	72,588	79,822	75,124	76,669
18 To commercial banks in the United States	66,141	58,170	58,740	51,483	57,776	53,133	54,300
19 To nonbank brokers and dealers	20,324	19,635	19,652	15,482	17,009	17,516	18,163
20 To others	7,150	5,295	6,544	5,624	5,037	4,476	4,207
21 Other loans and leases, gross	1,032,963	1,026,831	1,028,405	1,025,271	1,028,620	1,027,271	1,030,332
22 Commercial and industrial	320,629	320,295	321,346	319,993	322,118	320,339	320,978
23 Bankers acceptances and commercial paper	1,721	1,622	1,737	1,622	1,599	1,672	1,647
24 All others	318,909	318,673	319,609	318,371	320,519	318,668	319,331
25 U.S. addressees	317,384	317,249	317,985	316,870	318,987	317,277	317,925
26 Non-U.S. addressees	1,524	1,424	1,624	1,501	1,531	1,391	1,406
27 Real estate loans	384,949	386,452	386,779	387,092	387,523	387,982	388,785
28 Revolving, home equity	31,934	32,164	32,318	32,526	32,859	33,020	33,587
29 All other	353,015	354,288	354,460	354,565	354,664	354,962	355,198
30 To individuals for personal expenditures	175,861	176,017	176,258	176,271	176,361	176,092	176,170
31 To financial institutions	52,370	49,484	49,052	48,143	47,795	49,346	50,514
32 Commercial banks in the United States	23,917	21,403	21,328	21,402	20,888	21,671	23,282
33 Banks in foreign countries	4,420	4,264	4,419	3,918	3,698	4,374	4,337
34 Nonbank financial institutions	24,033	23,818	23,306	22,823	23,209	23,300	22,895
35 For purchasing and carrying securities	16,603	13,966	14,804	13,293	14,518	13,925	13,983
36 To finance agricultural production	6,165	6,202	6,204	6,219	6,202	6,212	6,232
37 To states and political subdivisions	22,510	22,398	22,336	22,251	22,068	22,031	22,047
38 To foreign governments and official institutions	1,639	1,413	1,330	1,476	1,400	1,483	1,490
39 All other loans	25,040	23,659	23,398	23,540	23,178	22,391	22,652
40 Lease-financing receivables	27,197	26,946	26,898	26,993	27,456	27,470	27,481
41 LESS: Unearned income	4,473	4,476	4,490	4,471	4,406	4,385	4,365
42 Loan and lease reserve ³	34,894	34,797	34,674	34,443	34,784	35,320	35,726
43 Other loans and leases, net	993,597	987,558	989,241	986,357	989,430	987,566	990,240
44 Other assets	139,679	137,010	138,271	138,982	144,579	142,347	139,217
45 Total assets	1,611,752	1,575,151	1,581,117	1,560,357	1,582,292	1,585,083	1,569,199
LIABILITIES							
46 Deposits	1,093,801	1,071,213	1,065,097	1,062,680	1,077,570	1,084,877	1,071,418
47 Demand deposits	243,830	224,105	223,353	224,434	227,957	236,116	224,400
48 Individuals, partnerships, and corporations	193,602	181,940	177,649	176,184	182,094	187,731	180,553
49 Other holders	50,228	42,165	45,704	48,250	45,864	48,385	43,847
50 State and political subdivisions	5,934	5,592	6,954	7,516	6,228	6,552	6,164
51 U.S. government	1,698	2,063	3,520	1,605	1,911	1,406	1,394
52 Depository institutions in the United States	24,569	19,566	19,672	20,403	21,886	24,696	21,934
53 Banks in foreign countries	6,692	6,211	5,768	6,599	6,188	6,405	5,763
54 Foreign governments and official institutions	1,403	933	1,129	1,273	753	671	750
55 Certified and officers' checks	9,932	7,801	8,661	10,853	8,897	8,654	7,842
56 Transaction balances other than demand deposits ⁴	84,579	82,385	80,455	78,515	83,146	81,992	80,702
57 Nontransaction balances	765,392	764,724	761,289	759,731	766,467	766,769	766,317
58 Individuals, partnerships, and corporations	728,443	727,746	724,929	723,465	730,049	730,014	729,576
59 Other holders	36,949	36,978	36,359	36,266	36,417	36,755	36,740
60 States and political subdivisions	29,248	29,283	28,811	28,806	28,571	28,959	28,817
61 U.S. government	775	781	799	811	1,025	1,010	1,015
62 Depository institutions in the United States	6,472	6,467	6,298	6,204	6,028	5,981	6,102
63 Foreign governments, official institutions, and banks	454	446	451	445	794	805	807
64 Liabilities for borrowed money ⁵	323,772	312,580	320,229	300,869	309,059	304,268	301,922
65 Borrowings from Federal Reserve Banks	2,102	0	3,355	0	120	0	0
66 Treasury tax and loan notes	12,528	17,216	30,464	26,493	8,065	5,195	11,878
67 Other liabilities for borrowed money ⁶	309,142	295,364	286,410	274,377	300,874	299,073	290,044
68 Other liabilities (including subordinated notes and debentures)	99,701	94,777	97,648	99,552	98,345	99,362	100,099
69 Total liabilities	1,517,274	1,478,571	1,482,974	1,463,102	1,484,974	1,488,508	1,473,440
70 Residual (total assets minus total liabilities) ⁷	94,478	96,580	98,144	97,255	97,318	96,576	95,759
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,296,204	1,288,631	1,293,805	1,276,253	1,288,212	1,286,466	1,288,369
72 Time deposits in amounts of \$100,000 or more	213,517	213,461	211,754	209,609	209,581	209,202	210,321
73 Loans sold outright to affiliates ⁹	289	291	300	288	284	286	286
74 Commercial and industrial	140	141	149	151	139	140	141
75 Other	149	150	150	137	145	146	146
76 Foreign branch credit extended to U.S. residents ¹⁰	21,144	21,730	21,726	21,985	22,178	22,451	22,075
77 Net owed to related institutions abroad	2,001	-3,176	-1,965	2,899	-2,642	1,101	3,849

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21
	1990				
ASSETS					
1 Cash and balances due from depository institutions	98,321	107,907	99,866	126,552	107,851
2 U.S. Treasury and government securities	184,596	186,135	187,303	186,086	186,029
3 Trading account	16,108	16,142	16,786	15,542	16,190
4 Investment account	168,488	169,994	170,517	170,545	169,839
5 Mortgage-backed securities ¹	82,957	83,020	83,295	83,201	83,317
All others, by maturity					
6 One year or less	15,900	15,840	15,895	15,730	15,964
7 One year through five years	41,261	41,315	41,428	41,597	41,188
8 More than five years	28,371	29,819	29,899	30,017	29,370
9 Other securities	71,198	71,698	71,508	71,069	69,986
10 Trading account	1,166	1,376	1,364	1,406	1,406
11 Investment account	60,457	60,411	60,180	60,073	59,800
12 State and political subdivisions, by maturity	32,008	31,823	31,649	31,440	31,165
13 One year or less	3,840	3,845	3,862	3,818	3,712
14 More than one year	28,168	27,977	27,787	27,622	27,453
15 Other bonds, corporate stocks, and securities	28,449	28,588	28,530	28,633	28,635
16 Other trading account assets	9,575	9,910	9,964	9,591	8,781
17 Federal funds sold ²	72,932	82,927	75,982	79,389	74,880
18 To commercial banks in the United States	49,901	60,350	52,152	57,330	52,122
19 To nonbank brokers and dealers	18,191	17,978	18,618	17,739	18,206
20 To others	4,840	4,599	5,212	4,320	4,552
21 Other loans and leases, gross	1,029,439	1,034,263	1,032,703	1,037,364	1,037,035
22 Commercial and industrial	321,587	323,077	323,746	323,261	323,686
23 Bankers acceptances and commercial paper	1,606	1,574	1,521	1,489	1,339
24 All other	319,981	321,502	322,225	321,773	322,347
25 U.S. addressees	318,338	319,944	320,763	320,129	320,887
26 Non-U.S. addressees	1,644	1,558	1,462	1,643	1,460
27 Real estate loans	388,659	389,726	391,543	392,703	393,363
28 Revolving, home equity	33,646	33,821	33,821	33,956	34,015
29 All other	355,013	355,905	357,722	358,747	359,348
30 To individuals for personal expenditures	176,412	176,503	175,893	176,033	176,296
31 To financial institutions	50,113	51,244	50,153	51,352	51,109
32 Commercial banks in the United States	23,673	23,091	22,701	23,073	23,832
33 Banks in foreign countries	3,850	4,555	3,850	4,277	4,056
34 Nonbank financial institutions	22,590	23,598	23,601	24,003	23,220
35 For purchasing and carrying securities	13,873	14,435	12,985	14,028	13,070
36 To finance agricultural production	6,245	6,211	6,155	6,134	6,011
37 To states and political subdivisions	21,906	22,000	21,878	21,869	21,771
38 To foreign governments and official institutions	1,357	1,311	1,352	1,431	1,493
39 All other loans	21,834	22,317	21,604	23,085	22,818
40 Lease-financing receivables	27,452	27,439	27,394	27,467	27,417
41 LESS: Unearned income	4,358	4,305	4,289	4,282	4,272
42 Loan and lease reserve ³	35,831	36,264	36,392	36,466	36,520
43 Other loans and leases, net	989,249	993,695	992,021	996,617	996,243
44 Other assets	137,366	141,730	141,129	141,744	143,282
45 Total assets	1,553,663	1,584,092	1,567,810	1,601,458	1,578,272
LIABILITIES					
46 Deposits	1,056,145	1,076,878	1,070,923	1,091,614	1,077,709
47 Demand deposits	210,945	227,748	217,123	237,821	225,294
48 Individuals, partnerships, and corporations	170,651	182,361	176,624	191,803	181,285
49 Other holders	40,294	45,387	40,499	46,018	44,009
50 State and political subdivisions	6,207	7,008	5,966	5,909	7,353
51 U.S. government	1,482	2,132	1,442	1,608	2,086
52 Depository institutions in the United States	18,599	20,619	18,767	23,875	19,672
53 Banks in foreign countries	5,218	6,070	5,668	6,025	5,770
54 Foreign governments and official institutions	662	565	648	538	590
55 Certified and officers' checks	8,125	8,993	8,008	8,063	8,539
56 Transaction balances other than demand deposits ⁴	79,199	81,100	82,625	81,773	81,793
57 Nontransaction balances	766,000	768,030	771,175	772,020	770,622
58 Individuals, partnerships, and corporations	729,285	731,323	734,673	735,497	734,005
59 Other holders	36,715	36,707	36,502	36,523	36,617
60 States and political subdivisions	28,873	28,756	28,951	29,016	29,184
61 U.S. government	1,020	1,022	1,013	1,007	1,019
62 Depository institutions in the United States	6,020	6,129	6,099	6,050	5,968
63 Foreign governments, official institutions, and banks	802	799	439	450	447
64 Liabilities for borrowed money ⁵	302,312	312,208	303,987	316,555	307,075
65 Borrowings from Federal Reserve Banks	0	179	0	227	0
66 Treasury tax and loan notes	23,856	23,602	9,345	9,558	13,135
67 Other liabilities for borrowed money ⁶	278,456	288,427	294,641	306,770	293,940
68 Other liabilities (including subordinated notes and debentures)	99,950	102,419	100,336	99,969	103,175
69 Total liabilities	1,458,406	1,491,505	1,475,246	1,508,138	1,487,959
70 Residual (total assets minus total liabilities) ⁷	95,257	92,587	92,565	93,320	90,313
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,284,592	1,291,583	1,292,644	1,293,506	1,291,977
72 Time deposits in amounts of \$100,000 or more	210,787	211,004	210,873	209,748	208,954
73 Loans sold outright to affiliates ⁹	288	280	277	281	278
74 Commercial and industrial	142	138	136	150	152
75 Other	146	142	140	131	125
76 Foreign branch credit extended to U.S. residents ¹⁰	22,426	22,276	21,964	22,447	22,638
77 Net owed to related institutions abroad	5,702	7,767	4,504	6,115	5,178

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	1990				
ASSETS					
1 Cash and balances due from depository institutions	109,257	108,995	108,887	109,732	107,019
2 U.S. Treasury and government securities	183,206	184,491	182,014	178,764	177,172
3 Trading account	14,282	16,004	14,189	12,607	11,550
4 Investment account	168,923	168,487	167,825	166,157	165,622
5 Mortgage-backed securities ¹	82,586	82,579	81,723	80,351	80,268
All others, by maturity					
6 One year or less	15,981	16,388	16,670	16,979	16,967
7 One year through five years	41,030	39,862	39,809	39,325	38,630
8 More than five years	29,327	29,658	29,622	29,501	29,756
9 Other securities	70,342	69,973	69,190	69,867	69,683
10 Trading account	1,530	1,355	910	1,085	1,271
11 Investment account	59,674	59,540	59,524	59,308	59,205
12 State and political subdivisions, by maturity	30,981	30,618	30,476	30,058	29,963
13 One year or less	3,715	3,715	3,695	3,657	3,627
14 More than one year	27,266	26,903	26,781	26,402	26,336
15 Other bonds, corporate stocks, and securities	28,693	28,922	29,047	29,249	29,242
16 Other trading account assets	9,138	9,077	8,757	9,474	9,206
17 Federal funds sold ²	73,363	78,464	77,784	77,612	77,752
18 To commercial banks in the United States	50,126	56,206	52,743	52,652	54,671
19 To nonbank brokers and dealers	19,103	18,222	21,301	20,437	18,947
20 To others	4,134	4,037	3,740	4,524	4,135
21 Other loans and leases, gross	1,035,394	1,038,073	1,035,843	1,040,990	1,040,992
22 Commercial and industrial	322,124	323,477	321,518	320,612	321,862
23 Bankers acceptances and commercial paper	1,384	1,494	1,380	1,319	1,364
24 All others	320,740	321,983	320,138	319,293	320,499
25 U.S. addressees	319,319	320,541	318,710	317,917	319,087
26 Non-U.S. addressees	1,421	1,442	1,428	1,376	1,412
27 Real estate loans	392,354	395,360	396,175	397,657	396,807
28 Revolving, home equity	34,083	34,465	34,091	34,416	34,598
29 All other	358,270	360,895	362,084	363,241	362,209
30 To individuals for personal expenditures	176,670	177,080	177,508	178,982	178,789
31 To financial institutions	51,043	51,050	49,815	51,284	50,368
32 Commercial banks in the United States	23,919	23,004	21,836	23,594	22,490
33 Banks in foreign countries	4,126	4,205	4,309	3,869	4,015
34 Nonbank financial institutions	22,997	23,841	23,670	23,822	23,863
35 For purchasing and carrying securities	14,034	12,076	12,735	13,259	12,905
36 To finance agricultural production	5,948	5,913	5,908	5,939	6,002
37 To states and political subdivisions	21,700	21,663	21,588	21,420	21,057
38 To foreign governments and official institutions	1,403	1,489	1,563	1,260	1,403
39 All other loans	22,740	22,580	21,695	23,460	24,671
40 Lease-financing receivables	27,379	27,384	27,338	27,116	27,127
41 LESS: Unearned income	4,254	4,209	4,203	4,188	4,142
42 Loan and lease reserve ³	36,478	36,595	36,625	36,514	36,332
43 Other loans and leases, net	994,663	997,269	995,015	1,000,288	1,000,519
44 Other assets	144,873	146,524	145,896	149,612	155,034
45 Total assets	1,575,705	1,585,715	1,578,785	1,585,875	1,587,178
LIABILITIES					
46 Deposits	1,070,905	1,090,564	1,086,520	1,094,014	1,099,860
47 Demand deposits	220,832	229,732	228,276	234,967	242,214
48 Individuals, partnerships, and corporations	177,099	185,325	184,412	188,267	195,191
49 Other holders	43,733	44,407	43,864	46,700	47,023
50 State and political subdivisions	6,579	6,966	6,812	7,533	7,563
51 U.S. government	1,054	1,677	1,466	1,827	1,642
52 Depository institutions in the United States	20,011	20,573	19,646	21,943	21,289
53 Banks in foreign countries	5,335	5,146	6,456	5,537	5,732
54 Foreign governments and official institutions	638	769	503	791	557
55 Certified and officers' checks	10,116	9,276	8,981	9,070	10,240
56 Transaction balances other than demand deposits ⁴	80,449	85,405	83,592	84,825	84,799
57 Nontransaction balances	769,624	775,427	774,652	774,222	772,847
58 Individuals, partnerships, and corporations	733,043	739,118	738,135	738,543	737,642
59 Other holders	36,581	36,309	36,517	35,678	35,205
60 States and political subdivisions	29,208	29,048	29,266	28,509	28,040
61 U.S. government	1,023	1,018	1,011	1,010	1,007
62 Depository institutions in the United States	5,905	5,800	5,789	5,690	5,648
63 Foreign governments, official institutions, and banks	445	443	451	469	511
64 Liabilities for borrowed money ⁵	308,956	299,379	295,019	293,534	284,881
65 Borrowings from Federal Reserve Banks	0	0	90	0	2,556
66 Treasury tax and loan notes	16,244	4,769	4,851	23,207	25,465
67 Other liabilities for borrowed money ⁶	292,713	294,610	290,078	270,327	256,860
68 Other liabilities (including subordinated notes and debentures)	104,932	104,550	104,780	103,538	103,763
69 Total liabilities	1,484,793	1,494,493	1,486,318	1,491,086	1,488,505
70 Residual (total assets minus total liabilities) ⁷	90,912	91,222	92,467	94,789	98,673
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,288,260	1,291,790	1,290,252	1,290,988	1,288,438
72 Time deposits in amounts of \$100,000 or more	208,276	207,730	207,041	204,382	203,871
73 Loans sold outright to affiliates ⁹	263	250	259	263	267
74 Commercial and industrial	140	135	135	139	151
75 Other	123	115	124	124	116
76 Foreign branch credit extended to U.S. residents ¹⁰	22,458	22,033	21,602	21,883	21,911
77 Net owed to related institutions abroad	4,058	3,898	3,694	-2,442	-6,622

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13
	1991						
ASSETS							
1 Cash and balances due from depository institutions	134,209	96,869	108,596	116,091	94,159	95,987	96,344
2 U.S. Treasury and government securities	177,784	181,046	181,126	183,391	183,308	186,488	188,240
3 Trading account	10,018	12,739	13,788	13,596	12,258	14,061	15,326
4 Investment account	167,766	168,307	167,338	169,795	171,049	172,426	172,914
5 Mortgage-backed securities ¹	81,337	80,931	79,808	81,165	81,557	82,026	81,953
All others, by maturity							
6 One year or less	18,847	18,720	18,786	18,773	18,489	17,893	17,966
7 One year through five years	36,770	37,258	37,624	38,059	38,434	39,677	39,790
8 More than five years	30,812	31,399	31,121	31,798	32,569	32,830	33,206
9 Other securities	70,982	70,694	72,262	71,248	71,017	71,956	71,120
10 Trading account	1,136	904	1,030	916	925	1,216	1,101
11 Investment account	59,342	59,359	59,428	59,224	59,255	58,940	58,898
12 State and political subdivisions, by maturity	30,026	29,967	29,892	29,835	29,739	29,427	29,353
13 One year or less	3,703	3,720	3,749	3,771	3,760	3,771	3,755
14 More than one year	26,323	26,247	26,143	26,064	25,978	25,656	25,598
15 Other bonds, corporate stocks, and securities	29,316	29,391	29,536	29,390	29,517	29,513	29,545
16 Other trading account assets	10,504	10,431	11,804	11,107	10,837	11,800	11,121
17 Federal funds sold ²	87,541	78,109	71,020	74,076	74,741	87,306	74,089
18 To commercial banks in the United States	59,975	54,481	45,591	51,594	52,569	57,412	49,649
19 To nonbank brokers and dealers	22,900	19,794	22,078	19,806	18,966	25,356	20,691
20 To others	4,665	3,835	3,351	2,676	3,205	4,538	3,750
21 Other loans and leases, gross	1,071,584	1,061,422	1,064,357	1,063,950	1,056,778	1,058,084	1,059,432
22 Commercial and industrial	322,414	318,559	319,547	319,019	318,127	319,882	319,660
23 Bankers acceptances and commercial paper	1,446	1,497	1,499	1,513	1,490	1,650	1,621
24 All others	320,968	317,062	318,048	317,506	316,637	318,232	318,039
25 U.S. addressees	319,269	315,698	316,550	315,980	315,279	316,846	316,517
26 Non-U.S. addressees	1,699	1,365	1,497	1,527	1,358	1,386	1,522
27 Real estate loans	401,568	402,334	402,879	402,460	402,300	402,519	402,331
28 Revolving, home equity	35,420	35,509	35,660	35,687	35,738	35,754	35,835
29 All other	366,148	366,825	367,219	366,773	366,562	366,766	366,495
30 To individuals for personal expenditures	200,622	198,526	197,843	197,427	196,450	195,611	195,189
31 To financial institutions	51,180	49,439	49,573	51,198	47,195	48,043	48,854
32 Commercial banks in the United States	23,090	22,589	24,001	24,795	21,652	22,211	23,167
33 Banks in foreign countries	3,538	3,087	2,200	3,749	2,667	2,450	2,234
34 Nonbank financial institutions	24,552	23,763	23,372	22,655	22,876	23,382	23,453
35 For purchasing and carrying securities	13,033	13,249	14,477	14,204	13,501	13,797	14,755
36 To finance agricultural production	6,247	6,032	6,010	5,926	5,860	5,800	5,808
37 To states and political subdivisions	21,022	21,069	21,119	21,026	20,925	20,727	20,678
38 To foreign governments and official institutions	1,451	1,382	1,146	1,186	1,170	1,152	1,205
39 All other loans	26,874	23,768	24,415	24,190	23,848	23,175	23,502
40 Lease-financing receivables	27,172	27,064	27,347	27,314	27,402	27,378	27,450
41 LESS: Unearned income	4,295	4,293	4,302	4,239	4,236	4,209	4,214
42 Loan and lease reserve ³	37,635	38,310	38,668	38,925	38,973	39,347	38,129
43 Other loans and leases, net	1,029,655	1,018,819	1,021,387	1,020,786	1,013,568	1,014,529	1,017,089
44 Other assets	162,760	158,957	160,278	156,154	161,722	165,793	165,040
45 Total assets	1,662,929	1,604,495	1,614,670	1,621,746	1,598,515	1,622,059	1,611,922
LIABILITIES							
46 Deposits	1,169,656	1,114,409	1,119,636	1,107,234	1,091,609	1,107,646	1,102,459
47 Demand deposits	279,063	225,357	229,464	224,178	214,032	219,110	217,432
48 Individuals, partnerships, and corporations	218,453	181,655	185,236	177,638	172,271	176,876	176,708
49 Other holders	60,610	43,702	44,228	46,540	41,760	42,234	40,724
50 State and political subdivisions	9,434	6,683	6,618	7,302	6,758	6,507	6,200
51 U.S. government	4,836	1,886	4,079	1,944	1,512	1,423	1,188
52 Depository institutions in the United States	28,339	19,748	19,926	21,816	18,896	19,376	18,052
53 Banks in foreign countries	6,977	5,999	5,036	6,658	4,984	5,278	4,820
54 Foreign governments and official institutions	884	694	589	637	637	701	819
55 Certified and officers' checks	10,141	8,692	7,980	8,184	8,972	8,950	9,645
56 Transaction balances other than demand deposits ⁴	91,406	89,481	88,081	84,496	83,229	87,256	84,982
57 Nontransaction balances	799,187	799,571	802,092	798,559	794,347	801,279	800,045
58 Individuals, partnerships, and corporations	763,383	763,667	765,400	761,706	757,780	763,773	762,248
59 Other holders	35,805	35,904	36,692	36,853	36,567	37,506	37,797
60 States and political subdivisions	29,095	29,075	29,720	29,814	29,487	30,249	30,657
61 U.S. government	934	920	866	861	874	869	871
62 Depository institutions in the United States	5,348	5,500	5,638	5,724	5,773	5,948	5,842
63 Foreign governments, official institutions, and banks	428	408	467	454	433	440	426
64 Liabilities for borrowed money ⁵	284,935	274,935	282,741	301,680	293,303	302,882	293,430
65 Borrowings from Federal Reserve Banks	336	540	10	4,804	0	0	0
66 Treasury tax and loan notes	13,305	9,460	19,210	27,608	26,813	26,845	26,629
67 Other liabilities for borrowed money ⁶	271,293	264,935	263,521	269,269	266,490	276,036	266,801
68 Other liabilities (including subordinated notes and debentures)	99,269	104,019	101,935	101,432	102,551	100,206	103,647
69 Total liabilities	1,553,859	1,493,363	1,504,312	1,510,346	1,487,463	1,510,733	1,499,536
70 Residual (total assets minus total liabilities) ⁷	109,070	111,132	110,357	111,401	111,052	111,326	112,386
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,324,825	1,314,202	1,319,173	1,316,276	1,311,622	1,324,210	1,320,065
72 Time deposits in amounts of \$100,000 or more	213,366	214,049	214,587	213,505	210,477	211,976	210,799
73 Loans sold outright to affiliates ⁹	1,329	1,337	1,357	1,347	1,356	1,360	1,365
74 Commercial and industrial	796	806	818	811	819	824	828
75 Other	533	532	540	536	538	536	537
76 Foreign branch credit extended to U.S. residents ¹⁰	23,294	24,453	24,814	24,882	24,936	25,300	25,503
77 Net owed to related institutions abroad	-16,616	-9,108	-12,777	-13,082	-14,932	-18,785	-14,865

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Feb. 20	Feb. 27	Mar. 6	Mar. 13	Mar. 20	Mar. 27	Apr. 3
	1991						
ASSETS							
1 Cash and balances due from depository institutions	112,651	99,377	104,883	102,020	108,129	103,737	107,175
2 U.S. Treasury and government securities	189,402	187,707	192,517	190,946	191,991	189,978	196,225
3 Trading account	16,890	14,707	18,541	16,139	16,121	12,605	17,101
4 Investment account	172,511	173,000	173,976	174,806	175,870	177,373	179,124
5 Mortgage-backed securities ¹	82,162	82,557	82,916	83,053	84,184	84,733	84,800
All others, by maturity							
6 One year or less	18,638	18,382	18,207	18,289	18,015	18,957	19,753
7 One year through five years	38,540	38,634	38,890	39,940	40,003	39,952	40,210
8 More than five years	33,172	33,427	33,963	33,524	33,668	33,731	34,360
9 Other securities	70,718	71,034	71,552	70,755	69,677	68,906	70,257
10 Trading account	1,097	1,348	1,414	1,270	1,269	1,555	1,355
11 Investment account	58,926	58,860	58,884	58,777	58,410	58,185	57,922
12 State and political subdivisions, by maturity	29,276	29,107	29,016	28,781	28,471	28,194	28,151
13 One year or less	3,732	3,717	3,725	3,713	3,668	3,620	3,835
14 More than one year	25,544	25,390	25,291	25,068	24,803	24,574	24,317
15 Other bonds, corporate stocks, and securities	29,650	29,753	29,868	29,996	29,939	29,990	29,771
16 Other trading account assets	10,695	10,826	11,254	10,708	9,997	9,166	10,980
17 Federal funds sold ²	80,483	73,639	80,466	75,108	69,237	70,136	80,044
18 To commercial banks in the United States	52,753	47,819	54,813	47,289	45,453	48,632	59,351
19 To nonbank brokers and dealers	24,472	21,688	22,043	24,146	20,631	17,656	17,250
20 To others	3,259	4,132	3,610	3,673	3,153	3,848	3,443
21 Other loans and leases, gross	1,062,624	1,060,457	1,059,857	1,058,827	1,058,880	1,055,604	1,055,530
22 Commercial and industrial	320,024	320,466	321,031	319,107	320,253	319,654	320,872
23 Bankers acceptances and commercial paper	1,717	1,565	1,633	1,603	1,652	1,743	1,845
24 All others	318,308	318,900	319,398	317,503	318,601	317,911	319,027
25 U.S. addressees	316,892	317,502	318,055	316,136	317,313	316,593	317,643
26 Non-U.S. addressees	1,416	1,398	1,342	1,367	1,288	1,318	1,384
27 Real estate loans	403,109	402,726	403,203	404,568	404,709	404,388	405,098
28 Revolving, home equity	35,949	35,945	35,940	36,047	36,105	36,721	36,956
29 All other	367,160	366,781	367,263	368,522	368,604	367,667	368,141
30 To individuals for personal expenditures	195,398	195,005	194,177	194,038	192,778	192,048	191,065
31 To financial institutions	48,729	48,377	48,968	50,796	50,268	48,894	49,642
32 Commercial banks in the United States	22,976	23,114	22,618	23,947	24,543	23,130	22,341
33 Banks in foreign countries	2,486	2,286	2,687	3,151	2,464	2,631	3,501
34 Nonbank financial institutions	23,267	22,977	23,664	23,698	23,260	23,132	23,800
35 For purchasing and carrying securities	16,232	15,174	13,728	12,182	13,028	12,882	11,877
36 To finance agricultural production	5,759	5,753	5,807	5,832	5,729	5,792	5,786
37 To states and political subdivisions	20,638	20,626	20,467	20,377	20,332	20,346	20,121
38 To foreign governments and official institutions	1,233	1,316	1,248	1,781	1,230	1,391	1,182
39 All other loans	24,070	23,605	23,743	22,715	23,205	22,704	22,395
40 Lease-financing receivables	27,433	27,408	27,484	27,430	27,349	27,505	27,493
41 LESS: Unearned income	4,227	4,215	4,153	4,129	4,133	4,123	4,082
42 Loan and lease reserve ³	38,072	38,084	38,456	38,433	38,341	38,122	37,762
43 Other loans and leases, net	1,020,326	1,018,158	1,017,247	1,016,265	1,016,405	1,013,358	1,013,686
44 Other assets	162,195	163,179	161,572	161,950	160,871	159,914	161,399
45 Total assets	1,635,774	1,613,093	1,628,237	1,617,043	1,616,311	1,606,029	1,628,786
LIABILITIES							
46 Deposits	1,117,265	1,101,185	1,109,651	1,112,319	1,103,779	1,105,857	1,124,979
47 Demand deposits	229,009	216,693	218,056	220,179	213,415	218,627	229,116
48 Individuals, partnerships, and corporations	181,802	173,728	176,682	176,849	171,797	173,992	184,148
49 Other holders	47,207	42,965	41,374	43,331	41,618	44,635	44,968
50 State and political subdivisions	7,074	6,808	6,082	5,827	6,722	6,950	6,747
51 U.S. government	1,611	1,630	1,515	1,312	1,515	1,664	1,797
52 Depository institutions in the United States	22,031	17,984	19,636	17,924	19,481	19,016	20,427
53 Banks in foreign countries	5,156	4,922	4,872	5,192	4,587	5,419	6,341
54 Foreign governments and official institutions	699	676	489	669	818	569	582
55 Certified and officers' checks	10,636	10,944	8,779	12,407	8,494	11,016	9,073
56 Transaction balances other than demand deposits ⁴	85,548	84,705	89,295	87,304	87,280	87,069	92,648
57 Nontransaction balances	802,708	799,787	802,300	804,836	803,084	800,161	803,215
58 Individuals, partnerships, and corporations	764,799	761,577	764,333	766,837	765,081	762,343	766,383
59 Other holders	37,909	38,210	37,967	37,999	38,004	37,818	36,832
60 States and political subdivisions	30,780	31,313	31,028	31,121	31,305	31,209	30,558
61 U.S. government	879	882	919	907	894	886	908
62 Depository institutions in the United States	5,830	5,600	5,597	5,513	5,341	5,252	4,903
63 Foreign governments, official institutions, and banks	419	414	423	458	464	471	463
64 Liabilities for borrowed money ⁵	300,088	287,952	296,367	278,460	289,637	275,179	283,519
65 Borrowings from Federal Reserve Banks	525	0	2,313	0	62	11	80
66 Treasury tax and loan notes	27,378	27,827	18,444	14,044	20,898	20,051	13,005
67 Other liabilities for borrowed money ⁶	272,185	260,125	275,610	264,416	268,677	255,116	270,434
68 Other liabilities (including subordinated notes and debentures)	106,428	112,027	110,258	113,390	110,537	111,853	107,530
69 Total liabilities	1,523,781	1,501,164	1,516,275	1,504,169	1,503,953	1,492,890	1,516,028
70 Residual (total assets minus total liabilities) ⁷	111,992	111,929	111,962	112,875	112,358	113,139	112,758
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,327,498	1,321,903	1,326,960	1,324,399	1,319,788	1,312,861	1,320,365
72 Time deposits in amounts of \$100,000 or more	210,229	208,164	206,698	206,242	204,740	201,932	200,992
73 Loans sold outright to affiliates ⁹	1,366	1,374	1,352	1,383	1,314	1,323	1,361
74 Commercial and industrial	829	835	812	841	776	773	759
75 Other	537	539	540	542	538	550	502
76 Foreign branch credit extended to U.S. residents ¹⁰	26,053	26,011	25,914	26,030	26,216	25,958	25,173
77 Net owed to related institutions abroad	-12,036	-6,756	-5,585	-2,601	-4,798	-3,281	-8,093

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Apr. 10	Apr. 17	Apr. 24	May 1	May 8	May 15	May 22
	1991						
ASSETS							
1 Cash and balances due from depository institutions	100,057	108,946	98,387	126,491	98,685	114,568	95,763
2 U.S. Treasury and government securities	194,792	195,978	192,172	195,062	194,294	196,620	194,105
3 Trading account	15,974	16,103	13,906	15,054	14,154	16,384	14,272
4 Investment account	178,819	179,875	178,265	180,009	180,140	180,236	179,833
5 Mortgage-backed securities ¹	84,734	85,540	83,678	83,770	83,758	82,993	82,238
All others, by maturity							
6 One year or less	19,571	19,455	19,274	19,153	19,260	18,891	19,706
7 One year through five years	40,048	40,448	40,765	41,581	42,792	44,224	43,522
8 More than five years	34,465	34,432	34,549	35,505	34,331	34,127	34,367
9 Other securities	68,620	68,338	68,408	68,795	68,897	68,909	67,971
10 Trading account	1,224	1,134	1,394	1,367	1,244	1,348	1,362
11 Investment account	57,783	57,501	57,313	57,614	57,727	56,918	56,655
12 State and political subdivisions, by maturity	28,038	27,762	27,595	27,469	27,504	27,449	27,353
13 One year or less	3,799	3,754	3,729	3,784	3,779	3,756	3,732
14 More than one year	24,239	24,008	23,866	23,685	23,725	23,694	23,621
15 Other bonds, corporate stocks, and securities	29,744	29,739	29,718	30,145	30,223	29,469	29,302
16 Other trading account assets	9,614	9,703	9,700	9,814	9,927	10,643	9,954
17 Federal funds sold ²	79,776	85,587	69,161	86,397	68,504	78,657	63,429
18 To commercial banks in the United States	54,176	59,682	45,442	57,796	47,772	55,747	43,951
19 To nonbank brokers and dealers	21,772	21,895	20,548	25,298	17,906	19,689	17,329
20 To others	3,828	4,010	3,172	3,303	2,826	3,221	2,149
21 Other loans and leases, gross	1,050,850	1,055,197	1,051,111	1,059,226	1,053,358	1,053,402	1,048,801
22 Commercial and industrial	317,909	319,308	317,338	319,136	317,150	315,561	314,517
23 Bankers acceptances and commercial paper	1,893	1,950	1,812	1,811	1,854	1,804	1,732
24 All other	316,016	317,359	315,526	317,325	315,297	313,757	312,785
25 U.S. addressees	314,671	316,046	314,088	315,955	313,919	312,339	311,377
26 Non-U.S. addressees	1,345	1,313	1,439	1,370	1,378	1,418	1,408
27 Real estate loans	405,892	406,517	406,603	407,569	407,975	407,755	407,398
28 Revolving, home equity	37,039	37,263	37,480	37,583	37,662	37,772	37,768
29 All other	368,853	369,254	369,123	369,986	370,313	369,983	369,630
30 To individuals for personal expenditures	191,118	191,528	191,436	191,700	191,311	191,392	190,877
31 To financial institutions	48,275	46,826	46,061	47,712	47,718	48,479	46,866
32 Commercial banks in the United States	21,857	21,374	21,101	21,227	21,635	22,220	21,688
33 Banks in foreign countries	2,779	2,352	2,435	2,854	2,273	2,454	2,122
34 Nonbank financial institutions	23,640	23,099	22,525	23,630	23,811	23,805	23,056
35 For purchasing and carrying securities	11,443	13,031	13,027	14,496	12,643	12,742	12,742
36 To finance agricultural production	5,837	5,928	5,888	5,982	6,000	6,069	6,093
37 To states and political subdivisions	20,027	19,919	19,922	19,925	19,737	19,739	19,657
38 To foreign governments and official institutions	1,182	1,152	1,187	1,146	1,193	1,166	1,120
39 All other loans	21,758	23,623	22,307	24,231	22,359	23,268	22,324
40 Lease-financing receivables	27,408	27,365	27,343	27,330	27,272	27,232	27,206
41 LESS: Unearned income	4,089	4,110	4,104	4,042	4,042	4,037	4,025
42 Loan and lease reserve ³	37,985	38,030	38,025	38,441	38,275	37,671	37,503
43 Other loans and leases, net	1,008,776	1,013,057	1,008,982	1,016,743	1,011,041	1,011,694	1,007,274
44 Other assets	158,648	157,222	152,862	156,830	154,421	154,486	151,283
45 Total assets	1,610,669	1,629,128	1,589,972	1,650,319	1,595,843	1,624,934	1,579,825
LIABILITIES							
46 Deposits	1,121,021	1,128,067	1,099,469	1,136,262	1,105,443	1,129,521	1,097,102
47 Demand deposits	224,052	232,779	215,013	249,857	216,666	239,457	212,316
48 Individuals, partnerships, and corporations	181,603	185,350	170,651	194,520	175,699	191,479	171,277
49 Other holders	42,449	47,428	44,362	55,337	40,967	47,977	41,039
50 State and political subdivisions	6,699	6,994	7,169	8,156	6,125	7,211	6,945
51 U.S. government	1,978	4,109	3,390	3,669	1,332	3,069	1,258
52 Depository institutions in the United States	18,274	20,081	18,330	25,776	17,929	23,750	18,542
53 Banks in foreign countries	4,859	5,492	5,123	5,694	4,992	5,092	5,192
54 Foreign governments and official institutions	612	612	686	690	694	621	658
55 Certified and officers' checks	10,027	10,139	9,664	11,353	9,894	8,235	8,444
56 Transaction balances other than demand deposits ⁴	92,394	95,382	88,994	89,621	89,342	89,105	87,703
57 Nontransaction balances	804,575	799,907	795,462	796,784	799,436	800,959	797,083
58 Individuals, partnerships, and corporations	767,653	762,979	758,578	760,210	761,590	763,015	759,076
59 Other holders	36,922	36,927	36,884	36,574	37,845	37,943	38,007
60 States and political subdivisions	30,944	30,953	30,855	30,534	31,687	31,741	31,894
61 U.S. government	891	916	936	1,059	1,055	1,070	1,085
62 Depository institutions in the United States	4,633	4,600	4,614	4,498	4,626	4,637	4,522
63 Foreign governments, official institutions, and banks	455	458	479	482	477	495	506
64 Liabilities for borrowed money ⁵	266,979	280,724	268,986	294,280	268,736	273,955	261,874
65 Borrowings from Federal Reserve Banks	0	0	0	0	0	200	0
66 Treasury tax and loan notes	3,531	21,071	25,238	29,182	16,170	4,428	2,887
67 Other liabilities for borrowed money ⁶	263,448	259,653	243,748	265,099	252,565	269,326	258,987
68 Other liabilities (including subordinated notes and debentures)	109,440	107,275	108,000	107,018	107,709	107,367	106,283
69 Total liabilities	1,497,440	1,516,066	1,476,455	1,537,561	1,481,888	1,510,843	1,465,260
70 Residual (total assets minus total liabilities) ⁷	113,229	113,062	113,517	112,758	113,954	114,091	114,565
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,318,006	1,324,044	1,314,309	1,330,457	1,315,647	1,319,622	1,308,667
72 Time deposits in amounts of \$100,000 or more	201,178	200,035	198,457	197,831	198,075	197,490	196,829
73 Loans sold outright to affiliates ⁹	1,266	1,279	1,278	1,255	1,242	1,239	1,213
74 Commercial and industrial	764	775	746	738	720	671	636
75 Other	502	503	532	516	522	568	577
76 Foreign branch credit extended to U.S. residents ¹⁰	25,289	25,220	24,723	24,630	24,304	24,377	24,386
77 Net owed to related institutions abroad	-3,513	-4,001	2,218	-1,330	463	129	3,564

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	May 29	June 5	June 12	June 19	June 26	July 3	July 10
	1991						
ASSETS							
1 Cash and balances due from depository institutions	113,748	104,305	102,166	102,258	109,241	108,887	102,594
2 U.S. Treasury and government securities	193,535	198,540	197,810	196,904	196,668	197,568	196,543
3 Trading account	12,764	15,917	15,875	16,097	14,973	16,096	15,415
4 Investment account	180,770	182,623	181,935	180,808	181,695	181,471	181,128
5 Mortgage-backed securities ¹	82,127	81,868	81,114	79,772	79,632	80,028	79,656
All others, by maturity							
6 One year or less	19,922	20,778	21,111	20,930	21,691	22,582	22,708
7 One year through five years	43,602	44,595	44,189	44,689	44,880	42,349	42,110
8 More than five years	35,120	35,382	35,521	35,417	35,492	36,513	36,654
9 Other securities	68,267	68,500	68,497	68,854	68,472	67,137	67,343
10 Trading account	1,374	1,537	1,650	1,777	2,004	1,616	1,552
11 Investment account	56,710	56,595	56,444	56,514	55,995	55,128	54,941
12 State and political subdivisions, by maturity	27,397	27,235	27,197	27,229	27,087	25,851	25,777
13 One year or less	3,747	3,747	3,744	3,771	3,683	3,245	3,224
14 More than one year	23,650	23,488	23,453	23,458	23,404	22,607	22,553
15 Other bonds, corporate stocks, and securities	29,314	29,360	29,247	29,284	28,908	29,277	29,164
16 Other trading account assets	10,183	10,368	10,403	10,563	10,473	10,393	10,849
17 Federal funds sold ²	73,842	76,573	75,421	77,749	76,551	82,742	80,634
18 To commercial banks in the United States	53,429	54,517	52,556	54,319	52,028	57,153	55,625
19 To nonbank brokers and dealers	17,608	19,203	20,054	20,035	21,133	21,248	21,187
20 To others	2,805	2,853	2,811	3,395	3,390	4,341	3,822
21 Other loans and leases, gross	1,051,282	1,047,820	1,043,255	1,045,135	1,042,608	1,039,068	1,033,758
22 Commercial and industrial	313,843	313,488	310,995	311,734	310,546	310,478	308,458
23 Bankers acceptances and commercial paper	1,805	1,854	1,821	1,880	1,703	1,699	1,738
24 All others	312,038	311,634	309,174	309,855	308,844	308,779	306,720
25 U.S. addressees	310,587	310,178	307,821	308,338	307,363	307,341	305,307
26 Non-U.S. addressees	1,451	1,457	1,353	1,516	1,480	1,438	1,414
27 Real estate loans	408,404	408,715	409,363	409,670	408,266	408,162	408,055
28 Revolving, home equity	37,887	37,975	38,032	38,515	38,464	38,326	38,374
29 All other	370,517	370,740	371,331	371,155	369,802	369,836	369,681
30 To individuals for personal expenditures	189,825	190,004	188,948	189,474	188,706	186,052	185,198
31 To financial institutions	47,621	47,075	45,776	46,202	45,290	46,280	45,234
32 Commercial banks in the United States	21,531	21,002	19,753	20,635	19,788	19,657	18,784
33 Banks in foreign countries	2,848	2,215	2,077	2,001	1,980	2,389	2,374
34 Nonbank financial institutions	23,242	23,858	23,945	23,566	23,522	24,233	24,076
35 For purchasing and carrying securities	13,815	11,843	11,559	11,826	13,943	11,738	12,011
36 To finance agricultural production	6,200	6,215	6,232	6,224	6,228	6,303	6,305
37 To states and political subdivisions	19,966	19,441	19,428	19,348	19,271	19,042	18,990
38 To foreign governments and official institutions	1,224	1,152	1,134	1,134	1,205	1,260	1,097
39 All other loans	23,162	22,687	22,702	22,430	22,105	22,596	21,357
40 Lease-financing receivables	27,221	27,198	27,116	27,092	27,048	27,157	27,054
41 LESS: Unearned income	4,013	3,971	3,968	3,968	3,954	3,867	3,875
42 Loan and lease reserve ³	37,515	37,706	37,789	37,712	37,304	36,484	36,816
43 Other loans and leases, net	1,009,754	1,006,142	1,001,497	1,003,455	1,001,349	998,717	993,067
44 Other assets	153,787	154,759	154,929	152,937	155,575	159,751	154,845
45 Total assets	1,612,933	1,608,818	1,600,320	1,602,157	1,607,855	1,614,802	1,595,024
LIABILITIES							
46 Deposits	1,113,553	1,124,846	1,120,625	1,110,639	1,104,713	1,135,590	1,116,645
47 Demand deposits	226,123	226,598	224,515	221,971	220,718	240,168	222,543
48 Individuals, partnerships, and corporations	179,472	184,732	182,630	178,138	176,629	191,400	180,021
49 Other holders	46,651	41,865	41,884	43,833	44,089	48,768	42,522
50 State and political subdivisions	6,494	6,592	6,393	7,515	7,217	7,840	6,962
51 U.S. government	1,435	1,805	1,985	3,526	1,666	2,373	1,626
52 Depository institutions in the United States	22,932	19,842	19,442	19,247	19,656	22,653	19,617
53 Banks in foreign countries	5,380	4,504	4,541	4,479	4,679	5,509	5,189
54 Foreign governments and official institutions	564	582	661	509	672	537	517
55 Certified and officers' checks	9,847	8,541	8,862	8,558	10,198	9,856	8,612
56 Transaction balances other than demand deposits ⁴	87,803	93,013	91,221	89,857	88,435	93,912	91,801
57 Nontransaction balances	799,627	805,236	804,889	798,810	795,560	801,510	802,301
58 Individuals, partnerships, and corporations	761,435	767,352	767,384	761,929	758,200	765,659	766,470
59 Other holders	38,192	37,884	37,505	36,882	37,359	35,850	35,831
60 States and political subdivisions	32,043	31,758	31,484	30,865	30,910	29,294	29,198
61 U.S. government	1,079	1,197	1,203	1,218	1,211	1,234	1,246
62 Depository institutions in the United States	4,544	4,395	4,288	4,305	4,738	4,907	4,971
63 Foreign governments, official institutions, and banks	526	534	530	494	500	415	417
64 Liabilities for borrowed money ⁵	277,733	265,561	262,578	275,348	283,814	265,356	264,803
65 Borrowings from Federal Reserve Banks	0	0	286	0	0	0	0
66 Treasury tax and loan notes	16,688	3,778	5,015	27,322	27,660	12,331	10,745
67 Other liabilities for borrowed money ⁶	261,046	261,784	257,278	248,026	256,154	253,026	254,057
68 Other liabilities (including subordinated notes and debentures)	106,576	103,240	101,475	101,319	104,701	99,167	98,835
69 Total liabilities	1,497,862	1,493,647	1,484,678	1,487,306	1,493,228	1,500,114	1,480,282
70 Residual (total assets minus total liabilities) ⁷	115,071	115,171	115,642	114,851	114,627	114,688	114,742
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,311,966	1,315,913	1,312,674	1,313,688	1,312,481	1,309,706	1,303,868
72 Time deposits in amounts of \$100,000 or more	196,642	196,035	195,353	192,693	190,376	189,900	189,291
73 Loans sold outright to affiliates ⁹	1,122	1,112	1,183	1,268	1,645	1,626	1,625
74 Commercial and industrial	618	621	680	763	886	910	909
75 Other	504	490	503	505	759	716	716
76 Foreign branch credit extended to U.S. residents ¹⁰	24,096	24,031	23,849	23,453	23,508	23,450	23,110
77 Net owed to related institutions abroad	2,574	-1,805	-3,159	-2,335	-3,669	-9,295	-5,544

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	July 17	July 24	July 31	Aug. 7	Aug. 14	Aug. 21	Aug. 28
	1991						
ASSETS							
1 Cash and balances due from depository institutions	99,269	96,015	107,299	102,989	99,600	101,113	97,936
2 U.S. Treasury and government securities	199,403	198,816	204,413	202,952	203,983	206,531	205,255
3 Trading account	16,468	14,743	17,740	16,177	17,596	18,831	16,223
4 Investment account	182,934	184,074	186,673	186,774	186,387	187,700	189,033
5 Mortgage-backed securities ¹	78,694	78,697	79,245	79,071	79,060	78,205	79,035
All others, by maturity							
6 One year or less	22,929	23,186	23,073	24,186	23,525	23,872	23,907
7 One year through five years	44,215	45,018	45,389	44,582	44,804	46,769	46,900
8 More than five years	37,097	37,172	38,966	38,936	38,997	38,855	39,191
9 Other securities	67,035	67,354	67,697	67,786	66,862	66,695	67,492
10 Trading account	1,545	1,417	1,458	1,428	1,396	1,471	1,465
11 Investment account	54,787	54,824	55,285	55,169	54,880	54,829	55,240
12 State and political subdivisions, by maturity	25,686	25,623	25,541	25,401	25,368	25,165	25,308
13 One year or less	3,182	3,192	3,206	3,189	3,198	3,146	3,151
14 More than one year	22,504	22,430	22,335	22,212	22,171	22,019	22,157
15 Other bonds, corporate stocks, and securities	29,101	29,201	29,744	29,768	29,511	29,664	29,932
16 Other trading account assets	10,703	11,114	10,953	11,189	10,586	10,395	10,787
17 Federal funds sold ²	76,553	74,246	83,578	82,388	81,840	80,988	76,638
18 To commercial banks in the United States	52,588	50,046	58,072	56,787	56,704	55,100	51,836
19 To nonbank brokers and dealers	19,784	19,624	21,790	20,835	19,854	20,588	20,005
20 To others	4,180	4,576	3,715	4,766	5,282	5,300	4,798
21 Other loans and leases, gross	1,029,123	1,026,062	1,029,582	1,025,940	1,024,516	1,025,044	1,020,652
22 Commercial and industrial	306,587	304,912	305,918	304,448	302,338	302,156	301,367
23 Bankers acceptances and commercial paper	1,752	1,765	1,885	2,011	1,974	1,911	1,774
24 All other	304,835	303,147	304,032	302,437	300,365	300,245	299,593
25 U.S. addressees	303,433	301,742	302,412	300,890	298,893	298,748	298,135
26 Non-U.S. addressees	1,402	1,405	1,620	1,547	1,472	1,497	1,458
27 Real estate loans	405,720	405,314	404,002	404,564	405,265	403,879	402,576
28 Revolving, home equity	38,660	38,711	38,817	38,874	38,986	39,108	39,230
29 All other	367,060	366,602	365,185	365,689	366,279	364,771	363,346
30 To individuals for personal expenditures	185,450	185,838	186,243	185,340	186,012	186,593	185,051
31 To financial institutions	45,705	45,363	46,225	45,317	45,147	44,755	44,570
32 Commercial banks in the United States	19,741	20,781	20,549	19,908	20,208	20,495	20,691
33 Banks in foreign countries	2,599	1,821	2,131	1,822	1,859	1,995	1,762
34 Nonbank financial institutions	23,365	22,761	23,545	23,587	23,080	22,265	22,118
35 For purchasing and carrying securities	11,470	11,347	13,705	12,940	12,774	13,970	14,336
36 To finance agricultural production	6,337	6,265	6,281	6,272	6,309	6,251	6,231
37 To states and political subdivisions	18,966	18,885	18,916	18,766	18,761	18,710	18,673
38 To foreign governments and official institutions	1,107	1,064	988	1,004	1,001	990	1,020
39 All other loans	21,846	21,182	21,388	21,472	21,153	22,007	21,089
40 Lease-financing receivables	25,934	25,893	25,917	25,817	25,755	25,733	25,738
41 LESS: Unearned income	3,883	3,871	3,826	3,818	3,811	3,802	3,724
42 Loan and lease reserve ³	36,916	36,992	37,304	37,480	37,449	37,429	37,411
43 Other loans and leases, net	988,324	985,199	988,452	984,642	983,255	983,813	979,517
44 Other assets	151,246	152,107	156,550	155,804	153,549	148,711	152,844
45 Total assets	1,581,829	1,573,737	1,607,988	1,596,561	1,589,089	1,587,851	1,579,683
LIABILITIES							
46 Deposits	1,115,554	1,104,047	1,125,512	1,120,465	1,122,539	1,111,338	1,109,088
47 Demand deposits	222,898	213,206	233,615	220,139	223,943	216,626	217,519
48 Individuals, partnerships, and corporations	181,272	172,879	187,286	178,908	183,004	174,406	176,083
49 Other holders	41,626	40,327	46,329	41,231	40,938	42,220	41,437
50 State and political subdivisions	7,461	6,949	7,555	6,882	6,416	6,910	6,718
51 U.S. government	1,349	1,725	3,201	1,344	1,669	1,103	1,266
52 Depository institutions in the United States	19,163	18,102	19,870	18,063	18,179	18,608	18,909
53 Banks in foreign countries	4,862	4,711	5,091	5,352	5,131	4,910	4,798
54 Foreign governments and official institutions	604	811	591	593	602	644	567
55 Certified and officers' checks	8,186	8,029	10,020	8,996	8,941	10,045	9,179
56 Transaction balances other than demand deposits ⁴	91,144	89,788	91,856	94,123	92,441	92,048	91,372
57 Nontransaction balances	801,512	801,054	800,041	806,203	806,156	802,665	800,197
58 Individuals, partnerships, and corporations	765,600	764,986	763,973	770,653	770,846	767,252	765,020
59 Other holders	35,913	36,068	36,067	35,549	35,310	35,413	35,177
60 States and political subdivisions	29,387	29,568	29,568	29,075	28,891	29,084	28,805
61 U.S. government	1,214	1,216	1,131	1,112	1,131	1,143	1,108
62 Depository institutions in the United States	4,901	4,866	4,954	4,957	4,886	4,787	4,836
63 Foreign governments, official institutions, and banks	411	418	414	406	402	400	429
64 Liabilities for borrowed money ⁵	255,607	256,978	269,118	265,020	254,738	264,731	258,138
65 Borrowings from Federal Reserve Banks	0	35	125	4,215	230	1,010	392
66 Treasury tax and loan notes	10,343	14,150	25,776	9,792	10,384	10,237	10,650
67 Other liabilities for borrowed money ⁶	245,264	242,793	243,216	251,013	244,123	253,484	247,096
68 Other liabilities (including subordinated notes and debentures)	96,082	97,501	98,883	96,268	96,643	96,372	97,540
69 Total liabilities	1,467,243	1,458,526	1,493,513	1,481,752	1,473,920	1,472,441	1,464,767
70 Residual (total assets minus total liabilities) ⁷	114,587	115,211	114,476	114,809	115,169	115,410	114,917
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,299,784	1,295,651	1,306,649	1,302,370	1,300,288	1,303,664	1,297,511
72 Time deposits in amounts of \$100,000 or more	189,671	189,461	188,344	188,925	187,543	186,852	185,684
73 Loans sold outright to affiliates ⁹	1,621	1,618	1,650	1,640	1,625	1,608	1,617
74 Commercial and industrial	917	915	935	928	919	909	920
75 Other	705	703	715	712	705	699	697
76 Foreign branch credit extended to U.S. residents ¹⁰	23,153	23,233	23,227	23,330	23,467	23,256	23,304
77 Net owed to related institutions abroad	-7,059	-5,005	-6,047	-7,600	-8,987	-4,797	-6,127

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Sept. 4	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9	Oct. 16
	1991						
ASSETS							
1 Cash and balances due from depository institutions	126,879	98,473	111,945	103,600	106,183	99,709	127,254
2 U.S. Treasury and government securities	211,917	212,702	212,566	209,707	216,061	218,548	220,560
3 Trading account	19,236	20,232	20,400	17,501	18,634	20,778	20,617
4 Investment account	192,681	192,470	192,166	192,205	197,427	197,770	199,942
5 Mortgage-backed securities ¹	78,913	78,645	78,584	78,663	79,867	79,694	80,102
All others, by maturity							
6 One year or less	25,526	25,435	25,897	25,435	25,866	26,127	26,285
7 One year through five years	47,196	47,041	47,384	47,533	48,938	49,291	50,654
8 More than five years	41,046	41,349	40,301	40,574	42,756	42,658	42,902
9 Other securities	68,803	67,866	68,211	67,797	69,002	69,600	70,332
10 Trading account	1,452	1,540	1,609	1,686	1,409	1,307	1,237
11 Investment account	55,853	55,900	55,880	55,402	56,028	56,257	56,126
12 State and political subdivisions, by maturity	25,187	25,159	25,115	24,811	24,394	24,360	24,316
13 One year or less	3,139	3,144	3,124	3,078	3,149	3,159	3,118
14 More than one year	22,048	22,016	21,991	21,733	21,245	21,201	21,198
15 Other bonds, corporate stocks, and securities	30,666	30,741	30,765	30,592	31,634	31,897	31,810
16 Other trading account assets	11,499	10,426	10,722	10,708	11,564	12,035	12,969
17 Federal funds sold ²	83,526	81,496	85,001	84,587	92,840	83,804	91,279
18 To commercial banks in the United States	59,983	55,468	58,093	55,315	65,463	56,501	67,299
19 To nonbank brokers and dealers	18,823	20,345	21,603	23,674	22,869	23,603	20,252
20 To others	4,720	5,683	5,305	5,598	4,508	3,700	3,728
21 Other loans and leases, gross	1,023,387	1,018,448	1,021,208	1,016,064	1,023,306	1,018,980	1,023,660
22 Commercial and industrial	302,635	301,038	303,040	299,936	303,403	301,321	302,466
23 Bankers acceptances and commercial paper	1,795	1,799	1,703	1,581	1,578	1,590	1,604
24 All other	300,840	299,239	301,337	298,355	301,825	299,731	300,862
25 U.S. addressees	299,251	297,734	299,704	296,821	300,146	298,134	299,175
26 Non-U.S. addressees	1,589	1,505	1,633	1,535	1,679	1,596	1,687
27 Real estate loans	403,244	403,831	402,676	401,207	403,900	403,973	403,968
28 Revolving, home equity	39,348	39,518	39,646	39,623	40,190	40,233	40,324
29 All other	363,896	364,313	363,031	361,584	363,710	363,740	363,643
30 To individuals for personal expenditures	185,436	185,534	184,743	185,105	185,089	184,477	184,583
31 To financial institutions	44,729	44,371	44,169	44,158	46,198	44,872	44,457
32 Commercial banks in the United States	19,934	20,387	20,307	20,203	21,274	20,212	19,484
33 Banks in foreign countries	2,243	1,634	1,734	2,133	1,896	2,003	2,348
34 Nonbank financial institutions	22,552	22,350	22,128	21,822	23,028	22,658	22,625
35 For purchasing and carrying securities	13,274	11,780	13,276	12,695	11,343	11,820	13,988
36 To finance agricultural production	6,195	6,193	6,215	6,228	6,243	6,242	6,208
37 To states and political subdivisions	18,554	18,503	18,470	18,475	18,475	18,427	18,456
38 To foreign governments and official institutions	1,036	970	1,071	990	979	1,053	1,005
39 All other loans	22,557	20,561	21,871	21,599	21,730	20,852	22,502
40 Lease-financing receivables	25,726	25,668	25,677	25,672	25,945	25,941	26,026
41 LESS: Unearned income	3,690	3,689	3,680	3,653	3,601	3,597	3,597
42 Loan and lease reserve ³	37,949	38,012	37,923	37,323	37,944	37,602	36,819
43 Other loans and leases, net	981,748	976,747	979,605	975,088	981,761	977,781	983,243
44 Other assets	153,603	152,653	152,349	152,904	158,798	156,889	155,879
45 Total assets	1,626,477	1,589,938	1,609,677	1,593,681	1,624,644	1,606,331	1,648,547
LIABILITIES							
46 Deposits	1,143,620	1,118,770	1,115,684	1,106,086	1,131,684	1,120,787	1,146,825
47 Demand deposits	242,359	220,124	224,476	220,110	234,433	222,387	250,127
48 Individuals, partnerships, and corporations	192,668	179,686	179,261	175,697	188,738	181,533	198,251
49 Other holders	49,691	40,437	45,215	44,412	45,695	40,854	51,876
50 State and political subdivisions	7,270	6,220	7,664	7,350	7,459	6,787	7,590
51 U.S. government	1,802	2,149	3,538	1,626	2,238	1,368	2,607
52 Depository institutions in the United States	24,401	19,202	19,889	19,245	21,055	18,572	24,880
53 Banks in foreign countries	5,367	4,803	5,050	5,214	4,868	4,857	5,405
54 Foreign governments and official institutions	641	516	590	573	577	475	676
55 Certified and officers' checks	10,210	7,548	8,485	10,405	9,498	8,795	10,718
56 Transaction balances other than demand deposits ⁴	98,258	95,959	94,638	91,342	96,558	96,035	96,177
57 Nontransaction balances	803,002	802,687	796,570	794,634	800,693	802,366	800,520
58 Individuals, partnerships, and corporations	768,279	767,910	762,325	761,107	767,707	769,095	767,721
59 Other holders	34,723	34,777	34,245	33,527	32,986	33,271	32,799
60 States and political subdivisions	28,360	28,340	27,816	27,636	27,202	27,280	26,887
61 U.S. government	1,102	1,142	1,159	1,156	1,105	1,151	1,159
62 Depository institutions in the United States	4,836	4,859	4,833	4,332	4,268	4,433	4,351
63 Foreign governments, official institutions, and banks	424	436	436	403	411	407	402
64 Liabilities for borrowed money ⁵	272,687	258,359	282,842	275,277	279,702	266,118	282,961
65 Borrowings from Federal Reserve Banks	388	520	548	0	0	0	90
66 Treasury tax and loan notes	8,072	8,449	25,229	29,121	25,241	14,475	17,752
67 Other liabilities for borrowed money ⁶	264,248	249,390	257,065	246,155	254,461	251,644	265,119
68 Other liabilities (including subordinated notes and debentures)	95,025	97,601	95,574	96,968	97,506	102,605	102,436
69 Total liabilities	1,511,332	1,474,730	1,494,100	1,478,330	1,508,891	1,489,510	1,532,222
70 Residual (total assets minus total liabilities) ⁷	115,145	115,208	115,577	115,351	115,753	116,821	116,326
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,307,717	1,304,658	1,308,586	1,302,637	1,314,471	1,314,219	1,319,047
72 Time deposits in amounts of \$100,000 or more	184,710	183,549	181,277	179,259	178,091	178,775	176,435
73 Loans sold outright to affiliates ⁹	1,625	1,591	1,587	1,586	1,586	1,564	1,585
74 Commercial and industrial	927	913	914	914	916	893	921
75 Other	698	678	673	673	670	671	664
76 Foreign branch credit extended to U.S. residents ¹⁰	23,477	23,440	23,676	23,770	24,122	24,274	24,239
77 Net owed to related institutions abroad	-8,597	-6,187	-7,954	-8,676	-11,420	-5,801	-4,024

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Oct. 23	Oct. 30	Nov. 6	Nov. 13	Nov. 20
	1991				
ASSETS					
1 Cash and balances due from depository institutions	99,466	105,069	103,565	129,896	109,878
2 U.S. Treasury and government securities	220,032	223,246	225,384	227,105	229,136
3 Trading account	19,876	18,924	21,246	21,481	22,684
4 Investment account	200,156	204,322	204,138	205,623	206,452
5 Mortgage-backed securities ¹	79,012	80,452	79,341	79,194	79,835
All others, by maturity					
6 One year or less	26,110	26,407	26,729	27,301	26,430
7 One year through five years	50,753	51,843	52,336	53,070	54,428
8 More than five years	44,281	45,620	45,732	46,057	45,759
9 Other securities	69,795	70,134	68,996	69,193	69,453
10 Trading account	1,306	1,330	1,270	1,337	1,311
11 Investment account	55,917	56,073	55,819	55,589	55,499
12 State and political subdivisions, by maturity	24,068	24,085	23,952	23,672	23,432
13 One year or less	3,085	3,162	3,213	3,162	3,132
14 More than one year	20,983	20,923	20,739	20,510	20,300
15 Other bonds, corporate stocks, and securities	31,849	31,988	31,867	31,917	32,067
16 Other trading account assets	12,572	12,731	11,908	12,266	12,643
17 Federal funds sold ²	74,093	80,908	83,555	84,701	81,983
18 To commercial banks in the United States	49,841	56,382	59,209	61,378	53,785
19 To nonbank brokers and dealers	20,095	20,108	20,191	19,791	24,151
20 To others	4,157	4,418	4,155	3,533	4,047
21 Other loans and leases, gross	1,016,851	1,022,054	1,022,353	1,025,467	1,019,858
22 Commercial and industrial	299,786	299,477	300,153	299,464	299,408
23 Bankers acceptances and commercial paper	1,629	1,661	1,687	2,174	2,189
24 All other	298,156	297,816	298,466	297,290	297,219
25 U.S. addressees	296,463	296,228	297,014	295,927	295,869
26 Non-U.S. addressees	1,693	1,588	1,452	1,363	1,350
27 Real estate loans	403,585	405,734	406,066	406,662	405,908
28 Revolving, home equity	40,385	40,839	40,742	40,828	40,904
29 All other	363,201	364,894	365,324	365,835	365,004
30 To individuals for personal expenditures	184,661	185,948	185,611	185,632	184,386
31 To financial institutions	44,105	44,676	45,268	46,151	43,761
32 Commercial banks in the United States	19,896	20,422	20,273	20,785	19,568
33 Banks in foreign countries	2,177	1,681	2,058	2,130	1,685
34 Nonbank financial institutions	22,033	22,572	22,936	23,237	22,508
35 For purchasing and carrying securities	12,571	13,803	12,889	14,256	14,459
36 To finance agricultural production	6,163	6,152	6,110	6,059	6,035
37 To states and political subdivisions	18,402	18,387	18,263	18,191	18,146
38 To foreign governments and official institutions	957	1,007	1,019	1,408	930
39 All other loans	21,011	21,197	21,281	21,981	21,215
40 Lease-financing receivables	25,610	25,674	25,694	25,662	25,609
41 LESS: Unearned income	3,480	3,506	3,458	3,453	3,448
42 Loan and lease reserve ³	36,805	36,971	37,581	37,532	37,529
43 Other loans and leases, net	976,566	981,577	981,314	984,482	978,881
44 Other assets	155,099	158,880	160,364	156,897	156,488
45 Total assets	1,595,051	1,619,814	1,623,178	1,652,274	1,625,819
LIABILITIES					
46 Deposits	1,107,160	1,118,596	1,127,858	1,146,509	1,130,514
47 Demand deposits	216,546	225,593	226,986	248,040	234,080
48 Individuals, partnerships, and corporations	175,316	181,244	184,276	196,836	185,975
49 Other holders	41,231	44,349	42,710	51,205	48,105
50 State and political subdivisions	7,269	7,257	7,744	7,583	7,858
51 U.S. government	1,417	1,663	1,402	1,577	1,659
52 Depository institutions in the United States	18,570	20,633	18,941	25,409	19,695
53 Banks in foreign countries	4,745	4,578	5,379	5,193	5,162
54 Foreign governments and official institutions	617	596	681	711	570
55 Certified and officers' checks	8,613	9,623	8,563	10,732	13,160
56 Transaction balances other than demand deposits ⁴	93,817	94,627	99,204	97,541	97,231
57 Nontransaction balances	796,796	798,376	801,668	800,927	799,204
58 Individuals, partnerships, and corporations	764,138	765,980	769,350	768,754	767,197
59 Other holders	32,658	32,396	32,318	32,174	32,007
60 States and political subdivisions	26,842	26,554	26,359	26,358	26,170
61 U.S. government	1,145	1,156	1,187	1,185	1,180
62 Depository institutions in the United States	4,271	4,287	4,364	4,227	4,268
63 Foreign governments, official institutions, and banks	400	399	408	404	389
64 Liabilities for borrowed money ⁵	270,104	281,305	276,200	285,684	273,151
65 Borrowings from Federal Reserve Banks	10	0	0	0	0
66 Treasury tax and loan notes	23,319	28,034	20,275	23,543	18,019
67 Other liabilities for borrowed money ⁶	246,775	253,271	255,926	262,141	255,132
68 Other liabilities (including subordinated notes and debentures)	101,067	103,833	102,192	102,685	104,383
69 Total liabilities	1,478,331	1,503,734	1,506,251	1,534,877	1,508,049
70 Residual (total assets minus total liabilities) ⁷	116,720	116,079	116,927	117,397	117,770
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,311,035	1,319,537	1,320,806	1,324,303	1,327,077
72 Time deposits in amounts of \$100,000 or more	175,439	173,651	173,019	171,958	171,733
73 Loans sold outright to affiliates ⁹	1,566	1,560	1,526	1,483	1,458
74 Commercial and industrial	900	893	882	854	829
75 Other	667	666	644	629	628
76 Foreign branch credit extended to U.S. residents ¹⁰	23,881	23,981	24,307	24,115	24,204
77 Net owed to related institutions abroad	-5,436	-4,309	-6,453	-4,291	-3,007

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25
	1991				
ASSETS					
1 Cash and balances due from depository institutions	117,102	117,626	114,804	112,719	122,760
2 U.S. Treasury and government securities	226,984	230,563	228,799	228,117	225,344
3 Trading account	20,115	21,965	21,061	19,888	18,506
4 Investment account	206,869	208,598	207,738	208,229	206,838
5 Mortgage-backed securities ¹	79,078	79,017	78,827	79,504	79,596
All others, by maturity					
6 One year or less	26,333	25,979	25,897	26,117	25,729
7 One year through five years	55,483	55,956	55,397	54,886	53,855
8 More than five years	45,975	47,645	47,615	47,722	47,658
9 Other securities	69,330	68,851	68,443	68,308	68,546
10 Trading account	1,570	1,333	1,328	1,874	1,838
11 Investment account	55,792	55,367	55,117	54,762	55,372
12 State and political subdivisions, by maturity	23,488	23,179	23,092	22,971	23,122
13 One year or less	3,224	3,217	3,185	3,154	3,286
14 More than one year	20,263	19,962	19,907	19,817	19,836
15 Other bonds, corporate stocks, and securities	32,304	32,189	32,025	31,790	32,250
16 Other trading account assets	11,968	12,151	11,998	11,673	11,336
17 Federal funds sold ²	83,672	83,881	85,077	87,130	87,166
18 To commercial banks in the United States	57,582	57,338	57,663	58,803	59,050
19 To nonbank brokers and dealers	21,962	21,819	22,636	23,161	23,641
20 To others	4,128	4,724	4,778	5,166	4,475
21 Other loans and leases, gross	1,020,019	1,017,205	1,015,293	1,020,015	1,020,186
22 Commercial and industrial	298,389	296,788	295,215	296,422	294,664
23 Bankers acceptances and commercial paper	2,215	2,169	2,009	1,996	1,989
24 All other	296,175	294,619	293,206	294,425	292,675
25 U.S. addressees	294,867	293,301	291,949	293,070	291,189
26 Non-U.S. addressees	1,307	1,318	1,257	1,356	1,487
27 Real estate loans	405,393	405,228	405,539	404,642	403,697
28 Revolving, home equity	40,991	41,005	41,087	41,175	41,308
29 All other	364,403	364,223	364,453	363,466	362,388
30 To individuals for personal expenditures	183,748	184,260	184,846	186,133	187,202
31 To financial institutions	44,820	45,278	45,009	45,001	46,318
32 Commercial banks in the United States	19,600	19,563	19,543	19,797	20,731
33 Banks in foreign countries	2,164	1,964	2,150	1,934	2,484
34 Nonbank financial institutions	23,055	23,750	23,316	23,270	23,103
35 For purchasing and carrying securities	14,422	13,375	12,883	15,088	14,869
36 To finance agricultural production	5,979	5,940	5,884	5,906	5,876
37 To states and political subdivisions	18,161	17,949	17,882	17,838	17,876
38 To foreign governments and official institutions	1,109	1,032	941	932	947
39 All other loans	22,462	21,797	21,496	22,489	23,135
40 Lease-financing receivables	25,536	25,558	25,597	25,565	25,601
41 LESS: Unearned income	3,431	3,370	3,361	3,344	3,346
42 Loan and lease reserve ³	37,306	37,817	38,033	37,779	37,261
43 Other loans and leases, net	979,282	976,018	973,899	978,892	979,578
44 Other assets	155,562	158,306	157,257	154,003	159,668
45 Total assets	1,631,932	1,635,245	1,628,279	1,629,169	1,643,063
LIABILITIES					
46 Deposits	1,143,230	1,145,402	1,137,721	1,135,113	1,144,786
47 Demand deposits	247,973	242,977	237,924	242,240	255,009
48 Individuals, partnerships, and corporations	197,625	196,101	191,641	193,749	204,111
49 Other holders	50,347	46,876	46,282	48,491	50,897
50 State and political subdivisions	8,593	7,981	8,212	8,222	8,902
51 U.S. government	3,433	1,692	1,828	1,877	2,158
52 Depository institutions in the United States	22,534	20,855	20,310	20,987	23,508
53 Banks in foreign countries	5,354	5,004	5,655	5,280	5,551
54 Foreign governments and official institutions	742	770	872	605	882
55 Certified and officers' checks	9,691	10,574	9,406	11,519	9,897
56 Transaction balances other than demand deposits ⁴	99,116	102,721	100,548	101,223	101,757
57 Nontransaction balances	796,141	799,704	799,249	791,651	788,020
58 Individuals, partnerships, and corporations	763,839	767,708	766,758	760,287	757,218
59 Other holders	32,301	31,996	32,491	31,364	30,802
60 States and political subdivisions	26,077	25,937	26,246	25,445	24,829
61 U.S. government	1,181	1,174	1,120	1,113	1,131
62 Depository institutions in the United States	4,634	4,471	4,725	4,433	4,458
63 Foreign governments, official institutions, and banks	410	414	401	372	384
64 Liabilities for borrowed money ⁵	264,897	264,293	262,605	270,804	271,580
65 Borrowings from Federal Reserve Banks	5	0	550	0	31
66 Treasury tax and loan notes	15,126	11,010	7,291	26,117	27,783
67 Other liabilities for borrowed money ⁶	249,765	253,283	254,764	244,687	243,767
68 Other liabilities (including subordinated notes and debentures)	106,743	107,642	109,748	105,319	109,668
69 Total liabilities	1,514,869	1,517,337	1,510,075	1,511,236	1,526,035
70 Residual (total assets minus total liabilities) ⁷	117,063	117,908	118,204	117,932	117,028
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,322,823	1,323,598	1,320,406	1,324,971	1,321,461
72 Time deposits in amounts of \$100,000 or more	171,659	171,534	170,387	167,009	165,820
73 Loans sold outright to affiliates ⁹	1,417	1,394	1,353	1,337	1,315
74 Commercial and industrial	800	776	770	749	749
75 Other	618	618	583	588	566
76 Foreign branch credit extended to U.S. residents ¹⁰	24,572	24,452	24,179	24,217	24,141
77 Net owed to related institutions abroad	-2,597	-5,332	-2,969	-4,852	-4,058

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Jan. 1	Jan. 8	Jan. 15	Jan. 22	Jan. 29	Feb. 5	Feb. 12
	1992						
ASSETS							
1 Cash and balances due from depository institutions	125,410	106,582	123,625	123,415	104,393	103,273	103,388
2 U.S. Treasury and government securities	228,399	228,508	230,037	231,572	229,586	237,461	236,186
3 Trading account	17,474	18,713	19,612	20,672	20,730	22,908	22,751
4 Investment account	210,925	209,795	210,426	210,900	208,856	214,553	213,436
5 Mortgage-backed securities ¹	79,452	79,315	79,114	79,503	79,133	80,644	80,937
All others, by maturity							
6 One year or less	25,911	26,196	27,064	26,701	24,815	24,301	23,263
7 One year through five years	54,504	56,003	57,035	57,710	57,949	61,583	61,488
8 More than five years	51,058	48,281	47,213	46,987	46,959	48,026	47,747
9 Other securities	67,181	67,763	66,850	67,339	68,142	68,513	67,682
10 Trading account	2,002	1,270	1,231	1,217	1,594	1,520	1,493
11 Investment account	54,496	54,188	54,087	54,061	53,679	54,049	53,438
12 State and political subdivisions, by maturity	22,969	22,711	22,678	22,726	22,617	22,420	22,366
13 One year or less	3,281	3,165	3,175	3,245	3,254	3,244	3,237
14 More than one year	19,689	19,546	19,504	19,481	19,363	19,176	19,129
15 Other bonds, corporate stocks, and securities	31,527	31,477	31,409	31,335	31,061	31,628	31,071
16 Other trading account assets	10,683	12,306	11,532	12,061	12,869	12,944	12,751
17 Federal funds sold ²	77,793	96,113	108,414	101,200	95,627	106,362	99,675
18 To commercial banks in the United States	53,352	64,822	74,150	71,313	65,943	72,303	68,121
19 To nonbank brokers and dealers	20,061	24,463	28,690	24,247	23,847	26,966	25,051
20 To others	4,380	6,828	5,574	5,640	5,837	7,094	6,503
21 Other loans and leases, gross	1,019,236	1,015,158	1,014,686	1,011,952	1,010,297	1,014,644	1,009,941
22 Commercial and industrial	294,376	291,589	291,490	290,700	289,971	291,808	289,269
23 Bankers acceptances and commercial paper	1,757	1,640	1,615	1,609	1,596	1,658	1,568
24 All others	292,619	289,950	289,876	289,091	288,375	290,150	287,701
25 U.S. addressees	291,140	288,492	288,404	287,611	286,932	288,685	286,326
26 Non-U.S. addressees	1,479	1,457	1,472	1,480	1,443	1,465	1,375
27 Real estate loans	403,899	403,768	403,330	402,524	402,961	404,515	405,570
28 Revolving, home equity	41,041	41,029	41,151	41,202	41,222	41,230	41,199
29 All other	362,858	362,739	362,179	361,322	361,738	363,286	364,371
30 To individuals for personal expenditures	188,478	187,944	187,126	186,945	186,893	185,981	185,846
31 To financial institutions	46,360	45,477	45,583	44,691	45,391	46,551	44,651
32 Commercial banks in the United States	20,597	20,381	21,178	20,499	21,284	21,180	20,105
33 Banks in foreign countries	2,086	1,856	2,088	2,063	1,932	2,345	1,729
34 Nonbank financial institutions	23,677	23,239	22,316	22,129	22,175	23,025	22,817
35 For purchasing and carrying securities	12,580	13,868	14,452	14,861	14,185	14,340	14,084
36 To finance agricultural production	6,206	6,031	6,015	5,939	5,850	5,828	5,859
37 To states and political subdivisions	17,735	17,572	17,480	17,469	17,382	17,320	17,305
38 To foreign governments and official institutions	919	1,001	928	939	898	957	896
39 All other loans	22,765	22,072	22,449	22,046	20,965	21,564	20,743
40 Lease-financing receivables	25,918	25,835	25,833	25,837	25,801	25,780	25,718
41 LESS: Unearned income	3,293	3,248	3,237	3,227	3,270	3,219	3,211
42 Loan and lease reserve ³	37,335	37,262	37,393	37,342	37,192	37,903	38,086
43 Other loans and leases, net	978,607	974,648	974,056	971,383	969,835	973,521	968,644
44 Other assets	162,764	151,938	154,914	150,403	147,313	149,475	148,771
45 Total assets	1,640,154	1,625,552	1,657,896	1,645,312	1,614,896	1,638,604	1,624,346
LIABILITIES							
46 Deposits	1,160,554	1,137,372	1,160,575	1,132,344	1,112,599	1,133,330	1,124,409
47 Demand deposits	267,612	238,076	262,684	245,731	230,684	240,226	234,177
48 Individuals, partnerships, and corporations	214,457	193,189	207,253	193,687	182,887	192,522	189,000
49 Other holders	53,156	44,887	55,431	52,044	47,797	47,704	45,177
50 State and political subdivisions	9,372	8,123	8,183	8,554	7,967	8,608	7,658
51 U.S. government	3,054	1,756	4,977	2,441	1,800	2,341	1,760
52 Depository institutions in the United States	24,084	19,831	25,454	23,443	20,129	20,964	20,617
53 Banks in foreign countries	5,719	5,294	5,538	5,813	5,194	4,954	4,490
54 Foreign governments and official institutions	1,003	532	604	694	668	940	542
55 Certified and officers' checks	9,924	9,351	10,675	11,099	12,039	9,897	10,110
56 Transaction balances other than demand deposits ⁴	105,350	106,347	105,156	101,821	99,812	105,013	101,872
57 Nontransaction balances	787,592	792,948	792,736	784,793	782,103	788,092	788,361
58 Individuals, partnerships, and corporations	757,263	761,705	761,656	753,968	750,346	755,777	755,472
59 Other holders	30,328	31,243	31,079	30,825	31,758	32,315	32,889
60 States and political subdivisions	24,452	25,111	25,034	24,863	25,371	25,957	26,634
61 U.S. government	1,133	1,494	1,508	1,508	1,550	1,604	1,584
62 Depository institutions in the United States	4,421	4,319	4,241	4,169	4,557	4,474	4,395
63 Foreign governments, official institutions, and banks	322	319	296	285	280	280	277
64 Liabilities for borrowed money ⁵	259,997	270,471	278,575	292,841	279,942	284,079	280,751
65 Borrowings from Federal Reserve Banks	0	4,583	0	670	0	365	0
66 Treasury tax and loan notes	25,798	16,173	16,867	29,462	29,817	20,152	19,704
67 Other liabilities for borrowed money ⁶	234,199	249,715	261,708	262,709	250,125	263,562	261,046
68 Other liabilities (including subordinated notes and debentures)	102,396	99,828	100,563	100,859	102,177	101,241	98,695
69 Total liabilities	1,522,947	1,507,671	1,539,713	1,526,045	1,494,718	1,518,651	1,503,856
70 Residual (total assets minus total liabilities) ⁷	117,207	117,881	118,182	119,268	120,177	119,953	120,491
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,318,659	1,322,338	1,324,658	1,320,251	1,316,425	1,333,496	1,325,259
72 Time deposits in amounts of \$100,000 or more	163,553	164,488	162,870	161,414	160,520	161,206	160,978
73 Loans sold outright to affiliates ⁹	1,232	1,247	1,233	1,230	1,224	1,219	1,212
74 Commercial and industrial	680	701	695	697	685	684	674
75 Other	553	546	538	534	538	535	537
76 Foreign branch credit extended to U.S. residents ¹⁰	23,603	23,822	23,829	23,685	23,409	23,544	23,195
77 Net owed to related institutions abroad	-11,637	-4,786	-7,146	-2,687	2,151	914	-1,261

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Feb. 19	Feb. 26	Mar. 4	Mar. 11	Mar. 18	Mar. 25	Apr. 1
	1992						
ASSETS							
1 Cash and balances due from depository institutions	127,167	106,400	112,056	106,991	108,366	104,589	135,628
2 U.S. Treasury and government securities	237,262	235,240	240,842	240,736	239,519	240,459	242,277
3 Trading account	23,582	21,861	22,213	20,824	21,764	23,306	20,615
4 Investment account	213,680	213,379	218,629	219,912	217,755	217,153	221,662
5 Mortgage-backed securities ¹	79,969	80,270	81,956	81,910	80,998	81,149	82,205
All others, by maturity							
6 One year or less	24,186	23,963	24,831	25,738	26,034	26,398	27,237
7 One year through five years	61,710	62,127	63,583	63,958	63,235	63,077	61,364
8 More than five years	47,814	47,020	48,258	48,307	47,487	46,528	50,856
9 Other securities	67,943	66,893	67,185	66,642	66,328	66,394	65,862
10 Trading account	1,411	1,467	1,588	1,515	1,601	1,993	1,648
11 Investment account	53,264	53,239	53,499	53,135	52,787	52,930	53,497
12 State and political subdivisions, by maturity	22,388	22,404	22,326	22,322	22,287	22,235	22,070
13 One year or less	3,347	3,353	3,414	3,451	3,427	3,411	3,390
14 More than one year	19,041	19,051	18,912	18,871	18,860	18,824	18,680
15 Other bonds, corporate stocks, and securities	30,876	30,835	31,173	30,812	30,500	30,695	31,426
16 Other trading account assets	13,268	12,186	12,098	11,993	11,940	11,471	10,717
17 Federal funds sold ²	103,441	94,401	107,712	95,273	98,948	94,715	97,253
18 To commercial banks in the United States	71,922	62,255	70,550	60,894	64,601	60,929	66,198
19 To nonbank brokers and dealers	25,699	26,219	30,993	27,606	28,587	28,536	25,684
20 To others	5,820	5,927	6,168	6,772	5,759	5,250	5,370
21 Other loans and leases, gross	1,012,082	1,006,557	1,010,857	1,009,690	1,009,502	1,008,560	1,015,464
22 Commercial and industrial	291,215	290,657	292,507	291,045	291,581	290,895	292,140
23 Bankers acceptances and commercial paper	1,813	1,760	1,760	1,758	1,639	1,483	1,384
24 All others	289,402	288,898	290,747	289,286	289,942	289,412	290,756
25 U.S. addressees	287,871	287,411	289,430	288,037	288,715	288,147	289,470
26 Non-U.S. addressees	1,531	1,487	1,317	1,250	1,227	1,265	1,286
27 Real estate loans	404,253	402,852	404,253	405,419	404,264	402,985	405,754
28 Revolving, home equity	41,266	41,213	41,159	41,088	41,058	41,042	41,209
29 All other	362,986	361,639	363,094	364,331	363,207	361,943	364,545
30 To individuals for personal expenditures	185,192	184,717	183,521	184,332	184,319	184,418	183,005
31 To financial institutions	44,640	43,739	43,926	44,184	44,517	44,949	45,098
32 Commercial banks in the United States	20,512	20,085	18,858	19,629	19,986	20,204	19,490
33 Banks in foreign countries	1,593	1,596	1,819	1,490	1,710	2,020	2,065
34 Nonbank financial institutions	22,535	22,059	23,248	23,065	22,821	22,725	23,543
35 For purchasing and carrying securities	13,870	13,477	15,065	13,316	13,836	14,352	15,913
36 To finance agricultural production	5,875	5,778	5,808	5,807	5,787	5,787	5,820
37 To states and political subdivisions	17,402	17,302	17,265	17,190	17,191	17,157	17,103
38 To foreign governments and official institutions	985	885	856	871	925	862	922
39 All other loans	22,691	21,201	21,721	21,606	21,215	21,305	23,850
40 Lease-financing receivables	25,959	25,951	25,936	25,920	25,865	25,849	25,859
41 LESS: Unearned income	3,209	3,191	3,116	3,090	3,071	3,060	3,021
42 Loan and lease reserve ³	38,092	37,985	38,656	38,743	38,600	38,325	37,708
43 Other loans and leases, net	970,781	965,382	969,085	967,858	967,832	967,175	974,734
44 Other assets	146,025	144,494	147,678	146,165	146,269	140,246	150,675
45 Total assets	1,652,619	1,612,810	1,644,557	1,623,666	1,627,262	1,613,578	1,666,430
LIABILITIES							
46 Deposits	1,140,082	1,118,621	1,146,322	1,134,033	1,123,423	1,120,670	1,170,829
47 Demand deposits	250,545	233,962	250,153	241,488	237,964	237,787	276,999
48 Individuals, partnerships, and corporations	197,493	185,349	199,640	193,423	191,988	189,715	217,642
49 Other holders	53,052	48,613	50,514	48,065	45,976	48,072	59,357
50 State and political subdivisions	8,218	8,052	7,807	7,209	7,671	8,085	8,629
51 U.S. government	1,657	1,775	2,154	1,808	1,676	1,539	3,869
52 Depository institutions in the United States	25,653	22,117	22,374	21,678	20,955	21,031	28,611
53 Banks in foreign countries	5,133	4,662	4,649	4,493	4,838	5,422	5,487
54 Foreign governments and official institutions	573	622	524	958	524	643	747
55 Certified and officers' checks	11,818	11,385	13,007	11,919	10,311	11,352	12,014
56 Transaction balances other than demand deposits ⁴	102,897	101,291	107,569	104,695	104,066	103,227	107,840
57 Nontransaction balances	786,639	783,368	788,599	787,850	781,394	779,656	785,991
58 Individuals, partnerships, and corporations	753,553	750,609	755,751	755,090	749,884	748,686	755,586
59 Other holders	33,086	32,758	32,848	32,760	31,510	30,971	30,404
60 States and political subdivisions	26,570	26,517	26,483	26,498	25,968	25,560	25,217
61 U.S. government	1,619	1,612	1,781	1,804	1,809	1,828	1,972
62 Depository institutions in the United States	4,620	4,358	4,306	4,168	3,437	3,274	2,892
63 Foreign governments, official institutions, and banks	277	272	279	290	296	309	323
64 Liabilities for borrowed money ⁵	295,119	275,187	283,423	271,867	286,960	272,722	277,116
65 Borrowings from Federal Reserve Banks	0	0	0	0	350	0	551
66 Treasury tax and loan notes	14,696	12,600	14,545	10,049	20,446	13,125	4,543
67 Other liabilities for borrowed money ⁶	280,423	262,588	268,879	261,818	266,165	259,597	272,022
68 Other liabilities (including subordinated notes and debentures)	96,450	98,060	93,528	96,155	95,060	98,303	96,276
69 Total liabilities	1,531,651	1,491,868	1,523,273	1,502,055	1,505,443	1,491,695	1,544,220
70 Residual (total assets minus total liabilities) ⁷	120,969	120,941	121,284	121,611	121,818	121,882	122,209
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,328,294	1,320,752	1,337,187	1,331,818	1,329,709	1,328,995	1,335,168
72 Time deposits in amounts of \$100,000 or more	158,837	158,747	159,453	157,356	154,189	152,913	151,741
73 Loans sold outright to affiliates ⁹	1,214	1,220	1,221	1,223	1,219	1,207	1,205
74 Commercial and industrial	681	683	690	692	692	679	676
75 Other	533	537	531	530	527	528	529
76 Foreign branch credit extended to U.S. residents ¹⁰	23,165	23,136	23,225	23,247	23,173	23,186	22,911
77 Net owed to related institutions abroad	2	4,109	-2,528	-1,030	-1,126	4,993	-1,458

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6	May 13	May 20
	1992						
ASSETS							
1 Cash and balances due from depository institutions	99,578	131,669	100,990	107,500	101,343	101,865	98,715
2 U.S. Treasury and government securities	243,022	244,008	240,623	238,133	244,432	245,154	241,973
3 Trading account	22,342	23,697	21,651	22,231	23,459	22,510	21,944
4 Investment account	220,679	220,311	218,972	215,902	220,973	222,644	220,029
5 Mortgage-backed securities ¹	82,810	82,012	81,915	81,374	81,886	81,406	80,747
All others, by maturity							
6 One year or less	27,734	28,740	27,169	26,048	25,764	26,018	24,810
7 One year through five years	59,753	59,627	60,583	60,245	61,624	63,644	63,629
8 More than five years	50,384	49,931	49,304	48,235	51,698	51,576	50,843
9 Other securities	67,315	67,691	67,523	66,167	66,740	66,200	66,293
10 Trading account	1,327	1,387	1,738	1,899	1,980	1,850	1,838
11 Investment account	54,036	54,198	53,835	53,187	53,035	52,902	52,652
12 State and political subdivisions, by maturity	22,071	22,041	21,996	22,033	21,883	21,864	21,877
13 One year or less	3,407	3,418	3,370	3,395	3,339	3,342	3,343
14 More than one year	18,664	18,623	18,626	18,638	18,544	18,522	18,534
15 Other bonds, corporate stocks, and securities	31,965	32,157	31,839	31,154	31,153	31,038	30,775
16 Other trading account assets	11,952	12,106	11,951	11,082	11,725	11,447	11,803
17 Federal funds sold ²	96,895	118,239	99,234	93,607	89,212	85,042	85,768
18 To commercial banks in the United States	66,439	76,489	59,767	59,235	58,223	56,878	56,495
19 To nonbank brokers and dealers	25,873	35,961	35,087	29,144	26,817	24,217	25,688
20 To others	4,583	5,790	4,381	5,228	4,172	3,948	3,586
21 Other loans and leases, gross	1,005,328	1,010,712	1,002,790	1,006,033	1,004,568	1,004,152	1,000,542
22 Commercial and industrial	289,690	290,502	288,915	288,824	289,932	288,315	286,705
23 Bankers acceptances and commercial paper	1,408	1,495	1,413	1,446	1,785	1,707	1,634
24 All other	288,282	289,006	287,502	287,378	288,148	286,608	285,072
25 U.S. addressees	287,006	287,684	286,129	285,957	286,644	285,348	283,720
26 Non-U.S. addressees	1,276	1,322	1,372	1,420	1,503	1,260	1,352
27 Real estate loans	406,229	405,984	404,423	406,498	407,664	408,519	406,253
28 Revolving, home equity	41,096	41,263	41,371	41,547	41,748	41,800	41,778
29 All other	365,133	364,722	363,052	364,951	365,916	366,719	364,475
30 To individuals for personal expenditures	182,176	182,134	182,709	183,127	180,382	180,353	180,151
31 To financial institutions	43,580	42,867	42,341	43,290	43,167	42,110	42,925
32 Commercial banks in the United States	18,972	18,717	18,947	19,023	18,603	18,416	19,380
33 Banks in foreign countries	1,925	1,841	1,770	2,167	1,951	1,720	2,036
34 Nonbank financial institutions	22,684	22,309	21,624	22,100	22,614	21,974	21,509
35 For purchasing and carrying securities	13,136	17,416	14,044	14,167	14,134	14,665	14,497
36 To finance agricultural production	5,834	5,854	5,880	5,902	5,857	5,897	5,890
37 To states and political subdivisions	17,026	16,971	16,876	16,887	16,787	16,745	16,707
38 To foreign governments and official institutions	938	896	867	883	892	1,141	865
39 All other loans	20,900	22,320	21,772	21,564	20,924	21,551	21,656
40 Lease-financing receivables	25,819	25,767	24,964	24,892	24,828	24,856	24,892
41 LESS: Unearned income	3,008	3,014	3,004	3,008	2,885	2,887	2,875
42 Loan and lease reserve ³	37,745	37,983	37,224	37,269	37,997	38,040	38,034
43 Other loans and leases, net	964,575	969,714	962,562	965,755	963,687	963,225	959,633
44 Other assets	150,884	151,218	149,271	152,956	155,608	157,288	152,148
45 Total assets	1,622,269	1,682,540	1,620,204	1,624,119	1,621,023	1,618,773	1,604,529
LIABILITIES							
46 Deposits	1,141,298	1,186,751	1,122,319	1,123,022	1,128,295	1,123,458	1,115,671
47 Demand deposits	241,685	287,186	238,098	245,085	241,873	239,875	238,840
48 Individuals, partnerships, and corporations	196,480	217,326	189,879	194,884	196,276	195,672	192,234
49 Other holders	45,205	69,859	48,219	50,201	45,597	44,204	46,606
50 State and political subdivisions	7,506	8,329	8,680	8,173	8,465	7,477	7,953
51 U.S. government	1,851	14,516	3,629	3,434	1,472	1,206	1,738
52 Depository institutions in the United States	20,739	29,067	20,322	21,593	21,139	20,188	21,529
53 Banks in foreign countries	4,851	5,554	4,886	5,115	4,905	4,852	4,941
54 Foreign governments and official institutions	574	703	629	600	484	890	568
55 Certified and officers' checks	9,683	11,690	10,073	11,286	9,133	9,591	9,877
56 Transaction balances other than demand deposits ⁴	108,675	112,474	106,712	102,320	105,797	103,246	102,882
57 Nontransaction balances	790,938	787,092	777,509	775,616	780,625	780,337	773,950
58 Individuals, partnerships, and corporations	760,053	755,693	746,101	744,262	748,529	748,086	741,751
59 Other holders	30,885	31,399	31,408	31,354	32,095	32,251	32,198
60 States and political subdivisions	25,380	25,165	25,225	25,270	25,970	26,082	26,103
61 U.S. government	2,130	2,157	2,177	2,118	2,118	2,201	2,207
62 Depository institutions in the United States	3,055	3,759	3,685	3,649	3,621	3,659	3,574
63 Foreign governments, official institutions, and banks	319	317	321	317	316	310	315
64 Liabilities for borrowed money ⁵	261,789	278,058	279,525	283,722	270,877	271,618	266,914
65 Borrowings from Federal Reserve Banks	0	0	0	0	0	650	0
66 Treasury tax and loan notes	2,897	4,105	24,417	28,067	11,175	13,032	11,015
67 Other liabilities for borrowed money ⁶	258,893	273,952	255,108	255,655	259,703	257,936	255,900
68 Other liabilities (including subordinated notes and debentures)	96,266	95,090	93,079	92,772	96,739	97,906	96,500
69 Total liabilities	1,499,353	1,559,899	1,494,922	1,499,515	1,495,911	1,492,983	1,479,086
70 Residual (total assets minus total liabilities) ⁷	122,916	122,641	125,281	124,604	125,112	125,791	125,444
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,327,149	1,345,445	1,331,457	1,325,683	1,328,127	1,325,255	1,318,701
72 Time deposits in amounts of \$100,000 or more	154,322	153,013	151,258	150,715	152,070	150,867	149,756
73 Loans sold outright to affiliates ⁹	1,197	1,204	1,191	1,209	1,195	1,184	1,183
74 Commercial and industrial	683	683	684	691	682	673	675
75 Other	514	522	508	519	514	512	509
76 Foreign branch credit extended to U.S. residents ¹⁰	22,645	22,875	22,872	22,912	22,883	22,905	23,026
77 Net owed to related institutions abroad	-5,179	-5,214	-2,764	-6,020	-6,054	-4,234	-1,943

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	May 27	June 3	June 10	June 17	June 24	July 1	July 8
	1992						
ASSETS							
1 Cash and balances due from depository institutions	115,855	105,341	100,451	100,209	102,156	138,920	101,056
2 U.S. Treasury and government securities	240,357	248,190	249,175	247,576	247,339	248,622	249,777
3 Trading account	20,839	20,933	20,316	19,542	19,106	16,840	17,597
4 Investment account	219,518	227,257	228,860	228,035	228,232	231,782	232,180
5 Mortgage-backed securities ¹	81,529	82,360	82,207	81,626	81,708	81,513	81,610
All others, by maturity							
6 One year or less	24,752	24,624	25,053	25,623	25,682	26,346	25,654
7 One year through five years	63,257	65,701	67,394	66,909	66,770	68,162	68,489
8 More than five years	49,980	54,571	54,206	53,876	54,072	55,761	56,427
9 Other securities	65,028	65,428	66,196	66,054	65,091	65,964	65,710
10 Trading account	1,643	1,631	1,389	1,549	1,742	1,882	1,690
11 Investment account	52,327	52,165	52,217	51,911	51,633	52,384	51,953
12 State and political subdivisions, by maturity	21,891	21,643	21,618	21,593	21,643	21,412	21,293
13 One year or less	3,337	3,283	3,285	3,276	3,283	3,283	3,294
14 More than one year	18,554	18,360	18,333	18,317	18,359	18,129	17,999
15 Other bonds, corporate stocks, and securities	30,435	30,522	30,599	30,318	29,991	30,972	30,661
16 Other trading account assets	11,059	11,632	12,590	11,715	11,698	12,067	12,067
17 Federal funds sold ²	87,164	95,978	98,057	98,458	90,040	97,814	89,535
18 To commercial banks in the United States	59,909	63,557	62,730	60,701	59,506	62,603	59,179
19 To nonbank brokers and dealers	23,386	26,594	30,558	31,636	25,391	29,540	25,578
20 To others	3,869	5,828	4,770	6,121	5,143	5,672	4,777
21 Other loans and leases, gross	998,897	994,598	991,689	993,632	986,112	996,189	988,530
22 Commercial and industrial	285,565	285,602	282,980	283,252	281,706	284,125	280,835
23 Bankers acceptances and commercial paper	1,644	1,669	1,580	1,565	1,503	1,434	1,630
24 All other	283,922	283,933	281,400	281,687	280,202	282,691	279,205
25 U.S. addressees	282,558	282,596	280,108	280,402	278,971	280,879	277,653
26 Non-U.S. addressees	1,364	1,337	1,292	1,285	1,231	1,812	1,552
27 Real estate loans	404,193	404,295	405,449	404,283	403,153	404,940	404,960
28 Revolving, home equity	41,818	41,518	41,722	41,918	42,273	42,184	42,176
29 All other	362,777	362,777	363,727	362,365	360,880	362,756	362,784
30 To individuals for personal expenditures	180,246	180,136	180,124	180,705	181,037	179,704	179,278
31 To financial institutions	43,635	40,911	40,615	40,525	36,416	40,958	40,392
32 Commercial banks in the United States	20,373	16,645	16,893	16,983	13,642	16,081	15,720
33 Banks in foreign countries	1,999	1,967	1,781	1,967	2,202	2,902	2,647
34 Nonbank financial institutions	21,263	22,300	21,941	21,574	20,572	21,976	22,025
35 For purchasing and carrying securities	14,058	13,618	13,029	15,192	14,230	15,257	14,226
36 To finance agricultural production	5,931	6,002	6,018	6,039	6,032	6,120	6,142
37 To states and political subdivisions	17,041	16,592	16,519	16,475	16,406	16,224	15,993
38 To foreign governments and official institutions	977	964	1,004	960	921	1,042	1,418
39 All other loans	22,286	21,584	21,114	21,345	21,397	23,401	21,010
40 Lease-financing receivables	24,964	24,893	24,838	24,855	24,815	24,418	24,276
41 LESS: Unearned income	2,863	2,823	2,818	2,816	2,813	2,749	2,743
42 Loan and lease reserve ³	38,000	38,355	38,495	38,418	38,161	37,437	37,636
43 Other loans and leases, net	958,033	953,420	950,377	952,398	945,138	956,004	948,150
44 Other assets	154,738	155,803	156,124	158,095	162,047	170,621	159,867
45 Total assets	1,621,174	1,624,161	1,620,380	1,622,790	1,611,811	1,677,944	1,614,095
LIABILITIES							
46 Deposits	1,123,770	1,131,818	1,125,441	1,122,878	1,101,874	1,166,141	1,120,384
47 Demand deposits	248,741	247,497	242,271	247,793	236,848	295,831	244,821
48 Individuals, partnerships, and corporations	195,604	199,986	197,588	197,099	188,102	230,941	199,513
49 Other holders	53,138	47,512	44,683	50,694	48,746	64,890	45,308
50 State and political subdivisions	8,083	7,817	7,593	8,351	9,009	8,849	7,408
51 U.S. government	1,404	2,045	2,032	4,033	2,169	4,093	1,534
52 Depository institutions in the United States	25,320	22,161	20,430	21,402	21,199	32,079	20,436
53 Banks in foreign countries	5,825	5,250	4,912	5,388	5,129	6,679	5,865
54 Foreign governments and official institutions	571	546	760	754	575	695	1,166
55 Certified and officers' checks	11,935	9,592	8,955	10,766	10,666	12,494	8,899
56 Transaction balances other than demand deposits ⁴	102,645	108,026	106,126	105,472	101,723	106,528	106,451
57 Nontransaction balances	772,384	776,295	777,044	769,613	763,303	763,781	769,112
58 Individuals, partnerships, and corporations	740,708	744,541	745,604	740,166	734,582	735,630	741,784
59 Other holders	31,676	31,754	31,440	29,447	28,720	28,151	27,328
60 States and political subdivisions	25,615	25,787	25,474	24,343	23,823	23,579	22,714
61 U.S. government	2,205	2,175	2,148	2,211	2,212	2,199	2,121
62 Depository institutions in the United States	3,538	3,475	3,475	2,576	2,369	2,100	2,221
63 Foreign governments, official institutions, and banks	318	316	342	317	317	273	272
64 Liabilities for borrowed money ⁵	274,528	268,915	272,421	276,547	282,430	279,524	262,572
65 Borrowings from Federal Reserve Banks	0	0	0	65	0	100	1,661
66 Treasury tax and loan notes	11,931	10,544	6,034	27,038	26,904	18,311	6,241
67 Other liabilities for borrowed money ⁶	262,597	258,370	266,387	249,445	255,525	261,113	254,669
68 Other liabilities (including subordinated notes and debentures)	97,498	96,971	96,136	96,368	100,132	102,548	101,545
69 Total liabilities	1,495,796	1,497,704	1,493,998	1,495,793	1,484,435	1,548,214	1,484,501
70 Residual (total assets minus total liabilities) ⁷	125,377	126,457	126,382	126,997	127,376	129,731	129,594
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,311,163	1,323,993	1,325,495	1,328,035	1,315,434	1,329,906	1,318,652
72 Time deposits in amounts of \$100,000 or more	149,616	149,616	148,612	145,055	143,526	139,630	142,551
73 Loans sold outright to affiliates ⁹	1,180	1,170	1,172	1,173	1,159	1,094	1,109
74 Commercial and industrial	675	674	673	673	676	623	638
75 Other	505	496	499	500	483	471	471
76 Foreign branch credit extended to U.S. residents ¹⁰	23,319	23,639	24,401	24,559	24,919	24,354	24,600
77 Net owed to related institutions abroad	-3,999	-3,555	-5,012	-9,656	-8,297	-9,852	-3,928

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26
	1992						
ASSETS							
1 Cash and balances due from depository institutions	116,908	103,261	99,948	110,275	98,198	97,204	97,199
2 U.S. Treasury and government securities	250,549	249,695	249,711	259,273	260,089	263,624	261,486
3 Trading account	18,608	18,505	19,003	20,126	20,503	22,337	19,588
4 Investment account	231,941	231,191	230,707	239,147	239,586	241,287	241,898
5 Mortgage-backed securities ¹	81,349	80,912	80,553	81,101	80,783	80,370	79,862
All others, by maturity							
6 One year or less	24,885	24,920	25,150	25,528	25,757	25,320	25,373
7 One year through five years	69,389	69,886	70,635	74,857	75,304	77,545	78,971
8 More than five years	56,318	55,473	54,370	57,660	57,742	58,052	57,692
9 Other securities	66,546	66,504	68,060	66,471	66,375	67,880	68,056
10 Trading account	1,577	1,528	1,548	1,537	1,425	2,145	2,087
11 Investment account	52,796	53,212	53,069	53,368	53,521	53,928	53,752
12 State and political subdivisions, by maturity	21,518	21,711	21,954	21,957	21,755	21,805	21,905
13 One year or less	3,548	3,767	3,992	4,109	3,940	4,021	4,109
14 More than one year	17,969	17,944	17,962	17,847	17,816	17,784	17,796
15 Other bonds, corporate stocks, and securities	31,279	31,501	31,116	31,411	31,766	32,123	31,846
16 Other trading account assets	12,172	11,764	13,443	11,567	11,428	11,806	12,217
17 Federal funds sold ²	87,302	82,841	78,090	84,104	81,289	83,314	79,213
18 To commercial banks in the United States	59,013	54,914	51,368	58,047	54,169	55,924	49,146
19 To nonbank brokers and dealers	24,018	23,508	22,856	21,892	22,676	22,295	24,932
20 To others	4,271	4,418	3,867	4,164	4,443	5,095	5,135
21 Other loans and leases, gross	985,643	980,700	981,018	983,235	981,415	977,830	978,128
22 Commercial and industrial	281,238	279,317	278,210	279,854	278,910	278,482	276,703
23 Bankers acceptances and commercial paper	1,728	1,674	1,685	1,752	1,706	1,621	1,767
24 All others	279,510	277,643	276,524	278,102	277,204	276,861	274,936
25 U.S. addressees	277,793	275,972	274,923	276,425	275,510	275,295	273,421
26 Non-U.S. addressees	1,716	1,671	1,602	1,677	1,694	1,566	1,515
27 Real estate loans	403,364	402,725	403,227	403,921	403,537	400,957	401,403
28 Revolving, home equity	42,366	42,431	42,523	42,575	42,675	42,739	42,778
29 All other	360,998	360,294	360,704	361,346	360,862	358,218	358,625
30 To individuals for personal expenditures	179,516	179,402	179,891	178,524	178,935	179,704	179,647
31 To financial institutions	37,716	37,554	36,444	38,231	37,572	36,703	35,943
32 Commercial banks in the United States	14,211	13,950	13,492	14,303	14,458	13,895	13,794
33 Banks in foreign countries	2,410	3,031	2,289	2,532	1,943	2,046	1,675
34 Nonbank financial institutions	21,095	20,574	20,662	21,397	21,171	20,763	20,474
35 For purchasing and carrying securities	13,680	13,428	14,679	13,793	14,598	13,788	15,797
36 To finance agricultural production	6,183	6,203	6,252	6,258	6,400	6,480	6,417
37 To states and political subdivisions	15,953	15,838	15,828	15,745	15,687	15,664	15,714
38 To foreign governments and official institutions	910	931	958	884	1,065	958	902
39 All other loans	22,558	20,942	21,140	21,544	20,333	20,677	21,185
40 Lease-financing receivables	24,527	24,359	24,390	24,480	24,377	24,417	24,417
41 LESS: Unearned income	2,733	2,701	2,689	2,658	2,675	2,677	2,691
42 Loan and lease reserve ³	37,778	37,714	37,617	38,105	38,273	38,297	38,194
43 Other loans and leases, net	945,132	940,285	940,712	942,472	940,467	936,856	937,243
44 Other assets	161,112	158,926	158,245	162,373	163,578	160,811	158,172
45 Total assets	1,627,549	1,601,513	1,594,766	1,624,968	1,609,996	1,609,689	1,601,368
LIABILITIES							
46 Deposits	1,140,418	1,104,366	1,103,875	1,123,430	1,116,424	1,105,671	1,100,131
47 Demand deposits	267,525	237,982	241,343	251,162	248,176	242,253	241,060
48 Individuals, partnerships, and corporations	213,926	191,940	194,881	202,755	203,353	196,344	193,955
49 Other holders	53,599	46,042	46,462	48,407	44,823	45,909	47,105
50 State and political subdivisions	7,411	8,107	7,780	8,219	7,558	8,034	7,835
51 U.S. government	3,561	1,417	1,815	2,220	1,738	1,735	1,735
52 Depository institutions in the United States	26,708	20,616	20,680	21,549	20,528	21,449	20,517
53 Banks in foreign countries	5,068	5,643	5,245	5,360	4,793	4,813	4,803
54 Foreign governments and official institutions	651	642	593	646	528	709	677
55 Certified and officers' checks	10,199	9,618	10,348	10,412	9,679	9,124	11,539
56 Transaction balances other than demand deposits ⁴	105,345	104,064	103,339	108,877	106,294	105,741	104,541
57 Nontransaction balances	767,548	762,319	759,193	763,391	761,954	757,676	754,530
58 Individuals, partnerships, and corporations	739,972	734,542	731,539	735,464	733,756	729,525	726,316
59 Other holders	27,576	27,777	27,653	27,927	28,198	28,151	28,214
60 States and political subdivisions	22,593	22,668	22,633	22,924	23,074	23,056	23,050
61 U.S. government	2,105	2,096	2,116	2,111	2,179	2,167	2,209
62 Depository institutions in the United States	2,610	2,743	2,638	2,628	2,676	2,619	2,647
63 Foreign governments, official institutions, and banks	269	270	266	265	269	309	309
64 Liabilities for borrowed money ⁵	255,277	266,951	255,287	269,616	261,743	270,352	266,655
65 Borrowings from Federal Reserve Banks	0	0	0	0	0	30	0
66 Treasury tax and loan notes	6,219	12,620	14,740	11,503	14,803	14,305	13,921
67 Other liabilities for borrowed money ⁶	249,058	254,330	240,546	258,113	246,940	256,017	252,734
68 Other liabilities (including subordinated notes and debentures)	101,795	99,786	105,308	100,746	100,027	101,745	102,172
69 Total liabilities	1,497,490	1,471,102	1,464,469	1,493,792	1,478,194	1,477,768	1,468,958
70 Residual (total assets minus total liabilities) ⁷	130,059	130,411	130,297	131,176	131,801	131,921	132,410
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,316,817	1,310,877	1,312,020	1,320,732	1,320,539	1,322,829	1,323,942
72 Time deposits in amounts of \$100,000 or more	140,919	140,141	138,947	139,257	138,941	137,503	136,589
73 Loans sold outright to affiliates ⁹	1,111	1,096	1,098	1,102	1,104	1,081	1,090
74 Commercial and industrial	643	631	633	638	639	618	613
75 Other	468	465	465	464	465	463	476
76 Foreign branch credit extended to U.S. residents ¹⁰	24,843	24,914	25,036	24,848	24,744	24,476	24,371
77 Net owed to related institutions abroad	-8,991	-8,295	-4,218	-9,784	-11,052	-9,528	-8,009

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Sept. 2	Sept. 9	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14
	1992						
ASSETS							
1 Cash and balances due from depository institutions	110,396	114,521	111,377	100,259	104,218	96,671	128,944
2 U.S. Treasury and government securities	267,157	267,005	263,782	261,073	268,988	267,749	267,636
3 Trading account	21,295	20,464	20,778	19,105	20,456	20,593	20,901
4 Investment account	245,862	246,541	243,004	241,968	248,532	247,156	246,735
5 Mortgage-backed securities ¹	80,579	80,448	79,033	78,746	79,479	79,224	79,101
All others, by maturity							
6 One year or less	26,091	27,025	27,115	27,003	27,296	27,444	27,440
7 One year through five years	78,591	78,859	77,928	77,319	78,061	77,727	80,088
8 More than five years	60,601	60,209	58,928	58,900	63,695	62,761	60,106
9 Other securities	68,355	67,748	66,905	66,961	67,160	68,841	69,114
10 Trading account	2,292	2,376	2,299	2,384	2,751	3,139	3,354
11 Investment account	53,558	53,165	53,161	53,117	53,372	53,761	53,565
12 State and political subdivisions, by maturity	21,840	21,221	21,265	21,296	21,223	21,097	20,996
13 One year or less	4,111	3,477	3,499	3,534	3,510	3,476	3,354
14 More than one year	17,729	17,744	17,766	17,761	17,713	17,621	17,642
15 Other bonds, corporate stocks, and securities	31,718	31,944	31,896	31,822	32,150	32,665	32,569
16 Other trading account assets	12,506	12,207	11,445	11,459	11,036	11,940	12,195
17 Federal funds sold ²	89,094	79,598	96,501	77,491	83,000	86,644	88,467
18 To commercial banks in the United States	59,009	51,576	65,044	47,683	55,418	54,340	58,681
19 To nonbank brokers and dealers	24,412	22,565	25,371	23,917	24,064	26,651	24,323
20 To others	5,674	5,457	6,087	5,892	3,518	5,653	5,462
21 Other loans and leases, gross	982,411	978,878	984,196	978,455	984,680	982,007	985,778
22 Commercial and industrial	278,314	276,047	278,644	277,311	279,386	278,915	279,223
23 Bankers acceptances and commercial paper	1,688	1,573	1,590	1,633	1,596	1,586	1,778
24 All others	276,626	274,474	277,054	275,678	277,790	277,328	277,444
25 U.S. addressees	274,692	272,748	275,392	273,932	275,924	275,613	275,472
26 Non-U.S. addressees	1,934	1,727	1,661	1,746	1,866	1,715	1,973
27 Real estate loans	402,690	403,222	402,325	401,007	401,233	403,762	403,059
28 Revolving, home equity	42,704	42,594	42,686	42,701	42,977	43,505	43,531
29 All other	359,987	360,629	359,639	358,306	358,256	360,257	359,528
30 To individuals for personal expenditures	179,679	179,182	180,092	180,417	179,176	178,380	178,450
31 To financial institutions	37,497	38,527	37,119	36,816	38,500	37,528	38,318
32 Commercial banks in the United States	13,612	14,008	12,760	12,981	13,475	13,525	13,818
33 Banks in foreign countries	1,943	2,536	2,522	2,350	2,989	2,031	2,272
34 Nonbank financial institutions	21,942	21,983	21,837	21,485	22,036	21,973	22,228
35 For purchasing and carrying securities	15,146	13,995	17,455	14,137	15,275	14,622	17,389
36 To finance agricultural production	6,357	6,104	6,090	6,035	6,091	6,022	6,024
37 To states and political subdivisions	15,691	15,618	15,629	15,691	15,728	15,500	15,373
38 To foreign governments and official institutions	930	850	959	871	911	933	871
39 All other loans	21,660	20,958	21,495	21,768	23,870	21,772	22,549
40 Lease-financing receivables	24,447	24,376	24,388	24,401	24,510	24,573	24,521
41 LESS: Unearned income	2,701	2,738	2,734	2,727	2,706	2,731	2,723
42 Loan and lease reserve ³	38,003	38,254	38,227	37,966	36,931	37,146	37,158
43 Other loans and leases, net	941,707	937,886	943,234	937,762	945,043	942,130	945,897
44 Other assets	165,590	161,346	163,522	161,229	164,471	159,607	162,352
45 Total assets	1,642,300	1,628,103	1,645,321	1,604,775	1,632,879	1,621,642	1,662,410
LIABILITIES							
46 Deposits	1,127,749	1,130,011	1,133,019	1,097,610	1,116,051	1,120,839	1,144,118
47 Demand deposits	261,668	263,300	268,000	245,960	266,400	254,988	280,056
48 Individuals, partnerships, and corporations	211,955	210,830	213,980	196,417	215,852	209,500	226,753
49 Other holders	49,714	52,471	54,020	49,543	50,548	45,488	53,302
50 State and political subdivisions	8,564	8,011	8,693	8,247	8,519	7,782	8,209
51 U.S. government	2,088	2,473	5,263	2,240	2,325	1,529	1,817
52 Depository institutions in the United States	23,088	24,207	23,209	21,043	21,904	21,384	26,721
53 Banks in foreign countries	4,936	6,085	5,169	5,419	6,529	5,210	5,424
54 Foreign governments and official institutions	724	781	978	780	934	652	576
55 Certified and officers' checks	10,315	10,915	10,708	11,813	10,337	8,930	10,555
56 Transaction balances other than demand deposits ⁴	108,534	108,604	108,372	103,588	107,352	109,365	107,837
57 Nontransaction balances	757,547	758,106	756,647	748,062	742,299	756,486	756,226
58 Individuals, partnerships, and corporations	729,495	730,171	729,642	721,193	716,431	729,897	729,326
59 Other holders	28,052	27,935	27,005	26,869	25,869	26,588	26,900
60 States and political subdivisions	22,883	22,890	22,750	22,538	21,945	22,339	22,573
61 U.S. government	2,179	2,165	2,152	2,169	1,787	2,136	2,139
62 Depository institutions in the United States	2,688	2,580	1,804	1,858	1,833	1,810	1,884
63 Foreign governments, official institutions, and banks	302	299	299	304	304	303	304
64 Liabilities for borrowed money ⁵	280,580	263,360	281,704	273,104	275,665	263,476	281,491
65 Borrowings from Federal Reserve Banks	0	0	1,350	0	380	0	166
66 Treasury tax and loan notes	21,601	8,133	27,248	29,180	28,973	15,213	11,441
67 Other liabilities for borrowed money ⁶	258,979	255,227	253,106	243,924	246,312	248,263	269,884
68 Other liabilities (including subordinated notes and debentures)	101,780	101,834	97,870	100,562	106,482	102,264	101,341
69 Total liabilities	1,510,109	1,495,205	1,512,593	1,471,275	1,498,198	1,486,579	1,526,950
70 Residual (total assets minus total liabilities) ⁷	132,191	132,898	132,728	133,499	134,681	135,063	135,460
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,334,396	1,327,645	1,333,580	1,323,316	1,334,935	1,337,376	1,338,495
72 Time deposits in amounts of \$100,000 or more	135,902	135,634	134,094	132,374	126,976	131,577	130,778
73 Loans sold outright to affiliates ⁹	1,067	1,074	1,139	1,130	1,056	1,060	1,034
74 Commercial and industrial	587	592	596	585	515	516	492
75 Other	480	482	543	546	541	544	542
76 Foreign branch credit extended to U.S. residents ¹⁰	24,547	24,551	24,674	24,747	24,834	24,815	24,683
77 Net owed to related institutions abroad	-14,208	-10,104	-14,168	-10,783	-11,746	-11,824	-14,875

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Oct. 21	Oct. 28	Nov. 4	Nov. 11	Nov. 18	Nov. 25
	1992					
ASSETS						
1 Cash and balances due from depository institutions	98,257	101,773	106,819	113,514	104,190	113,420
2 U.S. Treasury and government securities	268,562	268,463	272,115	272,981	275,580	274,567
3 Trading account	22,372	22,202	22,680	23,080	25,988	25,060
4 Investment account	246,190	246,261	249,435	249,901	249,592	249,507
5 Mortgage-backed securities ¹	80,271	80,725	81,269	81,186	79,870	82,554
All others, by maturity						
6 One year or less	27,285	28,246	28,381	28,857	29,770	30,165
7 One year through five years	79,191	78,381	77,704	78,160	79,353	77,413
8 More than five years	59,443	58,909	62,080	61,697	60,599	59,375
9 Other securities	68,577	68,949	69,908	69,186	69,975	68,445
10 Trading account	3,227	3,527	3,311	3,237	3,035	2,666
11 Investment account	53,537	53,027	53,552	53,435	53,507	53,582
12 State and political subdivisions, by maturity	21,000	20,991	20,872	20,859	20,902	20,876
13 One year or less	3,353	3,351	3,319	3,316	3,322	3,332
14 More than one year	17,648	17,641	17,553	17,543	17,580	17,544
15 Other bonds, corporate stocks, and securities	32,536	32,036	32,680	32,576	32,605	32,706
16 Other trading account assets	11,814	12,395	13,045	12,514	13,434	12,197
17 Federal funds sold ²	77,411	79,435	81,242	84,195	79,136	81,286
18 To commercial banks in the United States	48,119	51,208	53,452	56,212	48,749	53,086
19 To nonbank brokers and dealers	24,679	23,394	22,699	22,805	25,468	23,919
20 To others	4,613	4,833	5,091	5,179	4,919	4,281
21 Other loans and leases, gross	980,752	983,567	987,463	986,726	986,179	990,693
22 Commercial and industrial	278,216	278,452	280,502	279,938	280,302	281,971
23 Bankers acceptances and commercial paper	1,880	1,890	2,141	2,323	2,348	2,645
24 All others	276,336	276,563	278,361	277,615	277,954	279,326
25 U.S. addressees	274,406	274,835	276,591	275,941	276,309	277,581
26 Non-U.S. addressees	1,930	1,728	1,770	1,674	1,644	1,746
27 Real estate loans	401,675	403,333	404,823	406,812	405,633	404,570
28 Revolving, home equity	43,475	43,480	43,427	43,596	43,785	43,684
29 All other	358,200	359,854	361,395	363,216	361,847	360,886
30 To individuals for personal expenditures	179,406	179,364	179,169	178,204	178,834	179,210
31 To financial institutions	37,458	37,881	39,536	39,155	39,315	39,868
32 Commercial banks in the United States	13,090	13,609	14,310	14,688	15,278	15,060
33 Banks in foreign countries	2,721	2,384	1,976	1,927	1,758	2,459
34 Nonbank financial institutions	21,646	21,888	23,250	22,540	22,279	22,349
35 For purchasing and carrying securities	15,704	16,266	14,529	14,820	14,058	16,329
36 To finance agricultural production	5,981	5,950	5,945	5,842	5,787	5,732
37 To states and political subdivisions	15,308	15,239	15,160	15,165	15,103	15,104
38 To foreign governments and official institutions	863	846	1,437	1,347	1,407	1,336
39 All other loans	21,627	21,789	21,854	20,985	21,364	22,215
40 Lease-financing receivables	24,515	24,447	24,508	24,458	24,376	24,357
41 LESS: Unearned income	2,725	2,724	2,686	2,677	2,402	2,368
42 Loan and lease reserve ³	37,229	37,265	37,631	37,683	37,776	37,670
43 Other loans and leases, net	940,798	943,578	947,145	946,366	946,000	950,654
44 Other assets	158,068	160,181	166,289	165,719	160,782	160,583
45 Total assets	1,611,673	1,622,380	1,643,518	1,651,961	1,635,664	1,648,955
LIABILITIES						
46 Deposits	1,105,184	1,107,497	1,128,924	1,131,284	1,116,857	1,131,183
47 Demand deposits	250,670	256,224	265,077	269,032	262,019	276,931
48 Individuals, partnerships, and corporations	203,830	207,331	215,641	220,114	213,130	222,770
49 Other holders	46,840	48,892	49,435	48,918	48,889	54,161
50 State and political subdivisions	8,322	8,247	9,034	8,408	8,507	9,893
51 U.S. government	1,450	1,481	2,081	1,482	1,720	2,694
52 Depository institutions in the United States	22,024	22,575	22,796	24,529	22,126	25,763
53 Banks in foreign countries	4,826	5,489	5,145	5,127	5,001	5,715
54 Foreign governments and official institutions	671	699	882	718	698	682
55 Certified and officers' checks	9,547	10,402	9,498	8,654	10,837	9,413
56 Transaction balances other than demand deposits ⁴	107,360	111,145	116,748	115,328	114,377	114,673
57 Nontransaction balances	747,154	740,128	747,099	746,924	740,461	739,579
58 Individuals, partnerships, and corporations	720,311	713,411	719,953	719,833	713,265	712,533
59 Other holders	26,843	26,717	27,147	27,091	27,196	27,045
60 States and political subdivisions	22,483	22,390	22,434	22,335	22,490	22,276
61 U.S. government	2,142	2,141	2,366	2,374	2,396	2,365
62 Depository institutions in the United States	1,904	1,869	2,037	2,070	1,994	2,089
63 Foreign governments, official institutions, and banks	314	318	310	312	316	316
64 Liabilities for borrowed money ⁵	270,074	274,076	274,185	281,511	275,260	274,341
65 Borrowings from Federal Reserve Banks	0	0	0	0	125	783
66 Treasury tax and loan notes	12,341	13,196	6,607	15,770	5,187	5,154
67 Other liabilities for borrowed money ⁶	257,733	260,880	267,578	265,741	269,947	268,405
68 Other liabilities (including subordinated notes and debentures)	100,903	105,831	104,320	102,633	107,013	107,776
69 Total liabilities	1,476,161	1,487,405	1,507,429	1,515,428	1,499,129	1,513,301
70 Residual (total assets minus total liabilities) ⁷	135,512	134,975	136,089	136,533	136,534	135,653
MEMO						
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,334,093	1,335,598	1,342,966	1,342,189	1,346,843	1,346,845
72 Time deposits in amounts of \$100,000 or more	127,439	122,009	123,490	122,377	122,075	122,263
73 Loans sold outright to affiliates ⁹	1,031	1,023	1,061	1,060	1,040	1,014
74 Commercial and industrial	490	484	476	477	476	465
75 Other	541	539	585	583	563	549
76 Foreign branch credit extended to U.S. residents ¹⁰	24,945	25,033	24,887	24,919	24,670	25,001
77 Net owed to related institutions abroad	-14,043	-10,350	-16,260	-14,946	-14,548	-11,722

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30
	1992				
ASSETS					
1 Cash and balances due from depository institutions	116,777	103,875	115,859	126,506	125,806
2 U.S. Treasury and government securities	279,179	275,482	272,157	268,229	268,510
3 Trading account	25,006	22,307	21,564	18,676	18,461
4 Investment account	254,173	253,175	250,593	249,553	250,050
5 Mortgage-backed securities ¹	82,264	82,044	80,876	80,539	79,944
All others, by maturity					
6 One year or less	30,199	31,015	30,195	30,416	31,510
7 One year through five years	78,700	77,034	76,994	77,185	76,216
8 More than five years	63,010	63,082	62,528	61,413	62,380
9 Other securities	67,957	67,187	66,769	67,824	67,868
10 Trading account	2,594	2,595	2,684	3,131	2,889
11 Investment account	53,760	53,735	53,736	53,806	53,699
12 State and political subdivisions, by maturity	20,775	20,788	20,762	20,750	20,700
13 One year or less	3,325	3,385	3,380	3,376	3,370
14 More than one year	17,450	17,403	17,382	17,374	17,330
15 Other bonds, corporate stocks, and securities	32,985	32,948	32,974	33,056	32,999
16 Other trading account assets	11,603	10,857	10,349	10,887	11,279
17 Federal funds sold ²	85,699	88,415	91,288	78,315	79,337
18 To commercial banks in the United States	55,034	56,492	62,319	54,016	53,856
19 To nonbank brokers and dealers	25,152	26,261	23,932	19,412	20,781
20 To others	5,513	5,661	5,037	4,888	4,701
21 Other loans and leases, gross	991,318	989,180	993,959	993,531	995,125
22 Commercial and industrial	281,534	278,374	279,968	278,999	279,643
23 Bankers acceptances and commercial paper	2,457	2,509	2,449	2,236	2,057
24 All others	279,077	275,865	277,518	276,762	277,587
25 U.S. addressees	277,230	274,047	275,734	275,079	275,964
26 Non-U.S. addressees	1,847	1,817	1,784	1,683	1,623
27 Real estate loans	405,249	407,272	407,312	404,815	404,673
28 Revolving, home equity	43,627	43,671	43,646	43,402	43,417
29 All other	361,622	363,601	363,666	361,414	361,256
30 To individuals for personal expenditures	179,873	180,342	182,752	184,451	185,074
31 To financial institutions	40,559	38,767	37,445	37,334	38,527
32 Commercial banks in the United States	15,295	14,855	13,761	13,722	14,336
33 Banks in foreign countries	2,517	2,245	2,424	2,381	2,158
34 Nonbank financial institutions	22,747	21,667	21,259	21,232	22,034
35 For purchasing and carrying securities	13,562	15,949	15,211	16,932	15,611
36 To finance agricultural production	5,676	5,627	5,720	5,637	5,795
37 To states and political subdivisions	14,923	14,861	14,778	14,771	14,712
38 To foreign governments and official institutions	1,457	1,309	1,431	1,352	1,394
39 All other loans	24,131	22,365	25,023	24,894	25,053
40 Lease-financing receivables	24,355	24,312	24,320	24,344	24,644
41 LESS: Unearned income	2,333	2,301	2,327	2,331	2,333
42 Loan and lease reserve ³	37,740	37,939	37,892	37,579	36,744
43 Other loans and leases, net	951,245	948,941	953,739	953,621	956,048
44 Other assets	163,128	166,909	169,190	165,260	164,913
45 Total assets	1,663,986	1,650,808	1,669,002	1,659,755	1,662,483
LIABILITIES					
46 Deposits	1,143,506	1,127,990	1,150,575	1,140,159	1,149,382
47 Demand deposits	283,323	266,819	288,263	288,790	300,385
48 Individuals, partnerships, and corporations	229,504	217,662	231,826	231,107	241,536
49 Other holders	53,819	49,158	56,437	57,683	58,849
50 State and political subdivisions	10,780	9,638	10,493	10,156	9,874
51 U.S. government	2,147	1,842	3,640	3,336	3,834
52 Depository institutions in the United States	23,520	21,667	24,081	25,131	25,718
53 Banks in foreign countries	5,928	5,579	5,877	6,097	6,037
54 Foreign governments and official institutions	906	860	619	653	558
55 Certified and officers' checks	10,538	9,572	11,726	12,311	12,828
56 Transaction balances other than demand deposits ⁴	117,935	117,407	118,166	119,439	120,797
57 Nontransaction balances	742,248	743,763	744,147	731,929	728,201
58 Individuals, partnerships, and corporations	715,753	717,091	717,840	706,401	703,887
59 Other holders	26,495	26,672	26,307	25,528	24,314
60 States and political subdivisions	21,854	22,018	21,644	20,909	20,839
61 U.S. government	2,347	2,349	2,354	2,343	1,248
62 Depository institutions in the United States	1,987	1,980	1,977	1,953	1,910
63 Foreign governments, official institutions, and banks	308	326	332	322	317
64 Liabilities for borrowed money ⁵	277,668	283,190	279,512	279,728	274,931
65 Borrowings from Federal Reserve Banks	0	0	0	0	0
66 Treasury tax and loan notes	11,145	4,427	19,878	14,532	24,935
67 Other liabilities for borrowed money ⁶	266,523	278,763	259,634	265,196	249,997
68 Other liabilities (including subordinated notes and debentures)	105,844	102,274	101,984	102,557	99,386
69 Total liabilities	1,527,018	1,513,454	1,532,071	1,522,443	1,523,699
70 Residual (total assets minus total liabilities) ⁷	136,968	137,353	136,930	137,312	138,783
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,353,824	1,348,916	1,348,092	1,340,162	1,342,648
72 Time deposits in amounts of \$100,000 or more	122,116	120,692	118,079	116,304	114,450
73 Loans sold outright to affiliates ⁹	1,007	999	970	962	954
74 Commercial and industrial	460	457	457	456	452
75 Other	547	542	513	506	502
76 Foreign branch credit extended to U.S. residents ¹⁰	24,813	24,939	24,799	24,614	24,318
77 Net owed to related institutions abroad	-15,335	-19,666	-16,882	-16,364	-17,544

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17
	1993						
ASSETS							
1 Cash and balances due from depository institutions	118,947	109,062	123,792	99,215	108,664	97,247	120,433
2 U.S. Treasury and government securities	270,739	269,612	269,214	269,329	276,508	275,054	277,267
3 Trading account	18,036	17,404	21,290	20,575	21,617	20,504	23,109
4 Investment account	252,703	252,208	247,923	248,754	254,890	254,550	254,158
5 Mortgage-backed securities ¹	80,624	79,784	75,690	76,536	77,969	77,990	78,170
All others, by maturity							
6 One year or less	33,834	35,514	34,874	33,955	36,441	36,728	36,574
7 One year through five years	76,014	74,144	74,837	74,979	76,570	75,393	75,687
8 More than five years	62,232	62,766	62,522	63,284	63,910	64,439	63,727
9 Other securities	68,129	66,125	65,680	66,110	66,855	66,750	67,924
10 Trading account	2,720	2,345	2,445	2,321	2,207	2,357	2,009
11 Investment account	53,243	52,885	52,734	52,854	53,539	53,548	54,076
12 State and political subdivisions, by maturity	20,446	20,347	20,345	20,323	20,243	20,283	20,156
13 One year or less	3,249	3,211	3,201	3,253	3,299	3,327	3,251
14 More than one year	17,197	17,136	17,144	17,070	16,944	16,957	16,906
15 Other bonds, corporate stocks, and securities	32,797	32,538	32,389	32,531	33,296	33,265	33,919
16 Other trading account assets	12,166	10,895	10,501	10,935	11,109	10,845	11,839
17 Federal funds sold ²	84,608	82,698	79,952	75,860	89,616	78,608	83,955
18 To commercial banks in the United States	58,619	54,164	55,362	52,338	61,932	51,883	57,122
19 To nonbank brokers and dealers	21,693	23,487	20,024	19,694	22,634	22,732	22,637
20 To others	4,296	5,046	4,566	3,829	5,050	3,993	4,196
21 Other loans and leases, gross	990,806	985,988	988,775	980,553	983,426	980,595	982,521
22 Commercial and industrial	277,670	274,750	277,344	276,938	279,478	277,456	278,816
23 Bankers acceptances and commercial paper	1,882	1,856	2,186	2,369	2,418	3,027	3,026
24 All others	275,789	272,894	275,158	274,570	277,060	274,429	275,791
25 U.S. addressees	274,181	271,283	273,455	272,947	275,278	272,656	274,041
26 Non-U.S. addressees	1,607	1,611	1,703	1,622	1,781	1,773	1,749
27 Real estate loans	403,974	405,253	402,509	399,125	399,493	400,383	398,390
28 Revolving, home equity	43,387	43,330	43,355	43,311	43,198	43,181	43,166
29 All other	360,587	361,923	359,154	355,814	356,295	357,202	355,224
30 To individuals for personal expenditures	185,752	185,259	184,981	185,008	185,029	184,632	184,370
31 To financial institutions	38,424	36,293	36,788	36,172	35,097	34,341	35,500
32 Commercial banks in the United States	14,196	13,600	13,544	13,277	12,861	12,861	13,401
33 Banks in foreign countries	2,235	1,970	2,268	2,072	1,970	2,151	2,999
34 Nonbank financial institutions	21,993	20,723	20,975	20,360	19,850	19,329	19,100
35 For purchasing and carrying securities	14,954	15,390	16,579	14,455	15,327	15,987	15,163
36 To finance agricultural production	5,880	5,738	5,695	5,666	5,537	5,498	5,527
37 To states and political subdivisions	14,538	14,482	14,433	14,397	14,306	14,306	14,232
38 To foreign governments and official institutions	1,451	1,353	1,408	1,518	1,508	1,394	1,556
39 All other loans	23,401	22,829	24,637	23,034	23,418	22,213	24,359
40 Lease-financing receivables	24,763	24,641	24,400	24,240	24,234	24,384	24,610
41 LESS: Unearned income	2,289	2,293	2,282	2,272	2,247	2,245	2,271
42 Loan and lease reserve ³	36,491	36,614	36,535	36,323	36,764	36,876	36,789
43 Other loans and leases, net	952,025	947,080	949,959	941,958	944,415	941,474	943,461
44 Other assets	172,293	168,529	163,627	160,126	163,957	165,974	161,266
45 Total assets	1,666,741	1,643,106	1,652,223	1,612,598	1,650,014	1,625,107	1,654,306
LIABILITIES							
46 Deposits	1,142,693	1,132,249	1,123,356	1,091,352	1,108,746	1,103,616	1,124,863
47 Demand deposits	281,083	273,049	275,938	252,847	260,919	256,570	278,083
48 Individuals, partnerships, and corporations	227,526	221,158	217,430	203,318	209,777	205,816	221,747
49 Other holders	53,557	51,891	58,508	49,529	51,142	50,753	56,337
50 State and political subdivisions	10,740	9,138	10,572	9,488	9,728	8,860	9,364
51 U.S. government	2,874	2,263	4,307	2,077	2,825	1,945	2,074
52 Depository institutions in the United States	23,884	22,403	27,014	22,117	22,324	20,838	26,676
53 Banks in foreign countries	5,628	5,348	6,090	5,194	5,377	5,555	6,832
54 Foreign governments and official institutions	495	483	579	765	564	618	524
55 Certified and officers' checks	9,936	12,256	9,946	9,889	10,324	12,938	10,867
56 Transaction balances other than demand deposits ⁴	125,279	121,271	118,332	114,184	119,358	116,705	116,742
57 Nontransaction balances	736,331	737,929	729,086	724,320	728,468	730,341	730,037
58 Individuals, partnerships, and corporations	713,000	712,823	704,444	699,521	703,134	704,152	703,814
59 Other holders	23,331	25,105	24,642	24,799	25,335	26,189	26,223
60 States and political subdivisions	20,508	20,833	20,421	20,402	20,835	21,448	21,509
61 U.S. government	690	2,031	1,980	1,989	2,070	2,152	2,129
62 Depository institutions in the United States	1,808	1,910	1,908	2,075	2,101	2,257	2,256
63 Foreign governments, official institutions, and banks	325	331	333	332	329	332	328
64 Liabilities for borrowed money ⁵	282,545	267,562	287,848	278,772	298,845	278,319	286,440
65 Borrowings from Federal Reserve Banks	40	0	2,100	200	65	0	0
66 Treasury tax and loan notes	12,137	18,784	29,054	29,926	31,934	27,029	18,108
67 Other liabilities for borrowed money ⁶	270,368	248,778	256,694	248,646	266,845	251,290	268,332
68 Other liabilities (including subordinated notes and debentures)	101,460	102,791	100,690	101,891	101,461	101,301	100,300
69 Total liabilities	1,526,697	1,502,601	1,511,894	1,472,015	1,509,051	1,483,236	1,511,603
70 Residual (total assets minus total liabilities) ⁷	140,044	140,505	140,329	140,583	140,963	141,871	142,703
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,341,467	1,336,658	1,334,714	1,325,774	1,341,196	1,336,262	1,341,145
72 Time deposits in amounts of \$100,000 or more	114,200	116,972	116,056	114,787	115,443	115,182	115,158
73 Loans sold outright to affiliates ⁹	921	929	926	917	916	922	910
74 Commercial and industrial	454	454	453	453	452	452	452
75 Other	467	474	473	464	464	470	458
76 Foreign branch credit extended to U.S. residents ¹⁰	24,534	24,627	24,640	24,327	24,324	23,892	23,807
77 Net owed to related institutions abroad	-19,840	-19,400	-16,385	-9,948	-12,173	-14,696	-13,514

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Feb. 24	Mar. 3	Mar. 10	Mar. 17	Mar. 24	Mar. 31	Apr. 7
	1993						
ASSETS							
1 Cash and balances due from depository institutions	100,670	105,433	96,513	99,123	98,762	106,186	104,037
2 U.S. Treasury and government securities	275,744	281,873	282,739	286,120	284,240	283,086	288,124
3 Trading account	20,506	21,932	23,026	23,132	20,521	18,959	22,606
4 Investment account	255,238	259,941	259,713	262,988	263,719	264,126	265,518
5 Mortgage-backed securities ¹	79,993	80,500	80,647	82,753	83,043	83,523	83,775
All others, by maturity							
6 One year or less	36,947	37,702	37,115	38,088	38,489	40,763	40,703
7 One year through five years	75,319	77,719	76,515	77,024	77,385	74,458	74,584
8 More than five years	62,979	64,020	65,435	65,123	64,803	65,382	66,456
9 Other securities	67,508	68,816	68,249	67,870	68,042	68,376	67,080
10 Trading account	1,767	1,778	1,860	1,913	2,069	2,279	2,212
11 Investment account	54,184	54,438	54,803	54,047	54,318	54,605	53,537
12 State and political subdivisions, by maturity	20,146	20,024	20,048	20,025	19,896	19,929	19,774
13 One year or less	3,406	3,381	3,378	3,361	3,360	3,393	3,375
14 More than one year	16,740	16,642	16,669	16,663	16,536	16,536	16,399
15 Other bonds, corporate stocks, and securities	34,038	34,415	34,756	34,023	34,422	34,676	33,763
16 Other trading account assets	11,557	12,599	11,586	11,910	11,656	11,492	11,331
17 Federal funds sold ²	75,430	89,692	80,925	85,568	75,895	81,577	85,497
To commercial banks in the United States	48,705	60,503	52,060	56,255	47,297	58,372	54,159
18 To nonbank brokers and dealers	23,229	24,797	24,169	24,877	24,460	19,494	24,815
20 To others	3,496	4,391	4,696	4,435	4,138	3,711	6,524
21 Other loans and leases, gross	975,229	981,679	978,003	980,707	969,838	975,028	973,487
22 Commercial and industrial	277,403	279,808	278,866	279,358	276,707	278,690	275,946
23 Bankers acceptances and commercial paper	2,777	2,920	2,948	3,137	2,664	2,723	2,723
24 All others	274,626	276,888	275,918	276,221	274,043	275,926	273,222
25 U.S. addressees	272,881	275,269	274,288	274,662	272,505	274,340	271,647
26 Non-U.S. addressees	1,745	1,619	1,630	1,560	1,538	1,587	1,575
27 Real estate loans	395,486	398,611	399,183	396,282	393,796	394,552	395,028
28 Revolving, home equity	43,106	43,474	43,422	43,449	43,491	43,591	43,542
29 All other	352,380	355,138	355,761	352,833	350,305	350,961	351,486
30 To individuals for personal expenditures	183,820	183,767	183,299	183,585	183,351	183,746	183,289
31 To financial institutions	32,972	34,051	32,847	33,706	32,942	33,423	34,769
32 Commercial banks in the United States	12,484	12,435	12,401	12,843	12,805	12,521	12,605
33 Banks in foreign countries	2,377	2,951	2,233	2,665	2,462	2,120	2,625
34 Nonbank financial institutions	18,110	18,665	18,214	18,198	17,675	18,782	19,540
35 For purchasing and carrying securities	17,124	16,054	15,750	18,100	15,697	15,585	15,375
36 To finance agricultural production	5,537	5,523	5,522	5,590	5,524	5,553	5,596
37 To states and political subdivisions	14,257	14,220	14,184	14,212	14,127	14,011	13,838
38 To foreign governments and official institutions	1,486	1,713	1,555	1,427	1,382	1,360	1,409
39 All other loans	22,548	23,309	22,298	23,966	22,033	23,753	23,806
40 Lease-financing receivables	24,597	24,623	24,498	24,480	24,278	24,355	24,430
41 LESS: Unearned income	2,254	2,203	2,213	2,201	2,210	2,166	2,155
42 Loan and lease reserve ³	36,765	37,146	37,060	37,034	36,853	36,313	36,128
43 Other loans and leases, net	936,210	942,330	938,729	941,472	930,775	936,549	935,205
44 Other assets	160,083	161,791	159,960	158,002	158,730	165,682	164,461
45 Total assets	1,615,646	1,649,934	1,627,115	1,638,154	1,616,445	1,641,456	1,644,404
LIABILITIES							
46 Deposits	1,091,656	1,116,437	1,103,713	1,106,955	1,090,486	1,102,435	1,117,598
47 Demand deposits	252,908	265,429	255,059	261,793	253,545	268,630	269,314
48 Individuals, partnerships, and corporations	204,854	216,227	209,688	212,949	205,049	221,897	220,908
49 Other holders	48,054	49,203	45,371	48,844	48,497	46,734	48,405
50 State and political subdivisions	8,936	8,847	8,577	8,759	8,798	9,014	8,364
51 U.S. government	2,389	2,088	1,836	1,695	2,135	2,343	2,044
52 Depository institutions in the United States	21,348	22,194	20,510	21,394	20,327	20,115	22,133
53 Banks in foreign countries	5,243	5,514	4,742	5,715	6,014	5,096	4,929
54 Foreign governments and official institutions	664	557	858	739	810	712	1,177
55 Certified and officers' checks	9,475	10,063	8,848	10,542	10,413	9,453	9,758
56 Transaction balances other than demand deposits ⁴	114,800	121,473	118,419	117,758	116,088	119,105	121,943
57 Nontransaction balances	723,948	729,535	730,235	727,404	720,853	714,700	726,342
58 Individuals, partnerships, and corporations	698,092	703,709	704,520	702,074	695,713	691,822	702,759
59 Other holders	25,856	25,827	25,715	25,331	25,140	22,878	23,583
60 States and political subdivisions	21,430	21,310	21,098	20,725	20,483	20,183	20,537
61 U.S. government	2,051	2,040	2,026	2,026	2,082	465	491
62 Depository institutions in the United States	2,045	2,144	2,259	2,239	2,234	1,883	2,224
63 Foreign governments, official institutions, and banks	330	332	332	340	342	347	332
64 Liabilities for borrowed money ⁵	278,171	284,393	273,599	283,187	278,451	281,639	277,650
65 Borrowings from Federal Reserve Banks	0	35	0	860	0	707	0
66 Treasury tax and loan notes	12,934	4,478	6,464	17,791	12,660	11,630	2,901
67 Other liabilities for borrowed money ⁶	265,237	279,879	267,135	264,536	265,791	269,302	274,748
68 Other liabilities (including subordinated notes and debentures)	103,593	106,259	106,814	104,929	103,877	112,792	103,865
69 Total liabilities	1,473,420	1,507,090	1,484,126	1,495,070	1,472,814	1,496,866	1,499,113
70 Residual (total assets minus total liabilities) ⁷	142,226	142,844	142,990	143,084	143,631	144,590	145,291
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,332,722	1,349,121	1,345,456	1,351,166	1,337,914	1,337,173	1,347,425
72 Time deposits in amounts of \$100,000 or more	114,085	113,874	112,681	112,067	110,306	104,171	108,726
73 Loans sold outright to affiliates ⁹	909	898	897	896	893	869	876
74 Commercial and industrial	452	453	452	451	449	447	447
75 Other	458	446	445	445	444	422	429
76 Foreign branch credit extended to U.S. residents ¹⁰	23,756	23,407	23,846	23,850	23,150	23,225	23,227
77 Net owed to related institutions abroad	-10,217	-8,822	-10,479	-8,864	-10,087	-12,420	-13,199

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19	May 26
	1993						
ASSETS							
1 Cash and balances due from depository institutions	112,390	102,022	109,635	107,296	111,469	98,227	114,071
2 U.S. Treasury and government securities	288,687	289,104	291,046	294,197	290,661	292,492	287,392
3 Trading account	22,858	22,570	23,666	23,475	20,017	23,078	19,224
4 Investment account	265,829	266,534	267,380	270,722	270,644	269,414	268,169
5 Mortgage-backed securities ¹	83,677	84,345	86,016	85,901	85,502	83,330	83,535
All others, by maturity							
6 One year or less	40,479	41,223	40,307	41,959	42,874	44,790	44,438
7 One year through five years	74,876	74,831	73,472	73,094	72,931	73,128	73,486
8 More than five years	66,797	66,135	67,584	69,769	69,337	68,167	66,709
9 Other securities	67,581	66,411	68,262	67,855	67,931	69,205	68,524
10 Trading account	2,088	2,167	2,404	2,510	2,324	2,493	2,704
11 Investment account	53,713	53,452	54,497	54,124	54,370	54,249	53,806
12 State and political subdivisions, by maturity	19,792	19,791	19,849	19,708	19,767	19,773	19,787
13 One year or less	3,402	3,395	3,426	3,412	3,458	3,450	3,470
14 More than one year	16,391	16,397	16,424	16,296	16,309	16,322	16,317
15 Other bonds, corporate stocks, and securities	33,921	33,661	34,648	34,416	34,603	34,477	34,019
16 Other trading account assets	11,780	10,793	11,360	11,221	11,237	12,463	12,014
17 Federal funds sold ²	86,520	84,491	81,042	86,264	85,489	80,588	81,340
18 To commercial banks in the United States	54,714	52,350	54,705	53,832	53,510	51,582	55,721
19 To nonbank brokers and dealers	26,113	26,806	21,965	26,538	26,309	24,746	20,464
20 To others	5,693	5,336	4,372	5,893	5,670	4,259	5,156
21 Other loans and leases, gross	973,399	971,204	979,666	983,263	985,066	984,861	987,527
22 Commercial and industrial	274,731	276,366	277,687	279,598	277,911	277,560	278,203
23 Bankers acceptances and commercial paper	2,580	2,620	3,072	3,084	3,045	3,079	3,135
24 All others	272,151	273,746	274,615	276,515	274,865	274,480	275,068
25 U.S. addressees	270,568	272,172	273,051	274,910	273,298	272,976	273,478
26 Non-U.S. addressees	1,582	1,574	1,564	1,605	1,568	1,504	1,590
27 Real estate loans	396,155	393,814	397,891	397,652	400,175	398,194	398,697
28 Revolving, home equity	43,712	44,064	44,360	44,284	44,274	44,310	44,440
29 All other	352,443	349,750	353,531	353,368	355,901	353,884	354,257
30 To individuals for personal expenditures	184,033	184,015	185,750	186,364	186,654	186,944	187,639
31 To financial institutions	33,536	32,958	34,437	34,918	34,559	36,344	36,363
32 Commercial banks in the United States	12,186	12,013	12,280	12,066	11,944	14,002	13,858
33 Banks in foreign countries	2,311	2,244	2,837	2,363	2,414	2,608	2,463
34 Nonbank financial institutions	19,039	18,701	19,319	20,489	20,202	19,734	20,402
35 For purchasing and carrying securities	17,342	16,505	15,659	16,129	16,861	16,736	16,581
36 To finance agricultural production	5,652	5,566	5,622	5,684	5,697	5,736	5,753
37 To states and political subdivisions	13,803	13,803	13,928	13,908	13,802	14,211	14,186
38 To foreign governments and official institutions	1,349	1,323	1,402	1,505	1,305	1,327	1,322
39 All other loans	22,433	22,492	22,774	22,916	23,512	23,189	24,047
40 Lease-financing receivables	24,365	24,362	24,516	24,589	24,591	24,620	24,735
41 LESS: Unearned income	2,163	2,153	2,132	2,106	2,109	2,117	2,107
42 Loan and lease reserve ³	36,169	35,929	36,025	36,529	36,479	36,496	36,411
43 Other loans and leases, net	935,067	933,122	941,508	944,627	946,479	946,248	949,009
44 Other assets	167,717	161,337	157,865	164,280	164,574	162,574	159,879
45 Total assets	1,657,963	1,636,487	1,649,358	1,664,520	1,666,603	1,649,334	1,660,216
LIABILITIES							
46 Deposits	1,125,527	1,095,344	1,108,217	1,128,607	1,120,908	1,106,562	1,110,201
47 Demand deposits	279,464	259,762	272,772	277,550	271,757	264,285	269,998
48 Individuals, partnerships, and corporations	229,737	211,472	221,205	226,027	222,897	216,259	218,921
49 Other holders	49,727	48,290	51,567	51,523	48,860	48,026	51,077
50 State and political subdivisions	8,720	8,990	9,229	10,067	8,670	9,111	8,944
51 U.S. government	3,339	3,587	2,738	2,131	1,796	1,880	2,164
52 Depository institutions in the United States	21,989	21,569	23,169	23,109	22,078	21,212	22,104
53 Banks in foreign countries	4,962	4,884	4,821	5,639	5,163	5,191	5,591
54 Foreign governments and official institutions	687	646	613	652	615	749	631
55 Certified and officers' checks	10,031	8,614	10,997	9,925	10,538	9,883	11,643
56 Transaction balances other than demand deposits ⁴	122,103	118,911	115,583	120,369	117,913	117,632	117,191
57 Nontransaction balances	723,960	716,671	719,862	730,688	731,237	724,645	723,012
58 Individuals, partnerships, and corporations	700,604	691,489	694,803	704,880	704,866	698,399	696,557
59 Other holders	23,355	25,182	25,059	25,808	26,372	26,245	26,454
60 States and political subdivisions	20,276	20,376	20,581	20,844	21,521	21,409	21,527
61 U.S. government	494	2,199	1,605	2,201	2,208	2,212	2,272
62 Depository institutions in the United States	2,249	2,274	2,541	2,429	2,302	2,285	2,316
63 Foreign governments, official institutions, and banks	336	333	332	333	341	339	339
64 Liabilities for borrowed money ⁵	282,153	292,201	288,343	280,863	287,583	289,104	292,310
65 Borrowings from Federal Reserve Banks	0	0	0	0	0	0	0
66 Treasury tax and loan notes	4,374	28,877	22,380	16,196	12,268	14,392	12,779
67 Other liabilities for borrowed money ⁶	277,778	263,324	265,963	264,668	275,315	274,712	279,531
68 Other liabilities (including subordinated notes and debentures)	103,802	101,989	106,022	107,881	110,186	105,690	110,159
69 Total liabilities	1,511,482	1,489,534	1,502,582	1,517,351	1,518,678	1,501,355	1,512,670
70 Residual (total assets minus total liabilities) ⁷	146,481	146,953	146,775	147,168	147,925	147,979	147,546
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,349,288	1,346,848	1,353,031	1,365,680	1,363,694	1,361,562	1,355,205
72 Time deposits in amounts of \$100,000 or more	108,506	109,538	108,672	110,318	109,964	108,713	108,399
73 Loans sold outright to affiliates ⁹	875	875	872	872	868	867	865
74 Commercial and industrial	447	447	444	443	439	438	438
75 Other	429	429	428	428	428	428	426
76 Foreign branch credit extended to U.S. residents ¹⁰	23,321	23,464	23,333	23,298	23,479	23,182	23,051
77 Net owed to related institutions abroad	-16,201	-12,016	-8,995	-11,242	-8,661	-13,626	-9,699

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	June 2	June 9	June 16	June 23	June 30	July 7	July 14
	1993						
ASSETS							
1 Cash and balances due from depository institutions	124,814	108,639	110,342	107,134	107,471	127,117	108,550
2 U.S. Treasury and government securities	301,542	300,232	297,406	298,710	291,585	298,592	298,782
3 Trading account	26,437	25,273	25,010	26,867	16,876	24,877	25,880
4 Investment account	275,105	274,959	272,396	271,843	274,709	273,714	272,902
5 Mortgage-backed securities ¹	84,770	84,948	84,700	84,713	86,098	87,772	86,696
All others, by maturity							
6 One year or less	46,409	47,174	48,082	47,168	45,198	44,427	46,255
7 One year through five years	73,137	73,038	70,568	70,774	69,593	70,968	70,032
8 More than five years	70,789	69,799	69,045	69,187	73,821	70,548	69,919
9 Other securities	69,112	69,620	69,394	69,958	68,847	68,863	68,388
10 Trading account	2,267	2,220	2,014	2,334	2,440	2,646	2,617
11 Investment account	54,255	54,427	54,529	54,595	53,901	54,521	54,756
12 State and political subdivisions, by maturity	19,672	19,728	19,753	19,878	19,460	19,369	19,405
13 One year or less	3,376	3,437	3,464	3,482	3,218	3,265	3,328
14 More than one year	16,297	16,290	16,289	16,395	16,242	16,104	16,077
15 Other bonds, corporate stocks, and securities	34,582	34,700	34,776	34,717	34,440	35,152	35,350
16 Other trading account assets	12,590	12,972	12,850	13,029	12,506	11,697	11,016
17 Federal funds sold ²	86,611	92,526	103,529	84,823	84,075	98,804	96,249
18 To commercial banks in the United States	56,337	58,127	64,088	54,143	57,595	64,762	57,414
19 To nonbank brokers and dealers	24,309	27,353	31,870	23,612	20,457	27,231	31,263
20 To others	5,965	7,045	7,571	7,068	6,023	6,811	7,573
21 Other loans and leases, gross	993,110	989,250	992,268	988,639	1,003,928	1,002,974	996,724
22 Commercial and industrial	279,444	277,031	278,767	277,819	279,581	278,480	275,007
23 Bankers acceptances and commercial paper	3,151	3,239	3,199	2,802	3,009	3,393	3,247
24 All others	276,294	273,792	275,569	275,017	276,571	275,087	271,760
25 U.S. addressees	274,642	272,055	273,733	273,204	274,734	273,444	270,140
26 Non-U.S. addressees	1,652	1,737	1,836	1,813	1,838	1,643	1,620
27 Real estate loans	401,067	403,193	403,052	402,466	405,986	407,280	407,291
28 Revolving, home equity	44,305	44,235	44,558	44,771	44,807	44,807	44,548
29 All other	356,762	358,958	358,493	357,807	361,215	362,473	362,743
30 To individuals for personal expenditures	187,676	186,401	187,538	188,743	189,675	190,879	191,207
31 To financial institutions	39,330	38,142	36,859	35,063	37,402	38,231	37,556
32 Commercial banks in the United States	14,646	14,434	14,599	13,418	14,201	14,118	14,037
33 Banks in foreign countries	3,342	2,207	2,205	2,225	2,659	2,932	2,814
34 Nonbank financial institutions	21,341	21,501	20,054	19,420	20,543	21,182	20,704
35 For purchasing and carrying securities	14,792	15,420	16,199	16,117	19,308	16,849	17,137
36 To finance agricultural production	5,827	5,807	5,813	5,819	5,866	5,893	5,924
37 To states and political subdivisions	14,139	14,010	14,005	13,901	13,939	13,937	13,849
38 To foreign governments and official institutions	1,540	1,421	1,341	1,331	1,451	1,499	1,420
39 All other loans	24,506	23,003	23,838	22,535	25,717	24,993	22,393
40 Lease-financing receivables	24,788	24,822	24,857	24,844	25,003	24,935	24,940
41 LESS: Unearned income	2,064	2,083	2,084	2,083	2,142	2,113	2,132
42 Loan and lease reserve ³	36,690	36,773	36,750	36,527	35,771	35,172	35,834
43 Other loans and leases, net	954,357	950,393	953,434	950,029	966,015	965,149	958,758
44 Other assets	169,451	165,028	172,218	170,289	172,533	171,167	175,593
45 Total assets	1,705,886	1,686,437	1,706,323	1,680,943	1,690,526	1,729,692	1,706,321
LIABILITIES							
46 Deposits	1,150,766	1,133,933	1,143,873	1,103,180	1,126,164	1,156,644	1,135,726
47 Demand deposits	297,200	279,258	290,841	263,970	291,121	302,642	285,083
48 Individuals, partnerships, and corporations	240,463	227,941	235,745	214,165	240,423	244,921	237,616
49 Other holders	56,737	51,317	55,096	49,806	50,697	57,721	47,467
50 State and political subdivisions	9,575	8,429	9,216	9,594	9,105	8,376	8,290
51 U.S. government	2,574	2,277	5,417	2,027	2,473	1,840	2,068
52 Depository institutions in the United States	26,815	23,209	23,237	21,676	21,831	25,976	20,965
53 Banks in foreign countries	5,940	4,658	5,199	4,962	5,454	5,730	5,404
54 Foreign governments and official institutions	852	550	658	597	769	2,692	581
55 Certified and officers' checks	10,981	12,195	11,370	10,949	11,066	13,107	10,159
56 Transaction balances other than demand deposits ⁴	122,123	121,197	121,588	117,389	120,075	123,411	120,179
57 Nontransaction balances	731,443	733,478	731,444	721,821	714,968	730,591	730,464
58 Individuals, partnerships, and corporations	704,784	706,848	705,515	696,514	694,121	706,646	706,362
59 Other holders	26,659	26,630	25,929	25,306	20,847	23,944	24,102
60 States and political subdivisions	21,325	21,336	20,560	20,300	18,426	19,144	19,049
61 U.S. government	2,655	2,637	2,680	2,688	480	2,667	2,667
62 Depository institutions in the United States	2,354	2,330	2,365	1,995	1,617	1,816	2,063
63 Foreign governments, official institutions, and banks	325	327	325	324	324	317	322
64 Liabilities for borrowed money ⁵	295,449	294,781	308,577	320,894	293,938	310,189	310,153
65 Borrowings from Federal Reserve Banks	0	0	0	0	1,260	157	0
66 Treasury tax and loan notes	16,728	3,677	27,523	31,461	27,483	18,158	18,564
67 Other liabilities for borrowed money ⁶	278,721	291,104	281,054	289,433	265,195	291,874	291,589
68 Other liabilities (including subordinated notes and debentures)	110,461	108,371	104,315	106,154	118,892	110,665	108,193
69 Total liabilities	1,556,677	1,537,085	1,556,766	1,530,228	1,538,993	1,577,498	1,554,072
70 Residual (total assets minus total liabilities) ⁷	149,209	149,353	149,557	150,715	151,533	152,195	152,249
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,379,391	1,379,065	1,383,909	1,374,570	1,376,639	1,390,353	1,388,692
72 Time deposits in amounts of \$100,000 or more	108,622	109,078	107,035	104,443	97,518	104,778	105,511
73 Loans sold outright to affiliates ⁹	863	864	855	854	814	824	826
74 Commercial and industrial	438	438	431	429	412	426	405
75 Other	425	426	425	425	402	398	421
76 Foreign branch credit extended to U.S. residents ¹⁰	23,648	23,255	22,961	22,864	22,578	22,162	22,379
77 Net owed to related institutions abroad	-15,445	-14,733	-23,588	-20,039	-9,285	-13,953	-21,895

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1
	1993						
ASSETS							
1 Cash and balances due from depository institutions	106,593	103,185	107,611	104,649	108,153	102,713	136,728
2 U.S. Treasury and government securities	296,264	296,453	305,879	304,318	308,739	300,904	310,500
3 Trading account	25,003	25,063	28,994	26,660	29,451	25,669	28,833
4 Investment account	271,260	271,390	276,885	277,658	279,288	275,235	281,666
5 Mortgage-backed securities ¹	86,117	86,753	89,235	89,009	88,458	87,900	88,937
All others, by maturity							
6 One year or less	45,976	46,224	47,842	47,993	50,807	50,200	50,863
7 One year through five years	71,201	71,790	70,193	70,407	70,456	69,815	70,459
8 More than five years	67,966	66,623	69,614	70,248	69,567	67,319	71,408
9 Other securities	68,317	67,935	70,222	70,209	71,564	70,777	71,481
10 Trading account	2,341	2,752	2,664	2,602	2,851	2,628	2,832
11 Investment account	54,938	53,816	55,164	55,381	55,577	55,326	55,610
State and political subdivisions, by maturity							
12 One year or less	3,341	3,424	3,505	3,539	3,579	3,593	3,568
13 More than one year	16,067	16,079	16,073	16,145	16,316	16,314	16,425
14 Other bonds, corporate stocks, and securities	35,531	34,313	35,587	35,697	35,682	35,419	35,617
15 Other trading account assets	11,038	11,367	12,394	12,226	13,136	12,823	13,039
16 Federal funds sold ²	96,564	92,067	91,852	85,651	88,719	87,661	94,846
17 To commercial banks in the United States	59,181	54,720	56,654	51,541	54,009	53,002	58,717
18 To nonbank brokers and dealers	31,704	31,664	30,389	30,081	30,338	30,391	31,779
19 To others	5,680	5,684	4,809	4,030	4,372	4,268	4,351
20 Other loans and leases, gross	993,814	993,977	1,002,409	999,072	997,557	995,550	1,007,356
21 Commercial and industrial	275,066	273,319	276,690	274,230	273,667	271,954	273,869
22 Bankers acceptances and commercial paper	3,239	3,211	3,376	3,389	3,418	3,284	3,309
23 All others	271,827	270,108	273,314	270,841	270,249	268,671	270,561
24 U.S. addressees	270,253	268,571	271,720	269,218	268,620	267,080	268,972
25 Non-U.S. addressees	1,574	1,536	1,594	1,624	1,629	1,584	1,589
26 Real estate loans	405,245	405,464	408,337	410,539	408,185	406,907	410,458
27 Revolving, home equity	44,560	44,546	44,528	44,640	44,804	44,792	44,926
28 All other	360,685	360,918	363,810	365,898	363,381	362,115	365,533
29 To individuals for personal expenditures	191,816	192,570	192,696	192,643	194,382	195,156	195,745
30 To financial institutions	36,443	35,973	39,503	36,865	35,857	35,406	37,279
Commercial banks in the United States	14,345	14,422	14,676	13,847	13,891	13,566	13,625
Banks in foreign countries	2,604	2,325	4,245	2,524	2,176	2,429	2,907
31 Nonbank financial institutions	19,494	19,226	20,582	20,493	19,790	19,411	20,746
32 For purchasing and carrying securities	16,310	17,251	15,516	15,977	16,285	17,443	18,971
33 To finance agricultural production	5,921	5,926	5,923	5,904	5,897	5,877	5,899
34 To states and political subdivisions	13,879	14,050	13,861	13,893	13,919	13,902	13,829
35 To foreign governments and official institutions	1,387	1,382	1,276	1,328	1,134	1,202	1,284
36 All other loans	22,783	23,076	23,588	22,698	23,232	22,682	24,915
37 Lease-financing receivables	24,963	24,965	25,018	24,996	24,999	25,020	25,106
38 LESS: Unearned income	2,142	2,142	2,092	2,099	2,126	2,119	2,105
39 Loan and lease reserve ³	35,794	35,744	36,100	36,203	36,182	36,175	36,178
40 Other loans and leases, net	955,878	956,091	964,217	960,770	959,249	957,256	969,073
41 Other assets	170,104	168,287	175,136	173,590	170,242	165,816	171,575
45 Total assets	1,693,721	1,684,018	1,714,916	1,699,187	1,706,666	1,685,126	1,754,203
LIABILITIES							
46 Deposits	1,107,900	1,109,157	1,134,383	1,126,455	1,120,486	1,112,103	1,164,683
47 Demand deposits	267,403	271,090	282,242	275,730	276,317	271,432	314,650
48 Individuals, partnerships, and corporations	220,281	221,437	231,854	229,712	227,379	223,621	255,625
49 Other holders	47,121	49,653	50,388	46,018	48,938	47,811	59,025
50 State and political subdivisions	8,295	8,444	9,349	8,448	8,916	8,493	9,968
51 U.S. government	1,498	1,627	2,309	1,835	1,823	3,970	
52 Depository institutions in the United States	21,253	22,396	22,289	20,061	21,062	22,483	27,391
53 Banks in foreign countries	5,452	5,242	5,315	5,289	4,608	5,182	5,207
54 Foreign governments and official institutions	684	615	801	716	721	627	639
55 Certified and officers' checks	9,940	11,329	10,326	9,670	11,850	9,204	11,851
56 Transaction balances other than demand deposits ⁴	119,307	118,321	124,178	121,785	121,573	120,131	124,989
57 Nontransaction balances	721,189	719,745	727,963	728,940	722,595	720,540	725,044
58 Individuals, partnerships, and corporations	696,970	695,373	703,716	704,591	698,536	696,243	701,124
59 Other holders	24,219	24,372	24,246	24,349	24,060	24,297	23,919
60 States and political subdivisions	19,041	19,051	19,202	19,322	19,348	19,547	19,270
61 U.S. government	2,662	2,663	2,696	2,707	2,673	2,674	2,636
62 Depository institutions in the United States	2,198	2,343	2,036	2,008	1,721	1,763	1,692
63 Foreign governments, official institutions, and banks	319	315	313	312	317	313	322
64 Liabilities for borrowed money ⁵	321,848	309,617	314,006	308,496	321,029	302,622	319,293
65 Borrowings from Federal Reserve Banks	0	0	0	0	30	0	0
66 Treasury tax and loan notes	15,467	19,190	15,094	18,419	15,400	16,524	21,443
67 Other liabilities for borrowed money ⁶	306,381	290,427	298,912	290,077	305,599	286,098	297,850
68 Other liabilities (including subordinated notes and debentures)	110,851	112,303	112,575	110,360	110,125	115,085	114,490
69 Total liabilities	1,540,599	1,531,077	1,560,964	1,545,312	1,551,640	1,529,810	1,598,466
70 Residual (total assets minus total liabilities) ⁷	153,121	152,941	153,952	153,876	155,027	155,317	155,737
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,381,434	1,381,291	1,399,031	1,393,863	1,398,679	1,388,323	1,411,841
72 Time deposits in amounts of \$100,000 or more	103,977	104,069	105,606	104,787	103,543	103,687	103,372
73 Loans sold outright to affiliates ⁹	824	822	822	817	815	815	790
74 Commercial and industrial	403	403	403	402	401	401	403
75 Other	421	419	419	415	414	414	387
76 Foreign branch credit extended to U.S. residents ¹⁰	22,308	21,673	21,772	21,683	21,966	21,582	21,331
77 Net owed to related institutions abroad	-15,368	-12,660	-17,617	-20,052	-17,409	-7,856	-13,000

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Sept. 8	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20
	1993						
ASSETS							
1 Cash and balances due from depository institutions	121,343	136,558	111,547	117,129	108,505	121,088	115,357
2 U.S. Treasury and government securities	309,762	310,419	308,728	307,189	308,164	308,429	307,184
3 Trading account	27,861	28,311	25,877	27,432	25,056	25,746	26,624
4 Investment account	281,902	282,107	282,851	279,757	283,108	282,683	280,560
5 Mortgage-backed securities ¹	88,838	87,990	89,487	89,442	89,458	89,017	88,034
All others, by maturity							
6 One year or less	50,693	50,720	50,068	48,334	48,388	48,805	49,228
7 One year through five years	71,429	72,789	72,905	72,483	72,232	72,394	72,530
8 More than five years	70,942	70,609	70,391	69,498	73,030	72,467	70,768
9 Other securities	71,432	70,987	70,483	70,318	70,000	70,399	69,196
10 Trading account	2,772	2,614	2,717	2,629	2,621	2,684	2,731
11 Investment account	55,708	55,610	55,116	54,932	55,654	55,697	55,918
12 State and political subdivisions, by maturity	20,048	20,115	20,225	20,303	20,228	20,260	20,380
13 One year or less	3,639	3,676	3,722	3,782	3,842	3,818	3,849
14 More than one year	16,409	16,440	16,503	16,521	16,386	16,442	16,531
15 Other bonds, corporate stocks, and securities	35,660	35,495	34,892	34,629	35,425	35,437	35,538
16 Other trading account assets	12,952	12,763	12,650	12,757	11,725	12,018	10,547
17 Federal funds sold ²	87,288	103,783	83,648	88,522	86,556	93,453	80,338
18 To commercial banks in the United States	50,456	61,519	46,640	53,213	49,968	55,321	44,330
19 To nonbank brokers and dealers	31,796	36,209	31,301	29,664	30,738	32,962	30,365
20 To others	5,036	6,055	5,707	5,644	5,849	5,171	5,642
21 Other loans and leases, gross	1,002,645	1,008,196	1,003,211	1,010,567	1,012,136	1,017,066	1,015,806
22 Commercial and industrial	271,353	274,923	274,398	275,012	274,383	274,412	274,997
23 Bankers acceptances and commercial paper	3,231	3,191	3,072	2,831	2,919	3,384	3,393
24 All others	268,121	271,732	271,325	272,181	271,464	271,028	271,604
25 U.S. addressees	266,606	270,205	269,760	270,621	270,038	269,604	270,091
26 Non-U.S. addressees	1,516	1,527	1,565	1,560	1,426	1,425	1,513
27 Real estate loans	411,564	411,307	408,896	410,895	412,928	415,514	413,146
28 Revolving, home equity	44,859	44,888	44,670	44,710	44,700	44,762	44,642
29 All other	366,705	366,418	364,226	366,185	368,228	370,752	368,504
30 To individuals for personal expenditures	195,128	195,927	196,739	197,840	197,629	198,543	199,939
31 To financial institutions	36,552	35,683	35,920	36,939	38,620	40,858	39,518
32 Commercial banks in the United States	12,598	12,296	13,622	13,477	13,523	14,795	15,172
33 Banks in foreign countries	2,711	2,528	2,336	2,447	2,909	4,190	2,858
34 Nonbank financial institutions	21,243	20,859	19,961	21,014	22,188	21,873	21,488
35 For purchasing and carrying securities	17,876	19,725	17,577	19,281	17,914	17,696	17,934
36 To finance agricultural production	5,897	5,875	5,845	5,895	5,941	5,957	5,798
37 To states and political subdivisions	13,681	13,627	13,679	13,701	13,515	13,638	13,578
38 To foreign governments and official institutions	1,271	1,317	1,258	1,498	1,470	1,454	1,577
39 All other loans	24,224	24,675	23,740	24,246	24,352	23,606	23,778
40 Lease-financing receivables	25,099	25,139	25,159	25,259	25,384	25,386	25,541
41 LESS: Unearned income	2,091	2,081	2,127	2,104	2,073	2,073	2,054
42 Loan and lease reserve ³	36,409	36,460	36,367	36,049	35,638	35,661	35,638
43 Other loans and leases, net	964,145	969,655	964,717	972,415	974,424	979,332	978,114
44 Other assets	173,907	174,220	169,903	170,611	176,375	176,539	169,114
45 Total assets	1,727,877	1,765,621	1,709,026	1,726,183	1,724,023	1,749,240	1,719,303
LIABILITIES							
46 Deposits	1,148,665	1,183,500	1,110,312	1,123,416	1,137,468	1,150,732	1,124,920
47 Demand deposits	293,667	333,083	274,089	292,768	290,977	305,235	288,673
48 Individuals, partnerships, and corporations	241,636	257,950	224,870	239,226	242,630	253,012	236,819
49 Other holders	52,031	75,133	49,219	53,542	48,347	52,223	51,854
50 State and political subdivisions	8,063	9,352	9,058	8,778	8,250	8,555	9,192
51 U.S. government	1,882	20,609	2,897	2,180	1,710	1,684	1,980
52 Depository institutions in the United States	24,742	28,483	20,740	22,112	21,572	26,535	22,354
53 Banks in foreign countries	5,574	5,622	5,879	5,690	4,983	5,435	5,434
54 Foreign governments and official institutions	696	636	625	563	573	668	625
55 Certified and officers' checks	11,074	10,430	10,018	14,219	11,260	9,346	12,268
56 Transaction balances other than demand deposits ⁴	125,845	126,027	120,469	119,498	124,438	122,990	121,993
57 Nontransaction balances	729,153	724,389	715,754	711,149	722,053	722,506	714,254
58 Individuals, partnerships, and corporations	705,506	701,398	692,863	688,602	699,689	700,040	691,946
59 Other holders	23,647	22,991	22,891	22,547	22,363	22,467	22,307
60 States and political subdivisions	19,326	18,670	18,586	18,594	18,264	18,286	18,117
61 U.S. government	2,320	2,312	2,312	1,974	2,215	2,245	2,240
62 Depository institutions in the United States	1,661	1,661	1,646	1,633	1,558	1,591	1,621
63 Foreign governments, official institutions, and banks	342	349	347	345	327	346	330
64 Liabilities for borrowed money ⁵	309,610	313,571	329,673	330,450	311,472	327,704	319,191
65 Borrowings from Federal Reserve Banks	0	0	0	0	0	0	75
66 Treasury tax and loan notes	9,165	10,882	28,970	30,308	10,946	10,096	8,792
67 Other liabilities for borrowed money ⁶	300,445	302,690	300,703	300,142	300,526	317,608	310,323
68 Other liabilities (including subordinated notes and debentures)	112,943	111,501	111,953	116,529	118,334	113,876	116,166
69 Total liabilities	1,571,218	1,608,572	1,551,938	1,570,395	1,567,274	1,592,312	1,560,276
70 Residual (total assets minus total liabilities) ⁷	156,659	157,049	157,089	155,789	156,749	156,928	159,027
MEMO							
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,408,073	1,419,570	1,405,809	1,409,905	1,413,364	1,419,231	1,413,022
72 Time deposits in amounts of \$100,000 or more	103,748	102,842	100,719	98,464	101,253	101,012	99,142
73 Loans sold outright to affiliates ⁹	787	787	787	829	823	822	824
74 Commercial and industrial	403	403	403	402	402	402	402
75 Other	384	384	385	427	422	420	422
76 Foreign branch credit extended to U.S. residents ¹⁰	21,870	21,557	21,348	20,733	21,220	21,655	21,307
77 Net owed to related institutions abroad	-15,209	-14,216	-8,300	-7,471	-12,936	-11,578	-6,838

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Oct. 27	Nov. 3	Nov. 10	Nov. 17	Nov. 24
	1993				
ASSETS					
1 Cash and balances due from depository institutions	111,570	110,112	109,792	114,971	120,656
2 U.S. Treasury and government securities	304,129	307,984	312,199	305,767	305,188
3 Trading account	24,605	25,037	28,184	26,498	24,635
4 Investment account	279,524	282,947	284,015	279,269	280,553
5 Mortgage-backed securities ¹	88,066	88,981	88,714	87,232	90,250
All others, by maturity					
6 One year or less	48,486	48,725	50,452	50,333	48,468
7 One year through five years	73,781	73,983	73,968	72,239	72,585
8 More than five years	69,191	71,258	70,882	69,466	69,249
9 Other securities	69,446	70,026	69,753	69,814	70,895
10 Trading account	2,467	2,410	2,463	2,098	1,994
11 Investment account	55,673	55,516	55,596	55,597	56,162
12 State and political subdivisions, by maturity	20,654	20,576	20,660	20,689	20,760
13 One year or less	3,919	3,917	3,961	3,883	3,932
14 More than one year	16,735	16,659	16,699	16,805	16,828
15 Other bonds, corporate stocks, and securities	35,018	34,940	34,937	34,908	35,402
16 Other trading account assets	11,307	12,100	11,693	12,119	12,739
17 Federal funds sold ²	84,355	91,501	94,027	90,863	95,765
18 To commercial banks in the United States	49,616	52,080	54,801	53,250	54,737
19 To nonbank brokers and dealers	29,723	34,748	34,962	33,094	37,038
20 To others	5,016	4,672	4,263	4,519	3,990
21 Other loans and leases, gross	1,017,627	1,023,795	1,023,861	1,024,908	1,025,890
22 Commercial and industrial	275,701	278,331	277,030	276,977	276,390
23 Bankers acceptances and commercial paper	3,428	3,417	3,465	3,401	3,393
24 All others	272,273	274,914	273,565	273,576	272,997
25 U.S. addressees	270,807	273,492	272,152	272,129	271,552
26 Non-U.S. addressees	1,466	1,423	1,413	1,447	1,445
27 Real estate loans	412,728	415,505	417,933	416,294	416,117
28 Revolving, home equity	44,691	44,658	44,574	44,520	44,338
29 All other	368,037	370,847	373,360	371,774	371,779
30 To individuals for personal expenditures	201,974	201,734	201,974	202,809	203,770
31 To financial institutions	38,611	39,013	38,739	39,218	39,016
32 Commercial banks in the United States	14,487	13,597	13,686	14,627	14,749
33 Banks in foreign countries	2,357	2,284	2,286	2,620	2,710
34 Nonbank financial institutions	21,767	23,131	22,767	21,971	21,556
35 For purchasing and carrying securities	18,731	18,911	18,200	17,755	20,015
36 To finance agricultural production	5,866	5,907	5,900	5,881	5,927
37 To states and political subdivisions	13,301	13,203	13,068	12,979	12,922
38 To foreign governments and official institutions	1,398	1,136	1,278	1,139	1,151
39 All other loans	23,691	24,375	24,070	26,099	24,785
40 Lease-financing receivables	25,626	25,680	25,668	25,758	25,798
41 LESS: Unearned income	2,098	2,065	2,064	2,065	2,073
42 Loan and lease reserve ³	35,668	36,014	36,049	36,020	35,967
43 Other loans and leases, net	979,861	985,716	985,748	986,822	987,850
44 Other assets	174,544	176,930	177,401	171,047	167,633
45 Total assets	1,723,905	1,742,269	1,748,920	1,739,284	1,747,987
LIABILITIES					
46 Deposits	1,125,831	1,150,830	1,147,558	1,149,989	1,146,345
47 Demand deposits	286,873	297,500	296,329	304,030	304,159
48 Individuals, partnerships, and corporations	235,212	246,577	245,548	251,319	251,150
49 Other holders	51,662	50,924	50,781	52,711	53,008
50 State and political subdivisions	8,990	9,595	9,068	9,016	9,870
51 U.S. government	1,929	1,976	1,964	1,696	3,317
52 Depository institutions in the United States	22,748	23,097	21,848	23,160	23,562
53 Banks in foreign countries	5,525	5,259	5,507	5,099	5,405
54 Foreign governments and official institutions	676	644	1,095	655	720
55 Certified and officers' checks	11,792	10,353	11,299	13,085	10,135
56 Transaction balances other than demand deposits ⁴	121,519	127,527	125,843	125,307	124,941
57 Nontransaction balances	717,439	725,803	725,387	720,652	717,245
58 Individuals, partnerships, and corporations	694,927	703,669	703,068	698,354	694,882
59 Other holders	22,513	22,134	22,318	22,298	22,363
60 States and political subdivisions	18,272	17,979	18,136	18,047	18,098
61 U.S. government	2,255	2,234	2,276	2,330	2,337
62 Depository institutions in the United States	1,654	1,601	1,592	1,608	1,615
63 Foreign governments, official institutions, and banks	332	320	315	314	313
64 Liabilities for borrowed money ⁵	316,498	307,950	320,344	308,732	325,045
65 Borrowings from Federal Reserve Banks	0	0	0	0	0
66 Treasury tax and loan notes	11,167	5,929	8,384	5,058	6,343
67 Other liabilities for borrowed money ⁶	305,331	302,022	311,960	303,674	318,702
68 Other liabilities (including subordinated notes and debentures)	123,077	124,365	121,527	121,632	118,368
69 Total liabilities	1,565,406	1,583,145	1,589,430	1,580,353	1,589,758
70 Residual (total assets minus total liabilities) ⁷	158,499	159,124	159,490	158,931	158,229
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,411,454	1,427,628	1,431,353	1,423,474	1,428,252
72 Time deposits in amounts of \$100,000 or more	100,414	101,054	100,030	99,327	99,501
73 Loans sold outright to affiliates ⁹	813	813	806	805	850
74 Commercial and industrial	394	395	389	388	397
75 Other	418	418	417	417	453
76 Foreign branch credit extended to U.S. residents ¹⁰	21,963	21,877	21,970	21,881	21,929
77 Net owed to related institutions abroad	-6,113	-9,598	-10,533	-5,696	-4,425

14. Assets and liabilities of large weekly reporting commercial banks, 1988-93 — Continued

Millions of dollars, Wednesday figures

Account	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	1993				
ASSETS					
1 Cash and balances due from depository institutions	144,288	109,421	140,463	128,107	127,680
2 U.S. Treasury and government securities	309,091	308,585	306,621	305,965	301,665
3 Trading account	26,779	22,631	23,885	22,781	19,760
4 Investment account	282,312	285,954	282,735	283,184	281,905
5 Mortgage-backed securities ¹	91,184	91,273	89,720	89,869	90,589
All others, by maturity					
6 One year or less	48,992	51,285	52,194	52,196	52,226
7 One year through five years	72,794	73,738	72,900	72,944	71,935
8 More than five years	69,342	69,658	67,921	68,175	67,156
9 Other securities	70,788	71,014	70,342	70,075	70,681
10 Trading account	1,935	1,891	1,762	1,808	1,883
11 Investment account	56,113	55,973	55,836	55,856	55,351
12 State and political subdivisions, by maturity	20,710	20,675	20,744	20,930	21,078
13 One year or less	4,137	4,022	4,085	4,116	4,136
14 More than one year	16,573	16,654	16,659	16,814	16,942
15 Other bonds, corporate stocks, and securities	35,403	35,297	35,091	34,926	34,273
16 Other trading account assets	12,740	13,150	12,744	12,411	13,447
17 Federal funds sold ²	96,237	99,615	107,291	85,427	90,604
18 To commercial banks in the United States	58,328	59,707	67,790	53,668	57,756
19 To nonbank brokers and dealers	33,432	34,965	34,720	28,657	29,504
20 To others	4,477	4,944	4,781	3,102	3,343
21 Other loans and leases, gross	1,037,062	1,031,197	1,042,191	1,042,928	1,045,315
22 Commercial and industrial	276,907	274,706	277,951	279,196	278,498
23 Bankers acceptances and commercial paper	3,498	3,128	2,989	2,974	3,108
24 All other	273,409	271,578	274,962	276,222	275,390
25 U.S. addressees	271,972	270,128	273,517	274,707	273,894
26 Non-U.S. addressees	1,436	1,451	1,445	1,515	1,496
27 Real estate loans	421,007	423,218	424,067	419,462	421,490
28 Revolving, home equity	44,249	44,138	44,150	44,039	44,003
29 All other	376,758	379,079	379,917	375,423	377,487
30 To individuals for personal expenditures	205,360	204,559	207,687	209,763	211,246
31 To financial institutions	41,430	40,837	42,032	43,155	42,873
32 Commercial banks in the United States	15,582	15,060	16,812	18,282	18,090
33 Banks in foreign countries	2,996	2,953	2,555	3,277	2,405
34 Nonbank financial institutions	22,853	22,824	22,665	21,596	22,379
35 For purchasing and carrying securities	18,247	18,104	18,566	19,585	19,157
36 To finance agricultural production	5,822	5,863	5,869	5,902	5,947
37 To states and political subdivisions	12,806	12,631	12,665	12,809	12,620
38 To foreign governments and official institutions	1,189	1,147	1,192	1,175	1,414
39 All other loans	28,401	24,231	26,180	25,836	26,010
40 Lease-financing receivables	25,894	25,901	25,981	26,045	26,059
41 LESS: Unearned income	2,056	2,066	2,093	2,089	1,960
42 Loan and lease reserve ³	35,972	36,132	36,248	36,048	35,570
43 Other loans and leases, net	999,034	992,999	1,003,851	1,004,792	1,007,784
44 All other assets	172,607	172,373	171,503	170,741	170,373
45 Total assets	1,792,045	1,754,008	1,800,070	1,765,106	1,768,787
LIABILITIES					
46 Deposits	1,185,673	1,155,590	1,204,563	1,160,292	1,162,348
47 Demand deposits	336,817	301,775	352,458	318,487	322,204
48 Individuals, partnerships, and corporations	274,559	250,185	273,875	260,299	265,822
49 Other holders	62,257	51,591	78,583	58,188	56,382
50 State and political subdivisions	11,125	8,681	10,329	10,020	10,413
51 U.S. government	3,738	1,881	21,925	2,503	3,003
52 Depository institutions in the United States	29,300	22,409	29,440	23,513	22,935
53 Banks in foreign countries	5,872	5,271	6,386	7,943	5,716
54 Foreign governments and official institutions	723	670	727	625	860
55 Certified and officers' checks	11,499	12,677	9,775	13,585	13,456
56 Transaction balances other than demand deposits ⁴	128,912	128,722	130,375	130,605	130,366
57 Nontransaction balances	719,944	725,093	721,730	711,199	709,778
58 Individuals, partnerships, and corporations	698,200	703,253	700,044	689,776	688,977
59 Other holders	21,744	21,840	21,687	21,424	20,801
60 States and political subdivisions	17,575	17,574	17,515	17,265	16,925
61 U.S. government	2,234	2,226	2,137	2,160	1,847
62 Depository institutions in the United States	1,624	1,728	1,718	1,682	1,713
63 Foreign governments, official institutions, and banks	311	312	317	316	316
64 Liabilities for borrowed money ⁵	324,439	316,814	313,297	328,372	327,284
65 Borrowings from Federal Reserve Banks	0	0	125	0	0
66 Treasury tax and loan notes	14,076	73	1,645	18,537	29,564
67 Other liabilities for borrowed money ⁶	310,363	316,741	311,527	309,835	297,720
68 Other liabilities (including subordinated notes and debentures)	122,177	120,658	120,144	116,272	118,864
69 Total liabilities	1,632,289	1,593,061	1,638,004	1,604,936	1,608,495
70 Residual (total assets minus total liabilities) ⁷	159,757	160,947	162,066	160,170	160,291
MEMO					
71 Total loans and leases, gross, adjusted, plus securities ⁸	1,439,267	1,435,645	1,441,844	1,432,444	1,432,419
72 Time deposits in amounts of \$100,000 or more	98,322	99,352	98,219	95,308	93,886
73 Loans sold outright to affiliates ⁹	851	850	847	820	796
74 Commercial and industrial	392	392	389	396	392
75 Other	459	458	458	424	404
76 Foreign branch credit extended to U.S. residents ¹⁰	21,353	21,928	21,753	21,585	21,885
77 Net owed to related institutions abroad	-4,277	-5,725	-1,125	-4,746	-5,453

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹

Millions of dollars, Wednesday figures

Account	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Mar. 1	Mar. 8	Mar. 15	Mar. 22	Mar. 29
	1989												
ASSETS													
1 Cash and balances due from depository institutions	11,564	11,524	11,441	11,846	11,590	11,940	10,466	10,806	10,898	10,481	10,980	10,699	10,603
2 U.S. Treasury and government agency securities	8,166	7,976	8,306	8,551	8,904	8,907	9,105	8,742	8,736	8,856	8,920	8,944	8,510
3 Other securities	7,248	7,269	7,220	7,122	7,113	7,063	7,001	7,038	7,099	7,247	7,151	7,019	6,895
4 Federal funds sold ¹	8,363	7,172	6,485	6,359	6,034	6,405	6,604	9,721	8,507	8,427	7,983	9,097	9,361
5 To commercial banks in the United States	7,510	6,414	5,312	5,425	4,970	5,354	5,454	8,650	7,343	7,253	6,584	7,607	7,944
6 To others ²	853	757	1,174	934	1,064	1,051	1,150	1,071	1,165	1,174	1,399	1,490	1,417
7 Other loans and leases, gross	102,858	100,509	101,423	100,088	100,373	106,029	107,074	106,519	107,784	105,590	106,480	106,014	108,267
8 Commercial and industrial	67,149	65,593	66,051	64,574	65,058	70,197	70,529	70,094	70,436	69,824	70,244	70,387	71,760
9 Bankers acceptances and commercial paper	1,651	1,648	1,786	1,703	1,680	1,732	1,693	1,674	1,552	1,613	1,560	1,720	1,669
10 All other	65,497	63,946	64,265	62,871	63,378	68,464	68,836	68,420	68,884	68,211	68,684	68,667	70,091
11 U.S. addressees	64,055	62,474	62,771	61,343	61,832	66,935	67,338	66,869	67,185	66,573	67,129	66,986	68,488
12 Non-U.S. addressees	1,442	1,472	1,493	1,529	1,546	1,529	1,498	1,551	1,700	1,638	1,555	1,682	1,603
13 Loans secured by real estate	13,953	13,970	14,144	14,316	14,320	14,633	14,670	14,469	14,664	14,670	14,719	14,784	14,762
14 To financial institutions	18,232	17,607	17,435	17,955	17,702	17,471	17,937	18,115	18,928	17,307	18,027	17,330	17,944
15 Commercial banks in the United States	13,527	13,031	12,725	13,199	12,805	12,555	12,693	13,068	13,921	12,352	13,140	12,513	12,785
16 Banks in foreign countries	1,241	1,141	1,213	1,229	1,428	1,337	1,685	1,460	1,608	1,512	1,467	1,352	1,487
17 Nonbank financial institutions	3,464	3,435	3,497	3,527	3,470	3,580	3,558	3,587	3,399	3,443	3,419	3,465	3,672
18 For purchasing and carrying securities	1,772	1,664	2,053	1,643	1,593	2,041	2,132	1,972	2,102	2,029	1,750	1,832	1,991
19 To foreign governments and official institutions	766	822	766	758	761	791	786	770	746	789	782	800	792
20 All other	986	853	975	842	939	896	1,020	1,098	907	971	958	880	1,018
21 Other assets (claims on nonrelated parties)	35,023	34,737	33,763	33,948	33,804	34,038	33,897	33,306	34,062	34,006	34,136	33,747	33,476
22 Total assets ³	187,963	185,506	183,164	184,367	182,972	191,260	191,223	190,493	193,096	190,376	191,267	191,346	192,197
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	44,413	43,682	44,196	44,101	44,127	44,212	44,849	44,942	46,534	46,196	47,141	47,905	47,887
24 Demand deposits ⁴	3,868	3,635	3,585	3,574	3,572	3,381	3,495	3,507	4,191	3,354	3,612	3,726	3,543
25 Individuals, partnerships, and corporations	2,538	2,415	2,428	2,243	2,208	2,178	2,420	2,311	2,443	2,195	2,393	2,381	2,475
26 Other	1,330	1,219	1,157	1,331	1,364	1,203	1,075	1,195	1,747	1,159	1,219	1,346	1,068
27 Nontransaction accounts	40,545	40,047	40,610	40,527	40,555	40,831	41,354	41,436	42,343	42,842	43,529	44,178	44,344
28 Individuals, partnerships, and corporations	33,496	32,930	33,452	33,713	33,801	33,635	34,130	34,322	34,927	35,635	36,340	36,964	37,148
29 Other	7,049	7,117	7,158	6,815	6,754	7,197	7,224	7,114	7,416	7,207	7,189	7,214	7,196
30 Borrowings from other than directly related institutions	78,784	80,001	74,137	76,741	79,027	85,135	84,435	81,849	83,868	82,948	84,368	80,124	79,620
31 Federal funds purchased ⁵	36,940	37,749	32,331	34,831	35,614	43,481	37,522	36,552	36,523	37,933	37,712	32,323	34,137
32 From commercial banks in the United States	21,720	23,178	15,883	19,049	18,327	25,322	21,117	18,844	20,405	21,035	21,220	16,867	21,305
33 From others	15,221	14,571	16,447	15,782	17,287	18,160	16,405	17,708	16,118	16,898	16,492	15,455	12,832
34 Other liabilities for borrowed money	41,843	48,252	41,807	41,910	43,413	41,654	46,913	45,297	47,345	45,015	46,656	47,801	45,483
35 To commercial banks in the United States	27,869	28,113	27,753	27,779	28,838	27,279	30,553	29,786	31,192	29,640	31,168	30,795	28,768
36 To others	13,975	14,139	14,054	14,131	14,575	14,375	16,361	15,510	16,153	15,376	15,488	17,006	16,715
37 Other liabilities to nonrelated parties	34,807	34,577	33,766	33,969	33,812	33,872	33,765	33,271	34,158	34,139	33,914	33,664	33,116
38 Total liabilities ⁶	187,963	185,506	183,164	184,367	182,972	191,260	191,223	190,493	193,096	190,376	191,267	191,346	192,197
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	105,597	103,481	105,399	103,496	104,649	110,495	111,635	110,301	110,863	110,515	110,810	110,954	112,304
40 Net owed to related institutions abroad	15,218	10,928	16,540	13,104	10,853	11,163	11,096	16,069	12,528	11,324	10,227	13,827	16,490

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93' — Continued

Millions of dollars, Wednesday figures

Account	Apr. 5	Apr. 12	Apr. 19	Apr. 26	May 3	May 10	May 17	May 24	May 31	June 7	June 14	June 21	June 28
	1989												
ASSETS													
1 Cash and balances due from depository institutions	10,718	10,784	11,380	11,184	13,178	10,664	11,573	11,180	11,645	10,751	11,800	11,472	11,667
2 U.S. Treasury and government agency securities	8,103	8,148	8,901	8,483	9,016	8,602	8,590	8,698	8,874	8,670	8,143	8,607	8,568
3 Other securities	6,952	6,632	6,213	6,213	6,190	6,184	6,200	6,042	6,137	6,138	6,014	6,006	5,988
4 Federal funds sold ¹	6,768	5,461	7,364	7,446	7,412	6,618	8,492	6,835	5,520	7,297	9,088	8,031	7,433
5 To commercial banks in the United States	5,735	4,153	5,813	5,983	6,256	5,468	7,007	5,602	4,509	6,245	8,060	6,991	6,226
6 To others ²	1,032	1,307	1,551	1,462	1,155	1,150	1,486	1,233	1,011	1,052	1,028	1,040	1,207
7 Other loans and leases, gross	107,607	107,332	108,928	108,954	109,993	109,913	110,152	110,282	110,105	109,725	110,264	111,105	112,667
8 Commercial and industrial	70,515	69,669	71,194	71,365	71,674	71,078	71,220	70,867	71,117	70,566	70,564	71,521	71,428
9 Bankers acceptances and commercial paper	1,683	1,543	1,698	1,595	1,773	1,858	1,794	1,761	1,648	1,789	1,888	1,892	1,863
10 All other	68,832	68,126	69,496	69,771	69,901	69,219	69,426	69,106	69,468	68,778	68,677	69,629	69,565
11 U.S. addressees	67,270	66,610	67,707	68,150	68,272	67,452	67,719	67,393	67,761	67,030	66,932	67,950	67,820
12 Non-U.S. addressees	1,562	1,517	1,789	1,621	1,630	1,768	1,707	1,712	1,707	1,748	1,744	1,680	1,745
13 Loans secured by real estate	14,914	15,254	15,032	15,121	15,252	15,441	15,487	15,401	15,366	15,411	15,340	15,626	15,364
14 To financial institutions	18,403	18,843	18,824	19,103	19,778	19,929	19,886	20,617	20,056	20,054	20,476	20,512	22,106
15 Commercial banks in the United States	13,398	14,013	13,711	13,990	14,623	14,900	15,145	15,588	14,515	14,675	15,171	15,536	17,060
16 Banks in foreign countries	1,404	1,327	1,400	1,566	1,619	1,559	1,452	1,630	2,014	1,814	1,789	1,471	1,507
17 Nonbank financial institutions	3,601	3,503	3,714	3,546	3,536	3,470	3,288	3,399	3,526	3,565	3,516	3,506	3,539
18 For purchasing and carrying securities	1,956	1,691	1,944	1,544	1,622	1,607	1,582	1,576	1,563	1,484	2,157	1,642	1,757
19 To foreign governments and official institutions	757	846	811	834	710	828	742	746	692	690	649	622	718
20 All other	1,063	1,028	1,123	986	956	1,030	1,236	1,075	1,311	1,520	1,078	1,182	1,293
21 Other assets (claims on nonrelated parties)	33,205	34,208	33,978	34,304	34,893	35,116	34,807	34,618	34,927	34,577	35,145	35,056	34,972
22 Total assets ³	190,921	187,502	192,126	191,643	195,375	194,003	195,388	192,326	195,671	193,118	195,134	195,964	195,644
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	48,330	48,483	49,004	49,374	49,115	49,029	49,063	48,849	49,329	49,533	48,750	49,335	49,528
24 Demand deposits ⁴	3,413	3,527	3,416	4,138	3,453	3,316	3,439	3,502	3,730	3,606	3,143	3,568	4,216
25 Individuals, partnerships, and corporations	2,172	2,224	2,112	2,824	2,042	2,102	2,038	1,908	2,210	2,191	2,019	2,037	2,523
26 Other	1,241	1,303	1,304	1,314	1,412	1,214	1,401	1,594	1,520	1,415	1,124	1,531	1,693
27 Nontransaction accounts	44,917	44,956	45,587	45,236	45,661	45,713	45,624	45,347	45,599	45,926	45,607	45,767	45,312
28 Individuals, partnerships, and corporations	37,691	37,947	38,571	38,325	38,508	38,449	38,348	37,916	38,228	38,382	38,038	38,027	37,899
29 Other	7,225	7,009	7,016	6,911	7,153	7,264	7,276	7,431	7,371	7,544	7,569	7,740	7,413
30 Borrowings from other than directly related institutions	84,947	79,721	85,800	77,917	82,166	83,751	83,143	83,494	83,630	82,715	81,453	86,452	81,726
31 Federal funds purchased ⁵	41,889	35,259	39,782	32,219	35,987	37,062	36,519	38,490	38,623	38,835	37,369	41,880	35,074
32 From commercial banks in the United States	26,809	19,175	24,140	16,310	19,145	19,931	20,344	18,740	21,172	20,634	21,418	21,587	17,728
33 From others	15,081	16,083	15,642	15,909	16,842	17,131	16,176	19,749	17,451	18,201	15,952	20,293	17,346
34 Other liabilities for borrowed money	43,057	44,463	46,019	45,698	46,179	46,689	46,624	45,005	45,007	43,880	44,084	44,572	46,652
35 To commercial banks in the United States	27,867	29,264	30,094	29,946	30,927	31,276	30,848	29,581	29,292	28,514	28,727	28,804	30,803
36 To others	15,190	15,199	15,925	15,752	15,252	15,412	15,775	15,424	15,714	15,366	15,356	15,768	15,848
37 Other liabilities to nonrelated parties	32,622	33,522	33,905	34,833	34,994	35,335	35,122	34,615	35,174	34,645	34,848	33,924	34,379
38 Total liabilities ⁶	190,921	187,502	192,126	191,643	195,375	194,003	195,388	192,326	195,671	193,118	195,134	195,964	195,644
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	110,296	109,406	111,882	111,122	111,732	110,949	111,283	110,667	111,613	110,910	110,277	111,222	111,370
40 Net owed to related institutions abroad	7,454	10,837	8,054	14,460	14,407	8,983	12,485	10,695	9,076	10,266	15,404	10,566	15,662

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	July 5	July 12	July 19	July 26	Aug. 2	Aug. 9	Aug. 16	Aug. 23	Aug. 30	Sept. 6	Sept. 13	Sept. 20	Sept. 27
	1989												
ASSETS													
1 Cash and balances due from depository institutions	10,833	11,764	11,274	11,954	11,571	12,502	12,393	12,458	11,345	12,271	11,342	13,100	12,184
2 U.S. Treasury and government agency securities	8,664	8,556	8,664	8,425	7,936	8,089	8,396	8,226	7,911	8,194	7,896	7,967	7,502
3 Other securities	5,944	5,930	5,922	6,019	6,047	6,088	5,791	5,815	5,899	5,882	5,859	5,908	6,034
4 Federal funds sold ¹	3,960	6,536	4,673	7,868	5,970	6,505	4,492	6,782	7,769	7,378	8,155	6,269	5,923
5 To commercial banks in the United States	2,743	5,402	3,630	6,685	4,658	5,338	2,962	5,707	6,630	6,149	6,696	5,112	4,820
6 To others ²	1,217	1,133	1,043	1,183	1,312	1,168	1,530	1,075	1,139	1,229	1,459	1,157	1,103
7 Other loans and leases, gross	113,407	110,712	113,245	115,785	115,732	116,440	118,352	116,461	116,394	116,374	116,503	115,996	116,274
8 Commercial and industrial	71,881	70,082	71,519	73,754	73,235	73,105	74,341	73,036	72,939	73,811	73,583	73,048	73,285
9 Bankers acceptances and commercial paper	1,761	1,664	1,733	1,712	1,533	1,807	1,825	1,794	1,781	2,065	1,887	1,852	2,119
10 All other	70,120	68,418	69,787	72,042	71,702	71,299	72,516	71,243	71,157	71,746	71,697	71,195	71,166
11 U.S. addressees	68,235	66,476	67,857	70,162	69,853	69,469	70,659	69,398	69,351	69,922	69,849	69,377	69,405
12 Non-U.S. addressees	1,886	1,942	1,930	1,880	1,849	1,829	1,857	1,844	1,806	1,824	1,847	1,818	1,761
13 Loans secured by real estate	15,648	15,717	15,925	15,992	15,865	16,402	16,587	16,834	16,807	16,662	16,536	16,676	16,733
14 To financial institutions	21,801	21,266	21,930	22,265	22,585	22,706	23,021	22,514	22,890	21,666	22,436	22,134	22,552
15 Commercial banks in the United States	16,639	16,350	16,932	17,103	17,233	17,254	17,276	16,787	17,090	16,297	17,040	16,980	16,986
16 Banks in foreign countries	1,521	1,249	1,275	1,422	1,409	1,364	1,594	1,590	1,657	1,380	1,254	1,035	1,332
17 Nonbank financial institutions	3,641	3,667	3,723	3,740	3,943	4,088	4,152	4,137	4,142	3,989	4,142	4,119	4,233
18 For purchasing and carrying securities	2,160	1,799	1,902	1,830	2,168	2,050	2,404	2,203	1,775	2,292	1,997	2,216	1,626
19 To foreign governments and official institutions	629	630	629	633	632	623	639	636	629	636	628	647	372
20 All other	1,288	1,217	1,340	1,311	1,247	1,554	1,361	1,238	1,355	1,306	1,322	1,275	1,707
21 Other assets (claims on nonrelated parties)	34,140	35,262	34,966	36,508	36,575	37,072	36,415	36,386	37,063	36,466	37,115	36,257	36,710
22 Total assets ³	194,333	194,167	195,239	202,683	198,036	199,647	201,298	200,165	199,427	202,325	200,724	200,279	197,987
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	49,260	49,294	50,229	50,535	49,792	50,162	51,043	49,959	49,768	50,134	50,213	49,662	50,547
24 Demand deposits ⁴	3,439	3,340	3,324	3,397	3,535	3,151	3,742	3,372	3,223	3,301	3,514	3,567	3,980
25 Individuals, partnerships, and corporations	2,168	2,053	2,090	2,090	2,182	1,994	2,177	2,119	2,020	2,146	2,135	2,106	2,238
26 Other	1,270	1,287	1,233	1,307	1,353	1,157	1,564	1,253	1,203	1,154	1,378	1,461	1,742
27 Nontransaction accounts	45,822	45,954	46,906	47,139	46,257	47,010	47,301	46,588	46,545	46,833	46,700	46,095	46,567
28 Individuals, partnerships, and corporations	38,234	38,088	38,316	39,057	38,729	38,894	38,718	38,683	38,550	38,320	38,286	38,098	38,546
29 Other	7,588	7,867	8,590	8,081	7,528	8,116	8,584	7,905	7,996	8,513	8,414	7,996	8,022
30 Borrowings from other than directly related institutions	86,560	81,151	84,080	85,064	87,762	85,182	87,556	87,496	84,134	88,633	86,742	86,740	81,610
31 Federal funds purchased ⁵	42,290	36,447	38,284	39,070	42,046	37,071	38,045	38,992	35,462	40,597	36,760	37,985	32,217
32 From commercial banks in the United States	23,565	21,640	18,653	19,644	21,884	18,945	19,941	20,380	18,200	22,417	18,089	18,465	17,300
33 From others	18,725	14,807	19,632	19,425	20,162	18,125	18,103	18,612	17,263	18,180	18,672	19,519	14,917
34 Other liabilities for borrowed money	44,270	44,704	45,795	45,994	45,716	48,111	49,512	48,504	48,671	48,036	49,981	48,755	49,393
35 To commercial banks in the United States	29,456	28,824	29,679	29,609	29,134	32,257	33,273	33,101	33,392	31,755	33,605	32,290	32,904
36 To others	14,814	15,881	16,116	16,385	16,581	15,854	16,239	15,403	15,279	16,281	16,376	16,465	16,489
37 Other liabilities to nonrelated parties	33,748	34,671	35,243	36,730	37,033	38,259	36,942	36,716	37,543	36,787	37,428	36,705	37,122
38 Total liabilities ⁶	194,333	194,167	195,239	202,683	198,036	199,647	201,298	200,165	199,427	202,325	200,724	200,279	197,987
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	112,593	109,981	111,942	114,309	113,794	114,531	116,793	114,789	114,253	115,380	114,677	114,047	113,928
40 Net owed to related institutions abroad	7,378	13,643	9,193	14,230	9,244	13,094	10,298	11,955	14,936	11,010	12,487	12,389	15,348

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	Oct. 4	Oct. 11	Oct. 18	Oct. 25	Nov. 1	Nov. 8	Nov. 15	Nov. 22	Nov. 29	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	1989												
ASSETS													
1 Cash and balances due from depository institutions	12,441	11,639	12,739	11,626	12,734	12,083	12,983	12,064	13,482	12,161	12,958	13,008	13,410
2 U.S. Treasury and government agency securities	7,330	7,458	8,138	8,122	8,167	8,237	8,268	8,367	8,997	8,923	9,054	8,380	8,182
3 Other securities	5,974	6,001	5,990	6,149	6,188	6,239	6,382	6,452	6,606	6,667	6,701	6,838	7,036
4 Federal funds sold ¹	6,479	5,908	7,348	4,459	4,441	5,320	4,996	4,865	8,219	4,985	6,182	4,857	6,956
5 To commercial banks in the United States	5,062	4,484	5,730	2,966	3,049	3,985	3,338	3,349	6,567	3,233	4,293	3,532	5,745
6 To others ²	1,417	1,424	1,618	1,493	1,392	1,336	1,658	1,516	1,652	1,751	1,889	1,325	1,211
7 Other loans and leases, gross	116,237	116,399	118,074	118,037	119,625	120,583	121,826	122,198	124,008	123,286	122,632	124,324	123,908
8 Commercial and industrial	74,083	73,622	74,854	74,758	75,322	76,166	76,112	76,982	76,475	75,862	75,440	76,874	76,545
9 Bankers acceptances and commercial paper	2,247	2,492	2,393	2,387	2,329	2,129	2,032	2,328	2,399	2,050	2,062	2,065	2,054
10 All other	71,836	71,129	72,462	72,372	72,994	74,037	74,080	74,654	74,076	73,812	73,378	74,809	74,491
11 U.S. addressees	70,074	69,379	70,591	70,549	71,094	72,308	72,370	72,923	72,414	72,157	71,753	73,148	72,808
12 Non-U.S. addressees	1,762	1,750	1,871	1,823	1,899	1,729	1,710	1,731	1,662	1,655	1,625	1,661	1,683
13 Loans secured by real estate	16,518	16,596	16,577	17,008	17,453	17,406	17,813	17,821	18,255	18,256	18,177	18,103	18,394
14 To financial institutions	21,532	22,059	22,326	22,295	22,734	23,258	23,145	23,349	24,382	24,924	24,496	24,882	25,256
15 Commercial banks in the United States	16,165	16,480	16,470	16,520	16,964	16,859	17,303	17,491	18,245	18,470	18,065	18,331	18,661
16 Banks in foreign countries	1,451	1,526	1,742	1,589	1,517	1,508	1,311	1,330	1,552	1,875	1,851	1,709	1,488
17 Nonbank financial institutions	3,917	4,052	4,114	4,187	4,252	4,891	4,531	4,529	4,585	4,579	4,580	4,842	5,107
18 For purchasing and carrying securities	1,810	1,909	2,111	1,629	1,627	1,472	2,306	1,722	2,317	2,026	2,206	2,141	1,956
19 To foreign governments and official institutions	374	372	386	380	369	374	373	384	382	359	362	330	315
20 All other	1,919	1,841	1,821	1,967	2,119	1,907	2,077	1,940	2,197	1,858	1,951	1,994	1,441
21 Other assets (claims on nonrelated parties)	36,398	37,236	36,937	37,010	36,566	36,880	36,954	36,940	37,108	38,262	38,450	38,457	37,577
22 Total assets ³	200,466	200,891	202,649	201,727	207,441	203,980	206,720	206,264	208,874	206,977	207,155	208,380	207,662
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	50,346	49,745	50,642	50,917	51,312	50,944	52,888	50,361	49,928	49,684	50,906	50,992	50,181
24 Demand deposits ⁴	3,937	3,428	3,585	3,881	4,483	3,772	4,919	3,758	4,205	3,735	4,292	4,241	4,048
25 Individuals, partnerships, and corporations	2,227	2,330	2,302	2,288	2,531	2,250	2,635	2,661	2,439	2,509	2,514	2,612	2,632
26 Other	1,710	1,097	1,284	1,593	1,952	1,522	2,283	1,097	1,765	1,226	1,778	1,629	1,415
27 Nontransaction accounts	46,409	46,317	47,056	47,036	46,829	47,172	47,969	46,603	45,723	45,949	46,614	46,751	46,133
28 Individuals, partnerships, and corporations	38,657	38,721	38,924	39,083	38,998	39,006	39,164	38,829	38,584	38,311	38,334	38,961	38,748
29 Other	7,752	7,596	8,132	7,954	7,832	8,167	8,805	7,774	7,139	7,638	8,280	7,790	7,385
30 Borrowings from other than directly related institutions	87,811	86,556	85,311	87,299	96,142	90,349	92,173	91,881	89,945	91,885	88,033	92,512	86,443
31 Federal funds purchased ⁵	40,524	39,415	38,918	39,913	46,988	40,455	42,500	37,192	38,908	39,895	35,839	41,464	34,624
32 From commercial banks in the United States	20,471	20,401	19,459	19,698	25,390	21,168	25,151	18,392	19,041	21,010	18,551	23,606	16,521
33 From others	20,054	19,014	19,459	20,215	21,598	19,286	17,349	18,800	19,867	18,886	17,288	17,859	18,103
34 Other liabilities for borrowed money	47,286	47,141	46,393	47,385	49,154	49,895	49,672	54,689	51,037	51,989	52,194	51,047	51,819
35 To commercial banks in the United States	31,059	30,678	30,307	31,252	32,411	32,698	32,588	35,040	33,158	33,719	33,508	32,250	33,664
36 To others	16,227	16,463	16,086	16,133	16,743	17,197	17,085	19,649	17,879	18,271	18,686	18,797	18,155
37 Other liabilities to nonrelated parties	37,034	36,905	37,354	36,814	36,654	36,532	37,464	37,495	36,910	37,756	38,351	37,870	37,496
38 Total liabilities ⁶	200,466	200,891	202,649	201,727	207,441	203,980	206,720	206,264	208,874	206,977	207,155	208,380	207,662
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	114,793	114,801	117,350	117,282	118,407	119,536	120,832	121,042	123,018	122,156	122,211	122,536	121,676
40 Net owed to related institutions abroad	9,669	11,435	15,920	10,374	3,614	11,516	8,885	11,150	21,639	14,958	18,687	14,491	22,949

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93' — Continued

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. 7	Mar. 14	Mar. 21	Mar. 28
	1990												
ASSETS													
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	13,307	12,746	13,805	13,491
2 U.S. Treasury and government agency securities	8,345	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	7,150	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 ¹	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 ²	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	122,890	121,535	120,659	118,711	120,614	121,028	120,633	122,795	123,137	124,274	124,281	125,523	122,854
8 Commercial and industrial	75,220	73,773	73,001	72,379	73,066	73,346	73,023	73,364	73,058	72,591	72,155	72,904	72,655
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	73,409	72,018	71,115	70,321	71,083	70,999	70,813	71,119	70,875	70,255	69,848	70,751	70,728
11 U.S. addressees	71,804	70,565	69,642	68,761	69,589	69,464	69,271	69,733	69,450	68,901	68,504	69,331	69,316
12 Non-U.S. addressees	1,605	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 Loans secured by real estate	19,231	19,433	19,642	19,653	19,711	20,322	20,283	20,402	20,453	20,559	20,680	20,724	21,232
14 To financial institutions	25,298	25,129	23,822	23,093	24,333	23,804	24,351	25,276	26,312	27,514	28,492	28,246	25,495
15 Commercial banks in the United States	18,374	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	1,905	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 financial institutions	5,018	4,985	5,032	4,742	4,721	4,699	4,799	4,671	4,641	4,537	4,492	4,501	4,487
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	309	263	254	246	254	266	246	245	247	243	266	235	228
20 All other	1,323	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)	38,151	37,553	35,738	35,903	37,060	36,839	36,522	34,561	36,042	35,650	36,956	35,261	34,464
22 Total assets ³	208,808	209,244	204,922	205,396	207,909	204,744	207,180	206,564	209,202	209,583	210,704	210,981	211,651
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	49,657	49,772	50,657	50,081	50,183	50,601	49,997	50,403	49,515	48,597	48,727	49,449	49,382
24 Demand deposits ⁴	4,084	3,917	4,211	4,531	4,574	4,084	3,991	4,884	4,036	3,681	3,462	3,631	4,146
25 Individuals, partnerships, and corporations	2,831	2,718	2,901	2,722	3,246	2,865	2,947	3,554	2,750	2,461	2,543	2,489	2,757
26 Other	1,254	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	45,572	45,855	46,446	45,549	45,609	46,516	46,006	45,519	45,479	44,915	45,265	45,818	45,236
28 Individuals, partnerships, and corporations	38,738	38,451	38,356	38,436	38,885	39,197	39,215	38,823	38,649	38,246	38,519	38,376	38,386
29 Other	6,834	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	91,831	93,062	92,708	94,111	95,924	91,642	94,290	90,813	95,921	99,872	98,827	97,343	98,589
31 Federal funds purchased ⁵	42,109	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	19,938	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	22,172	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	49,722	50,970	50,681	51,555	51,784	50,841	50,459	49,007	48,734	50,994	53,043	51,921	50,764
35 To commercial banks in the United States	32,390	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	17,331	18,504	17,566	18,018	17,935	18,176	18,505	17,900	18,164	18,158	20,302	18,592	19,471
37 Other liabilities to nonrelated parties	37,740	37,259	35,313	35,848	37,221	36,298	36,049	34,412	36,510	34,818	36,032	34,538	33,541
38 Total liabilities ⁶	208,808	209,244	204,922	205,396	207,909	204,744	207,180	206,564	209,202	209,583	210,704	210,981	211,651
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	121,538	120,642	120,824	119,548	120,070	120,175	119,860	121,871	121,376	121,221	120,812	122,564	122,272
40 Net owed to related institutions abroad	16,180	14,398	11,338	12,227	10,550	13,546	12,066	19,221	13,127	13,328	15,133	17,026	15,132

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — 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
	1990												
ASSETS													
1 Cash and balances due from depository institutions	13,733	13,063	13,612	12,696	14,101	13,141	14,129	13,348	15,103	14,317	14,606	13,862	14,633
2 U.S. Treasury and government agency securities	10,746	10,077	10,283	10,934	11,499	10,147	10,117	9,619	9,424	10,091	10,246	10,383	10,510
3 Other securities	7,612	7,609	7,454	7,379	7,415	7,502	7,272	7,099	7,079	7,165	7,258	7,290	7,372
4 Federal funds sold ¹	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	6,554	9,449	4,511	7,720	6,728	8,593
6 To others ²	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	123,668	123,809	125,060	124,646	124,153	124,535	125,370	124,185	124,377	126,555	127,908	128,986	129,178
8 Commercial and industrial	71,730	71,786	72,682	71,906	72,103	72,394	72,225	71,978	72,369	74,161	74,533	74,323	75,180
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	69,737	69,814	70,242	69,551	69,811	70,028	69,941	69,651	70,036	71,570	71,853	71,761	72,720
11 U.S. addressees	68,341	68,434	68,813	68,199	68,420	68,649	68,549	68,243	68,617	70,145	70,547	70,402	71,341
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 Loans secured by real estate	22,782	22,798	23,129	23,404	23,487	23,567	23,828	23,903	24,007	23,973	24,214	24,394	24,434
14 To financial institutions	25,982	25,821	25,622	26,401	25,650	25,962	26,143	25,480	25,236	25,748	25,950	26,828	26,298
15 Commercial banks in the 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 financial institutions	4,514	4,498	4,711	4,610	4,605	4,603	4,663	4,595	4,582	4,693	4,914	5,230	4,847
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	1,272	1,539	1,340	1,337	1,374	1,359	1,619	1,399	1,349	1,390	1,770	1,529	1,534
21 Other assets (claims on nonrelated parties)	34,069	34,377	33,756	34,371	34,601	34,691	33,380	33,470	33,208	34,351	34,232	33,611	33,522
22 Total assets ³	211,403	208,372	211,801	210,668	215,433	211,137	208,922	207,215	210,615	212,111	216,369	217,989	218,087
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	49,060	49,538	49,469	49,928	51,161	50,640	50,168	50,118	49,814	49,704	49,314	50,217	50,578
24 Demand deposits ⁴	3,784	4,145	4,053	3,919	4,242	4,048	4,045	4,023	3,891	3,877	3,778	4,434	4,576
25 Individuals, partnerships, and corporations	2,608	2,445	2,612	2,754	2,925	2,703	2,652	2,726	2,679	2,684	2,623	2,698	2,676
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	45,275	45,393	45,416	46,009	46,919	46,592	46,123	46,095	45,923	45,827	45,536	45,783	46,001
28 Individuals, partnerships, and corporations	38,324	38,456	38,453	39,088	39,709	39,520	39,101	38,959	38,790	38,759	38,192	38,336	38,369
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	104,269	100,169	102,939	101,752	101,358	102,051	96,556	98,956	99,981	103,780	106,534	108,709	107,433
31 Federal funds purchased ⁵	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	54,518	55,031	52,917	58,300	57,145	58,608	57,536	55,719	55,476	56,349	56,445	56,008	58,752
35 To commercial banks in the United States	33,011	32,541	31,839	33,191	32,056	32,482	33,560	32,559	32,873	33,038	33,279	32,736	33,464
36 To others	21,507	22,491	21,078	25,108	25,089	26,125	23,977	23,161	22,603	23,312	23,166	23,272	25,288
37 Other liabilities to nonrelated parties	33,528	33,721	32,886	33,439	33,987	33,711	32,722	32,559	32,957	33,843	33,322	32,877	32,733
38 Total liabilities ⁶	211,403	208,372	211,801	210,668	215,433	211,137	208,922	207,215	210,615	212,111	216,369	217,989	218,087
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	123,642	123,376	125,638	124,792	126,305	124,952	124,918	123,587	123,473	126,536	127,760	127,871	127,862
40 Net owed to related institutions abroad	8,566	9,973	10,061	11,391	13,236	11,494	19,401	14,299	17,467	11,597	14,796	10,597	14,035

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — 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
	1990												
ASSETS													
1 Cash and balances due from depository institutions	13,776	14,248	13,855	14,454	14,020	15,752	14,800	15,065	14,308	15,263	14,235	14,536	14,538
2 U.S. Treasury and government agency securities	10,204	10,117	10,171	10,648	10,634	10,195	10,529	10,597	10,263	10,524	10,307	10,580	11,082
3 Other securities	7,365	7,376	7,234	7,333	7,390	7,466	7,437	7,445	7,439	7,490	7,490	7,498	7,497
4 Federal funds sold ¹	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 ²	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	129,912	128,196	129,877	128,469	128,471	130,438	131,308	131,696	131,223	131,032	130,928	132,527	131,598
8 Commercial and industrial	75,384	73,810	74,476	73,160	73,308	73,768	75,478	75,006	73,884	75,063	73,709	74,555	74,576
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	72,609	71,255	72,278	71,102	71,152	71,470	73,114	72,765	71,463	72,627	71,212	71,869	71,903
11 U.S. addressees	71,262	69,962	70,949	69,790	69,837	70,143	71,768	71,382	70,129	71,283	69,924	70,463	70,535
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 Loans secured by real estate	24,763	24,881	24,997	25,143	25,390	25,493	25,593	25,659	25,788	25,891	26,005	26,145	26,195
14 To financial institutions	26,233	26,210	26,494	26,646	26,641	27,718	26,667	27,287	27,974	26,876	27,310	27,873	26,470
15 Commercial banks in the 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 financial institutions	4,917	5,029	4,833	4,818	4,910	4,936	5,004	4,777	5,099	5,265	4,909	5,015	5,098
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	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)	34,075	33,635	33,756	33,960	33,827	33,858	33,323	33,331	32,899	32,778	32,577	31,542	32,115
22 Total assets³	219,136	218,220	217,483	216,079	218,761	221,832	225,545	222,770	219,333	220,055	214,850	219,773	217,627
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	49,922	49,618	49,990	48,861	48,444	48,505	48,438	48,011	47,549	47,808	47,023	47,054	47,477
24 Demand deposits ⁴	4,205	4,001	4,321	3,997	4,336	4,319	4,454	4,319	4,097	4,537	4,332	4,627	4,714
25 Individuals, partnerships, and corporations	2,816	2,725	2,817	2,715	2,835	2,773	2,859	2,906	2,791	2,998	2,814	3,033	2,973
26 Other	1,389	1,276	1,504	1,282	1,501	1,546	1,595	1,413	1,305	1,539	1,518	1,594	1,741
27 Nontransaction accounts	45,717	45,617	45,669	44,864	44,108	44,186	43,984	43,692	43,452	43,271	42,691	42,427	42,764
28 Individuals, partnerships, and corporations	37,894	37,782	37,810	36,839	36,285	36,299	35,927	35,630	35,495	35,124	34,655	34,230	33,924
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	109,746	109,545	112,433	107,532	112,855	113,864	118,564	117,175	111,454	111,529	111,021	113,292	108,711
31 Federal funds purchased ⁵	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	57,594	57,314	59,190	57,269	56,021	61,262	60,768	62,327	60,361	57,946	57,390	55,062	58,404
35 To commercial banks in the United States	32,919	32,631	33,031	33,142	32,349	33,913	34,974	34,579	34,278	33,580	31,887	30,486	29,777
36 To others	24,675	24,683	26,159	24,128	23,672	27,349	25,794	27,748	26,083	24,366	25,504	24,576	28,627
37 Other liabilities to nonrelated parties	33,059	32,851	32,954	32,827	33,872	33,374	34,095	33,208	33,061	32,632	33,140	32,204	32,126
38 Total liabilities⁶	219,136	218,220	217,483	216,079	218,761	221,832	225,545	222,770	219,333	220,055	214,850	219,773	217,627
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	128,698	127,127	128,331	126,986	127,025	128,234	130,839	131,384	129,951	131,486	130,901	132,396	132,069
40 Net owed to related institutions abroad	11,645	12,133	8,035	14,565	6,530	10,509	5,203	9,657	13,335	13,108	11,728	12,948	17,975

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — 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
	1990												
ASSETS													
1 Cash and balances due from depository institutions	14,736	15,144	15,117	14,121	15,347	14,450	15,385	14,403	14,991	14,818	14,924	14,238	15,169
2 U.S. Treasury and government agency securities	10,785	10,914	11,005	11,105	11,341	11,797	12,113	11,202	11,206	11,392	12,654	12,505	11,894
3 Other securities	7,588	7,546	7,505	7,408	7,653	7,772	7,799	7,791	7,812	7,961	8,070	8,092	8,094
4 Federal funds sold ¹	8,628	10,406	8,125	8,425	9,672	6,412	11,288	6,429	9,250	5,253	7,750	6,784	7,717
5 To commercial banks in the United States	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
6 To others ²	1,039	2,250	2,621	3,094	5,338	4,109	4,813	1,932	2,811	2,619	3,635	3,339	3,591
7 Other loans and leases, gross	132,046	132,980	133,819	134,736	136,667	137,883	137,609	138,556	139,380	141,314	142,005	142,218	143,334
8 Commercial and industrial	74,114	74,176	74,069	74,627	75,305	75,636	75,947	76,692	77,298	78,338	78,633	79,394	80,385
9 Bankers acceptances and commercial paper	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
10 All other	71,537	71,618	71,643	71,787	72,726	72,953	73,254	73,797	74,278	75,215	75,894	76,566	77,355
11 U.S. addressees	70,153	70,226	70,276	70,365	71,306	71,419	71,689	72,261	72,614	73,548	74,208	74,824	75,160
12 Non-U.S. addressees	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
13 Loans secured by real estate	26,623	26,791	26,990	26,966	27,156	27,257	27,142	27,336	27,569	27,881	27,692	27,758	28,874
14 To financial institutions	26,458	27,065	28,569	29,490	30,442	30,843	30,589	30,351	30,311	30,618	31,196	30,169	29,612
15 Commercial banks in the United States	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
16 Banks in foreign countries	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
17 Nonbank financial institutions	5,382	5,195	5,473	5,325	5,248	5,151	5,262	5,176	5,259	5,650	5,738	5,976	6,124
18 For purchasing and carrying securities	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
19 To foreign governments and official institutions	201	207	194	194	199	204	213	216	207	210	219	216	203
20 All other	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
21 Other assets (claims on nonrelated parties)	30,782	31,505	31,418	32,034	33,275	33,667	33,302	33,991	33,817	33,997	34,748	34,460	34,166
22 Total assets ³	214,618	218,410	217,705	218,804	226,864	225,224	230,251	225,271	226,905	227,377	232,454	230,886	232,072
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	47,108	46,208	45,985	45,405	45,441	45,359	45,033	44,891	44,680	44,242	44,378	45,652	46,958
24 Demand deposits ⁴	4,248	4,412	4,291	3,988	3,981	3,926	3,996	4,103	4,236	4,090	4,162	4,181	4,445
25 Individuals, partnerships, and corporations	2,862	2,930	2,860	2,645	2,662	2,699	2,687	2,794	2,765	2,702	2,627	2,769	2,844
26 Other	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
27 Nontransaction accounts	42,860	41,797	41,694	41,417	41,460	41,433	41,037	40,788	40,444	40,153	40,216	41,471	42,513
28 Individuals, partnerships, and corporations	33,535	32,948	32,847	32,131	32,027	31,889	31,553	31,392	31,108	31,353	31,439	32,895	33,646
29 Other	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
30 Borrowings from other than directly related institutions	105,609	109,313	109,078	114,346	119,004	117,645	117,921	116,911	110,955	115,720	111,807	112,343	107,691
31 Federal funds purchased ⁵	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
32 From commercial banks in the United States	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
33 From others	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
34 Other liabilities for borrowed money	52,262	56,693	58,230	60,735	63,309	65,397	65,526	72,805	66,674	67,412	68,820	66,420	65,200
35 To commercial banks in the United States	28,662	29,988	31,613	33,393	35,934	36,665	36,430	39,302	38,998	38,650	38,138	37,488	34,813
36 To others	23,600	26,705	26,617	27,341	27,375	28,732	29,097	33,503	27,675	28,762	30,683	28,932	30,387
37 Other liabilities to nonrelated parties	30,826	31,836	32,022	32,016	33,053	33,183	33,144	33,546	33,686	33,453	34,383	33,555	33,546
38 Total liabilities ⁶	214,618	218,410	217,705	218,804	226,864	225,224	230,251	225,271	226,905	227,377	232,454	230,886	232,072
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	132,740	134,000	134,463	134,907	138,533	138,286	138,835	136,074	137,853	139,764	142,381	143,261	144,633
40 Net owed to related institutions abroad	21,021	21,136	19,905	16,064	16,456	15,795	21,398	17,024	27,136	21,320	29,582	26,747	32,179

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93' — Continued

Millions of dollars, Wednesday figures

Account	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27	Mar. 6	Mar. 13	Mar. 20	Mar. 27
	1991												
ASSETS													
1 Cash and balances due from depository institutions	15,779	15,187	15,143	15,816	15,054	15,824	15,014	15,448	15,256	15,214	14,820	15,344	15,501
2 U.S. Treasury and government agency securities	11,856	12,214	13,105	13,773	13,916	13,892	13,618	13,433	13,448	14,794	14,990	16,459	15,307
3 Other securities	7,882	7,934	7,915	7,864	7,511	7,471	7,463	7,374	7,366	7,355	7,398	7,437	7,451
4 Federal funds sold ¹	10,581	10,418	9,691	12,246	10,955	11,850	11,475	12,343	12,287	11,221	10,948	11,251	5,153
5 To commercial banks in the United States	5,333	5,717	4,206	5,901	4,755	3,702	3,726	5,584	3,969	3,918	2,697	4,649	1,654
6 To others ²	5,248	4,701	5,485	6,346	6,199	8,148	7,749	6,759	8,318	7,303	8,251	6,602	3,499
7 Other loans and leases, gross	142,725	139,118	139,021	138,173	137,168	136,191	136,505	135,590	136,688	137,028	138,206	138,504	136,836
8 Commercial and industrial	80,400	78,869	78,561	78,062	77,494	77,919	78,469	79,479	79,700	80,854	81,297	81,687	82,438
9 Bankers acceptances and commercial paper	3,189	3,062	3,122	2,973	2,238	2,588	2,446	2,273	2,111	2,168	2,143	1,981	2,019
10 All other	77,211	75,808	75,439	75,089	75,256	75,332	76,023	77,206	77,589	78,686	79,155	79,707	80,419
11 U.S. addressees	75,098	73,745	73,321	72,835	72,844	72,939	73,608	74,733	75,136	76,229	76,712	77,315	77,920
12 Non-U.S. addressees	2,113	2,063	2,118	2,253	2,412	2,393	2,415	2,473	2,454	2,457	2,442	2,392	2,499
13 Loans secured by real estate	29,273	29,188	29,460	29,585	29,727	29,882	29,919	30,029	30,115	30,556	30,781	30,731	30,594
14 To financial institutions	28,373	26,804	26,217	25,770	24,733	23,559	23,130	21,601	21,753	21,039	21,348	20,991	19,220
15 Commercial banks in the United States	21,360	20,063	19,478	18,869	17,806	16,410	15,848	14,403	14,177	13,068	13,198	12,995	11,715
16 Banks in foreign countries	931	840	1,032	1,276	1,193	1,403	1,442	1,590	1,514	1,658	1,704	1,785	1,702
17 Nonbank financial institutions	6,081	5,900	5,707	5,625	5,734	5,746	5,841	5,608	6,062	6,313	6,446	6,211	5,803
18 For purchasing and carrying securities	2,113	2,184	2,668	2,647	2,749	2,283	2,683	2,236	2,706	2,323	2,633	2,717	2,446
19 To foreign governments and official institutions	221	209	213	213	222	250	213	204	290	212	211	192	259
20 All other	2,346	1,862	1,901	1,896	2,244	2,298	2,090	2,041	2,124	2,044	1,936	2,185	1,879
21 Other assets (claims on nonrelated parties)	33,869	33,743	33,700	33,615	33,891	33,102	33,043	31,053	31,291	30,822	30,871	30,284	29,745
22 Total assets ³	235,558	232,579	233,827	239,594	237,123	240,434	240,937	239,073	240,769	242,071	243,609	242,711	238,567
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	49,704	52,993	56,724	60,484	63,016	65,221	68,564	69,798	72,794	72,323	75,138	75,270	77,371
24 Demand deposits ⁴	4,670	4,269	4,456	3,941	3,991	3,881	3,801	3,945	4,012	3,779	3,886	3,937	4,453
25 Individuals, partnerships, and corporations	3,141	2,763	2,834	2,702	2,652	2,602	2,446	2,501	2,455	2,497	2,501	2,573	2,690
26 Other	1,530	1,506	1,622	1,239	1,339	1,279	1,356	1,444	1,558	1,282	1,385	1,364	1,763
27 Nontransaction accounts	45,033	48,724	52,268	56,543	59,024	61,340	64,763	65,853	68,781	68,544	71,252	71,333	72,918
28 Individuals, partnerships, and corporations	33,640	36,336	39,648	42,322	44,344	46,360	49,119	50,625	52,984	52,072	54,076	54,356	54,785
29 Other	11,393	12,388	12,621	14,220	14,680	14,981	15,645	15,228	15,798	16,472	17,176	16,977	18,133
30 Borrowings from other than directly related institutions	100,528	103,367	93,570	97,447	91,849	96,684	93,813	91,345	88,646	92,650	93,399	89,008	83,827
31 Federal funds purchased ⁵	43,057	47,233	36,364	38,924	36,788	42,198	40,342	42,011	36,641	40,023	40,208	36,746	34,470
32 From commercial banks in the United States	23,523	24,134	15,487	16,221	16,696	18,401	15,155	17,954	14,974	16,645	17,646	13,190	15,198
33 From others	19,533	23,098	20,877	22,704	20,092	23,798	25,187	24,057	21,667	23,377	22,562	23,556	19,272
34 Other liabilities for borrowed money	57,471	56,134	57,206	58,523	55,061	54,485	53,472	49,334	52,005	52,627	53,190	52,262	49,357
35 To commercial banks in the United States	28,340	26,350	27,167	26,419	24,251	21,960	22,121	19,440	19,715	19,099	19,718	19,333	17,392
36 To others	29,131	29,784	30,039	32,104	30,810	32,526	31,351	29,894	32,290	33,528	33,472	32,930	31,964
37 Other liabilities to nonrelated parties	36,188	34,978	35,096	35,642	35,533	34,426	34,340	32,225	32,064	31,251	31,503	31,206	30,590
38 Total liabilities ⁶	235,558	232,579	233,827	239,594	237,123	240,434	240,937	239,073	240,769	242,071	243,609	242,711	238,567
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	146,351	143,903	146,048	147,287	146,989	149,292	149,488	148,754	151,643	153,412	155,646	156,008	151,379
40 Net owed to related institutions abroad	36,274	27,276	33,185	27,915	28,097	22,000	20,400	21,872	22,832	20,211	17,192	23,794	18,206

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	Apr. 3	Apr. 10	Apr. 17	Apr. 24	May 1	May 8	May 15	May 22	May 29	June 5	June 12	June 19	June 26
	1991												
ASSETS													
1 Cash and balances due from depository institutions	15,201	14,780	15,458	14,238	15,328	14,524	14,777	14,837	14,957	14,490	15,074	14,974	14,949
2 U.S. Treasury and government agency securities	14,685	13,852	12,886	13,146	13,656	13,366	14,289	15,338	14,671	14,210	14,570	14,310	14,477
3 Other securities	7,433	7,396	7,203	7,221	7,279	7,260	7,213	7,185	7,227	7,207	7,195	7,262	7,259
4 Federal funds sold ¹	9,812	9,308	11,175	9,834	11,845	8,743	9,837	8,965	11,987	9,643	11,679	10,027	13,657
5 To commercial banks in the United States	5,305	3,992	4,919	3,323	5,143	3,316	3,805	2,830	5,223	2,317	4,032	2,139	4,798
6 To others ²	4,507	5,317	6,256	6,512	6,702	5,427	6,032	6,135	6,765	7,326	7,647	7,889	8,859
7 Other loans and leases, gross	136,048	134,909	135,418	135,368	135,469	134,192	135,361	134,362	135,905	135,623	135,829	134,704	136,368
8 Commercial and industrial	81,895	81,081	81,477	81,395	81,368	80,891	81,414	81,463	81,808	80,290	80,506	80,861	81,448
9 Bankers acceptances and commercial paper	2,266	2,085	1,871	1,763	1,919	2,031	2,165	2,049	2,025	2,032	1,976	1,981	2,021
10 All other	79,629	78,997	79,606	79,632	79,449	78,860	79,249	79,414	79,783	78,258	78,530	78,880	79,428
11 U.S. addressees	77,194	76,629	77,220	77,320	77,241	76,657	77,069	77,220	77,575	75,937	76,231	76,533	77,182
12 Non-U.S. addressees	2,435	2,367	2,386	2,311	2,208	2,204	2,180	2,194	2,209	2,321	2,300	2,348	2,245
13 Loans secured by real estate	30,893	31,218	31,176	30,975	31,402	31,632	31,674	31,572	31,781	31,893	32,015	32,179	32,267
14 To financial institutions	19,162	18,643	18,590	18,905	18,212	17,627	18,094	17,093	17,556	18,842	18,896	17,871	18,480
15 Commercial banks in the United States	11,350	11,013	10,789	11,213	10,771	10,222	10,212	9,519	9,588	8,692	8,498	8,262	8,415
16 Banks in foreign countries	1,784	1,496	1,890	1,889	1,594	1,648	1,633	1,662	1,630	1,558	1,897	1,549	1,692
17 Nonbank financial institutions	6,028	6,134	5,911	5,804	5,847	5,756	6,250	5,912	6,338	8,592	8,502	8,060	8,372
18 For purchasing and carrying securities	2,041	2,043	2,185	2,165	2,275	2,029	2,178	2,208	2,684	1,780	1,616	1,710	2,037
19 To foreign governments and official institutions	188	214	220	225	222	228	235	206	250	253	263	261	278
20 All other	1,870	1,710	1,769	1,703	1,989	1,786	1,767	1,820	1,826	2,565	2,533	1,821	1,857
21 Other assets (claims on nonrelated parties)	29,588	29,729	29,314	29,552	29,035	28,958	28,898	28,424	28,015	28,909	29,075	29,019	28,320
22 Total assets³	246,174	240,769	244,280	240,580	245,033	244,295	250,963	244,711	247,413	249,794	250,498	248,326	249,020
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	76,777	77,663	79,878	81,431	82,262	81,775	83,255	85,591	86,885	86,878	87,142	86,952	87,646
24 Demand deposits ⁴	3,876	3,919	3,785	3,739	4,214	3,882	3,686	4,091	3,745	3,687	3,622	3,872	4,060
25 Individuals, partnerships, and corporations	2,415	2,291	2,330	2,332	2,789	2,271	2,397	2,454	2,414	2,368	2,260	2,440	2,385
26 Other	1,460	1,627	1,455	1,406	1,426	1,611	1,289	1,637	1,330	1,319	1,362	1,432	1,674
27 Nontransaction accounts	72,902	73,744	76,093	77,692	78,048	77,893	79,569	81,499	83,140	83,191	83,519	83,079	83,586
28 Individuals, partnerships, and corporations	54,690	55,365	56,290	57,578	57,555	57,361	58,685	59,841	60,725	61,097	62,177	62,277	62,873
29 Other	18,212	18,379	19,803	20,114	20,493	20,532	20,884	21,658	22,415	22,094	21,343	20,803	20,713
30 Borrowings from other than directly related institutions	96,012	93,948	91,793	89,130	89,758	91,195	94,096	88,932	88,072	92,025	87,634	92,347	88,462
31 Federal funds purchased ⁵	48,233	44,888	46,778	41,999	44,880	44,109	47,925	42,552	44,530	49,419	41,893	49,595	44,331
32 From commercial banks in the United States	24,104	19,668	24,997	13,383	20,866	17,296	22,054	13,983	20,766	21,703	17,610	19,740	19,689
33 From others	24,130	25,220	21,781	28,616	24,014	26,814	25,871	28,569	23,765	27,715	24,283	29,856	24,642
34 Other liabilities for borrowed money	47,778	49,060	45,015	47,131	44,578	47,086	46,171	46,380	43,542	42,606	45,742	42,752	44,130
35 To commercial banks in the United States	17,630	16,979	16,306	16,772	15,538	15,563	15,234	14,181	13,386	13,587	13,669	12,885	12,652
36 To others	30,148	32,080	28,709	30,359	29,340	31,523	30,937	32,199	30,156	29,019	32,072	29,867	31,478
37 Other liabilities to nonrelated parties	30,319	30,031	29,971	30,358	30,040	30,201	30,220	29,579	29,923	30,386	29,889	29,683	29,675
38 Total liabilities⁶	246,174	240,769	244,280	240,580	244,997	244,295	250,963	244,711	247,413	249,794	250,498	248,326	249,020
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	151,324	150,460	150,974	151,034	152,335	150,024	152,683	153,501	154,980	155,675	156,743	155,903	158,547
40 Net owed to related institutions abroad	9,659	8,332	9,812	8,441	10,516	3,873	2,803	5,008	7,883	795	8,757	1,314	9,248

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	July 3	July 10	July 17	July 24	July 31	Aug. 7	Aug. 14	Aug. 21	Aug. 28	Sept. 4	Sept. 11	Sept. 18	Sept. 25
	1991												
ASSETS													
1 Cash and balances due from depository institutions	15,743	14,800	14,429	15,134	14,878	14,859	14,987	15,547	15,659	16,039	16,054	16,125	16,799
2 U.S. Treasury and government agency securities	14,144	14,360	14,372	14,674	14,327	15,252	15,895	15,349	14,702	15,136	15,137	14,778	15,187
3 Other securities	7,334	7,347	7,259	7,257	7,304	7,348	7,371	7,442	7,517	7,526	7,545	7,445	7,559
4 Federal funds sold ¹	7,918	10,386	7,508	9,363	10,328	8,024	7,503	10,652	9,908	8,231	9,708	10,480	10,542
5 To commercial banks in the United States	3,375	4,556	2,873	3,927	4,797	3,546	1,690	5,188	3,405	3,051	3,840	5,274	3,638
6 To others ²	4,543	5,830	4,635	5,436	5,531	4,478	5,814	5,465	6,503	5,180	5,868	5,206	6,904
7 Other loans and leases, gross	137,815	137,873	138,010	138,619	139,287	138,641	139,109	137,853	139,209	139,362	140,280	142,715	144,466
8 Commercial and industrial	82,568	82,406	82,889	83,255	83,104	83,001	83,202	82,566	83,630	84,097	84,064	85,241	86,650
9 Bankers acceptances and commercial paper	2,394	2,221	2,081	2,061	2,090	2,382	2,472	2,253	2,295	2,492	2,570	2,378	2,407
10 All other	80,174	80,185	80,808	81,194	81,014	80,619	80,730	80,313	81,335	81,606	81,495	82,864	84,244
11 U.S. addressees	77,991	78,071	78,639	79,091	78,869	78,449	78,577	78,176	79,148	79,393	79,285	80,639	82,077
12 Non-U.S. addressees	2,183	2,114	2,169	2,103	2,145	2,170	2,153	2,137	2,187	2,213	2,210	2,225	2,166
13 Loans secured by real estate	32,577	32,569	32,741	32,657	32,567	32,652	32,762	32,750	32,781	32,767	32,796	32,819	32,853
14 To financial institutions	18,714	18,422	18,439	18,670	19,185	19,201	19,010	18,421	18,925	18,480	19,415	19,416	20,237
15 Commercial banks in the United States	7,709	7,950	7,854	7,838	8,274	7,903	7,965	8,018	8,095	7,756	8,017	7,980	9,006
16 Banks in foreign countries	1,813	1,516	1,669	1,830	1,742	1,910	1,723	1,751	2,214	2,059	2,219	2,303	2,000
17 Nonbank financial institutions	9,192	8,956	8,917	9,002	9,168	9,388	9,322	8,652	8,616	8,665	9,179	9,133	9,231
18 For purchasing and carrying securities	1,842	2,301	1,837	1,850	2,351	1,631	2,072	1,970	1,785	1,791	1,788	3,111	2,522
19 To foreign governments and official institutions	281	288	277	281	306	311	324	324	336	338	337	352	377
20 All other	1,832	1,888	1,828	1,907	1,773	1,845	1,739	1,823	1,753	1,889	1,879	1,775	1,826
21 Other assets (claims on nonrelated parties)	26,936	26,494	26,897	27,330	27,656	27,222	27,210	27,685	27,098	27,590	27,275	26,828	27,886
22 Total assets ³	246,531	248,194	244,440	247,766	254,818	252,069	251,639	250,262	252,418	257,704	257,385	260,535	261,642
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	86,415	86,862	88,294	90,297	91,442	90,121	89,366	92,045	94,930	93,205	92,933	95,304	97,629
24 Demand deposits ⁴	4,057	3,662	3,875	3,872	3,991	3,508	3,573	3,438	3,546	3,625	3,586	3,951	3,570
25 Individuals, partnerships, and corporations	2,332	2,295	2,401	2,357	2,372	2,065	2,115	1,959	2,091	2,281	2,250	2,369	2,216
26 Other	1,725	1,367	1,474	1,515	1,620	1,442	1,458	1,479	1,455	1,344	1,336	1,582	1,354
27 Nontransaction accounts	82,358	83,200	84,419	86,426	87,450	86,613	85,793	88,607	91,384	89,580	89,347	91,353	94,059
28 Individuals, partnerships, and corporations	61,639	61,772	62,724	63,898	64,575	63,324	62,538	65,183	66,284	64,995	65,210	65,978	68,210
29 Other	20,719	21,429	21,695	22,528	22,875	23,289	23,255	23,424	25,100	24,585	24,138	25,375	25,850
30 Borrowings from other than directly related institutions	91,138	92,379	87,189	85,614	91,978	91,127	93,710	89,366	85,971	92,609	94,619	88,948	86,638
31 Federal funds purchased ⁵	45,399	47,251	44,405	40,755	47,707	46,688	49,236	48,029	42,183	50,832	51,067	47,717	42,136
32 From commercial banks in the United States	21,067	20,712	19,744	15,961	21,485	19,346	20,586	20,211	18,775	23,323	22,297	19,829	16,409
33 From others	24,332	26,539	24,661	24,794	26,222	27,342	28,650	27,818	23,408	27,509	28,770	27,888	25,726
34 Other liabilities for borrowed money	45,739	45,128	42,784	44,858	44,271	44,439	44,474	41,337	43,788	41,777	43,552	41,231	44,503
35 To commercial banks in the United States	12,456	12,457	12,562	12,127	12,994	12,588	12,877	12,448	12,773	11,876	12,735	12,179	12,823
36 To others	33,283	32,671	30,222	32,731	31,277	31,852	31,597	28,889	31,015	29,901	30,817	29,052	31,680
37 Other liabilities to nonrelated parties	28,430	27,812	27,938	28,192	28,766	28,038	28,603	28,064	28,019	28,652	28,099	28,021	29,510
38 Total liabilities ⁶	246,531	248,194	244,440	247,766	254,818	252,069	251,639	250,262	252,418	257,704	257,385	260,535	261,642
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	156,126	157,460	156,422	158,148	158,175	157,816	160,224	158,091	159,836	159,448	160,813	162,164	165,109
40 Net owed to related institutions abroad	3,905	4,206	5,054	8,276	1,595	2,060	396	5,055	5,174	-582	349	6,099	8,662

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93' — Continued

Millions of dollars, Wednesday figures

Account	Oct. 2	Oct. 9	Oct. 16	Oct. 23	Oct. 30	Nov. 6	Nov. 13	Nov. 20	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25
	1991												
ASSETS													
1 Cash and balances due from depository institutions	15,869	16,480	15,941	16,509	16,905	16,161	19,825	17,597	16,939	16,583	16,314	17,298	17,718
2 U.S. Treasury and government agency securities	16,508	16,792	17,606	18,248	18,990	19,054	20,177	18,945	20,551	19,682	20,741	20,700	21,710
3 Other securities	7,511	7,376	7,552	7,441	7,604	7,630	7,681	7,862	7,862	7,891	7,926	8,168	8,381
4 Federal funds sold ¹	9,132	8,952	12,810	12,168	14,111	11,202	11,904	10,029	11,286	10,213	12,538	11,609	11,201
5 To commercial banks in the United States	3,420	2,448	4,607	3,794	5,983	2,546	4,007	2,746	4,080	3,963	4,512	4,115	5,233
6 To others ²	5,712	6,504	8,203	8,374	8,128	8,656	7,897	7,282	7,206	6,251	8,025	7,493	5,968
7 Other loans and leases, gross	144,269	143,472	145,521	144,775	145,413	146,352	146,005	148,454	150,540	151,274	151,306	152,917	157,098
8 Commercial and industrial	87,229	87,197	87,880	87,489	87,209	87,708	87,894	88,919	89,756	89,119	89,055	90,258	92,028
9 Bankers acceptances and commercial paper	2,060	2,262	2,232	1,939	2,002	1,976	2,048	2,237	2,387	2,531	2,370	2,585	2,535
10 All other	85,169	84,935	85,648	85,550	85,207	85,732	85,846	86,682	87,369	86,588	86,685	87,673	89,493
11 U.S. addressees	82,935	82,686	83,337	83,315	82,892	83,378	83,467	84,236	84,869	83,795	83,840	84,702	86,551
12 Non-U.S. addressees	2,234	2,249	2,311	2,235	2,314	2,354	2,379	2,446	2,500	2,793	2,846	2,971	2,942
13 Loans secured by real estate	32,767	32,782	33,094	33,211	33,365	33,294	33,252	33,324	33,437	33,595	33,469	33,399	33,581
14 To financial institutions	19,753	19,055	19,292	19,078	19,990	19,879	20,015	20,126	20,729	21,992	21,926	22,255	23,327
15 Commercial banks in the United States	8,546	8,084	7,603	7,506	8,093	7,660	7,734	7,860	8,205	7,754	7,778	7,458	7,688
16 Banks in foreign countries	2,113	2,018	1,894	1,894	1,930	1,846	2,171	2,093	2,265	2,247	1,965	2,220	2,776
17 Nonbank financial institutions	9,094	8,953	9,796	9,678	9,967	10,373	10,110	10,173	10,259	11,991	12,183	12,577	12,862
18 For purchasing and carrying securities	2,204	2,197	2,774	2,582	2,428	3,064	2,381	3,525	3,958	4,062	4,394	4,479	5,612
19 To foreign governments and official institutions	378	394	398	409	395	388	403	415	421	408	410	410	384
20 All other	1,938	1,847	2,083	2,006	2,027	2,017	2,062	2,143	2,238	2,098	2,052	2,116	2,167
21 Other assets (claims on nonrelated parties)	27,600	28,002	28,040	28,388	29,591	29,966	30,593	31,404	30,678	30,622	32,227	29,481	30,142
22 Total assets ³	263,251	260,211	263,895	262,509	269,612	270,846	274,541	273,313	276,478	276,320	279,587	281,097	283,655
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	96,112	92,211	88,672	89,349	93,377	91,941	93,233	94,862	94,536	92,691	95,127	97,750	97,018
24 Demand deposits ⁴	3,545	3,951	3,593	3,381	3,464	3,356	3,693	4,203	3,859	3,566	3,453	4,980	4,260
25 Individuals, partnerships, and corporations	2,814	2,627	2,853	2,632	2,701	2,619	2,864	2,780	2,794	2,707	2,667	3,976	3,141
26 Other	731	1,324	740	750	763	737	828	1,423	1,065	859	787	1,003	1,119
27 Nontransaction accounts	92,566	88,260	85,079	85,968	89,913	88,585	89,540	90,659	90,677	89,125	91,674	92,770	92,758
28 Individuals, partnerships, and corporations	66,312	63,087	61,965	62,522	65,110	63,724	65,115	65,226	64,803	63,743	65,494	66,341	66,699
29 Other	26,254	25,173	23,115	23,446	24,803	24,861	24,425	25,433	25,873	25,382	26,180	26,429	26,059
30 Borrowings from other than directly related institutions	93,790	93,790	98,756	96,626	95,201	98,782	95,763	95,590	95,750	99,586	95,598	97,904	97,661
31 Federal funds purchased ⁵	48,745	50,916	54,453	53,323	50,249	53,646	47,955	51,353	49,258	54,652	47,144	50,176	46,896
32 From commercial banks in the United States	20,933	18,906	23,209	17,248	18,868	22,018	19,621	18,227	19,151	21,059	20,184	20,707	20,123
33 From others	27,812	32,011	31,244	36,076	31,381	31,627	28,335	33,126	30,107	33,593	26,960	29,468	26,773
34 Other liabilities for borrowed money	45,045	42,874	44,303	43,303	44,953	45,137	47,808	44,237	46,492	44,934	48,454	47,728	50,765
35 To commercial banks in the United States	12,912	11,565	12,258	113,29	12,027	12,018	12,281	11,923	12,958	11,908	12,526	12,547	13,600
36 To others	32,133	31,309	32,045	31,974	32,926	33,119	35,527	32,314	33,534	33,026	35,928	35,181	37,165
37 Other liabilities to nonrelated parties	28,008	29,426	28,209	28,892	29,825	29,793	30,604	30,115	30,317	30,402	31,377	29,288	29,907
38 Total liabilities ⁶	263,251	260,211	263,895	262,509	269,612	270,846	274,541	273,313	276,478	276,320	279,587	281,097	283,655
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	165,455	166,061	171,278	171,333	172,042	174,032	174,026	174,683	177,954	177,343	180,220	181,821	185,468
40 Net owed to related institutions abroad	2,979	5,646	11,831	12,662	14,212	9,849	16,585	13,723	17,254	13,586	18,949	15,231	21,664

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93' — Continued

Millions of dollars, Wednesday figures

Account	Jan. 1	Jan. 8	Jan. 15	Jan. 22	Jan. 29	Feb. 5	Feb. 12	Feb. 19	Feb. 26	Mar. 4	Mar. 11	Mar. 18	Mar. 25
	1992												
ASSETS													
1 Cash and balances due from depository institutions	17,502	16,880	17,357	17,171	16,653	16,532	15,705	16,584	16,305	16,810	16,572	16,855	16,879
2 U.S. Treasury and government agency securities	22,011	22,357	22,134	21,024	20,645	20,961	20,338	20,345	19,569	20,265	20,138	20,011	19,952
3 Other securities	8,667	8,728	8,629	8,639	8,629	8,710	8,799	8,749	8,754	8,656	8,604	8,628	8,653
4 Federal funds sold ¹	14,856	11,305	12,225	15,225	12,774	11,717	13,364	15,902	14,914	15,283	14,147	13,783	10,700
5 To commercial banks in the United States	6,701	3,833	3,871	7,552	3,905	3,473	3,116	5,890	4,318	4,720	4,665	5,424	3,061
6 To others ²	8,156	7,471	8,353	7,673	8,869	8,244	10,248	10,012	10,596	10,563	9,482	8,359	7,639
7 Other loans and leases, gross	168,268	162,618	163,450	163,354	164,844	164,929	161,896	162,342	163,711	164,042	162,185	162,942	163,918
8 Commercial and industrial	98,583	97,667	98,256	97,823	98,227	97,752	97,531	97,308	98,066	98,770	97,684	98,107	97,780
9 Bankers acceptances and commercial paper	2,949	2,678	2,673	2,764	2,692	2,991	2,824	2,777	2,939	3,086	2,877	2,758	2,707
10 All other	95,634	94,989	95,584	95,060	95,536	94,761	94,707	94,532	95,127	95,684	94,808	95,349	95,073
11 U.S. addressees	92,600	92,055	92,660	92,122	92,595	91,845	91,830	91,667	92,232	92,759	91,902	92,425	92,195
12 Non-U.S. addressees	3,034	2,934	2,923	2,937	2,941	2,916	2,877	2,865	2,895	2,925	2,906	2,924	2,879
13 Loans secured by real estate	36,696	36,548	36,620	36,606	36,635	36,843	36,856	36,757	36,681	36,757	36,831	36,785	36,916
14 To financial institutions	23,711	22,562	21,782	21,793	22,338	23,061	21,721	21,634	22,675	22,202	21,763	21,217	22,132
15 Commercial banks in the United States	8,076	7,759	7,640	7,574	7,696	7,989	7,185	7,270	7,646	7,705	7,637	7,258	7,373
16 Banks in foreign countries	1,670	1,936	1,811	1,803	1,862	2,063	1,827	1,681	1,688	1,653	1,572	1,677	1,666
17 Nonbank financial institutions	13,965	12,867	12,331	12,416	12,780	13,008	12,708	12,684	13,341	12,844	12,555	12,282	13,093
18 For purchasing and carrying securities	6,512	3,689	4,611	4,943	5,529	5,236	3,711	4,403	4,087	4,134	3,764	4,643	4,867
19 To foreign governments and official institutions	390	378	379	392	405	368	357	370	373	354	381	369	363
20 All other	2,376	1,773	1,803	1,797	1,710	1,668	1,720	1,870	1,830	1,825	1,761	1,821	1,859
21 Other assets (claims on nonrelated parties)	31,299	29,862	29,106	28,723	28,972	28,657	28,247	27,476	27,556	27,462	29,240	27,055	26,408
22 Total assets ³	297,841	288,678	293,618	293,479	292,327	293,759	291,449	290,431	292,395	296,274	291,958	293,117	288,639
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	95,669	94,556	94,533	97,076	100,742	98,980	97,989	96,433	99,755	98,090	99,933	101,404	101,143
24 Demand deposits ⁴	4,271	3,895	3,728	3,841	3,639	3,996	3,594	3,879	3,437	3,753	3,532	3,517	3,624
25 Individuals, partnerships, and corporations	3,446	3,070	2,923	2,951	2,784	2,873	2,749	2,996	2,762	2,743	2,744	2,814	2,858
26 Other	825	825	805	891	855	1,123	845	883	675	1,010	788	703	766
27 Nontransaction accounts	91,398	90,661	90,806	93,234	97,102	94,984	94,395	92,554	96,317	94,337	96,401	97,887	97,519
28 Individuals, partnerships, and corporations	64,620	63,798	63,851	66,083	68,558	66,570	66,282	64,202	67,537	66,546	68,606	69,800	69,843
29 Other	26,778	26,863	26,954	27,151	28,544	28,414	28,113	28,352	28,780	27,792	27,794	28,087	27,677
30 Borrowings from other than directly related institutions	105,734	103,484	104,299	100,889	98,568	106,042	101,949	102,439	101,389	109,636	102,848	102,535	97,866
31 Federal funds purchased ⁵	52,882	53,799	58,146	53,321	51,104	58,143	56,032	55,704	51,050	61,158	49,878	49,367	45,809
32 From commercial banks in the United States	22,265	23,865	26,190	20,731	21,992	25,444	20,843	21,223	21,254	25,018	17,554	17,946	16,691
33 From others	30,616	29,934	31,957	32,590	29,112	32,699	35,189	34,481	29,797	36,140	32,323	31,421	29,118
34 Other liabilities for borrowed money	52,852	49,685	46,153	47,568	47,464	47,900	45,918	46,735	50,338	48,477	52,971	53,168	52,057
35 To commercial banks in the United States	14,622	13,390	13,453	13,154	14,501	13,445	12,586	12,088	12,654	11,913	12,813	13,499	13,140
36 To others	38,230	36,295	32,700	34,414	32,963	34,454	33,331	34,647	37,685	36,565	40,158	39,669	38,917
37 Other liabilities to nonrelated parties	31,966	30,616	30,203	29,850	29,509	28,559	28,480	28,139	28,120	27,487	27,794	26,309	25,986
38 Total liabilities ⁶	297,841	288,678	293,618	293,479	292,327	293,759	291,449	290,431	292,377	296,274	291,958	293,117	288,639
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	199,025	193,416	194,927	193,116	195,292	194,855	194,096	194,178	194,985	195,822	192,772	192,683	192,790
40 Net owed to related institutions abroad	29,234	23,095	23,867	26,321	23,699	17,925	19,930	24,387	21,530	17,304	20,311	19,026	21,516

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6	May 13	May 20	May 27	June 3	June 10	June 17	June 24
	1992												
ASSETS													
1 Cash and balances due from depository institutions	17,216	16,552	18,230	16,131	16,998	16,552	16,471	17,025	18,400	17,673	18,714	18,324	19,044
2 U.S. Treasury and government agency securities	20,539	21,053	20,969	20,276	20,027	21,544	21,639	21,119	22,097	22,315	21,559	21,896	23,530
3 Other securities	8,306	8,368	8,297	8,339	8,394	8,345	8,520	8,542	8,479	8,476	8,297	7,947	8,085
4 Federal funds sold ¹	13,840	13,404	15,036	18,516	16,012	14,614	14,135	14,358	14,350	14,839	16,150	14,170	16,054
5 To commercial banks in the United States	5,804	4,276	4,693	6,014	5,947	5,598	5,069	4,835	5,113	4,897	5,484	3,170	4,385
6 To others ²	8,036	9,129	10,343	12,501	10,065	9,015	9,066	9,524	9,236	9,942	10,666	11,001	11,670
7 Other loans and leases, gross	161,926	160,238	161,241	160,244	160,903	161,424	160,695	160,298	159,717	161,002	159,736	160,302	160,307
8 Commercial and industrial	97,967	97,805	97,350	96,676	95,837	95,917	95,699	95,972	95,784	96,263	95,826	95,903	95,455
9 Bankers acceptances and commercial paper	2,807	2,699	2,695	2,530	2,443	2,691	2,646	2,532	2,487	2,473	2,441	2,491	2,426
10 All other	95,160	95,105	94,656	94,146	93,395	93,227	93,052	93,441	93,297	93,790	93,386	93,412	93,030
11 U.S. addressees	92,342	92,273	91,805	91,257	90,580	90,446	90,252	90,679	90,470	90,913	90,533	90,532	90,177
12 Non-U.S. addressees	2,817	2,832	2,850	2,888	2,815	2,781	2,801	2,762	2,827	2,877	2,853	2,881	2,853
13 Loans secured by real estate	36,312	36,260	36,276	36,423	36,445	36,547	36,505	36,573	36,524	36,355	36,260	36,078	35,978
14 To financial institutions	21,697	21,211	21,706	21,887	22,825	22,893	22,980	22,784	22,508	22,998	22,878	22,739	23,580
15 Commercial banks in the United States	6,649	6,862	7,602	7,223	7,604	7,745	7,620	7,343	7,155	7,462	7,092	7,373	7,348
16 Banks in foreign countries	1,712	1,631	1,662	1,509	1,682	1,853	1,806	2,176	1,985	2,041	2,264	1,955	2,254
17 Nonbank financial institutions	13,336	12,719	12,441	13,155	13,539	13,296	13,555	13,266	13,368	13,496	13,522	13,412	13,978
18 For purchasing and carrying securities	3,853	2,620	3,518	3,119	3,576	3,788	3,339	2,795	2,733	3,111	2,625	3,422	3,058
19 To foreign governments and official institutions	359	376	347	326	316	350	328	304	297	310	281	262	360
20 All other	1,738	1,965	2,044	1,814	1,904	1,929	1,844	1,870	1,871	1,964	1,865	1,899	1,876
21 Other assets (claims on nonrelated parties)	28,309	28,555	28,722	28,673	28,991	29,423	29,603	28,668	28,940	29,459	28,751	29,100	28,649
22 Total assets ³	295,356	290,499	296,074	291,491	290,237	291,514	291,831	291,268	291,089	296,926	296,372	292,208	293,102
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	100,859	97,692	96,556	96,465	95,750	94,681	95,767	97,291	97,468	97,943	96,579	96,655	96,097
24 Demand deposits ⁴	3,741	3,649	4,113	3,237	3,334	3,354	3,236	3,257	3,570	3,145	3,333	3,411	3,787
25 Individuals, partnerships, and corporations	2,957	2,773	2,980	2,549	2,644	2,663	2,613	2,613	2,714	2,517	2,512	2,655	2,655
26 Other	784	876	1,133	687	690	691	623	643	856	628	821	756	1,131
27 Nontransaction accounts	97,117	94,043	92,443	93,228	92,416	91,327	92,532	94,035	93,898	94,797	93,246	93,245	92,311
28 Individuals, partnerships, and corporations	69,651	67,264	66,189	67,306	66,356	65,857	66,181	67,054	66,863	68,159	67,229	67,549	66,810
29 Other	27,466	26,779	26,254	25,923	26,060	25,469	26,350	26,980	27,035	26,638	26,018	25,696	25,501
30 Borrowings from other than directly related institutions	101,416	101,513	107,407	103,630	92,551	98,201	92,892	94,181	91,206	99,930	98,069	93,720	91,058
31 Federal funds purchased ⁵	51,273	51,599	57,129	45,700	43,839	46,441	42,810	46,884	47,558	55,137	54,039	53,428	50,129
32 From commercial banks in the United States	21,670	19,755	24,688	14,554	15,498	14,641	13,067	13,311	15,433	17,983	17,451	16,514	12,440
33 From others	29,603	31,845	32,441	31,146	28,341	31,800	29,743	33,573	32,125	37,154	36,587	36,914	37,689
34 Other liabilities for borrowed money	50,143	49,914	50,279	57,930	48,712	51,760	50,082	47,297	43,647	44,793	44,030	40,293	40,929
35 To commercial banks in the United States	10,699	11,339	10,844	10,988	11,157	10,459	9,775	9,841	9,939	9,764	9,908	9,211	9,035
36 To others	39,444	38,575	39,435	46,943	37,555	41,300	40,307	37,456	33,708	35,029	34,123	31,082	31,894
37 Other liabilities to nonrelated parties	27,480	27,656	27,783	27,692	28,136	30,001	30,242	29,247	28,551	28,720	28,436	28,534	29,336
38 Total liabilities ⁶	295,356	290,499	296,074	291,491	290,237	291,514	291,831	291,268	291,089	296,926	296,372	292,208	293,102
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	192,158	191,925	193,247	194,138	191,785	192,584	192,300	192,140	192,375	194,274	193,167	193,774	196,244
40 Net owed to related institutions abroad	20,381	21,309	20,747	24,392	34,888	29,019	32,162	29,292	34,758	27,171	30,123	32,831	39,178

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	July 1	July 8	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9	Sept. 16	Sept. 23
	1992												
ASSETS													
1 Cash and balances due from depository institutions	19,306	19,849	19,965	20,463	20,150	20,019	19,909	20,487	20,539	20,898	21,178	21,226	20,191
2 U.S. Treasury and government agency securities	23,356	22,758	23,269	24,577	24,345	24,328	24,202	23,923	23,792	23,759	24,333	23,652	23,737
3 Other securities	8,065	8,443	8,473	8,424	8,535	8,634	8,714	8,653	8,580	8,454	8,686	8,727	8,610
4 Federal funds sold ¹	18,065	17,119	15,198	16,965	16,976	19,176	15,200	17,226	18,773	21,160	16,738	21,086	17,829
5 To commercial banks in the United States	7,307	6,050	4,199	5,678	5,729	5,852	3,999	4,611	5,551	7,096	3,818	7,238	4,162
6 To others ²	10,758	11,068	11,000	11,287	11,246	13,324	11,201	12,616	13,222	14,064	12,920	13,848	13,668
7 Other loans and leases, gross	163,197	160,600	160,542	158,534	157,025	159,495	160,003	160,351	159,704	161,043	160,753	162,139	162,268
8 Commercial and industrial	96,473	95,912	96,241	95,931	95,656	96,104	96,378	96,087	95,997	95,929	96,235	96,755	97,208
9 Bankers acceptances and commercial paper	2,476	2,444	2,353	2,511	2,404	2,480	2,479	2,359	2,264	2,429	2,467	2,358	2,348
10 All other	93,997	93,468	93,888	93,420	93,252	93,623	93,898	93,727	93,734	93,500	93,768	94,397	94,859
11 U.S. addressees	91,059	90,532	91,003	90,509	90,399	90,728	90,981	90,775	90,795	90,601	90,870	91,388	91,836
12 Non-U.S. addressees	2,938	2,936	2,885	2,911	2,854	2,896	2,917	2,952	2,939	2,899	2,898	3,009	3,024
13 Loans secured by real estate	35,978	35,880	36,018	35,936	35,925	35,884	35,899	35,890	35,758	35,756	35,667	35,610	35,661
14 To financial institutions	24,642	23,275	22,593	21,719	20,926	22,130	22,350	22,759	22,217	23,114	23,067	23,271	22,921
15 Commercial banks in the United States	8,518	7,487	6,977	6,447	6,810	7,139	6,880	6,646	6,371	6,792	6,610	6,488	6,334
16 Banks in foreign countries	2,178	2,227	2,197	2,233	2,240	2,107	2,119	2,189	2,063	2,056	2,255	2,501	2,323
17 Nonbank financial institutions	13,946	13,562	13,420	13,040	11,876	12,885	13,351	13,923	13,784	14,266	14,202	14,281	14,265
18 For purchasing and carrying securities	3,732	3,323	3,456	2,641	2,407	3,245	3,231	3,419	3,540	3,991	3,585	4,331	4,319
19 To foreign governments and official institutions	411	353	342	333	354	356	352	388	372	385	385	381	377
20 All other	1,960	1,858	1,892	1,973	1,757	1,776	1,792	1,810	1,820	1,868	1,813	1,791	1,782
21 Other assets (claims on nonrelated parties)	28,976	29,186	28,778	28,723	28,843	29,682	29,835	29,337	29,469	30,052	31,030	29,799	29,610
22 Total assets ³	302,102	298,299	299,118	299,025	295,785	301,267	298,107	301,893	301,324	308,289	303,684	307,710	302,344
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	94,721	95,392	95,923	97,425	100,125	98,279	99,347	100,576	102,965	102,269	102,199	100,571	99,762
24 Demand deposits ⁴	3,714	3,419	3,396	3,764	3,527	3,245	3,514	3,655	3,429	3,925	3,717	3,814	3,567
25 Individuals, partnerships, and corporations	2,894	2,671	2,639	2,598	2,656	2,511	2,606	2,676	2,638	2,891	2,855	2,828	2,724
26 Other	820	747	757	1,167	871	734	908	978	791	1,034	862	986	843
27 Nontransaction accounts	91,007	91,974	92,526	93,661	96,598	95,034	95,832	96,921	99,536	98,344	98,482	96,756	96,194
28 Individuals, partnerships, and corporations	65,123	65,505	66,048	66,903	69,360	68,443	69,298	69,911	71,643	71,451	70,612	69,537	70,095
29 Other	25,884	26,469	26,478	26,758	27,238	26,591	26,534	27,011	27,892	26,893	27,870	27,219	26,100
30 Borrowings from other than directly related institutions	101,211	98,934	100,480	96,478	89,680	99,130	96,643	96,205	90,964	100,300	97,517	104,358	94,280
31 Federal funds purchased ⁵	58,241	56,130	59,148	50,232	47,782	56,533	53,266	53,427	50,334	56,532	52,761	59,827	48,710
32 From commercial banks in the United States	20,543	20,704	19,588	13,522	14,356	15,734	15,614	13,711	12,960	17,822	14,774	22,600	10,779
33 From others	37,698	35,426	39,560	36,709	33,426	40,799	37,652	39,716	37,374	38,710	37,987	37,227	37,931
34 Other liabilities for borrowed money	42,970	42,804	41,333	46,246	41,897	42,597	43,378	42,778	40,630	43,768	44,756	44,531	45,570
35 To commercial banks in the United States	10,029	9,757	9,151	9,401	9,666	10,623	10,350	9,677	9,759	9,992	9,131	9,218	8,922
36 To others	32,941	33,047	32,182	36,845	32,231	31,974	33,028	33,101	30,871	33,776	35,625	35,313	36,648
37 Other liabilities to nonrelated parties	29,751	28,335	28,489	28,205	29,082	28,624	29,058	29,236	29,830	30,475	30,455	29,628	29,931
38 Total liabilities ⁶	302,102	298,299	299,118	299,025	295,785	301,267	298,107	301,893	301,324	308,289	303,684	307,710	302,344
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	196,857	195,384	196,307	196,375	194,341	198,642	197,240	198,897	198,928	200,527	200,082	201,878	201,949
40 Net owed to related institutions abroad	35,281	35,293	31,333	35,578	36,986	35,301	32,815	33,961	37,099	32,320	32,546	32,073	38,272

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4	Nov. 11	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30
	1992													
ASSETS														
1 Cash and balances due from depository institutions	20,675	20,045	20,313	19,256	19,423	18,595	18,640	19,177	19,082	18,494	17,942	17,798	18,001	17,455
2 U.S. Treasury and government agency securities	24,545	24,261	24,904	25,067	24,040	24,947	25,916	25,767	25,882	26,565	26,216	26,904	26,596	27,064
3 Other securities	8,459	8,604	8,511	8,384	8,457	8,381	8,204	8,041	8,196	8,316	8,331	8,246	8,392	8,710
4 Federal funds sold ¹	22,516	17,542	19,868	22,639	20,991	20,255	22,984	22,585	24,285	22,927	27,325	22,269	25,979	22,356
5 To commercial banks in the United States	6,870	4,557	7,197	5,419	5,632	4,647	7,089	7,431	7,908	7,081	8,734	6,995	8,111	4,940
6 To others ²	15,646	12,985	12,671	17,220	15,358	15,607	15,895	15,155	16,377	15,845	18,591	15,274	17,869	17,416
7 Other loans and leases, gross	161,322	160,195	161,604	160,357	162,229	161,306	162,101	163,651	164,131	164,040	164,200	167,302	167,770	169,130
8 Commercial and industrial	96,229	97,106	97,138	97,169	97,235	97,538	97,645	98,500	98,881	99,324	99,109	99,941	100,856	100,514
9 Bankers acceptances and commercial paper	2,589	3,142	2,977	2,815	2,724	2,703	2,802	2,851	2,709	2,711	2,527	2,508	2,554	2,495
10 All other	93,639	93,965	94,161	94,353	94,511	94,835	94,844	95,649	96,172	96,613	96,582	97,433	98,302	98,019
11 U.S. addressees	90,547	90,971	91,190	91,409	91,527	91,865	91,955	92,702	93,248	93,640	93,518	94,406	95,303	94,944
12 Non-U.S. addressees	3,092	2,994	2,972	2,944	2,984	2,970	2,889	2,947	2,923	2,973	3,065	3,027	2,999	3,074
13 Loans secured by real estate	34,690	34,606	34,676	34,676	34,575	34,758	34,771	34,768	34,787	34,416	34,505	34,573	34,541	34,017
14 To financial institutions	23,438	22,755	22,484	22,873	23,710	23,166	23,644	23,972	24,162	23,938	23,810	25,022	24,640	26,418
15 Commercial banks in the United States	5,837	5,993	6,107	5,922	6,581	6,119	6,349	6,508	6,393	5,965	5,996	6,530	5,981	6,238
16 Banks in foreign countries	2,649	2,277	2,193	2,189	2,231	2,240	2,137	2,094	2,281	2,158	2,200	2,075	2,101	2,119
17 Nonbank financial institutions	14,951	14,485	14,183	14,763	14,898	14,807	15,158	15,370	15,488	15,815	15,615	16,417	16,558	18,061
18 For purchasing and carrying securities	4,591	3,422	4,969	3,405	4,426	3,371	3,526	3,832	3,845	3,672	4,286	5,179	5,138	5,315
19 To foreign governments and official institutions	386	371	374	378	374	363	353	354	356	376	366	365	375	364
20 All other	1,989	1,935	1,962	1,856	1,909	2,110	2,163	2,225	2,100	2,314	2,124	2,221	2,221	2,503
21 Other assets (claims on nonrelated parties)	30,730	30,010	28,576	29,007	29,816	31,957	31,904	30,848	30,567	30,851	30,480	31,235	30,723	31,045
22 Total assets ³	305,575	303,652	306,389	308,201	306,469	309,139	312,299	314,485	314,080	313,295	315,457	316,653	320,483	318,786
LIABILITIES														
23 Deposits or credit balances owed to other than directly related institutions	99,766	99,820	99,999	100,598	102,968	102,888	102,850	103,192	104,854	104,038	104,984	105,820	105,639	105,021
24 Demand deposits ⁴	4,266	3,907	3,728	3,593	3,708	3,603	3,692	3,560	3,795	3,797	3,564	4,153	3,863	4,047
25 Individuals, partnerships, and corporations	3,318	3,122	2,983	2,894	2,881	2,886	2,978	2,878	3,051	2,950	2,805	3,098	2,979	3,219
26 Other	948	785	745	698	827	717	714	682	744	848	759	1,054	884	828
27 Nontransaction accounts	95,500	95,913	96,271	97,005	99,260	99,285	99,158	99,631	101,059	100,241	101,420	101,668	101,776	100,974
28 Individuals, partnerships, and corporations	69,067	69,728	70,520	69,510	71,088	71,846	71,011	71,001	72,061	70,860	70,851	71,242	71,316	71,044
29 Other	26,432	26,184	25,751	27,495	28,172	27,440	28,147	28,630	28,998	29,380	30,569	30,426	30,460	29,931
30 Borrowings from other than directly related institutions	95,031	92,641	95,885	94,668	88,388	94,837	98,010	93,831	88,646	92,980	94,251	90,855	91,248	92,388
31 Federal funds purchased ⁵	48,246	49,771	52,039	45,579	41,264	46,807	48,966	44,681	41,874	46,626	46,602	46,244	44,625	49,349
32 From commercial banks in the United States	17,052	17,072	16,079	11,498	11,898	13,640	15,198	12,870	14,521	16,271	15,867	18,926	12,891	14,736
33 From others	31,194	32,699	35,960	34,081	29,366	33,167	33,768	31,811	27,353	30,354	30,734	27,319	31,733	34,613
34 Other liabilities for borrowed money	46,785	42,870	43,846	49,088	47,124	48,030	49,044	49,150	46,772	46,354	47,649	44,611	46,623	43,039
35 To commercial banks in the United States	9,725	9,427	10,206	10,058	10,771	9,651	9,632	10,783	10,372	9,735	10,082	10,284	10,527	10,458
36 To others	37,060	33,443	33,639	39,030	36,353	38,378	39,411	38,367	36,399	36,619	37,567	34,327	36,096	32,582
37 Other liabilities to nonrelated parties	31,171	29,825	28,797	28,924	30,243	30,917	32,258	30,314	30,885	30,858	30,719	30,010	30,998	31,809
38 Total liabilities ⁶	305,575	303,652	306,389	308,201	306,469	309,139	312,299	314,485	314,080	313,295	315,457	316,653	320,483	318,786
MEMO														
39 Total loans, gross, and securities, adjusted ⁷	204,134	200,053	201,583	205,106	203,505	204,123	205,768	206,106	208,192	208,801	211,342	211,196	214,646	216,082
40 Net owed to related institutions abroad	42,278	38,371	39,096	40,520	43,357	36,799	36,632	42,732	47,759	43,317	44,539	47,068	49,577	46,541

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	Mar. 10	Mar. 17	Mar. 24	Mar. 31
	1993												
ASSETS													
1 Cash and balances due from depository institutions	17,330	17,586	18,356	18,209	17,543	18,122	17,055	17,493	18,488	17,941	18,588	18,277	19,477
2 U.S. Treasury and government agency securities	26,750	27,149	27,112	26,589	27,148	26,197	27,793	28,045	28,414	29,321	30,276	29,748	31,493
3 Other securities	8,602	8,323	8,343	8,194	8,247	8,260	8,308	8,356	8,507	8,670	8,505	8,491	8,407
4 Federal funds sold ¹	27,446	27,398	24,642	23,692	23,360	22,514	20,171	18,346	22,841	22,931	23,720	21,931	23,044
5 To commercial banks in the United States	7,860	6,392	7,046	6,062	4,706	5,264	5,394	3,784	5,960	7,213	5,316	4,678	8,710
6 To others ²	19,586	21,007	17,596	17,630	18,654	17,250	14,777	14,562	16,881	15,718	18,404	17,252	14,334
7 Other loans and leases, gross	165,813	163,740	164,875	164,203	163,588	163,726	164,634	163,250	165,206	162,399	162,492	161,148	160,717
8 Commercial and industrial	99,052	98,905	99,005	99,678	98,765	97,625	97,567	96,411	97,045	96,835	97,206	96,582	95,395
9 Bankers acceptances and commercial paper	2,484	2,265	2,421	2,396	2,468	2,443	2,673	2,675	2,508	2,564	2,447	2,509	2,544
10 All other	96,568	96,640	96,584	97,283	96,297	95,182	94,894	93,736	94,536	94,270	94,759	94,073	92,851
11 U.S. addressees	93,541	93,466	93,429	93,891	93,207	92,136	91,587	90,432	91,112	90,900	91,374	90,662	89,568
12 Non-U.S. addressees	3,026	3,174	3,155	3,392	3,090	3,046	3,307	3,304	3,424	3,371	3,385	3,412	3,283
13 Loans secured by real estate	33,699	33,804	33,953	34,020	33,923	33,946	33,918	33,559	33,441	33,451	33,500	33,418	32,912
14 To financial institutions	25,559	24,201	25,128	24,098	24,000	25,510	26,466	26,465	27,301	25,724	26,089	25,427	25,587
15 Commercial banks in the United States	6,270	5,587	5,504	5,049	5,359	5,584	5,816	5,609	6,311	5,582	5,771	5,396	4,935
16 Banks in foreign countries	2,105	1,834	1,959	1,854	1,919	2,004	2,014	1,999	2,195	1,819	1,784	1,666	1,871
17 Nonbank financial institutions	17,183	16,780	17,665	17,195	16,722	17,923	18,636	18,856	18,796	18,323	18,535	18,365	18,781
18 For purchasing and carrying securities	4,879	4,224	4,198	3,887	4,201	3,902	4,069	4,371	4,906	3,903	3,299	2,610	3,809
19 To foreign governments and official institutions	354	356	360	352	333	407	412	395	398	396	386	370	368
20 All other	2,270	2,250	2,231	2,167	2,366	2,335	2,202	2,049	2,115	2,091	2,013	2,742	2,646
21 Other assets (claims on nonrelated parties)	31,362	31,246	30,199	30,740	31,939	31,939	31,140	31,728	32,216	32,063	30,883	30,716	33,928
22 Total assets ³	314,566	310,103	311,178	307,681	307,543	304,806	302,616	302,014	312,754	310,535	309,771	306,975	306,177
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	102,353	103,137	103,617	103,426	102,342	101,909	100,295	103,096	101,333	99,966	99,680	99,825	102,844
24 Demand deposits ⁴	4,035	3,831	4,224	3,569	4,365	4,551	3,765	3,998	4,148	3,859	4,061	3,904	4,934
25 Individuals, partnerships, and corporations	3,214	2,976	3,189	2,792	2,653	2,868	2,878	2,952	3,144	2,962	3,060	3,211	3,413
26 Other	821	855	1,036	777	1,712	1,683	887	1,046	1,004	897	1,001	693	1,521
27 Nontransaction accounts	98,318	99,306	99,393	99,857	97,977	97,357	96,530	99,098	97,185	96,107	95,619	95,921	97,910
28 Individuals, partnerships, and corporations	69,752	71,436	71,107	70,988	69,539	68,317	66,973	69,179	67,692	67,313	66,774	66,536	67,973
29 Other	28,565	27,869	28,285	28,869	28,438	29,040	29,557	29,919	29,493	28,793	28,845	29,385	29,937
30 Borrowings from other than directly related institutions	92,181	88,597	90,459	83,535	87,619	88,030	88,275	83,681	94,552	94,253	94,021	88,176	86,400
31 Federal funds purchased ⁵	48,858	45,482	50,730	45,776	47,476	45,592	45,320	41,104	47,578	44,887	47,768	43,257	45,283
32 From commercial banks in the United States	15,033	12,185	14,764	12,134	14,970	11,836	14,851	10,863	14,652	14,994	16,264	11,999	18,704
33 From others	33,825	33,297	35,966	33,642	32,506	33,757	30,469	30,242	32,926	29,893	31,504	31,259	26,579
34 Other liabilities for borrowed money	43,323	43,115	39,729	37,759	40,143	42,437	42,955	42,577	46,974	49,367	46,254	44,918	41,117
35 To commercial banks in the United States	9,894	10,160	9,006	9,134	8,590	9,162	9,299	8,342	8,943	9,775	9,998	9,436	8,886
36 To others	33,429	32,955	30,723	28,625	31,553	33,275	33,656	34,234	38,030	39,591	36,256	35,483	32,231
37 Other liabilities to nonrelated parties	30,339	30,861	30,757	31,415	31,305	32,142	31,189	31,514	31,456	32,692	30,332	30,503	32,619
38 Total liabilities ⁶	314,566	310,103	311,178	307,681	307,543	304,806	302,616	302,014	312,754	310,535	309,771	306,975	306,177
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	214,480	214,631	212,422	211,566	212,278	209,849	209,697	208,603	212,698	210,525	213,906	211,244	210,016
40 Net owed to related institutions abroad	52,430	52,846	48,693	53,251	50,558	48,677	49,342	48,926	47,832	46,414	50,431	51,807	55,203

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30
	1993												
ASSETS													
1 Cash and balances due from depository institutions	17,756	16,838	17,317	18,063	17,361	17,608	16,843	17,457	17,672	18,818	18,159	18,803	19,616
2 U.S. Treasury and government agency securities	30,341	29,275	29,146	29,553	30,723	29,924	29,750	30,099	31,226	31,131	31,405	30,592	31,571
3 Other securities	8,782	9,003	8,962	8,842	8,952	9,037	9,013	8,768	8,433	7,964	7,434	7,704	8,616
4 Federal funds sold ¹	18,667	21,235	19,330	19,858	18,481	20,572	21,094	22,707	22,115	24,985	25,463	29,029	27,625
5 To commercial banks in the United States	4,110	5,984	3,445	4,293	3,872	5,889	5,341	5,585	5,269	7,740	3,592	7,436	7,350
6 To others ²	14,556	15,251	15,884	15,565	14,609	14,683	15,754	17,123	16,846	17,245	21,871	21,593	20,275
7 Other loans and leases, gross	158,850	159,837	160,048	158,093	159,492	160,183	159,261	161,896	160,550	162,068	161,090	163,912	162,332
8 Commercial and industrial	95,684	95,602	95,800	95,544	95,343	95,739	96,449	96,001	97,657	96,664	97,321	97,202	98,086
9 Bankers acceptances and commercial paper	2,684	2,466	2,444	2,494	2,549	2,474	2,612	2,594	2,666	2,508	2,465	2,429	2,487
10 All other	93,000	93,136	93,355	93,050	92,794	93,266	93,837	93,407	94,991	94,156	94,857	94,774	95,599
11 U.S. addressees	89,660	89,880	90,050	89,739	89,559	89,924	90,409	90,129	91,674	90,878	91,488	91,421	92,232
12 Non-U.S. addressees	3,340	3,256	3,305	3,311	3,235	3,342	3,428	3,278	3,317	3,277	3,368	3,353	3,367
13 Loans secured by real estate	32,273	32,282	32,333	32,425	32,228	32,096	32,048	32,062	31,879	31,905	31,921	31,611	31,380
14 To financial institutions	24,820	24,234	25,477	25,521	23,885	24,990	25,196	25,218	25,862	25,436	26,475	25,803	26,966
15 Commercial banks in the United States	4,973	4,914	5,056	4,981	5,360	5,392	5,268	5,453	5,205	5,417	5,602	5,618	5,862
16 Banks in foreign countries	1,802	1,822	1,659	1,680	1,732	1,722	1,742	1,811	1,922	1,810	1,923	2,018	2,048
17 Nonbank financial institutions	18,046	17,498	18,762	18,860	16,793	17,876	18,186	17,955	18,734	18,209	18,951	18,167	19,056
18 For purchasing and carrying securities	2,718	3,513	3,008	3,264	3,375	3,533	3,491	2,965	3,499	3,532	3,330	3,305	4,621
19 To foreign governments and official institutions	364	406	388	382	389	372	340	375	372	372	378	459	401
20 All other	2,745	2,813	2,831	2,911	2,872	2,762	2,660	2,639	2,628	2,640	2,641	2,710	2,458
21 Other assets (claims on nonrelated parties)	31,650	32,166	31,953	32,091	33,387	32,043	31,847	31,635	31,321	31,726	30,681	30,582	31,516
22 Total assets ³	297,943	296,670	298,250	296,965	297,935	297,323	301,790	301,406	308,469	309,608	309,015	306,735	314,295
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	97,042	97,249	99,311	101,357	101,440	101,271	101,508	102,525	103,745	101,773	103,491	103,971	102,752
24 Demand deposits ⁴	4,137	4,099	3,963	5,008	3,961	4,396	3,829	4,130	4,149	4,359	3,956	3,851	5,031
25 Individuals, partnerships, and corporations	2,945	3,182	3,052	3,533	3,134	3,111	3,056	3,332	3,088	2,915	2,968	3,062	4,081
26 Other	1,192	918	911	1,476	827	1,285	774	798	1,061	1,444	987	789	950
27 Nontransaction accounts	92,905	93,150	95,348	96,349	97,479	96,875	97,679	98,395	99,596	97,414	99,536	100,121	97,721
28 Individuals, partnerships, and corporations	65,569	65,287	67,111	67,247	68,601	68,173	68,156	68,352	69,270	67,651	68,720	69,144	67,702
29 Other	27,336	27,863	28,238	29,102	28,878	28,702	29,523	30,043	30,327	29,763	30,816	30,977	30,019
30 Borrowings from other than directly related institutions	85,897	81,727	81,999	79,666	85,582	81,673	86,804	82,658	87,336	93,133	92,669	82,619	89,121
31 Federal funds purchased ⁵	49,938	45,816	42,625	39,287	44,173	39,990	42,050	38,777	42,527	45,760	51,026	41,608	50,945
32 From commercial banks in the United States	17,405	13,751	12,841	12,057	13,997	11,530	13,393	13,528	14,494	16,449	18,569	10,884	19,269
33 From others	32,533	32,065	29,783	27,230	30,176	28,460	28,657	25,249	28,033	29,311	32,457	30,724	31,676
34 Other liabilities for borrowed money	35,959	35,912	39,375	40,379	41,409	41,683	44,754	43,881	44,809	47,373	41,643	41,011	38,177
35 To commercial banks in the United States	7,924	7,077	7,018	7,584	7,363	6,871	7,533	8,064	7,848	8,125	8,000	7,954	8,382
36 To others	28,035	28,835	32,357	32,795	34,046	34,812	37,221	35,817	36,961	39,248	33,643	33,057	29,794
37 Other liabilities to nonrelated parties	30,456	30,249	30,529	30,624	30,691	31,295	30,095	29,964	30,358	30,158	28,643	29,428	30,793
38 Total liabilities ⁶	297,943	296,670	298,250	296,965	297,935	297,323	301,790	301,406	308,469	309,608	309,015	306,735	314,295
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	207,310	207,465	208,774	209,027	207,017	207,744	209,431	209,798	213,195	211,474	217,177	215,361	218,512
40 Net owed to related institutions abroad	52,404	58,141	54,706	56,808	49,283	54,437	50,323	54,781	51,223	50,110	50,408	61,780	60,190

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	July 7	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8	Sept. 15	Sept. 22	Sept. 29
	1993												
ASSETS													
1 Cash and balances due from depository institutions	19,249	17,616	17,606	17,313	18,578	18,029	18,057	18,157	18,096	18,325	18,324	18,018	18,797
2 U.S. Treasury and government agency securities	30,861	31,093	33,698	33,644	34,469	32,277	34,084	33,723	33,571	33,267	33,324	33,405	32,542
3 Other securities	8,573	8,704	8,844	8,695	8,627	8,698	8,604	8,243	8,406	8,311	8,382	8,372	8,497
4 Federal funds sold ¹	29,838	26,132	28,033	25,891	28,367	25,129	24,059	22,056	23,073	21,770	26,035	25,025	26,975
5 To commercial banks in the United States	6,645	4,868	5,679	5,345	5,913	6,099	6,027	4,259	5,462	4,871	7,295	6,550	7,791
6 To others ²	23,194	21,264	22,354	20,546	22,454	19,030	18,032	17,797	17,612	16,899	18,741	18,474	19,184
7 Other loans and leases, gross	162,204	160,165	160,044	159,665	161,714	160,915	161,010	161,226	161,705	158,976	161,693	160,633	159,325
8 Commercial and industrial	97,940	97,383	97,799	97,219	97,719	98,357	98,084	96,604	95,943	94,868	95,723	95,418	95,319
9 Bankers acceptances and commercial paper	2,452	2,547	2,667	2,694	2,800	2,795	2,879	2,752	2,776	2,708	2,664	2,616	2,466
10 All other	95,488	94,835	95,132	94,525	94,919	95,562	95,204	93,851	93,167	92,159	93,059	92,802	92,852
11 U.S. addressees	92,058	91,463	91,720	91,294	91,710	92,270	91,902	90,529	89,840	88,799	89,706	89,470	89,537
12 Non-U.S. addressees	3,430	3,373	3,412	3,231	3,209	3,293	3,303	3,322	3,327	3,360	3,353	3,332	3,316
13 Loans secured by real estate	31,374	31,107	31,114	31,112	30,937	30,835	30,720	31,562	31,552	31,537	31,439	31,337	31,262
14 To financial institutions	26,679	26,622	25,773	25,754	26,380	25,980	26,416	26,745	26,281	25,094	25,629	25,157	23,595
15 Commercial banks in the United States	5,974	6,034	5,375	5,171	5,419	5,327	5,321	5,273	5,248	5,253	5,411	5,219	5,628
16 Banks in foreign countries	2,061	1,981	2,137	2,069	2,322	2,097	2,293	2,191	2,208	2,202	2,288	2,051	1,946
17 Nonbank financial institutions	18,644	18,607	18,261	18,514	18,639	18,557	18,802	19,282	18,825	17,640	17,930	17,887	16,021
18 For purchasing and carrying securities	3,123	2,378	2,625	2,892	3,817	3,016	2,946	3,508	5,175	4,099	5,371	5,070	5,233
19 To foreign governments and official institutions	385	392	433	382	395	390	411	412	435	418	467	472	497
20 All other	2,703	2,284	2,301	2,306	2,467	2,337	2,433	2,394	2,319	2,959	3,065	3,178	3,419
21 Other assets (claims on nonrelated parties)	31,514	30,910	31,223	31,186	32,268	32,062	31,352	31,113	31,060	31,814	31,553	30,764	32,396
22 Total assets ³	311,098	306,677	307,402	301,318	309,383	302,055	302,468	300,233	299,435	297,234	304,327	299,665	302,511
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	99,163	97,513	96,819	95,563	95,274	93,629	93,261	94,332	90,944	90,850	92,160	91,297	93,056
24 Demand deposits ⁴	5,129	4,421	4,557	3,869	4,395	4,083	4,008	4,163	4,589	4,530	4,991	5,230	5,706
25 Individuals, partnerships, and corporations	3,565	3,605	3,345	3,046	3,290	3,097	3,161	3,301	3,403	3,712	3,856	3,878	4,260
26 Other	1,564	815	1,211	822	1,105	985	847	863	1,186	818	1,135	1,351	1,445
27 Nontransaction accounts	94,034	93,092	92,262	91,695	90,879	89,546	89,253	90,169	86,355	86,320	87,169	86,068	87,350
28 Individuals, partnerships, and corporations	64,909	64,478	64,341	63,978	62,969	61,237	61,017	62,124	59,466	60,054	61,263	60,438	60,570
29 Other	29,125	28,614	27,922	27,717	27,911	28,309	28,236	28,045	26,888	26,267	25,906	25,629	26,780
30 Borrowings from other than directly related institutions	95,373	90,194	83,910	75,091	87,563	82,716	77,645	78,555	80,645	76,788	86,750	78,680	76,345
31 Federal funds purchased ⁵	54,351	48,539	46,998	41,730	51,458	46,956	41,105	40,473	41,844	38,064	48,182	39,112	38,009
32 From commercial banks in the United States	20,072	15,175	11,620	12,013	16,309	13,249	9,770	12,960	13,633	11,291	19,563	9,475	12,027
33 From others	34,279	33,364	35,378	29,716	35,149	34,279	33,364	35,378	29,716	35,149	33,707	31,335	27,513
34 Other liabilities for borrowed money	41,022	41,655	36,912	33,361	36,106	35,760	36,540	38,081	38,801	38,723	38,568	39,568	38,336
35 To commercial banks in the United States	7,705	7,477	7,180	6,880	6,892	6,321	6,796	5,682	4,856	4,380	4,884	4,360	4,519
36 To others	33,318	34,177	29,731	26,481	29,214	29,439	29,744	32,399	33,945	34,343	33,684	35,208	33,817
37 Other liabilities to nonrelated parties	28,858	28,749	28,758	30,126	31,202	29,389	29,241	29,494	29,319	29,581	29,000	29,407	30,258
38 Total liabilities ⁶	311,098	306,677	307,402	301,318	309,383	302,055	302,468	300,233	299,435	297,234	304,327	299,665	302,511
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	218,856	215,193	219,565	217,379	221,845	215,594	216,409	215,717	216,045	212,200	216,729	215,665	213,920
40 Net owed to related institutions abroad	58,845	58,166	69,961	75,614	69,982	71,377	77,019	72,138	75,003	75,244	71,403	76,833	78,872

15. Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks, 1989-93¹ — Continued

Millions of dollars, Wednesday figures

Account	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	1993												
ASSETS													
1 Cash and balances due from depository institutions	18,117	18,363	17,946	18,876	17,415	16,879	16,811	17,065	16,983	16,919	17,066	16,850	17,544
2 U.S. Treasury and government agency securities	32,760	33,598	33,780	34,081	35,776	35,175	36,427	35,339	36,009	37,924	37,182	37,181	38,062
3 Other securities	8,488	8,470	8,284	8,444	8,494	8,591	8,738	8,266	8,229	8,293	8,306	8,147	7,916
4 Federal funds sold ¹	23,013	24,297	26,878	29,237	24,640	25,281	25,523	27,847	25,456	32,268	28,968	29,323	31,712
5 To commercial banks in the United States	4,965	6,811	7,439	7,550	5,728	5,961	6,808	6,389	6,334	7,967	5,678	6,728	8,717
6 To others ²	18,048	17,486	19,439	21,687	18,913	19,321	18,715	21,459	19,123	24,301	23,291	22,595	22,994
7 Other loans and leases, gross	157,315	156,563	157,216	156,783	158,262	157,764	158,877	159,011	158,046	156,028	157,457	158,104	160,008
8 Commercial and industrial	95,168	95,165	95,157	95,271	95,425	95,429	95,441	95,421	95,450	94,785	95,262	95,466	95,925
9 Bankers acceptances and commercial paper	2,695	2,951	2,952	2,771	2,761	2,618	2,528	2,826	2,940	2,870	2,975	3,222	3,134
10 All other	92,473	92,214	92,205	92,499	92,664	92,811	92,913	92,595	92,509	91,916	92,287	92,244	92,791
11 U.S. addressees	89,226	89,004	89,035	89,293	89,458	89,486	89,630	89,346	89,299	88,746	89,109	89,029	89,610
12 Non-U.S. addressees	3,246	3,210	3,170	3,206	3,206	3,325	3,283	3,250	3,211	3,170	3,178	3,215	3,182
13 Loans secured by real estate	31,367	31,276	31,259	31,212	31,119	31,089	31,037	30,986	30,952	30,929	30,561	29,825	29,686
14 To financial institutions	23,443	23,368	23,345	23,228	22,571	22,660	22,722	22,499	22,286	22,263	22,465	22,581	23,124
15 Commercial banks in the United States	5,522	5,548	5,710	5,473	5,383	5,493	5,415	5,450	4,975	4,975	5,007	5,249	5,363
16 Banks in foreign countries	2,023	2,078	2,119	2,176	2,025	1,958	1,955	2,021	1,865	1,845	1,793	1,694	1,644
17 Nonbank financial institutions	15,898	15,741	15,517	15,579	15,163	15,208	15,353	15,028	15,446	15,442	15,665	15,637	16,117
18 For purchasing and carrying securities	3,923	3,395	3,716	3,323	5,154	4,711	5,709	6,132	5,432	4,148	5,163	6,066	6,863
19 To foreign governments and official institutions	476	464	454	423	471	469	495	474	437	443	489	462	468
20 All other	2,940	2,895	3,285	3,327	3,521	3,407	3,474	3,499	3,489	3,460	3,517	3,705	3,943
21 Other assets (claims on nonrelated parties)	30,879	31,023	30,243	31,339	32,089	32,515	31,590	32,282	31,918	32,935	30,979	30,969	30,093
22 Total assets ³	296,875	296,322	296,755	299,419	300,675	301,910	303,905	305,879	305,591	310,778	309,949	309,655	314,422
LIABILITIES													
23 Deposits or credit balances owed to other than directly related institutions	90,006	89,691	89,748	90,607	92,187	92,173	92,749	94,370	95,646	97,459	98,784	98,969	99,470
24 Demand deposits ⁴	4,947	4,776	4,929	4,406	5,163	4,611	4,546	4,207	4,924	4,239	4,713	4,442	5,125
25 Individuals, partnerships, and corporations	3,809	3,758	3,875	3,497	3,745	3,564	3,437	3,352	3,485	3,324	3,448	3,204	3,963
26 Other	1,138	1,018	1,055	909	1,418	1,047	1,110	855	1,439	915	1,265	1,239	1,162
27 Nontransaction accounts	85,059	84,915	84,819	86,201	87,025	87,562	88,203	90,163	90,722	93,220	94,071	94,526	94,345
28 Individuals, partnerships, and corporations	58,581	58,053	57,943	57,939	58,633	58,858	59,755	62,383	62,968	64,633	65,401	65,595	65,181
29 Other	26,478	26,862	26,876	28,262	28,391	28,703	28,448	27,780	27,754	28,587	28,670	28,932	29,164
30 Borrowings from other than directly related institutions	78,929	79,180	77,095	72,845	78,087	76,509	75,561	75,276	76,895	79,281	77,100	75,139	78,684
31 Federal funds purchased ⁵	43,348	41,478	42,936	37,863	40,031	37,427	39,571	37,579	38,772	40,238	41,228	39,255	43,179
32 From commercial banks in the United States	11,931	12,427	9,033	9,993	11,776	9,739	14,427	8,946	11,628	12,238	14,415	10,177	14,121
33 From others	31,416	29,051	33,903	27,870	28,255	27,688	25,144	28,633	27,144	28,000	26,812	29,078	29,058
34 Other liabilities for borrowed money	35,581	37,701	34,159	34,983	38,056	39,082	35,990	37,696	39,123	39,043	35,873	35,884	35,505
35 To commercial banks in the United States	3,914	4,516	4,942	5,596	5,022	5,804	5,517	6,052	5,535	5,715	6,171	6,012	6,003
36 To others	31,668	33,185	29,216	29,386	33,035	33,278	30,473	31,645	32,589	33,327	29,702	29,873	29,502
37 Other liabilities to nonrelated parties	28,888	27,860	27,844	28,039	28,464	29,039	29,305	28,769	28,710	28,662	27,084	27,293	27,470
38 Total liabilities ⁶	296,875	296,322	296,755	299,419	300,675	301,910	303,905	305,879	305,591	310,778	309,949	309,655	314,422
MEMO													
39 Total loans, gross, and securities, adjusted ⁷	211,088	210,569	213,010	215,523	216,061	215,358	217,342	218,625	216,431	221,570	221,229	220,777	223,618
40 Net owed to related institutions abroad	72,749	75,582	79,661	87,269	77,937	78,485	80,353	81,395	75,390	78,965	76,990	79,172	79,711

16. Commercial paper and bankers dollar acceptances outstanding, 1993

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	541,407	530,859	535,370	538,708	543,146	542,524	539,749	544,174	541,920	547,425	547,982	555,075
Financial companies ¹												
2 Dealer-placed paper ² , total	214,334	205,453	218,547	212,076	215,258	218,353	211,852	215,383	214,359	218,822	216,887	218,947
3 Directly placed paper ³ , total	180,197	177,195	173,695	176,448	175,260	172,353	170,352	171,402	169,423	172,489	175,868	180,389
4 Nonfinancial companies ⁴	146,876	148,211	143,128	150,184	152,628	151,818	157,545	157,389	158,138	156,114	155,227	155,739

B. Bankers dollar acceptances⁵

Millions of dollars, end of period; not seasonally adjusted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	35,995	35,212	34,929	35,317	34,927	34,149	33,120	32,572	33,041	33,069	31,997	32,348
By holder												
2 Accepting banks	9,237	9,950	11,118	10,688	11,096	11,568	11,422	12,416	12,522	12,332	12,475	12,421
3 Own bills	8,009	8,413	9,230	9,315	9,786	10,236	10,140	10,709	10,679	10,886	10,853	10,707
4 Bills bought from other banks	1,228	1,536	1,888	1,372	1,310	1,333	1,282	1,707	1,843	1,446	1,622	1,714
Federal Reserve Banks ⁶												
5 Foreign correspondents	1,317	1,169	1,108	909	690	613	582	635	637	582	650	725
6 Others	25,441	24,093	22,703	23,720	23,141	21,967	21,116	19,521	19,882	20,155	18,872	19,202
By basis												
7 Imports into United States	11,146	11,120	11,126	10,746	10,274	10,066	10,149	10,422	10,773	10,810	10,368	10,217
8 Exports from United States	7,740	7,547	7,304	7,629	7,809	7,650	7,673	7,534	7,460	7,101	7,054	7,293
9 All other	17,109	16,545	16,499	16,942	16,844	16,433	15,299	14,616	14,808	15,158	14,575	14,838

17. Prime rate charged by banks on short-term business loans, 1993¹

Percent per year

Year	Averages of daily effective rates											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00

18. Interest rates in money and capital markets, 1993

A. Annual and monthly averages

Percent per year; figures are averages of business day data unless otherwise noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	3.02	3.02	3.03	3.07	2.96	3.00	3.04	3.06	3.03	3.09	2.99	3.02	2.96
2 Discount window borrowing ^{2,4}	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
<i>Commercial paper^{3,5,6}</i>													
3 1-month	3.17	3.21	3.14	3.15	3.13	3.11	3.19	3.15	3.14	3.14	3.14	3.15	3.35
4 3-month	3.22	3.25	3.18	3.17	3.14	3.14	3.25	3.20	3.18	3.16	3.26	3.40	3.36
5 6-month	3.30	3.35	3.27	3.24	3.19	3.20	3.38	3.35	3.33	3.25	3.27	3.43	3.40
<i>Finance paper, directly placed^{3,5,7}</i>													
6 1-month	3.12	3.25	3.18	3.15	3.06	3.05	3.12	3.08	3.08	3.07	3.08	3.08	3.21
7 3-month	3.16	3.32	3.27	3.17	3.06	3.07	3.16	3.12	3.13	3.09	3.16	3.25	3.19
8 6-month	3.15	3.29	3.21	3.14	3.07	3.07	3.16	3.15	3.16	3.11	3.13	3.19	3.18
<i>Bankers acceptances^{3,5,8}</i>													
9 3-month	3.13	3.14	3.06	3.07	3.05	3.06	3.16	3.12	3.10	3.07	3.19	3.29	3.23
10 6-month	3.21	3.23	3.15	3.14	3.10	3.13	3.28	3.26	3.23	3.17	3.19	3.32	3.30
<i>Certificates of deposit, secondary market^{3,9}</i>													
11 1-month	3.11	3.14	3.08	3.10	3.08	3.07	3.13	3.10	3.09	3.09	3.09	3.11	3.26
12 3-month	3.17	3.19	3.12	3.11	3.09	3.10	3.21	3.16	3.14	3.12	3.24	3.35	3.26
13 6-month	3.28	3.33	3.22	3.20	3.16	3.20	3.36	3.34	3.32	3.24	3.25	3.39	3.35
14 Eurodollar deposits, 3-month ^{3,10}	3.18	3.22	3.12	3.11	3.10	3.12	3.21	3.17	3.14	3.08	3.26	3.36	3.26
<i>U.S. Treasury bills</i>													
<i>Secondary market^{3,5}</i>													
15 3-month	3.00	3.00	2.93	2.95	2.87	2.96	3.07	3.04	3.02	2.95	3.02	3.10	3.06
16 6-month	3.12	3.14	3.07	3.05	2.97	3.07	3.20	3.16	3.14	3.06	3.12	3.26	3.23
17 1-year	3.29	3.35	3.25	3.20	3.11	3.23	3.39	3.33	3.30	3.22	3.25	3.42	3.45
<i>Auction average^{3,5,11}</i>													
18 3-month	3.02	3.06	2.95	2.97	2.89	2.96	3.10	3.05	3.05	2.96	3.04	3.12	3.08
19 6-month	3.14	3.17	3.08	3.08	3.00	3.07	3.23	3.15	3.17	3.06	3.13	3.27	3.25
20 1-year	3.33	3.52	3.32	3.09	3.24	3.13	3.40	3.42	3.30	3.27	3.25	3.43	3.47
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities¹²</i>													
21 1-year	3.43	3.50	3.39	3.33	3.24	3.36	3.54	3.47	3.44	3.36	3.39	3.58	3.61
22 2-year	4.05	4.39	4.10	3.95	3.84	3.98	4.16	4.07	4.00	3.85	3.87	4.16	4.21
23 3-year	4.44	4.93	4.58	4.40	4.30	4.40	4.53	4.43	4.36	4.17	4.18	4.50	4.54
24 5-year	5.14	5.83	5.43	5.19	5.13	5.20	5.22	5.09	5.03	4.73	4.71	5.06	5.15
25 7-year	5.54	6.26	5.87	5.66	5.59	5.66	5.61	5.48	5.35	5.08	5.05	5.45	5.48
26 10-year	5.87	6.60	6.26	5.98	5.97	6.04	5.96	5.81	5.68	5.36	5.33	5.72	5.77
27 20-year	6.29	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.07	6.38	6.40
28 30-year	6.59	7.34	7.09	6.82	6.85	6.92	6.81	6.63	6.32	6.00	5.94	6.21	6.25
<i>Composite</i>													
29 More than 10 years (long-term)	6.45	7.17	6.89	6.65	6.64	6.68	6.55	6.34	6.18	5.94	5.90	6.25	6.27
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series¹³</i>													
30 Aaa	5.38	5.91	5.61	5.42	5.47	5.47	5.35	5.27	5.37	5.25	5.13	5.10	5.18
31 Baa	5.82	6.28	5.98	5.81	5.88	5.88	5.80	5.74	5.84	5.76	5.63	5.61	5.69
32 Bond Buyer series ¹⁴	5.60	6.15	5.87	5.64	5.76	5.73	5.63	5.57	5.45	5.29	5.25	5.47	5.35
CORPORATE BONDS													
33 Seasoned issues, all industries ¹⁵	7.54	8.24	8.01	7.83	7.76	7.78	7.66	7.50	7.19	6.98	6.97	7.25	7.26
<i>Rating group</i>													
34 Aaa	7.22	7.91	7.71	7.58	7.46	7.43	7.33	7.17	6.85	6.66	6.67	6.93	6.93
35 Aa	7.40	8.11	7.90	7.72	7.62	7.61	7.51	7.35	7.06	6.85	6.87	7.12	7.12
36 A	7.58	8.26	8.03	7.86	7.80	7.85	7.74	7.53	7.25	7.05	7.04	7.29	7.31
37 Baa	7.93	8.67	8.39	8.15	8.14	8.21	8.07	7.93	7.60	7.34	7.31	7.66	7.69
38 A-rated, recently offered utility bonds ¹⁶	7.46	8.13	7.80	7.61	7.66	7.75	7.59	7.43	7.16	6.94	6.91	7.25	7.28
MEMO													
<i>Dividend-price ratio¹⁷</i>													
39 Preferred stocks	6.89	7.25	7.37	6.70	6.69	6.65	6.97	6.89	6.83	6.70	6.71	6.87	7.01
40 Common stocks	2.78	2.88	2.81	2.76	2.82	2.77	2.81	2.81	2.76	2.73	2.72	2.72	2.72

18. Interest rates in money and capital markets, 1993 — Continued

B. Weekly averages

Percent per year; figures are averages of business day data unless otherwise noted

Item	Week ending on date indicated													
	Jan. 8	Jan. 15	Jan. 22	Jan. 29	Feb. 5	Feb. 12	Feb. 19	Feb. 26	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	
MONEY MARKET INSTRUMENTS														
1 Federal funds ^{1,2,3}	3.03	2.98	3.10	2.94	3.15	2.92	3.06	2.91	3.24	3.02	3.04	2.93	3.18	
2 Discount window borrowing ^{2,4}	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
<i>Commercial paper^{3,5,6}</i>														
3 1-month	3.34	3.20	3.16	3.14	3.16	3.14	3.16	3.11	3.13	3.15	3.16	3.14	3.19	
4 3-month	3.35	3.25	3.21	3.18	3.21	3.18	3.18	3.15	3.15	3.18	3.18	3.16	3.19	
5 6-month	3.44	3.36	3.32	3.29	3.31	3.27	3.26	3.23	3.23	3.26	3.24	3.21	3.24	
<i>Finance paper, directly placed^{3,5,7}</i>														
6 1-month	3.34	3.25	3.21	3.18	3.20	3.18	3.20	3.17	3.20	3.18	3.16	3.09	3.10	
7 3-month	3.40	3.32	3.30	3.27	3.29	3.28	3.27	3.26	3.24	3.21	3.17	3.09	3.10	
8 6-month	3.36	3.30	3.26	3.23	3.22	3.22	3.22	3.20	3.17	3.17	3.16	3.08	3.09	
<i>Bankers acceptances^{3,5,8}</i>														
9 3-month	3.21	3.14	3.12	3.08	3.09	3.06	3.05	3.05	3.06	3.08	3.08	3.07	3.09	
10 6-month	3.32	3.24	3.20	3.15	3.18	3.17	3.14	3.10	3.11	3.15	3.15	3.13	3.15	
<i>Certificates of deposit, secondary market^{3,9}</i>														
11 1-month	3.20	3.15	3.12	3.08	3.08	3.08	3.08	3.06	3.10	3.09	3.10	3.10	3.11	
12 3-month	3.27	3.20	3.17	3.13	3.14	3.12	3.11	3.10	3.11	3.12	3.11	3.11	3.12	
13 6-month	3.44	3.33	3.30	3.26	3.26	3.24	3.21	3.18	3.19	3.21	3.21	3.19	3.22	
14 Eurodollar deposits, 3-month ^{3,10}	3.29	3.24	3.16	3.18	3.18	3.13	3.10	3.08	3.08	3.13	3.13	3.13	3.11	
<i>U.S. Treasury bills</i>														
<i>Secondary market^{3,5}</i>														
15 3-month	3.09	3.00	2.99	2.92	2.92	2.93	2.92	2.95	2.95	2.98	2.97	2.92	2.91	
16 6-month	3.25	3.14	3.11	3.07	3.10	3.10	3.04	3.04	3.04	3.09	3.08	3.03	3.01	
17 1-year	3.44	3.36	3.33	3.26	3.26	3.32	3.22	3.17	3.17	3.26	3.22	3.16	3.17	
<i>Auction average^{3,5,11}</i>														
18 3-month	3.15	3.07	3.03	2.98	2.97	2.94	2.93	2.96	2.97	2.98	3.00	2.94	2.96	
19 6-month	3.28	3.19	3.13	3.09	3.10	3.09	3.08	3.06	3.05	3.09	3.12	3.05	3.04	
20 1-year	n.a.	3.52	n.a.	n.a.	n.a.	3.32	n.a.	n.a.	n.a.	3.09	n.a.	n.a.	n.a.	
U.S. TREASURY NOTES AND BONDS														
<i>Constant maturities¹²</i>														
21 1-year	3.60	3.50	3.47	3.41	3.41	3.45	3.36	3.31	3.30	3.39	3.36	3.30	3.32	
22 2-year	4.52	4.43	4.37	4.24	4.19	4.21	4.04	3.95	3.85	4.03	3.99	3.93	3.95	
23 3-year	5.06	4.98	4.91	4.78	4.70	4.71	4.51	4.38	4.28	4.47	4.46	4.39	4.43	
24 5-year	5.95	5.90	5.82	5.66	5.55	5.56	5.39	5.21	5.09	5.24	5.23	5.20	5.25	
25 7-year	6.39	6.34	6.23	6.08	5.98	6.00	5.85	5.64	5.54	5.65	5.73	5.67	5.75	
26 10-year	6.67	6.68	6.59	6.46	6.40	6.38	6.24	6.02	5.90	5.96	6.03	5.98	6.07	
27 20-year	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.	
28 30-year	7.38	7.43	7.31	7.23	7.21	7.18	7.07	6.89	6.79	6.76	6.85	6.83	6.95	
<i>Composite</i>														
29 More than 10 years (long-term)	7.24	7.27	7.15	7.03	6.98	6.97	6.90	6.70	6.58	6.59	6.69	6.67	6.77	
STATE AND LOCAL NOTES AND BONDS														
<i>Moody's series¹³</i>														
30 Aaa	5.85	5.97	5.94	5.89	5.79	5.65	5.51	5.47	5.29	5.18	5.64	5.57	5.64	
31 Baa	6.19	6.33	6.33	6.28	6.17	6.01	5.88	5.84	5.66	5.58	6.05	5.95	6.04	
32 Bond Buyer series ¹⁴	6.17	6.19	6.16	6.10	6.04	5.97	5.85	5.60	5.47	5.58	5.71	5.78	5.86	
CORPORATE BONDS														
33 Seasoned issues, all industries ¹⁵	8.29	8.30	8.22	8.14	8.09	8.07	7.99	7.88	7.81	7.80	7.85	7.83	7.89	
<i>Rating group</i>														
34 Aaa	7.92	7.96	7.90	7.84	7.78	7.75	7.69	7.61	7.56	7.54	7.61	7.59	7.64	
35 Aa	8.19	8.16	8.09	8.02	7.98	7.97	7.88	7.77	7.70	7.70	7.74	7.72	7.75	
36 A	8.31	8.33	8.24	8.15	8.11	8.09	8.02	7.90	7.84	7.83	7.88	7.87	7.92	
37 Baa	8.74	8.73	8.65	8.55	8.50	8.49	8.37	8.22	8.12	8.11	8.16	8.15	8.23	
38 A-rated, recently offered utility bonds ¹⁶	8.28	8.13	8.05	7.95	7.88	7.85	7.73	7.63	7.47	7.62	7.58	7.73	7.86	
MEMO														
<i>Dividend-price ratio¹⁷</i>														
39 Preferred stocks	7.30	7.34	7.37	7.39	7.40	7.37	7.43	7.29	6.82	6.66	6.73	6.63	6.64	
40 Common stocks	2.89	2.90	2.90	2.83	2.77	2.78	2.86	2.82	2.77	2.73	2.78	2.78	2.76	

18. Interest rates in money and capital markets, 1993 — Continued

B. Weekly averages — Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	Week ending on date indicated												
	Apr. 9	Apr. 16	Apr. 23	Apr. 30	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	3.11	2.93	2.91	2.87	2.98	2.90	3.01	3.07	3.09	2.96	3.01	3.00	3.13
2 Discount window borrowing ^{2,4}	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
<i>Commercial paper^{3,5,6}</i>													
3 1-month	3.16	3.14	3.10	3.10	3.08	3.09	3.11	3.15	3.18	3.20	3.18	3.20	3.20
4 3-month	3.17	3.16	3.12	3.11	3.10	3.11	3.15	3.19	3.23	3.28	3.24	3.26	3.25
5 6-month	3.23	3.20	3.16	3.16	3.13	3.14	3.22	3.30	3.34	3.41	3.34	3.39	3.38
<i>Finance paper, directly placed^{3,5,7}</i>													
6 1-month	3.08	3.07	3.05	3.03	3.02	3.03	3.05	3.09	3.07	3.15	3.12	3.14	3.13
7 3-month	3.08	3.06	3.06	3.04	3.03	3.05	3.08	3.13	3.15	3.19	3.14	3.15	3.15
8 6-month	3.09	3.07	3.07	3.05	3.04	3.05	3.07	3.13	3.15	3.17	3.15	3.15	3.18
<i>Bankers acceptances^{3,5,8}</i>													
9 3-month	3.07	3.04	3.04	3.04	3.03	3.04	3.07	3.12	3.16	3.21	3.13	3.16	3.13
10 6-month	3.13	3.09	3.08	3.09	3.07	3.08	3.15	3.23	3.28	3.33	3.25	3.28	3.25
<i>Certificates of deposit, secondary market^{3,9}</i>													
11 1-month	3.10	3.07	3.06	3.06	3.04	3.06	3.08	3.10	3.11	3.16	3.10	3.13	3.12
12 3-month	3.11	3.09	3.08	3.08	3.06	3.07	3.12	3.16	3.21	3.25	3.17	3.21	3.18
13 6-month	3.20	3.16	3.14	3.14	3.12	3.14	3.23	3.29	3.35	3.42	3.30	3.35	3.34
14 Eurodollar deposits, 3-month ^{3,10}	3.11	3.13	3.09	3.06	3.06	3.08	3.13	3.20	3.21	3.25	3.19	3.21	3.19
<i>U.S. Treasury bills</i>													
<i>Secondary market^{3,5}</i>													
15 3-month	2.91	2.85	2.81	2.91	2.87	2.91	2.99	3.06	3.06	3.10	3.05	3.09	3.01
16 6-month	3.00	2.97	2.93	2.98	2.97	3.01	3.09	3.20	3.21	3.26	3.16	3.19	3.11
17 1-year	3.16	3.09	3.05	3.12	3.11	3.14	3.26	3.39	3.44	3.46	3.33	3.37	3.29
<i>Auction average^{3,5,11}</i>													
18 3-month	2.92	2.89	2.82	2.88	2.88	2.89	3.00	3.06	3.08	3.14	3.07	3.10	3.05
19 6-month	3.04	3.00	2.96	2.95	2.98	2.99	3.10	3.19	3.22	3.30	3.19	3.19	3.14
20 1-year	3.24	n.a.	n.a.	n.a.	3.13	n.a.	n.a.	n.a.	3.40	n.a.	n.a.	n.a.	3.40
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities¹²</i>													
21 1-year	3.31	3.21	3.18	3.25	3.23	3.27	3.40	3.55	3.58	3.61	3.49	3.53	3.42
22 2-year	3.92	3.80	3.77	3.83	3.78	3.86	4.07	4.21	4.20	4.27	4.11	4.15	4.01
23 3-year	4.38	4.26	4.23	4.30	4.24	4.30	4.48	4.60	4.58	4.65	4.50	4.50	4.37
24 5-year	5.21	5.08	5.06	5.14	5.05	5.10	5.28	5.36	5.29	5.32	5.19	5.18	5.04
25 7-year	5.72	5.53	5.48	5.60	5.53	5.58	5.74	5.78	5.70	5.70	5.59	5.56	5.45
26 10-year	6.06	5.90	5.87	6.01	5.92	5.96	6.12	6.14	6.07	6.06	5.96	5.89	5.79
27 20-year	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.
28 30-year	6.96	6.77	6.76	6.89	6.83	6.88	7.00	6.97	6.88	6.87	6.82	6.76	6.68
29 Composite More than 10 years (long-term)	6.76	6.56	6.53	6.66	6.58	6.62	6.76	6.75	6.65	6.63	6.55	6.48	6.38
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series¹³</i>													
30 Aaa	5.65	5.44	5.39	5.38	5.35	5.42	5.45	5.66	5.33	5.42	5.33	5.41	5.25
31 Baa	6.05	5.85	5.82	5.79	5.76	5.82	5.86	6.09	5.78	5.86	5.80	5.86	5.72
32 Bond Buyer series ¹⁴	5.84	5.70	5.67	5.75	5.71	5.69	5.77	5.73	5.67	5.68	5.61	5.57	5.55
CORPORATE BONDS													
33 Seasoned issues, all industries ¹⁵	7.88	7.71	7.66	7.74	7.71	7.75	7.84	7.82	7.74	7.72	7.66	7.61	7.55
<i>Rating group</i>													
34 Aaa	7.61	7.45	7.34	7.40	7.37	7.41	7.48	7.46	7.39	7.38	7.32	7.29	7.24
35 Aa	7.75	7.59	7.50	7.59	7.55	7.59	7.67	7.64	7.58	7.57	7.50	7.46	7.40
36 A	7.90	7.74	7.72	7.80	7.77	7.82	7.91	7.89	7.82	7.81	7.74	7.69	7.59
37 Baa	8.25	8.07	8.05	8.15	8.13	8.18	8.28	8.27	8.16	8.13	8.06	8.01	7.96
38 A-rated, recently offered utility bonds ¹⁶	7.64	7.55	7.59	7.76	7.67	7.74	7.84	7.77	7.69	7.59	7.58	7.48	7.46
MEMO													
<i>Dividend-price ratio¹⁷</i>													
39 Preferred stocks	6.74	6.72	6.62	6.67	6.61	6.64	6.78	6.74	6.78	7.05	7.03	6.99	7.00
40 Common stocks	2.82	2.78	2.82	2.86	2.82	2.82	2.80	2.77	2.77	2.82	2.82	2.84	2.80

18. Interest rates in money and capital markets, 1993 — Continued

B. Weekly averages — Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	Week ending on date indicated												
	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3	Sept. 10	Sept. 17	Sept. 24	Oct. 1
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	3.10	3.01	3.09	3.03	3.10	2.98	3.06	2.98	3.08	2.99	3.03	3.12	3.05
2 Discount window borrowing ^{2,4}	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
<i>Commercial paper^{3,5,6}</i>													
3 1-month	3.16	3.13	3.14	3.15	3.16	3.15	3.15	3.11	3.14	3.12	3.14	3.15	3.17
4 3-month	3.19	3.18	3.19	3.22	3.22	3.20	3.17	3.14	3.16	3.13	3.15	3.16	3.18
5 6-month	3.33	3.31	3.34	3.39	3.39	3.37	3.30	3.27	3.27	3.22	3.24	3.26	3.26
<i>Finance paper, directly placed^{3,5,7}</i>													
6 1-month	3.08	3.08	3.07	3.09	3.10	3.09	3.08	3.03	3.07	3.05	3.07	3.08	3.10
7 3-month	3.11	3.11	3.12	3.14	3.16	3.13	3.12	3.11	3.11	3.09	3.09	3.09	3.10
8 6-month	3.11	3.14	3.16	3.19	3.17	3.17	3.16	3.15	3.13	3.10	3.11	3.11	3.11
<i>Bankers acceptances^{3,5,8}</i>													
9 3-month	3.12	3.10	3.14	3.13	3.12	3.10	3.09	3.08	3.08	3.06	3.08	3.08	3.10
10 6-month	3.24	3.23	3.29	3.29	3.27	3.24	3.22	3.20	3.18	3.16	3.18	3.17	3.17
<i>Certificates of deposit, secondary market^{3,9}</i>													
11 1-month	3.11	3.09	3.10	3.10	3.10	3.09	3.09	3.09	3.09	3.08	3.09	3.10	3.10
12 3-month	3.16	3.14	3.16	3.17	3.17	3.15	3.13	3.14	3.13	3.11	3.12	3.11	3.16
13 6-month	3.32	3.30	3.35	3.39	3.37	3.34	3.30	3.27	3.26	3.22	3.26	3.24	3.24
14 Eurodollar deposits, 3-month ^{3,10}	3.14	3.18	3.15	3.19	3.18	3.13	3.13	3.13	3.11	3.06	3.08	3.06	3.14
<i>U.S. Treasury bills</i>													
<i>Secondary market^{3,5}</i>													
15 3-month	3.02	3.02	3.07	3.06	3.06	3.02	3.00	3.00	2.99	2.96	2.96	2.93	2.92
16 6-month	3.11	3.13	3.20	3.21	3.21	3.14	3.11	3.10	3.09	3.06	3.07	3.06	3.04
17 1-year	3.28	3.27	3.37	3.43	3.40	3.33	3.26	3.24	3.21	3.18	3.24	3.26	3.21
<i>Auction average^{3,5,11}</i>													
18 3-month	3.01	3.04	3.05	3.10	3.10	3.05	3.03	3.02	3.02	2.95	2.98	2.93	2.90
19 6-month	3.10	3.14	3.15	3.24	3.25	3.18	3.12	3.12	3.11	3.03	3.06	3.06	3.02
20 1-year	n.a.	n.a.	n.a.	3.44	n.a.	n.a.	n.a.	3.30	n.a.	n.a.	n.a.	3.27	n.a.
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities¹²</i>													
21 1-year	3.42	3.41	3.53	3.57	3.55	3.48	3.41	3.37	3.34	3.32	3.38	3.39	3.35
22 2-year	4.00	4.00	4.14	4.19	4.15	4.06	3.97	3.88	3.83	3.79	3.88	3.90	3.83
23 3-year	4.36	4.34	4.49	4.54	4.53	4.44	4.34	4.22	4.16	4.09	4.19	4.22	4.17
24 5-year	5.03	5.00	5.15	5.21	5.19	5.12	5.02	4.87	4.76	4.66	4.73	4.80	4.72
25 7-year	5.45	5.39	5.52	5.56	5.53	5.46	5.34	5.18	5.09	5.00	5.10	5.16	5.03
26 10-year	5.79	5.74	5.83	5.88	5.85	5.78	5.66	5.51	5.41	5.28	5.35	5.44	5.33
27 20-year	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.12
28 30-year	6.67	6.58	6.61	6.63	6.54	6.42	6.26	6.16	6.06	5.90	5.98	6.09	5.99
<i>Composite</i>													
29 More than 10 years (long-term)	6.37	6.28	6.33	6.37	6.30	6.24	6.19	6.08	5.97	5.84	5.93	6.03	5.94
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series¹³</i>													
30 Aaa	5.25	5.28	5.23	5.34	5.38	5.40	5.37	5.33	5.33	5.33	5.27	5.23	5.19
31 Baa	5.72	5.76	5.70	5.80	5.85	5.87	5.84	5.82	5.82	5.82	5.78	5.74	5.70
32 Bond Buyer series ¹⁴	5.55	5.50	5.61	5.65	5.61	5.45	5.40	5.35	5.35	5.24	5.27	5.30	5.30
CORPORATE BONDS													
33 Seasoned issues, all industries ¹⁵	7.53	7.46	7.49	7.50	7.40	7.28	7.13	7.04	6.95	6.87	6.96	7.08	7.00
<i>Rating group</i>													
34 Aaa	7.22	7.16	7.17	7.14	7.04	6.92	6.79	6.71	6.61	6.51	6.66	6.79	6.69
35 Aa	7.38	7.31	7.34	7.37	7.28	7.15	6.99	6.91	6.82	6.74	6.85	6.96	6.89
36 A	7.56	7.49	7.52	7.54	7.45	7.34	7.18	7.11	7.02	6.95	7.02	7.15	7.08
37 Baa	7.96	7.90	7.93	7.95	7.82	7.69	7.53	7.43	7.34	7.26	7.33	7.43	7.35
38 A-rated, recently offered utility bonds ¹⁶	7.44	7.36	7.48	7.37	7.31	7.17	7.09	6.97	6.83	6.85	6.99	7.07	6.95
MEMO													
<i>Dividend-price ratio¹⁷</i>													
39 Preferred stocks	6.88	6.92	6.88	6.89	6.83	6.84	6.81	6.85	6.85	6.79	6.76	6.76	6.70
40 Common stocks	2.84	2.79	2.82	2.80	2.79	2.78	2.75	2.73	2.71	2.75	2.72	2.76	2.73

18. Interest rates in money and capital markets, 1993 — Continued

B. Weekly averages — Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	Week ending on date indicated												
	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	3.24	2.91	2.97	2.97	3.04	2.96	3.03	2.98	3.09	2.92	2.94	2.99	2.99
2 Discount window borrowing ^{2,4}	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
<i>Commercial paper^{3,5,6}</i>													
3 1-month	3.15	3.14	3.13	3.14	3.15	3.15	3.14	3.15	3.27	3.41	3.34	3.31	3.35
4 3-month	3.26	3.25	3.24	3.28	3.38	3.40	3.40	3.42	3.44	3.40	3.34	3.30	3.32
5 6-month	3.27	3.25	3.24	3.30	3.40	3.42	3.43	3.45	3.46	3.42	3.38	3.36	3.38
<i>Finance paper, directly placed^{3,5,7}</i>													
6 1-month	3.09	3.09	3.07	3.07	3.09	3.09	3.08	3.06	3.14	3.26	3.20	3.18	3.20
7 3-month	3.13	3.18	3.16	3.18	3.23	3.26	3.26	3.27	3.26	3.21	3.16	3.13	3.18
8 6-month	3.12	3.13	3.12	3.14	3.19	3.19	3.19	3.20	3.21	3.19	3.18	3.17	3.18
<i>Bankers acceptances^{3,5,8}</i>													
9 3-month	3.18	3.17	3.18	3.24	3.31	3.30	3.28	3.29	3.30	3.26	3.20	3.18	3.21
10 6-month	3.18	3.17	3.18	3.24	3.32	3.33	3.31	3.31	3.34	3.30	3.28	3.27	3.29
<i>Certificates of deposit, secondary market^{3,9}</i>													
11 1-month	3.10	3.09	3.09	3.10	3.11	3.10	3.09	3.09	3.34	3.33	3.21	3.18	3.22
12 3-month	3.23	3.22	3.23	3.29	3.36	3.36	3.33	3.36	3.35	3.31	3.23	3.20	3.24
13 6-month	3.23	3.23	3.24	3.30	3.39	3.39	3.36	3.40	3.40	3.37	3.35	3.34	3.33
14 Eurodollar deposits, 3-month ^{3,10}	3.25	3.25	3.25	3.29	3.35	3.38	3.34	3.38	3.38	3.33	3.21	3.17	3.23
<i>U.S. Treasury bills</i>													
<i>Secondary market^{3,5}</i>													
15 3-month	2.97	3.02	3.04	3.06	3.08	3.10	3.11	3.12	3.12	3.07	3.04	3.06	3.02
16 6-month	3.08	3.10	3.14	3.18	3.25	3.25	3.25	3.27	3.27	3.25	3.24	3.22	3.21
17 1-year	3.21	3.22	3.27	3.32	3.40	3.39	3.42	3.46	3.46	3.44	3.47	3.45	3.45
<i>Auction average^{3,5,11}</i>													
18 3-month	2.96	3.04	3.06	3.08	3.11	3.11	3.11	3.14	3.12	3.11	3.06	3.06	3.06
19 6-month	3.08	3.12	3.14	3.19	3.25	3.28	3.26	3.30	3.26	3.27	3.26	3.25	3.21
20 1-year	n.a.	n.a.	3.25	n.a.	n.a.	n.a.	3.43	n.a.	n.a.	n.a.	3.47	n.a.	n.a.
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities¹²</i>													
21 1-year	3.35	3.36	3.40	3.46	3.56	3.55	3.58	3.61	3.62	3.60	3.61	3.60	3.61
22 2-year	3.83	3.82	3.87	3.97	4.15	4.13	4.13	4.20	4.21	4.19	4.23	4.21	4.22
23 3-year	4.15	4.09	4.17	4.28	4.47	4.48	4.49	4.56	4.54	4.51	4.57	4.54	4.53
24 5-year	4.69	4.62	4.69	4.82	5.03	5.04	5.04	5.13	5.14	5.10	5.18	5.16	5.14
25 7-year	5.03	4.95	5.04	5.19	5.41	5.42	5.41	5.54	5.51	5.42	5.53	5.50	5.47
26 10-year	5.33	5.24	5.31	5.44	5.66	5.68	5.71	5.83	5.80	5.71	5.82	5.79	5.77
27 20-year	6.09	5.99	6.03	6.14	6.31	6.35	6.39	6.47	6.42	6.31	6.45	6.41	6.41
28 30-year	5.99	5.87	5.89	5.99	6.12	6.19	6.22	6.31	6.26	6.17	6.28	6.27	6.28
<i>Composite</i>													
29 More than 10 years (long-term)	5.92	5.82	5.86	5.99	6.17	6.21	6.25	6.34	6.29	6.19	6.31	6.28	6.27
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series¹³</i>													
30 Aaa	5.18	5.14	5.09	5.05	5.08	5.10	5.12	5.12	5.17	5.19	5.18	5.18	5.18
31 Baa	5.66	5.63	5.59	5.55	5.58	5.60	5.62	5.62	5.68	5.70	5.68	5.68	5.68
32 Bond Buyer series ¹⁴	5.30	5.20	5.20	5.31	5.45	5.46	5.46	5.49	5.46	5.33	5.36	5.34	5.28
CORPORATE BONDS													
33 Seasoned issues, all industries ¹⁵	7.02	6.92	6.92	7.03	7.18	7.24	7.26	7.32	7.28	7.19	7.30	7.28	7.28
<i>Rating group</i>													
34 Aaa	6.70	6.62	6.63	6.73	6.87	6.92	6.94	6.99	6.95	6.86	6.97	6.95	6.94
35 Aa	6.91	6.82	6.81	6.93	7.07	7.11	7.13	7.18	7.13	7.04	7.15	7.15	7.15
36 A	7.09	6.99	6.97	7.08	7.22	7.28	7.30	7.36	7.32	7.23	7.35	7.33	7.33
37 Baa	7.35	7.25	7.26	7.38	7.57	7.65	7.69	7.74	7.70	7.61	7.72	7.70	7.71
38 A-rated, recently offered utility bonds ¹⁶	6.93	6.79	6.97	6.97	7.25	7.23	7.37	7.27	7.24	7.24	7.33	7.26	7.34
MEMO													
<i>Dividend-price ratio¹⁷</i>													
39 Preferred stocks	6.67	6.67	6.69	6.81	6.81	6.82	6.85	6.99	6.96	7.04	7.07	7.07	6.91
40 Common stocks	2.73	2.73	2.71	2.71	2.72	2.72	2.71	2.73	2.73	2.71	2.74	2.74	2.71

19. Stock market: Selected statistics, 1993

A. Prices and trading volume

Averages of daily figures

Indicator	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)	249.71	239.75	243.41	248.12	244.72	246.02	247.16	247.85	251.93	254.86	257.53	255.93	257.73
2 Industrial	300.10	292.11	294.40	298.75	292.19	297.83	298.78	295.34	298.83	300.92	306.61	310.84	313.22
3 Transportation	242.68	221.00	226.96	229.42	237.97	237.80	234.30	238.30	250.82	247.74	254.04	262.96	268.11
4 Utility	114.55	105.52	109.45	112.53	113.78	111.21	113.27	116.27	118.72	122.32	120.49	115.08	114.97
5 Finance	216.55	203.38	209.93	217.01	216.02	209.40	209.75	218.89	224.96	229.35	228.18	214.08	216.00
6 Standard & Poor's Corporation (1941-43 = 10) ¹	451.63	435.40	441.76	450.15	443.08	445.25	448.06	447.29	454.13	459.24	463.90	462.89	465.95
7 American Stock Exchange (Aug. 31, 1973 = 50) ²	438.77	402.75	409.39	418.56	418.54	429.72	436.13	434.99	444.75	454.91	472.73	472.41	465.95
<i>Volume of trading (thousands of shares)</i>													
8 New York Stock Exchange	263,374	266,011	288,540	251,170	279,778	255,843	250,230	247,574	247,324	261,770	280,503	277,886	259,457
9 American Stock Exchange	18,188	17,184	18,154	16,150	15,521	20,433	17,753	17,744	19,352	18,889	21,279	18,436	17,461

B. Customer financing

Millions of dollars, end-of-period balances

Indicator	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Margin credit at broker-dealers ³	44,020	44,290	45,160	47,420	48,630	49,550	49,080	52,760	53,700	56,690	59,760	60,310
<i>Free credit balances at brokers⁴</i>												
2 Margin accounts ⁵	8,980	9,790	9,650	9,805	9,560	9,820	9,585	9,480	10,030	10,270	10,940	12,360
3 Cash accounts	20,360	22,190	21,395	21,450	21,610	22,625	21,475	21,915	23,170	22,450	23,560	27,715

C. Margin requirements

Percent of market value and effective date⁶

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

20. Federal fiscal and financing operations, 1993

Millions of dollars

Type of account or operation	Fiscal year ¹	Calendar year							
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.	
<i>U.S. budget²</i>									
1 Receipts, total	1,153,226	1,175,266	593,212	582,054	112,716	65,979	83,288	132,017	
2 On-budget	841,292	859,713	427,592	432,121	90,127	40,879	57,094	96,308	
3 Off-budget	311,934	315,553	165,620	149,933	22,589	25,100	26,194	35,709	
4 Outlays, total	1,408,484	1,402,115	673,915	728,200	82,899	114,477	127,263	124,200	
5 On-budget	1,141,897	1,157,952	566,683	591,269	84,924	90,021	103,025	102,026	
6 Off-budget	266,587	244,162	107,231	136,931	-2,025	24,456	24,237	22,174	
7 Surplus or deficit (-), total	-255,258	-226,847	-80,702	-146,145	29,817	-48,498	-43,974	7,817	
8 On-budget	-300,605	-298,239	-139,091	-159,148	5,203	-49,142	-45,931	-5,718	
9 Off-budget	45,347	71,391	58,389	13,002	24,614	644	1,957	13,535	
<i>Source of financing (total)</i>									
10 Borrowing from the public	248,619	256,402	121,114	135,288	-8,355	30,689	37,727	5,464	
11 Operating cash (decrease, or increase (-))	6,283	-19,833	-30,698	10,865	-16,436	27,227	-2,452	-18,945	
12 Other ³	356	-9,722	-9,714	-8	-5,026	-9,418	8,699	5,664	
MEMO									
13 Treasury operating balance (level, end of period)	52,506	49,723	60,588	49,723	46,326	19,099	21,551	40,496	
14 Federal Reserve Banks	17,289	14,809	28,386	14,809	9,572	5,350	6,752	7,273	
15 Tax and loan accounts	35,217	34,914	32,202	34,914	36,754	13,749	14,799	33,223	
		May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget²</i>									
1 Receipts, total	70,642	128,570	80,630	86,737	127,504	78,668	83,107	125,408	
2 On-budget	44,520	98,664	57,143	62,056	98,644	55,864	58,700	99,714	
3 Off-budget	26,122	29,906	23,487	24,681	28,860	22,804	24,407	25,694	
4 Outlays, total	107,605	117,471	120,207	109,816	118,939	124,090	121,488	133,660	
5 On-budget	83,210	103,477	96,242	84,949	90,809	100,568	96,724	121,977	
6 Off-budget	24,395	13,994	23,965	24,867	28,130	23,523	24,764	11,682	
7 Surplus or deficit (-), total	-36,963	11,099	-39,577	-23,078	8,565	-45,422	-38,381	-8,252	
8 On-budget	-38,690	-4,813	-39,099	-22,893	7,835	-44,704	-38,024	-22,263	
9 Off-budget	1,727	15,912	-478	-186	730	-719	-357	14,012	
<i>Source of financing (total)</i>									
10 Borrowing from the public	30,832	24,757	1,055	54,301	-9,346	4,255	71,028	13,995	
11 Operating cash (decrease, or increase (-))	20,196	-40,288	32,447	-12,652	-11,713	33,646	-13,450	-17,413	
12 Other ³	-14,065	4,432	6,075	-18,571	12,494	7,521	-19,197	11,670	
MEMO									
13 Treasury operating balance (level, end of period)	20,300	60,588	28,141	40,793	52,506	18,860	32,310	49,723	
14 Federal Reserve Banks	5,787	28,386	5,818	7,975	17,289	6,032	6,334	14,809	
15 Tax and loan accounts	14,514	32,202	22,324	32,818	35,217	12,828	25,977	34,914	

21. U.S. budget, 1993¹

A. Receipts

Millions of dollars, calendar year

Source or type	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All sources	1,175,266	112,716	65,979	83,288	132,017	70,642	128,570	80,630	86,737	127,504	78,668	83,107	125,408
2 Individual income taxes, net ...	517,629	73,704	23,789	27,772	56,041	17,805	56,445	37,483	39,440	55,653	37,680	37,634	54,183
3 Withheld	437,946	36,255	33,494	39,843	32,595	31,150	36,180	36,396	36,751	31,991	34,284	37,823	51,184
4 Presidential Election Campaign Fund	27	0	4	6	6	5	4	2	0	0	27	-27	0
5 Nonwithheld	155,275	38,452	973	5,260	44,761	2,286	21,778	2,759	3,928	25,579	4,053	1,945	3,501
6 Refunds	75,582	1,003	10,677	17,330	21,315	15,631	1,512	1,668	1,235	1,918	684	2,107	502
Corporation income taxes													
7 Gross receipts	137,310	3,969	2,510	14,644	19,272	3,022	25,627	3,848	2,422	25,909	4,269	2,855	28,963
8 Refunds	13,712	758	1,719	1,920	1,477	646	678	1,154	479	1,398	2,111	647	725
9 Social insurance taxes and contributions, net	433,351	29,416	34,251	33,652	49,176	42,277	38,405	32,284	36,657	37,768	30,828	34,683	33,954
10 Employment taxes and contributions ²	401,525	28,209	31,623	32,980	45,164	33,062	37,738	30,156	31,447	36,908	29,440	31,525	33,273
11 Self-employment taxes and contributions ³	20,605	-3,032	1,487	873	12,183	1,620	3,139	104	0	4,231	0	0	0
12 Unemployment insurance	27,084	844	2,259	240	3,581	8,849	301	1,709	4,810	413	1,046	2,773	259
13 Other net receipts ⁴	4,743	363	369	432	431	365	366	419	400	447	343	385	423
14 Excise taxes	49,392	3,307	3,342	4,514	4,168	3,502	4,565	4,214	4,295	4,385	3,597	4,808	4,695
15 Customs deposits	19,075	1,310	1,347	1,598	1,544	1,419	1,642	1,761	1,828	1,646	1,708	1,688	1,584
16 Estate and gift taxes	13,111	888	822	977	1,898	1,009	900	944	1,150	1,049	990	1,305	1,179
17 Miscellaneous receipts ⁵	19,106	880	1,637	2,049	1,395	2,254	1,664	1,249	1,425	2,491	1,706	781	1,575

B. Outlays

Millions of dollars, calendar year

Source or type	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All types	1,402,115	82,899	114,477	127,263	124,200	107,605	117,471	120,207	109,816	118,939	124,090	121,488	133,660
2 National defense	286,712	19,683	22,903	25,511	27,192	20,460	24,786	25,916	21,278	24,903	24,281	22,990	26,809
3 International affairs	17,099	1,161	1,253	1,181	536	1,410	1,024	1,241	493	1,556	4,732	1,964	548
4 General science, space, and technology	16,900	1,395	1,325	1,103	1,444	1,382	1,347	1,521	1,556	1,388	1,421	1,522	1,496
5 Energy	4,103	15	399	560	431	453	604	198	400	-276	424	510	385
6 Natural resources and environment	19,669	1,372	1,282	1,553	1,709	1,071	1,605	1,421	1,487	1,907	1,911	2,784	1,567
7 Agriculture	19,207	1,206	1,145	4,292	2,666	1,739	824	206	171	205	1,442	2,237	3,074
8 Commerce and housing credit	-16,261	-1,832	-3,231	-1,368	-3,687	-1,896	-2,523	-2,014	-2,855	3,003	377	-1,361	1,126
9 Transportation	36,451	2,356	2,088	3,378	2,588	2,393	3,273	3,250	3,270	3,760	3,133	3,248	3,714
10 Community and regional development	10,535	650	690	754	987	862	986	962	876	1,168	898	930	772
11 Education, training, employment, and social services	49,595	4,434	4,053	4,653	3,643	3,503	3,794	3,113	4,937	4,326	3,586	5,098	4,455
12 Health	102,513	7,828	8,053	8,379	8,883	7,758	8,981	8,023	8,632	9,080	9,315	8,675	8,906
13 Social security and Medicare	419,668	10,376	35,005	37,235	37,236	35,020	41,061	37,670	36,334	36,697	36,267	37,047	39,720
14 Income security	211,033	16,060	21,117	20,804	20,364	15,717	13,808	18,665	14,925	15,696	17,342	16,764	19,771
15 Veterans benefits and services	36,233	1,641	3,253	3,487	4,332	801	2,871	4,289	2,063	3,010	2,819	3,198	4,469
16 Administration of justice	14,930	1,222	1,078	1,275	1,577	1,199	1,131	1,350	1,122	1,415	1,011	1,306	1,244
17 General government	11,770	133	994	1,040	655	886	1,497	340	848	1,712	640	1,317	1,708
18 Net interest ⁶	199,598	17,858	15,893	16,415	16,585	17,420	15,464	17,159	17,473	15,440	17,082	16,171	16,638
19 Undistributed offsetting receipts ⁷	-37,442	-2,660	-2,809	-2,987	-2,935	-2,579	-3,065	-3,094	-3,187	-5,886	-2,593	-2,910	-2,737

22. Federal debt subject to statutory limitation, 1993

Billions of dollars, end of period averages

Item	Mar. 31	June 30	Sept. 30	Dec. 31
1 Federal debt outstanding	4,250	4,373	4,436	4,562
2 Public debt securities	4,231	4,352	4,411	4,536
3 Held by public	3,188	3,252	3,295	3,382
4 Held by agencies	1,043	1,100	1,117	1,154
5 Agency securities	20	21	25	27
6 Held by public	20	21	25	27
7 Held by agencies	0	0	0	0
8 Debt subject to statutory limit	4,140	4,256	4,316	4,446
9 Public debt securities	4,139	4,256	4,315	4,445
10 Other debt ¹	0	0	0	0
MEMO				
11 Statutory debt limit	4,145	4,370	4,900	4,900

23. Gross public debt of the U.S. Treasury: Types and ownership, 1992-93

Billions of dollars, end of period

Type or holder	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	1992				1993			
1 Total gross public debt	3,881.3	3,984.7	4,064.6	4,177.0	4,230.6	4,352.0	4,411.5	4,535.7
<i>By type</i>								
2 Interest-bearing	3,878.5	3,981.8	4,061.8	4,173.9	4,227.6	4,349.0	4,408.6	4,532.3
3 Marketable	2,552.3	2,605.1	2,677.5	2,754.1	2,807.1	2,860.6	2,904.9	2,989.5
4 Bills	615.8	618.2	634.3	657.7	659.9	659.3	658.4	714.6
5 Notes	1,477.7	1,517.6	1,566.4	1,608.9	1,652.1	1,698.7	1,734.2	1,764.0
6 Bonds	443.8	454.3	461.8	472.5	480.2	487.6	497.4	495.9
7 Nonmarketable ¹	1,326.2	1,376.7	1,384.3	1,419.8	1,420.5	1,488.4	1,503.7	1,542.9
8 State and local government series	157.8	161.9	157.6	153.5	151.6	152.8	149.5	149.5
9 Foreign issues ²	42.0	38.7	37.0	37.4	37.0	43.0	42.5	43.5
10 Government	42.0	38.7	37.0	37.4	37.0	43.0	42.5	43.5
11 Public .....	.0	.0	.0	.0	.0	.0	.0	.0
12 Savings bonds and notes	139.9	143.2	148.3	155.0	161.4	164.4	167.0	169.4
13 Government account series ³	956.1	1,002.5	1,011.0	1,043.5	1,040.0	1,097.8	1,114.3	1,150.0
14 Non-interest-bearing	2.8	2.9	2.8	3.1	3.0	2.9	2.9	3.4
<i>By holder⁴</i>								
15 U.S. Treasury and other agencies and trust funds	963.7	1,007.9	1,016.3	1,047.8	1,043.2	1,099.8	1,116.7	1,153.5
16 Federal Reserve Banks	267.6	276.9	296.4	302.5	305.2	328.2	325.7	334.2
17 Private investors	2,664.0	2,712.4	2,765.5	2,839.9	2,895.0	2,938.4	2,983.0	3,047.7
18 Commercial banks	256.6	267.3	287.4	294.0	310.0	306.5	313.3	316.0
19 Money market funds	84.5	79.4	79.4	79.4	77.7	76.2	75.2	80.5
20 Insurance companies	187.4	190.9	194.9	197.5	205.0	210.2	215.5	216.0
21 Other companies	166.0	175.0	180.8	192.5	199.3	206.1	215.6	213.0
22 State and local treasuries	521.8	528.5	529.5	534.8	541.0	553.9	558.0	564.0
Individuals								
23 Savings bonds	142.0	145.4	150.3	157.3	163.6	166.5	169.1	171.9
24 Other securities	126.1	129.7	130.9	131.9	134.1	136.4	136.7	137.9
25 Foreign and international ⁵	507.9	529.6	535.2	549.7	565.5	568.2	592.3	623.3
26 Other miscellaneous investors ⁶	671.5	666.7	677.0	702.4	698.8	714.3	707.2	725.0

24. U.S. government securities dealers, 1993

A. Transactions¹

Millions of dollars, daily averages

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
IMMEDIATE TRANSACTIONS²												
<i>By type of security</i>												
U.S. Treasury securities												
1 Bills	47,894	44,515	43,301	41,053	41,654	44,236	38,518	39,177	43,380	39,670	47,256	42,139
Coupon securities, by maturity												
2 Less than 3.5 years	48,169	56,352	47,046	36,653	53,470	44,070	41,112	50,523	49,496	44,600	52,959	37,291
3 3.5 to 7.5 years	46,882	48,304	44,944	42,454	44,116	39,730	38,413	39,718	48,286	43,354	45,242	29,891
4 7.5 to 15 years	18,875	27,723	22,555	18,337	21,115	19,269	21,192	26,974	26,328	25,444	26,974	16,803
5 15 years or more	15,064	19,389	15,676	15,129	16,129	15,950	17,907	27,557	22,996	19,347	17,995	13,247
Federal agency securities												
Debt, by maturity												
6 Less than 3.5 years	6,255	6,719	5,790	5,683	6,074	7,228	6,647	8,361	8,633	9,959	9,971	9,999
7 3.5 to 7.5 years	832	890	788	641	582	624	605	512	661	734	718	531
8 7.5 years or more	1,161	1,196	1,125	578	359	428	712	650	653	567	396	466
Mortgage-backed												
9 Pass-throughs	20,144	22,487	14,705	17,056	18,327	17,003	19,573	18,935	20,614	20,766	22,489	19,332
10 All others ³	3,322	3,563	2,825	3,010	3,073	2,947	3,251	3,041	3,247	2,872	3,064	2,771
<i>By type of counterparty</i>												
Primary dealers and brokers												
11 U.S. Treasury securities	108,984	121,220	107,397	95,038	110,416	100,173	97,254	113,935	119,572	106,341	120,636	84,926
Federal agency securities												
12 Debt	1,790	1,971	1,771	1,153	1,019	1,147	1,073	1,554	1,466	1,487	1,623	1,308
13 Mortgage-backed	10,510	11,723	7,388	8,617	9,389	8,852	10,089	9,379	9,671	10,194	10,965	9,057
Customers												
14 U.S. Treasury securities	67,900	75,063	66,124	58,588	66,067	63,082	59,888	70,014	70,914	66,073	69,791	54,446
Federal agency securities												
15 Debt	6,459	6,835	5,931	5,749	5,996	7,134	6,891	7,968	8,481	9,773	9,461	9,688
16 Mortgage-backed	12,956	14,327	10,143	11,449	12,012	11,099	12,734	12,597	14,190	13,445	14,589	13,045
FUTURES AND FORWARD TRANSACTIONS⁴												
<i>By type of deliverable security</i>												
U.S. Treasury securities												
17 Bills	2,567	2,724	2,205	2,377	2,600	3,189	2,511	1,906	2,504	2,445	2,746	1,740
Coupon securities, by maturity												
18 Less than 3.5 years	2,177	2,633	2,348	1,942	1,929	1,931	2,055	2,264	2,254	1,603	2,276	1,757
19 3.5 to 7.5 years	1,502	1,907	2,287	1,384	1,747	1,943	1,382	2,062	2,220	1,530	2,158	1,809
20 7.5 to 15 years	2,732	3,844	3,542	2,377	3,054	2,990	2,751	3,398	3,040	3,153	4,192	2,930
21 15 years or more	9,213	11,669	11,324	9,025	10,435	9,228	11,588	14,008	13,177	11,266	12,704	8,686
Federal agency securities												
Debt, by maturity												
22 Less than 3.5 years	43	72	92	102	149	222	86	80	150	47	77	29
23 3.5 to 7.5 years	119	135	103	128	75	54	105	124	90	107	93	49
24 7.5 years or more	76	44	32	33	15	84	23	35	30	33	29	83
Mortgage-backed												
25 Pass-throughs	16,699	17,468	22,141	21,378	19,570	23,647	23,297	24,158	26,532	26,416	26,164	17,807
26 All others ³	1,286	1,373	1,471	1,463	1,753	1,463	2,025	2,128	2,114	2,283	1,919	1,746
OPTIONS TRANSACTIONS⁵												
<i>By type of underlying security</i>												
U.S. Treasury, coupon securities, by maturity												
27 Less than 3.5 years	1,558	1,665	1,662	1,611	1,127	1,002	1,512	1,205	1,810	2,208	2,182	1,662
28 3.5 to 7.5 years	757	448	431	564	685	438	801	739	945	853	724	360
29 7.5 to 15 years	574	692	687	507	522	571	1,019	982	1,055	729	870	768
30 15 years or more	1,241	1,289	972	1,084	1,202	799	2,503	2,758	3,953	2,072	2,408	1,372
31 Federal agency, mortgage-backed securities, pass-throughs	560	562	586	664	460	600	533	598	805	888	941	548

24. U.S. government securities dealers, 1993 — Continued

A. Transactions¹ — Continued

Millions of dollars, daily averages

Item	Week ending Wednesday												
	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	Mar. 10	Mar. 17	Mar. 24	Mar. 31
IMMEDIATE TRANSACTIONS²													
<i>By type of security</i>													
U.S. Treasury securities													
1 Bills	48,183	52,791	50,828	42,636	42,494	46,349	43,798	45,335	42,349	60,383	37,539	39,583	36,268
Coupon securities, by maturity													
2 Less than 3.5 years	31,830	45,415	50,877	57,871	49,896	58,657	54,849	63,465	45,494	55,208	43,306	47,472	43,129
3 3.5 to 7.5 years	29,439	49,309	45,816	56,055	46,175	43,925	41,541	60,400	45,728	53,288	42,888	40,693	42,436
4 7.5 to 15 years	12,220	19,565	19,771	20,790	20,556	30,029	25,557	32,709	24,577	29,682	22,966	19,354	17,003
5 15 years or more	9,749	14,150	18,364	16,411	15,353	16,680	23,364	23,807	13,223	20,929	16,469	13,878	12,902
Federal agency securities													
Debt, by maturity													
6 Less than 3.5 years	5,820	6,883	5,043	6,526	7,082	7,228	6,727	6,213	6,151	4,902	5,281	6,042	6,718
7 3.5 to 7.5 years	696	888	792	873	877	955	715	880	1,123	854	706	887	503
8 7.5 years or more	1,252	1,034	1,224	1,230	1,046	1,350	1,157	1,186	1,138	1,070	1,022	1,171	1,228
Mortgage-backed													
9 Pass-throughs	14,506	26,941	22,744	16,675	15,083	29,594	24,167	20,173	18,247	22,852	14,743	9,641	9,461
10 All others ³	2,201	3,150	4,680	3,210	2,997	3,406	3,432	4,366	3,058	3,641	2,527	2,135	2,855
<i>By type of counterparty</i>													
Primary dealers and brokers													
11 U.S. Treasury securities	76,399	113,755	114,439	120,242	106,876	123,035	115,779	139,190	104,153	133,651	102,560	98,765	96,557
Federal agency securities													
12 Debt	1,830	1,795	1,523	1,869	2,051	2,052	1,957	1,787	2,133	1,711	1,550	1,776	1,832
13 Mortgage-backed	7,809	13,082	12,034	9,100	8,613	15,762	12,390	10,043	9,153	10,936	7,283	5,164	5,108
Customers													
14 U.S. Treasury securities	55,021	67,475	71,215	73,522	67,597	72,605	73,330	86,526	67,219	85,839	60,607	62,214	55,181
Federal agency securities													
15 Debt	5,938	7,011	5,535	6,760	6,954	7,481	6,642	6,493	6,278	5,116	5,458	6,324	6,616
16 Mortgage-backed	8,898	17,009	15,390	10,785	9,467	17,238	15,209	14,496	12,152	15,558	9,988	6,612	7,207
FUTURES AND FORWARD TRANSACTIONS⁴													
<i>By type of deliverable security</i>													
U.S. Treasury securities													
17 Bills	3,189	2,856	2,345	1,860	3,125	2,280	1,824	3,029	4,271	3,630	1,192	1,693	1,067
Coupon securities, by maturity													
18 Less than 3.5 years	1,290	2,036	2,600	2,540	2,104	2,560	2,420	3,230	2,542	3,156	2,058	2,269	1,791
19 3.5 to 7.5 years	903	1,475	1,758	1,614	1,675	1,396	1,562	2,644	2,382	3,240	1,913	1,841	2,096
20 7.5 to 15 years	1,369	3,060	2,745	3,059	3,114	3,985	3,900	3,803	4,577	5,315	2,719	2,578	2,937
21 15 years or more	5,653	9,391	11,224	9,673	8,940	10,777	13,241	13,161	11,121	17,788	11,379	8,486	7,764
Federal agency securities													
Debt, by maturity													
22 Less than 3.5 years	20	15	92	42	53	63	73	108	28	79	21	243	63
23 3.5 to 7.5 years	5	160	138	91	216	196	46	46	258	40	73	100	105
24 7.5 years or more	12	58	192	62	16	92	45	19	25	17	39	38	39
Mortgage-backed													
25 Pass-throughs	15,297	18,847	17,322	15,700	14,680	20,912	18,399	13,696	20,604	27,008	26,049	18,238	18,189
26 All others ³	562	638	1,767	2,181	789	987	1,790	1,734	1,480	1,095	1,802	1,893	1,089
OPTIONS TRANSACTIONS⁵													
<i>By type of underlying security</i>													
U.S. Treasury, coupon securities, by maturity													
27 Less than 3.5 years	1,058	1,735	1,628	1,817	1,077	1,300	2,218	2,025	1,450	2,564	1,538	1,271	1,400
28 3.5 to 7.5 years	1,194	732	836	545	538	318	339	712	197	418	408	534	503
29 7.5 to 15 years	672	676	441	596	385	586	431	1,020	1,118	710	620	745	413
30 15 years or more	876	846	1,431	1,890	775	1,217	1,236	1,881	865	1,231	1,150	835	737
31 Federal agency, mortgage-backed securities, pass-throughs	617	472	577	644	448	472	580	781	371	709	610	479	675

24. U.S. government securities dealers, 1993 — Continued

A. Transactions¹ — Continued

Millions of dollars, daily averages

Item	Week ending Wednesday												
	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30
IMMEDIATE TRANSACTIONS²													
<i>By type of security</i>													
U.S. Treasury securities													
1 Bills	46,812	42,095	36,580	39,681	38,668	30,383	50,010	40,679	55,862	44,210	44,522	35,942	47,620
Coupon securities, by maturity													
2 Less than 3.5 years	33,824	35,475	30,662	44,593	41,793	48,245	61,051	60,388	47,800	39,210	45,010	48,194	42,376
3 3.5 to 7.5 years	36,949	49,322	37,761	46,891	39,684	41,130	47,856	47,314	40,879	35,813	43,324	38,002	41,320
4 7.5 to 15 years	17,526	17,268	19,800	19,474	16,534	27,530	21,645	18,731	16,586	17,791	21,359	17,810	21,189
5 15 years or more	16,407	15,567	15,395	13,685	13,789	14,827	19,786	14,926	16,757	13,163	18,297	15,826	16,190
Federal agency securities													
Debt, by maturity													
6 Less than 3.5 years	4,704	5,447	6,188	6,311	5,888	4,867	7,242	6,104	6,371	5,659	7,209	6,965	9,423
7 3.5 to 7.5 years	520	729	706	600	661	698	665	427	358	765	638	639	559
8 7.5 years or more	1,162	375	339	528	347	436	373	330	220	523	369	375	529
Mortgage-backed													
9 Pass-throughs	15,058	25,845	16,051	13,200	12,230	24,845	20,517	15,170	13,591	19,370	22,913	12,954	14,141
10 All others ³	2,553	3,685	2,830	3,043	2,835	3,556	2,998	3,118	2,302	2,776	2,752	2,861	3,659
<i>By type of counterparty</i>													
Primary dealers and brokers													
11 U.S. Treasury securities	90,816	99,348	86,335	104,083	93,963	101,156	123,844	116,255	110,082	93,122	106,417	96,279	100,910
Federal agency securities													
12 Debt	1,530	1,120	907	1,061	1,137	1,089	876	1,013	1,035	1,004	1,146	927	1,554
13 Mortgage-backed	7,262	12,464	8,735	7,095	5,899	11,756	10,382	8,940	7,347	9,302	12,487	7,074	7,145
Customers													
14 U.S. Treasury securities	60,701	60,379	53,863	60,242	56,504	60,959	76,504	65,784	67,801	57,065	66,095	59,495	67,785
Federal agency securities													
15 Debt	4,856	5,431	6,325	6,379	5,759	4,912	7,404	5,847	5,914	5,943	7,070	7,052	8,957
16 Mortgage-backed	10,349	17,066	10,146	9,148	9,166	16,646	13,134	9,348	8,547	12,844	13,178	8,741	10,655
FUTURES AND FORWARD TRANSACTIONS⁴													
<i>By type of deliverable security</i>													
U.S. Treasury securities													
17 Bills	1,244	2,150	2,325	3,892	2,118	1,976	3,439	2,741	2,434	3,636	3,331	3,779	2,314
Coupon securities, by maturity													
18 Less than 3.5 years	1,719	2,280	1,734	2,031	1,947	1,526	2,168	2,012	2,100	2,112	1,785	2,121	1,638
19 3.5 to 7.5 years	1,250	1,241	1,265	1,674	1,646	1,316	1,483	2,084	2,793	2,366	1,760	1,806	1,502
20 7.5 to 15 years	2,238	3,126	1,663	2,463	2,421	3,606	2,844	2,985	3,318	3,280	3,408	2,471	2,670
21 15 years or more	9,300	9,611	8,061	9,178	8,896	8,892	12,552	10,952	10,012	9,281	10,903	8,131	8,283
Federal agency securities													
Debt, by maturity													
22 Less than 3.5 years	28	98	25	273	67	94	320	55	219	112	340	236	199
23 3.5 to 7.5 years	242	57	72	96	236	100	32	20	20	34	51	42	104
24 7.5 years or more	11	41	41	48	7	22	17	13	9	10	175	85	98
Mortgage-backed													
25 Pass-throughs	19,263	25,251	20,743	21,300	18,768	23,463	22,108	14,529	17,298	26,016	27,506	21,243	22,362
26 All others ³	1,887	716	1,847	1,397	1,479	1,968	1,900	1,636	1,551	1,434	1,290	1,088	2,003
OPTIONS TRANSACTIONS⁵													
<i>By type of underlying security</i>													
U.S. Treasury, coupon securities, by maturity													
27 Less than 3.5 years	1,593	1,849	1,661	1,484	1,257	1,312	1,248	900	733	783	1,426	1,117	790
28 3.5 to 7.5 years	755	626	449	462	472	868	419	1,038	325	420	677	482	220
29 7.5 to 15 years	427	557	541	564	357	400	473	774	562	288	901	421	676
30 15 years or more	1,059	940	799	1,499	1,180	953	1,111	1,713	804	814	861	767	752
31 Federal agency, mortgage-backed securities, pass-throughs	704	683	749	618	415	674	357	333	569	871	461	411	671

24. U.S. government securities dealers, 1993 — Continued

A. Transactions¹ — Continued

Millions of dollars, daily averages

Item	Week ending Wednesday												
	July 7	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8	Sept. 15	Sept. 22	Sept. 29
IMMEDIATE TRANSACTIONS²													
<i>By type of security</i>													
U.S. Treasury securities													
1 Bills	41,568	36,162	34,723	42,248	38,473	36,552	38,359	43,128	39,068	41,911	43,125	45,908	44,651
Coupon securities, by maturity													
2 Less than 3.5 years	39,191	32,744	39,308	51,700	43,909	53,289	50,165	57,205	44,119	44,623	55,450	53,332	47,456
3 3.5 to 7.5 years	32,899	31,226	42,158	47,378	35,635	33,711	42,549	44,158	41,199	44,681	50,828	49,365	51,469
4 7.5 to 15 years	19,449	21,096	22,148	20,201	25,006	29,867	28,569	23,261	27,482	28,221	30,835	22,532	25,102
5 15 years or more	14,652	17,744	19,494	16,646	24,005	28,833	32,315	26,059	24,553	25,125	25,866	22,962	19,735
Federal agency securities													
Debt, by maturity													
6 Less than 3.5 years	6,759	6,894	5,694	6,727	7,993	7,431	8,001	9,537	8,778	7,256	8,084	7,887	10,687
7 3.5 to 7.5 years	541	636	789	492	478	440	575	517	540	790	450	584	864
8 7.5 years or more	488	743	473	1,085	743	651	612	639	640	756	779	391	689
Mortgage-backed													
9 Pass-throughs	13,791	28,822	19,675	17,041	14,088	23,831	24,340	15,206	14,357	22,034	28,273	18,185	16,338
10 All others ³	2,684	4,049	3,036	3,430	2,477	2,833	3,106	2,834	3,902	3,484	4,088	2,109	3,254
<i>By type of counterparty</i>													
Primary dealers and brokers													
11 U.S. Treasury securities	89,398	84,195	97,811	113,695	103,116	115,349	117,411	120,792	107,363	111,558	128,661	127,966	117,344
Federal agency securities													
12 Debt	979	1,247	949	920	1,518	1,454	1,548	1,726	1,497	1,487	1,245	1,361	1,751
13 Mortgage-backed	6,714	14,638	10,941	9,029	5,991	11,440	12,693	7,823	7,147	9,096	12,761	9,412	7,981
Customers													
14 U.S. Treasury securities	58,360	54,779	60,020	64,478	63,912	66,902	74,546	73,018	69,058	73,003	77,443	66,133	71,070
Federal agency securities													
15 Debt	6,809	7,027	6,007	7,384	7,697	7,068	7,640	8,966	8,461	7,315	8,069	7,501	10,488
16 Mortgage-backed	9,762	18,233	11,771	11,441	10,574	15,224	14,752	10,217	11,112	16,422	19,600	10,882	11,611
FUTURES AND FORWARD TRANSACTIONS⁴													
<i>By type of deliverable security</i>													
U.S. Treasury securities													
17 Bills	2,650	2,270	3,007	2,367	1,960	1,250	2,289	1,999	2,090	2,637	3,364	2,080	1,980
Coupon securities, by maturity													
18 Less than 3.5 years	2,124	1,885	2,286	2,091	1,675	2,334	2,190	2,367	2,582	2,197	2,562	2,997	1,406
19 3.5 to 7.5 years	1,114	1,123	1,185	1,710	2,234	1,106	1,603	2,274	3,435	3,075	2,174	2,388	1,359
20 7.5 to 15 years	2,501	2,272	2,966	2,908	3,516	2,901	3,640	3,810	3,112	3,198	3,155	3,409	2,626
21 15 years or more	9,928	10,453	12,465	12,746	12,656	11,841	14,207	15,604	15,486	12,076	14,267	15,204	11,387
Federal agency securities													
Debt, by maturity													
22 Less than 3.5 years	26	208	54	53	64	137	65	28	104	63	71	212	271
23 3.5 to 7.5 years	113	34	134	130	128	50	192	161	81	59	133	123	47
24 7.5 years or more	7	17	14	23	94	19	4	7	82	33	22	44	6
Mortgage-backed													
25 Pass-throughs	23,177	28,654	21,091	21,447	20,286	30,715	24,255	20,779	22,966	25,109	36,477	22,563	22,626
26 All others ³	1,644	1,403	2,840	2,353	1,487	2,135	1,929	2,407	2,502	1,413	2,300	2,647	1,909
OPTIONS TRANSACTIONS⁵													
<i>By type of underlying security</i>													
U.S. Treasury, coupon securities, by maturity													
27 Less than 3.5 years	1,598	1,551	1,721	1,311	1,218	869	1,241	1,252	1,513	1,989	2,169	1,778	1,484
28 3.5 to 7.5 years	808	812	775	884	622	722	687	872	744	1,415	526	1,114	943
29 7.5 to 15 years	1,013	1,042	828	1,239	903	1,209	913	1,229	536	1,325	1,315	1,085	783
30 15 years or more	1,816	3,512	1,343	2,981	3,062	3,075	2,324	2,472	3,033	4,992	3,763	4,141	3,742
31 Federal agency, mortgage-backed securities, pass-throughs	853	533	479	344	496	591	499	572	842	942	855	685	786

24. U.S. government securities dealers, 1993 — Continued

A. Transactions¹ — Continued

Millions of dollars, daily averages

Item	Week ending Wednesday												
	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
IMMEDIATE TRANSACTIONS²													
<i>By type of security</i>													
U.S. Treasury securities													
1 Bills	35,853	39,342	42,655	38,764	42,764	51,270	53,746	44,817	40,470	45,673	45,239	44,246	31,220
Coupon securities, by maturity													
2 Less than 3.5 years	35,606	35,563	41,957	57,840	54,168	65,570	47,528	50,258	42,476	42,231	40,198	40,743	22,716
3 3.5 to 7.5 years	35,766	35,115	39,036	57,604	50,175	44,918	41,249	52,676	33,781	34,110	33,731	32,879	16,731
4 7.5 to 15 years	20,179	24,573	28,250	26,402	28,309	33,080	25,872	24,315	21,366	22,327	19,007	14,369	9,275
5 15 years or more	15,049	18,073	21,467	20,347	22,687	20,214	17,198	15,981	14,026	16,112	16,105	11,926	7,553
Federal agency securities													
Debt, by maturity													
6 Less than 3.5 years	10,199	9,803	10,069	9,740	10,066	8,236	10,661	11,375	9,505	9,858	9,438	10,390	10,248
7 3.5 to 7.5 years	684	860	724	719	641	729	919	783	398	785	583	474	303
8 7.5 years or more	759	441	623	470	541	381	379	410	273	572	706	365	212
Mortgage-backed													
9 Pass-throughs	16,417	28,610	22,134	18,341	16,423	29,570	26,079	18,801	18,113	21,419	24,269	17,601	12,334
10 All others ³	3,102	2,642	2,774	2,857	3,154	3,198	2,678	2,220	3,006	3,133	3,218	2,890	1,523
<i>By type of counterparty</i>													
Primary dealers and brokers													
11 U.S. Treasury securities	87,558	91,963	106,074	125,025	126,621	138,715	114,888	119,595	93,917	99,035	95,238	87,382	50,896
Federal agency securities													
12 Debt	1,547	1,588	1,414	1,442	1,461	1,409	1,752	1,855	1,585	1,518	1,508	1,032	915
13 Mortgage-backed	8,794	12,187	11,358	9,692	7,348	14,278	11,608	10,224	9,436	8,942	11,425	8,413	6,459
Customers													
14 U.S. Treasury securities	54,894	60,702	67,290	75,931	71,482	76,338	70,704	68,453	58,202	61,417	59,043	56,782	36,599
Federal agency securities													
15 Debt	10,095	9,517	10,002	9,487	9,787	7,937	10,206	10,713	8,592	9,698	9,219	10,197	9,848
16 Mortgage-backed	10,725	19,065	13,550	11,506	12,230	18,490	17,149	11,797	11,683	15,610	16,061	12,078	7,399
FUTURES AND FORWARD TRANSACTIONS⁴													
<i>By type of deliverable security</i>													
U.S. Treasury securities													
17 Bills	2,817	2,301	2,446	2,247	2,484	4,965	1,792	1,568	2,543	2,616	1,592	1,474	792
Coupon securities, by maturity													
18 Less than 3.5 years	1,140	1,613	1,469	2,049	1,728	2,166	2,244	2,920	1,976	1,785	1,648	2,262	1,200
19 3.5 to 7.5 years	1,279	1,276	1,384	1,906	1,967	2,048	1,759	2,640	2,259	1,763	1,751	2,673	858
20 7.5 to 15 years	1,976	2,513	2,963	4,374	4,211	4,309	4,022	4,388	3,879	4,020	2,725	3,034	1,540
21 15 years or more	8,637	8,064	10,784	14,608	15,775	12,137	11,879	13,554	10,260	11,751	9,968	7,336	4,355
Federal agency securities													
Debt, by maturity													
22 Less than 3.5 years	25	45	26	60	111	147	6	69	31	14	22	13	49
23 3.5 to 7.5 years	65	91	176	77	122	132	111	48	52	57	64	13	66
24 7.5 years or more	56	7	47	5	71	18	30	9	37	73	136	71	9
Mortgage-backed													
25 Pass-throughs	25,442	33,727	23,164	23,499	29,160	38,228	24,198	19,934	16,068	19,839	28,154	14,250	7,002
26 All others ⁵	1,952	2,044	2,346	2,659	2,328	1,996	1,393	2,664	844	1,079	1,116	3,142	1,893
OPTIONS TRANSACTIONS⁵													
<i>By type of underlying security</i>													
U.S. Treasury, coupon securities, by maturity													
27 Less than 3.5 years	1,395	2,727	2,277	2,363	2,239	2,198	2,272	2,496	1,452	2,253	1,841	1,208	1,258
28 3.5 to 7.5 years	527	1,314	839	769	823	632	830	983	208	297	315	326	561
29 7.5 to 15 years	397	783	798	875	745	823	867	1,182	560	876	680	844	712
30 15 years or more	1,774	1,865	2,490	2,014	2,180	2,341	2,525	3,142	1,371	1,278	1,586	1,523	715
31 Federal agency, mortgage-backed securities, pass-throughs	662	1,344	771	798	943	907	594	1,254	936	774	748	247	199

24. U.S. government securities dealers, 1993 — Continued

B. Positions⁶

Millions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET IMMEDIATE POSITIONS⁷												
<i>By type of security</i>												
U.S. Treasury securities												
1 Bills	8,042	7,553	13,550	18,479	7,999	4,999	5,393	8,320	6,134	2,563	16,062	15,015
Coupon securities, by maturity												
2 Less than 3.5 years	-4,510	791	1,628	2,943	10,311	10,982	9,725	7,637	1,832	-2,892	-3,830	-7,932
3 3.5 to 7.5 years	-7,905	-10,824	-14,104	-17,027	-19,908	-16,778	-17,626	-21,877	-20,858	-22,475	-24,582	-18,669
4 7.5 to 15 years	-13,562	-9,682	-10,238	-12,806	-10,224	-10,050	-5,053	-1,363	-3,181	-6,600	-890	-1,957
5 15 years or more	7,040	7,126	9,336	9,258	8,251	11,817	10,342	6,890	10,293	6,353	3,050	937
Federal agency securities												
Debt, by maturity												
6 Less than 3.5 years	5,267	6,674	6,463	6,380	5,384	6,578	7,923	9,597	9,774	11,012	9,381	8,276
7 3.5 to 7.5 years	2,617	2,708	3,332	3,178	2,787	2,192	3,030	2,961	3,336	3,374	3,189	3,353
8 7.5 years or more	3,802	3,811	4,889	3,953	2,951	2,916	3,567	3,780	4,079	4,497	4,089	4,550
Mortgage-backed												
9 Pass-throughs	35,214	34,699	33,009	34,056	29,356	36,731	37,760	44,748	53,317	52,587	44,808	39,366
10 All others ⁵	24,531	24,540	25,734	25,866	27,158	27,381	30,345	29,885	33,265	29,975	28,406	25,834
Other money market instruments												
11 Certificates of deposit	2,907	3,571	3,212	3,203	3,681	3,280	2,673	3,251	2,705	3,363	3,428	3,489
12 Commercial paper	6,947	6,911	6,237	5,145	6,066	6,950	6,668	7,083	7,522	6,456	7,595	7,587
13 Bankers acceptances	672	987	1,138	972	862	1,048	1,114	1,135	1,103	1,287	1,432	1,183
FUTURES AND FORWARD POSITIONS⁴												
<i>By type of deliverable security</i>												
U.S. Treasury securities												
14 Bills	-4,355	-5,805	-5,103	-7,951	-5,222	-5,751	-6,396	-7,235	-4,347	4,571	4,475	205
Coupon securities, by maturity												
15 Less than 3.5 years	1,488	839	-568	-1,433	-1,555	-3,212	-1,787	-1,748	-1,854	-618	-952	-1,505
16 3.5 to 7.5 years	2,352	2,513	4,333	4,857	4,626	3,432	3,987	3,313	799	2,548	1,646	557
17 7.5 to 15 years	3,002	1,851	2,954	4,385	4,409	2,013	4,206	6,863	8,059	10,412	10,952	8,412
18 15 years or more	-6,174	-3,781	-5,119	-5,108	-4,642	-6,174	-6,450	-7,982	-6,497	-3,029	-1,670	-4,031
Federal agency securities												
Debt, by maturity												
19 Less than 3.5 years	-37	-50	-194	-285	-207	38	4	-18	107	26	15	34
20 3.5 to 7.5 years	-11	-12	-39	-50	-111	-33	-72	11	-7	-111	68	90
21 7.5 years or more	20	22	33	-74	-85	85	33	36	0	26	-8	48
Mortgage-backed												
22 Pass-throughs	-12,103	-14,374	-13,086	-12,900	-6,916	-15,023	-20,369	-26,253	-40,809	-37,665	-21,894	-11,058
23 All others ⁵	1,450	3,326	3,376	4,770	1,773	1,764	2,782	5,513	9,255	12,510	7,195	4,423
24 Certificates of deposit	-66,597	-117,589	-156,617	-160,971	-155,044	-149,595	-179,046	-199,808	-215,144	-226,017	-226,180	-227,414

24. U.S. government securities dealers, 1993 — Continued

B. Positions⁶ — Continued

Millions of dollars, averages of daily figures

Item	Week ending Wednesday										
	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	Mar. 10	Mar. 17
NET IMMEDIATE POSITIONS⁷											
<i>By type of security</i>											
U.S. Treasury securities											
1 Bills	19,442	14,028	9,047	2,922	2,671	6,481	9,052	7,567	10,442	8,890	9,576
Coupon securities, by maturity											
2 Less than 3.5 years	-2,385	-4,343	-9,699	-3,167	-1,257	1,001	-3,186	3,014	5,028	1,793	-3,334
3 3.5 to 7.5 years	-7,193	-8,986	-8,902	-6,680	-7,477	-11,500	-14,471	-9,228	-8,561	-12,575	-15,080
4 7.5 to 15 years	-12,355	-14,007	-14,080	-14,357	-12,296	-7,470	-9,376	-10,188	-11,245	-8,861	-9,285
5 15 years or more	7,216	5,863	8,024	7,567	6,194	6,230	8,957	6,671	6,988	9,114	9,691
Federal agency securities											
Debt, by maturity											
6 Less than 3.5 years	4,750	3,210	6,191	5,217	8,112	7,881	7,125	4,245	6,943	6,310	8,741
7 3.5 to 7.5 years	2,924	2,779	2,538	2,515	2,188	2,545	2,169	3,239	3,397	3,303	3,411
8 7.5 years or more	3,681	3,803	3,701	4,034	3,750	3,440	3,424	4,188	4,524	4,772	4,801
Mortgage-backed											
9 Pass-throughs	23,951	39,588	39,619	37,368	32,976	40,227	35,792	32,868	27,607	42,168	37,448
10 All others ⁸	24,367	24,215	25,127	24,844	23,742	23,289	24,701	24,068	27,871	23,639	24,782
Other money market instruments											
11 Certificates of deposit	2,563	2,372	2,978	3,258	3,623	3,035	3,463	3,913	4,063	3,127	2,652
12 Commercial paper	8,198	5,310	6,836	6,960	8,109	7,338	7,348	5,428	7,097	6,426	6,261
13 Bankers acceptances	766	505	638	710	814	811	1,222	919	1,133	1,002	1,096
FUTURES AND FORWARD POSITIONS⁴											
<i>By type of deliverable security</i>											
U.S. Treasury securities											
14 Bills	-2,120	-4,844	-5,943	-4,156	-4,422	-4,800	-5,672	-7,199	-6,392	-4,055	-4,647
Coupon securities, by maturity											
15 Less than 3.5 years	630	1,998	1,109	2,089	1,495	1,558	1,455	133	-757	-181	166
16 3.5 to 7.5 years	2,593	3,153	2,394	2,165	844	2,467	3,008	3,031	2,075	4,703	3,729
17 7.5 to 15 years	3,700	4,124	2,503	1,891	2,811	1,747	1,428	2,084	1,645	1,056	2,453
18 15 years or more	-6,670	-4,733	-7,642	-6,312	-5,142	-3,844	-5,207	-2,241	-2,849	-4,024	-7,131
Federal agency securities											
Debt, by maturity											
19 Less than 3.5 years	-18	-1	-85	-62	-1	38	46	-300	29	0	-295
20 3.5 to 7.5 years	-42	31	109	-93	-108	2	29	-35	1	-23	-77
21 7.5 years or more	-42	-60	113	103	-55	117	-24	19	-3	64	170
Mortgage-backed											
22 Pass-throughs	-909	-14,631	-16,700	-14,886	-11,557	-20,522	-14,965	-11,743	-9,299	-20,251	-17,652
23 All others ⁸	257	1,025	1,964	2,124	1,908	2,810	4,003	5,198	832	1,119	4,034
24 Certificates of deposit	-60,181	-66,521	-65,954	-70,855	-70,026	-99,094	-112,864	-143,753	-148,110	-141,272	-155,743

24. U.S. government securities dealers, 1993 — Continued

B. Positions⁶ — Continued

Millions of dollars, averages of daily figures

Item	Week ending Wednesday										
	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19	May 26	June 2
NET IMMEDIATE POSITIONS⁷											
<i>By type of security</i>											
U.S. Treasury securities											
1 Bills	16,585	20,479	21,071	21,266	17,886	15,044	13,757	4,816	8,062	5,285	10,408
Coupon securities, by maturity											
2 Less than 3.5 years	2,800	3,798	2,930	2,429	-478	5,944	6,259	11,219	8,007	13,584	11,734
3 3.5 to 7.5 years	-15,846	-15,290	-18,071	-15,721	-17,141	-17,266	-16,702	-17,854	-23,033	-20,542	-20,726
4 7.5 to 15 years	-11,208	-11,168	-11,541	-13,929	-13,214	-12,886	-11,602	-6,990	-8,787	-11,841	-13,124
5 15 years or more	10,122	9,424	9,446	9,922	9,662	8,198	8,576	7,712	7,441	7,691	10,600
Federal agency securities											
Debt, by maturity											
6 Less than 3.5 years	5,658	4,936	7,305	8,193	5,344	5,282	4,269	5,905	3,824	6,814	5,949
7 3.5 to 7.5 years	3,372	3,216	3,136	3,198	3,203	3,082	3,508	3,183	2,603	2,367	2,357
8 7.5 years or more	5,217	4,922	4,196	4,232	3,920	3,637	3,350	3,432	2,936	2,396	2,678
Mortgage-backed											
9 Pass-throughs	32,746	21,988	35,026	39,434	36,431	28,627	22,530	40,102	29,843	28,498	21,660
10 All others ⁸	24,828	28,773	26,683	25,931	25,317	24,979	27,808	26,619	25,617	27,363	29,135
Other money market instruments											
11 Certificates of deposit	2,987	3,719	2,438	3,506	3,310	3,538	3,280	2,699	3,544	4,602	4,357
12 Commercial paper	5,883	6,008	4,725	5,948	4,879	5,165	4,671	5,403	5,387	7,245	7,687
13 Bankers acceptances	1,247	1,208	1,197	1,130	941	733	574	739	921	921	1,159
FUTURES AND FORWARD POSITIONS⁴											
<i>By type of deliverable security</i>											
U.S. Treasury securities											
14 Bills	-5,860	-5,297	-6,419	-7,161	-7,785	-9,765	-10,315	-8,312	-2,732	-2,851	-2,610
Coupon securities, by maturity											
15 Less than 3.5 years	-394	-1,781	-1,958	-1,624	-1,592	-852	-409	-1,679	-1,376	-1,403	-2,993
16 3.5 to 7.5 years	4,474	5,392	5,070	3,982	5,100	5,498	4,086	4,763	5,267	4,949	3,627
17 7.5 to 15 years	3,617	5,250	4,761	3,744	4,208	4,689	4,861	3,877	5,681	3,744	3,855
18 15 years or more	-4,894	-5,399	-4,601	-6,411	-5,237	-4,373	-4,441	-5,644	-4,243	-3,857	-5,099
Federal agency securities											
Debt, by maturity											
19 Less than 3.5 years	-303	-275	-41	-6	-35	-897	-844	-261	18	-97	38
20 3.5 to 7.5 years	-24	-49	89	-17	-259	8	-128	-93	-71	-143	-133
21 7.5 years or more	-43	-44	-73	-70	-64	-101	-27	-100	-220	-20	-21
Mortgage-backed											
22 Pass-throughs	-12,454	-3,608	-16,638	-17,114	-14,919	-5,723	-3,124	-18,952	-7,426	-3,061	1,462
23 All others ⁸	5,787	3,655	4,130	3,693	4,364	7,360	3,139	2,907	2,164	1,135	-837
24 Certificates of deposit	-167,837	-165,264	-171,999	-163,417	-150,788	-162,246	-144,995	-161,008	-161,550	-154,231	-148,775

24. U.S. government securities dealers, 1993 — Continued

B. Positions⁶ — Continued

Millions of dollars, averages of daily figures

Item	Week ending Wednesday									
	June 9	June 16	June 23	June 30	July 7	July 14	July 21	July 28	Aug. 4	Aug. 11
NET IMMEDIATE POSITIONS⁷										
<i>By type of security</i>										
U.S. Treasury securities										
1 Bills	-268	3,776	7,002	7,941	8,968	4,170	2,652	4,908	7,433	7,339
Coupon securities, by maturity										
2 Less than 3.5 years	9,691	8,957	14,549	10,515	13,202	11,217	6,778	9,169	6,304	8,639
3 3.5 to 7.5 years	-20,498	-16,896	-14,357	-14,235	-14,839	-17,558	-18,842	-19,275	-17,601	-20,771
4 7.5 to 15 years	-11,570	-12,150	-10,155	-5,448	-5,764	-4,115	-6,350	-4,118	-4,737	-1,407
5 15 years or more	11,238	12,065	10,692	13,621	11,248	13,652	10,276	8,546	4,849	4,645
Federal agency securities										
Debt, by maturity										
6 Less than 3.5 years	6,230	6,744	7,710	5,808	7,203	8,555	7,155	7,621	10,627	9,916
7 3.5 to 7.5 years	1,604	2,227	2,297	2,591	2,921	2,969	3,165	3,068	3,019	2,932
8 7.5 years or more	2,754	2,832	2,825	3,319	3,602	3,644	3,455	3,549	3,613	3,577
Mortgage-backed										
9 Pass-throughs	36,490	44,287	39,859	30,596	27,987	40,975	42,297	41,327	34,151	44,214
10 All others ⁸	26,877	24,848	24,899	32,398	32,594	31,102	29,440	28,865	28,897	28,454
Other money market instruments										
11 Certificates of deposit	3,247	3,386	2,555	3,625	2,727	2,488	2,337	2,795	3,479	2,584
12 Commercial paper	6,504	7,996	5,721	7,368	6,761	6,909	5,967	6,553	7,792	7,095
13 Bankers acceptances	1,024	989	994	1,152	1,286	1,273	940	935	1,168	1,211
FUTURES AND FORWARD POSITIONS⁹										
<i>By type of deliverable security</i>										
U.S. Treasury securities										
14 Bills	-2,373	-4,896	-8,102	-8,531	-6,953	-6,306	-6,912	-5,912	-5,230	-5,999
Coupon securities, by maturity										
15 Less than 3.5 years	-3,261	-4,597	-2,900	-2,154	-1,714	-1,926	-1,770	-1,733	-1,795	-2,544
16 3.5 to 7.5 years	3,620	3,441	3,515	3,098	3,033	4,348	4,212	4,397	3,890	3,917
17 7.5 to 15 years	3,400	1,789	1,148	1,187	887	1,469	6,635	6,365	7,633	8,332
18 15 years or more	-5,275	-6,255	-6,188	-7,285	-5,482	-7,885	-5,054	-7,317	-6,591	-8,032
Federal agency securities										
Debt, by maturity										
19 Less than 3.5 years	403	81	-104	-229	30	122	56	-186	-11	37
20 3.5 to 7.5 years	-102	60	-65	3	-11	19	-236	-42	-113	5
21 7.5 years or more	-45	93	131	190	-28	27	55	72	48	-3
Mortgage-backed										
22 Pass-throughs	-13,453	-20,674	-17,761	-12,916	-9,915	-24,769	-25,928	-23,459	-14,319	-27,181
23 All others ⁸	977	1,930	2,615	2,278	1,565	756	4,754	4,194	2,456	6,390
24 Certificates of deposit	-152,557	-144,404	-145,753	-155,901	-169,169	-174,283	-180,129	-192,513	-179,257	-207,130

24. U.S. government securities dealers, 1993 — Continued

B. Positions⁶ — Continued

Millions of dollars, averages of daily figures

Item	Week ending Wednesday									
	Aug. 18	Aug. 25	Sept. 1	Sept. 8	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20
NET IMMEDIATE POSITIONS⁷										
<i>By type of security</i>										
U.S. Treasury securities										
1 Bills	5,855	13,325	7,090	3,314	7,164	12,572	1,644	4,061	2,934	7,805
Coupon securities, by maturity										
2 Less than 3.5 years	5,775	11,819	4,651	8,237	-1,163	641	208	-5,157	-5,874	-4,378
3 3.5 to 7.5 years	-24,786	-23,213	-21,064	-21,098	-23,589	-21,031	-17,869	-19,574	-20,281	-23,968
4 7.5 to 15 years	-597	-603	-842	-896	-3,389	-3,149	-5,079	-7,003	-5,864	-6,536
5 15 years or more	8,882	6,516	8,981	10,813	12,026	10,656	8,105	8,595	7,438	5,748
Federal agency securities										
Debt, by maturity										
6 Less than 3.5 years	9,409	9,588	8,767	10,139	10,082	7,992	10,876	10,842	10,062	9,713
7 3.5 to 7.5 years	2,880	2,966	3,044	3,160	3,221	3,296	3,675	3,577	3,576	3,195
8 7.5 years or more	3,775	3,887	4,011	4,409	4,006	3,783	4,081	4,417	4,728	4,711
Mortgage-backed										
9 Pass-throughs	49,801	50,430	39,910	45,730	60,078	58,332	52,459	43,411	56,529	55,381
10 All others ⁸	29,297	29,472	33,382	35,952	35,459	35,482	26,460	31,082	30,043	28,936
Other money market instruments										
11 Certificates of deposit	3,574	3,599	3,096	2,910	2,518	2,621	2,545	3,903	3,558	2,937
12 Commercial paper	6,571	5,864	8,617	6,642	10,204	7,340	5,796	7,171	6,399	5,908
13 Bankers acceptances	1,399	949	931	1,097	1,016	1,051	1,242	1,307	1,515	1,441
FUTURES AND FORWARD POSITIONS⁴										
<i>By type of deliverable security</i>										
U.S. Treasury securities										
14 Bills	-10,144	-7,834	-5,920	-4,695	-6,187	-6,707	-494	2,085	2,336	3,588
Coupon securities, by maturity										
15 Less than 3.5 years	-1,523	-1,224	-1,660	-1,989	-2,642	-1,790	-1,179	-773	-364	-952
16 3.5 to 7.5 years	4,965	3,225	398	253	2,172	874	-111	1,269	1,882	2,971
17 7.5 to 15 years	5,739	5,951	7,012	7,483	8,862	8,100	7,790	9,106	8,559	9,465
18 15 years or more	-9,050	-9,200	-6,182	-8,263	-7,016	-6,963	-4,062	-4,595	-4,069	-3,443
Federal agency securities										
Debt, by maturity										
19 Less than 3.5 years	-172	25	44	120	187	83	32	209	-68	-120
20 3.5 to 7.5 years	115	36	-52	-56	94	-19	-23	-123	-150	-153
21 7.5 years or more	32	-9	132	30	16	-91	30	-27	12	114
Mortgage-backed										
22 Pass-throughs	-31,780	-29,796	-22,547	-31,821	-48,895	-45,603	-40,809	-31,831	-41,628	-41,404
23 All others ⁸	7,824	5,574	3,759	3,980	7,335	10,297	15,871	11,497	12,060	14,374
24 Certificates of deposit	-202,937	-201,245	-199,641	-228,043	-220,224	-207,312	-206,208	-222,177	-221,581	-222,211

24. U.S. government securities dealers, 1993 — Continued

B. Positions⁶ — Continued

Millions of dollars, averages of daily figures

Item	Week ending Wednesday									
	Oct. 27	Nov. 3	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
NET IMMEDIATE POSITIONS⁷										
<i>By type of security</i>										
U.S. Treasury securities										
1 Bills	-135	-4,788	18,547	21,360	19,520	13,370	13,655	21,762	16,961	9,657
<i>Coupon securities, by maturity</i>										
2 Less than 3.5 years	2,257	-689	2	-6,995	-2,301	-7,960	-11,761	-10,823	-4,585	-4,592
3 3.5 to 7.5 years	-25,207	-23,275	-26,574	-26,279	-23,562	-22,120	-22,873	-20,969	-15,272	-16,051
4 7.5 to 15 years	-7,454	-5,902	488	379	-428	-2,009	-331	-1,680	-3,332	-1,895
5 15 years or more	4,552	5,302	4,827	2,802	2,297	1,019	2,053	-1,987	-31	3,421
Federal agency securities										
<i>Debt, by maturity</i>										
6 Less than 3.5 years	12,899	11,900	10,798	7,513	9,910	8,028	6,542	9,113	10,756	6,996
7 3.5 to 7.5 years	3,243	3,257	3,124	3,187	3,136	3,295	3,546	3,398	3,516	3,124
8 7.5 years or more	4,220	4,321	4,025	4,107	3,934	4,206	4,354	4,371	4,754	4,738
<i>Mortgage-backed</i>										
9 Pass-throughs	58,632	43,983	50,417	50,686	48,385	27,645	37,094	39,944	42,441	39,905
10 All others ⁸	28,348	32,863	30,832	27,534	25,609	27,630	26,479	27,004	23,608	24,151
<i>Other money market instruments</i>										
11 Certificates of deposit	3,178	3,280	3,424	3,125	3,410	3,879	2,939	3,210	4,003	3,557
12 Commercial paper	6,089	7,082	7,327	6,036	7,991	9,522	5,806	10,059	7,984	6,758
13 Bankers acceptances	1,021	1,056	1,505	1,463	1,438	1,490	1,383	1,200	1,054	1,132
FUTURES AND FORWARD POSITIONS⁴										
<i>By type of deliverable security</i>										
U.S. Treasury securities										
14 Bills	7,703	8,450	5,986	3,718	4,263	1,855	-1,999	-1,708	1,514	2,149
<i>Coupon securities, by maturity</i>										
15 Less than 3.5 years	-526	-407	-472	-532	-2,131	-901	-2,150	-1,965	-1,461	-802
16 3.5 to 7.5 years	3,662	2,943	2,638	1,465	1,428	307	1,380	982	-156	-446
17 7.5 to 15 years	12,622	13,402	11,828	10,312	10,539	9,931	8,750	9,083	7,424	7,855
18 15 years or more	-896	-1,869	-985	-290	-2,942	-2,496	-3,941	-2,877	-4,551	-5,745
Federal agency securities										
<i>Debt, by maturity</i>										
19 Less than 3.5 years	-14	242	37	17	-113	23	13	-25	18	41
20 3.5 to 7.5 years	-40	-77	-50	157	201	18	-32	-7	-6	354
21 7.5 years or more	27	-28	-28	-15	60	-47	-17	158	-5	80
<i>Mortgage-backed</i>										
22 Pass-throughs	-42,171	-25,050	-33,068	-26,832	-21,089	-2,456	-13,310	-10,046	-12,517	-8,965
23 All others ⁸	13,822	9,259	8,106	7,751	7,551	4,035	3,794	3,202	5,848	6,095
24 Certificates of deposit	-242,407	-217,517	-237,362	-228,654	-216,838	-225,477	-232,840	-229,415	-223,011	-228,009

C. Financing⁸

Millions of dollars, averages of daily figures

Source	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Reverse repurchase agreements</i>												
1 Overnight and continuing	230,130	230,919	233,038	223,214	223,931	221,171	243,489	239,410	234,170	236,648	228,498	224,382
2 Term	345,749	364,102	360,955	393,238	373,495	370,986	404,247	379,544	380,500	410,564	407,032	392,710
<i>Repurchase agreements</i>												
3 Overnight and continuing	387,080	404,809	403,942	409,248	408,629	410,307	451,023	451,343	446,614	439,246	435,112	441,518
4 Term	328,425	351,505	349,516	369,910	349,959	340,843	368,994	351,534	349,000	371,044	378,740	368,885
<i>Securities borrowed</i>												
5 Overnight and continuing	102,138	113,700	115,244	117,774	123,353	129,101	128,430	132,977	133,430	136,755	136,950	142,200
6 Term	52,406	52,467	40,753	44,365	42,805	41,518	46,688	44,538	41,318	43,641	49,389	49,185
<i>Securities loaned</i>												
7 Overnight and continuing	3,724	3,898	3,504	4,762	5,055	4,774	5,355	5,760	6,593	5,857	5,109	4,744
8 Term	351	467	482	587	938	639	773	981	1,477	1,710	349	302
<i>Collateralized loans</i>												
9 Overnight and continuing	16,872	16,403	14,209	14,434	14,538	14,128	16,152	14,877	16,062	16,407	13,409	16,326
MEMO: Matched book⁹												
<i>Reverse repurchase agreements</i>												
10 Overnight and continuing	165,461	160,307	156,399	148,137	146,741	149,942	160,718	161,279	155,845	156,739	156,898	153,280
11 Term	304,082	318,532	313,182	341,856	321,698	317,835	353,605	327,717	327,582	359,750	361,656	345,268
<i>Repurchase agreements</i>												
12 Overnight and continuing	213,822	219,777	214,034	205,790	213,000	210,760	228,273	222,228	210,757	229,152	220,125	210,901
13 Term	252,586	269,264	266,309	284,116	260,053	256,609	280,119	264,038	261,225	280,836	285,299	275,439

24. U.S. government securities dealers, 1993 — Continued
C. Financing^a — Continued

Millions of dollars, averages of daily figures

Source	Week ending Wednesday												
	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	Mar. 10	Mar. 17	Mar. 24	Mar. 31
<i>Reverse repurchase agreements</i>													
1 Overnight and continuing	233,415	225,690	231,930	228,587	232,519	219,987	247,572	223,160	233,287	246,770	238,647	226,850	219,779
2 Term	301,084	346,436	340,655	372,359	373,888	398,647	339,373	363,266	341,048	371,688	391,491	384,258	304,913
<i>Repurchase agreements</i>													
3 Overnight and continuing	379,611	372,873	399,578	388,666	398,496	393,011	415,205	402,444	416,133	419,689	422,128	395,822	372,903
4 Term	281,258	322,562	325,477	364,037	352,277	382,749	335,085	352,857	322,617	355,986	380,850	382,400	290,358
<i>Securities borrowed</i>													
5 Overnight and continuing	97,859	98,325	101,751	106,205	108,787	108,642	112,995	118,472	119,119	117,135	117,945	116,661	107,573
6 Term	49,658	52,807	51,311	55,641	52,082	56,900	52,575	53,055	43,779	42,739	40,464	40,793	37,719
<i>Securities loaned</i>													
7 Overnight and continuing	3,721	3,418	4,725	3,071	3,654	3,312	4,105	4,066	4,450	3,473	3,810	3,123	3,206
8 Term	211	200	359	495	560	226	221	580	1,053	277	358	871	179
<i>Collateralized loans</i>													
9 Overnight and continuing	17,847	16,345	17,015	17,047	15,779	15,916	18,603	15,882	14,782	16,056	13,539	14,038	12,959
MEMO: Matched book ⁹													
<i>Reverse repurchase agreements</i>													
10 Overnight and continuing	171,161	161,781	165,648	162,608	168,015	153,479	167,154	155,501	162,900	165,690	161,751	153,439	141,932
11 Term	268,967	306,008	297,685	326,182	325,904	349,634	294,280	319,277	299,710	324,799	337,177	334,974	261,551
<i>Repurchase agreements</i>													
12 Overnight and continuing	207,910	214,010	219,303	207,615	223,634	221,238	219,287	216,320	221,237	223,328	217,449	207,526	204,748
13 Term	213,281	247,770	246,506	282,886	277,589	298,627	254,318	266,456	242,707	273,160	293,100	292,588	216,502
	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30
<i>Reverse repurchase agreements</i>													
1 Overnight and continuing	237,057	225,016	217,913	214,686	216,856	228,208	235,710	209,018	229,404	223,498	228,081	217,109	213,645
2 Term	386,911	388,465	392,306	406,831	387,767	409,092	357,602	365,809	342,400	375,852	394,328	392,882	329,050
<i>Repurchase agreements</i>													
3 Overnight and continuing	395,432	417,640	416,451	411,248	396,019	405,622	430,431	397,699	410,226	404,254	428,873	413,166	394,959
4 Term	371,382	361,406	368,604	382,550	354,857	388,895	337,094	351,046	307,037	342,291	360,602	369,049	301,088
<i>Securities borrowed</i>													
5 Overnight and continuing	113,794	118,011	120,540	117,993	120,427	120,229	125,020	123,144	128,611	132,690	132,367	130,809	120,678
6 Term	41,060	42,219	44,619	49,794	43,553	43,315	41,154	45,152	40,368	39,756	41,689	43,267	41,689
<i>Securities loaned</i>													
7 Overnight and continuing	3,771	5,409	4,569	5,380	4,484	4,668	5,358	5,581	5,007	4,311	4,997	4,662	5,058
8 Term	148	288	1,064	874	489	1,189	1,221	1,025	518	360	793	665	772
<i>Collateralized loans</i>													
9 Overnight and continuing	12,738	13,696	14,159	17,090	14,622	15,839	14,596	14,483	12,630	14,508	16,428	14,579	11,427
MEMO: Matched book ⁹													
<i>Reverse repurchase agreements</i>													
10 Overnight and continuing	152,495	154,922	148,784	138,578	140,334	142,860	152,953	141,791	156,812	152,901	155,918	152,407	136,578
11 Term	336,996	334,621	341,050	356,218	336,744	356,067	303,795	314,935	293,069	320,084	339,480	336,714	282,136
<i>Repurchase agreements</i>													
12 Overnight and continuing	199,655	204,619	208,893	207,705	213,805	215,100	212,746	204,946	220,885	214,806	223,489	203,607	198,247
13 Term	289,674	279,808	282,535	289,461	266,567	290,104	246,435	257,076	234,699	257,120	270,725	283,599	221,250

24. U.S. government securities dealers, 1993 — Continued

C. Financing⁸ — Continued

Millions of dollars, averages of daily figures

Source	Week ending Wednesday												
	July 7	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept 1	Sept. 8	Sept. 15	Sept. 22	Sept. 29
<i>Reverse repurchase agreements</i>													
1 Overnight and continuing	235,842	247,901	248,270	238,908	250,568	241,294	253,055	227,584	227,653	238,451	242,111	227,919	229,497
2 Term	383,677	414,509	404,744	417,346	396,574	414,021	360,713	383,362	345,485	361,833	375,761	395,438	391,707
<i>Repurchase agreements</i>													
3 Overnight and continuing	443,644	443,014	470,853	447,265	449,425	433,283	476,170	446,043	450,911	452,010	465,739	444,953	426,059
4 Term	345,353	376,738	369,508	388,311	359,818	387,704	330,685	366,400	310,794	321,633	340,023	374,215	365,535
<i>Securities borrowed</i>													
5 Overnight and continuing	123,247	127,851	127,866	134,784	128,368	130,948	135,251	132,500	136,318	137,977	139,497	131,337	124,885
6 Term	44,946	48,401	47,380	47,174	44,012	44,527	42,425	46,247	45,374	41,945	41,577	40,221	40,919
<i>Securities loaned</i>													
7 Overnight and continuing	5,200	4,721	4,937	6,383	5,776	5,634	5,219	5,449	6,891	5,735	6,330	7,869	6,511
8 Term	806	561	752	964	790	864	1,062	1,057	1,061	1,136	1,612	1,799	1,377
<i>Collateralized loans</i>													
9 Overnight and continuing	13,600	18,267	16,190	17,972	12,837	16,584	17,287	15,030	11,253	15,212	14,961	15,853	18,739
MEMO: Matched book ⁹													
<i>Reverse repurchase agreements</i>													
10 Overnight and continuing	151,832	157,615	168,728	162,660	165,466	160,017	174,110	154,801	152,546	153,858	159,461	156,580	154,674
11 Term	335,783	367,122	354,888	361,875	341,362	359,696	309,357	333,230	296,302	315,896	323,769	339,336	332,919
<i>Repurchase agreements</i>													
12 Overnight and continuing	215,874	228,842	237,251	228,108	235,313	224,238	240,637	209,668	204,334	214,906	212,945	209,457	205,776
13 Term	258,419	292,224	281,577	290,090	275,838	297,130	242,220	275,062	230,159	240,693	253,881	279,573	274,328
	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
<i>Reverse repurchase agreements</i>													
1 Overnight and continuing	231,593	240,192	236,808	232,176	245,571	232,467	239,343	203,611	231,714	226,668	239,878	218,190	210,271
2 Term	396,329	408,239	412,073	416,853	422,340	442,197	398,123	409,172	366,248	392,062	399,618	401,351	389,819
<i>Repurchase agreements</i>													
3 Overnight and continuing	426,195	439,063	446,985	433,123	456,311	428,655	462,840	385,109	458,032	429,670	478,417	439,708	416,722
4 Term	349,377	363,652	369,176	398,572	371,573	410,277	360,752	424,298	313,363	355,119	362,142	399,842	382,284
<i>Securities borrowed</i>													
5 Overnight and continuing	130,709	135,770	139,192	137,428	142,106	137,124	138,407	129,723	140,899	139,400	143,859	146,165	138,932
6 Term	41,543	42,445	43,227	46,094	45,315	47,586	47,288	55,706	48,613	51,193	49,675	48,665	47,525
<i>Securities loaned</i>													
7 Overnight and continuing	5,773	6,592	5,119	6,318	5,185	4,180	5,238	5,544	5,496	4,609	4,471	4,095	5,676
8 Term	1,790	1,722	1,766	2,432	211	924	178	184	141	211	325	371	364
<i>Collateralized loans</i>													
9 Overnight and continuing	17,252	17,334	19,241	14,485	11,925	14,643	14,447	13,135	11,818	15,896	15,134	15,436	18,403
MEMO: Matched book ⁹													
<i>Reverse repurchase agreements</i>													
10 Overnight and continuing	150,791	153,675	160,494	154,494	168,377	155,375	162,316	145,938	159,402	157,012	158,680	152,487	141,053
11 Term	347,722	360,050	359,262	364,361	370,054	394,285	353,568	364,702	325,273	345,235	352,688	352,448	339,550
<i>Repurchase agreements</i>													
12 Overnight and continuing	216,780	228,436	234,458	226,852	243,701	219,550	233,271	188,488	230,579	221,064	218,183	200,899	195,575
13 Term	267,271	282,793	278,640	290,403	284,858	317,880	266,459	311,980	238,359	265,942	270,309	299,486	282,924

25. Debt of federal and federally sponsored credit agencies, 1993

Millions of dollars, end of period

Agency	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies	487,331	494,739	494,656	502,368	509,632	512,072	522,494	544,642	555,193	564,956	568,021	570,711
2 Federal agencies	41,641	42,115	42,051	42,619	42,738	42,218	44,656	44,816	43,753	43,796	44,055	45,193
3 Defense Department ¹	7	7	7	7	7	7	7	7	7	7	7	6
4 Export-Import Bank ^{2,3}	7,208	7,208	6,749	6,749	6,749	6,258	6,258	6,258	5,801	5,801	5,801	5,315
5 Federal Housing Administration ⁴	231	237	259	263	271	283	97	154	213	243	255	255
6 Government National Mortgage Association certificates of participation ⁵	0	0	0	0	0	0	0	0	0	0	0	0
7 Postal Service ⁶	10,660	10,660	10,440	10,440	10,440	10,182	10,182	10,182	9,732	9,732	9,732	9,732
8 Tennessee Valley Authority	23,535	24,003	24,596	25,160	25,271	25,488	28,112	28,215	28,000	28,016	28,260	29,885
9 United States Railway Association ⁶	0	0	0	0	0	0	0	0	0	0	0	0
10 Federally sponsored agencies ⁷	445,690	452,624	452,605	459,749	466,894	469,854	477,838	499,826	511,440	521,160	523,966	525,518
11 Federal Home Loan Banks	113,253	113,347	115,272	117,363	120,172	127,289	125,448	129,808	132,651	133,365	139,364	141,577
12 Federal Home Loan Mortgage Corporation	34,479	44,490	41,183	47,903	46,555	35,572	42,291	55,421	52,702	63,427	56,809	49,993
13 Federal National Mortgage Association	165,958	163,538	165,818	165,135	170,768	176,527	180,730	184,924	195,786	193,925	195,165	201,112
14 Farm Credit Banks ⁸	52,264	51,502	51,630	51,210	51,538	51,686	51,698	51,406	51,636	51,759	51,861	53,123
15 Student Loan Marketing Association ⁹	39,812	39,822	38,776	38,209	37,967	38,884	37,801	38,397	38,795	38,790	40,840	39,784
16 Financing Corporation ¹⁰	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 ¹¹	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261
18 Resolution Funding Corporation ¹²	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996
MEMO												
19 Federal Financing Bank debt¹³	151,059	147,464	146,097	140,807	137,215	132,953	132,307	128,616	129,329	127,348	126,490	128,187
<i>Lending to federal and federally sponsored agencies</i>												
20 Export-Import Bank ³	7,202	7,202	6,743	6,743	6,743	6,252	6,252	6,252	5,795	5,795	5,795	5,309
21 Postal Service ⁶	10,440	10,440	10,440	10,440	10,440	10,182	10,182	10,182	9,732	9,732	9,732	9,732
22 Student Loan Marketing Association	4,790	4,790	4,790	4,790	4,790	4,790	4,790	4,790	4,790	4,760	4,760	4,760
23 Tennessee Valley Authority	6,825	6,825	6,675	6,675	6,575	6,575	6,575	6,325	6,325	6,325	6,325	6,325
24 United States Railway Association ⁶	0	0	0	0	0	0	0	0	0	0	0	0
<i>Other lending¹⁴</i>												
25 Farmers Home Administration	42,979	42,979	42,979	41,629	40,379	39,729	39,129	38,619	38,619	38,619	38,619	38,619
26 Rural Electrification Administration	18,037	18,036	17,966	18,008	17,970	17,895	17,883	17,897	17,653	17,561	17,561	17,578
27 Other	60,786	57,192	56,504	52,522	50,318	47,530	47,496	44,551	46,415	44,556	43,698	45,864

26. New security issues of tax-exempt state and local governments, 1993

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, new and refunding¹	279,945	17,946	18,347	29,019	21,419	27,395	29,276	24,087	24,438	23,504	21,900	18,094	24,520
<i>By type of issue</i>													
2 General obligation	90,599	4,860	7,045	8,889	9,051	9,846	9,614	8,537	6,414	5,884	7,495	6,422	6,542
3 Revenue	189,346	13,086	11,302	20,130	12,368	17,549	19,662	15,550	18,024	17,620	14,405	11,672	17,978
<i>By type of issuer</i>													
4 State	27,999	1,339	3,485	2,127	1,622	2,856	3,510	2,675	2,287	2,745	3,203	885	1,265
5 Special district and statutory authority ²	178,714	12,588	10,147	19,950	12,800	17,800	18,402	14,735	15,716	15,115	12,400	12,663	16,398
6 Municipality, county, or township	73,232	4,019	4,715	6,942	6,997	6,739	7,364	6,677	6,435	5,644	6,297	4,546	6,857
7 Issues for new capital	91,434	5,687	4,907	9,369	4,805	8,115	9,502	8,751	8,001	8,759	7,261	6,734	9,543
<i>By use of proceeds</i>													
8 Education	16,831	916	1,209	1,213	973	1,712	2,433	1,562	1,761	1,792	551	1,455	1,254
9 Transportation	9,167	819	123	2,042	752	674	911	578	1,014	675	345	979	255
10 Utilities and conservation	12,014	944	397	699	573	958	1,876	927	1,602	1,270	635	703	1,430
11 Social welfare	13,837	838	641	1,353	833	1,121	1,420	1,587	575	1,721	1,581	597	1,570
12 Industrial aid	6,862	303	144	770	408	561	475	366	348	471	551	992	1,473
13 Other purposes	32,723	1,867	2,393	3,292	1,266	3,089	2,387	3,731	2,701	2,830	3,598	2,008	3,561

27. New security issues of U.S. corporations, 1993

Millions of dollars

Type of issue, offering, or issuer	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All Issues ¹	764,509	50,736	59,487	56,929	40,439	43,491	66,829	47,778	52,507	64,273	55,944	54,736	44,344
2 Bonds ²	641,500	45,502	49,427	48,091	34,188	34,483	56,370	37,982	43,240	53,615	45,409	43,137	33,813
<i>By type of offering</i>													
3 Public, domestic	486,881	41,624	47,274	43,350	30,984	31,329	51,943	37,342	39,999	48,910	42,446	39,448	32,232
4 Private placement, domestic ³	116,240	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	38,379	3,879	2,153	4,741	3,204	3,154	4,427	640	3,241	4,705	2,963	3,689	1,582
<i>By industry group</i>													
6 Manufacturing	88,002	9,393	8,150	8,707	6,275	3,750	8,707	2,498	6,132	4,036	3,273	3,334	3,068
7 Commercial and miscellaneous	60,443	3,084	2,298	2,765	2,219	3,015	2,530	4,735	2,331	2,378	6,306	3,078	2,525
8 Transportation	10,756	340	278	1,092	123	685	948	611	723	288	1,416	648	895
9 Public utility	56,272	4,282	5,624	7,058	5,767	3,017	5,874	5,797	3,474	5,163	2,585	1,763	2,336
10 Communication	31,950	3,019	2,890	3,270	2,015	1,820	2,473	2,331	2,979	2,237	2,991	1,015	2,001
11 Real estate and financial	394,076	25,384	30,187	25,200	17,788	22,196	35,838	22,010	27,601	39,513	28,840	33,299	22,989
12 Stocks ²	n.a.	5,234	10,060	8,838	6,251	9,008	10,459	9,796	9,267	10,658	10,535	11,599	10,531
<i>By type of offering</i>													
13 Preferred	20,533	1,112	1,898	1,647	702	3,124	876	1,913	3,319	1,358	2,549	1,385	650
14 Common	90,559	4,122	8,161	7,191	5,549	5,574	8,918	7,683	5,948	9,336	7,987	10,209	9,881
15 Private placement ³	11,917	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>By industry group</i>													
16 Manufacturing	22,271	722	2,616	1,741	1,387	1,413	1,982	1,618	1,961	2,274	2,121	2,169	2,267
17 Commercial and miscellaneous	25,761	1,688	2,021	2,488	1,564	2,836	2,025	2,525	1,457	2,242	1,842	3,061	1,970
18 Transportation	2,237	65	64	336	250	111	168	114	466	153	128	221	162
19 Public utility	7,050	310	350	743	412	753	893	495	582	908	1,103	371	129
20 Communication	3,439	0	0	7	30	279	65	n.a.	115	248	18	1,074	1,603
21 Real estate and financial	49,889	2,438	5,009	3,522	2,579	3,307	4,660	4,844	4,675	4,666	5,323	4,486	4,381

28. Open-end investment companies, net sales and assets, 1993¹

Millions of dollars

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Sales of own shares ²	71,635	60,850	69,780	66,933	60,827	68,373	72,503	73,032	69,938	74,490	72,865	89,775
2 Redemptions of own shares	46,574	39,708	47,450	46,526	38,856	46,923	44,922	46,382	49,270	47,168	51,306	62,764
3 Net sales ³	25,062	21,141	22,330	20,407	21,971	21,650	27,581	26,650	20,667	27,322	21,559	27,011
4 Assets ⁴	1,131,322	1,165,642	1,205,495	1,229,039	1,271,380	1,255,377	1,284,842	1,343,920	1,370,654	1,411,628	1,416,841	1,510,047
5 Cash ⁵	77,201	80,307	82,186	86,875	85,144	84,177	93,345	92,771	96,848	104,301	103,352	100,209
6 Other	1,054,121	1,085,335	1,123,309	1,142,164	1,186,236	1,171,200	1,191,497	1,251,149	1,273,807	1,307,327	1,303,489	1,409,838

29. Nonfarm business expenditures on new plant and equipment, 1993

Billions of dollars; quarterly data at seasonally adjusted annual rates

Industry	Year	Q1	Q2	Q3	Q4
1 Total nonfarm business	585.64	564.13	579.79	594.11	604.51
<i>Manufacturing</i>					
2 Durable goods industries	81.33	79.11	80.88	81.99	83.35
3 Nondurable goods industries	97.84	95.94	96.21	100.18	99.04
<i>Nonmanufacturing</i>					
4 Mining	10.03	8.89	9.10	11.14	10.98
<i>Transportation</i>					
5 Railroad	6.23	6.00	6.00	5.91	7.01
6 Air	6.43	7.30	6.54	6.92	4.95
7 Other	9.22	9.17	9.04	8.88	9.78
<i>Public utilities</i>					
8 Electric	52.26	49.92	50.51	52.74	55.88
9 Gas and other	23.46	23.59	24.04	22.88	23.33
10 Commercial and other ¹	298.83	284.21	297.46	303.47	310.20

30. Domestic finance companies: Assets and liabilities, 1993¹

Billions of dollars, end of period, not seasonally adjusted

Account	Q1	Q2	Q3	Q4
ASSETS				
1 Accounts receivable, gross ²	469.6	469.3	467.6	476.1
2 Consumer	111.9	111.3	112.6	117.5
3 Business	289.6	290.7	287.8	290.1
4 Real estate	68.1	67.2	67.2	68.6
5 LESS: Reserves for unearned income	47.4	47.5	47.9	49.0
6 Reserves for losses	15.5	13.8	11.1	11.0
7 Accounts receivable, net	406.6	408.0	408.6	416.1
8 All other	155.0	156.6	169.7	177.3
9 Total assets	561.6	564.6	578.3	593.4
LIABILITIES AND CAPITAL				
10 Bank loans	34.1	29.5	25.8	25.3
11 Commercial paper	149.8	144.5	149.9	159.2
<i>Debt</i>				
12 Other short-term	n.a.	n.a.	n.a.	n.a.
13 Long-term	n.a.	n.a.	n.a.	n.a.
14 Owed to parent	41.9	46.4	47.9	46.1
15 Not elsewhere classified	195.1	195.8	198.1	199.9
16 All other liabilities	74.2	81.3	87.6	91.1
17 Capital, surplus, and undivided profits	66.6	67.1	68.9	71.7
18 Total liabilities and capital	561.7	564.6	578.3	593.4

31. Domestic finance companies: Consumer, real estate, and business credit, 1993¹

Millions of dollars, amounts outstanding, end of period

Type of credit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
1 Total	525,108	529,543	529,232	530,656	527,038	528,559	527,299	526,324	529,955	532,135	534,245	537,947
2 Consumer	155,940	156,000	154,993	155,058	153,702	154,280	154,909	155,380	156,810	158,540	159,865	162,057
3 Real estate ²	68,493	69,238	68,816	69,097	66,547	67,670	67,706	67,212	67,180	67,939	68,532	68,731
4 Business	300,675	304,305	305,424	306,501	306,789	306,609	304,684	303,732	305,964	305,655	305,848	307,159
Not seasonally adjusted												
5 Total	525,424	528,611	528,260	531,421	525,194	529,093	525,529	523,801	528,373	533,115	536,919	542,700
6 Consumer	156,179	155,958	154,916	155,405	152,637	153,403	154,081	155,193	157,046	159,028	160,159	163,629
7 Motor vehicles	57,165	54,036	53,508	53,977	53,878	55,592	56,817	55,247	55,057	54,324	55,337	55,274
8 Other consumer ³	58,844	58,651	58,346	58,546	55,433	55,737	56,259	56,616	57,588	58,278	59,463	62,189
9 Securitized motor vehicles ⁴	28,871	32,903	32,956	32,578	33,224	31,757	30,879	33,519	34,163	36,636	35,764	36,024
10 Securitized other consumer ⁴	11,299	10,369	10,106	10,304	10,102	10,316	10,126	9,810	10,238	9,790	9,595	10,141
11 Real estate ²	68,889	69,216	68,135	69,356	66,150	67,230	67,649	67,565	67,212	68,425	68,718	68,577
12 Business	300,356	303,437	305,208	306,660	306,407	308,460	303,799	301,043	304,116	305,662	308,042	310,495
13 Motor vehicles	86,491	86,412	87,542	88,692	89,317	90,263	87,745	84,920	86,019	86,129	88,510	90,172
14 Retail ⁵	19,124	17,881	16,961	17,228	16,513	16,995	17,561	17,264	18,365	16,599	16,723	16,024
15 Wholesale ⁶	28,727	30,059	31,788	32,064	32,242	31,787	27,442	25,136	25,458	27,144	29,260	31,067
16 Leasing	38,640	38,472	38,792	39,400	40,562	41,481	42,743	42,520	42,196	42,386	42,526	43,081
17 Equipment	146,820	145,886	145,878	145,877	145,237	146,487	146,408	146,404	147,905	148,357	146,703	148,858
18 Retail	32,458	32,430	32,560	32,170	32,384	32,775	33,209	33,676	33,789	33,357	32,360	33,266
19 Wholesale ⁶	8,582	8,318	8,656	8,642	8,556	8,482	8,224	8,059	8,113	8,091	7,802	8,007
20 Leasing	105,780	105,138	104,662	105,066	104,297	105,230	104,975	104,669	106,004	106,909	106,541	107,585
21 Other business ⁷	55,760	55,962	56,153	56,144	54,487	53,987	53,243	53,536	53,861	53,969	53,886	51,054
22 Securitized business assets ⁴	11,285	15,176	15,636	15,946	17,366	17,723	16,403	16,183	16,330	17,207	18,944	20,411
23 Retail	1,062	1,022	973	1,522	1,901	2,019	1,960	1,906	1,847	2,362	2,615	2,483
24 Wholesale	5,582	9,405	9,823	9,745	9,690	9,639	8,418	8,425	8,622	8,875	9,493	9,727
25 Leasing	4,641	4,749	4,840	4,679	5,775	6,065	6,025	5,852	5,861	5,970	6,836	8,201

32. Markets for conventional mortgages on new homes, 1993

Millions of dollars except as noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets													
PRIMARY MARKETS													
<i>Terms¹</i>													
1 Purchase price (thousands of dollars)	163.1	158.6	159.7	156.2	150.9	153.1	185.6	168.7	158.1	155.3	169.2	174.4	167.9
2 Amount of loan (thousands of dollars)	123.0	119.5	114.5	121.5	115.0	118.8	125.3	127.4	122.2	120.8	128.4	134.0	128.7
3 Loan-to-price ratio (percent)	78.0	76.8	75.4	79.3	78.5	79.5	75.3	77.8	78.4	78.5	78.0	79.1	79.2
4 Maturity (years)	26.1	25.7	23.8	26.9	24.9	26.9	25.4	26.2	26.4	26.5	26.7	26.9	26.8
5 Fees and charges (percent of loan amount) ²	1.30	1.49	1.43	1.50	1.23	1.43	1.32	1.28	1.21	1.13	1.23	1.23	1.10
<i>Yield (percent per year)</i>													
6 Contract rate ¹	7.02	7.57	7.52	7.22	7.26	7.14	7.02	6.99	6.86	6.76	6.61	6.61	6.74
7 Effective rate ^{1,3}	7.24	7.82	7.77	7.46	7.46	7.37	7.23	7.20	7.05	6.95	6.80	6.80	6.92
8 Contract rate (HUD series) ⁴	7.37	7.93	7.63	7.59	7.51	7.59	7.33	7.31	6.89	6.94	7.05	7.38	7.26
SECONDARY MARKETS													
<i>Yield (percent per year)</i>													
9 FHA mortgages (Section 203) ⁵	7.46	8.04	7.55	7.57	7.56	7.59	7.52	7.51	7.02	7.03	7.08	7.51	7.52
10 GNMA securities ⁶	6.65	7.32	6.99	6.76	6.78	6.82	6.74	6.53	6.42	6.15	6.11	6.61	6.58
Activity in secondary markets													
FEDERAL NATIONAL MORTGAGE ASSOCIATION													
<i>Mortgage holdings (end of period)</i>													
11 Total	190,861	159,204	159,766	161,147	163,719	166,849	171,232	174,674	177,992	180,057	182,524	185,463	190,861
12 FHA/VA insured	23,857	22,640	22,573	22,700	22,682	22,691	22,656	22,761	22,834	22,810	22,978	23,334	23,857
13 Conventional	167,004	136,564	137,193	138,447	141,037	144,158	148,576	151,913	155,158	157,247	159,546	162,129	167,004
<i>Mortgage transactions (during period)</i>													
14 Purchases	92,037	4,993	4,118	4,730	6,761	7,526	9,131	7,854	8,176	8,866	8,780	8,979	12,123
<i>Mortgage commitments (during period)</i>													
15 Issued ⁷	92,537	4,189	4,177	6,644	7,764	7,791	8,697	7,760	8,581	9,814	7,515	11,144	8,461
16 To sell ⁸	5,097	1,159	221	0	112	30	323	458	2,585	0	0	0	209
FEDERAL HOME LOAN MORTGAGE CORPORATION													
<i>Mortgage holdings (end of period)⁸</i>													
17 Total	55,012	32,370	32,454	35,421	38,361	39,960	42,477	43,119	44,396	46,858	50,108	52,933	55,012
18 FHA/VA insured	321	347	343	337	330	325	319	314	324	323	321	324	321
19 Conventional	54,691	32,023	32,112	35,084	38,031	39,635	42,158	42,805	44,072	46,536	49,787	52,610	54,691
<i>Mortgage transactions (during period)</i>													
20 Purchases	229,242	15,512	12,063	12,587	15,885	18,842	21,529	19,700	19,636	18,372	18,658	27,062	29,396
21 Sales	208,723	16,536	12,105	10,286	13,807	17,532	18,968	18,631	18,008	16,230	15,985	24,028	26,607
<i>Mortgage commitments (during period)⁹</i>													
22 Contracted	274,599	17,591	23,366	21,103	20,731	18,908	28,831	21,722	17,085	16,495	24,614	39,977	24,176

33. Mortgage debt outstanding, 1990-93¹

Millions of dollars, end of period

Type of holder and property	1990				1991			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	3,605,724	3,670,557	3,718,552	3,762,872	3,812,292	3,875,825	3,875,983	3,924,782
<i>By type of property</i>								
2 One- to four-family residences	2,462,285	2,529,298	2,570,679	2,616,288	2,651,078	2,702,061	2,724,997	2,780,044
3 Multifamily residences	305,486	302,959	308,001	309,369	312,254	314,808	305,897	306,410
4 Commercial	757,273	758,243	761,761	758,313	770,119	779,921	766,014	759,023
5 Farm	80,679	80,057	78,111	78,903	78,841	79,035	79,075	79,306
<i>By type of holder</i>								
6 Major financial institutions	1,940,334	1,941,828	1,934,671	1,914,315	1,902,937	1,899,438	1,860,809	1,846,726
7 Commercial banks ²	788,131	816,060	832,561	844,826	857,445	872,361	871,036	876,100
8 One- to four-family	405,582	431,950	446,129	455,931	460,628	473,022	475,337	483,623
9 Multifamily	38,005	38,389	37,419	37,015	38,617	38,203	36,476	36,935
10 Commercial	327,769	328,586	331,708	334,648	340,693	343,095	340,898	337,095
11 Farm	16,775	17,134	17,304	17,231	17,508	18,042	18,325	18,447
12 Savings institutions ³	891,921	860,903	836,047	801,628	776,492	755,403	719,679	705,367
13 One- to four-family	658,405	642,110	626,297	600,154	583,692	570,015	547,799	538,358
14 Multifamily	103,841	97,359	94,790	91,806	88,772	86,483	81,883	79,881
15 Commercial	129,056	120,866	114,430	109,168	103,561	98,457	89,595	86,741
16 Farm	619	568	530	500	467	448	402	388
17 Life insurance companies	260,282	264,865	266,063	267,861	269,000	271,674	270,094	265,258
18 One- to four-family	12,525	12,740	12,773	13,005	11,737	11,743	11,720	11,547
19 Multifamily	27,555	28,027	28,100	28,979	29,493	30,006	29,962	29,562
20 Commercial	210,422	214,024	214,585	215,121	216,768	219,204	218,179	214,105
21 Farm	9,780	10,075	10,605	10,756	11,001	10,721	10,233	10,044
22 Federal and related agencies	207,538	215,849	231,230	239,003	251,978	263,386	266,217	266,146
23 Government National Mortgage Association	22	21	21	20	21	20	20	19
24 One- to four-family	22	21	21	20	21	20	20	19
25 Multifamily	0	0	0	0	0	0	0	0
26 Farmers Home Administration ⁴	41,125	41,175	41,269	41,439	41,307	41,430	41,566	41,713
27 One- to four-family	18,419	18,434	18,476	18,527	18,522	18,521	18,598	18,496
28 Multifamily	9,199	9,361	9,477	9,640	9,720	9,898	9,990	10,141
29 Commercial	4,510	4,545	4,608	4,690	4,715	4,750	4,829	4,905
30 Farm	8,997	8,835	8,708	8,582	8,350	8,261	8,149	8,171
31 Federal Housing and Veterans' Administrations	6,355	6,792	7,938	8,801	9,492	10,210	10,057	10,733
32 One- to four-family	3,027	3,054	3,248	3,593	3,600	3,729	3,649	4,036
33 Multifamily	3,328	3,738	4,690	5,208	5,891	6,480	6,408	6,697
34 Resolution Trust Corporation	7,143	17,400	29,800	32,600	41,700	49,530	52,063	45,822
35 One- to four-family	3,711	9,500	13,600	15,800	17,300	19,030	21,957	14,535
36 Multifamily	1,443	3,634	7,776	8,064	11,712	14,640	14,451	15,018
37 Commercial	1,989	4,266	8,424	8,736	12,688	15,860	15,655	16,269
38 Farm	0	0	0	0	0	0	0	0
39 Federal National Mortgage Association	99,947	100,886	102,253	104,870	106,985	109,395	109,553	112,283
40 One- to four-family	90,894	91,462	92,257	94,323	96,137	98,149	98,097	100,387
41 Multifamily	9,053	9,424	9,996	10,547	10,848	11,246	11,456	11,896
42 Federal Land Banks	29,325	29,595	29,441	29,416	29,253	29,152	29,053	28,767
43 One- to four-family	1,197	1,741	1,766	1,838	1,884	2,041	2,124	1,693
44 Farm	28,128	27,854	27,675	27,577	27,368	27,111	26,929	27,074
45 Federal Home Loan Mortgage Corporation	23,621	19,979	20,508	21,857	23,221	23,649	23,906	26,809
46 One- to four-family	20,570	17,316	17,810	19,185	20,570	21,120	21,489	24,125
47 Multifamily	3,051	2,663	2,697	2,672	2,651	2,529	2,417	2,684
48 Mortgage pools or trusts ⁵	948,907	992,748	1,029,855	1,079,103	1,114,309	1,160,949	1,207,060	1,250,666
49 Government National Mortgage Association	376,962	385,456	394,859	403,613	409,929	416,082	422,500	425,295
50 One- to four-family	366,300	374,960	384,474	391,505	399,764	403,679	412,715	415,767
51 Multifamily	10,662	10,496	10,385	12,108	10,165	12,403	9,785	9,528
52 Federal Home Loan Mortgage Corporation	281,736	295,340	301,797	316,359	328,215	341,132	348,843	359,163
53 One- to four-family	274,084	287,232	293,721	308,369	319,978	332,624	341,183	351,906
54 Multifamily	7,652	8,108	8,077	7,990	8,237	8,509	7,660	7,257
55 Federal National Mortgage Association	246,391	263,330	281,806	299,833	312,101	331,089	351,917	371,984
56 One- to four-family	237,916	254,811	273,335	291,194	303,554	322,444	343,430	362,667
57 Multifamily	8,475	8,519	8,471	8,639	8,547	8,645	8,487	9,317
58 Farmers Home Administration ⁴	76	72	70	66	62	55	52	47
59 One- to four-family	20	19	18	17	14	13	12	11
60 Multifamily	0	0	0	0	0	0	0	0
61 Commercial	25	24	24	24	23	21	20	19
62 Farm	31	30	29	26	24	21	20	17
63 Private mortgage conduits	43,742	48,549	51,323	59,232	64,003	72,591	83,747	94,177
64 One- to four-family	38,165	42,863	45,440	53,335	57,691	65,785	75,520	84,000
65 Multifamily	637	731	731	731	819	826	1,951	3,698
66 Commercial	4,940	4,955	5,152	5,166	5,493	5,980	6,276	6,479
67 Farm	0	0	0	0	0	0	0	0
68 Individuals and others ⁶	508,945	520,133	522,796	530,452	543,069	552,052	541,897	561,244
69 One- to four-family	331,449	341,086	341,314	349,491	355,985	360,127	351,347	368,874
70 Multifamily	82,585	82,509	85,391	85,969	86,783	84,941	84,971	83,796
71 Commercial	78,562	80,977	82,830	80,761	86,178	92,554	90,562	93,410
72 Farm	16,349	15,561	13,261	14,232	14,123	14,431	15,017	15,164

33. Mortgage debt outstanding, 1990-93¹ — Continued

Millions of dollars, end of period

Type of holder and property	1992				1993			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	3,959,114	3,982,782	4,024,452	4,049,256	4,059,221	4,108,890	4,166,286	4,208,512
<i>By type of property</i>								
2 One- to four-family residences	2,823,483	2,857,158	2,915,380	2,959,558	2,975,768	3,034,781	3,096,443	3,146,832
3 Multifamily residences	309,038	304,810	301,975	295,417	294,045	291,272	290,679	290,553
4 Commercial	747,438	740,979	726,562	713,862	708,966	702,210	698,435	690,388
5 Farm	79,154	79,835	80,535	80,419	80,442	80,627	80,730	80,739
<i>By type of holder</i>								
6 Major financial institutions	1,826,668	1,803,836	1,793,492	1,769,187	1,753,045	1,765,176	1,769,014	1,766,633
7 Commercial banks ²	881,019	884,962	891,445	894,513	891,755	910,989	922,596	940,253
8 One- to four-family	490,539	493,199	502,075	507,780	507,497	526,817	538,919	558,583
9 Multifamily	37,010	37,724	38,757	38,024	37,425	38,058	37,633	38,436
10 Commercial	334,516	334,488	330,705	328,826	326,853	325,519	325,201	322,373
11 Farm	18,955	19,552	19,908	19,882	19,980	20,595	20,843	20,862
12 Savings institutions ³	682,338	659,624	648,178	627,972	617,163	612,458	609,563	598,348
13 One- to four-family	524,536	508,545	501,604	489,622	480,415	480,722	478,324	469,689
14 Multifamily	77,166	74,788	73,723	69,791	70,608	68,303	68,552	67,823
15 Commercial	80,278	75,947	72,517	68,235	65,808	63,111	62,367	60,531
16 Farm	358	345	334	324	332	322	320	305
17 Life insurance companies	263,311	259,250	253,869	246,702	244,128	241,729	236,855	228,032
18 One- to four-family	12,218	12,041	11,779	11,441	11,316	11,195	10,967	10,534
19 Multifamily	29,657	29,226	28,591	27,770	27,466	27,174	26,620	25,568
20 Commercial	211,742	208,665	204,132	198,269	196,100	194,012	190,061	182,553
21 Farm	9,693	9,318	9,366	9,222	9,246	9,348	9,206	9,376
22 Federal and related agencies	278,396	278,091	277,485	286,263	287,081	298,991	309,579	321,486
23 Government National Mortgage Association	19	23	27	30	45	45	43	22
24 One- to four-family	19	23	27	30	37	38	37	15
25 Multifamily	0	0	0	0	8	7	7	7
26 Farmers Home Administration ⁴	41,791	41,628	41,671	41,695	41,529	41,446	41,424	41,386
27 One- to four-family	18,488	17,718	17,292	16,912	16,536	16,133	15,714	15,303
28 Multifamily	10,270	10,356	10,468	10,575	10,650	10,739	10,830	10,940
29 Commercial	4,961	4,998	5,072	5,158	5,187	5,250	5,347	5,406
30 Farm	8,072	8,557	8,839	9,050	9,156	9,324	9,533	9,739
31 Federal Housing and Veterans' Administrations	11,332	11,480	11,768	12,581	13,027	12,945	11,797	12,215
32 One- to four-family	4,254	4,403	4,531	5,153	5,631	5,635	4,850	5,364
33 Multifamily	7,078	7,077	7,236	7,428	7,396	7,311	6,947	6,851
34 Resolution Trust Corporation	49,345	44,624	37,099	32,045	27,331	21,973	19,925	17,284
35 One- to four-family	15,458	15,032	12,614	12,960	11,375	8,955	8,381	7,203
36 Multifamily	16,266	13,316	11,130	9,621	8,070	6,743	6,002	5,327
37 Commercial	17,621	16,276	13,356	9,464	7,886	6,275	5,543	4,754
38 Farm	0	0	0	0	0	0	0	0
39 Federal National Mortgage Association	118,238	122,939	126,476	137,584	141,192	151,513	160,721	166,642
40 One- to four-family	105,869	110,223	113,407	124,016	127,252	137,340	146,009	151,310
41 Multifamily	12,369	12,716	13,069	13,568	13,940	14,173	14,712	15,332
42 Federal Land Banks	28,776	28,775	28,815	28,664	28,536	28,592	28,810	28,460
43 One- to four-family	1,693	1,693	1,695	1,687	1,679	1,682	1,695	1,675
44 Farm	27,083	27,082	27,119	26,977	26,857	26,909	27,115	26,785
45 Federal Home Loan Mortgage Corporation	28,895	28,621	31,629	33,665	35,421	42,477	46,859	55,476
46 One- to four-family	26,182	26,001	29,039	31,032	32,831	39,905	44,315	52,929
47 Multifamily	2,713	2,620	2,591	2,633	2,589	2,572	2,544	2,547
48 Mortgage pools or trusts ⁵	1,288,823	1,341,338	1,385,460	1,425,546	1,462,181	1,473,323	1,514,002	1,546,818
49 Government National Mortgage Association	421,977	422,922	422,255	419,516	421,514	413,166	415,076	414,066
50 One- to four-family	412,574	413,828	413,063	410,675	412,798	404,425	405,963	404,864
51 Multifamily	9,404	9,094	9,192	8,841	8,716	8,741	9,113	9,202
52 Federal Home Loan Mortgage Corporation	367,878	382,797	391,762	407,514	420,932	422,882	430,089	439,029
53 One- to four-family	360,887	376,177	385,400	401,525	415,279	417,646	425,154	434,494
54 Multifamily	6,991	6,620	6,362	5,989	5,654	5,236	4,935	4,535
55 Federal National Mortgage Association	389,853	413,226	429,935	444,979	457,316	465,220	481,880	495,525
56 One- to four-family	380,617	403,940	420,835	435,979	448,483	456,645	473,599	486,804
57 Multifamily	9,236	9,286	9,100	9,000	8,833	8,575	8,281	8,721
58 Farmers Home Administration ⁴	43	43	41	38	34	32	30	28
59 One- to four-family	10	9	9	8	7	6	6	5
60 Multifamily	0	0	0	0	0	0	0	0
61 Commercial	18	18	18	17	16	15	14	13
62 Farm	16	15	14	13	11	11	10	10
63 Private mortgage conduits	109,071	122,350	141,468	153,499	162,385	172,023	186,927	198,171
64 One- to four-family	95,600	105,700	123,000	132,000	137,000	145,000	158,000	164,000
65 Multifamily	4,686	5,796	5,796	6,305	6,665	7,407	7,991	8,701
66 Commercial	8,784	10,855	12,673	15,194	18,720	19,616	20,936	25,469
67 Farm	0	0	0	0	0	0	0	0
68 Individuals and others ⁶	565,228	559,516	568,014	568,260	556,913	571,400	573,691	573,576
69 One- to four-family	374,540	368,625	379,010	378,739	367,632	382,637	384,510	384,060
70 Multifamily	86,192	86,192	85,960	85,871	86,026	86,235	86,512	86,565
71 Commercial	89,517	89,733	88,090	88,699	88,396	88,412	88,966	89,289
72 Farm	14,978	14,966	14,954	14,951	14,859	14,117	13,703	13,662

34. Consumer installment credit, 1993¹

Millions of dollars, amounts outstanding, end of period

Holder and type of credit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
1 Total	733,688	741,116	739,935	745,978	746,770	752,081	757,554	762,156	772,045	779,220	786,911	795,573
2 Automobile	257,712	259,847	260,028	261,511	263,644	266,061	268,261	270,311	273,383	277,737	280,561	281,504
3 Revolving	260,046	262,917	264,409	266,659	268,376	269,644	273,520	275,430	279,324	281,486	285,508	287,970
4 Other	215,931	218,352	215,498	217,809	214,749	216,376	215,773	216,415	219,338	219,996	220,842	226,099
	Not seasonally adjusted											
5 Total	740,307	740,577	735,504	741,092	740,418	746,917	752,316	761,488	773,778	779,635	788,453	813,864
<i>By major holder</i>												
6 Commercial banks	330,647	330,425	330,202	332,777	333,999	336,249	341,958	346,252	351,673	354,169	360,286	368,549
7 Finance companies	116,010	114,486	111,854	112,523	109,311	111,329	113,076	111,863	112,645	112,602	114,800	117,463
8 Credit unions	90,846	91,836	91,423	93,520	94,258	95,387	96,075	98,056	98,893	99,341	98,501	101,634
9 Retailers	40,057	38,462	38,030	38,218	38,681	38,813	39,043	39,688	39,842	40,310	42,047	47,382
10 Savings institutions	36,851	36,710	36,567	36,776	37,207	37,469	36,484	35,920	37,398	37,633	37,856	38,078
11 Gasoline companies	4,366	4,148	4,080	4,280	4,486	4,567	4,668	4,728	4,574	4,599	4,507	4,212
12 Pools of securitized assets ²	119,153	122,092	120,852	120,299	119,732	120,089	117,647	121,252	124,298	126,051	125,101	130,503
<i>By major type of credit³</i>												
13 Automobile	256,847	259,004	259,474	260,290	262,342	265,429	267,530	271,502	275,402	279,885	280,894	282,291
14 Commercial banks	109,511	110,805	111,047	110,841	112,380	114,541	116,329	118,095	120,523	122,326	122,660	123,358
15 Finance companies	57,165	54,036	53,508	53,977	53,878	55,592	56,817	55,247	55,057	54,324	55,337	55,274
16 Pools of securitized assets ²	32,678	36,469	36,647	36,891	37,228	35,687	34,558	37,171	37,984	40,233	39,140	39,490
17 Revolving	265,474	262,572	261,494	263,194	264,874	266,609	270,221	273,786	278,000	279,605	286,726	303,430
18 Commercial banks	130,079	128,517	128,847	130,446	131,895	131,073	135,544	136,874	138,262	138,685	143,353	149,527
19 Retailers	34,666	33,110	32,681	32,838	33,254	33,328	33,505	34,099	34,214	34,668	36,319	41,378
20 Gasoline companies	4,366	4,148	4,080	4,280	4,486	4,567	4,668	4,728	4,574	4,599	4,507	4,212
21 Pools of securitized assets ²	74,161	74,257	73,123	72,152	71,287	72,991	71,889	73,218	75,039	75,012	75,369	79,887
22 Other	217,986	219,001	214,536	217,608	213,202	214,879	214,565	216,200	220,376	220,145	220,833	228,143
23 Commercial banks	91,057	91,103	90,308	91,490	89,724	90,635	90,085	91,283	92,888	93,158	94,273	95,664
24 Finance companies	58,845	60,450	58,346	58,546	55,433	55,737	56,259	56,616	57,588	58,278	59,463	62,189
25 Retailers	5,391	5,352	5,349	5,380	5,427	5,485	5,538	5,589	5,628	5,642	5,728	6,004
26 Pools of securitized assets ²	12,314	11,366	11,082	11,256	11,217	11,411	11,200	10,863	11,275	10,806	10,592	11,126

35. Terms of consumer installment credit, 1993¹

Percent per year except as noted

Item	1991	1992	1993	1993						
				Jan.	Feb.	Mar.	Apr.	May		
INTEREST RATES										
<i>Commercial banks²</i>										
1 48-month new car	11.14	9.29	8.09	...	8.57	...	...	8.17
2 24-month personal	15.18	14.04	13.47	...	13.57	...	...	13.63
3 120-month mobile home	13.70	12.67	11.87	...	12.38	...	...	12.00
4 Credit card	18.23	17.78	16.83	...	17.26	...	...	17.15
<i>Auto finance companies</i>										
5 New car	12.41	9.93	9.48	10.08	10.32	9.95	9.61	9.51		
6 Used car	15.60	13.80	12.79	13.72	13.90	13.21	12.74	12.61		
OTHER TERMS³										
<i>Maturity (months)</i>										
7 New car	55.1	54.0	54.5	53.9	54.3	54.6	54.5	54.4		
8 Used car	47.2	47.9	48.8	49.2	49.0	49.0	48.9	48.9		
<i>Loan-to-value ratio</i>										
9 New car	88	89	91	90	91	90	90	91		
10 Used car	96	97	98	97	98	98	98	98		
<i>Amount financed (dollars)</i>										
11 New car	12,494	13,584	14,332	13,975	13,849	14,013	14,021	14,146		
12 Used car	8,884	9,119	9,875	9,472	9,457	9,641	9,731	9,829		
				1993						
				June	July	Aug.	Sept.	Oct.	Nov.	Dec.
INTEREST RATES										
<i>Commercial banks²</i>										
1 48-month new car	7.98	7.63	
2 24-month personal	13.45	13.22	
3 120-month mobile home	11.53	11.55	
4 Credit card	16.59	16.30	
<i>Auto finance companies</i>										
5 New car	9.45	9.37	9.21	9.21	9.25	8.96	8.80	
6 Used car	12.55	12.46	12.48	12.52	12.58	12.41	12.33	
OTHER TERMS³										
<i>Maturity (months)</i>										
7 New car	54.6	54.7	54.9	54.7	55.0	54.5	54.0	
8 Used car	49.0	49.0	49.0	48.8	48.2	48.4	48.3	
<i>Loan-to-value ratio</i>										
9 New car	91	91	91	91	90	91	90	
10 Used car	98	98	99	98	98	98	98	
<i>Amount financed (dollars)</i>										
11 New car	14,296	14,430	14,324	14,348	14,650	14,839	15,097	
12 Used car	9,912	9,996	10,104	9,808	9,969	10,230	10,349	

36. Flow of funds accounts — Financial assets and liabilities, 1992–93

A. All sectors

Billions of dollars, amounts outstanding

Transaction category	Private domestic nonfinancial sectors							
	Households		Business		State and local government		Total	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
	1992							
1 Total financial assets	16,348.3	...	3,059.5	...	790.1	...	20,197.8	...
2 Total liabilities .....	...	4,116.0	...	5,284.1	...	1,017.4	...	10,417.5
3 Gold and special drawing rights ¹ .....	...	...	...	...	...	...	...	...
4 I.M.F. position .....	...	...	...	...	...	...	...	...
5 Official foreign exchange .....	...	...	...	...	...	...	...	...
6 Treasury currency and special drawing rights certificates .....	...	...	...	...	...	...	...	...
7 Checkable deposits and currency	714.1	...	217.2	...	25.8	...	957.1	...
8 Small time and savings deposits	1,988.2	...	79.9	...	45.0	...	2,113.1	...
9 Money market fund shares	434.3	...	36.2	...	...	...	470.5	...
10 Large time deposits	139.4	...	112.0	...	2.4	...	253.9	...
11 Federal funds and security repurchase agreements .....	...	...	54.9	...	88.5	...	143.4	...
12 Deposits abroad .....	...	...	118.3	...	...	...	118.3	...
13 Life insurance reserves	433.0	...	...	...	...	...	433.0	...
14 Pension fund reserves	4,357.8	...	...	...	...	...	4,357.8	...
15 Interbank claims .....	...	...	...	...	...	...	...	...
16 Mutual fund shares	764.9	...	17.1	...	...	...	782.1	...
17 Corporate equities ²	2,884.3	...	...	...	...	...	2,884.3	...
18 Credit market instruments	1,434.2	3,978.0	264.7	3,696.7	589.4	992.2	2,288.3	8,666.9
19 U.S. Treasury securities ³	189.0	...	98.6	...	372.7	...	660.3	...
20 Federal agency securities ⁴	267.9	...	6.1	...	91.8	...	365.8	...
21 Tax-exempt securities	508.9	101.0	12.2	114.0	11.2	982.3	532.3	1,197.3
22 Corporate and foreign bonds	115.6	...	...	1,154.4	...	...	115.6	1,154.4
23 Mortgages	167.7	2,905.0	30.8	1,096.6	113.7	...	312.1	4,001.6
24 Consumer credit .....	...	809.2	63.5	...	...	...	63.5	809.2
25 Bank loans n.e.c. .....	...	34.8	...	660.8	...	...	...	695.6
26 Open market paper	185.0	...	53.7	107.1	...	...	238.7	107.1
27 Other loans .....	...	127.9	...	563.8	...	9.9	...	701.6
28 Security credit	76.1	53.3	...	...	...	...	76.1	53.3
29 Trade credit .....	...	65.1	967.2	790.3	...	25.2	967.2	880.7
30 Taxes payable .....	...	...	...	72.0	38.9	...	...	72.0
31 Equity in noncorporate business	2,274.5	...	...	...	...	...	2,274.5	...
32 Investments in bank personal trusts	619.1	...	...	...	...	...	619.1	...
33 Miscellaneous	228.4	19.6	1,191.9	725.1	...	...	1,420.3	744.7
	1993							
1 Total financial assets	17,206.9	...	3,171.6	...	794.0	...	21,172.5	...
2 Total liabilities .....	...	4,396.5	...	5,367.3	...	1,082.0	...	10,845.9
3 Gold and special drawing rights ¹ .....	...	...	...	...	...	...	...	...
4 I.M.F. position .....	...	...	...	...	...	...	...	...
5 Official foreign exchange .....	...	...	...	...	...	...	...	...
6 Treasury currency and special drawing rights certificates .....	...	...	...	...	...	...	...	...
7 Checkable deposits and currency	786.7	...	230.6	...	27.4	...	1,044.7	...
8 Small time and savings deposits	1,906.8	...	79.0	...	42.0	...	2,027.8	...
9 Money market fund shares	441.2	...	40.7	...	...	...	482.0	...
10 Large time deposits	127.9	...	113.6	...	2.9	...	244.3	...
11 Federal funds and security repurchase agreements .....	...	...	47.2	...	97.6	...	144.8	...
12 Deposits abroad .....	...	...	107.8	...	...	...	107.8	...
13 Life insurance reserves	483.5	...	...	...	...	...	483.5	...
14 Pension fund reserves	4,774.7	...	...	...	...	...	4,774.7	...
15 Interbank claims .....	...	...	...	...	...	...	...	...
16 Mutual funds shares	1,072.2	...	17.0	...	...	...	1,089.2	...
17 Corporate equities ²	2,993.8	...	...	...	...	...	2,993.8	...
18 Credit market instruments	1,392.7	4,231.8	274.6	3,721.0	584.6	1,057.7	2,251.9	9,010.5
19 U.S. Treasury securities ³	189.6	...	96.3	...	396.3	...	682.3	...
20 Federal agency securities ⁴	263.0	...	8.9	...	76.0	...	347.9	...
21 Tax-exempt securities	480.8	95.4	14.4	113.9	4.0	1,048.4	499.2	1,257.8
22 Corporate and foreign bonds	110.5	...	...	1,229.8	...	...	110.5	1,229.8
23 Mortgages	188.8	3,101.8	26.1	1,061.8	108.3	...	323.2	4,163.6
24 Consumer credit .....	...	858.3	70.3	...	...	...	70.3	858.3
25 Bank loans n.e.c. .....	...	42.1	...	658.2	...	...	...	700.3
26 Open market paper	159.9	...	58.6	117.8	...	...	218.6	117.8
27 Other loans .....	...	134.2	...	539.5	...	9.2	...	683.0
28 Security credit	102.7	75.9	...	...	...	...	102.7	75.9
29 Trade credit .....	...	68.6	997.0	824.9	...	24.4	997.0	917.9
30 Taxes payable .....	...	...	...	73.9	39.5	...	...	73.9
31 Equity in noncorporate business	2,228.3	...	...	...	...	...	2,228.3	...
32 Investment in bank personal trusts	643.9	...	...	...	...	...	643.9	...
33 Miscellaneous	252.5	20.2	1,264.1	747.5	...	...	1,516.6	767.7

36. Flow of funds accounts — Financial assets and liabilities, 1992-93 — Continued

A. All sectors — Continued

Billions of dollars, amounts outstanding

Transaction category	Foreign sector		U.S. government		Financial sectors			
	Assets	Liabilities	Assets	Liabilities	Total		Monetary authority	
					Assets	Liabilities	Assets	Liabilities
1992								
1 Total financial assets	2,039.2	...	473.9	...	16,303.2	...	380.7	...
2 Total liabilities .....	...	1,263.1	...	3,472.1	...	15,709.3	...	380.7
3 Gold and special drawing rights ¹ .....	...	...	8.5	...	11.1	...	11.1	...
4 I.M.F. position .....	...	11.8	11.9	...	-1	...	-1	...
5 Official foreign exchange .....	...	40.0	18.5	...	21.5	...	21.5	...
6 Treasury currency and special drawing rights certificates .....	...	...	...	24.5	29.5	...	29.5	...
7 Checkable deposits and currency	22.3	...	31.7	...	80.6	1,131.0	...	311.1
8 Small time and savings deposits .....	...	...	.9	...	178.2	2,292.2	...	...
9 Money market fund shares .....	...	...	...	...	73.1	543.6	...	...
10 Large time deposits	39.3	...	...	...	104.0	397.2	...	...
11 Federal funds and security repurchase agreements	23.7	...	...	...	203.7	389.4	8.1	...
12 Deposits abroad .....	...	138.8	...	...	20.5	...	...	...
13 Life insurance reserves .....	...	...	...	11.5	...	421.5	...	...
14 Pension fund reserves .....	...	...	...	303.5	...	4,054.3	...	...
15 Interbank claims	54.5	...	...	...	67.9	113.1	3.9	63.9
16 Mutual fund shares .....	...	...	...	...	260.0	1,042.1	...	...
17 Corporate equities ²	300.2	...	...	...	2,356.2	...	...	...
18 Credit market instruments	1,031.6	313.8	235.0	3,080.3	11,447.8	2,941.7	300.4	...
19 U.S. Treasury securities ³	547.8	...	...	3,061.6	1,853.4	...	295.0	...
20 Federal agency securities ⁴	80.6	...	...	18.8	1,287.6	1,715.2	5.4	...
21 Tax-exempt securities .....	...	...	...	...	665.0	...	...	...
22 Corporate and foreign bonds	251.9	146.9	...	...	1,611.9	678.2	...	...
23 Mortgages .....	...	...	86.4	*	3,608.2	5.1	...	...
24 Consumer credit .....	...	...	...	...	745.7	...	...	...
25 Bank loans n.e.c. .....	...	23.9	...	...	783.7	64.2	...	...
26 Open market paper	12.9	77.7	...	...	327.5	394.3	...	...
27 Other loans	138.3	65.4	148.7	...	564.6	84.7	...	...
28 Security credit .....	...	...	...	...	141.3	164.1	...	...
29 Trade credit	45.8	30.4	30.7	45.3	62.9	21.7	...	...
30 Taxes payable .....	...	...	15.5	...	...	4.8	...	...
31 Equity in noncorporate business .....	...	...	...	...	...	...	...	...
32 Investments in bank personal trusts .....	...	...	...	...	...	619.1	...	...
33 Miscellaneous	521.9	728.4	121.2	6.9	1,245.2	1,573.8	6.3	5.7
1993								
1 Total financial assets	2,329.7	...	468.0	...	17,837.5	...	422.8	...
2 Total liabilities .....	...	1,335.9	...	3,758.4	...	17,153.8	...	422.8
3 Gold and special drawing rights ¹ .....	...	...	9.0	...	11.1	...	11.1	...
4 I.M.F. position .....	...	11.8	11.9	...	-1	...	-1	...
5 Official foreign exchange .....	...	41.5	19.2	...	22.3	...	22.3	...
6 Treasury currency and special drawing rights certificates .....	...	...	...	25.0	30.1	...	30.1	...
7 Checkable deposits and currency	21.6	...	52.2	...	97.6	1,250.5	...	348.2
8 Small time and savings deposits .....	...	...	.8	...	183.8	2,212.4	...	...
9 Money market fund shares .....	...	...	...	...	77.4	559.4	...	...
10 Large time deposits	37.4	...	...	...	99.3	381.1	...	...
11 Federal funds and security repurchase agreements	27.4	...	...	...	196.3	456.6	13.2	...
12 Deposits abroad .....	...	117.9	...	...	10.1	...	...	...
13 Life insurance reserves .....	...	...	...	11.0	...	472.5	...	...
14 Pension fund reserves .....	...	...	...	331.1	...	4,443.5	...	...
15 Interbank claims	82.4	...	...	...	68.6	146.3	1.0	67.6
16 Mutual funds shares .....	...	...	...	...	340.1	1,429.3	...	...
17 Corporate equities ²	343.9	...	...	...	2,783.0	...	...	...
18 Credit market instruments	1,151.4	361.6	216.4	3,336.5	12,274.8	3,186.0	336.7	...
19 U.S. Treasury securities ³	620.9	...	...	3,309.9	2,006.7	...	332.0	...
20 Federal agency securities ⁴	116.7	...	...	26.6	1,434.3	1,872.3	4.6	...
21 Tax-exempt securities .....	...	...	...	...	758.6	...	...	...
22 Corporate and foreign bonds	273.4	207.3	...	...	1,802.2	749.0	...	...
23 Mortgages .....	...	...	70.9	*	3,778.4	8.9	...	...
24 Consumer credit .....	...	...	...	...	788.0	...	...	...
25 Bank loans n.e.c. .....	...	24.6	...	...	779.2	54.3	...	...
26 Open market paper	18.6	68.7	...	...	342.9	393.5	...	...
27 Other loans	121.9	60.9	145.5	...	584.4	107.9	...	...
28 Security credit .....	...	...	...	...	176.6	203.3	...	...
29 Trade credit	50.0	32.4	27.9	48.0	66.3	33.7	...	...
30 Taxes payable .....	...	...	11.4	...	...	6.6	...	...
31 Equity in noncorporate business .....	...	...	...	...	...	...	...	...
32 Investments in bank personal trusts .....	...	...	...	...	...	643.9	...	...
33 Miscellaneous	615.6	770.6	119.1	6.8	1,400.1	1,728.6	8.5	7.0

36. Flow of funds accounts — Financial assets and liabilities, 1992–93 — Continued

A. All sectors — Continued

Billions of dollars, amounts outstanding

Transaction category	Financial sectors						All sectors ⁵	
	Commercial banking		Private nonbank finance		Government-sponsored enterprises (GSEs) and mortgage pools		Assets	Liabilities
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities		
1992								
1 Total financial assets	3,638.5	...	10,463.1	...	1,820.9	...	39,014.1	...
2 Total liabilities .....	...	3,513.6	...	10,004.2	...	1,810.8	...	30,862.1
3 Gold and special drawing rights ¹ .....	...	...	...	...	...	...	19.6	...
4 I.M.F. position .....	...	...	...	...	...	...	11.8	11.8
5 Official foreign exchange .....	...	...	...	...	...	...	40.0	40.0
6 Treasury currency and special drawing rights certificates .....	...	...	...	...	...	...	29.5	24.5
7 Checkable deposits and currency	1.3	708.5	78.1	111.4	1.2	...	1,091.7	1,131.0
8 Small time and savings deposits .....	...	1,380.8	178.2	911.4	...	...	2,292.2	2,292.2
9 Money market fund shares .....	...	...	73.1	543.6	...	...	543.6	543.6
10 Large time deposits .....	...	324.3	104.0	72.9	...	...	397.2	397.2
11 Federal funds and security repurchase agreements .....	...	272.0	127.3	117.4	68.3	...	370.8	389.4
12 Deposits abroad .....	...	...	20.5	...	...	...	138.8	138.8
13 Life insurance reserves .....	...	...	...	421.5	...	...	433.0	433.0
14 Pension fund reserves .....	...	...	...	4,054.3	...	...	4,357.8	4,357.8
15 Interbank claims	60.9	49.1	3.1	...	...	...	122.3	113.1
16 Mutual fund shares	3.4	...	256.7	1,042.1	...	...	1,042.1	1,042.1
17 Corporate equities ²	4.9	...	2,351.4	...	...	...	5,540.6	...
18 Credit market instruments	2,951.6	188.4	6,457.1	1,033.3	1,738.7	1,720.0	15,002.7	15,002.7
19 U.S. Treasury securities ³	294.4	...	1,195.2	...	68.9	...	3,061.6	3,061.6
20 Federal agency securities ⁴	376.4	...	858.8	...	47.0	1,715.2	1,734.0	1,734.0
21 Tax-exempt securities	97.5	...	567.5	...	...	...	1,197.3	1,197.3
22 Corporate and foreign bonds	95.9	127.6	1,516.0	550.5	...	...	1,979.5	1,979.5
23 Mortgages	900.5	...	1,235.7	5.1	1,472.0	...	4,006.7	4,006.7
24 Consumer credit	362.2	...	383.6	...	...	...	809.2	809.2
25 Bank loans n.e.c.	783.7	...	...	64.2	...	...	783.7	783.7
26 Open market paper	9.2	54.4	304.8	339.9	13.5	...	579.0	579.0
27 Other loans	31.7	6.4	395.6	73.5	137.4	4.8	851.7	851.7
28 Security credit	88.0	...	53.3	164.1	...	...	217.3	217.3
29 Trade credit .....	...	...	62.9	21.7	...	...	1,106.6	978.1
30 Taxes payable .....	...	.7	...	4.1	...	...	54.4	76.8
31 Equity in noncorporate business .....	...	...	...	...	...	...	2,274.5	...
32 Investments in bank personal trusts .....	...	...	...	619.1	...	...	619.1	619.1
33 Miscellaneous	528.5	589.7	697.7	887.5	12.6	90.8	3,308.6	3,053.7
1993								
1 Total financial assets	3,868.0	...	11,570.9	...	1,975.8	...	41,807.8	...
2 Total liabilities .....	...	3,714.0	...	11,053.8	...	1,963.2	...	33,093.9
3 Gold and special drawing rights ¹ .....	...	...	...	...	...	...	20.1	...
4 I.M.F. position .....	...	...	...	...	...	...	11.8	11.8
5 Official foreign exchange .....	...	...	...	...	...	...	41.5	41.5
6 Treasury currency and special drawing rights certificates .....	...	...	...	...	...	...	30.1	25.0
7 Checkable deposits and currency	1.4	782.3	94.1	120.0	2.1	...	1,216.1	1,250.5
8 Small time and savings deposits .....	...	1,369.1	183.8	843.3	...	...	2,212.4	2,212.4
9 Money market fund shares .....	...	...	77.4	559.4	...	...	559.4	559.4
10 Large time deposits .....	...	303.5	99.3	77.6	...	...	381.1	381.1
11 Federal funds and security repurchase agreements .....	...	313.5	131.0	143.0	52.1	...	368.6	456.6
12 Deposits abroad .....	...	...	10.1	...	...	...	117.9	117.9
13 Life insurance reserves .....	...	...	...	472.5	...	...	483.5	483.5
14 Pension fund reserves .....	...	...	...	4,443.5	...	...	4,774.7	4,774.7
15 Interbank claims	64.2	78.7	3.4	...	...	...	151.0	146.3
16 Mutual funds shares	3.9	...	336.2	1,429.3	...	...	1,429.3	1,429.3
17 Corporate equities ²	7.0	...	2,776.1	...	...	...	6,120.7	...
18 Credit market instruments	3,094.8	202.2	6,943.7	1,106.7	1,899.7	1,877.1	15,894.5	15,894.5
19 U.S. Treasury securities ³	321.0	...	1,292.0	...	61.6	...	3,309.9	3,309.9
20 Federal agency securities ⁴	420.9	...	945.6	...	63.2	1,872.3	1,898.9	1,898.9
21 Tax-exempt securities	99.4	...	659.2	...	...	...	1,257.8	1,257.8
22 Corporate and foreign bonds	100.4	134.2	1,701.8	614.8	...	...	2,186.1	2,186.1
23 Mortgages	947.0	...	1,232.2	8.9	1,599.2	...	4,172.6	4,172.6
24 Consumer credit	394.3	...	393.7	...	...	...	858.3	858.3
25 Bank loans n.e.c.	779.2	...	...	54.3	...	...	779.2	779.2
26 Open market paper	7.3	51.9	323.7	341.6	11.9	...	580.0	580.0
27 Other loans	25.3	16.1	395.4	87.1	163.8	4.8	851.8	851.8
28 Security credit	100.7	...	75.9	203.3	...	...	279.3	279.3
29 Trade credit .....	...	...	66.3	33.7	...	...	1,141.3	1,032.1
30 Taxes payable .....	...	1.2	...	5.4	...	...	51.0	80.5
31 Equity in noncorporate business .....	...	...	...	...	...	...	2,228.3	...
32 Investments in bank personal trusts .....	...	...	...	643.9	...	...	643.9	643.9
33 Miscellaneous	596.1	663.5	773.5	972.1	21.9	86.1	3,651.4	3,273.7

36. Flow of funds accounts — Financial assets and liabilities, 1992-93 — Continued

B. Private nonbank financial institutions

Billions of dollars, amounts outstanding

Transaction category	Total ⁶		Funding corporations		Savings institutions		Credit unions		Life insurance companies		Other insurance companies	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
1992												
1 Total assets	10,463.1	...	58.8	...	1,082.7	...	263.9	...	1,614.3	...	597.1	...
2 Total liabilities .....	...	10,004.2	...	58.8	...	1,067.9	...	247.5	...	1,524.6	...	439.1
3 Checkable deposits and currency	78.1	111.4	...	...	12.4	80.0	6.6	31.5	5.6	...	5.6	...
4 Small time and savings deposits	178.2	911.4	...	...	...	703.3	22.6	208.1	...	...	...	...
5 Money market fund shares	73.1	543.6	...	...	...	...	...	27.1	...	...	...	...
6 Large time deposits	104.0	72.9	...	...	3.7	69.6	4.3	3.3	...	...	...	...
7 Federal funds and security repurchase agreements	127.3	117.4	...	...	14.4	4.7	13.5	...	...	...	32.2	...
8 Deposits abroad	20.5	...	...	...	...	...	...	...	...	...	...	...
9 Life insurance reserves .....	...	421.5	...	...	...	...	...	...	421.5	...	...	...
10 Pension fund reserves .....	...	4,054.3	...	...	...	...	...	...	940.5	...	...	...
11 Reserves at the Federal Reserve	3.1	...	...	...	3.1	...	...	...	...	...	...	...
12 Mutual fund shares	256.7	1,042.1	...	...	...	...	...	57.8	...	...	...	...
13 Corporate equities ²	2,351.4	...	...	...	11.2	...	...	134.6	...	...	97.3	...
14 Credit market instruments	6,457.1	1,033.3	135.2	...	943.9	87.8	197.1	...	1,282.0	...	389.0	...
15 U.S. Treasury securities ³	1,195.2	...	...	...	34.0	...	19.9	...	88.8	...	108.7	...
16 Federal agency securities ⁴	858.8	...	...	...	143.0	...	28.7	...	193.0	...	42.6	...
17 Tax-exempt securities	567.5	...	...	...	2.1	...	...	...	11.4	...	134.3	...
18 Corporate and foreign bonds	1,516.0	550.5	...	...	80.0	5.5	...	...	653.9	...	97.9	...
19 Mortgages	1,235.7	5.1	...	...	628.0	...	47.9	...	246.7	...	5.4	...
20 Consumer credit	383.6	...	...	...	43.8	...	97.6	...	...	...	...	...
21 Bank loans n.e.c. .....	...	64.2	...	...	...	8.9	...	...	...	...	...	...
22 Open market paper	304.8	339.9	135.2	...	6	...	3.0	...	16.1	...	...	...
23 Other loans	395.6	73.5	...	...	12.4	73.4	...	...	72.1	...	...	...
24 Security credit	53.3	164.1	...	...	...	...	...	...	...	...	...	...
25 Trade credit	62.9	21.7	...	...	...	...	...	...	...	...	49.0	...
26 Taxes payable .....	...	4.1	...	...	...	1.1	...	...	...	8	...	5
27 Investment in bank personal trusts .....	...	619.1	...	...	...	...	...	...	...	...	...	...
28 Miscellaneous	697.7	887.5	58.8	-76.4	94.1	107.6	19.8	4.6	107.3	161.9	24.0	438.7
1993												
1 Total assets	11,570.9	...	64.7	...	1,034.0	...	280.9	...	1,790.4	...	637.2	...
2 Total liabilities .....	...	11,053.8	...	64.7	...	1,016.1	...	260.8	...	1,685.2	...	471.0
3 Checkable deposits and currency	94.1	120.0	...	...	15.4	87.5	6.5	32.5	5.9	...	7.0	...
4 Small time and savings deposits	183.8	843.3	...	...	...	623.7	21.9	219.6	...	...	...	...
5 Money market fund shares	77.4	559.4	...	...	...	...	...	30.6	...	...	...	...
6 Large time deposits	99.3	77.6	...	...	3.0	74.2	3.8	3.4	...	...	...	...
7 Federal funds and security repurchase agreements	131.0	143.0	...	...	10.6	...	9.5	...	...	...	43.4	...
8 Deposits abroad	10.1	...	...	...	...	...	...	...	...	...	...	...
9 Life insurance reserves .....	...	472.5	...	...	...	...	...	...	472.5	...	...	...
10 Pension fund reserves .....	...	4,443.5	...	...	...	...	...	...	1,037.5	...	...	...
11 Reserves at the Federal Reserve	3.4	...	...	...	3.4	...	...	...	...	...	...	...
12 Mutual fund shares	336.2	1,429.3	...	...	...	...	...	69.3	...	...	...	...
13 Corporate equities ²	2,776.1	...	...	...	12.5	...	...	178.7	...	...	110.5	...
14 Credit market instruments	6,943.7	1,106.7	129.9	...	909.2	99.0	218.5	...	1,391.5	...	398.4	...
15 U.S. Treasury securities ³	1,292.0	...	...	...	28.2	...	22.3	...	110.3	...	104.4	...
16 Federal agency securities ⁴	945.6	...	...	...	147.3	...	36.3	...	216.6	...	50.1	...
17 Tax-exempt securities	659.2	...	...	...	2.1	...	...	...	16.1	...	138.3	...
18 Corporate and foreign bonds	1,701.8	614.8	...	...	89.1	3.9	...	...	721.9	...	99.1	...
19 Mortgages	1,232.2	8.9	...	...	598.3	...	43.1	...	228.0	...	6.4	...
20 Consumer credit	393.7	...	...	...	33.0	...	114.5	...	...	...	...	...
21 Bank loans n.e.c. .....	...	54.3	...	...	...	8.4	...	...	...	...	...	...
22 Open market paper	323.7	341.6	129.9	...	3	...	2.2	...	20.7	...	...	...
23 Other loans	395.4	87.1	...	...	10.8	86.6	...	2	77.8	2	...	...
24 Security credit	75.9	203.3	...	...	...	...	...	...	...	...	...	...
25 Trade credit	66.3	33.7	...	...	...	...	...	...	...	...	51.1	...
26 Taxes payable .....	...	5.4	...	...	...	1.7	...	...	...	9	...	5
27 Investment in bank personal trusts .....	...	643.9	...	...	...	...	...	...	...	...	...	...
28 Miscellaneous	773.5	972.1	64.7	-65.2	79.8	104.0	20.7	5.1	114.3	174.1	26.7	470.5

36. Flow of funds accounts — Financial assets and liabilities, 1992–93 — Continued

B. Private nonbank financial institutions — Continued

Billions of dollars, amounts outstanding

Transaction category	Private pension funds		State and local government retirement funds		Finance companies		Mortgage companies		Real estate investment trusts		Mutual funds	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
1992												
1 Total assets	2,144.5	...	969.3	...	637.2	...	26.1	...	14.1	...	1,042.1	...
2 Total liabilities .....	...	2,144.5	...	969.3	...	569.4	...	26.1	...	15.9	...	1,042.1
3 Checkable deposits and currency	4.5	...	7.0	...	11.9	...	...	...	...	...	16.1	...
4 Small time and savings deposits	154.1	...	...	...	...	...	...	...	...	...	...	...
5 Money market fund shares	19.0	...	...	...	...	...	...	...	...	...	...	...
6 Large time deposits	47.4	...	9.8	...	...	...	...	...	...	...	...	...
7 Federal funds and security repurchase agreements .....	...	...	...	...	...	...	...	...	...	...	...	...
8 Deposits abroad .....	...	...	...	...	...	...	...	...	...	...	...	...
9 Life insurance reserves .....	...	...	...	...	...	...	...	...	...	...	...	...
10 Pension fund reserves .....	...	2,144.5	...	969.3	...	...	...	...	...	...	...	...
11 Reserves at the Federal Reserve .....	...	...	...	...	...	...	...	...	...	...	...	...
12 Mutual fund shares	70.8	...	...	...	...	...	...	...	...	...	...	1,042.1
13 Corporate equities ²	962.1	...	448.9	...	...	...	...	...	...	...	451.7	...
14 Credit market instruments	719.0	...	484.9	...	486.6	389.4	26.1	13.0	7.4	14.1	574.2	...
15 U.S. Treasury securities ³	273.2	...	162.2	...	...	...	...	...	...	...	185.3	...
16 Federal agency securities ⁴	109.8	...	97.2	...	...	...	...	...	...	...	66.5	...
17 Tax-exempt securities	1.8	...	1.0	...	...	...	...	...	...	...	173.4	...
18 Corporate and foreign bonds	280.9	...	180.7	...	...	195.3	...	...	...	3.4	120.3	...
19 Mortgages	35.2	...	13.6	...	68.4	...	26.1	...	7.4	5.1	...	...
20 Consumer credit .....	...	...	...	...	121.7	...	...	...	...	...	...	...
21 Bank loans n.e.c. .....	...	...	...	...	...	37.6	...	13.0	...	4.6	...	...
22 Open market paper	18.2	...	30.1	...	...	156.4	...	...	...	.9	28.8	...
23 Other loans .....	...	...	...	...	296.5	...	...	...	...	...	...	...
24 Security credit .....	...	...	...	...	...	...	...	...	...	...	...	...
25 Trade credit .....	...	...	...	...	...	...	...	...	...	...	...	...
26 Taxes payable .....	...	...	...	...	...	.9	...	...	...	...	...	...
27 Investment in bank personal trusts .....	...	...	...	...	...	...	...	...	...	...	...	...
28 Miscellaneous	167.7	...	18.7	...	138.7	179.2	...	13.0	6.8	1.8	...	...
1993												
1 Total assets	2,342.1	...	1,063.9	...	658.6	...	25.7	...	17.4	...	1,429.3	...
2 Total liabilities .....	...	2,342.1	...	1,063.9	...	586.8	...	25.7	...	14.9	...	1,429.3
3 Checkable deposits and currency	4.5	...	7.4	...	13.3	...	...	...	...	...	22.2	...
4 Small time and savings deposits	160.5	...	...	...	...	...	...	...	...	...	...	...
5 Money market fund shares	19.8	...	...	...	...	...	...	...	...	...	...	...
6 Large time deposits	50.2	...	10.2	...	...	...	...	...	...	...	...	...
7 Federal funds and security repurchase agreements .....	...	...	...	...	...	...	...	...	...	...	...	...
8 Deposits abroad .....	...	...	...	...	...	...	...	...	...	...	...	...
9 Life insurance reserves .....	...	...	...	...	...	...	...	...	...	...	...	...
10 Pension fund reserves .....	...	2,342.1	...	1,063.9	...	...	...	...	...	...	...	...
11 Reserves at the Federal Reserve .....	...	...	...	...	...	...	...	...	...	...	...	...
12 Mutual fund shares	83.4	...	...	...	...	...	...	...	...	...	...	1,429.3
13 Corporate equities ²	1,079.4	...	506.7	...	...	...	...	...	...	...	668.9	...
14 Credit market instruments	759.2	...	518.2	...	481.3	384.4	25.7	17.0	8.6	17.4	738.2	...
15 U.S. Treasury securities ³	289.7	...	173.3	...	...	...	...	...	...	...	214.2	...
16 Federal agency securities ⁴	111.0	...	100.7	...	...	...	...	...	...	...	79.4	...
17 Tax-exempt securities	1.8	...	1.0	...	...	...	...	...	...	...	217.9	...
18 Corporate and foreign bonds	298.3	...	195.2	...	...	199.9	...	...	...	4.3	176.4	...
19 Mortgages	39.0	...	12.8	...	68.6	...	25.7	...	8.6	8.9	...	...
20 Consumer credit .....	...	...	...	...	122.6	...	...	...	...	...	...	...
21 Bank loans n.e.c. .....	...	...	...	...	...	25.3	...	17.0	...	3.6	...	...
22 Open market paper	19.5	...	35.1	...	...	159.2	...	...	...	.6	50.3	...
23 Other loans .....	...	...	...	...	290.1	...	...	...	...	...	...	...
24 Security credit .....	...	...	...	...	...	...	...	...	...	...	...	...
25 Trade credit .....	...	...	...	...	...	...	...	...	...	...	...	...
26 Taxes payable .....	...	...	...	...	...	.9	...	...	...	...	...	...
27 Investment in bank personal trusts .....	...	...	...	...	...	...	...	...	...	...	...	...
28 Miscellaneous	185.1	...	21.5	...	164.0	201.5	...	8.7	8.8	-2.4	...	...

36. Flow of funds accounts — Financial assets and liabilities, 1992–93 — Continued

B. Private nonbank financial institutions — Continued

Billions of dollars, amounts outstanding

Transaction category	Closed-end funds		Money market funds		Security brokers and dealers		Asset-backed securities issuers		Bank personal trusts	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
1992										
1 Total assets	84.5	...	543.6	...	372.1	...	393.7	...	619.1	...
2 Total liabilities .....	...	...	...	543.6	...	342.6	...	393.7	...	619.1
3 Checkable deposits and currency .....	...	...	-2.7	...	10.3	...	...	...	.8	...
4 Small time and savings deposits .....	...	...	...	...	...	...	...	...	1.5	...
5 Money market fund shares .....	...	...	...	543.6	...	...	...	...	27.0	...
6 Large time deposits .....	...	...	30.9	...	...	...	...	...	7.9	...
7 Federal funds and security repurchase agreements .....	...	...	67.1	...	...	98.8	...	...	...	...
8 Deposits abroad .....	...	...	20.5	...	...	...	...	...	...	...
9 Life insurance reserves .....	...	...	...	...	...	...	...	...	...	...
10 Pension fund reserves .....	...	...	...	...	...	...	...	...	...	...
11 Reserves at the Federal Reserve .....	...	...	...	...	...	...	...	...	...	...
12 Mutual fund shares .....	...	...	...	...	...	...	...	...	128.1	...
13 Corporate equities ²	19.8	...	...	...	14.8	...	...	...	210.9	...
14 Credit market instruments	64.6	...	404.1	...	267.1	...	379.9	393.7	231.2	...
15 U.S. Treasury securities ³	10.1	...	79.7	...	193.3	...	...	...	39.8	...
16 Federal agency securities ⁴ .....	...	...	54.8	...	...	...	91.4	...	31.8	...
17 Tax-exempt securities	39.9	...	94.8	...	11.3	...	...	...	97.6	...
18 Corporate and foreign bonds	14.6	...	...	...	50.9	...	...	346.3	36.8	...
19 Mortgages .....	...	...	...	...	...	...	153.5	...	3.6	...
20 Consumer credit .....	...	...	...	...	...	...	120.4	...	...	...
21 Bank loans n.e.c. .....	...	...	...	...	...	...	...	...	...	...
22 Open market paper .....	...	...	174.7	...	11.6	...	...	47.4	21.7	...
23 Other loans .....	...	...	...	...	...	...	14.6	...	...	...
24 Security credit .....	...	...	...	...	53.3	164.1	...	...	...	...
25 Trade credit .....	...	...	...	...	13.8	21.7	...	...	...	...
26 Taxes payable .....	...	...	...	...	...	.8	...	...	...	...
27 Investment in bank personal trusts .....	...	...	...	...	...	...	...	...	...	619.1
28 Miscellaneous .....	...	...	23.7	...	26.6	57.3	...	...	11.7	...
1993										
1 Total assets	96.4	...	559.4	...	468.5	...	458.6	...	643.9	...
2 Total liabilities .....	...	...	...	559.4	...	431.4	...	458.6	...	643.9
3 Checkable deposits and currency .....	...	...	-1.2	...	12.3	...	...	...	.7	...
4 Small time and savings deposits .....	...	...	...	...	...	...	...	...	1.4	...
5 Money market fund shares .....	...	...	...	559.4	...	...	...	...	27.0	...
6 Large time deposits .....	...	...	25.0	...	...	...	...	...	7.1	...
7 Federal funds and security repurchase agreements .....	...	...	67.5	...	...	116.9	...	...	...	...
8 Deposits abroad .....	...	...	10.1	...	...	...	...	...	...	...
9 Life insurance reserves .....	...	...	...	...	...	...	...	...	...	...
10 Pension fund reserves .....	...	...	...	...	...	...	...	...	...	...
11 Reserves at the Federal Reserve .....	...	...	...	...	...	...	...	...	...	...
12 Mutual fund shares .....	...	...	...	...	...	...	...	...	183.5	...
13 Corporate equities ²	20.4	...	...	...	24.2	...	...	...	174.7	...
14 Credit market instruments	76.0	...	417.0	...	324.2	...	443.5	458.6	234.3	...
15 U.S. Treasury securities ³	8.8	...	80.5	...	222.1	...	...	...	38.1	...
16 Federal agency securities ⁴ .....	...	...	68.0	...	...	...	104.9	...	31.3	...
17 Tax-exempt securities	51.8	...	103.4	...	17.1	...	...	...	109.4	...
18 Corporate and foreign bonds	15.4	...	...	...	73.0	...	...	406.7	33.4	...
19 Mortgages .....	...	...	...	...	...	...	198.2	...	3.4	...
20 Consumer credit .....	...	...	...	...	...	...	123.6	...	...	...
21 Bank loans n.e.c. .....	...	...	...	...	...	...	...	...	...	...
22 Open market paper .....	...	...	165.1	...	12.0	...	...	51.9	18.6	...
23 Other loans .....	...	...	...	...	...	...	16.7	...	...	...
24 Security credit .....	...	...	...	...	75.9	203.3	...	...	...	...
25 Trade credit .....	...	...	...	...	15.2	33.7	...	...	...	...
26 Taxes payable .....	...	...	...	...	...	1.4	...	...	...	...
27 Investment in bank personal trusts .....	...	...	...	...	...	...	...	...	...	643.9
28 Miscellaneous .....	...	...	40.9	...	31.8	75.9	...	...	15.3	...

37. Flow of funds accounts, 1984-93

A. Summary of credit market debt outstanding, by sector

Billions of dollars, amount outstanding at end of year

Transaction category or sector	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
Nonfinancial sectors										
1 Total credit market debt owed by domestic nonfinancial sectors	6,030.6	6,962.3	7,809.7	8,560.9	9,301.7	10,054.3	10,692.0	11,160.6	11,747.2	12,347.0
<i>By lending sector and instrument</i>										
2 U.S. government	1,364.2	1,589.9	1,805.9	1,949.8	2,104.9	2,251.2	2,498.1	2,776.4	3,080.3	3,336.5
3 Treasury securities	1,360.8	1,586.6	1,802.2	1,944.6	2,082.3	2,227.0	2,465.8	2,757.8	3,061.6	3,309.9
4 Budget agency issues and mortgages	3.4	3.3	3.6	5.2	22.6	24.2	32.4	18.6	18.8	26.6
5 Private domestic nonfinancial sectors	4,666.4	5,372.4	6,003.9	6,611.1	7,196.8	7,803.1	8,193.9	8,384.3	8,666.9	9,010.5
<i>By instrument</i>										
6 Tax-exempt obligations	564.4	743.0	789.6	873.1	939.4	1,004.7	1,062.1	1,131.6	1,197.3	1,257.8
7 Corporate bonds	495.1	578.2	705.4	784.1	887.2	961.1	1,008.2	1,086.9	1,154.4	1,229.8
8 Mortgages	2,051.8	2,309.7	2,612.7	2,960.3	3,226.6	3,512.8	3,715.4	3,880.4	4,001.6	4,163.6
9 Home	1,335.0	1,504.6	1,707.1	1,936.1	2,155.6	2,380.5	2,580.6	2,746.6	2,922.7	3,115.8
10 Multifamily residential	184.7	214.6	250.8	275.0	291.1	304.3	305.5	303.0	291.9	286.0
11 Commercial	419.6	484.7	559.5	661.4	696.8	747.6	750.8	751.7	706.5	681.0
12 Farm	112.4	105.9	95.2	87.7	83.1	80.5	78.4	79.1	80.4	80.7
13 Consumer credit	519.3	601.6	659.1	692.0	742.1	799.5	813.0	799.9	809.2	858.3
14 Bank loans n.e.c.	547.3	592.1	647.6	659.7	704.4	750.8	747.8	701.0	695.6	700.3
15 Commercial paper	58.5	72.2	62.9	73.8	85.7	107.1	116.9	98.5	107.1	117.8
16 Other loans	430.1	475.7	526.6	568.1	611.4	667.0	730.6	685.9	701.6	683.0
<i>By borrowing sector</i>										
17 Household	1,935.4	2,223.7	2,483.5	2,771.8	3,069.4	3,371.4	3,594.8	3,762.7	3,978.0	4,231.8
18 Nonfinancial business	2,303.6	2,587.3	2,899.8	3,135.7	3,374.9	3,615.7	3,728.5	3,688.7	3,696.7	3,721.0
19 Farm	187.9	173.4	156.0	144.4	133.9	134.4	134.9	134.8	136.0	137.9
20 Nonfarm noncorporate	775.5	908.7	1,014.8	1,090.8	1,150.4	1,199.6	1,210.9	1,192.3	1,154.5	1,128.9
21 Corporate	1,340.2	1,505.2	1,729.0	1,900.6	2,090.6	2,281.7	2,374.6	2,361.6	2,406.1	2,454.3
22 State and local government	427.4	561.4	620.6	703.6	752.5	816.1	870.5	932.8	992.2	1,057.7
23 Foreign credit market debt held in United States	235.2	236.4	237.9	244.4	251.4	261.2	285.1	298.9	313.8	361.6
24 Bonds	68.0	71.8	74.9	82.3	89.2	94.1	115.4	129.5	146.9	207.3
25 Bank loans n.e.c.	30.8	27.9	26.9	23.3	21.5	21.4	18.5	21.6	23.9	24.6
26 Commercial paper	27.7	33.9	37.4	41.2	49.9	63.0	75.3	81.8	77.7	68.7
27 U.S. government and other loans	108.7	102.7	98.7	97.6	90.7	82.7	75.8	66.0	65.4	60.9
28 Total credit market debt owed by nonfinancial sectors, domestic and foreign	6,265.8	7,198.7	8,047.7	8,805.3	9,553.1	10,315.5	10,977.1	11,459.5	12,061.0	12,708.5
Financial sectors										
29 Total credit market debt owed by financial sectors	1,047.2	1,249.1	1,580.4	1,879.7	2,119.6	2,362.7	2,559.4	2,709.7	2,941.7	3,186.0
<i>By instrument</i>										
30 U.S. government-related	531.2	632.7	810.3	978.6	1,098.4	1,247.8	1,418.4	1,564.2	1,720.0	1,877.1
31 Government-sponsored enterprises securities	237.2	257.8	273.0	303.2	348.1	373.3	393.7	402.9	443.1	523.7
32 Mortgage pool securities	289.0	368.9	531.6	670.4	745.3	869.5	1,019.9	1,156.5	1,272.0	1,348.6
33 Loans from U.S. government	5.0	6.1	5.7	5.0	5.0	5.0	4.9	4.8	4.8	4.8
34 Private financial sectors	516.0	616.3	770.1	901.2	1,021.3	1,114.8	1,140.9	1,145.6	1,221.7	1,308.9
35 Corporate bonds	174.6	228.0	317.1	393.5	442.4	509.1	549.9	606.6	678.2	749.0
36 Mortgages	2.5	2.5	2.8	3.1	3.5	4.0	4.3	5.1	5.1	8.9
37 Bank loans n.e.c.	44.8	44.6	56.9	48.6	44.8	50.9	52.0	69.1	64.2	54.3
38 Open market paper	219.5	252.4	284.6	322.9	377.7	409.1	417.7	385.7	394.3	393.5
39 Loans from Federal Home Loan Banks	74.6	88.8	108.6	133.1	152.8	141.8	117.1	79.1	79.9	103.1
<i>By borrowing sector</i>										
40 Government-sponsored enterprises	242.2	263.9	278.7	308.2	353.1	378.3	398.5	407.7	447.9	528.5
41 Federally related mortgage pools	289.0	368.9	531.6	670.4	745.3	869.5	1,019.9	1,156.5	1,272.0	1,348.6
42 Private financial sectors	516.0	616.3	770.1	901.2	1,021.3	1,114.8	1,140.9	1,145.6	1,221.7	1,308.9
43 Commercial banks	84.1	79.2	75.6	81.8	78.8	77.4	76.7	65.0	73.8	79.5
44 Bank holding companies	89.5	106.2	116.8	131.1	136.2	142.5	114.8	112.3	114.6	122.7
45 Funding corporations	26.1	35.6	54.1	72.5	111.6	125.4	137.9	124.3	135.2	129.9
46 Savings institutions	89.5	110.2	134.3	162.6	184.3	169.2	139.1	94.6	87.8	99.0
47 Credit unions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2
48 Life insurance companies	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2
49 Finance companies	183.6	224.3	275.9	299.1	323.0	350.4	374.4	393.0	389.4	384.4
50 Mortgage companies	15.5	16.7	25.7	14.5	8.3	11.3	7.3	13.0	13.0	17.0
51 Real estate investment trusts (REITs)	4.2	4.8	6.4	8.3	10.1	11.4	12.4	14.0	14.1	17.4
52 Issuers of asset-backed securities (ABSs)	23.4	39.4	81.4	131.3	169.0	227.3	278.3	329.4	393.7	458.6
All sectors										
53 Total credit market debt, domestic and foreign	7,313.0	8,447.8	9,628.1	10,685.1	11,672.7	12,678.2	13,536.5	14,169.3	15,002.7	15,894.5
54 U.S. government securities	1,890.3	2,216.5	2,610.4	2,923.4	3,198.3	3,494.1	3,911.7	4,335.7	4,795.5	5,208.8
55 Tax-exempt securities	564.4	743.0	789.6	873.1	939.4	1,004.7	1,062.1	1,131.6	1,197.3	1,257.8
56 Corporate and foreign bonds	737.6	878.0	1,097.4	1,259.9	1,418.9	1,564.3	1,673.5	1,823.1	1,979.5	2,186.1
57 Mortgages	2,054.4	2,312.3	2,615.5	2,965.5	3,230.1	3,516.8	3,719.7	3,885.5	4,006.7	4,172.6
58 Consumer credit	519.3	601.6	659.1	692.0	742.1	799.5	813.0	799.9	809.2	858.3
59 Bank loans n.e.c.	622.9	664.6	731.5	731.6	770.8	823.0	818.3	791.7	783.7	779.2
60 Open market paper	305.7	358.5	384.9	437.9	513.4	579.2	609.9	565.9	579.0	580.0
61 Other loans	618.5	673.3	739.7	803.7	859.9	896.5	928.4	835.8	851.7	851.8

37. Flow of funds accounts, 1984-93 — Continued

B. Summary of financial assets and liabilities¹

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

Transaction category or sector	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
CREDIT MARKET DEBT OUTSTANDING²										
1 Total credit market assets	7,313.0	8,447.8	9,628.1	10,685.1	11,672.7	12,678.2	13,536.5	14,169.3	15,002.7	15,894.5
2 Private domestic nonfinancial sectors	1,129.4	1,399.6	1,446.6	1,716.9	1,922.1	2,096.4	2,246.8	2,205.8	2,288.3	2,251.9
3 Households	716.3	850.7	813.6	1,017.2	1,196.5	1,326.8	1,454.6	1,380.0	1,434.2	1,392.7
4 Nonfarm noncorporate business	50.3	55.6	59.8	54.1	57.2	56.5	54.9	50.7	48.3	45.8
5 Nonfinancial corporate business	124.4	125.9	143.4	161.9	167.6	181.2	175.8	180.1	216.4	228.8
6 State and local governments	238.3	367.4	429.7	483.7	500.8	531.9	561.5	595.1	589.4	584.6
7 U.S. government	229.8	248.3	254.9	239.9	213.8	205.4	239.1	247.0	235.0	216.4
8 Foreign	355.6	428.6	537.5	592.7	694.7	778.7	897.5	936.2	1,031.6	1,151.4
9 Financial sectors	5,598.2	6,371.2	7,389.1	8,135.6	8,842.0	9,597.7	10,153.1	10,780.3	11,447.8	12,274.8
10 Government-sponsored enterprises	266.8	290.9	302.7	326.4	359.6	355.4	371.8	397.7	466.7	551.0
11 Federally related mortgage pools	289.0	368.9	531.6	670.4	745.3	869.5	1,019.9	1,156.5	1,272.0	1,348.6
12 Monetary authority	167.6	186.0	205.5	230.1	240.6	233.3	241.4	272.5	300.4	336.7
13 Commercial banking	1,800.1	1,989.5	2,187.6	2,323.0	2,479.5	2,647.4	2,772.5	2,856.8	2,951.6	3,094.8
14 U.S. commercial banks	1,681.4	1,846.9	2,009.4	2,108.6	2,235.0	2,371.9	2,466.7	2,506.0	2,575.7	2,726.2
15 Foreign banking offices	99.6	117.1	152.0	186.2	215.6	242.3	270.8	319.2	335.8	326.0
16 Bank holding companies	8.1	11.8	11.5	13.5	13.4	16.2	13.4	11.9	17.5	17.4
17 Banks in U.S. affiliated areas	11.0	13.7	14.6	14.7	15.5	17.1	21.6	19.7	22.5	25.1
18 Private nonbank finance	3,074.7	3,536.0	4,161.8	4,585.7	5,017.1	5,491.9	5,747.4	6,096.7	6,457.1	6,943.7
19 Thrift institutions	1,103.7	1,196.1	1,304.9	1,441.6	1,558.1	1,475.4	1,324.6	1,197.3	1,140.9	1,127.7
20 Insurance	1,256.0	1,449.8	1,675.0	1,864.2	2,063.3	2,320.7	2,473.7	2,708.0	2,874.9	3,067.3
21 Life insurance companies	563.1	637.5	724.5	816.2	920.2	1,022.0	1,116.5	1,199.6	1,282.0	1,391.5
22 Other insurance companies	150.3	176.5	219.2	258.6	287.9	317.5	344.0	376.3	389.0	398.4
23 Private pension funds	306.9	378.5	446.2	479.8	509.0	590.2	607.4	692.7	719.0	759.2
24 State and local government retirement funds	235.7	257.4	285.2	309.6	346.2	390.9	405.9	439.4	484.9	518.2
25 Finance n.e.c.	715.0	890.1	1,181.9	1,279.8	1,395.7	1,695.9	1,949.1	2,191.5	2,441.2	2,748.7
26 Finance companies	273.3	319.7	362.4	409.9	448.0	468.6	497.0	484.9	486.6	481.3
27 Mortgage companies	21.6	24.7	36.6	23.9	16.5	22.6	14.6	25.9	26.1	25.7
28 Mutual funds	54.0	122.7	245.8	271.6	283.4	307.2	360.2	450.5	574.2	738.2
29 Closed-end funds	2.7	4.1	7.0	11.0	30.8	37.1	37.1	52.4	64.6	76.0
30 Money market funds	164.2	178.1	212.2	214.0	224.7	291.8	372.7	402.7	404.1	417.0
31 Real estate investment trusts (REITs)	3.5	5.9	5.9	7.0	7.8	8.4	7.7	6.8	7.4	8.6
32 Brokers and dealers	59.5	65.1	78.3	54.9	46.7	142.9	177.9	226.9	267.1	324.2
33 Asset-backed securities issuers (ABSs)	21.9	36.9	78.1	126.2	162.2	219.3	269.1	318.1	379.9	443.5
34 Bank personal trusts	114.5	132.8	155.7	161.4	175.6	198.0	212.9	223.3	231.2	234.3
RELATION OF LIABILITIES TO FINANCIAL ASSETS										
35 Total credit market debt	7,313.0	8,447.8	9,628.1	10,685.1	11,672.7	12,678.2	13,536.5	14,169.3	15,002.7	15,894.5
<i>Other liabilities</i>										
36 Official foreign exchange	18.2	24.8	29.1	24.4	27.1	53.6	61.3	55.4	51.8	53.4
37 Treasury currency and special drawing rights certificates	17.5	18.0	18.8	19.2	19.8	23.8	26.3	26.3	24.5	25.0
38 Life insurance reserves	246.0	256.7	274.2	300.3	325.5	354.3	380.0	405.7	433.0	483.5
39 Pension fund reserves	1,669.8	2,031.6	2,396.9	2,600.9	2,848.3	3,356.1	3,400.3	4,056.5	4,357.8	4,774.7
40 Interbank claims	-45.6	-18.7	6.2	41.4	46.9	32.4	64.0	65.2	113.1	146.3
41 Deposits at financial institutions	3,361.3	3,644.0	4,009.3	4,151.6	4,448.3	4,736.7	4,836.8	4,885.2	4,892.1	4,977.9
42 Checkable deposits and currency	625.1	708.5	835.5	839.6	882.8	888.6	932.8	1,008.5	1,131.0	1,250.5
43 Small time and savings deposits	1,705.4	1,847.7	1,969.8	2,039.5	2,177.5	2,277.4	2,336.3	2,353.0	2,292.2	2,212.4
44 Large time deposits	466.0	482.8	485.6	535.5	588.6	603.4	537.7	476.9	397.2	381.1
45 Money market fund shares	233.6	243.8	292.1	316.1	338.0	428.1	498.4	539.6	543.6	559.4
46 Security repurchase agreements	224.1	250.6	298.7	292.7	318.7	396.5	372.3	355.8	389.4	456.6
47 Foreign deposits	107.2	110.7	127.6	128.3	142.8	142.8	159.4	151.3	138.8	117.9
48 Mutual fund shares	136.7	240.2	413.5	460.1	478.3	566.2	602.1	813.9	1,042.1	1,429.3
49 Security credit	87.9	131.2	141.1	115.3	118.3	133.9	137.4	188.9	217.3	279.3
50 Trade debt	623.0	669.6	697.4	754.8	844.8	904.2	936.4	926.7	978.1	1,032.1
51 Taxes payable	62.7	63.5	69.0	74.5	79.8	81.8	77.4	68.9	76.8	80.5
52 Investments in bank personal trusts	287.4	347.7	397.4	400.9	430.5	503.2	509.9	596.7	619.1	643.9
53 Miscellaneous	1,472.7	1,646.4	1,822.7	2,097.6	2,351.4	2,591.1	2,732.4	2,884.3	3,053.7	3,273.7
54 Total liabilities	15,250.6	17,502.8	19,903.7	21,726.2	23,691.7	26,015.5	27,300.7	29,143.0	30,862.1	33,093.9
<i>Financial assets not included in liabilities (+)</i>										
55 Gold and special drawing rights	16.7	18.4	19.5	21.4	20.7	21.0	22.0	22.3	19.6	20.1
56 Corporate equities	1,887.2	2,404.1	2,794.2	2,794.2	3,105.5	3,812.9	3,543.7	4,869.4	5,540.6	6,120.7
57 Household equity in noncorporate business	2,026.8	2,049.6	2,107.2	2,224.6	2,353.0	2,508.1	2,440.6	2,344.6	2,274.5	2,228.3
<i>Floats not included in assets (-)</i>										
58 U.S. government checkable deposits	-5	1.7	2.7	6.0	5.9	6.1	15.0	3.8	6.8	5.6
59 Other checkable deposits	36.5	37.3	28.3	28.8	29.6	26.5	28.9	30.9	32.5	28.7
60 Trade credit	-118.3	-122.3	-130.7	-141.3	-146.7	-148.6	-146.0	-144.1	-128.5	-109.2
<i>Liabilities not identified as assets (-)</i>										
61 Treasury currency	-3.5	-3.8	-3.8	-4.0	-4.1	-4.3	-4.1	-4.8	-4.9	-5.1
62 Interbank claims	-22.9	-18.3	-24.5	-28.1	-28.5	-31.0	-32.0	-4.2	-9.3	-4.7
63 Security repurchase agreements	32.2	21.2	23.8	7.4	-18.7	13.7	-17.7	-12.5	18.6	88.0
64 Taxes payable	31.7	25.1	20.9	25.0	21.4	20.6	17.8	15.5	22.4	29.6
65 Miscellaneous	-82.5	-93.2	-147.4	-169.8	-99.0	-210.7	-213.4	-254.6	-254.9	-377.7
66 Total identified to sectors as assets	19,308.6	22,127.1	25,055.2	27,040.6	29,410.9	32,685.1	33,658.6	36,749.2	39,014.1	41,807.8

37. Flow of funds accounts, 1984-93 — Continued

C. Financial assets and liabilities, by sector

Billions of dollars, amount outstanding at end of year

Transaction category or sector	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
	Household and nonprofit organizations									
1 Total financial assets	8,553.1	9,664.6	10,651.7	11,337.9	12,289.0	13,728.7	13,901.1	15,380.1	16,348.3	17,206.9
2 Deposits and credit market instruments	3,097.4	3,358.0	3,527.4	3,840.2	4,199.4	4,482.8	4,702.9	4,603.4	4,710.2	4,655.4
3 Deposits	2,381.1	2,507.2	2,713.8	2,823.1	3,002.9	3,156.0	3,248.3	3,223.4	3,276.0	3,262.6
4 Checkable deposits and currency	388.6	406.0	499.5	497.0	514.7	512.7	527.1	578.1	714.1	786.7
5 Small time and savings deposits	1,569.0	1,684.0	1,775.3	1,820.4	1,929.5	1,994.6	2,056.1	2,024.3	1,988.2	1,906.8
6 Large time deposits	227.0	217.1	200.7	242.9	275.8	280.7	252.4	183.8	139.4	127.9
7 Money market fund shares	196.5	200.2	238.4	262.7	282.9	368.0	412.7	437.2	434.3	441.2
8 Credit market instruments	716.3	850.7	813.6	1,017.2	1,196.5	1,326.8	1,454.6	1,380.0	1,434.2	1,392.7
9 U.S. government securities	341.2	340.2	291.6	320.0	437.7	487.1	550.9	445.7	456.9	452.6
10 Treasury issues	306.1	292.3	263.9	256.6	294.8	284.4	298.4	211.8	189.0	189.6
11 Savings bonds	74.5	79.8	93.3	101.1	109.6	117.7	126.2	138.1	157.3	171.9
12 Other Treasury	231.5	212.5	170.6	155.5	185.2	166.7	172.2	73.7	31.8	17.7
13 Agency issues	35.1	47.9	27.7	63.5	142.9	202.7	252.6	233.9	267.9	263.0
14 Tax-exempt securities	186.3	255.2	242.9	332.8	391.8	442.2	468.9	503.8	508.9	480.8
15 Corporate and foreign bonds	25.9	15.5	45.6	67.2	35.7	52.0	94.9	117.8	115.6	110.5
16 Mortgages	112.4	125.3	115.8	172.0	171.3	186.4	170.4	160.9	167.7	188.8
17 Open market paper	50.5	114.4	117.7	125.1	160.1	159.2	169.5	151.9	185.0	159.9
18 Mutual fund shares	105.7	192.4	318.3	354.3	371.5	433.7	451.7	590.6	764.9	1,072.2
19 Corporate equities	994.1	1,261.1	1,436.5	1,402.7	1,528.5	1,831.2	1,738.7	2,482.8	2,884.3	2,993.8
20 Life insurance reserves	246.0	256.7	274.2	300.3	325.5	354.3	380.0	405.7	433.0	483.5
21 Pension fund reserves	1,669.8	2,031.6	2,396.9	2,600.9	2,488.3	3,356.1	3,400.3	4,056.5	4,057.8	4,774.7
22 Investments in bank personal trusts	287.4	347.7	397.4	400.9	43 0.5	503.2	509.9	596.7	619.1	643.9
23 Equity in noncorporate business	2,026.8	2,049.6	2,107.2	2,224.6	2,353.0	2,508.1	2,440.6	2,344.6	2,274.5	2,228.3
24 Security credit	21.6	35.1	44.0	39.1	40.9	53.2	62.4	87.0	76.1	102.7
25 Miscellaneous assets	104.2	132.5	149.8	174.9	191.3	206.2	214.6	212.8	228.4	252.5
26 Total liabilities	2,015.5	2,325.6	2,593.5	2,871.2	3,175.6	3,481.7	3,706.2	3,896.6	4,116.0	4,396.5
27 Credit market instruments	1,935.4	2,223.7	2,483.5	2,771.8	3,069.4	3,371.4	3,594.8	3,762.7	3,978 0	4,231.8
28 Home mortgages	1,220.2	1,378.8	1,573.7	1,795.3	2,007.8	2,225.8	2,419.4	2,580.2	2,751.3	2,938.7
29 Consumer installment credit	449.5	526.2	581.1	618.5	673.3	736.3	752.9	749.1	756.9	807.3
30 Other consumer credit	69.8	75.3	78.0	73.5	68.8	63.2	60.1	50.9	52.3	51.0
31 Tax-exempt debt	51.2	81.3	79.1	78.2	79.5	81.9	86.0	94.8	101.0	95.4
32 Other mortgages	41.4	43.8	49.9	82.2	109.2	122.6	133.5	144.1	153.8	163.1
33 Bank loans n.e.c.	23.9	34.0	32.2	31.7	34.3	42.9	33.1	23.7	34.8	42.1
34 Other loans	79.4	84.3	89.4	92.4	96.5	98.6	109.8	119.9	127.9	134.2
35 Security credit	31.8	50.7	57.4	41.8	43.5	42.5	38.8	55.1	53.3	75.9
36 Trade credit	33.1	36.0	38.7	42.5	47.2	51.4	56.2	60.7	65.1	68.6
37 Deferred and unpaid life insurance premiums	15.1	15.2	13.9	15.1	15.5	16.4	16.5	18.2	19.6	20.2

37. Flow of funds accounts, 1984-93 — Continued
C. Financial assets and liabilities, by sector — Continued

Billions of dollars, amount outstanding at end of year

Transaction category or sector	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
	Nonfinancial corporate business									
38 Total financial assets	1,530.0	1,632.2	1,798.4	1,960.7	2,127.0	2,247.9	2,373.6	2,446.8	2,561.6	2,670.3
39 Liquid assets	360.3	403.0	472.0	507.4	531.1	549.7	564.8	592.1	586.8	594.3
40 Checkable deposits and currency	43.4	69.0	88.0	104.7	103.8	114.1	120.2	131.3	121.5	132.5
41 Small time deposits	18.5	19.9	21.2	21.9	24.4	23.9	23.0	23.9	22.4	23.4
42 Large time deposits	55.9	60.4	66.3	69.7	81.2	79.4	76.2	79.7	73.7	76.5
43 Money market fund shares	16.1	14.5	18.1	18.9	15.6	16.2	26.3	31.5	36.2	40.7
44 Security repurchase agreements	48.8	58.3	70.3	71.1	79.3	75.3	69.3	69.8	54.9	47.2
45 Foreign deposits	86.0	91.6	105.5	106.6	113.1	116.4	132.3	129.7	118.3	107.8
46 U.S. government securities	42.7	39.0	53.7	57.3	54.6	60.6	53.5	60.8	94.0	93.2
47 Treasury	41.0	37.4	52.2	55.9	53.3	58.9	51.0	56.7	88.0	84.3
48 Agency	1.7	1.6	1.5	1.3	1.3	1.7	2.5	4.1	6.1	8.9
49 Tax-exempt securities	4.1	4.9	8.0	10.5	12.0	11.4	10.1	11.9	12.2	14.4
50 Commercial paper	44.8	45.3	40.9	46.6	47.0	52.4	53.9	53.5	53.7	58.6
51 Consumer credit	32.9	36.7	40.9	47.5	54.0	56.8	58.4	54.0	56.6	62.6
52 Mutual funds shares	7.2	10.8	15.7	12.8	10.6	11.7	9.7	14.8	17.1	17.0
53 Trade credit	590.3	629.9	655.2	700.9	773.1	817.0	833.9	825.9	858.8	880.4
54 Miscellaneous assets	539.4	551.8	614.6	692.1	758.2	812.8	906.8	960.1	1,042.3	1,116.1
55 Foreign direct investments ³	373.9	394.0	419.6	479.1	486.9	504.4	561.2	588.8	590.7	618.8
56 Insurance receivables	58.6	62.8	81.6	92.4	102.5	117.2	131.5	145.5	159.2	172.9
57 Equity in government sponsored enterprises ⁴ .....	.7	.8	.9	1.3	1.3	1.3	1.3	1.8	1.9	1.9
58 Investments in finance company subsidiaries	11.9	16.7	18.7	12.5	9.2	8.8	15.0	17.2	18.9	22.9
59 Other	94.2	77.6	93.7	106.9	158.2	181.0	197.8	206.7	271.6	299.5
60 Total liabilities	2,055.1	2,276.3	2,561.2	2,844.1	3,170.4	3,453.1	3,610.9	3,620.7	3,729.1	3,818.0
61 Credit market instruments	1,340.2	1,505.2	1,729.0	1,900.6	2,090.6	2,281.7	2,374.6	2,361.6	2,406.1	2,454.3
62 Tax-exempt debt ⁵	104.4	127.0	117.1	116.2	116.4	115.5	115.2	114.0	114.0	113.9
63 Corporate bonds	495.1	578.2	705.4	784.1	887.2	961.1	1,008.2	1,086.9	1,154.4	1,229.8
64 Mortgages	123.5	114.3	147.1	197.5	195.9	219.0	208.6	209.2	183.8	170.9
65 Home	12.6	13.3	14.0	14.7	15.4	16.0	16.6	17.0	17.5	18.1
66 Multifamily	14.4	15.0	15.8	16.5	17.1	17.8	18.3	18.8	19.3	19.9
67 Commercial	96.5	86.0	117.3	166.4	163.4	185.2	173.7	173.4	146.9	132.9
68 Bank loans n.e.c.	391.1	424.1	473.7	482.4	519.3	553.5	555.4	530.5	518.5	516.0
69 Commercial paper	58.5	72.2	62.9	73.8	85.7	107.1	116.9	98.5	107.1	117.8
70 Other loans	167.6	189.4	222.8	246.6	286.1	325.5	370.5	322.6	328.4	305.9
71 Savings institutions	10.3	14.7	19.9	20.4	24.6	23.5	17.2	9.7	6.2	5.4
72 Finance companies	68.9	79.4	88.6	106.9	122.7	135.1	146.8	146.5	148.3	145.0
73 U.S. government	11.6	14.2	14.8	11.5	9.9	9.6	8.8	7.9	7.9	8.1
74 Acceptable liability to banks	30.4	28.3	28.1	32.6	32.6	35.8	29.2	23.3	20.4	17.1
75 Foreign	46.3	52.8	71.4	75.2	96.3	120.5	165.9	130.8	138.3	121.9
76 Issuers of asset-backed securities (ABSs) .....	...	...	...	...	...	1.0	2.7	4.4	7.3	8.4
77 Profit taxes payable	42.2	39.0	42.8	47.9	49.6	46.5	41.5	32.1	38.9	40.1
78 Trade debt	452.0	486.0	499.7	539.6	598.7	629.3	658.6	663.3	698.5	723.9
79 Miscellaneous liabilities	220.7	246.0	289.8	356.1	431.5	495.7	536.2	563.7	585.5	599.7
80 Foreign direct investment in United States	179.2	195.9	235.2	299.3	370.1	423.3	468.4	475.1	490.7	495.1
81 Pension fund contributions payable	41.5	50.1	54.6	56.8	61.4	72.4	67.7	88.7	94.8	104.6
MEMO										
82 Net trade credit	138.3	143.8	155.5	161.3	174.4	187.7	175.3	162.7	160.3	156.6
83 Market value of equities	1,484.7	1,841.3	2,166.7	2,256.6	2,517.4	3,176.5	3,024.2	4,131.6	4,687.1	5,100.4
<i>Debt subtotals</i>										
84 Securities and mortgages	723.0	819.6	969.6	1,097.9	1,199.5	1,295.6	1,331.9	1,410.1	1,452.2	1,514.6
85 Loans and short-term paper	617.2	685.6	759.4	802.7	891.1	986.1	1,042.7	951.6	954.0	939.7
86 Total short-term liabilities ⁶	1,111.4	1,210.7	1,301.9	1,390.2	1,539.4	1,661.9	1,742.8	1,646.9	1,691.4	1,703.7
<i>Ratios (percent)</i>										
87 Long-term debt to total credit market debt	53.9	54.4	56.0	57.7	57.3	56.7	56.0	59.7	60.3	61.7
88 Short-term debt to total credit market debt	46.0	45.5	43.9	42.2	42.6	43.2	43.9	40.2	39.6	38.2
89 Liquid assets to short-term liabilities	32.4	33.2	36.2	36.4	34.4	33.0	32.4	35.9	34.6	34.8

38. Nonfinancial business activity, selected measures, 1993

Monthly data seasonally adjusted, and indexes 1987=100 except as noted

Measure	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Industrial production ¹	110.9	109.2	109.9	110.0	110.5	110.0	110.4	110.9	111.1	111.3	111.9	112.8	114.0
<i>Market groupings</i>													
2 Products, total	110.2	108.7	109.3	109.4	109.8	109.3	109.6	110.4	110.4	110.6	111.2	112.1	113.0
3 Final, total	112.7	111.4	111.8	112.0	112.3	111.8	112.1	112.8	112.7	113.1	113.8	114.6	115.4
4 Consumer goods	108.7	108.2	108.9	108.9	108.6	107.8	108.1	108.9	108.6	108.5	109.2	109.7	110.1
5 Equipment	118.5	115.9	115.8	116.4	117.7	117.7	118.0	118.5	118.6	119.8	120.4	121.8	123.1
6 Intermediate	102.6	100.4	101.8	101.4	102.2	101.7	101.8	102.9	103.3	103.0	103.5	104.3	105.4
7 Materials	111.9	110.0	110.7	110.8	111.4	111.1	111.7	111.7	112.1	112.2	112.8	113.9	115.5
<i>Industry groupings</i>													
8 Manufacturing	111.7	109.9	110.4	110.5	111.3	111.1	111.2	111.6	111.8	112.1	112.9	114.0	115.4
9 Capacity utilization, manufacturing (percent) ²	80.6	80.0	80.2	80.1	80.6	80.2	80.1	80.3	80.3	80.4	80.8	81.5	82.3
10 Construction contracts ³	100.8	104.0	98.0	99.0	101.0	96.0	107.0	98.0	99.0	101.0	103.0	105.0	102.0
11 Nonagricultural employment, total ⁴	108.1	107.4	107.8	107.7	108.0	108.2	108.3	108.5	108.6	108.8	109.0	109.2	109.5
12 Goods-producing, total	93.1	94.2	94.5	94.3	94.3	94.4	94.1	94.2	94.1	94.1	94.2	94.4	94.4
13 Manufacturing, total	93.7	95.2	95.4	95.3	95.1	94.9	94.7	94.6	94.5	94.4	94.4	94.5	94.4
14 Manufacturing, production workers	93.7	95.1	95.3	95.3	95.1	95.0	94.7	94.7	94.6	94.6	94.7	94.8	94.9
15 Service-producing	112.8	111.6	112.0	112.0	112.4	112.6	112.8	113.1	113.2	113.5	113.7	114.0	114.3
16 Personal income, total	141.7	137.4	138.1	139.1	141.1	141.5	141.3	141.1	142.9	143.1	144.1	145.0	145.9
17 Wages and salary disbursements	136.2	131.4	131.6	131.6	135.7	136.8	136.5	137.2	138.2	138.0	138.8	139.2	139.9
18 Manufacturing	117.8	114.0	114.5	114.2	118.8	118.4	118.0	118.2	118.6	119.1	119.1	119.9	120.7
19 Disposable personal income ⁵	143.1	138.9	139.6	140.8	142.5	142.8	142.6	142.3	144.1	144.4	145.4	146.3	147.3
20 Retail sales ⁶	135.2	132.2	131.7	130.5	133.0	134.2	134.5	135.0	136.0	136.0	138.7	139.6	141.1
<i>Prices⁷</i>													
21 Consumer (1982-84 = 100)	144.5	142.6	143.1	143.6	144.0	144.2	144.4	144.4	144.8	145.1	145.7	145.8	145.8
22 Producer finished goods (1982 = 100)	124.7	124.2	124.5	124.7	125.5	125.8	125.5	125.3	124.2	123.8	124.6	124.5	124.1

39. Output, capacity, and capacity utilization, 1993¹

A. Output

1987=100; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
1 Total industry	110.9	109.7	110.3	111.1	112.9
2 Manufacturing	111.7	110.3	111.2	111.8	114.1
3 Primary processing ²	107.6	106.1	107.0	107.7	109.9
4 Advanced processing ³	113.7	112.3	113.2	113.8	116.1
5 Durable goods	114.0	112.0	113.2	114.2	118.1
6 Lumber and products	100.6	99.8	98.0	100.8	104.9
7 Primary metals	106.5	105.1	105.2	106.7	109.6
8 Iron and steel	111.6	109.3	109.7	112.3	115.6
9 Nonferrous	99.5	99.4	99.0	98.9	101.4
10 Industrial machinery and equipment	144.1	134.8	141.7	147.2	152.7
11 Electrical machinery	127.5	122.8	125.9	129.7	132.6
12 Motor vehicles and parts	120.7	121.7	118.1	112.0	131.7
13 Aerospace and miscellaneous transportation equipment	88.7	92.7	90.3	87.4	85.2
14 Nondurable goods	108.7	108.1	108.7	108.9	109.2
15 Textile mill products	107.8	107.2	108.4	108.0	107.7
16 Paper and products	112.3	110.5	113.2	111.7	114.2
17 Chemicals and products	117.8	116.2	117.7	118.6	118.6
18 Plastics materials	112.4	111.5	112.8	111.5	114.4
19 Petroleum products	104.9	103.9	104.0	104.0	107.7
20 Mining	97.3	97.4	97.5	96.8	97.3
21 Utilities	116.7	116.0	114.1	117.5	115.6
22 Electric	115.9	115.2	114.8	118.0	114.8

39. Output, capacity, and capacity utilization, 1993¹ — Continued

B. Capacity

Percent of 1987 output; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
1 Total industry	136.2	135.3	135.9	136.5	137.2
2 Manufacturing	138.8	137.7	138.4	139.2	140.0
3 Primary processing ²	128.1	127.6	127.9	128.3	128.6
4 Advanced processing ³	143.9	142.5	143.4	144.4	145.4
5 Durable goods	144.9	143.5	144.5	145.4	146.3
6 Lumber and products	114.9	114.6	114.8	115.0	115.2
7 Primary metals	123.1	123.7	123.3	123.0	122.6
8 Iron and steel	127.2	128.0	127.4	126.9	126.3
9 Nonferrous	117.6	117.7	117.6	117.6	117.6
10 Industrial machinery and equipment	174.4	170.6	173.1	175.7	178.2
11 Electrical machinery	154.8	151.8	153.8	155.7	157.7
12 Motor vehicles and parts	154.1	152.1	153.4	154.8	156.1
13 Aerospace and miscellaneous transportation equipment	133.5	134.1	133.7	133.2	132.8
14 Nondurable goods	131.3	130.5	131.0	131.6	132.1
15 Textile mill products	119.1	118.3	118.8	119.4	119.9
16 Paper and products	124.5	123.8	124.3	124.8	125.3
17 Chemicals and products	145.5	144.3	145.1	145.9	146.8
18 Plastics materials	130.6	129.2	130.1	131.1	132.0
19 Petroleum products	115.8	115.9	115.8	115.7	115.6
20 Mining	111.3	111.7	111.4	111.1	110.8
21 Utilities	133.8	133.3	133.6	134.0	134.3
22 Electric	131.0	130.4	130.8	131.2	131.7

C. Capacity utilization rate⁴

Percent; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
1 Total industry	81.5	81.1	81.2	81.4	82.3
2 Manufacturing	80.6	80.1	80.3	80.3	81.5
3 Primary processing ²	84.0	83.1	83.6	83.9	85.5
4 Advanced processing ³	79.1	78.8	78.9	78.8	79.9
5 Durable goods	78.9	78.1	78.4	78.5	80.7
6 Lumber and products	87.8	87.1	85.4	87.6	91.1
7 Primary metals	86.6	85.0	85.3	86.8	89.4
8 Iron and steel	87.9	85.4	86.1	88.6	91.5
9 Nonferrous	84.7	84.4	84.1	84.1	86.2
10 Industrial machinery and equipment	82.6	79.0	81.8	83.8	85.7
11 Electrical machinery	82.5	80.9	81.9	83.2	84.1
12 Motor vehicles and parts	78.4	80.0	76.9	72.3	84.4
13 Aerospace and miscellaneous transportation equipment	66.6	69.1	67.6	65.6	64.2
14 Nondurable goods	82.8	82.8	83.0	82.8	82.6
15 Textile mill products	90.5	90.6	91.3	90.5	89.8
16 Paper and products	90.3	89.2	91.1	89.6	91.2
17 Chemicals and products	80.9	80.5	81.2	81.2	80.8
18 Plastics materials	86.2	86.3	86.7	85.1	86.6
19 Petroleum products	90.6	89.6	89.8	89.9	93.2
20 Mining	87.4	87.2	87.5	87.1	87.8
21 Utilities	86.6	87.0	85.4	87.8	86.1
22 Electric	88.3	88.4	87.7	89.9	87.2

40. Labor force, employment, and unemployment, 1993

Thousands of persons, monthly data seasonally adjusted

Category	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
HOUSEHOLD SURVEY DATA													
1 Civilian labor force ¹	128,040	127,224	127,400	127,440	127,539	128,075	128,056	128,102	128,334	128,108	128,580	128,662	128,898
<i>Employment</i>													
2 Nonagricultural industries ² ...	116,232	114,996	115,326	115,463	115,514	116,106	116,156	116,327	116,687	116,475	116,920	117,218	117,565
3 Agriculture	3,074	3,182	3,116	3,099	3,071	3,074	3,031	3,043	3,005	3,093	3,021	3,114	3,096
<i>Unemployment</i>													
4 Number	8,734	9,046	8,958	8,878	8,954	8,895	8,869	8,732	8,642	8,540	8,639	8,330	8,237
5 Rate (percent of civilian labor force)	6.8	7.1	7.0	7.0	7.0	6.9	6.9	6.8	6.7	6.7	6.7	6.5	6.4
ESTABLISHMENT SURVEY DATA													
6 Nonagricultural payroll employment ³	110,171	109,490	109,856	109,804	110,096	110,285	110,372	110,628	110,714	110,923	111,112	111,366	111,610
7 Manufacturing	17,804	18,094	18,116	18,099	18,060	18,029	17,985	17,973	17,946	17,934	17,940	17,944	17,942
8 Mining	599	622	613	615	614	616	608	606	602	605	605	604	618
9 Contract construction	4,571	4,519	4,595	4,549	4,587	4,636	4,632	4,653	4,659	4,667	4,700	4,733	4,738
10 Transportation and public utilities	5,710	5,768	5,782	5,777	5,784	5,788	5,789	5,800	5,786	5,783	5,798	5,800	5,792
11 Trade	25,849	25,457	25,559	25,509	25,592	25,631	25,644	25,697	25,724	25,767	25,787	25,819	25,907
12 Finance	6,605	6,661	6,669	6,676	6,688	6,694	6,704	6,718	6,724	6,735	6,748	6,763	6,769
13 Service	30,193	29,642	29,767	29,818	29,992	30,103	30,206	30,355	30,451	30,545	30,661	30,816	30,926
14 Government	18,841	18,727	18,755	18,761	18,779	18,788	18,804	18,826	18,822	18,887	18,873	18,887	18,918

41. Industrial production: Indexes and gross value, 1993¹

A. Major markets

Monthly data are seasonally adjusted

Group	1987 pro- por- tion	1993 avg.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1987 = 100)											
1 Total index	100.0	110.9	109.2	109.9	110.0	110.5	110.0	110.4	110.9	111.1	111.3	111.9	112.8	114.0
2 Products	59.5	110.2	108.7	109.3	109.4	109.8	109.3	109.6	110.4	110.4	110.6	111.2	112.1	113.0
3 Final products	44.8	112.7	111.4	111.8	112.0	112.3	111.8	112.1	112.8	112.7	113.1	113.8	114.6	115.4
4 Consumer goods	26.5	108.7	108.2	108.9	108.9	108.6	107.8	108.1	108.9	108.6	108.5	109.2	109.7	110.1
5 Durable	5.8	110.5	110.2	110.1	110.3	110.9	109.0	107.2	108.2	107.3	108.7	112.7	115.8	118.2
6 Automotive products	2.7	111.6	113.5	112.7	112.2	112.7	110.4	106.5	104.3	103.9	106.7	113.8	120.2	124.9
7 Autos and trucks	1.7	112.2	116.8	114.6	113.4	114.3	110.1	105.0	100.3	99.2	104.1	114.9	124.9	131.5
8 Autos, consumer	1.1	86.1	86.6	90.2	90.5	90.2	86.5	83.5	78.2	71.8	75.4	85.2	95.4	98.8
9 Trucks, consumer .....	.6	157.3	169.1	156.9	153.1	155.9	150.9	142.3	138.6	146.7	153.9	166.4	176.0	188.0
10 Auto parts and allied goods	1.0	110.6	108.1	109.4	110.2	110.1	110.8	109.1	111.0	111.8	111.1	111.9	112.3	113.9
11 Other	3.1	109.5	107.3	107.9	108.6	109.3	107.8	107.7	111.6	110.2	110.4	111.8	112.0	112.2
12 Appliances, A/C and TV .....	.8	122.9	116.6	116.4	121.8	123.1	116.6	115.5	130.6	124.9	126.4	130.4	130.7	130.5
13 Carpeting and furniture .....	.9	102.2	100.7	101.2	100.1	100.7	101.6	103.3	103.8	103.2	102.4	104.1	102.5	102.8
14 Miscellaneous	1.4	106.7	106.4	107.4	106.5	106.9	106.7	106.1	105.8	106.4	106.4	106.3	107.5	108.0
15 Nondurable	20.7	108.2	107.6	108.6	108.6	108.0	107.4	108.3	109.1	109.0	108.4	108.2	107.9	107.9
16 Foods and tobacco	9.1	106.1	106.7	107.6	106.2	105.9	105.9	106.2	107.0	107.0	105.9	105.9	105.2	105.8
17 Clothing	2.6	94.9	95.7	95.8	95.6	95.9	95.8	96.0	95.2	94.3	93.3	93.3	94.3	95.1
18 Chemical products	3.6	122.5	121.0	119.9	122.9	122.7	122.2	123.0	123.9	123.7	124.1	122.6	122.3	122.0
19 Paper products	2.6	103.2	102.3	103.1	103.8	103.8	103.7	104.7	103.7	103.1	103.2	104.0	103.3	102.6
20 Energy products	2.7	113.7	109.3	114.6	114.1	110.8	107.6	111.1	114.8	115.8	115.3	114.6	115.2	113.1
21 Fuels .....	.8	106.6	105.2	106.5	105.2	104.9	104.9	104.7	104.0	103.8	108.0	111.3	110.6	108.6
22 Residential utilities	2.0	116.5	110.9	117.7	117.6	113.0	108.6	113.6	119.0	120.4	118.2	115.9	117.0	114.9
23 Equipment	18.3	118.5	115.9	115.8	116.4	117.7	117.7	118.0	118.5	118.6	119.8	120.4	121.8	123.1
24 Business equipment	13.2	134.6	129.6	130.0	131.5	133.1	133.5	133.9	134.6	134.8	136.3	137.7	139.7	141.8
25 Information processing	5.5	155.8	144.7	146.0	148.5	151.0	153.5	155.6	158.1	158.2	160.6	162.0	164.5	167.2
26 Office and computing	1.9	223.1	191.9	196.0	201.9	209.2	215.6	221.4	226.5	230.6	234.8	241.8	248.6	256.1
27 Industrial	3.9	112.2	110.3	109.8	111.2	112.3	111.8	112.4	113.6	113.3	113.2	112.5	113.0	114.8
28 Transit	2.0	136.7	142.4	142.6	141.4	141.2	138.2	133.0	127.5	126.2	129.8	136.1	141.5	142.8
29 Autos and trucks	1.0	134.5	136.7	136.8	135.8	136.2	133.1	127.2	118.9	119.6	126.5	139.6	150.5	154.9
30 Other	1.8	115.6	111.0	110.6	112.0	114.0	113.2	114.8	116.2	119.1	119.1	119.4	119.3	120.8
31 Defense and space equipment	4.4	74.8	78.1	77.9	76.8	76.9	75.6	74.9	74.6	74.0	73.7	72.7	72.5	71.5
32 Oil and gas well drilling .....	.6	82.5	87.5	79.1	73.1	75.2	78.2	81.2	83.5	87.0	89.7	86.5	82.9	82.3
33 Manufactured homes .....	.2	118.9	121.6	119.2	113.6	112.6	110.7	111.6	115.8	115.5	120.7	123.4	130.4	141.1
34 Intermediate products, total	14.7	102.6	100.4	101.8	101.4	102.2	101.7	101.8	102.9	103.3	103.0	103.5	104.3	105.4
35 Construction supplies	5.9	96.8	94.1	96.0	95.1	94.8	95.9	95.3	96.4	97.3	97.8	98.6	99.5	101.3
36 Business supplies	8.8	106.5	104.7	105.6	105.7	107.2	105.5	106.1	107.3	107.2	106.4	106.7	107.5	108.1
37 Materials	40.5	111.9	110.0	110.7	110.8	111.4	111.1	111.7	111.7	112.1	112.2	112.8	113.9	115.5
38 Durable goods materials	20.5	115.5	112.5	113.4	113.3	114.3	114.4	114.5	115.1	115.6	116.5	117.5	119.1	121.5
39 Durable consumer parts	4.1	113.9	112.5	112.6	112.9	112.5	111.7	111.0	110.3	111.4	112.6	116.0	120.4	125.7
40 Equipment parts	7.4	123.4	118.4	119.3	119.8	121.8	122.4	123.0	123.8	124.7	126.0	127.0	127.5	128.6
41 Other	9.0	109.7	107.7	109.0	108.1	109.0	109.1	109.0	110.1	109.9	110.4	110.3	111.6	113.6
42 Basic metal materials	3.1	112.5	111.6	113.2	110.7	111.5	112.1	112.0	112.0	111.2	111.7	112.9	114.7	117.6
43 Nondurable goods materials	9.0	113.8	112.2	112.1	112.7	113.5	113.7	114.3	113.7	114.6	113.6	114.1	115.3	116.6
44 Textile materials	1.2	104.2	104.2	104.0	104.7	103.9	104.7	104.9	105.5	106.1	103.1	104.0	103.7	102.1
45 Pulp and paper materials	2.0	113.7	112.1	112.6	113.4	115.9	114.2	115.7	112.4	111.5	112.7	113.2	115.2	115.2
46 Chemical materials	3.8	116.9	114.5	114.0	115.0	115.2	116.7	117.3	116.9	118.6	117.1	117.2	119.1	119.9
47 Other	2.0	113.8	112.7	112.8	112.4	113.7	112.8	112.6	113.8	114.9	114.1	115.1	114.9	120.2
48 Energy materials	11.0	103.7	103.5	104.3	104.6	104.1	102.9	104.4	103.6	103.7	103.1	103.0	103.1	103.2
49 Primary energy	7.3	99.1	100.1	99.4	99.3	100.8	101.0	100.7	98.0	98.0	98.4	98.2	97.6	97.5
50 Converted fuel materials	3.7	112.7	110.3	114.0	114.9	110.7	106.6	111.9	114.4	114.9	112.3	112.6	113.8	114.5
SPECIAL AGGREGATES														
51 Total excluding autos and trucks	97.2	110.6	108.8	109.5	109.6	110.1	109.8	110.3	111.0	111.2	111.2	111.5	112.2	113.2
52 Total excluding motor vehicles and parts	95.2	110.4	108.5	109.3	109.4	109.9	109.6	110.2	110.9	111.1	111.1	111.3	111.8	112.7
53 Total excluding office and computing machines	97.7	108.2	107.2	107.8	107.8	108.1	107.5	107.8	108.1	108.2	108.3	108.8	109.6	110.6
54 Consumer goods excluding autos and trucks	24.8	108.5	107.6	108.6	108.6	108.2	107.6	108.3	109.5	109.3	108.8	108.8	108.6	108.7
55 Consumer goods excluding energy	23.8	108.2	108.1	108.3	108.3	108.3	107.8	107.7	108.2	107.8	107.7	108.6	109.0	109.8
56 Business equipment excluding autos and trucks	12.2	134.6	129.0	129.4	131.1	132.8	133.5	134.5	136.0	136.1	137.2	137.5	138.7	140.6
57 Business equipment excluding office and computing equipment	11.3	119.7	119.1	118.9	119.6	120.3	119.6	119.2	119.2	118.7	119.8	120.2	121.3	122.5
58 Materials excluding energy	29.5	115.0	112.4	113.0	113.1	114.1	114.2	114.4	114.7	115.3	115.6	116.5	118.0	120.0

41. Industrial production: Indexes and gross value, 1993¹ — Continued

B. Major industries

Monthly data are seasonally adjusted

Group	SIC code ²	1987 proportion	1993 avg.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
				Index (1987 = 100)												
1 Total index .....	...	100.0	110.9	109.2	109.9	110.0	110.5	110.0	110.4	110.9	111.1	111.3	111.9	112.8	114.0
2 Manufacturing .....	...	84.3	111.7	109.9	110.4	110.5	111.3	111.1	111.2	111.6	111.8	112.1	112.9	114.0	115.4
3 Primary processing .....	...	27.1	107.6	105.6	106.4	106.2	106.8	106.9	107.3	107.4	107.9	107.7	108.5	109.9	111.3
4 Advanced processing .....	...	57.1	113.7	111.9	112.3	112.6	113.5	113.1	113.0	113.6	113.6	114.2	115.0	116.0	117.4
5 Durable goods .....	...	46.5	114.3	111.5	112.1	112.5	113.5	113.2	113.0	113.7	113.9	115.0	116.2	118.0	120.1
6 Lumber and products	24	2.1	100.6	99.6	101.3	98.4	98.3	98.2	97.6	99.6	100.9	101.8	104.6	104.9	105.2	
7 Furniture and fixtures	25	1.5	103.3	100.8	100.7	102.1	102.4	101.5	102.7	103.5	105.2	105.2	104.8	104.2	106.3	
8 Stone, clay, and glass products	32	2.4	98.7	95.5	96.9	96.6	97.8	97.9	98.2	98.8	98.4	99.9	99.7	100.5	104.6	
9 Primary metals	33	3.3	106.5	104.0	107.1	104.3	105.0	105.0	105.6	105.6	107.2	107.3	106.1	109.8	113.0	
10 Iron and steel	331,2	1.9	111.6	108.4	111.4	108.2	108.9	109.1	111.1	111.9	112.8	112.4	113.3	114.4	119.1	
11 Raw steel .....	...	.1	105.7	103.3	105.2	103.2	103.5	105.5	106.6	106.9	106.3	105.9	107.2	106.2	110.9
12 Nonferrous	333-6,9	1.4	99.5	97.9	101.3	98.9	99.5	99.2	98.1	97.0	99.4	100.3	96.2	103.5	104.5	
13 Fabricated metal products	34	5.4	99.5	97.8	98.1	98.8	99.2	98.5	98.3	99.6	99.6	99.6	100.7	102.1	102.6	
14 Nonelectrical machinery ..	35	8.5	144.1	133.2	134.1	136.9	140.1	141.6	143.3	146.1	147.1	148.4	150.3	152.0	155.7	
15 Office and computing machines	357	2.3	223.1	191.9	196.0	201.9	209.2	215.6	221.4	226.5	230.6	234.8	241.8	248.6	256.1	
16 Electrical machinery	36	6.9	127.5	121.4	122.9	124.3	125.6	125.7	126.4	128.6	129.5	130.9	131.4	132.1	134.3	
17 Transportation equipment	37	9.9	104.2	107.5	106.9	105.8	105.9	104.2	101.2	98.9	98.5	100.4	104.2	108.3	110.7	
18 Motor vehicles and parts	371	4.8	120.7	122.7	121.8	120.6	120.9	118.5	114.7	110.2	110.6	115.1	124.1	132.4	138.5	
19 Autos and light trucks	371PT	2.5	118.4	122.7	121.3	120.2	120.9	116.4	111.2	106.0	104.0	109.2	120.8	131.7	138.4	
20 Aerospace and miscellaneous transportation equipment	372-6,9	5.1	88.7	93.2	93.0	91.9	91.7	90.7	88.6	88.3	87.2	86.7	85.5	85.7	84.5	
21 Instruments	38	5.1	104.0	105.7	104.9	105.2	105.3	104.6	104.4	104.8	103.2	104.0	102.7	102.4	102.3	
22 Miscellaneous	39	1.3	109.3	108.0	108.6	109.0	110.6	109.4	108.5	108.8	108.8	110.3	109.6	110.1	110.3	
23 Nondurable goods .....	...	37.8	108.7	107.9	108.2	108.2	108.7	108.5	108.9	109.1	109.2	108.5	108.8	109.1	109.7
24 Foods	20	8.8	108.6	107.9	109.2	108.4	108.2	107.9	108.8	108.8	109.6	109.0	109.0	108.4	109.0	
25 Tobacco products	21	1.0	91.0	101.6	99.2	94.5	92.6	94.1	89.4	97.3	90.3	85.4	86.4	83.3	84.3	
26 Textile mill products	22	1.8	107.8	107.1	107.1	107.2	107.3	108.7	109.3	108.5	108.8	106.6	107.7	108.0	107.4	
27 Apparel products	23	2.3	93.1	94.2	94.2	93.4	93.3	93.5	93.6	93.6	93.2	92.1	92.1	92.6	93.1	
28 Paper and products	26	3.6	112.3	109.6	110.5	111.4	113.4	112.1	114.1	111.7	112.1	111.4	112.7	114.5	115.5	
29 Printing and publishing ..	27	6.5	101.3	100.9	101.3	101.1	102.6	101.1	101.3	101.6	100.9	101.1	101.6	101.7	101.9	
30 Chemicals and products ..	28	8.8	117.8	116.0	115.4	117.1	117.3	117.6	118.3	118.6	118.8	118.3	117.8	118.8	119.3	
31 Petroleum products	29	1.3	104.9	103.5	104.1	104.1	104.1	103.7	104.2	103.2	103.5	105.3	108.2	107.8	107.1	
32 Rubber and plastics	30	3.2	115.9	114.5	114.5	114.0	115.0	115.4	115.1	116.9	117.5	116.7	116.5	117.8	119.3	
33 Leather and products	31	.3	85.0	87.2	87.4	86.8	85.8	85.6	84.7	83.8	83.6	83.5	83.9	83.5	85.1	
34 Mining .....	...	8.0	97.3	98.2	97.1	96.9	97.4	97.1	97.9	96.4	96.6	97.4	98.0	96.9	96.9
35 Metal	10	.3	167.6	169.6	167.6	163.2	165.7	171.2	169.7	170.4	152.9	159.4	175.8	168.5	177.3	
36 Coal	12	1.2	103.8	107.1	105.1	104.2	104.6	102.9	106.9	100.9	98.5	104.4	104.4	101.1	104.7	
37 Oil and gas extraction ..	13	5.8	92.2	92.6	91.6	92.0	92.7	92.1	92.6	91.6	93.3	92.6	92.6	91.8	90.9	
38 Stone and earth minerals ..	14	.7	93.8	94.5	95.0	93.4	91.6	93.4	91.3	92.7	94.1	94.5	94.1	98.2	93.9	
39 Utilities .....	...	7.7	116.2	113.3	117.4	117.3	114.5	112.4	115.4	118.0	118.4	116.2	114.9	116.1	115.8
40 Electric	491,3PT	6.1	115.9	113.2	116.5	115.9	114.7	114.2	115.5	118.8	119.5	115.8	113.7	115.2	115.5	
41 Gas	492,3PT	1.6	117.2	113.8	120.7	122.5	113.9	105.7	115.1	115.0	114.4	118.0	119.1	119.4	117.0	
SPECIAL AGGREGATES																
42 Manufacturing excluding motor vehicles and parts .....	...	79.5	111.2	109.1	109.7	109.9	110.7	110.6	110.9	111.7	111.8	111.9	112.2	112.9	114.0
43 Manufacturing excluding office and computing machines ..	...	81.9	108.6	107.6	107.9	107.9	108.5	108.1	108.0	108.3	108.4	108.6	109.2	110.2	111.4
Gross value (billions of 1987 dollars, annual rates)																
MAJOR MARKETS																
44 Products, total	1,707.0	1,734.8	1,886.9	1,862.6	1,875.8	1,874.1	1,879.5	1,868.0	1,871.8	1,878.8	1,878.2	1,886.3	1,908.8	1,928.2	1,943.9
45 Final	1,314.6	1,350.9	1,480.7	1,466.0	1,473.5	1,472.1	1,475.2	1,466.1	1,468.2	1,471.4	1,470.0	1,479.5	1,498.9	1,514.9	1,525.7
46 Consumer goods	866.6	833.4	944.1	939.2	946.5	943.3	941.8	933.6	936.1	939.2	937.3	940.2	953.1	960.2	963.7
47 Equipment	448.8	517.5	536.7	526.8	526.9	528.8	533.4	532.5	532.1	532.2	532.7	539.2	545.7	554.7	561.9
48 Intermediate	392.5	384.0	406.1	396.6	402.4	402.0	404.3	401.9	403.7	407.4	408.2	406.9	410.0	413.3	418.2

42. Housing and construction, 1992-93

Seasonally adjusted annual rates except as noted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1992											
Private residential real estate activity (thousands of units except as noted)												
NEW UNITS												
1 Permits authorized	1,077	1,146	1,082	1,054	1,056	1,057	1,089	1,075	1,114	1,132	1,118	1,176
2 One-family	893	951	897	868	885	888	884	883	914	944	945	1,017
3 Two-family or more	184	195	185	186	171	169	205	192	200	188	173	159
4 Started	1,144	1,245	1,324	1,094	1,223	1,129	1,132	1,216	1,207	1,239	1,221	1,258
5 One-family	942	1,097	1,054	937	1,036	991	982	1,023	1,044	1,090	1,080	1,112
6 Two-family or more	202	148	270	157	187	138	150	193	163	149	141	146
7 Under construction at end of period ¹	640	627	658	654	652	645	628	633	637	644	642	642
8 One-family	465	463	483	483	484	483	475	480	485	494	498	500
9 Two-family or more	175	164	175	171	168	162	153	153	152	150	144	142
10 Completed	1,063	1,097	1,118	1,077	1,203	1,178	1,256	1,130	1,144	1,142	1,216	1,198
11 One-family	858	902	960	891	1,009	982	1,041	942	952	974	993	994
12 Two-family or more	205	195	158	186	194	196	215	188	192	168	223	204
13 Mobile homes shipped	185	189	197	195	196	195	212	206	216	229	242	264
<i>Merchant builder activity in one-family units</i>												
14 Number sold	674	636	560	539	561	584	617	634	657	639	618	644
15 Number for sale at end of period ¹	282	269	278	274	272	273	271	269	267	265	262	266
<i>Price of units sold (thousands of dollars)²</i>												
16 Median	120	117	120	120	113	125	118	124	120	125	129	126
17 Average	144	145	145	145	146	147	138	145	142	148	147	146
EXISTING UNITS (one-family)												
18 Number sold	3,270	3,470	3,580	3,510	3,440	3,360	3,400	3,410	3,430	3,680	3,800	3,910
<i>Price of units sold (thousands of dollars)²</i>												
19 Median	102	103	104	104	103	106	103	105	104	103	103	104
20 Average	130	129	130	131	131	134	132	132	131	129	129	131
CONSTRUCTION												
Value of new construction (millions of dollars) ³												
21 Total put in place	415,996	416,866	434,656	430,330	438,875	435,368	432,024	431,151	432,887	440,603	445,938	449,679
22 Private	297,958	297,164	311,339	312,838	315,383	318,773	314,377	312,554	316,825	322,877	324,821	330,619
23 Residential	170,640	171,633	179,401	185,923	185,811	187,097	185,637	188,256	190,398	194,514	198,109	203,981
24 Nonresidential	127,318	125,531	131,938	126,915	129,572	131,676	128,740	124,298	126,427	128,363	126,712	126,638
25 Industrial	21,667	21,396	24,947	21,012	20,926	20,616	21,229	18,789	19,295	19,565	19,439	20,018
26 Commercial	42,127	42,237	42,801	40,438	41,106	44,192	41,274	39,745	40,450	41,623	41,262	39,646
27 Other	20,597	21,011	21,910	21,447	22,320	21,739	21,646	20,875	21,715	21,360	21,526	21,002
28 Public utilities and other	42,927	40,887	42,280	44,018	45,220	45,129	44,591	44,889	44,967	45,815	44,485	45,972
29 Public	118,037	119,702	123,317	117,492	123,492	116,595	117,647	118,597	116,062	117,726	121,117	119,061
30 Military	1,997	2,422	2,692	2,452	2,824	2,430	2,286	2,456	2,556	2,897	2,588	2,535
31 Highway	34,129	36,284	33,819	34,184	36,050	33,537	34,261	35,504	35,314	33,395	37,706	32,797
32 Conservation and development	5,203	5,009	6,333	5,789	5,829	6,022	5,444	5,594	6,175	5,979	6,558	8,391
33 Other	76,708	75,987	80,473	75,067	78,789	74,606	75,656	75,043	72,017	75,455	74,265	75,338

42. Housing and construction, 1992-93 — Continued

Seasonally adjusted annual rates except as noted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1993											
Private residential real estate activity (thousands of units except as noted)												
NEW UNITS												
1 Permits authorized	1,150	1,152	1,046	1,107	1,113	1,122	1,169	1,234	1,265	1,298	1,363	1,474
2 One-family	965	951	875	921	915	926	973	1,004	1,036	1,078	1,132	1,181
3 Two-family or more	185	201	171	186	198	196	196	230	229	220	231	293
4 Started	1,170	1,194	1,092	1,232	1,241	1,238	1,245	1,319	1,359	1,409	1,406	1,612
5 One-family	1,049	1,048	957	1,082	1,100	1,067	1,076	1,178	1,160	1,231	1,248	1,383
6 Two-family or more	121	146	135	150	141	171	169	141	199	178	158	229
7 Under construction at end of period ¹	640	639	634	637	646	649	658	662	678	686	699	713
8 One-family	504	507	501	506	515	518	526	534	544	551	564	574
9 Two-family or more	136	132	133	131	131	131	132	128	134	135	135	139
10 Completed	1,143	1,227	1,105	1,212	1,137	1,168	1,097	1,248	1,172	1,248	1,248	1,289
11 One-family	985	1,041	989	1,064	992	997	955	1,068	1,041	1,081	1,107	1,139
12 Two-family or more	158	186	116	148	145	171	142	180	131	167	141	150
13 Mobile homes shipped	260	255	245	240	235	238	246	247	254	260	283	308
<i>Merchant builder activity in one-family units</i>												
14 Number sold	610	599	600	685	635	641	647	645	738	723	766	817
15 Number for sale at end of period ¹	267	269	270	271	273	274	277	286	288	291	294	294
<i>Price of units sold (thousands of dollars)²</i>												
16 Median	118	129	125	127	130	125	124	127	129	125	130	125
17 Average	139	149	147	148	152	146	143	151	150	147	153	146
EXISTING UNITS (one-family)												
18 Number sold	3,740	3,470	3,430	3,460	3,610	3,700	3,850	3,860	3,990	4,030	4,120	4,350
<i>Price of units sold (thousands of dollars)²</i>												
19 Median	103	103	105	106	107	109	108	109	107	107	107	107
20 Average	129	129	132	133	133	137	136	135	134	133	133	134
CONSTRUCTION												
Value of new construction (millions of dollars) ³												
21 Total put in place	450,480	452,231	452,473	449,259	452,274	460,993	463,127	464,680	470,756	477,807	490,176	499,931
22 Private	333,894	332,509	334,556	326,547	332,491	335,413	335,757	339,267	342,491	350,164	360,386	367,271
23 Residential	206,063	207,193	206,109	201,550	203,785	206,169	206,547	208,538	211,452	216,559	222,351	228,549
24 Nonresidential	127,831	125,316	128,447	124,997	128,706	129,244	129,210	130,729	131,039	133,605	138,035	138,722
25 Industrial	20,021	19,962	21,542	18,389	19,106	18,672	19,201	19,417	19,565	19,239	19,319	20,391
26 Commercial	41,674	41,909	40,996	41,165	42,138	41,658	40,887	41,836	41,794	43,422	46,696	47,342
27 Other	21,651	21,936	21,698	22,605	23,129	23,996	24,488	25,600	24,813	24,486	24,071	24,225
28 Public utilities and other	44,485	41,509	44,211	42,838	44,333	44,918	44,634	43,876	44,867	46,458	47,949	46,764
29 Public	116,586	119,722	117,918	122,712	119,782	125,580	127,369	125,413	128,264	127,642	129,790	132,659
30 Military	2,554	2,686	2,645	2,558	2,419	2,228	2,481	2,553	2,471	2,289	2,245	2,298
31 Highway	30,378	33,555	33,806	35,516	34,936	38,672	38,304	35,047	39,033	39,654	40,742	40,657
32 Conservation and development	5,648	6,703	7,325	5,837	6,079	5,788	5,768	5,619	6,294	6,301	5,218	5,230
33 Other	78,006	76,778	74,142	78,801	76,348	78,892	80,816	82,194	80,466	79,398	81,585	84,474

43. Consumer and producer prices, 1993

Percentage changes based on seasonally adjusted data except as noted

Item	Change from 12 months earlier		Change from 3 months earlier (annual rate)				Index level ¹					
	1992 Dec.	1993 Dec.	Mar.	June	Sept.	Dec.						
CONSUMER PRICES² (1982-84 = 100)												
1 All items	2.9	2.7	3.1	2.5	2.0	3.3	145.8					
2 Food	1.5	2.9	2.0	2.3	2.6	4.9	142.7					
3 Energy items	2.0	-1.4	1.2	-3.8	-4.2	1.2	102.4					
4 All items less food and energy	3.3	3.2	3.8	3.2	2.1	3.4	153.9					
5 Commodities	2.5	1.6	3.0	.9	.0	2.4	135.7					
6 Services	3.7	3.9	4.1	4.1	3.5	3.7	164.3					
PRODUCER PRICES (1982 = 100)												
7 Finished goods	1.6	.2	3.9	.0	-2.5	-.3	124.1					
8 Consumer foods	1.6	2.4	.0	1.3	3.2	5.2	127.2					
9 Consumer energy	-.3	-4.1	14.1	-5.4	-7.4	-15.6	73.3					
10 Other consumer goods	2.1	-4	2.9	.6	-6.4	1.5	138.0					
11 Capital equipment	1.7	1.8	4.1	.6	2.2	.3	132.5					
<i>Intermediate materials</i>												
12 Excluding foods and feeds	1.1	.8	4.2	.3	-1.0	-.3	116.0					
13 Excluding energy	1.2	1.6	4.0	.0	1.0	1.6	124.4					
<i>Crude materials</i>												
14 Foods	3.0	7.2	1.9	-3.0	13.1	18.4	112.1					
15 Energy	2.3	-12.3	-10.1	17.5	-28.1	-22.1	70.0					
16 Other	5.7	10.7	22.1	11.2	-4.5	15.4	143.6					
Change from 1 month earlier												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
CONSUMER PRICES² (1982-84 = 100)												
1 All items .....	.2	.4	.2	.3	.2	.1	.1	.3	.1	.3	.3	.2
2 Food .....	.0	.3	.2	.2	.6	-.3	.0	.4	.3	.5	.2	.5
3 Energy items	-.2	-.3	.8	.1	-.6	-.5	.0	-.7	-.4	1.9	-.9	-.7
4 All items less food and energy .....	.3	.4	.2	.3	.3	.2	.2	.3	.1	.3	.4	.2
5 Commodities .....	.3	.2	.2	.2	.1	-.1	.1	.2	-.3	.2	.3	.1
6 Services .....	.4	.4	.3	.4	.4	.2	.3	.3	.2	.2	.4	.3
PRODUCER PRICES (1982 = 100)												
7 Finished goods .....	.3	.4	.2	.5	.0	-.5	.0	-.8	.2	-.1	.1	-.1
8 Consumer foods	-.2	.0	.2	1.3	-.4	-.6	-.1	.3	.6	-.2	.8	.6
9 Consumer energy	1.0	1.4	.9	.0	-.5	-.9	-.8	-1.0	-.1	.8	-2.1	-2.9
10 Other consumer goods .....	.2	.3	.2	.3	.3	-.4	.1	-1.7	.0	-.2	.4	.2
11 Capital equipment .....	.5	.3	.2	.2	.0	-.1	.3	.2	.1	-.4	.3	.2
<i>Intermediate materials</i>												
12 Excluding foods and feeds .....	.3	.4	.3	.3	-.3	.2	-.2	-.1	.0	.1	.2	-.3
13 Excluding energy .....	.3	.4	.2	.2	-.2	.0	.1	.2	.0	.0	.2	.2
<i>Crude materials</i>												
14 Foods .....	.1	.2	.2	1.7	.8	-3.2	1.5	1.1	.5	-1.4	4.7	1.0
15 Energy	-1.5	-1.4	.3	.4	4.2	-.5	-7.3	-1.9	1.2	6.6	-6.3	-5.9
16 Other	3.2	1.6	.2	1.5	1.1	.1	.7	-2.0	.1	1.3	1.1	1.2

44. Summary of U.S. international transactions, 1992-93

Millions of dollars; quarterly data seasonally adjusted except as noted¹

Item credits or debits	1992	1993	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
			1992				1993			
1 Balance on current account	-67,886	-103,896	-8,357	-16,539	-18,607	-24,383	-19,850	-25,602	-27,856	-30,587
2 Merchandise trade balance ²	-96,097	-132,575	-18,065	-24,336	-27,360	-26,336	-29,191	-33,727	-36,488	-33,169
3 Merchandise exports	440,361	456,866	108,268	108,803	109,546	113,744	111,664	113,787	111,736	119,679
4 Merchandise imports	-536,458	-589,441	-126,333	-133,139	-136,906	-140,080	-140,855	-147,514	-148,224	-152,848
5 Military transactions, net	-3,034	-763	-558	-674	-525	-1,277	-105	-129	-87	-444
6 Other service transactions, net	58,747	57,613	14,746	14,635	15,098	14,267	14,874	14,786	14,317	13,637
7 Investment income, net	4,540	3,946	2,437	1,612	1,220	-729	1,855	668	2,015	-590
8 U.S. government grants	-15,010	-14,620	-2,810	-3,279	-2,867	-6,054	-3,186	-2,730	-3,114	-5,591
9 U.S. government pensions and other transfers	-3,735	-3,785	-830	-1,118	-941	-846	-827	-985	-986	-987
10 Private remittances and other transfers	-13,297	-13,712	-3,277	-3,379	-3,232	-3,408	-3,270	-3,486	-3,513	-3,443
11 Change in U.S. government assets other than official reserve assets, net (increase, -) ..	-1,652	-306	-269	-289	-394	-701	488	-281	-192	-321
12 Change in U.S. official reserve assets (increase, -)	3,901	-1,379	-1,057	1,464	1,952	1,542	-983	822	-545	-673
13 Gold	0	0	0	0	0	0	0	0	0	0
14 Special drawing rights (SDRs)	2,316	-537	-172	-168	-173	2,829	-140	-166	-118	-113
15 Reserve position in International Monetary Fund	-2,692	-44	111	1	-118	-2,685	-228	313	-48	-80
16 Foreign currencies	4,277	-797	-996	1,631	2,243	1,398	-615	675	-378	-480
17 Change in U.S. private assets abroad (increase, -)	-63,759	-146,213	-6,400	-14,761	-12,364	-30,236	-12,164	-36,507	-34,915	-62,628
18 Bank-reported claims ³	22,314	32,238	12,748	7,037	6,167	-3,638	28,601	5,595	7,335	-9,293
19 Nonbank-reported claims	45	-598	7,562	-6,620	-3,737	2,840	-5,046	-87	4,838	-395
20 U.S. purchases of foreign securities, net	-45,114	-119,983	-7,505	-7,455	-11,722	-18,432	-24,517	-24,340	-40,777	-30,349
21 U.S. direct investments abroad, net	-41,004	-57,870	-19,205	-7,723	-3,072	-11,006	-11,202	-17,675	-6,311	-22,683
22 Change in foreign official assets in United States (increase, +)	40,858	71,681	21,016	20,897	-7,417	6,363	10,968	17,492	19,259	23,962
23 U.S. Treasury securities	18,454	48,702	14,916	11,251	-319	-7,394	1,080	5,668	19,098	22,856
24 Other U.S. government obligations	3,949	4,062	464	1,699	912	874	665	1,082	1,345	970
25 Other U.S. government liabilities ⁴	2,572	1,666	-45	536	714	1,368	-438	158	1,121	825
26 Other U.S. liabilities reported by U.S. banks ³	16,571	14,666	5,568	7,486	-7,724	11,241	8,257	9,485	-2,489	-587
27 Other foreign official assets ⁵	-688	2,585	113	-75	-1,000	274	1,404	1,099	184	-102
28 Change in foreign private assets in United States (increase, +)	105,646	159,017	5,100	26,977	37,352	36,218	5,804	34,337	52,675	66,200
29 U.S. bank-reported liabilities ³	15,461	18,452	-5,606	-775	23,285	-1,443	-19,995	3,459	27,618	7,370
30 U.S. nonbank-reported liabilities	13,573	14,282	5,689	3,954	4,854	-924	774	7,606	1,169	4,933
31 Foreign private purchases of U.S. Treasury securities, net	36,857	24,849	616	10,168	4,832	21,241	14,001	-622	3,474	7,996
32 Foreign purchases of other U.S. securities, net	29,867	80,068	4,529	10,476	2,474	12,388	9,590	15,025	17,445	38,008
33 Foreign direct investments in United States, net	9,888	21,366	-128	3,154	1,907	4,956	1,434	8,869	2,969	8,093
34 Allocation of special drawing rights	0	0	0	0	0	0	0	0	0	0
35 Discrepancy	-17,108	21,096	-10,033	-17,749	-522	11,197	15,737	9,739	-8,427	4,047
36 Due to seasonal adjustments			4,818	592	-6,375	966	6,105	435	-6,643	103
37 Before seasonal adjustment	-17,108	21,096	-14,851	-18,341	5,853	10,231	9,632	9,304	-1,785	3,944
MEMO										
<i>Changes in official assets</i>										
38 U.S. official reserve assets (increase, -)	3,901	-1,379	-1,057	1,464	1,952	1,542	-983	822	-545	-673
39 Foreign official assets in United States, excluding line 25 (increase, +)	38,286	70,015	21,061	20,361	-8,131	4,995	11,406	17,334	18,138	23,137
40 Change in Organization of Petroleum Exporting Countries official assets in United States (part of line 22)	5,942	-3,847	2,425	-2,217	2,985	2,749	445	-869	-3,194	-229

45. U.S. foreign trade, 1993¹

Millions of dollars; monthly data seasonally adjusted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Goods and services, balance ...	-75,725	-4,731	-3,342	-6,350	-6,418	-4,999	-7,652	-7,453	-6,820	-7,986	-7,919	-7,534	-4,526
2 Merchandise	-132,575	-9,345	-8,687	-11,159	-11,305	-9,965	-12,459	-12,339	-11,618	-12,531	-12,534	-11,522	-9,115
3 Services	56,850	4,614	5,345	4,809	4,887	4,966	4,807	4,886	4,798	4,545	4,615	3,988	4,589
4 Goods and services, exports	641,677	51,517	51,839	53,885	53,429	53,994	52,683	52,022	52,731	53,300	55,086	54,464	56,727
5 Merchandise	456,866	36,729	36,353	38,582	37,899	38,630	37,257	36,471	37,356	37,909	39,361	39,364	40,953
6 Services	184,811	14,788	15,486	15,303	15,530	15,364	15,426	15,551	15,375	15,391	15,725	15,100	15,774
7 Goods and services, imports ...	-717,402	-56,248	-55,181	-60,235	-59,847	-58,993	-60,335	-59,475	-59,551	-61,286	-63,005	-61,998	-61,253
8 Merchandise	-589,441	-46,074	-45,040	-49,741	-49,204	-48,595	-49,716	-48,810	-48,974	-50,440	-51,895	-50,886	-50,068
9 Services	-127,961	-10,174	-10,141	-10,494	-10,643	-10,398	-10,619	-10,665	-10,577	-10,846	-11,110	-11,112	-11,185

46. U.S. reserve assets, 1993

Millions of dollars, end of period

Asset	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	71,962	72,847	74,378	75,644	76,711	73,968	74,139	75,231	75,835	74,550	74,042	73,442
2 Gold stock, including Exchange Stabilization Fund ¹	11,055	11,055	11,054	11,054	11,053	11,057	11,057	11,057	11,057	11,056	11,054	11,053
3 Special drawing rights ^{2,3}	8,546	8,651	8,787	8,947	9,147	8,987	8,905	9,133	9,203	9,038	9,091	9,039
4 Reserve position in International Monetary Fund ²	12,079	12,021	12,184	12,317	12,195	11,926	12,083	12,118	12,101	11,908	11,827	11,818
5 Foreign currencies ^{4,5}	40,282	41,120	42,353	43,326	44,316	41,998	42,094	42,923	43,474	42,548	42,070	41,532

47. Foreign official assets held at Federal Reserve Banks, 1993¹

Millions of dollars, end of period

Asset	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Deposits	325	296	317	221	193	286	284	357	501	390	596	386
<i>Held in custody</i>												
2 U.S. Treasury securities ²	324,356	329,183	326,486	339,396	345,060	343,672	343,378	356,671	358,860	358,975	373,864	379,394
3 Earmarked gold ³	13,077	13,074	12,989	12,924	12,854	12,829	12,756	12,686	12,562	12,464	12,381	12,327

48. Assets and liabilities of foreign branches of U.S. banks, 1993¹

Millions of dollars, end of period; balance sheet data

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign branches												
ASSETS												
1 Total payable in any currency . . .	543,607	553,743	546,884	544,080	548,343	562,021	550,936	560,051	555,646	562,192	561,963	554,853
2 Claims on entities in United States	169,758	172,778	172,133	164,653	162,356	176,026	163,793	166,817	168,086	164,023	164,889	169,815
3 Parent bank	134,698	139,644	139,017	129,122	127,127	141,025	127,474	130,865	136,938	127,347	127,021	136,703
4 Other banks	9,570	9,249	9,073	10,830	9,169	9,498	8,993	9,457	6,862	7,739	7,647	6,577
5 Nonbanks	25,490	23,885	24,043	24,701	26,060	25,503	27,326	26,495	24,286	28,937	30,221	26,535
6 Claims on foreigners	314,933	317,611	315,044	316,134	321,201	316,681	317,198	326,098	318,895	327,336	324,274	313,359
7 Other branches of parent bank	116,522	116,124	112,725	110,094	111,445	111,851	105,299	108,216	108,805	107,155	104,639	99,495
8 Banks	81,716	83,269	84,824	86,945	88,193	85,977	88,653	90,013	84,942	92,262	89,750	86,350
9 Public borrowers	20,080	19,934	19,005	18,577	18,251	18,183	17,687	18,364	17,797	17,881	19,855	19,233
10 Nonbank foreigners	96,615	98,284	98,490	100,518	103,312	100,670	105,559	109,505	107,351	110,038	110,030	108,281
11 Other assets	58,916	63,354	59,707	63,293	64,786	69,314	69,945	67,136	68,665	70,833	72,800	71,679
12 Total payable in U.S. dollars	353,711	361,789	353,869	345,116	344,991	355,357	341,060	338,953	348,210	342,145	339,177	345,573
13 Claims on entities in United States	165,161	168,247	167,536	160,121	156,419	169,503	155,387	157,538	160,820	154,083	153,892	160,251
14 Parent bank	132,034	137,124	136,424	126,761	123,958	137,712	124,072	127,028	133,223	124,064	123,370	133,014
15 Other banks	9,213	8,704	8,336	10,168	8,209	8,638	8,270	8,475	6,322	7,046	6,977	5,999
16 Nonbanks	23,914	22,419	22,776	23,192	24,252	23,153	23,045	22,035	21,275	22,973	23,545	21,238
17 Claims on foreigners	171,218	174,791	170,409	169,431	170,540	168,886	167,295	164,379	168,744	166,803	163,631	164,366
18 Other branches of parent bank	77,704	77,741	75,937	73,115	73,128	73,071	70,400	68,623	70,699	67,602	65,432	65,699
19 Banks	41,616	43,072	41,271	43,788	44,925	43,679	44,267	42,383	43,925	44,722	43,549	44,406
20 Public borrowers	13,883	13,710	13,068	12,537	12,244	12,049	11,951	11,999	11,580	11,512	12,504	11,935
21 Nonbank foreigners	38,015	40,268	40,133	39,991	40,243	40,087	40,677	41,374	42,540	42,967	42,146	42,056
22 Other assets	17,332	18,751	15,924	15,564	18,032	16,968	18,378	17,036	18,646	21,259	21,654	20,956
Branches in United Kingdom												
23 Total payable in all currencies	163,664	163,982	161,448	162,642	164,357	172,439	166,431	172,072	172,368	173,948	175,316	178,073
24 Claims on entities in United States	37,609	34,919	34,989	33,353	31,239	37,038	34,032	35,491	34,053	32,641	35,377	41,200
25 Parent bank	34,290	32,779	31,719	29,605	27,523	33,059	29,184	30,612	30,776	26,562	27,944	36,620
26 Other banks	886	783	892	757	747	1,006	808	877	631	1,010	804	933
27 Nonbanks	2,433	1,357	2,378	2,991	2,969	2,973	4,040	4,002	2,646	5,069	6,629	3,647
28 Claims on foreigners	108,362	110,025	106,944	108,963	111,830	109,528	107,799	114,150	115,203	118,207	112,705	110,126
29 Other branches of parent bank	42,894	41,317	39,466	39,450	41,458	40,130	37,164	39,778	40,613	40,545	36,971	32,598
30 Banks	33,513	36,206	34,914	37,823	37,282	36,848	38,543	40,332	40,277	44,704	42,454	42,239
31 Public borrowers	3,059	2,542	2,531	2,513	2,420	2,342	2,341	2,606	2,171	2,147	2,984	2,900
32 Nonbank foreigners	28,896	29,960	30,033	29,177	30,670	30,208	29,751	31,434	32,142	30,811	30,296	32,389
33 Other assets	17,693	19,038	19,515	20,326	21,288	25,873	24,600	22,431	23,112	23,100	27,234	26,747
34 Total payable in U.S. dollars	100,865	99,753	94,868	95,603	97,430	100,418	96,200	93,735	97,832	94,820	94,227	99,479
35 Claims on entities in United States	35,481	32,929	32,783	31,233	28,634	34,110	30,573	31,753	31,160	27,731	30,092	36,143
36 Parent bank	33,070	31,559	30,443	28,420	25,996	31,265	27,580	28,938	29,130	24,756	26,046	34,628
37 Other banks	684	428	413	393	326	533	300	308	328	430	365	479
38 Nonbanks	1,727	942	1,927	2,420	2,312	2,312	2,693	2,507	1,702	2,545	3,681	1,036
39 Claims on foreigners	59,505	60,695	57,530	60,180	61,742	60,479	58,944	56,603	59,725	59,396	55,167	53,466
40 Other branches of parent bank	30,823	28,856	30,017	29,388	30,753	30,287	27,814	27,713	28,306	27,478	24,779	20,965
41 Banks	14,316	16,800	13,422	16,903	17,073	16,658	17,590	15,466	17,967	18,910	17,103	18,135
42 Public borrowers	2,154	1,883	1,949	1,888	1,808	1,804	1,744	1,832	1,614	1,613	2,446	2,319
43 Nonbank foreigners	12,212	13,156	12,142	12,001	12,108	11,730	11,796	11,592	11,838	11,395	10,839	12,047
44 Other assets	5,879	6,129	4,555	4,646	7,054	5,829	6,683	5,379	6,947	7,693	8,968	9,870
Branches in Bahamas and Cayman Islands												
45 Total payable in all currencies	145,372	151,943	149,461	144,654	142,872	148,982	140,580	140,172	147,385	146,834	144,327	148,814
46 Claims on entities in United States	97,454	103,590	101,267	97,469	94,894	102,109	93,736	93,661	98,873	98,100	96,389	96,023
47 Parent bank	67,697	74,579	73,421	67,830	66,170	74,023	66,363	67,055	74,040	72,185	70,682	71,606
48 Other banks	7,962	7,892	7,424	9,279	7,184	7,651	7,477	7,360	5,489	5,710	5,993	4,957
49 Nonbanks	21,795	21,119	20,422	20,360	21,540	20,435	19,896	19,246	19,344	20,205	19,714	19,460
50 Claims on foreigners	41,185	40,835	41,328	40,596	41,378	40,437	39,609	39,588	41,814	40,028	40,257	46,286
51 Other branches of parent bank	7,041	7,311	6,650	6,873	6,999	7,009	6,772	7,226	8,958	8,024	8,713	15,692
52 Banks	18,464	17,454	18,811	17,816	18,527	18,117	17,688	16,863	17,090	16,228	15,999	15,718
53 Public borrowers	7,564	7,422	7,188	6,690	6,527	6,334	6,185	6,102	5,955	5,767	5,735	5,539
54 Nonbank foreigners	8,116	8,648	8,679	9,217	9,325	8,977	8,964	9,397	9,811	10,009	9,810	9,337
55 Other assets	6,733	7,518	6,866	6,589	6,600	6,436	7,235	6,923	6,698	8,706	7,681	6,931
56 Total payable in U.S. dollars	140,810	147,577	145,221	140,146	138,202	143,900	136,025	135,698	142,831	142,273	140,010	144,707

49. Selected U.S. liabilities to foreign official institutions, 1992-93

A. By type

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1992											
1 Total ¹	372,784	375,315	381,589	385,761	394,853	401,949	404,832	407,170	393,824	406,240	395,863	398,816
2 Liabilities reported by banks in the United States ²	41,928	42,642	43,964	44,773	47,616	51,450	49,537	52,571	43,726	61,695	55,029	54,967
3 U.S. Treasury bills and certificates ³	92,711	94,731	102,143	102,968	111,224	109,278	114,781	113,307	113,634	104,286	100,702	104,596
U.S. Treasury bonds and notes												
4 Marketable	212,370	212,178	209,042	210,753	208,068	213,488	212,722	213,413	208,939	211,888	211,268	210,553
5 Nonmarketable ⁴	4,892	4,922	4,956	4,989	5,021	4,625	4,582	4,476	4,505	4,473	4,503	4,532
6 U.S. securities other than U.S. Treasury securities ⁵	20,883	20,842	21,484	22,278	22,924	23,108	23,210	23,403	23,020	23,898	24,361	24,168
	1993											
1 Total ¹	412,806	414,078	410,223	413,870	424,565	427,556	427,036	436,969	445,693	444,107	457,129	469,000
2 Liabilities reported by banks in the United States ²	64,796	67,357	63,224	63,023	69,466	72,709	67,461	68,824	70,220	65,668	67,964	69,633
3 U.S. Treasury bills and certificates ³	111,540	113,594	113,547	113,293	120,194	119,860	128,837	136,488	139,638	140,525	144,865	150,900
U.S. Treasury bonds and notes												
4 Marketable	207,573	203,209	202,593	205,302	201,878	201,118	196,441	197,165	200,346	201,965	208,188	211,825
5 Nonmarketable ⁴	4,563	4,592	4,622	5,432	5,417	5,451	5,488	5,508	5,542	5,579	5,615	5,652
6 U.S. securities other than U.S. Treasury securities ⁵	24,334	25,326	26,237	26,820	27,610	28,418	28,809	28,984	29,947	30,370	30,497	30,815

B. By area

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1992											
1 Total ¹	372,784	375,315	381,589	385,761	394,853	401,949	404,832	407,170	393,824	406,240	395,863	398,816
2 Europe	176,173	176,945	181,352	183,124	189,203	195,029	198,662	200,638	190,138	198,869	188,812	191,708
3 Canada	7,642	8,252	7,016	7,855	9,347	9,302	9,876	9,990	7,027	8,111	6,381	7,920
4 Latin America and Caribbean	35,059	35,680	38,063	39,266	39,796	39,481	39,364	38,399	37,746	38,698	38,955	40,025
5 Asia	146,141	147,748	148,606	148,565	149,054	150,207	150,043	151,785	151,779	153,711	154,655	152,276
6 Africa	2,409	2,408	2,011	2,392	2,792	3,265	3,218	2,860	3,360	3,481	3,779	3,565
7 Other countries ⁶	5,358	4,280	4,539	4,557	4,659	4,663	3,667	3,496	3,772	3,368	3,279	3,320
	1993											
1 Total ¹	412,806	414,078	410,223	413,870	424,565	427,556	427,036	436,969	445,693	444,107	457,129	469,000
2 Europe	199,490	202,530	189,812	187,905	193,690	193,401	188,981	191,890	198,254	193,676	208,790	209,399
3 Canada	8,411	7,886	9,326	8,302	8,899	8,297	8,808	8,075	8,260	9,441	8,657	9,505
4 Latin America and Caribbean	41,424	42,506	44,513	49,204	48,190	48,543	53,802	55,340	54,704	54,275	50,410	57,950
5 Asia	156,423	154,263	158,105	160,005	165,137	169,504	169,080	174,901	177,164	178,889	182,437	185,294
6 Africa	3,705	3,866	3,919	3,782	3,782	3,621	2,844	3,109	3,888	3,665	3,650	3,894
7 Other countries ⁶	3,351	3,025	4,546	4,670	4,865	4,188	3,519	3,652	3,421	4,159	3,183	2,956

50. Liabilities to, and claims on foreigners, payable in foreign currencies, reported by banks in the United States, 1992-93¹

Millions of dollars, end of period

Item	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1992				1993			
1 Banks' liabilities	68,136	70,969	84,162	72,796	81,091	75,221	81,225	77,627
2 Banks' claims	60,514	58,358	72,165	62,799	64,256	55,549	59,136	59,151
3 Deposits	23,277	23,471	28,074	24,240	23,142	20,464	20,930	19,379
4 Other claims	37,237	34,887	44,091	38,559	41,114	35,085	38,206	39,772
5 Claims of banks' domestic customers ²	2,962	4,375	3,987	4,432	2,561	2,775	2,494	3,058

51. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1992-93¹

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.
	1992											
1 Total, all foreigners	753,912	756,598	773,800	768,922	784,278	786,102	776,238	767,572	796,349	796,023	802,773	810,259
2 Banks' own liabilities	574,285	576,300	583,315	578,553	583,368	587,280	570,657	562,788	587,632	593,516	604,256	606,444
3 Demand deposits	19,308	18,909	19,287	19,045	19,607	20,931	19,721	21,671	22,472	21,310	21,937	21,828
4 Time deposits ²	148,097	145,154	147,213	152,377	149,492	151,229	147,384	143,497	143,177	157,257	156,553	160,385
5 Other ³	73,494	77,393	77,061	76,927	83,280	86,340	83,617	87,301	83,655	92,799	96,693	93,237
6 Own foreign offices ⁴	333,386	334,844	339,754	330,204	330,989	328,780	319,935	310,319	338,328	322,150	329,073	330,994
7 Banks' custodial liabilities ⁵	179,627	180,298	190,485	190,369	200,910	198,822	205,581	204,784	208,717	202,507	198,517	203,815
8 U.S. Treasury bills and certificates ⁶	110,000	112,172	119,882	120,921	130,392	128,672	135,574	135,739	134,882	127,982	122,473	127,644
9 Other negotiable and readily transferable instruments ⁷ ..	17,745	16,894	18,429	17,800	18,995	18,006	19,327	18,529	19,345	20,040	21,748	21,974
10 Other	51,882	51,232	52,174	51,648	51,523	52,144	50,680	50,516	54,490	54,485	54,296	54,197
11 Nonmonetary international and regional organizations ⁸	10,549	11,320	11,324	10,296	11,428	13,045	11,311	12,914	11,285	10,727	9,915	9,350
12 Banks' own liabilities	8,766	9,584	9,422	8,413	9,473	10,822	8,182	9,807	8,648	7,001	6,982	6,951
13 Demand deposits	39	35	144	29	47	40	24	21	24	73	58	46
14 Time deposits ²	2,673	2,221	1,691	1,824	2,525	3,782	2,998	2,620	2,577	1,899	2,561	3,214
15 Other ³	6,054	7,328	7,587	6,560	6,901	7,000	5,160	7,166	6,047	5,029	4,363	3,691
16 Banks' custodial liabilities ⁵	1,783	1,736	1,902	1,883	1,955	2,223	3,129	3,107	2,637	3,726	2,933	2,399
17 U.S. Treasury bills and certificates ⁶	1,328	1,317	1,225	1,442	1,461	1,687	2,602	2,654	1,991	3,085	2,371	1,908
18 Other negotiable and readily transferable instruments ⁷ ..	455	417	637	441	494	534	527	453	646	641	561	486
19 Other	0	2	40	0	0	2	0	0	0	0	1	5
20 Official institutions ⁹	134,639	137,373	146,107	147,741	158,840	160,728	164,318	165,878	157,360	165,981	155,731	159,563
21 Banks' own liabilities	38,418	38,758	39,864	40,820	43,712	47,562	45,992	49,019	40,575	57,987	51,049	51,202
22 Demand deposits	1,477	1,296	1,338	1,357	1,318	1,630	1,372	1,676	1,779	1,740	1,509	1,302
23 Time deposits ²	16,739	14,569	17,694	18,664	19,039	17,514	18,245	18,049	16,229	19,886	17,890	17,939
24 Other ³	20,202	22,893	20,832	20,799	23,355	28,418	26,375	29,294	22,567	36,361	31,650	31,961
25 Banks' custodial liabilities ⁵	96,221	98,615	106,243	106,921	115,128	113,166	118,326	116,859	116,785	107,994	104,682	108,361
26 U.S. Treasury bills and certificates ⁶	92,711	94,731	102,143	102,968	111,224	109,278	114,781	113,307	113,634	104,286	100,702	104,596
27 Other negotiable and readily transferable instruments ⁷ ..	3,422	3,697	4,019	3,812	3,717	3,602	3,459	3,466	2,922	3,595	3,784	3,726
28 Other	88	187	81	141	187	286	86	86	229	113	196	39
29 Banks ¹⁰	518,743	518,874	527,737	522,174	526,872	525,878	513,749	500,491	538,766	527,441	546,822	547,320
30 Banks' own liabilities	454,451	455,396	461,811	456,657	460,599	459,401	447,403	433,808	467,459	456,415	475,803	476,117
31 Unaffiliated foreign banks	121,065	120,552	122,057	126,453	129,610	130,621	127,468	123,489	129,131	134,265	146,730	145,123
32 Demand deposits	8,810	8,370	8,547	8,756	9,224	9,699	8,412	9,821	10,445	9,744	10,090	10,170
33 Time deposits ²	73,346	73,879	73,521	78,749	76,314	79,475	76,466	72,589	73,853	85,532	87,575	90,296
34 Other ³	38,909	38,303	39,989	38,948	44,072	41,447	42,590	41,079	44,833	38,989	49,065	44,657
35 Own foreign offices ⁴	333,386	334,844	339,754	330,204	330,989	328,780	319,935	310,319	338,328	322,150	329,073	330,994
36 Banks' custodial liabilities ⁵	64,292	63,478	65,926	65,517	66,273	66,477	66,346	66,683	71,307	71,026	71,019	71,203
37 U.S. Treasury bills and certificates ⁶	7,713	7,733	8,344	8,407	8,946	8,927	9,439	10,424	10,893	10,470	10,437	11,087
38 Other negotiable and readily transferable instruments ⁷ ..	5,853	5,999	6,733	7,150	7,044	6,637	7,125	6,915	7,373	7,324	7,567	7,555
39 Other	50,726	49,746	50,849	49,960	50,283	50,913	49,782	49,344	53,041	53,232	53,015	52,561
40 Other foreigners	89,981	89,031	88,632	88,711	87,138	86,451	86,860	88,289	88,938	91,874	90,305	94,026
41 Banks' own liabilities	72,650	72,562	72,218	72,663	69,584	69,495	69,080	70,154	70,950	72,113	70,422	72,174
42 Demand deposits	8,982	9,208	9,258	8,903	9,018	9,562	9,913	10,153	10,224	9,753	10,280	10,310
43 Time deposits ²	55,339	54,485	54,307	53,140	51,614	50,458	49,675	50,239	50,518	49,940	48,527	48,936
44 Other ³	8,329	8,869	8,653	10,620	8,952	9,475	9,492	9,762	10,208	12,420	11,615	12,928
45 Banks' custodial liabilities ⁵	17,331	16,469	16,414	16,048	17,554	16,956	17,780	18,135	17,988	19,761	19,883	21,852
46 U.S. Treasury bills and certificates ⁶	8,248	8,391	8,170	8,104	8,761	8,780	8,752	9,354	8,364	10,141	8,963	10,053
47 Other negotiable and readily transferable instruments ⁷ ..	8,015	6,781	7,040	6,397	7,740	7,233	8,216	7,695	8,404	8,480	9,836	10,207
48 Other	1,068	1,297	1,204	1,547	1,053	943	812	1,086	1,220	1,140	1,084	1,592
MEMO												
49 Negotiable time certificates of deposit in custody for foreigners	7,855	8,049	8,110	7,624	7,642	7,395	6,973	7,276	7,449	7,670	7,713	9,111

51. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1992-93¹ — 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.
	1993											
1 Total, all foreigners	837,055	849,507	831,093	827,387	829,661	856,259	852,941	875,069	890,037	890,975	902,554	911,762
2 Banks' own liabilities	594,106	607,694	586,451	581,686	575,188	597,651	589,954	606,790	615,305	610,744	616,209	620,865
3 Demand deposits	20,977	22,183	21,445	22,114	22,012	21,344	21,687	21,377	25,378	22,017	25,466	21,575
4 Time deposits ²	152,268	149,294	144,878	149,090	148,824	153,233	152,010	153,925	154,425	159,395	157,014	175,117
5 Other ³	101,918	104,225	95,418	99,180	102,890	106,477	106,228	115,386	112,125	129,025	126,826	109,957
6 Own foreign offices ⁴	318,943	331,992	324,710	311,302	301,462	316,597	310,029	316,102	323,377	300,307	306,903	314,216
7 Banks' custodial liabilities ⁵	242,949	241,813	244,642	245,701	254,473	258,608	262,987	268,279	274,732	280,231	286,345	290,897
8 U.S. Treasury bills and certificates ⁶	133,671	135,169	136,926	137,848	143,962	144,059	153,359	161,827	165,151	164,365	169,729	176,430
9 Other negotiable and readily transferable instruments ⁷	22,964	20,728	22,310	21,546	24,521	30,064	26,484	27,643	30,879	37,562	38,555	36,078
10 Other	86,314	85,916	85,406	86,307	85,990	84,485	83,144	78,809	78,702	78,304	78,061	78,389
11 Nonmonetary international and regional organizations ⁸	11,099	11,538	9,295	10,731	8,934	9,330	9,587	12,365	11,409	10,994	12,965	10,935
12 Banks' own liabilities	7,837	8,884	6,037	5,834	6,481	6,270	6,397	8,671	7,995	6,790	9,091	5,639
13 Demand deposits	39	47	196	33	35	19	29	37	21	71	34	15
14 Time deposits ²	2,902	2,321	2,797	1,762	2,989	3,607	2,920	2,882	4,062	2,978	2,863	2,780
15 Other ³	4,896	6,516	3,044	4,039	3,457	2,644	3,448	5,752	3,912	3,741	6,194	2,844
16 Banks' custodial liabilities ⁵	3,262	2,654	3,258	4,897	2,453	3,060	3,190	3,694	3,414	4,204	3,874	5,296
17 U.S. Treasury bills and certificates ⁶	2,774	2,348	2,876	4,461	1,883	2,320	2,635	3,418	3,199	3,566	3,201	4,275
18 Other negotiable and readily transferable instruments ⁷	488	306	382	433	564	740	549	276	215	638	672	1,021
19 Other	0	0	0	3	6	0	6	0	0	0	1	0
20 Official institutions ⁹	176,336	180,951	176,771	176,316	189,660	192,569	196,298	205,312	209,858	206,193	212,829	220,548
21 Banks' own liabilities	60,581	63,590	59,721	59,602	63,842	62,967	62,059	62,252	63,619	60,995	62,168	64,071
22 Demand deposits	1,408	1,776	1,461	1,375	1,401	2,224	1,579	1,317	1,951	2,121	2,089	1,601
23 Time deposits ²	19,002	19,362	19,024	19,434	22,446	19,873	19,042	18,217	20,845	14,905	17,208	21,654
24 Other ³	40,171	42,452	39,236	38,793	39,995	40,870	41,438	42,718	40,823	43,969	42,871	40,816
25 Banks' custodial liabilities ⁵	115,755	117,361	117,050	116,714	125,818	129,602	134,239	143,060	146,239	145,198	150,661	156,477
26 U.S. Treasury bills and certificates ⁶	111,540	113,594	113,547	113,293	120,194	119,860	128,837	136,488	139,638	140,525	144,865	150,900
27 Other negotiable and readily transferable instruments ⁷	4,054	3,648	3,411	3,284	5,480	9,602	5,297	6,514	6,149	4,491	5,614	5,482
28 Other	161	119	92	137	144	140	105	58	452	182	182	95
29 Banks ¹⁰	557,297	565,091	554,118	548,402	540,310	560,415	552,473	560,456	572,182	567,264	571,642	579,467
30 Banks' own liabilities	454,917	464,355	452,292	446,244	437,665	459,231	451,088	463,049	470,946	461,827	468,526	474,602
31 Unaffiliated foreign banks	135,974	132,363	127,582	134,942	136,203	142,634	141,059	146,947	147,569	161,520	161,623	160,386
32 Demand deposits	9,911	10,984	10,496	10,896	11,398	9,929	10,682	10,485	12,811	9,951	13,373	9,719
33 Time deposits ²	82,143	79,497	74,850	80,245	76,587	83,754	84,966	86,607	83,484	95,704	92,265	105,192
34 Other ³	43,920	41,882	42,236	43,801	48,218	48,951	45,411	49,855	51,274	55,865	55,985	45,475
35 Own foreign offices ⁴	318,943	331,992	324,710	311,302	301,462	316,597	310,029	316,102	323,377	300,307	306,903	314,216
36 Banks' custodial liabilities ⁵	102,380	100,736	101,826	102,158	102,645	101,184	101,385	97,407	101,236	105,437	103,116	104,865
37 U.S. Treasury bills and certificates ⁶	9,613	9,224	9,904	9,801	10,730	10,546	10,627	11,327	11,794	10,046	10,539	10,707
38 Other negotiable and readily transferable instruments ⁷	7,702	6,689	7,953	7,356	7,403	7,749	9,056	8,760	12,688	19,106	17,124	16,810
39 Other	85,065	84,823	83,969	85,001	84,512	82,889	81,702	77,320	76,754	76,285	75,453	77,348
40 Other foreigners	92,323	91,927	90,909	91,938	90,757	93,945	94,583	96,936	96,588	106,524	105,118	100,812
41 Banks' own liabilities	70,771	70,865	68,401	70,006	67,200	69,183	70,410	72,818	72,745	81,132	76,424	76,553
42 Demand deposits	9,619	9,376	9,292	9,810	9,178	9,172	9,397	9,538	10,595	9,874	9,970	10,240
43 Time deposits ²	48,221	48,114	48,207	47,649	46,802	45,999	45,082	46,219	46,034	45,808	44,678	45,491
44 Other ³	12,931	13,375	10,902	12,547	11,220	14,012	15,931	17,061	16,116	25,450	21,776	20,822
45 Banks' custodial liabilities ⁵	21,552	21,062	22,508	21,932	23,557	24,762	24,173	24,118	23,843	25,392	28,694	24,259
46 U.S. Treasury bills and certificates ⁶	9,744	10,003	10,599	10,293	11,155	11,333	11,260	10,594	10,520	10,228	11,124	10,548
47 Other negotiable and readily transferable instruments ⁷	10,720	10,085	10,564	10,473	11,074	11,973	11,582	12,093	11,827	13,327	15,145	12,765
48 Other	1,088	974	1,345	1,166	1,328	1,456	1,331	1,431	1,496	1,837	2,425	946
MEMO												
49 Negotiable time certificates of deposit in custody for foreigners	9,718	9,496	9,544	9,408	9,581	10,388	9,389	9,481	11,264	17,533	17,089	17,567

53. Banks' own and domestic customers' claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1992-93¹

Millions of dollars, end of period

Claim	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1992											
1 Total .....	...	...	581,948	...	...	567,777	...	...	550,573	...	...	559,495
2 Banks' claims	515,807	515,235	518,568	512,264	508,826	514,257	504,903	481,972	488,358	496,692	494,300	499,437
3 Foreign public borrowers	35,190	38,200	36,751	34,458	34,508	36,020	32,909	32,261	31,567	32,018	30,847	31,367
4 Own foreign offices ²	314,576	312,446	323,705	307,623	312,691	316,940	305,048	290,379	301,252	301,608	295,168	303,991
5 Unaffiliated foreign banks	121,785	118,948	114,226	119,974	116,101	111,511	113,138	105,564	104,973	111,497	111,960	109,342
6 Deposits	71,870	70,751	66,800	70,549	69,960	63,233	62,334	55,806	54,205	60,852	61,978	61,550
7 Other	49,915	48,197	47,426	49,425	46,141	48,278	50,804	49,758	50,768	50,645	49,982	47,792
8 All other foreigners	44,256	45,641	43,886	50,209	45,526	49,786	53,808	53,768	50,566	51,569	56,325	54,737
9 Claims of banks' domestic customers ³ .....	...	...	63,380	...	...	53,520	...	...	62,215	...	...	60,058
10 Deposits .....	...	...	17,548	...	...	17,098	...	...	15,348	...	...	15,452
11 Negotiable and readily transferable instruments ⁴ .....	...	...	33,115	...	...	24,114	...	...	33,687	...	...	31,474
12 Outstanding collections and other claims .....	...	...	12,717	...	...	12,308	...	...	13,180	...	...	13,132
MEMO												
13 Customer liability on acceptances .....	...	...	8,102	...	...	7,916	...	...	8,670	...	...	8,655
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	41,329	42,847	42,057	40,358	38,797	38,875	41,960	39,636	41,906	39,226	38,672	36,213
	1993											
1 Total .....	...	...	530,374	...	...	532,258	...	...	518,755	...	...	523,545
2 Banks' claims	486,573	496,974	476,284	469,597	460,951	482,365	472,801	461,108	477,372	466,089	468,985	483,135
3 Foreign public borrowers	32,845	30,233	33,591	30,243	29,455	29,277	32,622	30,129	31,759	31,154	29,595	28,814
4 Own foreign offices ²	294,639	308,018	293,860	286,236	282,768	298,805	280,411	275,585	287,140	270,435	280,328	286,819
5 Unaffiliated foreign banks	101,265	102,163	96,533	97,313	94,683	93,888	93,036	93,936	95,924	91,825	91,968	98,012
6 Deposits	53,164	50,751	48,797	48,201	47,535	46,402	45,004	45,672	44,868	43,730	43,959	46,885
7 Other	48,101	51,412	47,736	49,112	47,148	47,486	48,032	48,264	51,056	48,095	48,009	51,127
8 All other foreigners	57,824	56,560	52,300	55,805	54,045	60,395	66,732	61,458	62,549	72,675	67,094	69,490
9 Claims of banks' domestic customers ³ .....	...	...	54,090	...	...	49,893	...	...	41,383	...	...	40,410
10 Deposits .....	...	...	14,498	...	...	12,960	...	...	9,343	...	...	9,619
11 Negotiable and readily transferable instruments ⁴ .....	...	...	26,016	...	...	23,498	...	...	18,577	...	...	17,155
12 Outstanding collections and other claims .....	...	...	13,576	...	...	13,435	...	...	13,463	...	...	13,636
MEMO												
13 Customer liability on acceptances .....	...	...	7,950	...	...	8,163	...	...	8,190	...	...	7,871
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	35,612	36,393	35,161	31,671	31,725	28,375	29,457	28,492	24,558	27,083	21,919	22,724

54. Banks' own claims on unaffiliated foreigners, payable in U.S. dollars, reported by banks in the United States, 1992-93¹

Millions of dollars, end of period

Maturity, by borrower and area ²	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1992				1993			
1 Total	194,596	196,987	186,724	195,119	182,028	182,785	189,470	194,776
<i>By borrower</i>								
2 Maturity of one year or less	161,444	162,379	154,385	163,325	151,963	154,276	161,925	166,226
3 Foreign public borrowers	20,255	20,555	17,903	17,813	21,239	17,962	21,211	17,447
4 All other foreigners	141,189	141,824	136,482	145,512	130,724	136,314	140,714	148,779
5 Maturity of more than one year	33,152	34,608	32,339	31,794	30,065	28,509	27,545	28,550
6 Foreign public borrowers	16,189	15,153	13,312	13,266	12,060	11,101	10,341	10,828
7 All other foreigners	16,963	19,455	19,027	18,528	18,005	17,408	17,204	17,722
<i>By area</i>								
Maturity of one year or less								
8 Europe	52,695	55,017	55,192	53,300	54,838	54,376	57,240	56,299
9 Canada	6,889	7,922	5,920	6,091	7,874	7,878	9,816	7,540
10 Latin America and Caribbean	48,699	49,143	45,367	50,376	45,059	48,532	51,559	56,622
11 Asia	43,645	41,350	40,652	45,709	37,741	38,649	37,619	40,274
12 Africa	2,470	2,127	2,183	1,784	1,677	1,712	1,916	1,783
13 All other ³	7,046	6,820	5,071	6,065	4,774	3,129	3,775	3,708
Maturity of more than one year								
14 Europe	4,315	6,752	6,605	5,367	4,896	4,579	4,433	4,327
15 Canada	3,281	3,150	3,222	3,287	3,120	2,909	2,549	2,553
16 Latin America and Caribbean	18,355	17,063	15,254	15,312	14,420	13,674	13,353	13,877
17 Asia	4,755	5,024	4,876	5,038	5,063	4,808	4,732	5,412
18 Africa	2,207	2,356	2,105	2,380	2,130	2,050	2,049	1,934
19 All other ³	239	263	277	410	436	489	429	447

55. Claims on foreign countries held by U.S. and foreign offices of U.S. banks, 1992-93¹

Billions of dollars, end of period

Area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1992				1993			
1 Total	351.7	358.7	344.5	346.5	361.1	377.0	388.1	403.7
2 G-10 countries and Switzerland	130.9	135.6	136.0	132.9	142.4	150.0	153.3	161.0
3 Belgium and Luxembourg	5.3	6.2	6.2	5.6	6.1	7.0	7.1	7.4
4 France	10.0	11.9	15.3	15.3	13.5	14.0	12.3	11.7
5 Germany	8.4	8.8	10.9	9.3	9.9	10.8	12.4	12.6
6 Italy	5.4	8.0	6.4	6.5	6.7	7.9	8.7	7.6
7 Netherlands	4.3	3.3	3.7	2.8	3.6	3.7	3.7	4.7
8 Sweden	2.0	1.9	2.2	2.3	3.0	2.5	2.5	2.5
9 Switzerland	3.2	4.6	5.2	4.8	5.3	4.7	5.6	5.9
10 United Kingdom	64.7	65.6	61.0	60.8	65.7	73.5	74.7	84.5
11 Canada	6.5	6.5	6.3	6.3	8.2	8.0	9.7	6.7
12 Japan	21.1	18.7	18.9	19.3	20.4	17.9	16.8	17.4
13 Other industrialized countries	21.4	25.5	25.0	24.0	25.4	27.2	26.0	24.6
14 Austria .....	.8	.8	.7	1.2	1.2	1.3	.6	.4
15 Denmark .....	.8	1.3	1.5	.9	.8	1.0	1.1	1.0
16 Finland .....	.8	.8	1.0	.7	.7	.9	.6	.4
17 Greece	2.3	2.8	3.0	3.0	2.7	3.1	3.2	3.2
18 Norway	1.5	1.7	1.6	1.2	1.8	1.8	2.1	1.7
19 Portugal .....	.5	.5	.5	.4	.7	.9	1.0	.8
20 Spain	7.7	10.1	9.7	8.9	9.5	10.5	9.3	8.9
21 Turkey	1.2	1.5	1.5	1.3	1.4	2.1	2.1	2.1
22 Other Western Europe	1.5	2.0	1.5	1.7	2.0	1.7	2.2	2.6
23 South Africa	1.8	1.7	1.7	1.7	1.6	1.3	1.2	1.1
24 Australia	2.3	2.2	2.3	2.9	2.9	2.5	2.8	2.3
25 OPEC²	15.8	16.2	15.9	16.1	16.8	15.9	14.9	16.7
26 Ecuador .....	.7	.7	.7	.6	.6	.6	.5	.5
27 Venezuela	5.4	5.3	5.4	5.2	5.3	5.6	5.6	5.1
28 Indonesia	3.0	3.0	3.0	3.0	3.1	3.1	2.8	3.2
29 Middle East countries	5.3	5.9	5.4	6.2	6.6	5.4	4.9	6.7
30 African countries	1.4	1.4	1.4	1.1	1.1	1.1	1.1	1.2
31 Non-OPEC developing countries	69.7	68.1	72.8	72.1	74.4	76.6	77.0	82.5
<i>Latin America</i>								
32 Argentina	5.0	5.1	6.2	6.6	7.0	6.6	7.2	7.7
33 Brazil	10.8	10.6	10.8	10.8	11.6	12.3	11.7	12.0
34 Chile	3.9	4.0	4.2	4.4	4.6	4.6	4.7	4.7
35 Colombia	1.6	1.6	1.7	1.8	1.9	1.9	2.0	2.1
36 Mexico	17.7	16.3	17.1	16.0	16.8	16.8	17.5	17.7
37 Peru .....	.4	.4	.5	.5	.4	.4	.3	.4
38 Other	2.2	2.2	2.5	2.6	2.6	2.7	2.6	3.0
<i>Asia</i>								
<i>China</i>								
39 Peoples Republic of China .....	.3	.3	.3	.7	.6	1.6	.5	2.0
40 Republic of China (Taiwan)	4.8	4.6	5.0	5.2	5.3	5.9	6.4	7.3
41 India	3.6	3.8	3.6	3.2	3.1	3.1	2.9	3.2
42 Israel .....	.4	.4	.4	.4	.5	.4	.4	.5
43 Korea (South)	6.9	6.9	7.4	6.6	6.5	6.9	6.5	6.7
44 Malaysia	2.5	2.7	3.0	3.1	3.4	3.7	4.1	4.4
45 Philippines	3.6	3.1	3.6	3.6	3.4	2.9	2.6	3.1
46 Thailand	1.7	1.9	2.2	2.2	2.2	2.4	2.8	3.1
47 Other Asia	2.3	2.5	2.7	2.7	2.7	2.6	3.0	2.9
<i>Africa</i>								
48 Egypt .....	.3	.5	.3	.2	.2	.2	.2	.4
49 Morocco .....	.7	.7	.6	.6	.5	.6	.6	.6
50 Zaire .....	.0	.0	.0	.0	.0	.0	.0	.0
51 Other Africa ³ .....	.7	.6	.9	1.0	.8	.9	.8	.8
52 Eastern Europe	2.9	3.0	3.1	3.1	2.9	3.2	3.0	3.0
53 Russia ⁴	1.4	1.7	1.8	1.9	1.7	1.9	1.7	1.6
54 Yugoslavia ⁵ .....	.8	.7	.7	.6	.6	.6	.6	.6
55 Other .....	.6	.6	.7	.6	.7	.7	.7	.9
56 Offshore banking centers	63.0	61.4	54.5	58.3	60.1	57.8	67.5	72.5
57 Bahamas	15.3	12.9	8.9	6.9	9.6	6.9	12.4	12.6
58 Bermuda	3.9	5.1	3.8	6.2	4.1	4.5	5.5	8.1
59 Cayman Islands and other British West Indies	18.6	19.3	16.9	21.8	17.6	15.6	15.1	16.9
60 Netherlands Antilles	1.0	.8	.7	1.1	1.6	2.5	2.8	2.3
61 Panama ⁶	1.6	1.9	2.0	1.9	2.0	2.1	2.1	2.4
62 Lebanon .....	.1	.1	.1	.1	.1	.1	.1	.1
63 Hong Kong	14.0	14.9	15.2	13.8	16.7	16.9	19.1	18.7
64 Singapore	8.5	6.4	6.8	6.5	8.4	9.3	10.4	11.2
65 Other ⁷ .....	.0	.0	.0	.0	.0	.0	.0	.1
66 Miscellaneous and unallocated⁸	47.8	48.6	36.8	39.7	38.8	46.2	46.3	43.3

56. Liabilities to unaffiliated foreigners reported by nonbanking business enterprises in the United States, 1991-93¹

Millions of dollars, end of period

Type of liability, and area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1991				1992				1993			
1 Total	43,025	41,737	43,218	44,708	45,887	46,356	47,089	44,979	45,832	46,155	48,184	48,596
2 Payable in dollars	38,393	37,221	38,482	39,029	40,113	39,452	38,344	37,250	37,870	37,002	39,286	37,857
3 Payable in foreign currencies	4,631	4,516	4,736	5,679	5,774	6,904	8,745	7,729	7,962	9,153	8,898	10,739
<i>By type</i>												
4 Financial liabilities	19,844	19,524	21,652	22,518	23,353	23,380	24,518	23,098	23,670	24,497	26,161	27,507
5 Payable in dollars	16,449	16,165	17,947	18,104	18,791	17,913	17,453	16,754	17,152	16,910	18,680	18,152
6 Payable in foreign currencies	3,395	3,360	3,705	4,414	4,562	5,467	7,065	6,344	6,518	7,587	7,481	9,355
7 Commercial liabilities	23,181	22,212	21,566	22,190	22,534	22,976	22,571	21,881	22,162	21,658	22,023	21,089
8 Trade payables	8,793	8,569	8,313	9,252	9,629	10,317	10,234	9,777	9,915	9,614	9,456	9,007
9 Advance receipts and other liabilities	14,388	13,644	13,253	12,938	12,905	12,659	12,337	12,104	12,247	12,044	12,567	12,082
10 Payable in dollars	21,945	21,056	20,535	20,925	21,322	21,539	20,891	20,496	20,718	20,092	20,606	19,705
11 Payable in foreign currencies	1,236	1,157	1,031	1,265	1,212	1,437	1,680	1,385	1,444	1,566	1,417	1,384
<i>By area or country</i>												
<i>Financial liabilities</i>												
12 Europe	10,365	10,472	12,311	12,003	12,922	13,643	14,334	13,128	13,488	14,120	16,366	17,884
13 Belgium and Luxembourg	335	355	397	216	172	193	256	414	306	268	278	175
14 France	978	937	2,164	2,106	1,997	2,324	2,785	1,623	1,625	2,216	2,074	2,323
15 Germany	561	658	682	682	666	634	738	810	820	787	779	902
16 Netherlands	1,036	1,026	1,050	1,056	1,025	979	980	606	639	585	573	534
17 Switzerland	546	513	497	408	355	490	627	569	503	491	378	634
18 United Kingdom	5,875	5,997	6,589	6,528	7,801	8,136	8,146	8,430	9,035	9,118	11,694	12,712
19 Canada	278	293	305	292	308	362	345	544	604	492	663	859
20 Latin America and Caribbean	4,255	3,808	3,883	4,784	4,610	3,908	3,997	4,053	4,299	4,199	3,719	3,359
21 Bahamas	392	375	314	537	406	353	230	369	521	426	1,301	1,148
22 Bermuda	0	12	0	114	114	114	115	114	114	124	114	0
23 Brazil	0	0	6	6	8	10	18	19	18	18	18	18
24 British West Indies	3,293	2,816	2,961	3,524	3,468	2,757	2,933	2,860	2,970	2,951	1,600	1,533
25 Mexico	6	6	6	7	7	8	12	12	13	11	15	17
26 Venezuela	4	4	4	4	4	4	5	6	5	5	5	5
27 Asia ²	4,942	4,941	5,149	5,381	5,418	5,378	5,752	5,334	5,213	5,516	5,263	5,243
28 Japan	3,863	3,765	4,000	4,116	4,121	4,245	4,678	4,266	4,202	4,334	4,234	4,174
29 Middle East oil-exporting countries ³	1	4	19	13	13	10	17	19	24	19	23	23
30 Africa	2	9	3	6	7	0	5	6	6	130	132	133
31 Oil-exporting countries ⁴	0	7	2	4	6	0	0	0	0	123	124	123
32 All other ⁵	2	2	1	52	88	89	85	33	60	40	18	29
<i>Commercial liabilities</i>												
33 Europe	9,666	8,607	8,084	8,701	8,128	7,735	7,478	7,398	6,992	6,807	7,051	6,825
34 Belgium and Luxembourg	261	245	225	248	256	240	173	298	264	269	257	240
35 France	1,203	1,185	992	1,039	754	682	756	700	707	775	643	648
36 Germany	1,383	1,040	911	1,052	987	799	851	729	650	603	571	684
37 Netherlands	729	729	751	710	495	564	601	535	537	577	601	687
38 Switzerland	661	580	492	575	543	461	482	350	472	441	536	375
39 United Kingdom	2,755	2,289	2,217	2,297	2,439	2,393	2,268	2,505	2,119	2,186	2,319	2,051
40 Canada	1,251	1,208	1,011	1,014	1,112	1,088	1,114	1,002	1,005	942	847	883
41 Latin America and Caribbean	1,589	1,619	1,512	1,355	1,743	1,846	1,515	1,533	1,776	1,828	1,759	1,661
42 Bahamas	14	5	14	3	13	8	3	3	11	6	4	21
43 Bermuda	494	504	450	310	493	493	325	307	429	356	340	348
44 Brazil	216	180	211	219	230	134	121	209	236	226	214	216
45 British West Indies	35	49	46	107	108	73	85	33	34	16	36	26
46 Mexico	343	358	291	307	399	504	326	457	553	659	577	485
47 Venezuela	129	119	102	94	186	287	147	142	171	172	173	126
48 Asia ²	8,595	8,752	8,855	9,334	9,901	10,535	11,026	10,805	10,988	10,764	11,146	10,665
49 Japan	3,423	3,411	3,363	3,721	3,538	3,532	3,918	3,823	3,940	3,634	3,956	4,158
50 Middle East oil-exporting countries ³	1,543	1,657	1,780	1,498	1,606	1,862	1,813	1,889	1,796	1,815	1,968	1,525
51 Africa	617	596	836	715	652	822	675	568	675	665	641	463
52 Oil-exporting countries ⁴	211	226	357	327	259	415	335	309	322	378	320	171
53 Other ⁵	1,464	1,431	1,268	1,071	998	950	763	575	726	652	579	592

57. Claims on unaffiliated foreigners reported by nonbanking business enterprises in the United States, 1991-93¹

Millions of dollars, end of period

Type of claim, and area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1991				1992				1993			
1 Total	35,557	37,101	38,315	45,262	45,222	46,613	46,271	42,312	46,442	42,203	42,781	43,115
2 Payable in dollars	33,258	35,014	35,952	42,564	42,550	43,588	43,297	39,526	43,337	38,850	39,333	39,805
3 Payable in foreign currencies	2,299	2,087	2,363	2,698	2,672	3,025	2,974	2,786	3,105	3,353	3,448	3,310
<i>By type</i>												
4 Financial claims	19,725	20,881	22,536	27,882	28,063	29,025	28,573	23,779	26,436	22,243	23,753	23,191
5 Deposits	13,037	12,544	16,188	20,080	20,098	19,818	19,524	15,136	16,576	11,758	13,361	13,049
6 Payable in dollars	12,052	11,758	15,182	19,080	18,897	18,461	18,387	14,313	15,461	10,799	12,366	12,215
7 Payable in foreign currencies	984	786	1,006	1,000	1,201	1,357	1,137	823	1,115	959	995	834
8 Other financial claims	6,688	8,337	6,348	7,802	7,965	9,207	9,049	8,643	9,860	10,485	10,392	10,142
9 Payable in dollars	5,939	7,632	5,611	6,910	7,205	8,476	8,028	7,724	8,939	9,373	9,472	9,150
10 Payable in foreign currencies	749	704	737	892	760	731	1,021	919	921	1,112	920	992
11 Commercial claims	15,832	16,220	15,779	17,380	17,159	17,588	17,698	18,533	20,006	19,960	19,028	19,924
12 Trade receivables	13,843	14,120	13,429	14,468	14,381	14,894	14,755	15,976	17,652	17,477	16,050	16,980
13 Advance payments and other claims	1,989	2,100	2,350	2,912	2,778	2,694	2,943	2,557	2,354	2,483	2,978	2,944
14 Payable in dollars	15,266	15,623	15,159	16,574	16,448	16,651	16,882	17,489	18,937	18,678	17,495	18,440
15 Payable in foreign currencies	566	597	620	806	711	937	816	1,044	1,069	1,282	1,533	1,484
<i>By area or country</i>												
<i>Financial claims</i>												
16 Europe	10,638	11,873	13,129	13,441	13,945	12,954	11,301	9,315	10,382	9,715	8,371	8,042
17 Belgium and Luxembourg	86	74	76	13	12	25	16	8	67	74	70	131
18 France	208	271	255	269	263	783	768	764	905	781	708	749
19 Germany	312	298	434	283	280	374	292	326	388	383	362	472
20 Netherlands	380	429	420	334	728	715	750	515	544	499	485	483
21 Switzerland	422	433	580	581	647	771	587	490	478	494	512	506
22 United Kingdom	9,016	10,222	10,997	11,534	11,645	8,731	8,078	6,236	6,968	6,550	5,227	4,538
23 Canada	1,929	2,015	2,163	2,642	2,694	2,545	2,281	1,714	2,011	1,795	1,617	1,851
24 Latin America and Caribbean	6,278	5,926	6,289	10,717	10,357	12,160	13,837	11,302	9,926	6,976	10,306	10,943
25 Bahamas	825	457	652	827	522	568	1,248	658	320	742	550	496
26 Bermuda	6	4	19	8	12	12	65	40	79	258	197	125
27 Brazil	68	127	137	351	346	331	589	686	592	590	590	599
28 British West Indies	4,949	4,957	5,106	9,056	9,049	10,828	11,492	9,297	8,310	4,692	8,134	8,645
29 Mexico	179	161	176	212	212	244	239	435	399	455	543	634
30 Venezuela	28	29	32	40	34	32	26	29	23	24	25	161
31 Asia	568	742	614	640	617	952	717	864	3,362	3,015	2,755	1,779
32 Japan	246	398	277	350	355	705	471	668	3,123	2,485	2,215	1,063
33 Middle East oil-exporting countries ²	11	4	3	5	3	4	4	3	3	10	5	3
34 Africa	62	64	61	57	60	57	71	79	128	125	88	99
35 Oil-exporting countries ³	3	1	1	1	0	0	1	9	1	1	1	1
36 All other ⁴	250	261	280	385	390	357	366	505	627	617	616	477
<i>Commercial claims</i>												
37 Europe	7,060	7,464	6,884	8,193	8,217	8,504	8,196	8,444	8,905	9,044	8,177	8,809
38 Belgium and Luxembourg	227	220	190	194	183	255	174	189	170	173	163	183
39 France	1,273	1,402	1,330	1,585	1,665	1,686	1,825	1,537	1,492	1,504	1,429	1,932
40 Germany	874	958	858	955	950	925	900	933	1,025	1,042	934	997
41 Netherlands	604	707	641	645	647	666	589	552	734	565	408	415
42 Switzerland	325	296	258	295	325	396	308	362	437	442	376	424
43 United Kingdom	1,639	1,817	1,807	2,086	2,093	2,179	2,011	2,094	2,360	2,554	2,287	2,239
44 Canada	1,213	1,241	1,232	1,121	1,143	1,088	1,155	1,281	1,329	1,356	1,357	1,350
45 Latin America and Caribbean	2,334	2,433	2,494	2,655	2,641	2,739	3,225	3,043	3,473	3,454	3,063	3,196
46 Bahamas	15	16	8	13	12	12	28	18	17	20	11	11
47 Bermuda	231	247	255	264	273	291	256	255	195	239	225	173
48 Brazil	327	309	385	427	376	450	410	357	836	788	407	460
49 British West Indies	49	43	37	41	45	32	43	40	17	43	39	70
50 Mexico	653	710	741	842	910	864	977	924	997	911	858	936
51 Venezuela	181	195	196	203	207	252	307	345	349	317	286	295
52 Asia	4,357	4,201	4,282	4,591	4,378	4,501	4,328	4,847	5,419	5,178	5,505	5,587
53 Japan	1,816	1,645	1,808	1,899	1,799	1,801	1,779	1,900	2,158	1,858	2,502	2,126
54 Middle East oil-exporting countries ²	498	501	496	620	636	609	513	693	773	673	456	656
55 Africa	394	428	431	430	426	428	439	554	463	515	493	492
56 Oil-exporting countries ³	68	63	80	95	75	73	60	78	75	98	107	71
57 Other ⁴	474	454	456	390	354	328	355	364	417	413	433	490

58. Foreign transactions in securities, 1992-93

Millions of dollars

Transaction, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1992												
U.S. corporate securities													
STOCKS													
1 Foreign purchases	221,367	23,351	21,472	18,910	17,560	18,694	16,557	18,537	13,175	13,869	18,794	17,708	22,740
2 Foreign sales	226,503	25,963	21,252	19,468	18,062	18,623	17,569	18,754	14,828	17,023	18,145	16,426	20,390
3 Net purchases, or sales (-)	-5,136	-2,612	220	-558	-502	71	-1,012	-217	-1,653	-3,154	649	1,282	2,350
4 Foreign countries	-5,169	-2,493	221	-580	-535	36	-1,170	-234	-1,608	-3,063	652	1,279	2,326
5 Europe	-4,927	-1,330	-117	-81	-736	285	-1,186	-959	-1,075	-1,688	80	368	1,512
6 France	-1,350	-28	-228	-28	-220	-122	-153	-5	-35	-232	-91	-54	-154
7 Germany	-80	-170	28	-39	-49	149	-9	-12	-23	-118	-52	46	169
8 Netherlands	-262	49	-113	-16	-40	77	-213	-8	-53	-107	-23	-5	190
9 Switzerland	168	-288	307	269	90	128	-6	-53	-148	-190	-123	-39	221
10 United Kingdom	-3,301	-884	-314	-237	-334	-10	-692	-733	-653	-873	363	361	705
11 Canada	1,407	257	234	410	414	232	76	130	-59	-277	-228	42	176
12 Latin America and Caribbean	2,203	1,026	359	-321	45	43	-109	-25	-24	-90	230	647	422
13 Middle East ¹	-88	-271	101	121	-95	85	51	4	-14	136	-57	-219	70
14 Other Asia	-3,943	-2,211	-399	-886	-158	-557	141	370	-442	-1,064	767	374	122
15 Japan	-3,598	-2,194	-617	-496	-318	-401	35	172	-301	-97	184	220	215
16 Africa	10	13	15	4	-1	20	-1	-7	-1	14	-21	-18	-7
17 Other countries	169	23	28	173	-4	-72	-142	253	7	-94	-119	85	31
18 Nonmonetary international and regional organizations	33	-119	-1	22	33	35	158	17	-45	-91	-3	3	24
BONDS ²													
19 Foreign purchases	214,922	16,486	18,441	17,422	16,738	17,544	16,695	18,199	19,634	17,122	19,309	18,083	19,249
20 Foreign sales	175,842	14,328	15,161	14,588	11,671	13,234	12,397	16,338	16,623	14,377	15,239	16,282	15,604
21 Net purchases, or sales (-)	39,080	2,158	3,280	2,834	5,067	4,310	4,298	1,861	3,011	2,745	4,070	1,801	3,645
22 Foreign countries	37,964	2,125	3,274	2,745	4,872	4,381	4,219	1,982	2,996	2,610	4,024	1,636	3,100
23 Europe	17,435	1,409	2,201	986	2,013	1,913	1,423	893	1,375	1,819	1,971	-458	1,890
24 France	1,203	-2	58	-34	361	-45	364	145	-5	155	-4	-7	217
25 Germany	2,480	604	279	119	391	67	16	-39	-35	393	-52	-113	850
26 Netherlands	540	-113	12	-15	-122	123	64	187	22	58	132	144	48
27 Switzerland	-579	-67	253	63	-391	-40	-52	-18	-93	-55	-23	-261	105
28 United Kingdom	12,421	900	1,609	624	1,548	1,489	847	717	1,339	1,318	1,566	-277	741
29 Canada	237	-153	97	-72	87	-68	-111	67	-100	48	199	281	-38
30 Latin America and Caribbean	9,300	472	1,173	1,443	573	1,022	630	641	865	584	842	542	513
31 Middle East ¹	3,166	9	-27	349	338	455	376	239	284	-5	273	515	360
32 Other Asia	7,545	297	-193	75	1,778	1,088	1,904	231	593	171	790	692	119
33 Japan	-450	257	-355	-316	687	324	740	-710	-1,229	-590	467	266	9
34 Africa	354	28	15	28	19	6	-6	22	1	-7	-50	-4	302
35 Other countries	-73	63	8	-64	64	-35	3	-111	-22	0	-1	68	-46
36 Nonmonetary international and regional organizations	1,116	33	6	89	195	-71	79	-121	15	135	46	165	545
Foreign securities													
37 Stocks, net purchases, or sales (-) ³	-32,259	-2,582	-2,294	-2,784	-2,298	-920	50	-3,246	-2,948	-2,899	-4,264	-3,668	-4,406
38 Foreign purchases	150,051	12,532	10,657	13,049	11,376	13,917	14,650	13,502	9,785	13,636	12,478	11,687	12,782
39 Foreign sales	182,310	15,114	12,951	15,833	13,674	14,837	14,600	16,748	12,733	16,535	16,742	15,355	17,188
40 Bonds, net purchases, or sales (-)	-15,605	-557	321	-262	-1,242	-2,205	-1,475	-4,030	-473	1,168	-1,472	-2,260	-3,118
41 Foreign purchases	513,589	38,341	34,780	34,860	31,261	34,947	41,611	45,073	47,125	51,559	54,421	57,261	42,350
42 Foreign sales	529,194	38,898	34,459	35,122	32,503	37,152	43,086	49,103	47,598	50,391	55,893	59,521	45,468
43 Net purchases or sales (-), of stocks and bonds	-47,864	-3,139	-1,973	-3,046	-3,540	-3,125	-1,425	-7,276	-3,421	-1,731	-5,736	-5,928	-7,524
44 Foreign countries	-51,274	-3,390	-2,138	-3,380	-4,695	-3,151	-1,809	-8,120	-3,500	-1,752	-5,795	-6,016	-7,528
45 Europe	-31,350	-3,651	-1,771	-452	-2,926	413	-1,179	-4,895	-1,393	-335	-6,189	-4,612	-4,360
46 Canada	-6,893	-1,036	1,095	-567	-886	-719	-887	-2,138	156	-62	-1,111	460	-1,198
47 Latin America and Caribbean	-4,340	-840	244	-476	-839	-1,278	-564	1,606	-698	114	1,041	-3,209	559
48 Asia	-7,923	2,201	-1,513	-1,596	122	-1,244	293	-2,711	-1,637	-1,858	882	1,327	-2,189
49 Africa	-13	-5	45	1	9	-99	7	14	11	-14	-2	42	-22
50 Other countries	-755	-59	-238	-290	-175	-224	521	4	61	403	-416	-24	-318
51 Nonmonetary international and regional organizations	3,410	251	165	334	1,155	26	384	844	79	21	59	88	4

58. Foreign transactions in securities, 1992-93 — Continued

Millions of dollars

Transaction, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1993												
	U.S. corporate securities												
STOCKS													
1 Foreign purchases	319,449	19,517	28,764	27,060	25,121	23,094	24,310	24,441	26,133	23,892	32,350	31,924	32,843
2 Foreign sales	297,913	19,360	25,993	24,614	25,452	22,308	23,467	25,046	23,693	23,023	27,840	28,755	28,362
3 Net purchases, or sales (-)	21,536	157	2,771	2,446	-331	786	843	-605	2,440	869	4,510	3,169	4,481
4 Foreign countries	21,264	162	2,681	2,289	-339	790	815	-652	2,413	951	4,598	3,099	4,457
5 Europe	10,615	392	2,269	972	-650	-619	415	-185	670	434	3,095	1,407	2,415
6 France	-103	-25	223	-183	-154	-86	-66	45	-9	-152	198	45	61
7 Germany	1,647	96	95	100	137	6	99	76	202	112	328	130	266
8 Netherlands	-603	64	-11	68	32	35	-91	-452	133	69	134	-767	183
9 Switzerland	2,986	205	501	356	280	50	178	369	354	-259	409	205	338
10 United Kingdom	4,510	-16	1,135	475	-1,140	-689	195	-73	-204	570	1,709	1,470	1,078
11 Canada	-3,213	-341	57	167	91	-132	-532	-1,400	-128	-596	-300	11	-110
12 Latin America and Caribbean	5,709	305	-235	403	246	509	72	413	613	139	1,245	941	1,058
13 Middle East ¹	-311	-92	-65	-13	7	56	-22	-135	-44	10	-77	53	11
14 Other Asia	8,199	-123	593	763	2	910	1,073	632	1,204	977	602	601	965
15 Japan	3,826	28	-624	250	-530	452	230	626	860	1,016	349	488	681
16 Africa	63	4	27	2	-48	10	20	-49	63	3	5	6	20
17 Other countries	202	17	35	-5	13	56	-211	72	35	-16	28	80	98
18 Nonmonetary international and regional organizations	272	-5	90	157	8	-4	28	47	27	-82	-88	70	24
BONDS ²													
19 Foreign purchases	283,725	17,207	22,189	25,242	20,819	19,325	24,091	22,738	22,382	24,845	27,545	28,947	28,395
20 Foreign sales	217,481	15,806	18,983	23,265	15,767	15,514	16,825	20,730	16,387	16,294	18,938	21,545	17,427
21 Net purchases, or sales (-)	66,244	1,401	3,206	1,977	5,052	3,811	7,266	2,008	5,995	8,551	8,607	7,402	10,968
22 Foreign countries	65,706	1,497	3,335	2,113	5,073	3,843	7,229	2,018	5,989	7,865	8,468	7,375	10,901
23 Europe	22,055	725	2,761	56	1,616	360	2,710	-1,001	2,290	3,913	3,973	1,534	3,118
24 France	2,346	101	311	75	508	595	-12	-76	64	13	512	110	145
25 Germany	883	86	54	-55	815	228	-241	2	-207	-419	913	-231	-62
26 Netherlands	-290	-119	-133	-178	108	-7	-134	11	317	219	-518	49	95
27 Switzerland	-627	122	-38	11	-239	-219	-56	172	-327	-204	203	-80	28
28 United Kingdom	19,158	-26	2,992	-212	975	-303	3,033	-1,214	2,035	4,059	2,666	2,300	2,853
29 Canada	1,653	-437	145	138	291	20	397	218	164	249	95	54	319
30 Latin America and Caribbean	16,493	419	437	490	632	1,262	1,770	901	1,678	846	1,727	2,650	3,681
31 Middle East ¹	3,257	300	248	263	463	115	202	147	158	171	375	432	383
32 Other Asia	20,826	305	-253	1,216	2,082	2,062	2,089	1,382	1,432	2,373	2,236	2,765	3,137
33 Japan	11,569	190	-341	595	991	940	863	890	919	993	1,574	1,478	2,477
34 Africa	1,149	168	27	-10	0	21	2	224	317	236	47	-2	119
35 Other countries	273	17	-30	-40	-11	3	59	147	-50	77	15	-58	144
36 Nonmonetary international and regional organizations	538	-96	-129	-136	-21	-32	37	-10	6	686	139	27	67
Foreign securities													
37 Stocks, net purchases, or sales (-) ³	-63,320	-2,320	-1,542	-4,532	-3,962	-4,005	-5,700	-6,431	-8,684	-5,236	-7,474	-6,931	-6,503
38 Foreign purchases	246,011	12,784	15,145	17,541	19,520	16,476	18,650	19,701	20,436	21,475	24,740	28,408	31,135
39 Foreign sales	309,331	15,104	16,687	22,073	23,482	20,481	24,350	26,132	29,120	26,711	32,214	35,339	37,638
40 Bonds, net purchases, or sales (-)	-61,023	-3,950	-8,728	-4,338	-3,576	-536	-7,601	-10,616	-1,084	-9,903	-2,479	-54	-8,158
41 Foreign purchases	839,118	42,961	59,627	77,282	60,298	59,219	71,176	69,701	75,882	80,145	76,034	87,459	79,334
42 Foreign sales	900,141	46,911	68,355	81,620	63,874	59,755	78,777	80,317	76,966	90,048	78,513	87,513	87,492
43 Net purchases or sales (-), of stocks and bonds	-124,343	-6,270	-10,270	-8,870	-7,538	-4,541	-13,301	-17,047	-9,768	-15,139	-9,953	-6,985	-14,661
44 Foreign countries	-124,504	-5,249	-10,404	-8,601	-7,832	-4,874	-13,363	-17,157	-9,822	-15,215	-10,302	-6,994	-14,691
45 Europe	-81,175	-4,941	-6,047	-2,106	-3,712	-5,371	-11,103	-13,733	-7,060	-13,217	-5,004	-4,530	-4,351
46 Canada	-14,649	-134	-5,069	-2,951	-925	22	-1,295	-2,557	1,637	-1,404	-949	709	-1,733
47 Latin America and Caribbean	-9,549	-191	14	-164	-2,673	1,092	393	-706	-1,125	1,905	-1,280	-2,248	-4,566
48 Asia	-15,044	-525	818	-2,900	-665	-173	-792	122	-2,649	-2,221	-2,002	-502	-3,555
49 Africa	-185	-7	3	-18	-18	-206	9	4	7	14	14	0	13
50 Other countries	-3,902	549	-123	-462	161	-238	-575	-287	-632	-292	-1,081	-423	-499
51 Nonmonetary international and regional organizations	161	-1,021	134	-269	294	333	62	110	54	76	349	9	30

59. Marketable U.S. Treasury bonds and notes — Foreign transactions, 1992-93¹

Millions of dollars; net purchases, or sales (-) during period

Area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1992												
1 Total, estimated	39,288	11,265	4,632	-9,466	6,559	-7,926	14,456	-1,861	6,453	-6,013	3,544	17,631	14
2 Foreign countries	37,935	10,508	5,015	-10,065	7,580	-6,947	11,766	-2,285	6,780	-6,222	4,349	17,644	-188
3 Europe	19,625	5,374	7,751	-4,681	3,206	-7,302	3,840	-2,444	3,445	-4,673	4,669	7,267	3,173
4 Belgium and Luxembourg ...	1,985	559	296	-91	21	289	-49	331	80	-25	232	370	-28
5 Germany	2,076	805	287	-242	441	329	824	-829	255	900	-8	-1,584	898
6 Netherlands	-2,959	-1,936	-967	243	-220	-345	227	-1,046	368	-266	-40	1,827	-804
7 Sweden	-804	180	300	102	-123	-3	372	-26	-1,289	-843	202	668	-344
8 Switzerland	488	142	-388	-411	10	-572	-111	-703	-87	292	769	1,334	213
9 United Kingdom	24,184	2,629	6,582	-1,663	2,820	-5,867	1,664	212	3,681	16	4,068	7,209	2,833
10 Other Europe and former U.S.S.R.	-5,345	2,995	1,641	-2,619	257	-1,133	913	-383	437	-4,747	-554	-2,557	405
11 Canada	562	921	-1,169	-460	185	2,627	47	2,520	900	-4,281	458	-1,087	-99
12 Latin America and Caribbean ..	-3,222	-2,293	-539	-1,361	2,783	-322	3,585	-2,869	-1,563	-1,479	-1,915	7,270	-4,519
13 Venezuela	539	266	169	73	-124	-196	-149	216	60	31	155	27	11
14 Other Latin America and Caribbean	-1,956	-69	-351	-262	3,726	-2,474	1,791	-589	-758	-2,537	-3,233	2,385	415
15 Netherlands Antilles	-1,805	-2,490	-357	-1,172	-819	2,348	1,943	-2,496	-865	1,027	1,163	4,858	-4,945
16 Asia	23,517	7,683	-430	-3,321	1,363	-2,406	4,129	1,783	4,112	4,004	1,416	4,000	1,184
17 Japan	9,817	-387	-1,933	-3,044	657	1,085	1,638	2,221	1,887	2,448	-339	3,383	2,201
18 Africa	1,103	207	100	125	193	40	92	149	56	59	-37	119	0
19 Other	-3,650	-1,384	-698	-367	-150	416	73	-1,424	-170	148	-242	75	73
20 Nonmonetary international and regional organizations	1,353	757	-383	599	-1,021	-979	2,690	424	-327	209	-805	-13	202
21 International	1,018	197	-228	801	-762	-747	2,421	365	-133	-31	-903	-38	76
22 Latin American regional	533	-58	51	0	74	-4	127	-68	-75	201	219	-31	97
MEMO													
23 Foreign countries	37,935	10,508	5,015	-10,065	7,580	-6,947	11,766	-2,285	6,780	-6,222	4,349	17,644	-188
24 Official institutions	6,876	8,693	-192	-3,136	1,711	-2,685	5,420	-766	691	-4,474	2,949	-620	-715
25 Other foreign ²	31,059	1,815	5,207	-6,929	5,869	-4,262	6,346	-1,519	6,089	-1,748	1,400	18,264	527
<i>Oil-exporting countries</i>													
26 Middle East ²	4,317	623	1,679	233	556	-3,061	947	856	1,093	750	-271	407	505
27 Africa ³	11	48	0	0	15	0	-56	0	0	4	0	0	0
1993													
1 Total, estimated	24,355	439	-1,281	6,578	4,232	-1,159	-5,709	-1,531	13,980	-10,890	4,085	15,203	408
2 Foreign countries	24,159	-144	-2,166	6,029	4,393	-877	-5,955	-1,144	14,368	-10,748	5,222	14,584	597
3 Europe	-2,712	-600	-382	-3,379	1,518	-190	1,473	-1,539	3,547	-5,917	3,198	-841	400
4 Belgium and Luxembourg ...	1,218	-59	45	640	-387	647	86	505	-218	207	-205	22	-65
5 Germany	-10,033	697	-1,632	-2,757	-1,382	-3,396	-1,100	-2,918	305	1,209	1,120	-750	571
6 Netherlands	-515	-1,238	206	66	731	108	-393	524	-167	137	-506	206	-189
7 Sweden	1,421	-54	258	-540	-100	649	32	293	53	47	141	141	-31
8 Switzerland	-1,511	-199	-455	-1,569	-719	108	888	-223	-74	-209	438	573	-70
9 United Kingdom	6,055	2,025	183	742	2,659	2,948	2,147	1,455	3,787	-8,201	721	-1,900	-511
10 Other Europe and former U.S.S.R.	653	-1,772	1,013	39	716	-1,254	-828	-914	-379	887	1,583	867	695
11 Canada	11,252	3,302	82	2,490	1,386	522	133	2,270	324	-1,119	-342	1,358	846
12 Latin America and Caribbean ..	-4,651	-1,495	445	-537	-2,020	-3,880	-1,419	-333	6,917	-3,311	3,742	2,070	-4,830
13 Venezuela	389	-175	179	154	74	152	5	2	-7	32	-102	19	56
14 Other Latin America and Caribbean	-5,884	-3,309	-1,656	-471	1,096	-1,863	711	510	1,178	-1,700	717	-36	-1,061
15 Netherlands Antilles	844	1,989	1,922	-220	-3,190	-2,169	-2,135	-845	5,746	-1,643	3,127	2,087	-3,825
16 Asia	20,939	-1,136	-1,032	7,220	3,813	2,994	-5,687	-2,587	3,755	-574	-1,627	11,771	4,029
17 Japan	17,073	-743	804	3,457	3,324	3,291	-301	-980	3,561	-1,809	159	5,661	649
18 Africa	1,156	-33	-139	-66	67	-2	81	116	292	616	74	35	115
19 Other	-1,825	-182	-1,140	301	-371	-321	-536	929	-467	-443	177	191	37
20 Nonmonetary international and regional organizations	196	583	885	549	-161	-282	246	-387	-388	-142	-1,137	619	-189
21 International	-310	228	573	53	-228	-318	403	-321	-698	-99	-882	855	124
22 Latin American regional	654	270	235	1	16	-17	106	-21	30	18	-23	40	-1
MEMO													
23 Foreign countries	24,159	-144	-2,166	6,029	4,393	-877	-5,955	-1,144	14,368	-10,748	5,222	14,584	597
24 Official institutions	1,238	-2,980	-4,364	-616	2,709	-3,424	-760	-4,677	724	3,181	1,585	6,223	3,637
25 Other foreign ²	22,921	2,836	2,198	6,645	1,684	2,547	-5,195	3,533	13,644	-13,929	3,637	8,361	-3,040
<i>Oil-exporting countries</i>													
26 Middle East ²	-8,543	-238	-1,855	811	114	-1,070	-2,443	-1,261	-1,172	-980	-527	-6	84
27 Africa ³	-5	8	0	0	-4	0	0	0	0	0	0	0	-9

60. Discount rates of foreign central banks, 1993¹

Percent per year, averages of daily figures

Rate at month-end	Austria	Belgium	Canada	France ²	Germany	Italy	Japan	Netherlands	Sweden	Switzerland
January	7.88	7.50	6.81	9.10	8.25	12.00	3.25	7.50	9.00	5.50
February	7.50	7.50	6.09	9.10	8.00	11.50	2.50	7.50	9.00	5.50
March	7.00	7.00	5.36	9.10	7.50	11.50	...	7.00	9.00	5.00
April	7.00	7.00	5.60	8.25	7.25	11.00	...	6.75	7.00	...
May	6.25	6.25	5.10	7.50	7.25	10.50	...	6.25	...	...
June	6.25	6.25	4.79	7.00	7.25	10.00	...	6.25	...	5.00
July	6.00	6.00	4.41	6.75	6.75	9.00	...	5.75	...	4.50
August	6.00	6.00	4.99	6.75	6.75	9.00	2.50	5.75	...	4.50
September	5.75	6.50	4.90	6.75	6.25	8.50	1.75	5.50	7.00	4.50
October	5.25	6.00	4.63	6.45	5.75	8.00	...	5.25	5.00	4.25
November	5.25	5.50	4.34	6.45	5.75	8.00	...	5.25	5.00	4.25
December	5.25	5.25	4.11	6.20	5.75	8.00	1.75	5.00	5.00	4.00

61. Foreign short-term interest rates, 1993¹

Percent per year, averages of daily figures

Type or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Eurodollars	3.18	3.22	3.12	3.11	3.10	3.12	3.21	3.17	3.14	3.08	3.26	3.36	3.26
2 United Kingdom	5.88	6.88	6.10	5.91	5.90	5.91	5.83	5.88	5.79	5.88	5.74	5.52	5.29
3 Canada	5.14	7.03	6.38	5.59	5.43	5.29	4.91	4.48	4.58	4.90	4.76	4.34	4.09
4 Germany	7.17	8.50	8.29	7.85	7.81	7.41	7.51	7.12	6.49	6.52	6.53	6.20	5.99
5 Switzerland	4.79	5.52	5.34	5.05	4.97	4.97	4.99	4.62	4.56	4.61	4.44	4.44	4.10
6 Netherlands	6.73	8.00	7.98	7.47	7.43	6.98	6.64	6.45	6.27	6.26	6.20	5.85	5.50
7 France	8.30	11.69	11.70	10.89	8.73	7.48	7.19	7.72	7.45	7.07	6.85	6.56	6.39
8 Italy	10.09	12.56	11.43	11.26	11.41	10.74	10.18	9.42	9.20	9.05	8.69	8.94	8.56
9 Belgium	8.10	8.19	8.75	8.27	7.94	7.16	6.87	7.12	9.02	9.82	9.05	7.93	7.03
10 Japan	2.96	3.70	3.27	3.26	3.22	3.24	3.23	3.22	3.02	2.59	2.44	2.31	2.06

62. Index of weighted-average exchange value of U.S. dollar, 1993¹

March 1973 = 100

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1993	92.36	93.82	93.65	90.62	90.24	91.81	94.59	94.32	92.07	93.29	95.47	95.73

63. Foreign exchange rates, 1993¹

Currency units per U.S. dollar except as noted

Country/currency unit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Australia/dollar ²	67.297	68.294	70.775	71.155	69.859	67.492	67.788	67.736	65.167	66.100	66.465	67.364
2 Austria/schilling	11.368	11.556	11.586	11.234	11.305	11.637	12.071	11.920	11.402	11.540	11.958	12.025
3 Belgium/franc	33.250	33.841	33.919	32.857	33.044	34.009	35.483	35.985	34.847	35.674	36.227	35.694
4 Canada/dollar	1.2779	1.2602	1.2471	1.2621	1.2698	1.2789	1.2820	1.3080	1.3215	1.3263	1.3174	1.3308
5 China, P.R./yuan	5.7796	5.7874	5.7455	5.7202	5.7392	5.7504	5.7756	5.7906	5.8015	5.8013	5.8086	5.8210
6 Denmark/krone	6.2319	6.3019	6.3242	6.1339	6.1751	6.3380	6.6531	6.8976	6.6336	6.6379	6.7667	6.7042
7 Finland/markka	5.4242	5.8534	5.9767	5.6190	5.4847	5.5674	5.7852	5.8315	5.7868	5.7554	5.8143	5.7602
8 France/franc	5.4751	5.5594	5.5944	5.3984	5.4180	5.5700	5.8464	5.9298	5.6724	5.7541	5.9069	5.8477
9 Germany/deutsche mark	1.6144	1.6414	1.6466	1.5964	1.6071	1.6547	1.7157	1.6944	1.6219	1.6405	1.7005	1.7105
10 Greece/drachma	215.97	220.60	223.57	217.90	218.12	225.45	234.77	237.64	232.56	237.93	243.43	245.51
11 Hong Kong/dollar ...	7.7376	7.7335	7.7332	7.7306	7.7290	7.7362	7.7556	7.7515	7.7384	7.7307	7.7272	7.7245
12 India/rupee	29.043	30.042	31.939	31.610	31.613	31.668	31.600	31.612	31.578	31.505	31.434	31.440
13 Ireland/pound ²	163.37	148.11	147.58	152.75	151.65	147.47	140.83	139.05	143.40	143.19	140.31	141.82
14 Italy/lira	1,491.07	1,550.43	1,591.35	1,536.14	1,475.66	1,505.05	1,586.02	1,603.75	1,569.10	1,600.93	1,666.31	1,687.17
15 Japan/yen	124.99	120.76	117.02	112.41	110.34	107.41	107.69	103.77	105.57	107.02	107.88	109.91
16 Malaysia/ringgit	2.5985	2.6295	2.6051	2.5777	2.5661	2.5696	2.5672	2.5514	2.5475	2.5478	2.5548	2.5737
17 Netherlands/guilder...	1.8155	1.8473	1.8507	1.7942	1.8026	1.8559	1.9299	1.9062	1.8214	1.8438	1.9084	1.9162
18 New Zealand/dollar ² ...	51.270	51.603	53.026	53.904	54.290	53.949	54.900	55.261	55.157	55.260	54.787	55.631
19 Norway/krone	6.8721	6.9779	6.9989	6.7399	6.8027	6.9986	7.3179	7.3579	7.0829	7.1755	7.3882	7.4211
20 Portugal/escudo	145.36	149.89	152.17	148.25	151.89	157.63	167.87	173.27	166.28	169.60	173.93	174.58
21 Singapore/dollar	1.6527	1.6463	1.6446	1.6228	1.6136	1.6175	1.6206	1.6100	1.5972	1.5735	1.5950	1.5975
22 South Africa/rand	3.0713	3.1313	3.1790	3.1718	3.1787	3.2408	3.3518	3.3660	3.4135	3.3924	3.3680	3.3788
23 South Korea/won	794.87	799.25	796.42	798.61	803.19	805.91	809.58	811.94	811.84	813.45	809.79	812.57
24 Spain/peseta	114.62	117.51	117.71	115.64	121.30	127.11	134.93	138.51	130.54	132.18	137.27	140.42
25 Sri Lanka/rupee	46.307	46.351	47.069	47.712	47.965	48.073	48.643	48.750	48.854	48.954	49.187	49.322
26 Sweden/krona	7.2536	7.5566	7.7362	7.4500	7.3271	7.4541	7.9802	8.0466	8.0170	8.0195	8.2660	8.3501
27 Switzerland/franc	1.4774	1.5178	1.5206	1.4599	1.4504	1.4769	1.5147	1.4966	1.4182	1.4432	1.4969	1.4634
28 Taiwan/dollar	25.452	25.837	26.026	25.987	25.978	26.267	26.682	26.950	26.931	26.865	26.884	26.768
29 Thailand/baht	25.523	25.508	25.425	25.251	25.234	25.214	25.331	25.191	25.196	25.269	25.382	25.460
30 United Kingdom/ pound ²	153.25	143.95	146.17	154.47	154.77	150.82	149.55	149.14	152.48	150.23	148.08	149.13
MEMO												
31 United States/dollar ² ..	92.36	93.82	93.65	90.62	90.24	91.81	94.59	94.32	92.07	93.29	95.47	95.73

64. Insured commercial bank assets and liabilities, 1993¹

A. Domestic offices

Millions of dollars except as noted

Item	Consolidated report of condition, Q1				
	Total	Members			Non-members
		Total	National	State	
1 Total assets²	3,119,625	2,287,602	1,770,922	516,681	832,023
2 Cash and balances due from depository institutions	184,218	143,044	111,039	32,005	41,174
3 Currency and coin	31,470	24,228	19,548	4,680	7,242
4 Non-interest-bearing balances due from commercial banks	26,115	14,804	11,399	3,405	11,310
5 Other	126,633	104,012	80,092	23,920	22,621
6 Total securities, loans, and lease-financing receivables (net of unearned income)	2,717,343	1,961,589	1,539,373	422,217	755,754
7 Total securities, book value	763,894	535,032	404,065	130,967	228,863
8 U.S. Treasury securities and U.S. government agency and corporation obligations ..	622,860	440,431	335,558	104,874	182,429
9 Securities issued by states and political subdivisions in the United States	70,629	43,763	31,180	12,583	26,866
10 Other debt securities	58,476	42,887	30,708	12,180	15,588
11 All holdings of private certificates of participation in pools of residential mortgages	4,656	3,896	3,264	632	760
12 All other	53,820	38,992	27,444	11,548	14,828
13 Equity securities	11,930	7,950	6,620	1,330	3,980
14 Marketable	5,464	2,509	2,214	296	2,955
15 Investments in mutual funds	3,722	1,777	1,632	146	1,945
16 Other	1,788	750	597	153	1,038
17 LESS: Net unrealized loss	46	18	16	2	28
18 Other equity securities	6,465	5,441	4,406	1,034	1,025
19 Federal funds sold and securities purchased under agreements to resell ³	149,015	113,539	87,672	25,867	35,476
20 Federal funds sold	69,386	41,133	34,768	6,365	28,253
21 Securities purchased under agreements to resell	3,751	2,464	1,571	893	1,287
22 Total loans and lease-financing receivables, gross	1,811,365	1,317,296	1,050,645	266,651	494,069
23 LESS: Unearned income on loans	6,931	4,277	3,009	1,268	2,653
24 Total loans and leases (net of unearned income)	1,804,434	1,313,018	1,047,636	265,383	491,416
<i>Total loans, gross, by category</i>					
25 Loans secured by real estate	838,565	583,864	471,433	112,431	254,701
26 Construction and land development	73,458	53,700	43,750	9,950	19,758
27 Farmland	19,982	8,824	7,276	1,548	11,158
28 One- to four-family residential properties	459,648	327,332	265,186	62,147	132,316
29 Revolving, open-end, and extended under lines of credit	73,504	55,150	44,802	10,348	18,354
30 All other loans	386,144	272,182	220,383	51,799	113,961
31 Multifamily (five or more) residential properties	27,418	18,613	14,730	3,884	8,805
32 Nonfarm nonresidential properties	258,058	175,394	140,491	34,902	82,665
33 Loans to depository institutions	20,153	15,142	11,592	3,550	5,011
34 Loans to finance agricultural production and other loans to farmers	32,788	16,348	13,769	2,579	16,441
35 Commercial and industrial loans	436,387	340,049	268,527	71,522	96,338
36 Acceptances of other banks	1,173	800	652	148	373
37 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	358,347	253,453	207,448	46,005	104,894
38 Credit cards and related plans	62,677	42,910	39,241	3,670	19,766
39 Other (includes single-payment installment)	143,383	80,641	64,028	16,613	62,742
40 Obligations (other than securities) of states and political subdivisions in the United States	23,489	18,474	13,364	5,110	5,015
41 Taxable	1,394	1,110	741	370	283
42 Tax-exempt	22,095	17,363	12,623	4,740	4,732
43 All other loans	69,412	63,497	43,171	20,326	5,915
44 Lease-financing receivables	31,049	25,669	20,689	4,980	5,380
45 Customers' liability on acceptances outstanding	11,214	10,534	7,725	2,810	680
46 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs ..	51,858	46,516	23,963	22,553	5,343
47 Remaining assets	206,850	172,435	112,785	59,650	34,415
48 Total liabilities and equity capital	3,119,625	2,287,602	1,770,922	516,681	832,023
49 Total liabilities⁴	2,848,184	2,091,402	1,619,582	471,820	756,782
50 Total deposits	2,329,098	1,665,291	1,323,714	341,577	663,807
51 Individuals, partnerships, and corporations	2,164,657	1,547,864	1,232,405	315,458	616,793
52 U.S. government	5,139	4,138	3,431	707	1,000
53 States and political subdivisions in the United States	97,216	63,422	50,945	12,477	33,794
54 Commercial banks in the United States	28,453	24,901	19,476	5,425	3,552
55 Other depository institutions in the United States	9,174	5,493	4,402	1,091	3,681
56 Certified and official checks	17,241	12,844	9,337	3,507	4,397
57 All other	7,218	6,629	3,717	2,912	589
58 Total transaction accounts	747,372	557,506	440,801	116,706	189,865
59 Individuals, partnerships, and corporations	655,002	484,579	384,783	99,796	170,423
60 U.S. government	4,211	3,346	2,860	486	865
61 States and political subdivisions in the United States	36,470	25,023	20,116	4,907	11,447
62 Commercial banks in the United States	23,992	22,515	17,863	4,652	1,477
63 Other depository institutions in the United States	3,922	3,068	2,403	665	854
64 Certified and official checks	17,241	12,844	9,337	3,507	4,397
65 All other	6,533	6,132	3,438	2,693	401

64. Insured commercial bank assets and liabilities, 1993¹ — 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)	459,467	356,126	276,599	79,527	103,341
67 Individuals, partnerships, and corporations	388,216	296,252	231,058	65,195	91,963
68 U.S. government	3,879	3,045	2,573	472	835
69 States and political subdivisions in the United States	15,745	12,298	9,954	2,344	3,447
70 Commercial banks in the United States	23,962	22,504	17,853	4,652	1,458
71 Other depository institutions in the United States	3,896	3,052	2,387	665	844
72 Certified and official checks	17,241	12,844	9,337	3,507	4,397
73 All other	6,527	6,130	3,437	2,693	397
74 Total nontransaction accounts	1,581,726	1,107,784	882,913	224,871	473,942
75 Individuals, partnerships, and corporations	1,509,655	1,063,285	847,623	215,662	446,370
76 U.S. government	927	792	571	221	135
77 States and political subdivisions in the United States	60,746	38,399	30,829	7,570	22,347
78 Commercial banks in the United States	4,462	2,387	1,613	773	2,075
79 Other depository institutions in the United States	5,252	2,425	1,999	426	2,827
80 All other	686	497	279	219	188
81 Federal funds purchased and securities sold under agreements to repurchase ⁵	268,108	228,252	156,957	71,295	39,857
82 Federal funds purchased	36,982	27,597	22,119	5,478	9,385
83 Securities sold under agreements to repurchase	33,188	21,045	18,124	2,922	12,143
84 Demand notes issued to the U.S. Treasury	14,535	12,863	9,030	3,832	1,672
85 Other borrowed money	95,738	67,982	46,738	21,245	27,755
86 Banks' liability on acceptances executed and outstanding	11,353	10,673	7,831	2,842	680
87 Notes and debentures subordinated to deposits	1,993	1,474	1,151	323	520
88 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	31,672	22,026	19,426	2,600	9,646
89 Remaining liabilities	127,359	104,867	74,161	30,707	22,491
90 Total equity capital ⁶	271,441	196,200	151,340	44,860	75,240
MEMO					
91 Assets held in trading accounts ⁷	36,351	35,131	18,580	16,551	1,220
92 U.S. Treasury securities	18,253	17,959	8,194	9,765	293
93 U.S. government agency corporation obligations	3,266	3,142	2,690	452	124
94 Securities issued by states and political subdivisions in the United States	1,130	1,077	596	482	52
95 Other bonds, notes, and debentures	1,677	1,642	1,124	518	34
96 Certificates of deposit	1,381	1,271	854	417	110
97 Commercial paper	35	35	35	0	0
98 Bankers acceptances	2,504	2,375	1,572	803	129
99 Other	7,556	7,511	3,425	4,087	45
100 Total individual retirement account (IRA) and Keogh plan accounts	148,500	107,282	86,661	20,621	41,218
101 Total brokered deposits	44,159	31,354	25,619	5,736	12,805
102 Total brokered retail deposits	33,440	23,623	19,604	4,018	9,817
103 Issued in denominations of \$100,000 or less	4,749	2,915	2,607	308	1,834
104 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	28,692	20,708	16,997	3,711	7,984
<i>Savings deposits</i>					
105 Money market deposit accounts (savings deposits; MMDAs)	450,290	340,393	271,502	68,890	109,897
106 Other savings deposits	297,946	209,499	155,560	53,939	88,447
107 Total time deposits of less than \$100,000	617,797	412,510	337,716	74,794	205,288
108 Time certificates of deposit of \$100,000 or more	197,867	131,551	109,610	21,941	66,316
109 Open-account time deposits of \$100,000 or more	17,826	13,832	8,525	5,307	3,994
110 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)	283,273	198,909	162,174	36,735	84,364
111 Total time and savings deposits	1,869,631	1,309,165	1,047,115	262,050	560,466
<i>Quarterly averages</i>					
112 Total loans	1,773,543	1,287,402	1,028,488	258,913	486,141
113 Transactions accounts (NOW accounts, automated transfer service (ATS) accounts, and telephone and preauthorized transfer accounts)	286,102	200,377	162,782	37,595	85,725
Nontransaction accounts					
114 Money market deposit accounts (MMDAs)	452,855	342,804	271,758	71,045	110,052
115 Other savings deposits	291,476	204,694	151,509	53,185	86,782
116 Time certificates of deposit of \$100,000 or more	199,167	133,501	111,363	22,138	65,666
117 All other time deposits	649,010	437,984	352,768	85,217	211,026
118 Number of banks	11,277	4,464	3,514	950	6,813

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

A. Domestic offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q2				
	Total	Members			Non-members
		Total	National	State	
1 Total assets ²	3,164,301	2,331,952	1,791,235	540,718	832,349
2 Cash and balances due from depository institutions	185,221	143,166	111,654	31,512	42,055
3 Currency and coin	33,259	25,605	20,625	4,980	7,655
4 Non-interest-bearing balances due from commercial banks	27,326	15,531	11,874	3,657	11,795
5 Other	124,636	102,030	79,155	22,875	22,605
6 Total securities, loans, and lease-financing receivables (net of unearned income)	2,754,728	1,999,965	1,560,982	438,983	754,763
7 Total securities, book value	768,932	539,795	403,207	136,588	229,137
8 U.S. Treasury securities and U.S. government agency and corporation obligations ..	628,602	445,455	335,876	109,579	183,147
9 Securities issued by states and political subdivisions in the United States	71,957	44,217	31,760	12,457	27,740
10 Other debt securities	56,708	42,065	29,060	13,006	14,643
11 All holdings of private certificates of participation in pools of residential mortgages	4,588	3,885	3,134	752	703
12 All other	52,126	38,180	25,926	12,254	13,946
13 Equity securities	11,665	8,057	6,511	1,546	3,607
14 Marketable	4,972	2,421	2,060	361	2,551
15 Investments in mutual funds	3,346	1,678	1,498	179	1,668
16 Other	1,667	759	575	184	908
17 LESS: Net unrealized loss	40	15	13	2	25
18 Other equity securities	6,692	5,636	4,451	1,185	1,056
19 Federal funds sold and securities purchased under agreements to resell ³ ..	143,389	112,736	90,631	22,105	30,653
20 Federal funds sold	60,895	36,558	30,690	5,868	24,337
21 Securities purchased under agreements to resell	2,388	1,355	1,134	222	1,032
22 Total loans and lease-financing receivables, gross	1,848,906	1,351,412	1,069,959	281,453	497,494
23 LESS: Unearned income on loans	6,500	3,978	2,814	1,164	2,521
24 Total loans and leases (net of unearned income)	1,842,407	1,347,434	1,067,145	280,289	494,973
<i>Total loans, gross, by category</i>					
25 Loans secured by real estate	858,734	600,245	481,676	118,570	258,489
26 Construction and land development	69,564	50,150	40,365	9,786	19,414
27 Farmland	20,575	9,148	7,470	1,677	11,428
28 One- to four-family residential properties	479,733	344,334	276,787	67,547	135,400
29 Revolving, open-end, and extended under lines of credit	74,305	55,974	45,141	10,834	18,331
30 All other loans	405,428	288,359	231,646	56,713	117,069
31 Multifamily (five or more) residential properties	28,085	19,088	15,204	3,884	8,997
32 Nonfarm nonresidential properties	260,776	177,525	141,850	35,676	83,251
33 Loans to depository institutions	21,531	17,661	12,250	5,410	3,870
34 Loans to finance agricultural production and other loans to farmers	35,347	17,453	14,512	2,941	17,894
35 Commercial and industrial loans	436,542	342,050	270,789	71,260	94,492
36 Acceptances of other banks	936	637	507	130	299
37 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	365,165	258,637	209,562	49,075	106,528
38 Credit cards and related plans	64,519	43,689	39,667	4,022	20,830
39 Other (includes single-payment installment)	145,716	82,609	64,024	18,584	63,108
40 Obligations (other than securities) of states and political subdivisions in the United States	22,618	17,841	12,887	4,955	4,776
41 Taxable	1,451	1,152	754	397	299
42 Tax-exempt	21,167	16,690	12,132	4,558	4,477
43 All other loans	76,490	70,778	46,916	23,861	5,712
44 Lease-financing receivables	31,544	26,110	20,860	5,250	5,434
45 Customers' liability on acceptances outstanding	10,501	9,826	7,198	2,628	675
46 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs ..	54,573	48,565	21,172	27,393	6,008
47 Remaining assets	213,850	178,995	111,400	67,595	34,855
48 Total liabilities and equity capital	3,164,301	2,331,952	1,791,235	540,718	832,349
49 Total liabilities ⁴	2,885,084	2,129,312	1,635,814	493,498	755,772
50 Total deposits	2,344,320	1,682,322	1,323,686	358,636	661,998
51 Individuals, partnerships, and corporations	2,176,318	1,561,332	1,230,620	330,713	614,985
52 U.S. government	5,287	4,215	3,624	591	1,073
53 States and political subdivisions in the United States	95,911	62,920	49,347	13,573	32,991
54 Commercial banks in the United States	30,093	26,304	19,779	6,525	3,789
55 Other depository institutions in the United States	9,551	5,666	4,322	1,344	3,886
56 Certified and official checks	19,668	15,027	11,421	3,606	4,640
57 All other	7,493	6,858	4,573	2,285	635
58 Total transaction accounts	778,861	583,085	456,624	126,462	195,776
59 Individuals, partnerships, and corporations	678,946	503,456	395,779	107,678	175,489
60 U.S. government	4,462	3,537	3,052	485	924
61 States and political subdivisions in the United States	39,043	27,089	21,255	5,834	11,954
62 Commercial banks in the United States	25,764	24,261	18,426	5,835	1,503
63 Other depository institutions in the United States	4,128	3,258	2,345	913	870
64 Certified and official checks	19,668	15,027	11,421	3,606	4,640
65 All other	6,850	6,456	4,345	2,112	394

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

A. Domestic offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q2				
	Total	Members			Non-members
		Total	National	State	
66 Demand deposits (included in total transaction accounts)	490,384	380,843	292,383	88,459	109,541
67 Individuals, partnerships, and corporations	412,563	315,112	242,871	72,241	97,452
68 U.S. government	4,165	3,262	2,793	469	903
69 States and political subdivisions in the United States	17,291	13,483	10,198	3,285	3,807
70 Commercial banks in the United States	25,741	24,257	18,422	5,834	1,485
71 Other depository institutions in the United States	4,115	3,252	2,339	912	863
72 Certified and official checks	19,668	15,027	11,421	3,606	4,640
73 All other	6,841	6,450	4,339	2,112	391
74 Total nontransaction accounts	1,565,459	1,099,237	867,062	232,174	466,222
75 Individuals, partnerships, and corporations	1,497,372	1,057,876	834,841	223,035	439,496
76 U.S. government	826	677	571	106	148
77 States and political subdivisions in the United States	56,868	35,831	28,092	7,739	21,037
78 Commercial banks in the United States	4,328	2,043	1,353	690	2,285
79 Other depository institutions in the United States	5,423	2,408	1,977	431	3,015
80 All other	643	402	229	173	241
81 Federal funds purchased and securities sold under agreements to repurchase ⁵	257,296	216,855	154,793	62,062	40,440
82 Federal funds purchased	39,780	29,861	24,716	5,146	9,919
83 Securities sold under agreements to repurchase	31,346	19,282	14,809	4,473	12,064
84 Demand notes issued to the U.S. Treasury	32,051	29,443	20,058	9,385	2,608
85 Other borrowed money	103,659	75,657	50,829	24,828	28,002
86 Banks' liability on acceptances executed and outstanding	10,722	10,047	7,244	2,802	675
87 Notes and debentures subordinated to deposits	1,979	1,446	1,125	321	533
88 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	32,441	23,046	20,278	2,768	9,396
89 Remaining liabilities	135,058	113,542	78,078	35,464	21,515
90 Total equity capital ⁶	279,217	202,640	155,421	47,219	76,577
MEMO					
91 Assets held in trading accounts ⁷	36,468	34,996	19,297	15,699	1,472
92 U.S. Treasury securities	17,631	17,063	8,442	8,622	568
93 U.S. government agency corporation obligations	2,993	2,821	2,347	473	172
94 Securities issued by states and political subdivisions in the United States	1,521	1,469	899	570	53
95 Other bonds, notes, and debentures	1,634	1,611	747	864	23
96 Certificates of deposit	1,229	1,129	802	327	100
97 Commercial paper	21	21	21	0	0
98 Bankers acceptances	2,563	2,460	1,728	732	103
99 Other	8,257	8,244	4,173	4,072	12
100 Total individual retirement account (IRA) and Keogh plan accounts	146,686	106,075	84,785	21,290	40,611
101 Total brokered deposits	41,580	29,053	23,384	5,670	12,526
102 Total brokered retail deposits	31,545	21,853	17,996	3,858	9,691
103 Issued in denominations of \$100,000 or less	4,805	3,050	2,754	296	1,754
104 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	26,740	18,803	15,241	3,562	7,937
<i>Savings deposits</i>					
105 Money market deposit accounts (savings deposits; MMDAs)	450,608	342,539	270,262	72,277	108,069
106 Other savings deposits	303,898	214,365	158,753	55,611	89,534
107 Total time deposits of less than \$100,000	604,516	403,954	327,521	76,433	200,563
108 Time certificates of deposit of \$100,000 or more	188,645	124,298	102,458	21,840	64,347
109 Open-account time deposits of \$100,000 or more	17,792	14,081	8,069	6,012	3,711
110 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)	283,603	199,553	161,968	37,585	84,050
111 Total time and savings deposits	1,853,937	1,301,479	1,031,303	270,177	552,457
<i>Quarterly averages</i>					
112 Total loans	1,789,021	1,303,237	1,035,681	267,556	485,784
113 Transactions accounts (NOW accounts, automated transfer service (ATS) accounts, and telephone and preauthorized transfer accounts)	289,271	203,055	164,267	38,787	86,216
Nontransaction accounts					
114 Money market deposit accounts (MMDAs)	455,300	346,060	271,967	74,092	109,241
115 Other savings deposits	299,438	211,059	156,457	54,602	88,379
116 Time certificates of deposit of \$100,000 or more	195,148	130,718	107,769	22,949	64,430
117 All other time deposits	635,621	429,291	342,899	86,392	206,330
118 Number of banks	11,159	4,411	3,442	969	6,748

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

A. Domestic offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q3				
	Total	Members			Non-members
		Total	National	State	
1 Total assets²	3,220,558	2,383,443	1,832,990	550,453	837,115
2 Cash and balances due from depository institutions	190,337	148,309	116,313	31,996	42,029
3 Currency and coin	32,858	25,379	20,552	4,827	7,480
4 Non-interest-bearing balances due from commercial banks	26,404	15,221	12,239	2,981	11,183
5 Other	131,075	107,709	83,522	24,187	23,366
6 Total securities, loans, and lease-financing receivables (net of unearned income)	2,798,188	2,039,767	1,597,313	442,453	758,422
7 Total securities, book value	781,023	550,370	412,783	137,586	230,653
8 U.S. Treasury securities and U.S. government agency and corporation obligations ..	636,696	452,963	342,452	110,511	183,733
9 Securities issued by states and political subdivisions in the United States	74,548	45,850	32,701	13,148	28,698
10 Other debt securities	57,253	42,971	30,717	12,254	14,282
11 All holdings of private certificates of participation in pools of residential mortgages	4,565	3,727	2,890	837	838
12 All other	52,689	39,244	27,827	11,417	13,444
13 Equity securities	12,526	8,586	6,914	1,672	3,940
14 Marketable	5,488	2,504	2,110	394	2,984
15 Investments in mutual funds	3,718	1,703	1,491	212	2,015
16 Other	1,806	814	631	184	991
17 LESS: Net unrealized loss	35	13	11	2	22
18 Other equity securities	7,037	6,082	4,804	1,278	956
19 Federal funds sold and securities purchased under agreements to resell ³	145,420	115,693	89,329	26,364	29,726
20 Federal funds sold	57,956	35,292	29,385	5,907	22,664
21 Securities purchased under agreements to resell	3,096	1,666	1,355	310	1,430
22 Total loans and lease-financing receivables, gross	1,877,719	1,377,289	1,097,856	279,432	500,431
23 LESS: Unearned income on loans	5,973	3,585	2,656	929	2,388
24 Total loans and leases (net of unearned income)	1,871,746	1,373,704	1,095,201	278,503	498,043
<i>Total loans, gross, by category</i>					
25 Loans secured by real estate	871,984	610,764	492,280	118,484	261,220
26 Construction and land development	68,013	48,430	38,933	9,497	19,584
27 Farmland	20,824	9,275	7,541	1,734	11,548
28 One- to four-family residential properties	491,228	354,248	286,298	67,950	136,980
29 Revolving, open-end, and extended under lines of credit	74,009	56,425	45,554	10,871	17,583
30 All other loans	417,220	297,823	240,744	57,079	119,397
31 Multifamily (five or more) residential properties	28,587	19,415	15,612	3,803	9,173
32 Nonfarm nonresidential properties	263,332	179,396	143,895	35,500	83,936
33 Loans to depository institutions	21,311	17,851	13,544	4,307	3,460
34 Loans to finance agricultural production and other loans to farmers	37,098	18,179	15,123	3,056	18,919
35 Commercial and industrial loans	431,592	340,375	271,866	68,509	91,217
36 Acceptances of other banks	979	658	498	161	320
37 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	378,811	269,888	220,431	49,457	108,923
38 Credit cards and related plans	68,972	47,147	43,090	4,058	21,825
39 Other (includes single-payment installment)	149,892	85,741	67,297	18,444	64,151
40 Obligations (other than securities) of states and political subdivisions in the United States	22,325	17,608	12,954	4,654	4,717
41 Taxable	1,584	1,286	902	383	298
42 Tax-exempt	20,741	16,322	12,051	4,271	4,419
43 All other loans	81,264	75,151	49,630	25,521	6,113
44 Lease-financing receivables	32,355	26,813	21,531	5,283	5,542
45 Customers' liability on acceptances outstanding	10,492	9,867	7,174	2,692	625
46 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs ..	53,107	45,952	17,319	28,633	7,155
47 Remaining assets	221,541	185,501	112,190	73,312	36,039
48 Total liabilities and equity capital	3,220,558	2,383,443	1,832,990	550,453	837,115
49 Total liabilities⁴	2,933,992	2,174,109	1,672,343	501,766	759,883
50 Total deposits	2,353,201	1,692,992	1,334,863	358,129	660,209
51 Individuals, partnerships, and corporations	2,186,982	1,573,707	1,243,869	329,838	613,275
52 U.S. government	4,631	3,737	3,205	532	895
53 States and political subdivisions in the United States	96,578	63,154	49,312	13,841	33,424
54 Commercial banks in the United States	28,220	24,592	18,948	5,644	3,628
55 Other depository institutions in the United States	9,163	5,332	4,240	1,091	3,832
56 Certified and official checks	20,479	15,884	11,018	4,866	4,595
57 All other	7,147	6,587	4,271	2,316	560
58 Total transaction accounts	793,690	596,479	466,532	129,947	197,211
59 Individuals, partnerships, and corporations	695,925	518,843	407,855	110,988	177,082
60 U.S. government	3,810	3,063	2,643	421	747
61 States and political subdivisions in the United States	39,152	27,012	21,095	5,917	12,139
62 Commercial banks in the United States	24,125	22,625	17,681	4,944	1,500
63 Other depository institutions in the United States	3,639	2,879	2,223	657	759
64 Certified and official checks	20,479	15,884	11,018	4,866	4,595
65 All other	6,559	6,172	4,018	2,154	387

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

A. Domestic offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q3				
	Total	Members			Non-members
		Total	National	State	
66 Demand deposits (included in total transaction accounts)	501,861	391,417	299,476	91,941	110,444
67 Individuals, partnerships, and corporations	426,460	327,778	252,201	75,577	98,682
68 U.S. government	3,513	2,795	2,393	403	718
69 States and political subdivisions in the United States	17,136	13,295	9,953	3,341	3,841
70 Commercial banks in the United States	24,098	22,620	17,677	4,944	1,478
71 Other depository institutions in the United States	3,620	2,873	2,217	656	746
72 Certified and official checks	20,479	15,884	11,018	4,866	4,595
73 All other	6,555	6,171	4,017	2,153	384
74 Total nontransaction accounts	1,559,511	1,096,513	868,331	228,182	462,998
75 Individuals, partnerships, and corporations	1,491,057	1,054,864	836,015	218,850	436,192
76 U.S. government	821	673	562	111	148
77 States and political subdivisions in the United States	57,426	36,142	28,217	7,925	21,285
78 Commercial banks in the United States	4,094	1,967	1,267	700	2,128
79 Other depository institutions in the United States	5,525	2,452	2,017	435	3,072
80 All other	588	415	253	162	173
81 Federal funds purchased and securities sold under agreements to repurchase ⁵	277,105	233,045	161,733	71,313	44,059
82 Federal funds purchased	42,671	31,340	26,139	5,201	11,331
83 Securities sold under agreements to repurchase	33,216	20,758	16,225	4,533	12,458
84 Demand notes issued to the U.S. Treasury	34,613	31,772	20,691	11,081	2,841
85 Other borrowed money	119,491	90,319	62,424	27,895	29,172
86 Banks' liability on acceptances executed and outstanding	10,619	9,995	7,265	2,730	625
87 Notes and debentures subordinated to deposits	2,450	1,735	1,421	313	716
88 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	38,290	28,371	26,062	2,309	9,919
89 Remaining liabilities	136,512	114,251	83,946	30,305	22,261
90 Total equity capital ⁶	286,567	209,334	160,647	48,687	77,232
MEMO					
91 Assets held in trading accounts ⁷	42,504	40,889	22,950	17,939	1,616
92 U.S. Treasury securities	20,786	20,363	10,166	10,197	423
93 U.S. government agency corporation obligations	5,753	5,554	4,489	1,065	198
94 Securities issued by states and political subdivisions in the United States	1,841	1,760	1,043	717	81
95 Other bonds, notes, and debentures	1,420	1,392	912	480	28
96 Certificates of deposit	1,633	1,483	1,033	450	150
97 Commercial paper	37	37	37	0	0
98 Bankers acceptances	2,880	2,713	1,643	1,070	167
99 Other	7,324	7,319	3,392	3,928	5
100 Total individual retirement account (IRA) and Keogh plan accounts	146,297	106,424	85,622	20,802	39,873
101 Total brokered deposits	40,135	27,510	22,202	5,308	12,625
102 Total brokered retail deposits	30,580	20,749	17,155	3,595	9,831
103 Issued in denominations of \$100,000 or less	4,799	3,076	2,800	276	1,723
104 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	25,781	17,673	14,354	3,319	8,108
<i>Savings deposits</i>					
105 Money market deposit accounts (savings deposits; MMDAs)	453,473	345,322	273,877	71,445	108,151
106 Other savings deposits	306,603	216,741	161,861	54,880	89,863
107 Total time deposits of less than \$100,000	596,129	398,826	324,493	74,333	197,303
108 Time certificates of deposit of \$100,000 or more	186,431	122,319	100,712	21,607	64,112
109 Open-account time deposits of \$100,000 or more	16,875	13,306	7,388	5,918	3,569
110 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)	287,014	202,552	164,998	37,554	84,462
111 Total time and savings deposits	1,851,340	1,301,575	1,035,387	266,188	549,765
<i>Quarterly averages</i>					
112 Total loans	1,811,779	1,323,998	1,055,424	268,573	487,781
113 Transactions accounts (NOW accounts, automated transfer service (ATS) accounts, and telephone and preauthorized transfer accounts)	293,078	206,499	167,701	38,797	86,579
Nontransaction accounts					
114 Money market deposit accounts (MMDAs)	458,716	349,822	275,286	74,536	108,894
115 Other savings deposits	304,739	215,668	160,299	55,369	89,071
116 Time certificates of deposit of \$100,000 or more	189,745	126,822	104,682	22,140	62,923
117 All other time deposits	626,191	423,527	338,909	84,618	202,664
118 Number of banks	11,041	4,349	3,382	967	6,692

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

A. Domestic offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q4				
	Total	Members			Non-members
		Total	National	State	
1 Total assets²	3,281,767	2,428,578	1,870,372	558,206	853,189
2 Cash and balances due from depository institutions	197,064	155,666	122,913	32,752	41,398
3 Currency and coin	33,263	26,119	20,807	5,312	7,144
4 Non-interest-bearing balances due from commercial banks	28,655	16,431	13,109	3,321	12,224
5 Other	135,146	113,116	88,997	24,119	22,030
6 Total securities, loans, and lease-financing receivables (net of unearned income)	2,859,178	2,081,513	1,628,426	453,088	777,665
7 Total securities, book value	792,051	556,384	415,835	140,548	235,667
8 U.S. Treasury securities and U.S. government agency and corporation obligations ..	647,031	458,873	345,846	113,027	188,158
9 Securities issued by states and political subdivisions in the United States	76,641	47,171	33,781	13,389	29,470
10 Other debt securities	54,305	40,550	28,774	11,776	13,755
11 All holdings of private certificates of participation in pools of residential mortgages	4,707	3,892	3,056	836	815
12 All other	49,598	36,658	25,719	10,939	12,940
13 Equity securities	14,074	9,790	7,434	2,356	4,284
14 Marketable	6,353	3,331	2,312	1,019	3,022
15 Investments in mutual funds	3,859	1,798	1,559	240	2,061
16 Other	2,531	1,545	763	782	985
17 LESS: Net unrealized loss	37	12	10	2	25
18 Other equity securities	7,721	6,459	5,122	1,337	1,262
19 Federal funds sold and securities purchased under agreements to resell ³	149,748	116,966	87,919	29,046	32,782
20 Federal funds sold	57,822	32,666	26,108	6,559	25,155
21 Securities purchased under agreements to resell	3,290	2,015	1,740	275	1,275
22 Total loans and lease-financing receivables, gross	1,922,980	1,411,483	1,127,218	284,266	511,496
23 LESS: Unearned income on loans	5,600	3,319	2,547	773	2,280
24 Total loans and leases (net of unearned income)	1,917,380	1,408,164	1,124,671	283,493	509,216
<i>Total loans, gross, by category</i>					
25 Loans secured by real estate	889,175	624,928	502,950	121,978	264,247
26 Construction and land development	65,791	46,398	37,004	9,395	19,393
27 Farmland	20,848	9,331	7,602	1,729	11,517
28 One- to four-family residential properties	507,834	368,937	297,655	71,282	138,897
29 Revolving, open-end, and extended under lines of credit	72,555	55,525	44,380	11,145	17,030
30 All other loans	435,279	313,412	253,275	60,137	121,867
31 Multifamily (five or more) residential properties	29,384	19,916	16,109	3,807	9,468
32 Nonfarm nonresidential properties	265,318	180,346	144,581	35,765	84,972
33 Loans to depository institutions	25,779	21,355	16,534	4,821	4,425
34 Loans to finance agricultural production and other loans to farmers	36,778	18,503	15,415	3,089	18,274
35 Commercial and industrial loans	440,356	346,496	276,428	70,067	93,861
36 Acceptances of other banks	884	435	359	77	449
37 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	395,146	281,964	229,868	52,096	113,182
38 Credit cards and related plans	74,441	50,626	46,843	3,783	23,814
39 Other (includes single-payment installment)	149,129	85,192	67,561	17,631	63,937
40 Obligations (other than securities) of states and political subdivisions in the United States	20,931	16,476	12,206	4,270	4,455
41 Taxable	1,797	1,504	992	512	293
42 Tax-exempt	19,134	14,972	11,214	3,758	4,161
43 All other loans	79,967	73,026	50,839	22,186	6,942
44 Lease-financing receivables	33,963	28,300	22,619	5,682	5,663
45 Customers' liability on acceptances outstanding	10,142	9,493	7,021	2,472	649
46 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs ..	55,302	48,682	17,692	30,989	6,620
47 Remaining assets	215,383	181,906	112,012	69,895	33,477
48 Total liabilities and equity capital	3,281,767	2,428,578	1,870,372	558,206	853,189
49 Total liabilities⁴	2,987,574	2,212,353	1,706,026	506,327	775,221
50 Total deposits	2,400,606	1,730,511	1,359,994	370,517	670,095
51 Individuals, partnerships, and corporations	2,231,462	1,609,895	1,267,532	342,363	621,567
52 U.S. government	8,483	7,003	5,617	1,386	1,480
53 States and political subdivisions in the United States	94,922	61,154	47,720	13,434	33,768
54 Commercial banks in the United States	29,657	25,864	20,213	5,651	3,793
55 Other depository institutions in the United States	9,321	5,440	4,344	1,096	3,880
56 Certified and official checks	19,373	14,470	10,751	3,719	4,903
57 All other	7,387	6,684	3,816	2,868	704
58 Total transaction accounts	848,985	641,316	501,016	140,300	207,669
59 Individuals, partnerships, and corporations	745,620	559,647	438,511	121,136	185,973
60 U.S. government	7,677	6,378	5,127	1,251	1,299
61 States and political subdivisions in the United States	40,086	27,374	21,519	5,854	12,712
62 Commercial banks in the United States	25,522	24,039	19,087	4,952	1,483
63 Other depository institutions in the United States	4,005	3,122	2,429	693	883
64 Certified and official checks	19,373	14,470	10,751	3,719	4,903
65 All other	6,702	6,286	3,591	2,695	416

64. Insured commercial bank assets and liabilities, 1993' — Continued

A. Domestic offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q4				
	Total	Members			Non-members
		Total	National	State	
66 Demand deposits (included in total transaction accounts)	536,338	420,149	321,719	98,431	116,189
67 Individuals, partnerships, and corporations	456,797	353,446	271,525	81,921	103,351
68 U.S. government	7,338	6,063	4,819	1,245	1,274
69 States and political subdivisions in the United States	16,666	12,748	9,535	3,213	3,918
70 Commercial banks in the United States	25,480	24,024	19,073	4,951	1,456
71 Other depository institutions in the United States	3,992	3,117	2,424	692	875
72 Certified and official checks	19,373	14,470	10,751	3,719	4,903
73 All other	6,693	6,281	3,591	2,690	412
74 Total nontransaction accounts	1,551,621	1,089,195	858,978	230,217	462,426
75 Individuals, partnerships, and corporations	1,485,842	1,050,248	829,021	221,227	435,594
76 U.S. government	806	625	490	135	181
77 States and political subdivisions in the United States	54,837	33,780	26,201	7,579	21,056
78 Commercial banks in the United States	4,135	1,825	1,127	698	2,310
79 Other depository institutions in the United States	5,316	2,319	1,915	404	2,997
80 All other	685	397	224	173	287
81 Federal funds purchased and securities sold under agreements to repurchase ⁵	271,837	225,032	161,697	63,335	46,806
82 Federal funds purchased	40,884	30,605	25,843	4,762	10,278
83 Securities sold under agreements to repurchase	34,758	21,557	16,904	4,653	13,202
84 Demand notes issued to the U.S. Treasury	34,950	31,869	20,478	11,391	3,081
85 Other borrowed money	125,357	93,905	69,136	24,769	31,452
86 Banks' liability on acceptances executed and outstanding	10,226	9,577	7,069	2,507	649
87 Notes and debentures subordinated to deposits	2,379	1,729	1,547	181	651
88 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	40,730	30,364	26,732	3,632	10,366
89 Remaining liabilities	142,219	119,731	86,105	33,626	22,488
90 Total equity capital ⁶	294,193	216,225	164,345	51,880	77,968
MEMO					
91 Assets held in trading accounts ⁷	39,745	38,587	25,270	13,318	1,158
92 U.S. Treasury securities	16,597	16,409	11,494	4,915	188
93 U.S. government agency corporation obligations	6,361	6,199	4,325	1,874	161
94 Securities issued by states and political subdivisions in the United States	1,138	1,095	569	526	42
95 Other bonds, notes, and debentures	1,463	1,440	852	588	23
96 Certificates of deposit	1,790	1,655	1,166	489	135
97 Commercial paper	97	97	97	0	0
98 Bankers acceptances	2,548	2,439	1,636	803	109
99 Other	9,035	9,032	4,945	4,087	3
100 Total individual retirement account (IRA) and Keogh plan accounts	144,722	105,211	84,864	20,347	39,511
101 Total brokered deposits	39,034	26,405	21,131	5,273	12,629
102 Total brokered retail deposits	29,948	20,008	16,513	3,495	9,940
103 Issued in denominations of \$100,000 or less	4,954	3,204	2,941	263	1,750
104 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	24,994	16,804	13,572	3,232	8,190
<i>Savings deposits</i>					
105 Money market deposit accounts (savings deposits; MMDAs)	455,827	346,843	273,853	72,990	108,984
106 Other savings deposits	312,082	221,235	163,155	58,079	90,847
107 Total time deposits of less than \$100,000	586,209	390,918	318,201	72,716	195,291
108 Time certificates of deposit of \$100,000 or more	181,220	117,366	96,802	20,564	63,853
109 Open-account time deposits of \$100,000 or more	16,283	12,834	6,967	5,867	3,449
110 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)	308,032	218,879	177,387	41,491	89,153
111 Total time and savings deposits	1,864,268	1,310,361	1,038,275	272,086	553,907
<i>Quarterly averages</i>					
112 Total loans	1,849,925	1,356,481	1,081,746	274,735	493,444
113 Transactions accounts (NOW accounts, automated transfer service (ATS) accounts, and telephone and preauthorized transfer accounts)	301,427	212,919	171,750	41,170	88,508
Nontransaction accounts					
114 Money market deposit accounts (MMDAs)	461,573	351,405	276,691	74,714	110,168
115 Other savings deposits	307,899	218,121	160,275	57,847	89,778
116 Time certificates of deposit of \$100,000 or more	186,114	123,054	101,635	21,420	63,059
117 All other time deposits	614,883	414,992	333,438	81,554	199,890
118 Number of banks	10,921	4,275	3,309	966	6,646

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices

Millions of dollars except as noted

Item	Consolidated report of condition, Q1					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
1 Total assets²	3,487,504	1,919,750	451,410	1,551,871	1,224,340	343,414
2 Cash and balances due from depository institutions	264,840	181,989	80,623	101,366	64,183	18,668
3 Cash items in process of collection, unposted debits, and currency and coin	↑	71,430	1,646	69,784	33,738	↑
4 Cash items in process of collection and unposted debits		n.a.	n.a.	53,582	21,664	
5 Currency and coin		n.a.	n.a.	16,202	12,074	n.a.
6 Balances due from depository institutions in the United States		27,459	18,691	8,768	16,561	
7 Balances due from banks in foreign countries and foreign central banks	n.a.	63,113	60,005	3,109	2,480	↓
8 Balances due from Federal Reserve Banks		19,987	281	19,706	11,405	
MEMO						
9 Non-interest-bearing balances due from commercial banks in the United States (included in balances due from depository institutions in the United States)	↓	n.a.	n.a.	5,845	12,827	7,443
10 Total securities, loans, and lease-financing receivables, net	2,897,493	1,486,711	n.a.	n.a.	1,099,520	311,262
11 Total securities, book value	793,889	329,068	29,995	299,074	346,001	118,820
12 U.S. Treasury securities and U.S. government agency and corporation obligations	628,211	251,225	5,351	245,873	280,860	96,127
13 U.S. Treasury securities	n.a.	95,379	2,802	92,577	118,468	n.a.
14 U.S. government agency and corporation obligations	n.a.	155,846	2,549	153,296	162,392	n.a.
15 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	165,211	81,160	2,202	78,958	65,125	18,927
16 All other		n.a.	348	74,338	97,267	n.a.
17 Securities issued by states and political subdivisions in the United States	71,188	19,723	559	19,164	35,547	15,919
18 Other domestic debt securities	n.a.	27,807	219	27,588	23,997	n.a.
19 All holdings of private certificates of participation in pools of residential mortgages	4,656	2,642	0	2,642	1,887	127
20 All other domestic debt securities	52,488	25,165	219	24,946	22,110	5,212
21 Foreign debt securities	n.a.	24,090	22,822	1,268	283	n.a.
22 Equity securities	12,973	6,223	1,043	5,180	5,314	1,435
23 Marketable	5,652	1,882	188	1,694	2,783	987
24 Investments in mutual funds	3,745	1,133	22	1,111	1,713	899
25 Other	1,954	750	165	585	1,092	112
26 LESS: Net unrealized loss	46	1	0	1	22	23
27 Other equity securities	7,321	4,341	855	3,486	2,531	448
28 Federal funds sold and securities purchased under agreements to resell	149,320	76,183	305	75,878	54,460	18,677
29 Federal funds sold	126,103	56,717	n.a.	n.a.	50,862	18,524
30 Securities purchased under agreements to resell	23,217	19,466	n.a.	n.a.	3,598	153
31 Total loans and lease-financing receivables, gross	2,016,518	1,119,286	205,153	914,132	719,080	178,153
32 LESS: Unearned income on loans	7,856	2,826	925	1,901	3,811	1,219
33 Total loans and leases (net of unearned income)	2,008,662	1,116,460	204,228	912,232	715,269	176,934
34 LESS: Allowance for loan and lease losses	54,022	34,645	n.a.	n.a.	16,209	3,169
35 LESS: Allocated transfer risk reserves	356	356	n.a.	n.a.	0	0
36 EQUALS: Total loans and leases, net	1,954,284	1,081,460	n.a.	n.a.	699,060	173,765
<i>Total loans, gross, by category</i>						
37 Loans secured by real estate	861,367	391,209	22,802	368,407	371,530	98,629
38 Construction and land development	↑	↑	↑	40,901	26,924	5,633
39 Farmland				1,995	7,562	10,425
40 One- to four-family residential properties				204,946	200,775	53,927
41 Revolving, open-end, and extended under lines of credit	n.a.	n.a.	n.a.	39,793	30,885	2,826
42 All other loans	↓	↓	↓	165,153	169,890	51,101
43 Multifamily (five or more) residential properties				12,308	12,970	2,140
44 Nonfarm nonresidential properties				108,256	123,299	26,504
45 Loans to depository institutions	36,341	29,005	16,188	12,817	7,184	153
46 Commercial banks in the United States	n.a.	10,532	540	9,992	6,646	n.a.
47 Other depository institutions in the United States	n.a.	548	55	494	228	n.a.
48 Banks in foreign countries	n.a.	17,924	15,593	2,331	310	n.a.
49 Loans to finance agricultural production and other loans to farmers	33,021	4,963	233	4,731	10,739	17,319
50 Commercial and industrial loans	529,569	372,334	93,182	279,152	127,317	29,919
51 U.S. addressees (domicile)	n.a.	297,198	20,813	276,385	126,888	n.a.
52 Non-U.S. addressees (domicile)	n.a.	75,136	72,369	2,767	429	n.a.
53 Acceptances of other banks	1,973	1,310	800	510	478	184
54 U.S. banks	n.a.	358	2	356	n.a.	n.a.
55 Foreign banks	n.a.	952	797	155	n.a.	n.a.
56 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	379,063	173,003	20,716	152,287	176,814	29,246
57 Credit cards and related plans	130,785	68,108	n.a.	n.a.	61,173	1,504
58 Other (includes single-payment and installment loans)	248,278	104,895	n.a.	n.a.	115,641	27,742
59 Obligations (other than securities) of states and political subdivisions in the United States (includes nonrated industrial development obligations)	23,705	12,602	216	12,386	9,955	1,148
60 Taxable	1,485	948	91	857	496	41
61 Tax-exempt	22,220	11,654	124	11,530	9,458	1,108
62 All other loans	116,894	106,901	47,482	59,420	8,882	1,110
63 Loans to foreign governments and official institutions	n.a.	24,760	23,487	1,273	83	n.a.
64 Other loans	n.a.	82,142	23,995	58,147	8,799	n.a.
65 Loans for purchasing and carrying securities	n.a.	n.a.	n.a.	15,964	1,848	n.a.
66 All other loans	n.a.	n.a.	n.a.	42,183	6,951	n.a.

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q1					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
67 Lease-financing receivables	34,585	27,959	3,536	24,423	6,181	446
68 Assets held in trading accounts	93,614	92,045	57,112	34,782	1,409	161
69 Premises and fixed assets (including capitalized leases)	53,438	28,743	↑	n.a.	19,046	5,649
70 Other real estate owned	25,527	16,057	↑	n.a.	7,762	1,708
71 Investments in unconsolidated subsidiaries and associated companies	3,453	2,963	↑	n.a.	459	30
72 Customers' liability on acceptances outstanding	14,534	14,171	↑	n.a.	348	15
73 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs	n.a.	n.a.	n.a.	51,858	n.a.	n.a.
74 Intangible assets	16,011	9,303	↓	n.a.	6,287	420
75 Other assets	118,594	87,769	↓	n.a.	25,325	5,500
76 Total liabilities, limited-life preferred stock, and equity capital	3,487,504	1,919,750	↓	n.a.	1,224,340	343,414
77 Total liabilities ⁴	3,216,054	1,784,072	451,401	1,416,201	1,121,480	310,503
78 Limited-life preferred stock	4	0	n.a.	n.a.	1	2
79 Total deposits	2,633,476	1,323,301	304,378	1,018,924	1,006,482	303,692
80 Individuals, partnerships, and corporations	↑	↑	191,685	946,657	939,124	278,876
81 U.S. government	↑	↑	2,891	2,891	1,818	430
82 States and political subdivisions in the United States	↑	↑	31,085	31,085	46,135	19,996
83 Commercial banks in the United States	n.a.	n.a.	n.a.	18,914	8,361	1,179
84 Other depository institutions in the United States	↓	↓	3,428	3,428	4,467	1,279
85 Banks in foreign countries	↓	↓	5,993	5,993	132	n.a.
86 Foreign governments and official institutions	↓	22,605	21,616	989	57	n.a.
87 Certified and official checks	18,053	9,779	812	8,967	6,388	1,886
88 All other ¹⁰	↑	↑	90,265	n.a.	n.a.	47
89 Total transaction accounts	↑	↑	↑	361,708	297,506	88,158
90 Individuals, partnerships, and corporations	↑	↑	↑	311,120	265,975	77,908
91 U.S. government	↑	↑	↑	2,429	1,467	316
92 States and political subdivisions in the United States	↑	↑	↑	12,860	16,293	7,317
93 Commercial banks in the United States	↑	↑	↑	17,430	6,022	540
94 Other depository institutions in the United States	↑	↑	↑	2,526	1,232	164
95 Banks in foreign countries	↑	↑	↑	5,614	119	n.a.
96 Foreign governments and official institutions	↑	↑	↑	762	11	n.a.
97 Certified and official checks	↑	↑	↑	8,967	6,388	1,886
98 All other	↑	↑	↑	n.a.	n.a.	27
99 Demand deposits (included in total transaction accounts)	↑	↑	↑	255,480	162,980	41,007
100 Individuals, partnerships, and corporations	↑	↑	↑	209,850	142,009	36,357
101 U.S. government	↑	↑	↑	2,207	1,375	297
102 States and political subdivisions in the United States	n.a.	n.a.	n.a.	8,130	5,870	1,745
103 Commercial banks in the United States	↑	↑	↑	17,430	5,997	536
104 Other depository institutions in the United States	↑	↑	↑	2,526	1,211	159
105 Banks in foreign countries	↑	↑	↑	5,610	119	n.a.
106 Foreign governments and official institutions	↑	↑	↑	761	11	n.a.
107 Certified and official checks	↑	↑	↑	8,967	6,388	1,886
108 All other	↑	↑	↑	n.a.	n.a.	27
109 Total nontransaction accounts	↑	↑	↑	657,216	708,977	215,534
110 Individuals, partnerships, and corporations	↑	↑	↑	635,537	673,149	200,968
111 U.S. government	↑	↑	↑	462	351	114
112 States and political subdivisions in the United States	↑	↑	↑	18,224	29,842	12,679
113 Commercial banks in the United States	↑	↑	↑	1,484	2,339	638
114 U.S. branches and agencies of foreign banks	↑	↑	↑	130	107	n.a.
115 Other commercial banks in the United States	↑	↑	↑	1,354	2,233	n.a.
116 Other depository institutions in the United States	↑	↑	↑	902	3,235	1,115
117 Banks in foreign countries	↑	↑	↑	379	13	n.a.
118 Foreign branches of other U.S. banks	↑	↑	↑	12	8	n.a.
119 Other banks in foreign countries	↑	↑	↑	367	4	n.a.
120 Foreign governments and official institutions	↑	↑	↑	227	47	n.a.
121 All other	↑	↑	↑	n.a.	n.a.	20
122 Federal funds purchased and securities sold under agreements to repurchase	268,556	198,386	448	197,938	67,551	2,620
123 Federal funds purchased	165,628	128,646	n.a.	n.a.	35,996	986
124 Securities sold under agreements to repurchase	102,928	69,740	n.a.	n.a.	31,554	1,634
125 Demand notes issued to the U.S. Treasury	n.a.	n.a.	n.a.	11,191	3,030	314
126 Other borrowed money	144,342	118,166	48,605	69,562	25,048	1,128
127 Banks' liability on acceptances executed and outstanding	14,628	14,265	3,275	10,990	348	15
128 Notes and debentures subordinated to deposits	34,228	32,235	n.a.	n.a.	1,954	39
129 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	n.a.	n.a.	n.a.	31,672	n.a.	n.a.
130 All other liabilities	106,289	86,527	n.a.	n.a.	17,066	2,695
131 Total equity capital ⁶	271,446	135,679	n.a.	n.a.	102,859	32,908
MEMO						
132 Holdings of commercial paper included in total loans, gross	↑	1,621	295	1,325	1,504	n.a.
133 Total individual retirement accounts (IRA) and Keogh plan accounts	↑	↑	↑	63,362	67,761	17,377
134 Total brokered deposits	↑	↑	↑	27,282	16,204	673
135 Total brokered retail deposits	↑	↑	↑	18,913	13,889	639
136 Issued in denominations of \$100,000 or less	n.a.	n.a.	n.a.	998	3,188	562
137 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	↓	↓	↓	17,915	10,700	77

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q1					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
138 Money market deposit accounts (MMDAs)			234,665	177,558	38,067	
139 Other savings deposits (excluding MMDAs)			124,164	134,728	39,054	
140 Total time deposits of less than \$100,000			198,979	307	111,434	
141 Time certificates of deposit of \$100,000 or more			85,394	86,436	26,037	
142 Open-account time deposits of \$100,000 or more			14,014	2,870	942	
143 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)			105,259	132,022	45,992	
144 Total time and savings deposits			763,444	843,502	262,685	
<i>Quarterly averages</i>						
145 Total loans			892,033	706,026	175,484	
146 Obligations (other than securities) of states and political subdivisions in the United States	n.a.	n.a.	n.a.	13,078	9,809	
147 Transaction accounts in domestic office (NOW accounts, automated transfer service (ATS) accounts, and telephone and preauthorized transfer accounts)			106,459	133,150	46,494	
<i>Nontransaction accounts in domestic offices</i>						
148 Money market deposit accounts (MMDAs)			237,792	177,273	37,791	
149 Other savings deposits			121,581	131,804	38,091	
150 Time certificates of deposit of \$100,000 or more			88,227	85,464	25,475	
151 All other time deposits			224,203	311,901	112,906	
152 Number of banks	11,277	208	n.a.	2,916	8,153	

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q2					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
1 Total assets²	3,540,364	1,968,028	463,077	1,591,964	1,228,455	343,881
2 Cash and balances due from depository institutions	265,472	180,651	80,251	100,401	65,872	18,948
3 Cash items in process of collection, unposted debits, and currency and coin	↑	76,221	2,560	73,661	36,128	↑
4 Cash items in process of collection and unposted debits		n.a.	n.a.	56,413	23,513	
5 Currency and coin		n.a.	n.a.	17,248	12,615	n.a.
6 Balances due from depository institutions in the United States		29,094	20,053	9,041	16,454	
7 Balances due from banks in foreign countries and foreign central banks	n.a.	60,678	57,503	3,176	2,437	↓
8 Balances due from Federal Reserve Banks		14,658	135	14,523	10,854	
MEMO						
9 Non-interest-bearing balances due from commercial banks in the United States (included in balances due from depository institutions in the United States).....	↓	n.a.	n.a.	6,375	13,405	7,545
10 Total securities, loans, and lease-financing receivables, net	2,941,945	1,526,911	n.a.	n.a.	1,103,370	311,664
11 Total securities, book value	800,942	339,043	32,010	307,033	343,531	118,369
12 U.S. Treasury securities and U.S. government agency and corporation obligations	635,813	261,756	7,211	254,545	278,932	95,125
13 U.S. Treasury securities	n.a.	95,939	3,275	92,665	115,691	n.a.
14 U.S. government agency and corporation obligations	n.a.	165,816	3,936	161,880	163,242	n.a.
15 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	170,104	86,089	3,606	82,484	65,398	18,617
16 All other		n.a.	331	79,396	97,844	n.a.
17 Securities issued by states and political subdivisions in the United States	72,530	19,282	572	18,710	36,456	16,792
18 Other domestic debt securities	n.a.	27,624	163	27,461	22,517	n.a.
19 All holdings of private certificates of participation in pools of residential mortgages	4,588	2,668	0	2,668	1,763	157
20 All other domestic debt securities	50,602	24,956	163	24,793	20,754	4,893
21 Foreign debt securities	n.a.	24,383	22,989	1,394	286	n.a.
22 Equity securities	12,739	5,998	1,074	4,923	5,340	1,402
23 Marketable	5,211	1,612	239	1,373	2,682	917
24 Investments in mutual funds	3,365	829	20	809	1,719	818
25 Other	1,886	784	219	565	982	120
26 LESS: Net unrealized loss	40	1	0	1	18	21
27 Other equity securities	7,528	4,386	836	3,550	2,658	485
28 Federal funds sold and securities purchased under agreements to resell	143,866	80,583	477	80,107	48,015	15,267
29 Federal funds sold	121,102	60,207	n.a.	n.a.	45,786	15,108
30 Securities purchased under agreements to resell	22,764	20,377	n.a.	n.a.	2,229	159
31 Total loans and lease-financing receivables, gross	2,058,375	1,144,651	209,469	935,182	731,347	182,377
32 LESS: Unearned income on loans	7,403	2,804	903	1,901	3,415	1,183
33 Total loans and leases (net of unearned income)	2,050,973	1,141,846	208,566	933,280	727,932	181,194
34 LESS: Allowance for loan and lease losses	53,369	34,095	n.a.	n.a.	16,108	3,166
35 LESS: Allocated transfer risk reserves	467	467	n.a.	n.a.	0	0
36 EQUALS: Total loans and leases, net	1,997,137	1,107,285	n.a.	n.a.	711,824	178,028
<i>Total loans, gross, by category</i>						
37 Loans secured by real estate	880,898	399,571	22,164	377,407	380,492	100,835
38 Construction and land development	↑	↑	↑	36,942	26,726	5,896
39 Farmland				2,063	7,754	10,758
40 One- to four-family residential properties				216,339	208,481	54,914
41 Revolving, open-end, and extended under lines of credit	n.a.	n.a.	n.a.	40,394	31,072	2,839
42 All other loans				175,945	177,408	52,075
43 Multifamily (five or more) residential properties	↓	↓	↓	12,627	13,251	2,208
44 Nonfarm nonresidential properties				109,437	124,280	27,059
45 Loans to depository institutions	38,105	32,077	16,574	15,503	5,866	162
46 Commercial banks in the United States	n.a.	12,537	759	11,778	5,452	n.a.
47 Other depository institutions in the United States	n.a.	819	142	678	218	n.a.
48 Banks in foreign countries	n.a.	18,721	15,674	3,047	196	n.a.
49 Loans to finance agricultural production and other loans to farmers	35,561	5,226	214	5,012	11,601	18,734
50 Commercial and industrial loans	530,645	373,065	94,103	278,962	127,467	30,112
51 U.S. addressees (domicile)	n.a.	296,282	20,170	276,112	127,037	n.a.
52 Non-U.S. addressees (domicile)	n.a.	76,783	73,933	2,851	430	n.a.
53 Acceptances of other banks	2,388	1,906	1,452	454	358	124
54 U.S. banks	n.a.	816	480	336	n.a.	n.a.
55 Foreign banks	n.a.	1,090	972	118	n.a.	n.a.
56 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	386,451	176,216	21,286	154,930	180,561	29,674
57 Credit cards and related plans	135,641	71,122	n.a.	n.a.	62,912	1,607
58 Other (includes single-payment and installment loans)	250,810	105,094	n.a.	n.a.	117,649	28,068
59 Obligations (other than securities) of states and political subdivisions in the United States (includes nonrated industrial development obligations)	22,878	12,319	260	12,059	9,420	1,139
60 Taxable	1,570	985	119	865	542	44
61 Tax-exempt	21,307	11,334	141	11,193	8,879	1,094
62 All other loans	126,478	116,159	49,988	66,171	9,190	1,129
63 Loans to foreign governments and official institutions	n.a.	23,652	22,286	1,366	38	n.a.
64 Other loans	n.a.	92,507	27,702	64,805	9,152	n.a.
65 Loans for purchasing and carrying securities	n.a.	n.a.	n.a.	19,517	2,293	n.a.
66 All other loans	n.a.	n.a.	n.a.	45,288	6,859	n.a.

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q2					
	Total	Banks with foreign offices ⁶			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
67 Lease-financing receivables	34,972	28,111	3,428	24,683	6,392	469
68 Assets held in trading accounts	101,619	99,987	64,920	34,836	1,471	161
69 Premises and fixed assets (including capitalized leases)	54,109	29,286		n.a.	19,108	5,715
70 Other real estate owned	22,947	14,614	↑	n.a.	6,822	1,511
71 Investments in unconsolidated subsidiaries and associated companies	3,232	2,819		n.a.	385	28
72 Customers' liability on acceptances outstanding	13,803	13,431	n.a.	n.a.	358	15
73 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs	n.a.	n.a.	↓	54,573	n.a.	n.a.
74 Intangible assets	16,588	9,854		n.a.	6,293	441
75 Other assets	120,649	90,473		n.a.	24,778	5,398
76 Total liabilities, limited-life preferred stock, and equity capital	3,540,364	1,968,028	↓	n.a.	1,228,455	343,881
77 Total liabilities ⁴	3,261,143	1,827,078	463,073	1,451,019	1,123,709	310,356
78 Limited-life preferred stock	4	0	n.a.	n.a.	1	2
79 Total deposits	2,656,620	1,350,607	312,299	1,038,308	1,003,486	302,526
80 Individuals, partnerships, and corporations			189,350	963,209	935,394	277,715
81 U.S. government			↑	2,874	1,939	474
82 States and political subdivisions in the United States			↑	30,383	45,751	19,777
83 Commercial banks in the United States	n.a.	n.a.	n.a.	20,256	8,639	1,199
84 Other depository institutions in the United States			↓	3,637	4,593	1,321
85 Banks in foreign countries			↓	6,190	176	n.a.
86 Foreign governments and official institutions		26,503	25,459	1,044	37	n.a.
87 Certified and official checks	20,871	11,918	1,203	10,715	6,957	1,996
88 All other ¹⁰			96,286	n.a.	n.a.	45
89 Total transaction accounts				383,464	306,379	89,018
90 Individuals, partnerships, and corporations				327,909	272,590	78,447
91 U.S. government				2,514	1,595	352
92 States and political subdivisions in the United States				13,860	17,678	7,506
93 Commercial banks in the United States				19,070	6,172	523
94 Other depository institutions in the United States				2,717	1,245	166
95 Banks in foreign countries				5,863	127	n.a.
96 Foreign governments and official institutions				815	16	n.a.
97 Certified and official checks				10,715	6,957	1,996
98 All other				n.a.	n.a.	28
99 Demand deposits (included in total transaction accounts)				276,428	171,635	42,321
100 Individuals, partnerships, and corporations				226,053	149,021	37,489
101 U.S. government				2,277	1,544	344
102 States and political subdivisions in the United States				8,921	6,582	1,787
103 Commercial banks in the United States				19,070	6,153	518
104 Other depository institutions in the United States				2,717	1,236	162
105 Banks in foreign countries	n.a.	n.a.	n.a.	5,861	127	n.a.
106 Foreign governments and official institutions				813	16	n.a.
107 Certified and official checks				10,715	6,957	1,996
108 All other				n.a.	n.a.	24
109 Total nontransaction accounts				654,844	697,107	213,509
110 Individuals, partnerships, and corporations				635,300	662,804	199,268
111 U.S. government				360	344	122
112 States and political subdivisions in the United States				16,524	28,073	12,271
113 Commercial banks in the United States				1,185	2,467	676
114 U.S. branches and agencies of foreign banks				120	332	n.a.
115 Other commercial banks in the United States				1,066	2,135	n.a.
116 Other depository institutions in the United States				920	3,348	1,155
117 Banks in foreign countries				327	49	n.a.
118 Foreign branches of other U.S. banks				13	36	n.a.
119 Other banks in foreign countries				314	13	n.a.
120 Foreign governments and official institutions				228	22	n.a.
121 All other				n.a.	n.a.	17
122 Federal funds purchased and securities sold under agreements to repurchase	257,723	186,597	427	186,170	67,724	3,402
123 Federal funds purchased	154,174	114,393	n.a.	n.a.	38,202	1,578
124 Securities sold under agreements to repurchase	103,549	72,203	n.a.	n.a.	29,522	1,824
125 Demand notes issued to the U.S. Treasury	n.a.	n.a.	n.a.	25,729	5,960	362
126 Other borrowed money	152,196	122,700	48,537	74,163	27,984	1,512
127 Banks' liability on acceptances executed and outstanding	13,881	13,509	3,159	10,349	358	15
128 Notes and debentures subordinated to deposits	36,673	34,695	n.a.	n.a.	1,940	39
129 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	n.a.	n.a.	n.a.	32,441	n.a.	n.a.
130 All other liabilities	111,999	93,241	n.a.	n.a.	16,258	2,500
131 Total equity capital ⁶	279,218	140,950	n.a.	n.a.	104,745	33,523
MEMO						
132 Holdings of commercial paper included in total loans, gross		781	222	559	1,005	n.a.
133 Total individual retirement accounts (IRA) and Keogh plan accounts				63,127	66,282	17,277
134 Total brokered deposits				24,876	16,041	662
135 Total brokered retail deposits				17,401	13,514	630
136 Issued in denominations of \$100,000 or less	n.a.	n.a.	n.a.	984	3,254	566
137 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less				16,417	10,260	63

64. Insured commercial bank assets and liabilities, 1993' — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q2					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
138 Money market deposit accounts (MMDAs)				238,984	174,204	37,420
139 Other savings deposits (excluding MMDAs)				128,100	136,055	39,743
140 Total time deposits of less than \$100,000				194,655	300	109,890
141 Time certificates of deposit of \$100,000 or more				79,007	84,101	25,537
142 Open-account time deposits of \$100,000 or more				14,098	2,776	918
143 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)				105,794	132,294	45,516
144 Total time and savings deposits				761,880	831,851	260,206
<i>Quarterly averages</i>						
145 Total loans				899,035	712,283	177,703
146 Obligations (other than securities) of states and political subdivisions in the United States	n.a.	n.a.	n.a.	12,699	9,254	n.a.
147 Transaction accounts in domestic offices (NOW accounts, automated transfer service (ATS) accounts, and telephone and preauthorized transfer accounts)				107,961	134,388	46,922
<i>Nontransaction accounts in domestic offices</i>						
148 Money market deposit accounts (MMDAs)				241,651	176,031	37,618
149 Other savings deposits				126,342	134,011	39,085
150 Time certificates of deposit of \$100,000 or more				85,116	84,596	25,436
151 All other time deposits				217,408	306,707	111,506
152 Number of banks	11,159	208		n.a.	2,868	8,083

64. Insured commercial bank assets and liabilities, 1993¹ — Continued
B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q3					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
1 Total assets ²	3,605,749	2,015,145	476,588	1,629,954	1,244,691	345,914
2 Cash and balances due from depository institutions	266,381	181,032	76,044	104,988	66,109	19,241
3 Cash items in process of collection, unposted debits, and currency and coin		79,345	2,155	77,191	36,218	
4 Cash items in process of collection and unposted debits		n.a.	n.a.	60,054	23,918	
5 Currency and coin		n.a.	n.a.	17,137	12,300	
6 Balances due from depository institutions in the United States		26,203	18,063	8,140	15,743	n.a.
7 Balances due from banks in foreign countries and foreign central banks	n.a.	58,278	54,806	3,472	2,871	
8 Balances due from Federal Reserve Banks		17,206	1,020	16,185	11,277	
MEMO						
9 Non-interest-bearing balances due from commercial banks in the United States (included in balances due from depository institutions in the United States)		n.a.	n.a.	6,043	12,844	7,518
10 Total securities, loans, and lease financing receivables, net	2,987,557	1,555,353	n.a.	n.a.	1,119,116	313,089
11 Total securities, book value	812,257	346,454	31,234	315,220	349,468	116,335
12 U.S. Treasury securities and U.S. government agency and corporation obligations	644,610	268,135	7,914	260,221	283,684	92,790
13 U.S. Treasury securities	n.a.	98,898	4,247	94,651	118,081	n.a.
14 U.S. government agency and corporation obligations	n.a.	169,237	3,667	165,570	165,603	n.a.
15 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	173,037	87,948	3,470	84,478	67,445	17,645
16 All other	n.a.	81,289	197	81,092	98,158	n.a.
17 Securities issued by states and political subdivisions in the United States	75,106	20,138	558	19,580	37,653	17,315
18 Other domestic debt securities	n.a.	28,794	123	28,671	22,048	n.a.
19 All holdings of private certificates of participation in pools of residential mortgages	4,564	2,407	0	2,407	2,020	137
20 All other domestic debt securities	50,975	26,387	123	26,264	20,028	4,561
21 Foreign debt securities	n.a.	23,086	21,578	1,508	328	n.a.
22 Equity securities	13,588	6,302	1,062	5,240	5,754	1,532
23 Marketable	5,782	1,669	294	1,376	3,110	1,002
24 Investments in mutual funds	3,728	851	10	841	1,983	894
25 Other	2,090	819	284	535	1,143	128
26 LESS: Net unrealized loss	36	1	0	0	16	19
27 Other equity securities	7,806	4,633	769	3,864	2,643	530
28 Federal funds sold and securities purchased under agreements to resell	146,171	85,119	752	84,368	45,640	15,412
29 Federal funds sold	122,039	64,083	n.a.	n.a.	42,682	15,274
30 Securities purchased under agreements to resell	24,132	21,036	n.a.	n.a.	2,958	138
31 Total loans and lease-financing receivables, gross	2,089,675	1,160,800	211,955	948,845	743,217	185,658
32 LESS: Unearned income on loans	6,872	2,592	899	1,693	3,133	1,147
33 Total loans and leases (net of unearned income)	2,082,803	1,158,208	211,056	947,151	740,084	184,511
34 LESS: Allowance for loan and lease losses	53,244	34,002	n.a.	n.a.	16,073	3,169
35 LESS: Allocated transfer risk reserves	430	427	n.a.	n.a.	3	0
36 EQUALS: Total loans and leases, net	2,029,129	1,123,780	n.a.	n.a.	724,008	181,342
Total loans, gross, by category						
37 Loans secured by real estate	893,943	404,776	21,959	382,818	386,626	102,541
38 Construction and land development				34,560	27,169	6,285
39 Farmland				2,097	7,835	10,892
40 One- to four-family residential properties				222,672	212,825	55,731
41 Revolving, open-end, and extended under lines of credit	n.a.	n.a.	n.a.	40,392	30,779	2,838
42 All other loans				182,279	182,047	52,894
43 Multifamily (five or more) residential properties				12,697	13,608	2,282
44 Nonfarm nonresidential properties				110,793	125,188	27,351
45 Loans to depository institutions	37,587	31,893	16,276	15,617	5,407	287
46 Commercial banks in the United States	n.a.	13,145	857	12,287	4,959	n.a.
47 Other depository institutions in the United States	n.a.	385	46	339	235	n.a.
48 Banks in foreign countries	n.a.	18,364	15,373	2,991	212	n.a.
49 Loans to finance agricultural production and other loans to farmers	37,280	5,165	182	4,983	12,252	19,863
50 Commercial and industrial loans	526,695	371,926	95,103	276,824	124,693	30,076
51 U.S. addressees (domicile)	n.a.	293,618	19,407	274,211	124,225	n.a.
52 Non-U.S. addressees (domicile)	n.a.	78,308	75,696	2,612	468	n.a.
53 Acceptances of other banks	1,845	1,390	867	524	352	102
54 U.S. banks	n.a.	388	8	380	n.a.	n.a.
55 Foreign banks	n.a.	1,003	859	144	n.a.	n.a.
56 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	400,543	181,678	21,732	159,947	188,859	30,006
57 Credit cards and related plans	142,038	73,066	n.a.	n.a.	67,309	1,663
58 Other (includes single-payment and installment loans)	258,505	108,613	n.a.	n.a.	121,550	28,342
59 Obligations (other than securities) of states and political subdivisions in the United States (includes nonrated industrial development obligations)	22,658	12,293	332	11,961	9,202	1,162
60 Taxable	1,797	1,190	213	977	563	44
61 Tax-exempt	20,860	11,103	119	10,984	8,639	1,118
62 All other loans	133,407	122,980	52,144	70,836	9,314	1,114
63 Loans to foreign governments and official institutions	n.a.	24,345	22,520	1,825	49	n.a.
64 Other loans	n.a.	98,635	29,624	69,011	9,265	n.a.
65 Loans for purchasing and carrying securities	n.a.	n.a.	n.a.	20,651	2,186	n.a.
66 All other loans	n.a.	n.a.	n.a.	48,360	7,079	n.a.

64. Insured commercial bank assets and liabilities, 1993' — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q3					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
67 Lease-financing receivables	35,717	28,697	3,361	25,336	6,512	508
68 Assets held in trading accounts	112,912	110,926	70,181	40,519	1,813	173
69 Premises and fixed assets (including capitalized leases)	54,689	29,659		n.a.	19,266	5,764
70 Other real estate owned	20,229	13,044	↑	n.a.	5,857	1,328
71 Investments in unconsolidated subsidiaries and associated companies	3,272	2,864		n.a.	378	29
72 Customers' liability on acceptances outstanding	14,399	14,037	n.a.	n.a.	346	15
73 Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	n.a.	n.a.	↓	53,107	n.a.	n.a.
74 Intangible assets	16,660	9,915		n.a.	6,289	456
75 Other assets	129,650	98,314		n.a.	25,517	5,819
76 Total liabilities, limited-life preferred stock, and equity capital	3,605,749	2,015,145	↓	n.a.	1,244,691	345,914
77 Total liabilities ⁴	3,319,176	1,868,436	476,581	1,483,252	1,138,926	311,813
78 Limited-life preferred stock	4	0	n.a.	n.a.	1	2
79 Total deposits	2,675,761	1,363,718	322,561	1,041,158	1,008,684	303,359
80 Individuals, partnerships, and corporations			199,966	967,365	940,920	278,696
81 U.S. government			↑	2,579	1,659	393
82 States and political subdivisions in the United States			↑	30,755	46,092	19,732
83 Commercial banks in the United States	n.a.	n.a.	n.a.	18,921	8,122	1,176
84 Other depository institutions in the United States			↓	3,252	4,560	1,351
85 Banks in foreign countries			↓	5,886	218	n.a.
86 Foreign governments and official institutions		25,576	24,645	931	69	n.a.
87 Certified and official checks	21,382	12,370	902	11,468	7,043	1,968
88 All other ¹⁰			97,048	n.a.	n.a.	42
89 Total transaction accounts			↑	392,071	311,768	89,850
90 Individuals, partnerships, and corporations			↑	337,881	278,671	79,374
91 U.S. government			↑	2,248	1,281	282
92 States and political subdivisions in the United States			↑	14,113	17,543	7,496
93 Commercial banks in the United States			↑	17,748	5,833	544
94 Other depository institutions in the United States			↑	2,303	1,177	159
95 Banks in foreign countries			↑	5,584	186	n.a.
96 Foreign governments and official institutions			↑	727	34	n.a.
97 Certified and official checks			↑	11,468	7,043	1,968
98 All other			↑	n.a.	n.a.	28
99 Demand deposits (included in total transaction accounts)	n.a.	n.a.	n.a.	283,648	175,127	43,086
100 Individuals, partnerships, and corporations			↑	235,049	153,143	38,267
101 U.S. government			↑	2,007	1,239	268
102 States and political subdivisions in the United States			↑	8,768	6,504	1,864
103 Commercial banks in the United States			↑	17,748	5,811	540
104 Other depository institutions in the United States			↑	2,302	1,167	151
105 Banks in foreign countries			↑	5,581	186	n.a.
106 Foreign governments and official institutions			↑	725	34	n.a.
107 Certified and official checks			↑	11,468	7,043	1,968
108 All other			↑	n.a.	n.a.	28
109 Total nontransaction accounts			↑	649,087	696,915	213,509
110 Individuals, partnerships, and corporations			↑	629,485	662,249	199,323
111 U.S. government			↑	331	378	112
112 States and political subdivisions in the United States			↑	16,642	28,548	12,236
113 Commercial banks in the United States			↑	1,173	2,289	633
114 U.S. branches and agencies of foreign banks			↑	90	436	n.a.
115 Other commercial banks in the United States			↑	1,083	1,853	n.a.
116 Other depository institutions in the United States			↑	949	3,383	1,192
117 Banks in foreign countries			↑	302	33	n.a.
118 Foreign branches of other U.S. banks			↑	14	1	n.a.
119 Other banks in foreign countries			↑	288	32	n.a.
120 Foreign governments and official institutions			↑	204	35	n.a.
121 All other			↑	n.a.	n.a.	14
122 Federal funds purchased and securities sold under agreements to repurchase	277,929	202,041	824	201,217	72,358	3,530
123 Federal funds purchased	174,545	131,874	n.a.	n.a.	40,984	1,687
124 Securities sold under agreements to repurchase	103,384	70,167	n.a.	n.a.	31,374	1,842
125 Demand notes issued to the U.S. Treasury	n.a.	n.a.	n.a.	28,314	5,981	318
126 Other borrowed money	167,356	133,279	47,865	85,414	32,201	1,876
127 Banks' liability on acceptances executed and outstanding	14,458	14,097	3,839	10,258	346	15
128 Notes and debentures subordinated to deposits	36,756	34,306	n.a.	n.a.	2,413	38
129 Net owed to own foreign offices, Edge and agreement subsidiaries, and IBFs	n.a.	n.a.	n.a.	38,290	n.a.	n.a.
130 All other liabilities	112,302	92,681	n.a.	n.a.	16,944	2,677
131 Total equity capital ⁶	286,570	146,709	n.a.	n.a.	105,763	34,098
MEMO						
132 Holdings of commercial paper included in total loans, gross		614	170	444	588	n.a.
133 Total individual retirement accounts (IRA) and Keogh plan accounts		↑	↑	62,647	66,424	17,226
134 Total brokered deposits		↑	↑	23,338	16,089	709
135 Total brokered retail deposits		↑	↑	16,420	13,482	678
136 Issued in denominations of \$100,000 or less	n.a.	n.a.	n.a.	982	3,208	609
137 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less		↓	↓	15,438	10,274	70

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q3					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
138 Money market deposit accounts (MMDAs)	↑	↑	↑	239,046	176,448	37,979
139 Other savings deposits (excluding MMDAs)				129,616	136,910	40,077
140 Total time deposits of less than \$100,000				190,831	296	108,965
141 Time certificates of deposit of \$100,000 or more				76,356	84,502	25,574
142 Open-account time deposits of \$100,000 or more				13,238	2,723	915
143 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)				107,361	134,109	45,543
144 Total time and savings deposits				757,509	833,557	260,273
<i>Quarterly averages</i>						
145 Total loans				907,609	723,222	180,948
146 Obligations (other than securities) of states and political subdivisions in the United States	n.a.	n.a.	n.a.	12,457	9,057	n.a.
147 Transaction accounts in domestic offices (NOW accounts, automated transfer service (ATS) accounts, and telephone and preauthorized transfer accounts)				110,249	136,126	46,704
Nontransaction accounts in domestic offices						
148 Money market deposit accounts (MMDAs)				244,056	176,895	37,764
149 Other savings deposits				129,361	135,791	39,587
150 Time certificates of deposit of \$100,000 or more				81,369	83,324	25,051
151 All other time deposits	↓	↓	↓	213,959	302,134	110,099
152 Number of banks	11,041	209	↓	n.a.	2,845	7,987

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q4					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
1 Total assets ²	3,674,775	2,072,837	489,039	1,679,829	1,250,170	351,768
2 Cash and balances due from depository institutions	271,373	185,956	74,309	111,647	65,383	20,034
3 Cash items in process of collection, unposted debits, and currency and coin		79,064	2,110	76,954	34,426	
4 Cash items in process of collection and unposted debits		n.a.	n.a.	58,876	22,355	
5 Currency and coin		n.a.	n.a.	18,078	12,071	n.a.
6 Balances due from depository institutions in the United States		27,346	17,892	9,453	16,143	
7 Balances due from banks in foreign countries and foreign central banks	n.a.	59,193	54,215	4,979	2,490	
8 Balances due from Federal Reserve Banks		20,353	92	20,262	12,323	
MEMO						
9 Non-interest-bearing balances due from commercial banks in the United States (included in balances due from depository institutions in the United States)		n.a.	n.a.	7,248	13,173	8,234
10 Total securities, loans, and lease-financing receivables, net	3,056,081	1,609,283	n.a.	n.a.	1,128,292	318,507
11 Total securities, book value	826,487	354,174	34,436	319,738	353,967	118,345
12 U.S. Treasury securities and U.S. government agency and corporation obligations	652,907	269,545	5,876	263,669	288,867	94,495
13 U.S. Treasury securities	n.a.	101,193	2,383	98,810	120,487	n.a.
14 U.S. government agency and corporation obligations	n.a.	168,353	3,494	164,859	168,380	n.a.
15 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	176,205	88,351	3,418	84,933	70,193	17,661
16 All other	n.a.	80,001	76	79,926	98,187	n.a.
17 Securities issued by states and political subdivisions in the United States	77,221	21,343	580	20,763	38,026	17,853
18 Other domestic debt securities	n.a.	27,763	231	27,531	20,388	n.a.
19 All holdings of private certificates of participation in pools of residential mortgages	4,707	2,378	0	2,378	2,241	89
20 All other domestic debt securities	47,800	25,385	231	25,154	18,147	4,268
21 Foreign debt securities	n.a.	28,169	26,519	1,650	378	n.a.
22 Equity securities	15,304	7,355	1,230	6,125	6,308	1,641
23 Marketable	6,709	2,338	357	1,981	3,312	1,059
24 Investments in mutual funds	3,882	757	23	734	2,179	946
25 Other	2,864	1,581	334	1,248	1,150	133
26 LESS: Net unrealized loss	37	0	0	0	17	20
27 Other equity securities	8,594	5,017	873	4,144	2,996	582
28 Federal funds sold and securities purchased under agreements to resell	150,161	89,049	413	88,636	43,764	17,347
29 Federal funds sold	123,061	65,239	n.a.	n.a.	40,650	17,171
30 Securities purchased under agreements to resell	27,100	23,810	n.a.	n.a.	3,114	176
31 Total loans and lease-financing receivables, gross	2,138,384	1,202,311	215,405	986,906	749,026	187,047
32 LESS: Unearned income on loans	6,475	2,498	876	1,622	2,884	1,093
33 Total loans and leases (net of unearned income)	2,131,909	1,199,813	214,529	985,283	746,142	185,954
34 LESS: Allowance for loan and lease losses	52,302	33,586	n.a.	n.a.	15,575	3,141
35 LESS: Allocated transfer risk reserves	174	168	n.a.	n.a.	7	0
36 EQUALS: Total loans and leases, net	2,079,433	1,166,059	n.a.	n.a.	730,560	182,814
Total loans, gross, by category						
37 Loans secured by real estate	911,512	419,998	22,337	397,660	387,736	103,778
38 Construction and land development				32,666	26,642	6,483
39 Farmland				2,182	7,731	10,935
40 One- to four-family residential properties				237,430	214,366	56,038
41 Revolving, open-end, and extended under lines of credit	n.a.	n.a.	n.a.	39,968	29,801	2,786
42 All other loans				197,463	184,565	53,251
43 Multifamily (five or more) residential properties				13,124	13,907	2,353
44 Nonfarm nonresidential properties				112,258	125,090	27,969
45 Loans to depository institutions	44,492	38,179	18,712	19,466	6,002	311
46 Commercial banks in the United States	n.a.	16,999	582	16,416	5,438	n.a.
47 Other depository institutions in the United States	n.a.	383	34	348	271	n.a.
48 Banks in foreign countries	n.a.	20,797	18,095	2,702	294	n.a.
49 Loans to finance agricultural production and other loans to farmers	36,990	5,676	212	5,465	11,924	19,389
50 Commercial and industrial loans	536,029	381,266	95,673	285,593	124,332	30,431
51 U.S. addressees (domicile)	n.a.	302,990	20,327	282,662	123,882	n.a.
52 Non-U.S. addressees (domicile)	n.a.	78,276	75,345	2,931	450	n.a.
53 Acceptances of other banks	2,145	1,628	1,261	367	368	149
54 U.S. banks	n.a.	377	158	219	n.a.	n.a.
55 Foreign banks	n.a.	1,250	1,103	148	n.a.	n.a.
56 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	416,701	193,131	21,555	171,576	193,415	30,155
57 Credit cards and related plans	153,807	79,367	n.a.	n.a.	72,608	1,833
58 Other (includes single-payment and installment loans)	262,894	113,765	n.a.	n.a.	120,807	28,322
59 Obligations (other than securities) of states and political subdivisions in the United States (includes nonrated industrial development obligations)	21,206	11,176	275	10,901	8,878	1,152
60 Taxable	1,952	1,324	155	1,169	583	45
61 Tax-exempt	19,254	9,852	120	9,732	8,295	1,107
62 All other loans	132,049	121,417	52,082	69,335	9,486	1,146
63 Loans to foreign governments and official institutions	n.a.	20,115	19,310	805	29	n.a.
64 Other loans	n.a.	101,302	32,772	68,530	9,457	n.a.
65 Loans for purchasing and carrying securities	n.a.	n.a.	n.a.	20,818	2,078	n.a.
66 All other loans	n.a.	n.a.	n.a.	47,712	7,379	n.a.

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q4					
	Total	Banks with foreign offices ⁸			Banks with domestic offices only ⁹	
		Total	Foreign	Domestic	Over 100	Under 100
67 Lease-financing receivables	37,261	29,840	3,297	26,543	6,884	537
68 Assets held in trading accounts	122,390	120,542	82,478	37,897	1,698	151
69 Premises and fixed assets (including capitalized leases)	54,966	30,108		n.a.	19,066	5,793
70 Other real estate owned	16,709	10,661	↑	n.a.	4,897	1,151
71 Investments in unconsolidated subsidiaries and associated companies	3,586	3,264	↑	n.a.	290	32
72 Customers' liability on acceptances outstanding	13,308	12,871		n.a.	419	18
73 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs	n.a.	n.a.	n.a.	55,302	n.a.	n.a.
74 Intangible assets	17,668	11,026		n.a.	6,191	451
75 Other assets	118,693	89,126	↓	n.a.	23,934	5,633
76 Total liabilities, limited-life preferred stock, and equity capital	3,674,775	2,072,837		n.a.	1,250,170	351,768
77 Total liabilities⁴	3,380,578	1,918,659	489,036	1,525,655	1,144,366	317,553
78 Limited-life preferred stock	5	0	n.a.	n.a.	2	2
79 Total deposits	2,730,512	1,416,605	329,906	1,086,698	1,005,075	308,832
80 Individuals, partnerships, and corporations			202,884	1,010,102	938,060	283,300
81 U.S. government				5,360	2,578	544
82 States and political subdivisions in the United States				30,377	44,347	20,198
83 Commercial banks in the United States	n.a.	n.a.	n.a.	20,438	8,044	1,176
84 Other depository institutions in the United States				3,435	4,529	1,357
85 Banks in foreign countries				5,998	226	n.a.
86 Foreign governments and official institutions				1,066	48	n.a.
87 Certified and official checks	20,188	28,805	27,738	9,922	7,243	2,208
88 All other ¹⁰		10,737	98,469	n.a.	n.a.	50
89 Total transaction accounts				430,254	322,807	95,924
90 Individuals, partnerships, and corporations				372,143	288,816	84,661
91 U.S. government				5,009	2,238	430
92 States and political subdivisions in the United States				14,833	17,383	7,869
93 Commercial banks in the United States				19,330	5,637	556
94 Other depository institutions in the United States				2,562	1,279	165
95 Banks in foreign countries				5,706	199	n.a.
96 Foreign governments and official institutions				749	12	n.a.
97 Certified and official checks				9,922	7,243	2,208
98 All other				n.a.	n.a.	36
99 Demand deposits (included in total transaction accounts)				309,182	180,605	46,551
100 Individuals, partnerships, and corporations				257,588	157,900	41,309
101 U.S. government				4,718	2,203	416
102 States and political subdivisions in the United States	n.a.	n.a.	n.a.	8,613	6,179	1,874
103 Commercial banks in the United States				19,330	5,600	551
104 Other depository institutions in the United States				2,561	1,269	161
105 Banks in foreign countries				5,702	199	n.a.
106 Foreign governments and official institutions				748	12	n.a.
107 Certified and official checks				9,922	7,243	2,208
108 All other				n.a.	n.a.	31
109 Total nontransaction accounts				656,444	682,268	212,908
110 Individuals, partnerships, and corporations				637,960	649,244	198,639
111 U.S. government				351	341	114
112 States and political subdivisions in the United States				15,544	26,964	12,329
113 Commercial banks in the United States				1,107	2,408	620
114 U.S. branches and agencies of foreign banks				90	452	n.a.
115 Other commercial banks in the United States				1,017	1,956	n.a.
116 Other depository institutions in the United States				873	3,250	1,192
117 Banks in foreign countries				291	26	n.a.
118 Foreign branches of other U.S. banks				7	0	n.a.
119 Other banks in foreign countries				285	26	n.a.
120 Foreign governments and official institutions				318	36	n.a.
121 All other				n.a.	n.a.	14
122 Federal funds purchased and securities sold under agreements to repurchase	272,115	196,473	277	196,195	72,097	3,545
123 Federal funds purchased	177,056	136,172	n.a.	n.a.	39,503	1,381
124 Securities sold under agreements to repurchase	95,059	60,301	n.a.	n.a.	32,595	2,164
125 Demand notes issued to the U.S. Treasury	n.a.	n.a.	n.a.	28,520	6,097	333
126 Other borrowed money	184,584	140,269	59,228	81,041	42,315	2,000
127 Banks' liability on acceptances executed and outstanding	13,402	12,965	3,177	9,789	419	18
128 Notes and debentures subordinated to deposits	37,139	34,760	n.a.	n.a.	2,340	39
129 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	n.a.	n.a.	n.a.	40,730	n.a.	n.a.
130 All other liabilities	107,875	89,068	n.a.	n.a.	16,022	2,785
131 Total equity capital ⁶	294,192	154,178	n.a.	n.a.	105,802	34,212
MEMO						
132 Holdings of commercial paper included in total loans, gross		575	119	456	878	n.a.
133 Total individual retirement accounts (IRA) and Keogh plan accounts				62,794	64,889	17,040
134 Total brokered deposits				22,443	15,923	669
135 Total brokered retail deposits	n.a.	n.a.	n.a.	16,172	13,148	628
136 Issued in denominations of \$100,000 or less				1,116	3,267	572
137 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less				15,057	9,881	57

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

B. Domestic and foreign offices — Continued

Millions of dollars except as noted

Item	Consolidated report of condition, Q4					
	Total	Banks with foreign offices ⁸		Banks with domestic offices only ⁹		
		Total	Foreign	Domestic	Over 100	Under 100
138 Money market deposit accounts (MMDAs)	↑	↑	↑	244,411	173,247	38,169
139 Other savings deposits (excluding MMDAs)				135,642	135,825	40,614
140 Total time deposits of less than \$100,000				190,356	288	107,724
141 Time certificates of deposit of \$100,000 or more				73,344	82,389	25,487
142 Open-account time deposits of \$100,000 or more				12,691	2,677	915
143 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)				120,225	139,696	48,111
144 Total time and savings deposits				777,516	824,470	262,282
<i>Quarterly averages</i>						
145 Total loans	n.a.	n.a.	n.a.	942,196	724,982	182,747
146 Obligations (other than securities) of states and political subdivisions in the United States				11,607	8,958	n.a.
147 Transaction accounts in domestic offices (NOW accounts, automated transfer service (ATS) accounts, and telephone and preauthorized transfer accounts)				116,583	136,929	47,915
<i>Nontransaction accounts in domestic offices</i>						
148 Money market deposit accounts (MMDAs)				248,052	175,343	38,178
149 Other savings deposits				133,704	134,096	40,099
150 Time certificates of deposit of \$100,000 or more				78,767	82,334	25,012
151 All other time deposits	↓	↓	↓	211,478	294,181	109,224
152 Number of banks	10,921	210	↓	n.a.	2,808	7,903

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

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

Millions of dollars except as noted

Item	Consolidated report of condition, Q1				
	Total	Members			Non-members
		Total	National	State	
1 Total assets²	2,704,753	2,100,543	1,671,999	428,543	604,210
2 Cash and balances due from depository institutions	173,284	142,048	116,583	25,465	31,236
3 Cash items in process of collection and unposted debits	84,299	74,804	60,717	14,087	9,495
4 Currency and coin	26,784	22,004	18,409	3,596	4,779
5 Balances due from depository institutions in the United States	27,474	17,797	14,320	3,477	9,677
6 Balances due from banks in foreign countries and foreign central banks	8,903	7,023	6,128	895	1,880
7 Balances due from Federal Reserve Banks	25,824	20,420	17,009	3,411	5,404
8 Total securities, loans, and lease-financing receivables (net of unearned income)	2,334,768	1,791,284	1,441,804	349,480	543,484
9 Total securities, book value	559,623	419,535	322,228	97,307	140,087
10 U.S. Treasury securities	171,207	122,345	94,330	28,015	48,862
11 U.S. government agency and corporation obligations	269,250	211,040	164,069	46,971	58,210
12 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	135,116	111,744	89,803	21,941	23,373
13 All other	134,133	99,296	74,265	25,031	34,837
14 Securities issued by states and political subdivisions in the United States	55,737	40,398	30,091	10,307	13,340
15 Other domestic debt securities	51,817	38,297	27,487	10,810	13,520
16 All holdings of private certificates of participation in pools of residential mortgages	3,170	2,585	2,265	319	585
17 All other domestic debt securities	48,647	35,713	25,222	10,491	12,935
18 Foreign debt securities	1,607	1,037	944	93	570
19 Equity securities	10,004	6,418	5,308	1,110	3,586
20 Marketable	5,406	2,519	2,214	305	2,886
21 Investments in mutual funds	3,459	2,057	1,910	148	1,401
22 Other	2,017	482	322	160	1,534
23 LESS: Net unrealized loss	70	21	18	3	49
24 Other equity issues	4,598	3,899	3,094	805	699
25 Federal funds sold and securities purchased under agreements to resell ³	138,813	112,153	87,100	25,053	26,660
26 Federal funds sold	51,978	32,968	29,506	3,462	19,010
27 Securities purchased under agreements to resell	4,769	2,867	2,616	251	1,903
28 Total loans and lease-financing receivables, gross	1,643,735	1,264,801	1,036,629	228,173	378,933
29 LESS: Unearned income on loans	7,402	5,205	4,153	1,053	2,197
30 Total loans and leases (net of unearned income)	1,636,333	1,259,596	1,032,476	227,120	376,737
<i>Total loans, gross, by category</i>					
31 Loans secured by real estate	725,951	539,933	453,730	86,203	186,017
32 Construction and land development	89,609	68,604	57,135	11,469	21,005
33 Farmland	8,865	5,412	4,657	756	3,452
34 One- to four-family residential properties	381,188	286,038	241,730	44,308	95,150
35 Revolving, open-end, and extended under lines of credit	67,122	51,314	42,966	8,348	15,808
36 All other loans	314,066	234,724	198,765	35,960	79,342
37 Multifamily (five or more) residential properties	22,623	16,743	14,224	2,519	5,880
38 Nonfarm nonresidential properties	223,666	163,135	135,984	27,151	60,531
39 Commercial banks in the United States	26,161	17,334	14,226	3,107	8,827
40 Other depository institutions in the United States	1,254	1,090	988	102	164
41 Banks in foreign countries	2,702	2,497	1,294	1,203	205
42 Loans to finance agricultural production and other loans to farmers	15,010	10,550	9,569	982	4,460
43 Commercial and industrial loans	420,888	341,818	272,578	69,240	79,071
44 U.S. addressees (domicile)	418,338	339,768	270,978	68,790	78,571
45 Non-U.S. addressees (domicile)	2,550	2,050	1,599	451	500
46 Acceptances of other banks ¹¹	796	493	298	195	303
47 U.S. banks	474	323	146	177	151
48 Foreign banks	120	89	83	6	31
49 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	324,749	240,264	202,518	37,747	84,485
50 Credit cards and related plans	69,125	42,373	39,886	2,487	26,753
51 Other (includes single-payment and installment loans)	109,374	66,964	56,514	10,449	42,410
52 Loans to foreign governments and official institutions	991	941	869	72	50
53 Obligations (other than securities) of states and political subdivisions in the United States (includes nonrated industrial development obligations)	26,601	21,858	16,254	5,604	4,743
54 Taxable	1,351	1,143	843	300	209
55 Tax-exempt	25,250	20,716	15,411	5,305	4,534
56 Other loans	67,304	61,848	42,862	18,986	5,456
57 Loans for purchasing and carrying securities	16,342	14,792	8,038	6,754	1,550
58 All other loans	50,962	47,056	34,824	12,232	3,906
59 Lease-financing receivables	31,328	26,175	21,443	4,732	5,153
60 Customers' liability on acceptances outstanding	12,239	11,151	8,194	2,957	1,088
61 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs	44,982	38,761	18,445	20,316	6,221
62 Remaining assets	184,462	156,060	105,418	50,642	28,402
63 Total liabilities and equity capital	2,704,753	2,100,543	1,671,999	428,543	604,210
64 Total liabilities⁴	2,499,952	1,945,524	1,550,760	394,764	554,428
65 Total deposits	2,030,828	1,555,271	1,270,514	284,757	475,557
66 Individuals, partnerships, and corporations	1,883,934	1,439,352	1,177,956	261,396	444,582
67 U.S. government	5,165	4,481	4,004	477	684

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

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

Millions of dollars except as noted

Item	Consolidated report of condition, Q1				
	Total	Members			Non-members
		Total	National	State	
68 States and political subdivisions in the United States	78,069	57,497	47,467	10,030	20,572
69 Commercial banks in the United States	32,055	28,782	23,297	5,484	3,273
70 Other depository institutions in the United States	7,751	5,238	4,117	1,121	2,513
71 Banks in foreign countries	6,046	5,571	3,438	2,133	475
72 Foreign governments and official institutions	1,160	1,059	704	355	101
73 Certified and official checks	16,648	13,291	9,530	3,761	3,357
74 Total transaction accounts	607,543	481,730	388,563	93,168	125,813
75 Individuals, partnerships, and corporations	524,430	411,078	333,365	77,713	113,352
76 U.S. government	3,394	2,778	2,423	354	617
77 States and political subdivisions in the United States	25,377	19,769	16,134	3,635	5,607
78 Commercial banks in the United States	27,117	25,284	20,668	4,616	1,833
79 Other depository institutions in the United States	4,153	3,431	2,694	737	722
80 Banks in foreign countries	5,636	5,358	3,298	2,060	278
81 Foreign governments and official institutions	788	741	450	291	47
82 Certified and official checks	16,648	13,291	9,530	3,761	3,357
83 Demand deposits (included in total transaction accounts)	395,405	321,689	254,923	66,766	73,716
84 Individuals, partnerships, and corporations	325,183	260,238	207,295	52,943	64,945
85 U.S. government	3,186	2,609	2,267	342	577
86 States and political subdivisions in the United States	12,774	10,780	8,763	2,017	1,994
87 Commercial banks in the United States	27,094	25,282	20,667	4,615	1,811
88 Other depository institutions in the United States	4,099	3,390	2,653	737	709
89 Banks in foreign countries	5,634	5,357	3,298	2,059	277
90 Foreign governments and official institutions	787	741	450	291	46
91 Certified and official checks	16,648	13,291	9,530	3,761	3,357
92 Total nontransaction accounts	1,423,285	1,073,540	881,951	191,589	349,744
93 Individuals, partnerships, and corporations	1,359,504	1,028,274	844,591	183,683	331,230
94 U.S. government	1,771	1,703	1,580	123	67
95 States and political subdivisions in the United States	52,693	37,728	31,333	6,395	14,965
96 Commercial banks in the United States	4,938	3,498	2,630	868	1,440
97 U.S. branches and agencies of foreign banks	436	259	140	119	177
98 Other commercial banks in the United States	4,502	3,239	2,490	749	1,263
99 Other depository institutions in the United States	3,598	1,807	1,423	384	1,791
100 Banks in foreign countries	410	213	140	73	196
101 Foreign branches of other U.S. banks	11	10	8	2	1
102 Other banks in foreign countries	399	203	132	71	196
103 Foreign governments and official institutions	371	317	254	64	54
104 Federal funds purchased and securities sold under agreements to repurchase ⁵	244,893	209,234	146,314	62,920	35,659
105 Federal funds purchased	35,417	26,111	22,498	3,613	9,306
106 Securities sold under agreements to repurchase	24,146	13,420	11,628	1,791	10,726
107 Demand notes issued to the U.S. Treasury	12,812	11,671	8,901	2,771	1,141
108 Other borrowed money	84,394	60,678	43,654	17,024	23,716
109 Banks' liability on acceptances executed and outstanding	12,468	11,380	8,400	2,980	1,089
110 Notes and debentures subordinated to deposits	1,568	884	821	63	683
111 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	32,824	26,186	24,176	2,010	6,638
112 Remaining liabilities	112,989	96,407	72,156	24,251	16,583
113 Total equity capital⁶	204,801	155,019	121,239	33,779	49,783
MEMO					
114 Holdings of commercial paper included in total loans, gross	2,410	645	634	11	1,766
115 Total individual retirement accounts (IRA) and Keogh plan accounts	130,056	100,032	82,389	17,643	30,024
116 Total brokered deposits	53,811	38,980	33,279	5,701	14,830
117 Total brokered retail deposits	39,893	28,461	24,224	4,236	11,432
118 Issued in denominations of \$100,000 or less	4,917	1,917	1,682	235	3,000
119 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	34,976	26,544	22,542	4,002	8,432
120 Money market deposit accounts (savings deposits; MMDAs)	397,313	313,096	257,304	55,792	84,217
121 Other savings accounts	223,772	172,004	130,176	41,828	51,768
122 Total time deposits of less than \$100,000	554,823	408,474	343,135	65,340	146,349
123 Time certificates of deposit of \$100,000 or more	220,460	158,542	138,058	20,483	61,919
124 Open-account time deposits of \$100,000 or more	26,915	21,424	13,278	8,146	5,491
125 All negotiable order or withdrawal (NOW) accounts (including Super NOWs)	209,399	158,378	132,140	26,238	51,021
126 Total time and savings deposits	1,635,423	1,233,582	1,015,591	217,991	401,841
<i>Quarterly averages</i>					
127 Total loans	1,611,166	1,237,922	1,014,575	223,347	373,244
128 Obligations (other than securities) of states and political subdivisions in the United States	27,026	22,377	16,532	5,845	4,649
129 Transaction accounts (NOW accounts, automated transfer service (ATS) accounts, and telephone preauthorized transfer accounts)	207,225	156,695	130,948	25,747	50,531
Nontransaction accounts					
130 Money market deposit accounts (MMDAs)	394,360	311,316	254,636	56,680	83,044
131 Other savings deposits	212,623	163,525	123,501	40,024	49,098
132 Time certificates of deposit of \$100,000 or more	227,977	163,594	141,403	22,190	64,383
133 All other time deposits	598,565	444,162	368,273	75,889	154,403
134 Number of banks	3,090	1,654	1,387	267	1,436

64. Insured commercial bank assets and liabilities, 1993' — Continued

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

Millions of dollars except as noted

Item	Consolidated report of condition, Q2				
	Total	Members			Non-members
		Total	National	State	
1 Total assets ²	2,710,915	2,102,365	1,662,253	440,113	608,550
2 Cash and balances due from depository institutions	169,907	139,508	112,939	26,570	30,399
3 Cash items in process of collection and unposted debits	86,768	76,930	61,611	15,318	9,839
4 Currency and coin	27,174	22,150	18,471	3,679	5,024
5 Balances due from depository institutions in the United States	27,556	17,771	14,237	3,534	9,785
6 Balances due from banks in foreign countries and foreign central banks	7,332	6,241	5,386	855	1,091
7 Balances due from Federal Reserve Banks	21,077	16,417	13,234	3,184	4,660
8 Total securities, loans, and lease-financing receivables (net of unearned income)	2,333,592	1,784,524	1,430,585	353,939	549,068
9 Total securities, book value	575,935	430,726	330,505	100,221	145,209
10 U.S. Treasury securities	180,685	130,932	101,606	29,326	49,753
11 U.S. government agency and corporation obligations	279,065	217,152	167,632	49,520	61,913
12 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	134,139	109,415	87,720	21,694	24,724
13 All other	144,926	107,737	79,911	27,826	37,189
14 Securities issued by states and political subdivisions in the United States	54,568	38,768	28,725	10,044	15,800
15 Other domestic debt securities	50,370	36,761	26,606	10,155	13,608
16 All holdings of private certificates of participation in pools of residential mortgages	3,145	2,575	2,288	287	571
17 All other domestic debt securities	47,224	34,186	24,318	9,868	13,038
18 Foreign debt securities	1,582	1,111	1,020	91	471
19 Equity securities	9,665	6,001	4,916	1,086	3,664
20 Marketable	4,965	2,061	1,798	262	2,904
21 Investments in mutual funds	3,041	1,420	1,300	120	1,621
22 Other	1,966	656	511	145	1,310
23 LESS: Net unrealized loss	42	16	13	3	27
24 Other equity issues	4,700	3,941	3,117	823	759
25 Federal funds sold and securities purchased under agreements to resell ³	130,723	106,280	81,513	24,766	24,443
26 Federal funds sold	49,186	31,157	27,162	3,995	18,029
27 Securities purchased under agreements to resell	4,096	2,792	2,484	308	1,304
28 Total loans and lease-financing receivables, gross	1,633,895	1,252,131	1,022,145	229,986	381,765
29 LESS: Unearned income on loans	6,960	4,612	3,578	1,035	2,348
30 Total loans and leases (net of unearned income)	1,626,935	1,247,519	1,018,568	228,951	379,416
<i>Total loans, gross, by category</i>					
31 Loans secured by real estate	728,995	538,738	451,460	87,278	190,257
32 Construction and land development	84,356	63,972	54,019	9,953	20,383
33 Farmland	9,120	5,470	4,693	777	3,650
34 One- to four-family residential properties	385,970	288,399	242,742	45,657	97,570
35 Revolving, open-end, and extended under lines of credit	68,625	52,286	43,367	8,920	16,338
36 All other loans	317,345	236,113	199,375	36,738	81,232
37 Multifamily (five or more) residential properties	23,864	16,737	13,482	3,255	7,127
38 Nonfarm nonresidential properties	225,686	164,160	136,525	27,635	61,526
39 Commercial banks in the United States	22,527	17,125	13,560	3,565	5,402
40 Other depository institutions in the United States	1,175	1,005	916	89	170
41 Banks in foreign countries	3,805	3,609	1,473	2,136	196
42 Loans to finance agricultural production and other loans to farmers	16,034	11,040	9,997	1,043	4,994
43 Commercial and industrial loans	412,655	333,462	265,082	68,380	79,193
44 U.S. addressees (domicile)	409,587	330,776	263,337	67,439	78,811
45 Non-U.S. addressees (domicile)	3,068	2,686	1,745	942	382
46 Acceptances of other banks ¹¹	754	529	356	173	224
47 U.S. banks	502	381	222	158	121
48 Foreign banks	90	76	76	0	14
49 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	323,544	236,591	198,443	38,148	86,953
50 Credit cards and related plans	62,307	43,326	40,740	2,585	18,981
51 Other (includes single-payment and installment loans)	109,744	65,016	54,362	10,654	44,728
52 Loans to foreign governments and official institutions	1,116	1,074	893	180	43
53 Obligations (other than securities) of states and political subdivisions in the United States (includes nonrated industrial development obligations)	25,482	20,878	15,510	5,368	4,604
54 Taxable	1,762	1,447	1,166	281	315
55 Tax-exempt	23,719	19,431	14,344	5,087	4,288
56 Other loans	67,664	63,046	43,807	19,238	4,618
57 Loans for purchasing and carrying securities	16,871	15,891	9,130	6,761	980
58 All other loans	50,793	47,154	34,677	12,477	3,638
59 Lease-financing receivables	30,146	25,035	20,647	4,387	5,111
60 Customers' liability on acceptances outstanding	11,702	10,673	7,810	2,863	1,029
61 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs	57,447	51,809	23,515	28,294	5,637
62 Remaining assets	195,714	167,659	110,918	56,741	28,054
63 Total liabilities and equity capital	2,710,915	2,102,365	1,662,253	440,113	608,550
64 Total liabilities ⁴	2,497,347	1,940,058	1,535,151	404,908	557,289
65 Total deposits	2,019,955	1,543,020	1,253,139	289,881	476,935
66 Individuals, partnerships, and corporations	1,874,444	1,428,468	1,163,828	264,640	445,976
67 U.S. government	5,625	4,893	4,293	600	732

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

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

Millions of dollars except as noted

Item	Consolidated report of condition, Q2				
	Total	Members			Non-members
		Total	National	State	
68 States and political subdivisions in the United States	74,552	54,070	44,484	9,587	20,481
69 Commercial banks in the United States	31,734	28,537	21,942	6,594	3,198
70 Other depository institutions in the United States	7,505	5,067	3,990	1,078	2,437
71 Banks in foreign countries	7,315	6,859	3,861	2,998	456
72 Foreign governments and official institutions	1,183	1,088	641	447	96
73 Certified and official checks	17,597	14,038	10,100	3,938	3,560
74 Total transaction accounts	623,031	495,179	395,811	99,368	127,852
75 Individuals, partnerships, and corporations	535,613	421,041	339,713	81,329	114,572
76 U.S. government	3,541	2,885	2,420	465	656
77 States and political subdivisions in the United States	27,128	20,887	16,950	3,937	6,241
78 Commercial banks in the United States	27,459	25,610	19,880	5,730	1,848
79 Other depository institutions in the United States	3,952	3,292	2,590	703	660
80 Banks in foreign countries	6,879	6,619	3,734	2,885	260
81 Foreign governments and official institutions	861	805	423	382	56
82 Certified and official checks	17,597	14,038	10,100	3,938	3,560
83 Demand deposits (included in total transaction accounts)	411,083	335,536	262,794	72,743	75,546
84 Individuals, partnerships, and corporations	336,972	270,851	214,406	56,445	66,122
85 U.S. government	3,355	2,728	2,273	455	627
86 States and political subdivisions in the United States	14,053	11,608	9,401	2,207	2,445
87 Commercial banks in the United States	27,435	25,609	19,880	5,729	1,827
88 Other depository institutions in the United States	3,933	3,280	2,577	703	653
89 Banks in foreign countries	6,877	6,619	3,734	2,884	258
90 Foreign governments and official institutions	859	804	423	382	55
91 Certified and official checks	17,597	14,038	10,100	3,938	3,560
92 Total nontransaction accounts	1,396,924	1,047,841	857,328	190,513	349,083
93 Individuals, partnerships, and corporations	1,338,831	1,007,427	824,116	183,311	331,404
94 U.S. government	2,084	2,008	1,873	135	76
95 States and political subdivisions in the United States	47,424	33,183	27,533	5,650	14,241
96 Commercial banks in the United States	4,276	2,926	2,062	864	1,349
97 U.S. branches and agencies of foreign banks	283	131	40	91	152
98 Other commercial banks in the United States	3,992	2,795	2,022	773	1,197
99 Other depository institutions in the United States	3,552	1,775	1,400	375	1,777
100 Banks in foreign countries	436	239	126	113	196
101 Foreign branches of other U.S. banks	12	11	8	3	1
102 Other banks in foreign countries	424	228	118	110	196
103 Foreign governments and official institutions	323	283	218	65	40
104 Federal funds purchased and securities sold under agreements to repurchase ⁵	224,828	188,838	134,898	53,940	35,990
105 Federal funds purchased	33,495	25,997	22,208	3,789	7,498
106 Securities sold under agreements to repurchase	24,834	14,081	12,163	1,917	10,753
107 Demand notes issued to the U.S. Treasury	31,821	29,179	19,344	9,835	2,643
108 Other borrowed money	87,615	64,921	45,611	19,310	22,695
109 Banks' liability on acceptances executed and outstanding	11,922	10,893	8,008	2,885	1,029
110 Notes and debentures subordinated to deposits	1,595	1,130	1,055	74	465
111 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	33,679	26,621	24,576	2,045	7,058
112 Remaining liabilities	119,610	102,078	73,096	28,983	17,532
113 Total equity capital ⁶	213,568	162,307	127,102	35,205	51,262
MEMO					
114 Holdings of commercial paper included in total loans, gross	1,763	596	591	5	1,168
115 Total individual retirement accounts (IRA) and Keogh plan accounts	130,175	99,687	81,887	17,800	30,488
116 Total brokered deposits	50,144	36,456	31,210	5,246	13,688
117 Total brokered retail deposits	36,827	26,437	22,435	4,002	10,390
118 Issued in denominations of \$100,000 or less	3,251	1,667	1,488	179	1,584
119 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	33,575	24,770	20,946	3,823	8,806
120 Money market deposit accounts (savings deposits; MMDAs)	399,471	313,285	255,324	57,961	86,186
121 Other savings accounts	231,764	176,570	133,095	43,476	55,194
122 Total time deposits of less than \$100,000	539,152	394,959	331,628	63,331	144,193
123 Time certificates of deposit of \$100,000 or more	202,096	143,635	124,496	19,140	58,461
124 Open-account time deposits of \$100,000 or more	24,441	19,391	12,785	6,606	5,050
125 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)	209,000	157,860	131,401	26,459	51,140
126 Total time and savings deposits	1,608,873	1,207,484	990,345	217,138	401,389
<i>Quarterly averages</i>					
127 Total loans	1,592,148	1,219,688	996,185	223,503	372,461
128 Obligations (other than securities) of states and political subdivisions in the United States	25,974	21,394	15,676	5,717	4,581
129 Transaction accounts (NOW accounts, automated transfer service (ATS) accounts, and telephone preauthorized transfer accounts)	210,660	158,760	132,091	26,669	51,899
Nontransaction accounts					
130 Money market deposit accounts (MMDAs)	398,320	313,181	254,052	59,130	85,138
131 Other savings deposits	224,855	170,942	128,845	42,097	53,914
132 Time certificates of deposit of \$100,000 or more	214,211	153,455	131,748	21,708	60,756
133 All other time deposits	574,346	423,074	351,256	71,818	151,272
134 Number of banks	3,074	1,644	1,383	261	1,430

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

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

Millions of dollars except as noted

Item	Consolidated report of condition, Q3				
	Total	Members			Non-members
		Total	National	State	
1 Total assets²	2,734,380	2,130,705	1,662,107	468,598	603,675
2 Cash and balances due from depository institutions	162,878	134,176	109,350	24,826	28,702
3 Cash items in process of collection and unposted debits	78,681	69,802	56,284	13,518	8,878
4 Currency and coin	27,707	22,610	18,619	3,991	5,097
5 Balances due from depository institutions in the United States	24,789	16,061	13,292	2,769	8,728
6 Balances due from banks in foreign countries and foreign central banks	6,686	5,524	4,741	783	1,163
7 Balances due from Federal Reserve Banks	25,015	20,179	16,414	3,765	4,836
8 Total securities, loans, and lease-financing receivables (net of unearned income)	2,358,179	1,813,544	1,431,677	381,868	544,635
9 Total securities, book value	601,059	454,656	343,597	111,059	146,403
10 U.S. Treasury securities	192,996	142,105	110,276	31,830	50,890
11 U.S. government agency and corporation obligations	291,713	227,815	172,597	55,218	63,898
12 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	133,229	107,854	84,699	23,155	25,375
13 All other	158,484	119,961	87,898	32,063	38,523
14 Securities issued by states and political subdivisions in the United States	54,976	39,428	28,450	10,979	15,547
15 Other domestic debt securities	49,900	37,584	25,915	11,669	12,316
16 All holdings of private certificates of participation in pools of residential mortgages	3,102	2,583	2,240	343	519
17 All other domestic debt securities	46,797	35,000	23,674	11,326	11,797
18 Foreign debt securities	1,716	1,144	1,070	74	572
19 Equity securities	9,760	6,580	5,290	1,290	3,180
20 Marketable	4,740	2,242	1,843	399	2,498
21 Investments in mutual funds	3,336	1,630	1,374	256	1,706
22 Other	1,437	625	480	145	812
23 LESS: Net unrealized loss	33	13	11	2	20
24 Other equity issues	5,019	4,338	3,447	891	681
25 Federal funds sold and securities purchased under agreements to resell ³	134,352	107,612	81,345	26,267	26,741
26 Federal funds sold	49,823	31,259	27,273	3,986	18,563
27 Securities purchased under agreements to resell	4,720	3,719	3,049	670	1,001
28 Total loans and lease-financing receivables, gross	1,629,375	1,255,884	1,010,088	245,796	373,491
29 LESS: Unearned income on loans	6,607	4,607	3,353	1,254	2,000
30 Total loans and leases (net of unearned income)	1,622,768	1,251,277	1,006,735	244,542	371,491
<i>Total loans, gross, by category</i>					
31 Loans secured by real estate	732,485	548,123	450,539	97,583	184,363
32 Construction and land development	80,770	61,648	51,358	10,291	19,121
33 Farmland	9,347	5,639	4,797	842	3,709
34 One- to four-family residential properties	394,630	300,370	247,091	53,279	94,260
35 Revolving, open-end, and extended under lines of credit	70,022	53,584	43,990	9,594	16,437
36 All other loans	324,608	246,785	203,100	43,685	77,823
37 Multifamily (five or more) residential properties	24,630	17,147	13,705	3,441	7,483
38 Nonfarm nonresidential properties	223,109	163,319	133,589	29,730	59,789
39 Commercial banks in the United States	18,696	13,809	10,402	3,407	4,887
40 Other depository institutions in the United States	1,059	898	817	82	160
41 Banks in foreign countries	3,532	3,241	1,455	1,786	290
42 Loans to finance agricultural production and other loans to farmers	16,226	10,822	9,711	1,111	5,404
43 Commercial and industrial loans	406,191	328,141	259,032	69,110	78,049
44 U.S. addressees (domicile)	403,194	325,506	257,072	68,434	77,688
45 Non-U.S. addressees (domicile)	2,996	2,635	1,960	675	361
46 Acceptances of other banks ¹	742	584	400	184	159
47 U.S. banks	491	405	231	173	86
48 Foreign banks	131	113	111	3	18
49 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	324,786	239,606	197,782	41,824	85,180
50 Credit cards and related plans	62,370	43,353	40,238	3,115	19,017
51 Other (includes single-payment and installment loans)	112,456	69,616	56,765	12,851	42,840
52 Loans to foreign governments and official institutions	978	946	808	138	32
53 Obligations (other than securities) of states and political subdivisions in the United States (includes nonrated industrial development obligations)	24,753	20,166	14,864	5,302	4,586
54 Taxable	1,782	1,485	1,228	257	297
55 Tax-exempt	22,970	18,681	13,636	5,045	4,290
56 Other loans	69,375	64,142	43,651	20,491	5,233
57 Loans for purchasing and carrying securities	17,530	16,178	9,054	7,123	1,352
58 All other loans	51,846	47,965	34,597	13,368	3,881
59 Lease-financing receivables	30,553	25,404	20,626	4,778	5,148
60 Customers' liability on acceptances outstanding	12,573	11,704	8,473	3,232	869
61 Net due from own foreign offices, Edge Act and agreement subsidiaries, and IBFs	51,961	45,667	19,804	25,863	6,294
62 Remaining assets	200,750	171,280	112,608	58,672	29,470
63 Total liabilities and equity capital	2,734,380	2,130,705	1,662,107	468,598	603,675
64 Total liabilities⁴	2,512,908	1,960,892	1,530,938	429,955	552,016
65 Total deposits	2,007,884	1,542,504	1,237,214	305,290	465,380
66 Individuals, partnerships, and corporations	1,865,019	1,430,454	1,149,732	280,722	434,565
67 U.S. government	5,825	5,105	4,398	708	720

64. Insured commercial bank assets and liabilities, 1993' — Continued

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

Millions of dollars except as noted

Item	Consolidated report of condition, Q3				
	Total	Members			Non-members
		Total	National	State	
68 States and political subdivisions in the United States.....	76,718	56,088	45,740	10,347	20,631
69 Commercial banks in the United States.....	28,378	25,318	19,807	5,511	3,060
70 Other depository institutions in the United States.....	7,529	4,958	3,736	1,222	2,571
71 Banks in foreign countries.....	7,068	6,618	4,008	2,609	450
72 Foreign governments and official institutions.....	1,262	1,179	791	388	84
73 Certified and official checks.....	16,084	12,784	9,002	3,782	3,300
74 Total transaction accounts.....	627,808	498,550	397,856	100,694	129,258
75 Individuals, partnerships, and corporations.....	543,357	426,923	343,177	83,747	116,434
76 U.S. government.....	3,761	3,109	2,582	527	652
77 States and political subdivisions in the United States.....	28,487	22,405	18,251	4,153	6,082
78 Commercial banks in the United States.....	24,617	22,859	18,052	4,808	1,758
79 Other depository institutions in the United States.....	3,848	3,173	2,352	822	675
80 Banks in foreign countries.....	6,686	6,373	3,841	2,532	313
81 Foreign governments and official institutions.....	967	923	600	323	44
82 Certified and official checks.....	16,084	12,784	9,002	3,782	3,300
83 Demand deposits (included in total transaction accounts).....	410,925	333,733	262,685	71,048	77,192
84 Individuals, partnerships, and corporations.....	341,112	272,873	216,932	55,940	68,239
85 U.S. government.....	3,569	2,941	2,428	513	627
86 States and political subdivisions in the United States.....	14,102	11,837	9,507	2,330	2,266
87 Commercial banks in the United States.....	24,594	22,858	18,051	4,807	1,736
88 Other depository institutions in the United States.....	3,831	3,160	2,339	821	671
89 Banks in foreign countries.....	6,667	6,357	3,825	2,532	310
90 Foreign governments and official institutions.....	966	923	600	323	43
91 Certified and official checks.....	16,084	12,784	9,002	3,782	3,300
92 Total nontransaction accounts.....	1,380,076	1,043,954	839,358	204,596	336,122
93 Individuals, partnerships, and corporations.....	1,321,662	1,003,531	806,556	196,976	318,131
94 U.S. government.....	2,064	1,996	1,816	180	68
95 States and political subdivisions in the United States.....	48,231	33,683	27,489	6,194	14,548
96 Commercial banks in the United States.....	3,761	2,458	1,755	703	1,302
97 U.S. branches and agencies of foreign banks.....	225	83	72	11	141
98 Other commercial banks in the United States.....	3,536	2,375	1,683	692	1,161
99 Other depository institutions in the United States.....	3,681	1,785	1,384	401	1,896
100 Banks in foreign countries.....	382	244	167	77	137
101 Foreign branches of other U.S. banks.....	59	58	56	2	1
102 Other banks in foreign countries.....	323	186	112	75	137
103 Foreign governments and official institutions.....	296	256	191	65	40
104 Federal funds purchased and securities sold under agreements to repurchase ⁵	245,286	206,704	147,263	59,441	38,582
105 Federal funds purchased.....	37,437	28,730	24,493	4,238	8,706
106 Securities sold under agreements to repurchase.....	27,145	16,540	13,703	2,837	10,606
107 Demand notes issued to the U.S. Treasury.....	33,656	30,762	20,340	10,422	2,894
108 Other borrowed money.....	88,049	63,229	44,122	19,107	24,819
109 Banks' liability on acceptances executed and outstanding.....	12,759	11,890	8,621	3,270	869
110 Notes and debentures subordinated to deposits.....	1,679	1,170	1,100	70	509
111 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs.....	31,502	23,743	21,209	2,534	7,759
112 Remaining liabilities.....	123,596	104,634	72,277	32,356	18,962
113 Total equity capital⁶.....	221,471	169,812	131,169	38,643	51,659
MEMO					
114 Holdings of commercial paper included in total loans, gross.....	1,797	550	550	0	1,247
115 Total individual retirement accounts (IRA) and Keogh plan accounts.....	129,651	99,973	80,848	19,125	29,678
116 Total brokered deposits.....	46,656	33,920	28,016	5,904	12,736
117 Total brokered retail deposits.....	34,394	24,712	20,739	3,973	9,682
118 Issued in denominations of \$100,000 or less.....	3,285	1,791	1,516	275	1,494
119 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less.....	31,109	22,921	19,223	3,698	8,188
120 Money market deposit accounts (savings deposits; MMDAs).....	407,941	323,346	259,581	63,765	84,595
121 Other savings accounts.....	238,956	181,612	135,165	46,447	57,344
122 Total time deposits of less than \$100,000.....	519,729	384,304	316,919	67,385	135,425
123 Time certificates of deposit of \$100,000 or more.....	191,873	137,455	116,474	20,981	54,417
124 Open-account time deposits of \$100,000 or more.....	21,577	17,236	11,218	6,018	4,341
125 All negotiable order of withdrawal (NOW) accounts (including Super NOWs).....	214,124	163,153	133,826	29,327	50,970
126 Total time and savings deposits.....	1,596,958	1,208,771	974,529	234,242	388,188
<i>Quarterly averages</i>					
127 Total loans.....	1,589,249	1,226,029	989,224	236,805	363,220
128 Obligations (other than securities) of states and political subdivisions in the United States.....	24,954	20,410	14,946	5,464	4,544
129 Transaction accounts (NOW accounts, automated transfer service (ATS) accounts, and telephone preauthorized transfer accounts).....	215,938	164,426	134,589	29,837	51,512
Nontransaction accounts					
130 Money market deposit accounts (MMDAs).....	409,072	325,115	260,012	65,103	83,957
131 Other savings deposits.....	234,424	178,774	132,899	45,875	55,649
132 Time certificates of deposit of \$100,000 or more.....	198,500	142,811	121,276	21,534	55,690
133 All other time deposits.....	560,063	417,828	339,416	78,411	142,236
134 Number of banks.....	3,048	1,650	1,370	280	1,398

64. Insured commercial bank assets and liabilities, 1993' — Continued

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

Millions of dollars except as noted

Item	Consolidated report of condition, Q4				
	Total	Members			Non-members
		Total	National	State	
1 Total assets²	2,784,938	2,172,393	1,696,259	476,135	612,545
2 Cash and balances due from depository institutions	190,677	156,956	122,920	34,035	33,721
3 Cash items in process of collection and unposted debits	93,781	83,052	66,058	16,994	10,729
4 Currency and coin	28,838	23,813	19,536	4,277	5,025
5 Balances due from depository institutions in the United States	31,885	20,603	16,688	3,914	11,283
6 Balances due from banks in foreign countries and foreign central banks	6,729	5,538	4,422	1,116	1,191
7 Balances due from Federal Reserve Banks	29,444	23,950	16,216	7,734	5,493
8 Total securities, loans, and lease-financing receivables (net of unearned income)	2,381,437	1,831,744	1,447,757	383,987	549,693
9 Total securities, book value	610,762	463,933	350,361	113,572	146,829
10 U.S. Treasury securities	198,620	145,581	113,446	32,135	53,039
11 U.S. government agency and corporation obligations	297,400	233,770	176,200	57,570	63,630
12 All holdings of U.S. government-issued or guaranteed certificates of participation in pools of residential mortgages	135,491	110,661	85,457	25,204	24,830
13 All other	161,909	123,110	90,743	32,367	38,799
14 Securities issued by states and political subdivisions in the United States	54,127	38,328	27,133	11,196	15,799
15 Other domestic debt securities	49,192	38,252	26,831	11,420	10,940
16 All holdings of private certificates of participation in pools of residential mortgages	3,679	3,135	2,811	324	543
17 All other domestic debt securities	45,513	35,117	24,021	11,096	10,397
18 Foreign debt securities	1,758	1,197	1,113	84	561
19 Equity securities	9,664	6,804	5,638	1,166	2,861
20 Marketable	4,242	2,082	1,812	270	2,161
21 Investments in mutual funds	2,446	1,176	1,034	142	1,269
22 Other	1,828	919	789	130	910
23 LESS: Net unrealized loss	32	13	11	3	19
24 Other equity issues	5,422	4,722	3,825	896	700
25 Federal funds sold and securities purchased under agreements to resell ³	137,004	110,031	87,025	23,006	26,973
26 Federal funds sold	56,167	37,462	32,993	4,469	18,705
27 Securities purchased under agreements to resell	6,252	4,384	3,361	1,024	1,867
28 Total loans and lease-financing receivables, gross	1,639,727	1,261,853	1,013,171	248,682	377,874
29 LESS: Unearned income on loans	6,056	4,073	2,800	1,273	1,984
30 Total loans and leases (net of unearned income)	1,633,670	1,257,780	1,010,371	247,409	375,890
<i>Total loans, gross, by category</i>					
31 Loans secured by real estate	736,952	549,755	450,182	99,573	187,197
32 Construction and land development	71,966	54,771	45,298	9,473	17,195
33 Farmland	9,346	5,611	4,778	833	3,735
34 One- to four-family residential properties	403,046	306,974	251,701	55,273	96,072
35 Revolving, open-end, and extended under lines of credit	70,060	53,683	43,807	9,875	16,377
36 All other loans	332,986	253,291	207,893	45,397	79,695
37 Multifamily (five or more) residential properties	24,748	17,682	14,215	3,467	7,067
38 Nonfarm nonresidential properties	227,847	164,717	134,190	30,527	63,129
39 Commercial banks in the United States	19,067	14,322	10,433	3,889	4,744
40 Other depository institutions in the United States	853	616	528	87	238
41 Banks in foreign countries	2,252	1,916	1,040	876	336
42 Loans to finance agricultural production and other loans to farmers	15,856	10,813	9,429	1,384	5,043
43 Commercial and industrial loans	407,908	329,779	260,410	69,369	78,128
44 U.S. addressees (domicile)	404,809	327,071	258,273	68,798	77,738
45 Non-U.S. addressees (domicile)	3,099	2,709	2,137	572	390
46 Acceptances of other banks ¹¹	930	645	470	175	285
47 U.S. banks	536	361	211	151	175
48 Foreign banks	202	194	190	3	8
49 Loans to individuals for household, family, and other personal expenditures (includes purchased paper)	330,984	243,599	200,727	42,872	87,385
50 Credit cards and related plans	63,907	44,258	40,855	3,403	19,649
51 Other (includes single-payment and installment loans)	112,576	68,361	55,294	13,067	44,216
52 Loans to foreign governments and official institutions	1,472	1,442	848	594	29
53 Obligations (other than securities) of states and political subdivisions in the United States (includes nonrated industrial development obligations)	23,449	19,039	13,747	5,292	4,410
54 Taxable	1,607	1,356	963	393	251
55 Tax-exempt	21,841	17,682	12,784	4,899	4,159
56 Other loans	69,257	64,387	44,708	19,680	4,870
57 Loans for purchasing and carrying securities	16,761	15,833	8,442	7,391	928
58 All other loans	52,497	48,555	36,266	12,289	3,942
59 Lease-financing receivables	30,746	25,539	20,648	4,891	5,207
60 Customers' liability on acceptances outstanding	12,528	11,794	8,699	3,095	734
61 Net due from own foreign offices, Edge Act and agreement subsidia and IBFs	63,606	57,221	31,018	26,203	6,385
62 Remaining assets	200,297	171,900	116,883	55,018	28,397
63 Total liabilities and equity capital	2,784,938	2,172,393	1,696,259	476,135	612,545
64 Total liabilities⁴	2,557,148	1,997,008	1,561,203	435,805	560,140
65 Total deposits	2,068,910	1,595,907	1,273,996	321,910	473,003
66 Individuals, partnerships, and corporations	1,920,900	1,478,939	1,182,245	296,694	441,961
67 U.S. government	8,297	6,992	5,705	1,288	1,305

64. Insured commercial bank assets and liabilities, 1993¹ — Continued

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

Millions of dollars except as noted

Item	Consolidated report of condition, Q4				
	Total	Members			Non-members
		Total	National	State	
68 States and political subdivisions in the United States	75,117	55,120	44,358	10,762	19,998
69 Commercial banks in the United States	30,938	27,828	21,855	5,973	3,110
70 Other depository institutions in the United States	8,120	5,571	4,388	1,183	2,549
71 Banks in foreign countries	6,391	5,980	3,993	1,987	412
72 Foreign governments and official institutions	1,055	957	563	395	98
73 Certified and official checks	18,090	14,520	10,890	3,630	3,570
74 Total transaction accounts	708,928	567,843	450,389	117,454	141,085
75 Individuals, partnerships, and corporations	614,852	487,824	388,268	99,556	127,028
76 U.S. government	7,547	6,313	5,202	1,111	1,235
77 States and political subdivisions in the United States	30,537	23,832	19,090	4,742	6,705
78 Commercial banks in the United States	26,760	25,293	20,021	5,271	1,468
79 Other depository institutions in the United States	4,341	3,607	2,681	926	734
80 Banks in foreign countries	6,042	5,759	3,869	1,890	282
81 Foreign governments and official institutions	759	695	367	328	63
82 Certified and official checks	18,090	14,520	10,890	3,630	3,570
83 Demand deposits (included in total transaction accounts)	460,973	377,420	294,375	83,045	83,553
84 Individuals, partnerships, and corporations	382,035	308,238	241,131	67,107	73,797
85 U.S. government	7,408	6,185	5,087	1,098	1,223
86 States and political subdivisions in the United States	15,590	13,140	10,344	2,797	2,450
87 Commercial banks in the United States	26,731	25,292	20,021	5,271	1,439
88 Other depository institutions in the United States	4,321	3,592	2,666	926	730
89 Banks in foreign countries	6,039	5,758	3,869	1,888	282
90 Foreign governments and official institutions	758	695	367	328	63
91 Certified and official checks	18,090	14,520	10,890	3,630	3,570
92 Total nontransaction accounts	1,359,982	1,028,064	823,607	204,457	331,917
93 Individuals, partnerships, and corporations	1,306,048	991,115	793,976	197,138	314,933
94 U.S. government	750	679	503	177	70
95 States and political subdivisions in the United States	44,580	31,288	25,268	6,020	13,292
96 Commercial banks in the United States	4,178	2,535	1,834	702	1,643
97 U.S. branches and agencies of foreign banks	238	102	87	16	136
98 Other commercial banks in the United States	3,940	2,433	1,747	686	1,507
99 Other depository institutions in the United States	3,779	1,964	1,707	257	1,815
100 Banks in foreign countries	350	221	124	97	129
101 Foreign branches of other U.S. banks	7	7	4	3	0
102 Other banks in foreign countries	343	214	120	94	129
103 Foreign governments and official institutions	296	262	196	66	34
104 Federal funds purchased and securities sold under agreements to repurchase ⁵	247,448	210,303	151,711	58,592	37,145
105 Federal funds purchased	35,720	28,725	23,245	5,480	6,995
106 Securities sold under agreements to repurchase	27,648	17,579	15,311	2,268	10,069
107 Demand notes issued to the U.S. Treasury	22,057	20,000	13,482	6,518	2,057
108 Other borrowed money	91,670	64,709	45,745	18,964	26,960
109 Banks' liability on acceptances executed and outstanding	12,733	11,999	8,882	3,117	735
110 Notes and debentures subordinated to deposits	1,853	1,364	1,135	229	489
111 Net owed to own foreign offices, Edge Act and agreement subsidiaries, and IBFs	23,598	14,248	12,320	1,928	9,350
112 Remaining liabilities	112,477	92,726	66,251	26,475	19,752
113 Total equity capital⁶	227,791	175,385	135,056	40,330	52,405
MEMO					
114 Holdings of commercial paper included in total loans, gross	2,308	912	891	21	1,396
115 Total individual retirement accounts (IRA) and Keogh plan accounts	129,579	99,985	80,964	19,021	29,594
116 Total brokered deposits	44,783	32,160	26,745	5,415	12,623
117 Total brokered retail deposits	33,569	24,119	20,230	3,890	9,450
118 Issued in denominations of \$100,000 or less	3,189	1,868	1,695	174	1,320
119 Issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	30,380	22,251	18,535	3,716	8,130
120 Money market deposit accounts (savings deposits; MMDAs)	412,765	326,688	261,505	65,183	86,077
121 Other savings accounts	248,990	188,083	139,750	48,332	60,908
122 Total time deposits of less than \$100,000	506,003	375,272	309,690	65,582	130,730
123 Time certificates of deposit of \$100,000 or more	172,853	122,667	103,314	19,352	50,187
124 Open-account time deposits of \$100,000 or more	19,370	15,355	9,347	6,008	4,016
125 All negotiable order of withdrawal (NOW) accounts (including Super NOWs)	243,032	187,082	153,017	34,065	55,949
126 Total time and savings deposits	1,607,937	1,218,487	979,621	238,865	389,450
<i>Quarterly averages</i>					
127 Total loans	1,600,063	1,228,721	987,364	241,357	371,342
128 Obligations (other than securities) of states and political subdivisions in the United States	24,176	19,706	14,247	5,459	4,470
129 Transaction accounts (NOW accounts, automated transfer service (ATS) accounts, and telephone preauthorized transfer accounts)	229,502	175,512	143,861	31,651	53,990
<i>Nontransaction accounts</i>					
130 Money market deposit accounts (MMDAs)	415,906	329,162	261,704	67,457	86,745
131 Other savings deposits	244,415	184,426	136,914	47,512	59,989
132 Time certificates of deposit of \$100,000 or more	181,903	130,126	109,744	20,381	51,777
133 All other time deposits	539,069	401,444	326,277	75,167	137,625
134 Number of banks	3,005	1,625	1,350	275	1,380

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ² Days	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Weighted average effective ³	Standard error ⁴				
February 3-7, 1992									
ALL BANKS									
1 Overnight ⁶	8,853,643	5,570	*	4.73	.43	5.9	63.0	1.2	Other
2 One month or less (excluding overnight)	6,895,188	891	20	5.47	.19	32.0	83.6	11.9	Other
3 Fixed rate	5,318,072	1,342	20	5.20	.27	26.2	81.2	9.4	Other
4 Floating rate	1,577,116	418	22	6.37	.25	51.2	91.7	20.0	Prime
5 More than one month and less than one year	9,328,757	148	155	6.52	.18	60.2	82.7	11.9	Prime
6 Fixed rate	3,507,871	150	140	5.94	.31	53.2	70.5	16.7	Domestic
7 Floating rate	5,820,886	146	163	6.86	.17	64.4	90.0	9.0	Prime
8 Demand ⁷	17,189,103	307	*	6.09	.16	56.7	66.2	13.5	Prime
9 Fixed rate	4,480,693	787	*	5.48	.26	41.7	82.8	32.5	Other
10 Floating rate	12,708,410	253	*	6.31	.16	62.0	60.4	6.8	Prime
11 Total short-term	42,266,690	329	63	5.80	.16	42.8	72.0	10.3	Prime
12 Fixed rate (thousands of dollars)	22,160,279	639	34	5.19	.27	25.5	72.5	12.0	Other
13 1-99	450,336	16	146	9.09	.16	76.1	35.6	.3	Other
14 100-499	452,447	198	107	7.41	.30	72.7	57.7	11.5	Prime
15 500-999	431,030	663	66	6.32	.37	50.5	75.4	17.2	Prime
16 1,000-4,999	3,355,461	2,314	37	5.39	.10	29.3	83.4	9.6	Other
17 5,000-9,999	3,777,569	6,754	42	5.04	.08	22.5	73.1	7.0	Other
18 10,000 or more	13,693,435	18,870	25	4.94	.15	21.4	71.3	14.1	Other
19 Floating rate (thousands of dollars)	20,106,412	214	133	6.47	.17	61.8	71.4	8.5	Prime
20 1-99	1,879,520	26	155	8.09	.05	82.4	84.0	2.5	Prime
21 100-499	3,301,455	201	149	7.58	.08	77.8	89.1	6.2	Prime
22 500-999	1,849,180	649	122	7.26	.12	69.9	86.1	11.5	Prime
23 1,000-4,999	3,984,719	1,912	135	6.94	.19	65.4	86.0	15.0	Prime
24 5,000-9,999	2,116,992	6,727	114	6.24	.32	51.7	79.0	15.9	Prime
25 10,000 or more	6,974,546	24,940	123	5.12	.51	47.6	45.2	4.4	Fed funds
			Months						
26 Total long-term	5,813,085	231	42	6.75	.19	57.5	76.6	12.9	Prime
27 Fixed rate (thousands of dollars)	1,924,050	161	43	6.34	.36	53.3	80.7	21.2	Other
28 1-99	225,882	21	36	9.53	.12	94.9	13.9	1.6	Other
29 100-499	173,515	209	42	8.82	.37	91.6	60.9	10.3	Prime
30 500-999	58,949	692	41	6.68	.42	56.0	64.4	6.5	Other
31 1,000 or more	1,465,703	6,639	44	5.53	.13	42.3	94.0	26.2	Domestic
32 Floating rate (thousands of dollars)	3,889,035	295	41	6.95	.15	59.6	74.6	8.8	Prime
33 1-99	242,061	26	44	8.43	.15	85.5	45.1	3.7	Prime
34 100-499	640,193	220	44	7.73	.10	79.5	70.1	8.5	Prime
35 500-999	349,419	679	38	7.22	.08	63.8	80.9	17.2	Prime
36 1,000 or more	2,657,362	4,754	41	6.59	.26	51.9	77.5	8.3	Prime
			Days	Loan rate (percent)					
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	8,826,125	8,116	*	4.72	4.69	5.9	62.9	1.2	6.50
38 One month or less (excluding overnight)	5,821,157	4,106	19	5.06	5.03	23.1	83.5	10.0	6.51
39 More than one month and less than one year	4,368,140	639	153	5.07	5.02	39.9	85.9	17.4	6.59
40 Demand ⁷	8,729,578	2,374	*	4.76	4.71	39.5	50.7	11.8	6.55
41 Total short-term	27,745,000	2,131	42	4.86	4.82	25.4	67.0	8.9	6.53
42 Fixed rate	19,609,364	2,942	29	4.85	4.82	18.5	72.1	10.2	6.51
43 Floating rate	8,135,636	1,280	117	4.87	4.81	42.2	54.9	5.8	6.58
			Months						
44 Total long-term	2,238,010	723	41	5.21	5.16	50.1	90.2	21.0	6.66
45 Fixed rate	1,261,532	861	39	5.25	5.19	40.4	96.6	30.1	6.67
46 Floating rate	976,478	600	43	5.16	5.12	62.7	81.9	9.4	6.66

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93' — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			February 3-7, 1992						
LARGE BANKS									
1 Overnight ⁶	7,313,737	8,444	*	4.72	.06	3.8	57.4	1.4	Other
2 One month or less (excluding overnight)	5,603,873	3,567	19	5.25	.15	26.6	82.7	7.7	Other
3 Fixed rate	4,623,892	5,404	19	5.15	.16	23.3	80.3	6.7	Other
4 Floating rate	979,981	1,370	20	5.71	.23	42.0	94.3	12.5	Prime
5 More than one month and less than one year	4,779,033	859	154	5.77	.15	52.8	86.5	17.1	Prime
6 Fixed rate	2,294,817	2,147	150	5.28	.23	48.5	79.7	19.5	Domestic
7 Floating rate	2,484,216	553	157	6.22	.14	56.7	92.9	14.9	Prime
8 Demand ⁷	11,588,187	688	*	5.79	.14	54.1	56.8	14.6	Prime
9 Fixed rate	3,408,573	1,804	*	5.53	.20	44.9	78.9	40.6	Domestic
10 Floating rate	8,179,614	547	*	5.89	.15	58.0	47.6	3.8	Prime
11 Total short-term	29,284,829	1,179	48	5.41	.13	36.1	66.8	10.4	Other
12 Fixed rate (thousands of dollars)	17,641,018	3,769	31	5.06	.18	22.7	70.4	12.7	Other
13 1-99	43,854	28	123	8.00	.25	76.7	64.5	1.6	Prime
14 100-499	154,703	233	72	6.63	.16	60.2	81.0	7.0	Prime
15 500-999	234,069	673	54	5.68	.07	38.4	85.0	8.6	Other
16 1,000-4,999	2,533,534	2,321	34	5.38	.11	28.0	80.6	9.8	Other
17 5,000-9,999	2,724,814	6,714	46	4.99	.10	20.0	66.1	7.6	Other
18 10,000 or more	11,950,044	19,512	26	4.97	.19	21.2	68.9	14.7	Other
19 Floating rate (thousands of dollars)	11,643,811	577	118	5.95	.15	56.4	61.2	6.9	Prime
20 1-99	379,689	30	149	7.72	.05	79.8	85.2	1.6	Prime
21 100-499	1,066,398	210	144	7.31	.07	71.2	89.6	5.6	Prime
22 500-999	678,650	664	131	7.10	.15	61.8	90.0	9.6	Prime
23 1,000-4,999	2,133,999	2,062	133	6.77	.20	60.4	88.5	13.2	Prime
24 5,000-9,999	1,598,801	6,802	105	6.23	.32	45.5	82.0	11.5	Prime
25 10,000 or more	5,786,274	28,207	105	5.06	.45	53.0	35.1	3.6	Fed funds
			Months						
26 Total long-term	3,982,832	1,162	42	6.30	.19	48.9	85.0	16.0	Prime
27 Fixed rate (thousands of dollars)	1,281,796	1,740	44	5.48	.39	46.2	97.7	30.0	Domestic
28 1-99	9,137	24	37	8.74	.29	90.4	36.6	2.4	Other
29 100-499	30,404	244	48	7.28	.82	69.8	74.5	7.2	Other
30 500-999	47,006	707	44	6.55	.59	51.2	74.6	8.1	Other
31 1,000 or more	1,195,248	7,179	44	5.37	.16	45.0	99.6	31.6	Domestic
32 Floating rate (thousands of dollars)	2,701,036	1,004	40	6.69	.11	50.2	79.0	9.3	Prime
33 1-99	33,600	37	34	7.76	.13	75.6	70.7	8.6	Prime
34 100-499	241,744	229	37	7.46	.08	72.9	82.9	12.7	Prime
35 500-999	209,913	695	35	7.20	.11	59.6	86.0	18.6	Prime
36 1,000 or more	2,215,779	5,303	41	6.54	.25	46.4	78.0	8.1	Prime
			Days	Loan rate (percent)					Prime rate ⁹
				Effective ³	Nominal ⁸				
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	7,293,854	8,629	*	4.71	4.69	3.8	57.4	1.4	6.50
38 One month or less (excluding overnight)	5,137,888	5,948	19	5.08	5.05	22.1	82.2	7.1	6.50
39 More than one month and less than one year	3,196,477	4,253	149	4.97	4.92	43.0	86.3	21.2	6.50
40 Demand ⁷	6,880,358	5,723	*	4.70	4.65	44.5	38.1	12.9	6.51
41 Total short-term	22,508,576	6,145	37	4.83	4.80	26.0	61.2	9.0	6.50
42 Fixed rate	16,121,700	6,421	29	4.86	4.83	17.6	68.4	10.5	6.50
43 Floating rate	6,386,876	5,543	95	4.76	4.71	47.0	43.2	5.3	6.50
			Months						
44 Total long-term	1,844,027	4,255	42	5.02	4.96	49.3	94.5	24.7	6.51
45 Fixed rate	1,057,779	4,635	38	5.09	5.02	40.5	99.5	35.3	6.51
46 Floating rate	786,249	3,832	46	4.93	4.88	61.2	87.7	10.3	6.52

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93' — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			February 3-7, 1992						
OTHER BANKS									
1 Overnight ⁶	1,539,906	2,129	*	4.77	.58	15.8	89.3	.0	Foreign
2 One month or less (excluding overnight)	1,291,315	209	24	6.43	.22	55.2	87.3	29.8	Prime
3 Fixed rate	694,180	223	24	5.54	.33	45.6	87.3	27.5	Foreign
4 Floating rate	597,136	195	24	7.47	.23	66.3	87.3	32.5	Prime
5 More than one month and less than one year	4,549,723	79	156	7.31	.19	67.9	78.6	6.5	Prime
6 Fixed rate	1,213,054	54	123	7.20	.31	61.9	53.1	11.5	Prime
7 Floating rate	3,336,670	95	168	7.35	.21	70.1	87.9	4.6	Prime
8 Demand ⁷	5,600,916	143	*	6.73	.20	62.0	85.8	11.2	Prime
9 Fixed rate	1,072,121	282	*	5.34	.38	31.7	95.1	6.9	Foreign
10 Floating rate	4,528,795	128	*	7.06	.16	69.2	83.6	12.2	Prime
11 Total short-term	12,981,861	125	100	6.67	.19	57.9	83.9	10.1	Prime
12 Fixed rate (thousands of dollars)	4,519,260	151	49	5.67	.31	36.5	80.7	9.0	Foreign
13 1-99	406,482	15	147	9.21	.21	76.0	32.5	.2	Other
14 100-499	297,744	183	117	7.82	.43	79.1	45.6	13.8	Prime
15 500-999	196,961	651	78	7.09	.73	64.9	64.0	27.4	Prime
16 1,000-4,999	821,927	2,295	45	5.40	.10	33.2	92.0	8.9	Foreign
17 5,000-9,999	1,052,755	6,860	30	5.19	.59	29.2	91.2	5.3	Foreign
18 10,000 or more	1,743,392	15,394	20	4.75	.17	22.8	88.1	10.4	Foreign
19 Floating rate (thousands of dollars)	8,462,601	115	146	7.20	.20	69.4	85.6	10.7	Prime
20 1-99	1,499,831	25	156	8.18	.05	83.1	83.7	2.7	Prime
21 100-499	2,235,057	197	151	7.70	.08	80.9	88.8	6.5	Prime
22 500-999	1,170,531	641	118	7.34	.13	74.7	83.9	12.7	Prime
23 1,000-4,999	1,850,720	1,764	137	7.13	.19	71.3	83.1	17.1	Prime
24 5,000-9,999	518,191	6,505	141	6.25	.45	70.7	69.9	29.4	Prime
25 10,000 or more	1,188,271	15,946	168	5.41	1.00	21.4	94.0	8.4	Fed funds
			Months						
26 Total long-term	1,830,253	84	42	7.71	.18	76.3	58.4	6.3	Prime
27 Fixed rate (thousands of dollars)	642,254	57	40	8.05	.33	67.6	46.8	3.8	Other
28 1-99	216,745	21	36	9.56	.11	95.1	13.0	1.6	Other
29 100-499	143,111	203	41	9.15	.39	96.2	58.0	11.0	Prime
30 500-999	11,943	637	30	7.21	.16	74.8	24.2	.0	Other
31 1,000 or more	270,454	4,984	43	6.28	.85	30.0	68.9	2.0	Other
32 Floating rate (thousands of dollars)	1,187,999	113	43	7.53	.16	81.1	64.7	7.7	Prime
33 1-99	208,461	25	46	8.53	.15	87.1	41.0	2.9	Prime
34 100-499	398,450	215	48	7.90	.20	83.5	62.4	5.9	Prime
35 500-999	139,506	658	42	7.24	.15	70.1	73.2	15.3	Prime
36 1,000 or more	441,583	3,127	37	6.83	.22	79.6	75.3	9.1	Prime
			Days	Loan rate (percent)					
				Effective ³	Nominal ⁸			Prime rate ⁹	
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	1,532,271	6,327	*	4.75	4.69	15.8	89.6	.0	6.50
38 One month or less (excluding overnight)	683,269	1,234	24	4.93	4.89	31.4	93.5	31.7	6.57
39 More than one month and less than one year	1,171,664	192	163	5.36	5.29	31.6	84.9	7.2	6.83
40 Demand ⁷	1,849,221	747	*	4.97	4.91	20.9	97.9	8.0	6.69
41 Total short-term	5,236,424	560	62	4.99	4.93	23.1	92.0	8.6	6.65
42 Fixed rate	3,487,664	839	27	4.85	4.79	22.4	89.3	9.1	6.55
43 Floating rate	1,748,760	336	167	5.27	5.19	24.7	97.4	7.6	6.85
			Months						
44 Total long-term	393,982	148	38	6.09	6.07	54.1	70.3	4.1	7.36
45 Fixed rate	203,753	165	41	6.07	6.05	40.1	81.7	2.7	7.46
46 Floating rate	190,229	134	34	6.12	6.08	69.2	58.0	5.7	7.24

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Standard error ⁴				
			Effective ³							Nominal^{8}
May 4-8, 1992									
ALL BANKS									
1 Overnight ⁶	9,942,851	6,579	*	4.48	.23	8.7	60.7	8.9	Other
2 One month or less (excluding overnight)	6,061,893	644	14	5.17	.20	23.1	82.6	9.2	Other
3 Fixed rate	4,501,446	1,086	13	4.70	.31	13.6	81.2	10.6	Other
4 Floating rate	1,560,447	296	17	6.53	.22	50.6	86.6	5.0	Prime
5 More than one month and less than one year	9,573,788	150	152	6.35	.17	63.0	84.4	14.1	Prime
6 Fixed rate	4,117,602	156	110	5.84	.27	59.8	80.6	21.7	Other
7 Floating rate	5,456,187	146	184	6.73	.21	65.4	87.3	8.4	Prime
8 Demand ⁷	14,593,113	224	*	6.27	.17	67.9	69.7	10.1	Prime
9 Fixed rate	2,632,385	517	*	5.08	.30	32.4	78.8	29.1	Foreign
10 Floating rate	11,960,728	199	*	6.54	.12	75.7	67.8	5.9	Prime
11 Total short-term	40,171,646	287	61	5.68	.17	45.3	72.9	10.6	Prime
12 Fixed rate (thousands of dollars)	21,192,056	569	28	4.87	.29	22.6	71.2	14.3	Other
13 1-99	508,677	16	135	9.15	.16	77.5	42.8	1.8	Prime
14 100-499	480,568	185	105	7.55	.34	67.5	59.9	5.6	Prime
15 500-999	358,264	681	74	5.56	.12	41.9	76.0	11.5	Other
16 1,000-4,999	3,858,735	2,385	45	5.11	.05	35.1	82.2	15.2	Other
17 5,000-9,999	4,047,789	6,718	25	4.84	.13	16.3	69.9	12.4	Other
18 10,000 or more	11,938,023	18,715	17	4.49	.08	16.0	69.6	15.6	Other
19 Floating rate (thousands of dollars)	18,979,589	185	147	6.59	.15	70.7	74.9	6.5	Prime
20 1-99	1,918,288	24	163	8.04	.02	84.3	85.0	2.3	Prime
21 100-499	3,281,417	204	161	7.47	.05	75.1	88.0	4.2	Prime
22 500-999	1,786,367	665	167	7.36	.21	71.0	91.0	6.9	Prime
23 1,000-4,999	4,370,059	1,960	144	6.76	.15	66.0	87.8	8.2	Prime
24 5,000-9,999	2,161,574	6,573	195	6.46	.16	57.1	83.6	19.6	Prime
25 10,000 or more	5,461,885	23,840	85	5.22	.44	72.2	44.5	2.8	Fed funds
			Months						
26 Total long-term	5,724,444	229	45	7.10	.19	70.6	78.6	18.8	Prime
27 Fixed rate (thousands of dollars)	1,260,383	113	59	7.25	.34	76.3	65.2	9.0	Other
28 1-99	162,829	16	47	9.81	.17	90.2	22.1	2.4	Other
29 100-499	176,039	215	52	8.77	.41	89.8	50.8	8.5	Other
30 500-999	120,854	698	111	8.62	.39	94.2	23.4	24.0	Prime
31 1,000 or more	800,662	4,865	55	6.19	.45	67.7	83.5	8.2	Domestic
32 Floating rate (thousands of dollars)	4,464,061	324	41	7.06	.15	69.0	82.4	21.6	Prime
33 1-99	251,567	27	45	8.41	.10	86.0	46.2	1.9	Prime
34 100-499	600,822	209	55	7.72	.09	82.1	61.9	10.6	Prime
35 500-999	672,342	702	45	7.42	.29	80.9	69.8	9.1	Prime
36 1,000 and over	2,939,330	4,063	38	6.73	.27	62.1	92.5	28.4	Prime
			Days						
				Loan rate (percent)					
				Effective ³	Nominal ⁸				
LOANS MADE BELOW PRIME ¹⁰									
37 Overnight ⁶	9,739,331	8,026	*	4.43	4.41	8.8	60.9	9.1	6.48
38 One month or less (excluding overnight)	5,021,841	3,765	13	4.60	4.58	13.6	83.6	9.6	6.50
39 More than one month and less than one year	4,655,260	662	116	4.92	4.91	46.2	90.6	18.6	6.56
40 Demand ⁷	6,204,492	2,310	*	4.61	4.55	57.4	48.1	15.1	6.54
41 Total short-term	25,620,925	2,090	32	4.60	4.57	28.3	67.6	12.4	6.51
42 Fixed rate	19,402,896	2,869	23	4.58	4.56	18.2	72.0	14.9	6.50
43 Floating rate	6,218,029	1,131	101	4.66	4.60	59.7	53.9	4.6	6.57
			Months						
44 Total long-term	1,221,771	440	40	5.13	5.07	51.0	85.8	16.8	6.66
45 Fixed rate	501,691	566	42	5.30	5.25	53.3	74.9	4.9	6.68
46 Floating rate	720,080	381	38	5.01	4.95	49.4	93.5	25.0	6.64

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93' — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			May 4-8, 1992						
LARGE BANKS									
1 Overnight ⁶	8,225,356	8,396	*	4.50	.13	6.3	52.7	10.7	Other
2 One month or less (excluding overnight)	4,730,792	3,066	13	5.03	.16	19.4	80.6	10.2	Other
3 Fixed rate	3,815,644	5,888	13	4.67	.18	12.2	79.9	11.2	Other
4 Floating rate	915,147	1,023	16	6.56	.20	49.6	83.7	5.9	Prime
5 More than one month and less than one year	4,992,612	807	128	5.67	.15	52.4	87.9	8.6	Prime
6 Fixed rate	2,495,049	2,196	87	5.29	.21	49.1	85.6	10.9	Foreign
7 Floating rate	2,497,563	495	168	6.05	.19	55.7	90.2	6.4	Prime
8 Demand ⁷	9,515,874	535	*	5.83	.13	64.7	60.0	12.0	Prime
9 Fixed rate	2,057,488	1,823	*	4.87	.17	27.2	77.3	35.2	Foreign
10 Floating rate	7,458,385	448	*	6.10	.12	75.0	55.2	5.6	Prime
11 Total short-term	27,464,634	1,037	40	5.27	.13	37.1	66.4	10.7	Other
12 Fixed rate (thousands of dollars)	16,593,538	4,263	19	4.71	.17	16.7	66.9	13.9	Other
13 1-99	23,349	27	96	7.44	.32	58.4	49.5	.6	Prime
14 100-499	120,783	234	81	6.15	.35	53.6	78.6	4.8	Prime
15 500-999	223,084	702	68	5.50	.04	41.6	79.7	12.7	Other
16 1,000-4,999	2,757,798	2,395	28	5.11	.07	28.9	78.3	10.4	Other
17 5,000-9,999	3,544,216	6,752	24	4.85	.16	16.3	66.9	13.2	Other
18 10,000 or more	9,924,308	19,576	14	4.50	.09	12.3	63.4	15.3	Other
19 Floating rate (thousands of dollars)	10,871,096	481	127	6.13	.14	68.4	65.7	5.8	Prime
20 1-99	439,147	31	155	7.71	.05	80.6	87.4	2.0	Prime
21 100-499	1,154,572	204	148	7.32	.06	71.2	89.0	4.3	Prime
22 500-999	737,135	671	153	6.96	.06	64.3	90.2	6.6	Prime
23 1,000-4,999	2,273,368	2,017	146	6.65	.14	55.2	87.5	9.1	Prime
24 5,000-9,999	1,322,262	6,595	151	6.30	.19	51.1	81.8	12.1	Prime
25 10,000 or more	4,944,613	25,551	86	5.30	.49	78.1	40.3	3.1	Fed funds
			Months						
26 Total long-term	3,552,012	916	40	6.78	.20	65.2	92.1	24.0	Prime
27 Fixed rate (thousands of dollars)	502,447	877	63	6.57	.42	73.0	90.0	3.5	Domestic
28 1-99	9,538	27	47	9.44	.28	91.9	37.4	.0	Other
29 100-499	27,311	230	55	8.59	.59	84.2	50.2	2.8	Other
30 500-999	15,063	671	53	7.96	1.22	53.8	27.5	.0	Other
31 1,000 or more	450,536	6,101	65	6.34	.52	72.5	95.6	3.8	Domestic
32 Floating rate (thousands of dollars)	3,049,565	923	36	6.82	.12	64.0	92.4	27.3	Prime
33 1-99	48,947	36	37	7.72	.15	85.0	73.1	7.0	Prime
34 100-499	251,204	231	38	7.50	.02	77.4	80.7	9.4	Prime
35 500-999	240,060	687	36	7.29	.12	70.1	83.3	16.2	Prime
36 1,000 or more	2,509,354	4,993	35	6.69	.33	61.6	94.8	30.6	Prime
			Days	Loan rate (percent)					
				Effective ³	Nominal ⁸				
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	8,043,674	8,625	*	4.45	4.43	6.3	52.8	11.0	6.48
38 One month or less (excluding overnight)	4,163,925	6,115	13	4.63	4.61	13.2	81.7	10.2	6.47
39 More than one month and less than one year	3,054,803	3,382	101	4.66	4.64	37.7	90.8	7.4	6.42
40 Demand ⁷	5,176,813	5,115	*	4.54	4.48	62.4	38.7	16.4	6.50
41 Total short-term	20,439,214	5,792	24	4.54	4.51	26.6	60.8	11.7	6.48
42 Fixed rate	15,635,843	6,079	16	4.55	4.54	13.7	66.5	14.0	6.47
43 Floating rate	4,803,372	5,018	100	4.49	4.43	68.7	42.1	4.0	6.48
			Months						
44 Total long-term	797,114	3,103	41	4.82	4.78	52.0	95.5	22.4	6.44
45 Fixed rate	218,539	2,959	47	5.04	5.03	54.2	91.4	3.2	6.49
46 Floating rate	578,576	3,161	39	4.74	4.68	51.2	97.0	29.7	6.42

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			May 4-8, 1992						
OTHER BANKS									
1 Overnight ⁶	1,717,495	3,231	*	4.39	.34	20.3	99.3	.1	Fed funds
2 One month or less (excluding overnight)	1,331,101	169	18	5.65	.25	36.2	89.4	5.4	Prime
3 Fixed rate	685,802	196	17	4.86	.41	21.4	88.2	7.1	Fed funds
4 Floating rate	645,299	148	18	6.49	.25	52.0	90.7	3.6	Prime
5 More than one month and less than one year	4,581,177	80	179	7.09	.19	74.5	80.6	20.1	Prime
6 Fixed rate	1,622,553	64	145	6.69	.33	76.2	73.0	38.4	Other
7 Floating rate	2,958,623	92	197	7.31	.21	73.6	84.8	10.0	Prime
8 Demand ⁷	5,077,239	107	*	7.10	.20	73.8	88.0	6.6	Prime
9 Fixed rate	574,896	145	*	5.84	.39	50.6	84.1	7.4	Prime
10 Floating rate	4,502,343	104	*	7.26	.15	76.8	88.5	6.5	Prime
11 Total short-term	12,707,012	112	111	6.58	.19	62.9	87.0	10.5	Prime
12 Fixed rate (thousands of dollars)	4,598,519	138	62	5.45	.33	43.9	86.5	15.6	Fed funds
13 1-99	485,328	16	136	9.23	.16	78.4	42.4	1.8	Prime
14 100-499	359,785	173	111	8.02	.39	72.2	53.6	5.9	Prime
15 500-999	135,180	650	83	5.65	.30	42.4	69.9	9.6	Prime
16 1,000-4,999	1,100,937	2,362	84	5.10	.21	50.6	91.9	27.1	Other
17 5,000-9,999	503,573	6,488	28	4.79	.12	15.8	90.7	6.6	Foreign
18 10,000 or more	2,013,715	15,381	33	4.42	.10	34.1	100.0	17.1	Fed funds
19 Floating rate (thousands of dollars)	8,108,493	101	165	7.22	.18	73.7	87.3	7.6	Prime
20 1-99	1,479,141	22	164	8.13	.04	85.4	84.3	2.4	Prime
21 100-499	2,126,845	204	166	7.55	.09	77.3	87.5	4.1	Prime
22 500-999	1,049,232	661	174	7.65	.29	75.8	91.6	7.2	Prime
23 1,000-4,999	2,096,691	1,903	142	6.88	.19	77.8	88.3	7.1	Prime
24 5,000-9,999	839,312	6,537	287	6.71	.16	66.7	86.5	31.4	Prime
25 10,000 or more	517,272	14,535	81	4.53	.85	15.8	84.2	.0	Fed funds
			Months						
26 Total long-term	2,172,432	103	54	7.63	.19	79.3	56.6	10.4	Prime
27 Fixed rate (thousands of dollars)	757,936	71	55	7.70	.34	78.4	48.8	12.6	Other
28 1-99	153,291	16	47	9.84	.17	90.1	21.2	2.6	Other
29 100-499	148,728	213	51	8.80	.33	90.9	50.9	9.5	Other
30 500-999	105,791	702	119	8.72	.22	100.0	22.8	27.4	Prime
31 1,000 or more	350,126	3,859	42	6.00	.73	61.5	67.9	13.8	Domestic
32 Floating rate (thousands of dollars)	1,414,496	135	54	7.59	.19	79.8	60.8	9.2	Prime
33 1-99	202,620	26	46	8.57	.14	86.3	39.8	.7	Prime
34 100-499	349,619	196	68	7.88	.14	85.5	48.4	11.5	Prime
35 500-999	432,282	710	50	7.49	.39	86.9	62.3	5.3	Prime
36 1,000 or more	429,976	1,947	50	6.99	.45	64.8	79.1	15.4	Prime
			Days						
				Loan rate (percent)					
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	1,695,657	6,036	*	4.35	4.29	20.4	99.5	.1	6.50
38 One month or less (excluding overnight)	857,916	1,314	15	4.47	4.43	15.3	93.2	6.7	6.61
39 More than one month and less than one year	1,600,458	261	145	5.44	5.41	62.5	90.2	40.0	6.81
40 Demand ⁷	1,027,680	614	*	4.96	4.92	32.3	95.5	8.8	6.77
41 Total short-term	5,181,710	593	59	4.83	4.79	34.9	94.8	15.2	6.67
42 Fixed rate	3,767,053	899	50	4.67	4.64	37.1	95.1	18.3	6.59
43 Floating rate	1,414,657	312	101	5.24	5.18	29.2	94.1	6.9	6.86
			Months						
44 Total long-term	424,657	169	38	5.70	5.62	49.2	67.7	6.1	7.07
45 Fixed rate	283,153	348	39	5.50	5.42	52.6	62.1	6.2	6.83
46 Floating rate	141,505	83	35	6.11	6.01	42.3	79.0	5.9	7.57

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Standard error ⁴				
			Weighted average effective ³						
August 3-7, 1992									
ALL BANKS									
1 Overnight ⁶	8,806,757	6,531	*	4.03	.19	7.0	56.2	8.1	Fed funds
2 One month or less (excluding overnight)	7,061,353	966	15	4.56	.20	30.0	68.7	10.3	Domestic
3 Fixed rate	5,521,442	1,634	15	4.37	.32	22.2	64.6	8.3	Domestic
4 Floating rate	1,539,911	392	16	5.22	.24	57.7	83.4	17.3	Prime
5 More than one month and less than one year	8,974,606	145	149	5.64	.17	56.5	79.0	10.2	Prime
6 Fixed rate	3,805,516	144	112	5.25	.28	44.0	74.0	8.9	Foreign
7 Floating rate	5,169,091	146	176	5.92	.20	65.8	82.7	11.1	Prime
8 Demand ⁷	14,464,528	304	*	5.75	.17	66.1	63.6	17.1	Prime
9 Fixed rate	3,031,703	782	*	4.60	.27	31.9	64.6	54.5	Foreign
10 Floating rate	11,432,825	262	*	6.05	.17	75.1	63.4	7.2	Prime
11 Total short-term	39,307,245	333	59	5.12	.17	44.2	66.4	12.3	Prime
12 Fixed rate (thousands of dollars)	21,165,418	604	29	4.42	.28	21.2	62.8	15.0	Other
13 1-99	422,593	14	124	8.94	.16	78.1	38.7	3.0	Prime
14 100-499	431,220	219	144	6.39	.36	57.9	51.8	2.9	Prime
15 500-999	325,558	681	74	5.16	.08	36.4	77.1	8.3	Other
16 1,000-4,999	3,801,079	2,240	44	4.61	.09	27.1	71.0	9.0	Other
17 5,000-9,999	3,463,355	6,823	21	4.38	.08	18.0	74.0	12.1	Other
18 10,000 or more	12,721,612	19,930	19	4.14	.10	16.8	58.1	18.5	Fed funds
19 Floating rate (thousands of dollars)	18,141,827	219	139	5.94	.17	71.0	70.6	9.2	Prime
20 1-99	1,552,150	25	183	7.45	.06	80.5	84.6	1.8	Prime
21 100-499	3,058,148	198	193	7.01	.05	76.5	88.1	6.3	Prime
22 500-999	1,587,099	652	219	6.75	.11	65.3	90.5	8.5	Prime
23 1,000-4,999	3,746,227	1,915	152	6.51	.34	58.8	82.2	9.5	Prime
24 5,000-9,999	1,676,851	6,971	130	5.62	.25	53.6	72.6	10.5	Prime
25 10,000 or more	6,521,353	27,003	75	4.65	.21	79.0	47.0	11.9	Fed funds
			Months						
26 Total long-term	4,183,372	198	45	6.50	.21	62.2	64.8	5.3	Prime
27 Fixed rate (thousands of dollars)	1,248,778	113	48	6.28	.36	50.3	51.9	2.9	Other
28 1-99	153,034	16	39	9.41	.12	87.6	17.4	.5	Other
29 100-499	152,750	158	56	8.57	.28	80.8	31.0	2.4	Prime
30 500-999	59,855	694	34	7.88	.75	80.0	37.3	10.9	Other
31 1,000 or more	883,139	5,382	49	5.23	.26	36.6	62.5	2.9	Foreign
32 Floating rate (thousands of dollars)	2,934,594	290	43	6.60	.17	67.3	70.3	6.3	Prime
33 1-99	178,023	26	45	7.71	.10	85.3	61.1	1.8	Prime
34 100-499	503,176	212	41	7.68	.39	70.0	60.9	6.3	Prime
35 500-999	324,159	664	40	6.70	.10	77.2	59.5	10.0	Prime
36 1,000 or more	1,929,236	3,793	45	6.19	.31	63.3	75.4	6.2	Prime
			Days						
				Loan rate (percent)					
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	8,710,279	8,297	*	4.00	3.98	6.7	56.1	8.0	6.00
38 One month or less (excluding overnight)	6,346,430	4,664	14	4.26	4.22	26.4	68.1	11.0	6.01
39 More than one month and less than one year	5,078,393	658	119	4.43	4.40	43.4	82.7	14.2	6.12
40 Demand ⁷	6,843,398	3,092	*	4.20	4.15	60.9	39.7	28.6	6.02
41 Total short-term	26,978,500	2,186	35	4.19	4.16	32.0	59.8	15.1	6.03
42 Fixed rate	19,370,306	3,442	23	4.14	4.11	17.3	62.7	16.0	6.01
43 Floating rate	7,608,195	1,133	97	4.32	4.27	69.4	52.5	12.7	6.08
			Months						
44 Total long-term	1,392,843	625	42	4.66	4.61	32.1	77.8	3.0	6.12
45 Fixed rate	721,006	551	41	4.69	4.64	29.9	64.0	1.4	6.14
46 Floating rate	671,836	731	44	4.63	4.57	34.5	92.6	4.8	6.10

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Standard error ⁴				
			Weighted average effective ³						
August 3-7, 1992									
LARGE BANKS									
1 Overnight ⁶	6,688,312	8,304	*	4.07	.16	9.2	50.9	10.6	Fed funds
2 One month or less (excluding overnight)	5,537,509	4,083	14	4.47	.14	31.6	75.1	8.6	Domestic
3 Fixed rate	4,293,367	6,283	14	4.37	.19	24.9	73.1	5.0	Domestic
4 Floating rate	1,244,142	1,849	15	4.81	.20	54.9	82.0	20.9	Prime
5 More than one month and less than one year	4,879,308	859	124	5.17	.13	55.3	86.6	12.6	Foreign
6 Fixed rate	2,404,878	2,127	103	4.93	.19	44.7	82.9	7.3	Foreign
7 Floating rate	2,474,430	544	145	5.40	.16	65.6	90.1	17.8	Prime
8 Demand ⁷	10,361,737	586	*	5.32	.14	64.7	54.6	17.9	Prime
9 Fixed rate	2,585,528	2,257	*	4.54	.21	33.3	60.4	57.9	Foreign
10 Floating rate	7,776,209	470	*	5.58	.15	75.2	52.7	4.6	Prime
11 Total short-term	27,466,866	1,076	41	4.82	.13	42.8	63.5	13.3	Fed funds
12 Fixed rate (thousands of dollars)	15,972,085	4,243	24	4.36	.15	22.6	63.2	16.3	Other
13 1-99	21,719	26	127	6.82	.25	65.3	51.7	.0	Prime
14 100-499	130,886	249	60	5.54	.11	48.3	74.1	5.5	Prime
15 500-999	208,420	699	62	5.12	.09	35.6	81.8	8.9	Other
16 1,000-4,999	2,733,986	2,276	43	4.67	.13	29.4	70.5	9.6	Other
17 5,000-9,999	2,740,228	6,845	19	4.41	.09	20.6	69.7	10.9	Other
18 10,000 or more	10,136,846	20,353	19	4.22	.09	20.7	59.0	19.8	Other
19 Floating rate (thousands of dollars)	11,494,781	528	101	5.46	.16	70.9	63.9	9.2	Prime
20 1-99	432,360	31	173	7.23	.08	81.8	87.5	2.2	Prime
21 100-499	1,136,891	208	162	6.82	.07	69.2	90.6	4.1	Prime
22 500-999	714,242	663	174	6.62	.11	57.7	91.7	8.8	Prime
23 1,000-4,999	2,050,420	2,044	133	6.08	.08	56.5	84.8	10.5	Prime
24 5,000-9,999	1,332,713	7,054	104	5.67	.34	54.3	69.5	12.3	Prime
25 10,000 or more	5,828,155	29,360	70	4.65	.65	81.0	44.9	9.5	Fed funds
			Months						
26 Total long-term	2,534,708	883	44	6.02	.23	57.8	68.5	6.3	Prime
27 Fixed rate (thousands of dollars)	702,361	1,433	45	5.25	.45	41.4	53.6	1.6	Foreign
28 1-99	7,118	28	46	9.64	.76	90.2	22.3	.0	Other
29 100-499	19,212	208	43	7.86	.60	93.6	56.2	19.0	Other
30 500-999	23,007	665	42	7.09	1.09	53.5	68.2	21.7	Domestic
31 1,000 or more	653,024	5,941	45	5.06	.37	38.9	53.3	.4	Foreign
32 Floating rate (thousands of dollars)	1,832,347	769	43	6.32	.13	64.1	74.2	8.1	Prime
33 1-99	32,538	37	34	7.11	.14	84.4	70.3	7.3	Prime
34 100-499	221,031	237	37	6.85	.13	74.1	76.4	10.6	Prime
35 500-999	162,258	717	38	6.39	.18	62.1	78.8	14.7	Prime
36 1,000 or more	1,416,520	4,247	45	6.21	.37	62.2	73.4	7.0	Prime
			Days	Loan rate (percent)					Prime rate ⁹
				Effective ³	Nominal ⁸				
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	6,601,143	8,593	*	4.04	4.02	8.9	50.8	10.4	6.00
38 One month or less (excluding overnight)	5,150,761	7,113	14	4.29	4.26	29.6	75.4	8.7	6.00
39 More than one month and less than one year	3,339,152	3,460	106	4.40	4.37	47.0	87.8	15.3	6.00
40 Demand ⁷	6,009,528	5,935	*	4.15	4.10	65.3	31.9	26.5	6.00
41 Total short-term	21,100,583	6,081	29	4.19	4.16	36.0	57.3	15.3	6.00
42 Fixed rate	14,838,449	5,877	20	4.17	4.15	20.0	62.2	17.3	6.00
43 Floating rate	6,262,135	6,625	75	4.21	4.17	73.9	45.7	10.8	6.00
			Months						
44 Total long-term	979,259	3,177	40	4.55	4.49	33.2	71.9	3.1	6.00
45 Fixed rate	508,350	4,402	35	4.51	4.46	31.7	54.7	.8	6.00
46 Floating rate	470,909	2,443	45	4.59	4.52	34.8	90.4	5.5	6.00

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			August 3-7, 1992						
OTHER BANKS									
1 Overnight ⁶	2,118,446	3,902	*	3.90	.28	.4	72.9	.4	Fed funds
2 One month or less (excluding overnight)	1,523,844	256	18	4.89	.27	24.0	45.7	16.3	Fed funds
3 Fixed rate	1,228,075	456	17	4.39	.44	13.1	35.1	19.8	Fed funds
4 Floating rate	295,770	91	23	6.94	.27	69.4	89.3	2.1	Prime
5 More than one month and less than one year	4,095,298	73	178	6.20	.20	58.0	70.0	7.3	Prime
6 Fixed rate	1,400,637	55	127	5.81	.34	42.7	58.6	11.7	Other
7 Floating rate	2,694,661	88	205	6.40	.23	65.9	75.9	5.1	Prime
8 Demand ⁷	4,102,791	137	*	6.83	.20	69.5	86.4	15.2	Prime
9 Fixed rate	446,175	163	*	4.94	.39	24.2	89.1	34.5	Prime
10 Floating rate	3,656,616	135	*	7.06	.17	75.0	86.1	12.8	Prime
11 Total short-term	11,840,379	128	98	5.84	.19	47.3	73.1	10.0	Prime
12 Fixed rate (thousands of dollars)	5,193,333	166	43	4.62	.32	16.8	61.5	10.9	Fed funds
13 1-99	400,874	14	124	9.06	.18	78.8	38.0	3.1	Other
14 100-499	300,334	208	166	6.76	.46	62.1	42.0	1.8	Prime
15 500-999	117,138	653	90	5.23	.19	37.8	68.6	7.2	Foreign
16 1,000-4,999	1,067,093	2,154	46	4.45	.09	21.3	72.1	7.4	Fed funds
17 5,000-9,999	723,127	6,741	27	4.27	.16	8.1	90.2	16.9	Foreign
18 10,000 or more	2,584,766	18,429	17	3.83	.13	1.6	54.7	13.2	Fed funds
19 Floating rate (thousands of dollars)	6,647,046	109	187	6.79	.19	71.1	82.1	9.2	Prime
20 1-99	1,119,790	23	185	7.53	.05	80.0	83.5	1.6	Prime
21 100-499	1,921,256	193	202	7.12	.07	80.8	86.7	7.6	Prime
22 500-999	872,857	644	243	6.86	.15	71.5	89.6	8.3	Prime
23 1,000-4,999	1,695,807	1,779	175	7.02	.52	61.6	79.0	8.3	Prime
24 5,000-9,999	344,138	6,667	221	5.41	.24	50.7	84.7	3.8	Prime
25 10,000 or more	693,198	16,120	102	4.68	.60	62.2	64.3	31.8	Foreign
			Months						
26 Total long-term	1,648,663	90	47	7.24	.20	69.1	59.2	3.8	Prime
27 Fixed rate (thousands of dollars)	546,416	52	52	7.60	.31	61.8	49.7	4.6	Other
28 1-99	145,916	15	38	9.40	.12	87.5	17.2	.5	Other
29 100-499	133,538	153	57	8.68	.30	78.9	27.3	.0	Prime
30 500-999	36,848	713	29	8.38	.55	96.5	18.0	4.2	Other
31 1,000 or more	230,114	4,247	61	5.70	.79	29.9	88.4	9.8	Domestic
32 Floating rate (thousands of dollars)	1,102,247	142	44	7.06	.23	72.7	63.9	3.4	Prime
33 1-99	145,485	25	47	7.84	.14	85.5	59.1	.5	Prime
34 100-499	282,144	196	45	8.33	.60	66.7	48.8	2.9	Prime
35 500-999	161,902	618	42	7.02	.20	92.3	40.1	5.3	Prime
36 1,000 or more	512,716	2,929	43	6.16	.46	66.1	81.2	3.9	Prime
			Days	Loan rate (percent)					
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	2,109,136	7,487	*	3.88	3.83	.0	72.8	.4	6.00
38 One month or less (excluding overnight)	1,195,669	1,878	17	4.12	4.06	12.5	36.4	20.7	6.03
39 More than one month and less than one year	1,739,242	258	143	4.49	4.44	36.4	73.0	12.1	6.34
40 Demand ⁷	833,869	695	*	4.56	4.53	29.0	96.3	43.7	6.17
41 Total short-term	5,877,917	663	54	4.21	4.16	17.4	68.8	14.1	6.13
42 Fixed rate	4,531,857	1,460	32	4.03	3.98	8.3	64.2	12.0	6.03
43 Floating rate	1,346,060	233	160	4.81	4.76	48.2	84.1	21.3	6.45
			Months						
44 Total long-term	413,584	215	47	4.94	4.89	29.7	91.7	2.9	6.42
45 Fixed rate	212,657	178	54	5.13	5.08	25.6	86.0	2.8	6.48
46 Floating rate	200,927	276	41	4.74	4.69	34.0	97.7	3.0	6.35

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			November 2-6, 1992						
ALL BANKS									
1 Overnight ⁶	11,562,544	7,706	*	3.90	.22	6.1	52.7	5.5	Fed funds
2 One month or less (excluding overnight)	6,657,293	897	19	4.36	.22	36.9	82.8	13.8	Domestic
3 Fixed rate	5,147,325	1,200	18	4.27	.34	33.7	84.6	10.1	Domestic
4 Floating rate	1,509,969	482	22	4.69	.25	48.1	76.6	26.7	Domestic
5 More than one month and less than one year	9,743,054	177	147	5.55	.17	45.1	84.7	10.6	Prime
6 Fixed rate	2,854,459	133	128	4.99	.27	43.7	70.5	6.8	Foreign
7 Floating rate	6,888,594	206	155	5.79	.20	45.6	90.5	12.2	Prime
8 Demand ⁷	15,102,922	315	*	5.71	.17	63.2	68.0	10.2	Prime
9 Fixed rate	3,274,849	782	*	4.34	.29	33.9	74.3	19.0	Other
10 Floating rate	11,828,073	271	*	6.09	.13	71.3	66.2	7.8	Prime
11 Total short-term	43,065,814	385	56	4.98	.17	39.7	69.9	9.6	Prime
12 Fixed rate (thousands of dollars)	22,837,796	725	24	4.18	.27	21.0	65.2	8.6	Other
13 1-99	392,167	15	151	8.50	.28	79.8	33.4	.4	Other
14 100-499	338,114	202	92	6.20	.24	58.5	55.1	8.4	Other
15 500-999	418,705	672	115	4.66	.22	37.4	65.5	8.7	Other
16 1,000-4,999	3,891,790	2,304	48	4.57	.10	30.1	72.8	9.8	Other
17 5,000-9,999	4,063,246	6,681	21	4.11	.05	16.1	65.1	11.8	Other
18 10,000 or more	13,733,774	21,491	12	3.91	.09	16.8	64.2	7.6	Fed funds
19 Floating rate (thousands of dollars)	20,228,017	252	131	5.89	.16	60.8	75.3	10.7	Prime
20 1-99	1,545,804	26	169	7.46	.04	83.2	85.5	2.4	Prime
21 100-499	3,179,404	207	185	7.03	.04	78.9	85.7	8.2	Prime
22 500-999	1,525,700	655	156	6.71	.11	72.5	93.1	14.8	Prime
23 1,000-4,999	4,127,141	1,931	159	6.28	.19	56.5	83.4	13.3	Prime
24 5,000-9,999	1,783,311	6,777	127	5.48	.38	46.7	72.9	11.1	Prime
25 10,000 or more	8,066,657	30,477	91	4.86	.41	52.5	62.2	11.1	Prime
			Months						
26 Total long-term	4,585,898	179	49	6.33	.20	63.3	74.0	13.6	Prime
27 Fixed rate (thousands of dollars)	1,373,150	110	55	5.96	.37	57.0	71.8	5.1	Other
28 1-99	187,528	17	38	9.25	.13	91.5	21.7	.2	Other
29 100-499	185,495	200	78	7.95	.19	92.4	31.2	4.4	Other
30 500-999	50,994	642	57	6.85	.49	84.7	54.3	3.1	Prime
31 1,000 or more	949,133	6,244	53	4.88	.40	41.7	90.6	6.4	Foreign
32 Floating rate (thousands of dollars)	3,212,749	245	47	6.49	.14	66.1	75.0	17.2	Prime
33 1-99	238,841	25	48	7.95	.16	81.2	47.3	1.3	Prime
34 100-499	592,076	221	48	7.24	.08	79.9	71.1	8.3	Prime
35 500-999	316,787	658	40	6.85	.11	74.5	77.8	16.2	Prime
36 1,000 or more	2,065,045	3,739	47	6.06	.21	59.0	78.8	21.8	Prime
			Days	Loan rate (percent)					
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	10,737,001	8,822	*	3.72	3.70	6.5	49.1	5.9	6.00
38 One month or less (excluding overnight)	6,019,410	3,458	18	4.08	4.06	34.2	83.9	13.3	6.02
39 More than one month and less than one year	5,023,565	591	142	4.37	4.34	36.2	86.9	13.7	6.16
40 Demand ⁷	6,291,318	2,758	*	3.88	3.85	54.2	48.6	14.7	6.02
41 Total short-term	28,071,294	2,043	38	3.95	3.93	28.4	63.2	10.9	6.04
42 Fixed rate	20,617,379	2,550	22	3.89	3.87	18.9	63.7	9.2	6.02
43 Floating rate	7,453,914	1,319	117	4.12	4.08	54.8	61.8	15.6	6.10
			Months						
44 Total long-term	1,704,948	645	47	4.53	4.50	34.9	93.6	8.4	6.25
45 Fixed rate	848,965	579	51	4.47	4.46	35.9	92.7	4.6	6.13
46 Floating rate	855,983	728	43	4.59	4.55	33.9	94.6	12.2	6.37

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			November 2-6, 1992						
LARGE BANKS									
1 Overnight ⁶	7,340,281	8,030	*	3.93	.21	9.0	49.0	8.4	Other
2 One month or less (excluding overnight)	4,726,570	3,576	18	4.24	.17	38.8	89.9	6.8	Domestic
3 Fixed rate	3,732,552	5,152	18	4.18	.18	34.1	88.5	5.2	Domestic
4 Floating rate	994,019	1,664	20	4.47	.24	56.1	94.9	12.5	Foreign
5 More than one month and less than one year	4,564,974	942	144	4.86	.15	37.3	89.6	14.0	Foreign
6 Fixed rate	1,566,247	1,825	97	4.63	.21	37.8	79.6	8.9	Foreign
7 Floating rate	2,998,727	752	169	4.98	.20	37.1	94.9	16.7	Prime
8 Demand ⁷	10,687,409	625	*	5.41	.16	61.7	64.8	11.1	Prime
9 Fixed rate	2,460,344	2,317	*	4.33	.26	36.7	79.0	23.1	Domestic
10 Floating rate	8,227,065	513	*	5.73	.13	69.2	60.5	7.4	Prime
11 Total short-term	27,319,234	1,129	45	4.72	.14	39.5	69.0	10.1	Fed funds
12 Fixed rate (thousands of dollars)	15,098,043	4,246	18	4.13	.17	22.7	66.8	10.1	Other
13 1-99	18,352	26	126	6.95	.16	63.6	52.6	7.4	Prime
14 100-499	119,623	244	57	5.36	.17	52.5	73.3	12.3	Other
15 500-999	234,132	702	48	4.98	.19	50.4	76.0	12.4	Other
16 1,000-4,999	2,619,647	2,285	40	4.62	.16	33.8	75.0	11.4	Other
17 5,000-9,999	2,921,375	6,563	18	4.18	.08	17.8	64.6	14.6	Other
18 10,000 or more	9,184,914	20,657	12	3.93	.10	20.0	65.0	8.2	Fed funds
19 Floating rate (thousands of dollars)	12,221,191	592	132	5.44	.16	60.2	71.7	10.1	Prime
20 1-99	400,365	33	161	7.23	.08	82.0	91.4	2.1	Prime
21 100-499	1,207,135	213	160	6.90	.10	72.8	92.5	5.2	Prime
22 500-999	743,640	665	172	6.69	.11	68.0	93.0	8.5	Prime
23 1,000-4,999	2,254,899	2,085	152	6.06	.24	55.4	84.0	11.9	Prime
24 5,000-9,999	1,483,538	6,836	139	5.61	.39	53.6	74.9	10.6	Prime
25 10,000 or more	6,131,614	25,911	114	4.62	.43	58.8	58.5	11.1	Fed funds
			Months						
26 Total long-term	2,361,923	819	52	6.17	.18	63.2	80.0	23.4	Prime
27 Fixed rate (thousands of dollars)	538,873	1,043	77	5.65	.37	66.7	85.1	11.4	Foreign
28 1-99	7,297	25	44	8.38	.18	86.7	30.6	.0	Other
29 100-499	28,811	257	52	7.02	.48	79.2	58.3	7.1	Other
30 500-999	21,841	701	38	5.92	1.16	71.7	71.6	7.1	Other
31 1,000 or more	480,924	5,817	80	5.51	.79	65.4	88.2	12.0	Foreign
32 Floating rate (thousands of dollars)	1,823,050	770	45	6.33	.10	62.1	78.5	26.9	Prime
33 1-99	33,187	38	35	7.24	.13	80.7	76.1	7.2	Prime
34 100-499	202,730	232	36	6.98	.09	75.8	80.1	7.7	Prime
35 500-999	182,611	675	39	6.72	.11	64.5	79.8	14.9	Prime
36 1,000 or more	1,404,521	4,113	47	6.16	.18	59.4	78.1	31.7	Prime
			Days		Loan rate (percent)				
					Effective ³	Nominal ⁸			
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	7,096,054	8,163	*	3.84	3.82	9.3	47.3	8.7	6.00
38 One month or less (excluding overnight)	4,473,138	5,924	18	4.11	4.09	36.4	90.1	5.8	6.00
39 More than one month and less than one year	3,218,138	4,182	126	4.11	4.09	26.5	90.5	17.2	6.00
40 Demand ⁷	5,172,177	5,070	*	3.83	3.79	60.5	44.4	15.3	6.00
41 Total short-term	19,959,507	5,846	33	3.94	3.92	31.4	63.1	11.1	6.00
42 Fixed rate	14,078,648	5,703	17	3.95	3.94	20.8	64.8	10.3	6.00
43 Floating rate	5,880,859	6,222	108	3.91	3.88	56.8	59.2	13.2	6.00
			Months						
44 Total long-term	779,591	2,758	63	4.43	4.39	39.4	97.2	16.2	6.00
45 Fixed rate	360,594	2,701	82	4.60	4.59	58.0	98.2	10.1	6.00
46 Floating rate	418,997	2,809	47	4.28	4.21	23.4	96.4	21.4	6.00

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			November 2-6, 1992						
OTHER BANKS									
1 Overnight ⁶	4,222,263	7,202	*	3.85	.26	.9	59.0	.4	Fed funds
2 One month or less (excluding overnight)	1,930,723	317	20	4.66	.25	32.5	65.4	31.2	Domestic
3 Fixed rate	1,414,773	397	17	4.50	.40	32.4	74.1	22.8	Fed funds
4 Floating rate	515,950	204	27	5.11	.25	32.8	41.5	54.0	Domestic
5 More than one month and less than one year	5,178,080	103	149	6.17	.20	51.9	80.3	7.6	Prime
6 Fixed rate	1,288,212	62	165	5.43	.32	50.9	59.6	4.2	Other
7 Floating rate	3,889,868	132	143	6.41	.18	52.2	87.1	8.8	Prime
8 Demand ⁷	4,415,513	143	*	6.46	.21	66.7	75.7	8.2	Prime
9 Fixed rate	814,504	261	*	4.38	.36	25.6	60.1	6.3	Other
10 Floating rate	3,601,008	130	*	6.93	.13	76.0	79.2	8.6	Prime
11 Total short-term	15,746,579	180	72	5.44	.20	40.0	71.5	8.7	Prime
12 Fixed rate (thousands of dollars)	7,739,753	277	35	4.29	.31	17.6	62.0	5.8	Fed funds
13 1-99	373,815	15	152	8.57	.29	80.6	32.5	.0	Other
14 100-499	218,491	184	105	6.67	.44	61.8	45.2	6.3	Other
15 500-999	184,573	638	171	4.26	.27	20.9	52.1	4.0	Other
16 1,000-4,999	1,272,143	2,345	61	4.46	.12	22.3	68.3	6.5	Other
17 5,000-9,999	1,141,871	7,004	29	3.93	.13	11.8	66.5	4.7	Fed funds
18 10,000 or more	4,548,860	23,400	13	3.86	.28	10.3	62.7	6.3	Fed funds
19 Floating rate (thousands of dollars)	8,006,826	134	130	6.56	.15	61.7	80.6	11.6	Prime
20 1-99	1,145,439	24	170	7.55	.05	83.7	83.5	2.5	Prime
21 100-499	1,972,270	203	192	7.11	.05	82.6	81.6	10.0	Prime
22 500-999	782,060	646	148	6.73	.14	76.8	93.2	20.8	Prime
23 1,000-4,999	1,872,243	1,773	168	6.55	.23	57.8	82.6	15.0	Prime
24 5,000-9,999	299,772	6,500	81	4.86	.51	12.7	63.1	13.8	Domestic
25 10,000 or more	1,935,043	69,027	62	5.63	.49	32.5	73.8	11.4	Prime
			Months						
26 Total long-term	2,223,975	98	46	6.50	.22	63.5	67.7	3.2	Prime
27 Fixed rate (thousands of dollars)	834,277	70	40	6.16	.41	50.7	63.2	1.1	Other
28 1-99	180,231	16	38	9.28	.13	91.7	21.3	.2	Other
29 100-499	156,684	192	83	8.12	.22	94.9	26.2	4.0	Other
30 500-999	29,153	604	71	7.54	.25	94.5	41.4	.0	Prime
31 1,000 or more	468,209	6,753	25	4.22	.28	17.4	93.0	.5	Other
32 Floating rate (thousands of dollars)	1,389,698	129	49	6.71	.17	71.2	70.3	4.5	Prime
33 1-99	205,654	24	50	8.07	.18	81.3	42.7	.3	Prime
34 100-499	389,346	215	55	7.37	.14	82.0	66.4	8.6	Prime
35 500-999	134,175	635	41	7.03	.19	88.2	75.0	17.9	Prime
36 1,000 or more	660,524	3,134	47	5.83	.40	58.2	80.4	.6	Prime
			Days						
				Loan rate (percent)					
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	3,640,947	10,467	*	3.51	3.47	1.0	52.4	.5	6.00
38 One month or less (excluding overnight)	1,546,272	1,569	19	3.99	3.95	27.6	65.9	35.2	6.07
39 More than one month and less than one year	1,805,427	234	171	4.83	4.79	53.5	80.5	7.4	6.44
40 Demand ⁷	1,119,141	888	*	4.10	4.08	24.8	67.8	11.9	6.13
41 Total short-term	8,111,786	786	49	3.97	3.94	21.1	63.4	10.2	6.13
42 Fixed rate	6,538,732	1,164	32	3.75	3.73	14.7	61.4	6.8	6.05
43 Floating rate	1,573,055	334	136	4.89	4.84	47.6	71.7	24.5	6.45
			Months						
44 Total long-term	925,357	392	33	4.61	4.60	31.1	90.6	1.8	6.46
45 Fixed rate	488,372	366	28	4.37	4.35	19.6	88.6	.5	6.23
46 Floating rate	436,986	426	39	4.88	4.87	44.0	92.9	3.3	6.72

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Standard error ⁴				
February 1-5, 1993									
ALL BANKS									
1 Overnight ⁶	7,333,668	6,404	*	3.94	.24	7.1	62.3	6.5	Other
2 One month or less (excluding overnight)	7,208,296	963	17	4.20	.20	27.0	73.3	7.7	Other
3 Fixed rate	5,748,921	1,911	17	4.08	.26	20.7	71.5	7.1	Other
4 Floating rate	1,459,376	326	17	4.66	.28	52.1	80.3	10.0	Prime
5 More than one month and less than one year	7,705,951	134	150	5.54	.18	55.1	83.1	5.4	Prime
6 Fixed rate	3,063,944	141	115	4.83	.26	42.6	76.3	1.6	Foreign
7 Floating rate	4,642,006	130	172	6.02	.22	63.3	87.6	7.8	Prime
8 Demand ⁷	14,812,621	288	*	5.45	.18	63.2	66.9	3.2	Prime
9 Fixed rate	4,065,279	894	*	4.17	.31	23.9	67.8	3.5	Domestic
10 Floating rate	10,747,342	230	*	5.93	.16	78.0	66.5	3.1	Prime
11 Total short-term	37,060,536	315	58	4.92	.17	43.4	70.6	5.2	Prime
12 Fixed rate (thousands of dollars)	20,211,700	663	28	4.16	.27	19.7	68.1	5.3	Other
13 1-99	339,729	13	178	8.43	.24	72.6	36.0	1.0	Other
14 100-499	332,759	190	87	6.34	.12	58.1	62.2	6.6	Other
15 500-999	380,367	645	61	4.97	.11	47.8	70.6	8.7	Other
16 1,000-4,999	3,661,256	2,312	31	4.40	.05	24.9	75.3	7.1	Other
17 5,000-9,999	3,952,280	6,895	27	4.16	.08	16.4	70.5	6.6	Domestic
18 10,000 or more	11,545,310	18,611	21	3.86	.12	15.6	66.1	4.3	Other
19 Floating rate (thousands of dollars)	16,848,836	194	135	5.85	.18	71.7	73.5	5.0	Prime
20 1-99	1,636,952	24	159	7.42	.06	83.7	83.4	1.7	Prime
21 100-499	2,908,572	196	160	6.89	.06	75.5	89.1	6.5	Prime
22 500-999	1,477,933	676	140	6.77	.14	73.4	89.7	7.6	Prime
23 1,000-4,999	3,941,534	1,973	154	6.09	.18	60.1	88.0	6.1	Prime
24 5,000-9,999	1,598,714	6,715	128	5.20	.38	52.5	74.2	6.4	Prime
25 10,000 or more	5,285,131	22,473	84	4.54	.44	79.9	46.4	3.3	Fed funds
			Months						
26 Total long-term	5,082,959	193	44	6.39	.19	64.4	71.9	8.2	Prime
27 Fixed rate (thousands of dollars)	1,534,899	126	47	6.43	.33	66.9	62.8	3.5	Other
28 1-99	202,898	19	37	8.98	.07	93.6	19.1	.1	Other
29 100-499	185,710	168	50	8.11	.28	93.6	33.0	3.2	Prime
30 500-999	71,990	661	61	7.07	.56	75.8	49.0	5.9	Other
31 1,000 or more	1,074,302	4,138	47	5.62	.74	56.7	77.1	4.0	Other
32 Floating rate (thousands of dollars)	3,548,060	252	43	6.38	.18	63.3	75.8	10.3	Prime
33 1-99	243,261	25	43	8.13	.11	88.6	53.4	2.5	Prime
34 100-499	649,014	203	40	7.30	.18	75.6	69.3	7.5	Prime
35 500-999	423,420	655	61	6.88	.21	78.8	72.7	7.6	Prime
36 1,000 or more	2,232,365	3,811	41	5.82	.19	54.0	80.7	12.4	Prime
			Days	Loan rate (percent)					
				Effective ³	Nominal ⁸			Prime rate ⁹	
LOANS MADE BELOW PRIME ¹⁰									
37 Overnight ⁶	7,183,113	7,338	*	3.89	3.87	5.7	61.5	6.6	6.00
38 One month or less (excluding overnight)	6,668,363	3,693	16	3.97	3.96	23.0	73.3	7.3	6.00
39 More than one month and less than one year	4,259,811	626	127	4.28	4.25	37.6	86.2	4.8	6.09
40 Demand ⁷	7,425,035	3,142	*	3.93	3.90	50.0	46.0	2.3	6.01
41 Total short-term	25,536,322	2,137	36	3.99	3.96	28.4	64.2	5.3	6.02
42 Fixed rate	19,077,810	2,839	26	3.98	3.96	17.0	68.3	5.5	6.01
43 Floating rate	6,458,512	1,235	97	4.00	3.96	62.2	52.1	4.5	6.04
			Months						
44 Total long-term	1,751,431	566	47	4.59	4.53	42.9	81.9	4.9	6.18
45 Fixed rate	709,950	464	42	4.36	4.32	34.9	75.5	6.5	6.14
46 Floating rate	1,041,480	667	51	4.74	4.68	48.4	86.3	3.8	6.20

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Weighted average effective ³	Standard error ⁴				
February 1-5, 1993									
LARGE BANKS									
1 Overnight ⁶	5,687,807	6,871	*	4.00	.21	8.4	59.7	8.4	Other
2 One month or less (excluding overnight)	5,539,357	3,657	16	4.13	.18	28.3	74.6	6.2	Other
3 Fixed rate	4,425,194	5,202	16	4.09	.18	22.0	71.7	5.6	Other
4 Floating rate	1,114,163	1,678	15	4.28	.30	53.4	86.2	8.7	Domestic
5 More than one month and less than one year	3,903,242	718	133	4.95	.18	49.3	87.0	6.3	Prime
6 Fixed rate	1,705,237	2,159	98	4.51	.24	44.1	81.3	1.8	Foreign
7 Floating rate	2,198,005	473	160	5.28	.22	53.4	91.4	9.7	Prime
8 Demand ⁷	10,129,528	557	*	5.17	.13	64.4	61.0	1.4	Prime
9 Fixed rate	2,697,965	2,520	*	4.06	.18	27.5	71.1	.2	Domestic
10 Floating rate	7,431,564	434	*	5.57	.15	77.8	57.4	1.9	Prime
11 Total short-term	25,259,935	972	40	4.64	.14	41.6	67.7	4.8	Other
12 Fixed rate (thousands of dollars)	14,516,203	4,102	21	4.10	.17	20.3	68.0	5.2	Other
13 1-99	20,611	25	122	6.83	.17	62.7	56.1	1.6	Prime
14 100-499	127,140	235	70	5.54	.14	55.2	73.0	5.7	Other
15 500-999	201,898	680	40	4.84	.15	36.3	85.4	6.5	Other
16 1,000-4,999	2,350,399	2,336	23	4.51	.09	28.1	71.2	5.7	Other
17 5,000-9,999	2,732,399	6,852	26	4.25	.10	21.1	69.6	8.8	Domestic
18 10,000 or more	9,083,757	18,767	17	3.91	.13	17.1	66.3	4.0	Other
19 Floating rate (thousands of dollars)	10,743,732	479	111	5.38	.18	70.3	67.3	4.2	Prime
20 1-99	442,319	32	146	7.26	.13	82.5	92.0	1.4	Prime
21 100-499	1,251,008	207	149	6.87	.09	73.8	92.4	3.7	Prime
22 500-999	699,851	670	152	6.50	.15	63.2	87.8	7.1	Prime
23 1,000-4,999	2,107,299	2,043	138	5.94	.23	52.7	87.8	5.8	Prime
24 5,000-9,999	1,181,331	6,855	104	5.22	.43	59.9	75.8	4.2	Prime
25 10,000 or more	5,061,924	22,624	80	4.50	.45	79.1	45.6	3.5	Fed funds
			Months						
26 Total long-term	2,594,212	693	42	5.94	.18	51.4	79.1	12.5	Prime
27 Fixed rate (thousands of dollars)	487,766	611	43	5.38	.35	43.7	77.1	9.4	Foreign
28 1-99	14,968	30	45	9.15	.26	94.3	18.5	1.1	Other
29 100-499	31,728	193	48	7.58	.44	78.2	62.2	4.8	Other
30 500-999	34,879	699	62	7.37	.49	75.8	55.3	4.1	Other
31 1,000 or more	406,191	4,351	41	4.89	.89	36.4	82.3	10.6	Foreign
32 Floating rate (thousands of dollars)	2,106,446	715	42	6.07	.12	53.2	79.6	13.2	Prime
33 1-99	41,178	35	38	7.17	.13	87.2	74.1	7.8	Prime
34 100-499	247,677	234	36	6.98	.13	77.4	82.4	11.5	Prime
35 500-999	205,150	659	35	6.52	.19	66.9	78.7	13.1	Prime
36 1,000 or more	1,612,441	4,097	44	5.85	.14	46.9	79.4	13.6	Prime
			Days						
				Loan rate (percent)					
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	5,553,819	7,646	*	3.95	3.94	6.9	58.7	8.6	6.00
38 One month or less (excluding overnight)	5,239,032	5,594	15	3.99	3.98	25.5	74.8	5.4	6.00
39 More than one month and less than one year	2,749,775	4,170	114	4.18	4.16	38.9	87.7	6.6	6.00
40 Demand ⁷	5,785,907	4,791	*	3.86	3.82	58.4	41.7	.1	6.00
41 Total short-term	19,328,533	5,475	29	3.97	3.94	31.9	62.1	4.9	6.00
42 Fixed rate	13,917,872	5,694	20	4.00	3.99	18.7	67.3	5.3	6.00
43 Floating rate	5,410,661	4,982	82	3.87	3.83	65.9	48.8	3.8	6.00
			Months						
44 Total long-term	1,067,696	2,852	46	4.42	4.36	33.3	89.5	7.5	6.00
45 Fixed rate	331,369	2,916	36	4.15	4.10	23.3	86.4	13.0	6.00
46 Floating rate	736,327	2,824	50	4.54	4.47	37.8	90.9	5.0	6.00

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Standard error ⁴				
			Weighted average effective ³						
February 1-5, 1993									
OTHER BANKS									
1 Overnight ⁶	1,645,861	5,186	*	3.70	.45	2.6	71.2	.0	Fed funds
2 One month or less (excluding overnight)	1,668,939	280	20	4.41	.24	22.9	68.8	12.6	Fed funds
3 Fixed rate	1,323,727	613	19	4.03	.34	16.4	70.8	12.2	Fed funds
4 Floating rate	345,213	91	21	5.88	.29	47.8	61.1	14.1	Prime
5 More than one month and less than one year	3,802,709	73	167	6.16	.18	60.9	79.1	4.4	Prime
6 Fixed rate	1,358,708	65	137	5.22	.29	40.7	70.0	1.4	Other
7 Floating rate	2,444,001	79	183	6.68	.19	72.2	84.2	6.2	Prime
8 Demand ⁷	4,683,093	141	*	6.05	.23	60.5	79.6	7.1	Prime
9 Fixed rate	1,367,314	393	*	4.37	.41	16.7	61.3	9.9	Other
10 Floating rate	3,315,778	112	*	6.74	.16	78.5	87.1	5.9	Prime
11 Total short-term	11,800,602	129	94	5.52	.19	47.2	76.7	6.0	Prime
12 Fixed rate (thousands of dollars)	5,695,497	211	50	4.30	.31	18.3	68.4	5.6	Fed funds
13 1-99	319,118	13	180	8.53	.24	73.3	34.7	1.0	Other
14 100-499	205,619	170	95	6.84	.10	59.8	55.5	7.1	Other
15 500-999	178,469	609	84	5.13	.17	60.8	53.8	11.1	Prime
16 1,000-4,999	1,310,856	2,271	45	4.20	.07	19.1	82.7	9.6	Other
17 5,000-9,999	1,219,881	6,995	31	3.96	.09	6.0	72.3	1.6	Fed funds
18 10,000 or more	2,461,554	18,058	36	3.70	.15	10.2	65.5	5.4	Fed funds
19 Floating rate (thousands of dollars)	6,105,104	95	163	6.67	.17	74.3	84.4	6.5	Prime
20 1-99	1,194,633	22	161	7.48	.08	84.1	80.2	1.8	Prime
21 100-499	1,657,564	189	164	6.90	.06	76.8	86.7	8.6	Prime
22 500-999	778,082	681	133	7.00	.18	82.5	91.4	8.0	Prime
23 1,000-4,999	1,834,235	1,898	173	6.27	.22	68.6	88.1	6.4	Prime
24 5,000-9,999	417,383	6,348	175	5.13	.62	31.6	69.3	12.8	Prime
25 10,000 or more	223,207	19,525	182	5.52	.40	100.0	64.2	.0	Prime
			Months						
26 Total long-term	2,488,748	110	46	6.86	.18	77.9	64.3	3.8	Prime
27 Fixed rate (thousands of dollars)	1,047,133	92	48	6.92	.30	77.7	56.1	.7	Other
28 1-99	187,930	18	36	8.96	.05	93.6	19.2	.0	Other
29 100-499	153,982	164	51	8.22	.24	96.8	27.0	2.9	Prime
30 500-999	37,111	630	59	6.80	.78	75.8	43.1	7.6	Other
31 1,000 or more	668,110	4,019	50	6.06	.53	69.0	74.0	.0	Other
32 Floating rate (thousands of dollars)	1,441,614	129	45	6.82	.20	78.1	70.2	6.0	Prime
33 1-99	202,084	24	44	8.32	.16	88.9	49.2	1.4	Prime
34 100-499	401,337	187	42	7.49	.20	74.5	61.1	5.0	Prime
35 500-999	218,270	651	85	7.21	.25	90.0	67.1	2.5	Prime
36 1,000 or more	619,924	3,224	33	5.75	.31	72.6	84.0	9.4	Prime
			Days		Loan rate (percent)				
					Effective ³	Nominal ⁸			
LOANS MADE BELOW PRIME ¹⁰									
37 Overnight ⁶	1,629,294	6,454	*	3.67	3.64	1.6	70.9	.0	6.00
38 One month or less (excluding overnight)	1,429,331	1,645	20	3.90	3.88	14.2	68.0	14.3	6.01
39 More than one month and less than one year	1,510,036	246	151	4.47	4.43	35.2	83.5	1.6	6.24
40 Demand ⁷	1,639,129	1,419	*	4.17	4.17	20.3	61.0	10.0	6.02
41 Total short-term	6,207,789	737	57	4.05	4.03	17.6	70.7	6.4	6.07
42 Fixed rate	5,159,938	1,207	41	3.92	3.90	12.4	70.9	6.0	6.03
43 Floating rate	1,047,851	253	144	4.68	4.64	43.1	69.4	8.0	6.24
			Months						
44 Total long-term	683,735	251	49	4.85	4.81	58.0	70.1	.8	6.45
45 Fixed rate	378,582	267	46	4.54	4.51	45.0	66.0	.7	6.27
46 Floating rate	305,153	235	53	5.22	5.17	74.1	75.1	.8	6.69

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ³
				Days	Standard error ⁴				
			Weighted average effective ³							Standard error^{4}
May 3-7, 1993									
ALL BANKS									
1 Overnight ⁶	10,247,454	6,973	*	3.55	.20	5.5	57.3	8.9	Other
2 One month or less (excluding overnight).....	6,349,205	649	16	4.16	.19	27.4	73.0	5.0	Domestic
3 Fixed rate.....	4,002,333	1,341	14	3.81	.28	19.2	70.6	1.4	Domestic
4 Floating rate.....	2,346,872	345	20	4.75	.25	41.3	77.1	11.2	Domestic
5 More than one month and less than one year.....	7,876,450	136	142	5.56	.17	57.1	77.2	13.0	Prime
6 Fixed rate.....	2,941,957	137	97	5.11	.27	55.3	72.7	11.6	Other
7 Floating rate.....	4,934,493	136	169	5.83	.22	58.2	80.0	13.9	Prime
8 Demand ⁷	16,738,804	331	*	5.45	.18	64.6	65.4	5.0	Prime
9 Fixed rate.....	1,964,129	504	*	4.13	.31	17.7	81.1	1.9	Fed funds
10 Floating rate.....	14,774,675	317	*	5.63	.16	70.8	63.4	5.5	Prime
11 Total short-term.....	41,211,913	345	50	4.80	.18	42.7	66.8	7.5	Prime
12 Fixed rate (thousands of dollars).....	19,155,873	643	21	3.91	.29	17.2	64.9	7.0	Other
13 1-99.....	347,544	14	176	8.27	.19	79.3	27.2	1.2	Other
14 100-499.....	442,248	199	147	6.61	.35	68.3	52.9	7.2	Prime
15 500-999.....	330,865	689	62	4.76	.13	42.5	81.3	5.9	Other
16 1,000-4,999.....	3,508,517	2,215	34	4.27	.15	23.8	76.1	5.2	Domestic
17 5,000-9,999.....	3,469,582	6,796	14	3.77	.07	14.4	65.9	8.4	Other
18 10,000 or more.....	11,057,116	19,123	9	3.57	.12	11.3	62.2	7.4	Other
19 Floating rate (thousands of dollars).....	22,056,041	246	121	5.58	.18	64.8	68.5	8.0	Prime
20 1-99.....	1,661,515	24	170	7.48	.05	84.6	84.3	2.7	Prime
21 100-499.....	3,173,793	200	181	6.93	.08	78.0	88.8	5.5	Prime
22 500-999.....	1,625,130	655	186	6.55	.09	70.2	89.6	7.8	Prime
23 1,000-4,999.....	4,640,477	2,050	149	6.04	.19	59.2	84.7	8.4	Prime
24 5,000-9,999.....	2,154,399	6,700	70	5.30	.27	44.6	81.8	7.1	Prime
25 10,000 or more.....	8,800,726	24,757	63	4.37	.32	63.3	42.6	9.9	Fed funds
			Months						
26 Total long-term.....	3,705,469	159	42	6.32	.19	64.7	76.4	7.3	Prime
27 Fixed rate (thousands of dollars).....	1,212,616	109	50	6.02	.34	51.2	59.4	2.3	Other
28 1-99.....	164,739	16	44	8.80	.25	93.8	14.3	.0	Other
29 100-499.....	131,221	214	76	7.90	.25	87.5	26.9	1.5	Other
30 500-999.....	94,398	638	59	8.43	.62	90.5	25.4	2.0	Other
31 1,000 or more.....	822,258	4,345	46	4.88	.28	32.4	77.5	2.9	Other
32 Floating rate (thousands of dollars).....	2,492,853	205	38	6.47	.16	71.3	84.7	9.8	Prime
33 1-99.....	215,718	25	41	7.77	.08	90.1	62.2	4.5	Prime
34 100-499.....	527,409	218	36	7.06	.11	84.8	71.1	4.7	Prime
35 500-999.....	330,607	657	39	6.72	.16	75.0	81.2	7.0	Prime
36 1,000 or more.....	1,419,119	2,970	38	5.99	.27	62.6	93.9	13.2	Prime
			Days		Loan rate (percent)				
					Effective ³	Nominal ⁸			
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	10,104,214	8,337	*	3.52	3.50	4.7	56.7	9.0	6.00
38 One month or less (excluding overnight).....	5,693,366	3,531	15	3.83	3.80	21.7	71.4	4.3	6.03
39 More than one month and less than one year.....	4,142,750	508	97	4.23	4.21	41.5	77.1	18.5	6.14
40 Demand ⁷	8,161,210	2,998	*	3.88	3.84	54.9	43.1	3.5	6.01
41 Total short-term.....	28,101,541	2,052	25	3.79	3.77	28.2	58.8	7.9	6.03
42 Fixed rate.....	18,063,114	2,732	15	3.69	3.67	13.9	64.9	7.0	6.02
43 Floating rate.....	10,038,427	1,417	70	3.97	3.93	53.8	47.6	9.5	6.06
			Months						
44 Total long-term.....	1,308,599	662	42	4.53	4.50	36.5	77.6	5.7	6.29
45 Fixed rate.....	735,393	668	43	4.57	4.55	25.4	69.7	2.1	6.36
46 Floating rate.....	573,207	654	40	4.47	4.44	50.8	87.8	10.4	6.20

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ³
				Days	Standard error ⁴				
			Weighted average effective ³						
May 3-7, 1993									
LARGE BANKS									
1 Overnight ⁶	7,908,231	7,694	*	3.59	.16	7.1	48.4	11.0	Other
2 One month or less (excluding overnight)	4,649,178	2,970	14	3.93	.15	21.4	82.6	1.0	Domestic
3 Fixed rate	3,276,260	4,756	14	3.74	.18	18.7	76.1	1.3	Domestic
4 Floating rate	1,372,918	1,566	16	4.39	.23	27.7	97.9	.3	Domestic
5 More than one month and less than one year	4,349,395	928	110	4.91	.13	54.2	87.8	14.7	Foreign
6 Fixed rate	1,962,634	2,234	67	4.54	.14	53.6	85.5	15.7	Domestic
7 Floating rate	2,386,761	627	145	5.21	.19	54.6	89.7	13.9	Prime
8 Demand ⁷	11,989,371	675	*	5.08	.18	62.7	57.1	4.3	Prime
9 Fixed rate	1,134,438	1,270	*	4.09	.30	15.4	80.8	1.7	Other
10 Floating rate	10,854,933	644	*	5.18	.17	67.7	54.6	4.5	Prime
11 Total short-term	28,896,175	1,154	33	4.46	.15	39.6	63.4	7.2	Fed funds
12 Fixed rate (thousands of dollars)	14,281,562	4,094	14	3.79	.21	16.8	62.4	8.7	Other
13 1-99	20,636	26	106	7.06	.32	61.0	52.0	.0	Prime
14 100-499	127,815	259	38	5.40	.22	46.5	77.3	5.9	Other
15 500-999	241,061	701	54	4.77	.19	47.6	84.9	4.3	Domestic
16 1,000-4,999	2,442,412	2,374	28	4.24	.11	24.8	78.9	5.8	Domestic
17 5,000-9,999	2,513,921	6,604	14	3.78	.10	17.8	62.6	11.6	Other
18 10,000 or more	8,935,716	19,711	10	3.62	.19	13.0	57.1	8.9	Other
19 Floating rate (thousands of dollars)	14,614,613	678	98	5.11	.17	61.8	64.4	5.7	Prime
20 1-99	406,040	32	157	7.25	.09	82.5	91.2	1.9	Prime
21 100-499	1,208,730	208	149	6.81	.06	75.1	91.0	3.3	Prime
22 500-999	795,595	657	144	6.30	.12	59.6	89.4	6.9	Prime
23 1,000-4,999	2,581,846	2,121	130	5.67	.19	47.4	84.0	7.1	Prime
24 5,000-9,999	1,727,570	6,786	82	5.14	.26	46.1	82.1	6.1	Prime
25 10,000 or more	7,894,832	24,638	72	4.44	.34	67.1	46.1	5.5	Fed funds
			Months						
26 Total long-term	1,798,869	545	38	5.97	.17	60.3	88.9	10.6	Prime
27 Fixed rate (thousands of dollars)	325,718	777	38	5.30	.30	56.6	78.1	6.2	Fed funds
28 1-99	6,146	27	51	8.29	.37	89.6	36.9	1.0	Other
29 100-499	21,997	240	47	6.76	.27	75.5	57.0	7.1	Other
30 500-999	20,858	694	55	7.15	.49	81.4	62.1	9.1	Domestic
31 1,000 or more	276,718	4,175	36	4.97	.52	52.6	81.8	6.1	Fed funds
32 Floating rate (thousands of dollars)	1,473,151	511	37	6.11	.18	61.1	91.3	11.5	Prime
33 1-99	37,285	29	31	6.97	.16	87.9	85.5	4.7	Prime
34 100-499	234,131	231	36	6.88	.15	77.0	85.1	6.2	Prime
35 500-999	189,753	669	35	6.54	.29	65.6	88.1	9.0	Prime
36 1,000 or more	1,011,982	3,303	38	5.83	.50	55.6	93.6	13.5	Prime
			Days	Loan rate (percent)					
				Effective ³	Nominal ⁸				
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	7,766,005	8,820	*	3.54	3.52	6.1	47.4	11.2	6.00
38 One month or less (excluding overnight)	4,451,478	6,201	14	3.81	3.78	19.8	82.4	1.0	6.00
39 More than one month and less than one year	2,958,534	3,106	88	4.12	4.10	46.4	88.9	17.2	6.00
40 Demand ⁷	7,100,246	4,928	*	3.86	3.82	59.8	37.9	3.6	6.00
41 Total short-term	22,276,263	5,581	22	3.77	3.75	31.3	56.9	7.5	6.00
42 Fixed rate	13,797,459	5,586	13	3.69	3.68	15.3	61.3	8.5	6.00
43 Floating rate	8,478,803	5,572	67	3.90	3.86	57.4	49.7	6.0	6.00
			Months						
44 Total long-term	661,259	2,520	38	4.19	4.16	43.7	92.0	9.9	6.00
45 Fixed rate	215,686	3,127	34	4.35	4.30	50.1	86.0	3.5	6.00
46 Floating rate	445,572	2,304	40	4.12	4.09	40.6	94.8	12.9	6.00

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93' — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ³	
				Days	Weighted average effective ³					Standard error ⁴
			May 3-7, 1993							
OTHER BANKS										
1 Overnight ⁶	2,339,223	5,296	*		3.45	.36	.0	87.6	1.8	Other
2 One month or less (excluding overnight)	1,700,027	207	22		4.78	.23	43.8	46.8	15.9	Foreign
3 Fixed rate	726,073	316	17		4.13	.34	21.3	45.5	1.5	Fed funds
4 Floating rate	973,954	164	25		5.26	.26	60.5	47.8	26.6	Foreign
5 More than one month and less than one year	3,527,055	66	181		6.37	.20	60.8	64.2	10.9	Prime
6 Fixed rate	979,323	48	157		6.27	.33	58.6	46.9	3.3	Other
7 Floating rate	2,547,732	78	190		6.40	.21	61.6	70.8	13.8	Prime
8 Demand ⁷	4,749,433	145	*		6.39	.21	69.1	86.6	7.0	Prime
9 Fixed rate	829,691	276	*		4.19	.41	21.0	81.3	2.2	Fed funds
10 Floating rate	3,919,742	132	*		6.85	.14	79.3	87.7	8.0	Prime
11 Total short-term	12,315,738	130	90		5.60	.21	50.1	74.9	8.4	Prime
12 Fixed rate (thousands of dollars)	4,874,310	185	42		4.24	.32	18.5	72.1	2.2	Other
13 1-99	326,908	14	178		8.35	.20	80.5	25.7	1.2	Other
14 100-499	314,433	182	186		7.10	.46	77.2	43.0	7.7	Prime
15 500-999	89,804	660	83		4.74	.23	28.7	71.9	10.2	Other
16 1,000-4,999	1,066,105	1,921	48		4.32	.38	21.5	69.5	4.0	Fed funds
17 5,000-9,999	955,661	7,360	15		3.74	.05	5.6	74.6	.0	Foreign
18 10,000 or more	2,121,400	16,990	5		3.35	.06	4.2	83.7	1.2	Other
19 Floating rate (thousands of dollars)	7,441,427	109	145		6.49	.20	70.8	76.7	12.4	Prime
20 1-99	1,255,475	23	171		7.55	.05	85.3	82.1	3.0	Prime
21 100-499	1,965,063	195	190		7.00	.10	79.9	87.5	6.8	Prime
22 500-999	829,535	654	209		6.78	.12	80.3	89.7	8.6	Prime
23 1,000-4,999	2,058,632	1,968	177		6.52	.12	74.0	85.7	10.0	Prime
24 5,000-9,999	426,829	6,374	35		5.96	.64	38.5	80.4	11.0	Prime
25 10,000 or more	905,895	25,847	44		3.84	.09	30.3	11.9	47.5	Foreign
			Months							
26 Total long-term	1,906,600	95	46		6.65	.21	68.9	64.6	4.3	Prime
27 Fixed rate (thousands of dollars)	886,898	83	55		6.28	.41	49.3	52.5	.9	Other
28 1-99	158,593	16	43		8.82	.32	94.0	13.5	.0	Other
29 100-499	109,224	209	82		8.13	.25	89.9	20.9	.4	Other
30 500-999	73,541	624	60		8.80	1.04	93.1	15.0	.0	Other
31 1,000 or more	545,540	4,437	52		4.84	.57	22.2	75.2	1.3	Other
32 Floating rate (thousands of dollars)	1,019,702	110	38		6.98	.15	86.0	75.1	7.3	Prime
33 1-99	178,433	24	43		7.94	.13	90.5	57.3	4.5	Prime
34 100-499	293,278	209	36		7.21	.18	91.0	59.9	3.5	Prime
35 500-999	140,854	643	44		6.97	.32	87.8	71.8	4.4	Prime
36 1,000 or more	407,137	2,377	36		6.39	.16	79.8	94.9	12.3	Prime
			Days		Loan rate (percent)					Prime rate ⁹
					Effective ³	Nominal ⁸				
LOANS MADE BELOW PRIME¹⁰										
37 Overnight ⁶	2,338,209	7,056	*		3.45	3.44	.0	87.6	1.8	6.00
38 One month or less (excluding overnight)	1,241,888	1,388	21		3.90	3.86	28.7	31.9	16.2	6.14
39 More than one month and less than one year	1,184,217	165	121		4.52	4.48	29.4	47.6	21.8	6.49
40 Demand ⁷	1,060,964	828	*		4.00	3.99	22.3	77.8	2.6	6.10
41 Total short-term	5,825,278	600	36		3.86	3.84	16.2	65.8	9.1	6.15
42 Fixed rate	4,265,654	1,030	22		3.68	3.66	9.5	76.5	1.9	6.06
43 Floating rate	1,559,624	280	78		4.37	4.33	34.3	36.5	28.7	6.37
			Months							
44 Total long-term	647,341	378	46		4.87	4.85	29.2	63.0	1.5	6.58
45 Fixed rate	519,706	504	47		4.66	4.65	15.1	63.0	1.5	6.50
46 Floating rate	127,635	187	42		5.70	5.68	86.4	63.2	1.5	6.89

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Weighted average effective ³	Standard error ⁴				
			Days						
August 2-6, 1993									
ALL BANKS									
1 Overnight ⁶	11,279,618	6,477	*	3.86	.20	9.1	57.4	4.4	Fed funds
2 One month or less (excluding overnight)	6,064,366	892	16	4.10	.21	16.5	77.0	7.0	Other
3 Fixed rate	4,160,189	1,349	14	3.96	.34	11.8	76.6	8.3	Other
4 Floating rate	1,904,177	512	21	4.40	.25	26.7	78.0	4.2	Foreign
5 More than one month and less than one year	9,593,298	188	148	5.09	.17	50.4	85.0	8.7	Prime
6 Fixed rate	3,601,336	173	104	4.46	.28	44.2	75.9	13.1	Other
7 Floating rate	5,991,962	198	175	5.46	.19	54.1	90.4	6.1	Prime
8 Demand ⁷	16,069,150	335	*	5.23	.18	58.6	67.6	5.9	Prime
9 Fixed rate	5,157,956	1,138	*	4.12	.29	23.1	74.7	2.8	Domestic
10 Floating rate	10,911,193	251	*	5.76	.18	75.4	64.2	7.4	Prime
11 Total short-term	43,006,433	400	57	4.68	.17	37.8	70.1	6.3	Prime
12 Fixed rate (thousands of dollars)	24,199,100	800	23	4.02	.28	17.8	67.2	6.0	Other
13 1-99	355,953	14	138	8.50	.16	76.6	40.1	3.3	Other
14 100-499	385,467	211	95	5.97	.11	65.4	56.1	4.9	Other
15 500-999	394,667	698	73	4.96	.18	48.8	80.9	9.0	Other
16 1,000-4,999	4,114,614	2,322	37	4.31	.16	32.1	75.6	5.5	Other
17 5,000-9,999	4,296,598	6,766	27	4.02	.05	16.1	64.0	5.8	Other
18 10,000 or more	14,651,802	21,805	13	3.76	.06	10.8	66.3	6.3	Other
19 Floating rate (thousands of dollars)	18,807,332	243	138	5.53	.20	63.7	73.9	6.6	Prime
20 1-99	1,461,769	25	194	7.40	.04	82.0	85.4	1.9	Prime
21 100-499	2,923,905	199	192	6.91	.06	78.1	91.0	4.2	Prime
22 500-999	1,357,665	671	197	6.59	.06	64.8	86.7	6.1	Prime
23 1,000-4,999	4,169,373	2,071	162	6.16	.09	64.4	83.8	15.6	Prime
24 5,000-9,999	1,899,662	6,833	101	5.12	.37	43.4	77.8	5.3	Prime
25 10,000 or more	6,994,959	23,002	98	4.08	.19	58.6	55.0	3.8	Fed funds
			Months						
26 Total long-term	5,196,203	230	44	6.09	.16	65.3	78.0	4.2	Prime
27 Fixed rate (thousands of dollars)	1,240,543	109	52	6.21	.30	66.1	64.7	5.3	Other
28 1-99	156,426	15	47	8.59	.22	88.0	24.7	.0	Other
29 100-499	146,591	216	45	7.36	.31	91.9	33.1	1.8	Other
30 500-999	107,643	625	29	7.75	.50	92.1	81.0	1.3	Other
31 1,000 or more	829,882	3,989	58	5.36	.49	54.0	75.7	7.5	Foreign
32 Floating rate (thousands of dollars)	3,955,660	355	41	6.05	.15	65.1	82.2	3.9	Prime
33 1-99	200,975	27	41	7.63	.17	87.3	65.8	2.1	Prime
34 100-499	523,547	212	38	7.00	.09	79.2	72.9	4.8	Prime
35 500-999	327,450	678	38	6.67	.10	71.9	84.2	9.7	Prime
36 1,000 or more	2,903,689	4,598	42	5.70	.28	60.3	84.8	3.2	Prime
			Days		Loan rate (percent)				
					Effective ³	Nominal ⁸			
LOANS MADE BELOW PRIME ¹⁰									
37 Overnight ⁶	10,929,264	8,871	*	3.77	3.75	8.2	56.2	4.6	6.00
38 One month or less (excluding overnight)	5,519,433	3,262	15	3.82	3.80	12.0	76.4	7.5	6.00
39 More than one month and less than one year	6,179,280	968	115	4.04	4.02	39.3	86.9	11.4	6.07
40 Demand ⁷	9,314,337	3,316	*	3.95	3.92	46.4	53.7	1.6	6.01
41 Total short-term	31,942,314	2,636	36	3.88	3.86	26.0	64.9	5.5	6.02
42 Fixed rate	22,838,835	3,554	21	3.83	3.81	15.2	66.8	6.2	6.01
43 Floating rate	9,103,479	1,600	95	4.02	3.98	53.2	60.1	3.9	6.03
			Months						
44 Total long-term	1,900,595	851	47	4.43	4.38	47.1	92.6	3.3	6.09
45 Fixed rate	615,278	391	57	4.40	4.38	45.4	87.5	.6	6.16
46 Floating rate	1,285,317	1,943	42	4.45	4.38	48.0	95.1	4.5	6.05

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93' — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			August 2-6, 1993						
LARGE BANKS									
1 Overnight ⁶	8,054,846	7,334	*	3.95	.17	10.1	53.9	6.1	Other
2 One month or less (excluding overnight)	4,348,029	4,290	13	3.92	.19	11.5	88.8	7.8	Other
3 Fixed rate	3,264,232	6,201	12	3.83	.29	11.0	85.5	9.0	Other
4 Floating rate	1,083,797	2,225	18	4.20	.23	13.0	99.0	4.3	Prime
5 More than one month and less than one year	5,489,641	1,070	135	4.71	.13	38.6	88.2	11.8	Foreign
6 Fixed rate	2,349,759	2,540	87	4.18	.14	32.7	83.1	16.5	Other
7 Floating rate	3,139,882	747	171	5.11	.18	42.9	92.1	8.3	Prime
8 Demand ⁷	11,157,833	669	*	4.86	.16	56.8	60.6	2.1	Prime
9 Fixed rate	3,870,585	3,283	*	4.01	.20	22.1	74.6	1.9	Domestic
10 Floating rate	7,287,248	470	*	5.30	.19	75.2	53.1	2.3	Prime
11 Total short-term	29,050,349	1,214	45	4.44	.15	33.6	68.2	5.9	Fed funds
12 Fixed rate (thousands of dollars)	17,539,423	4,704	18	3.97	.17	15.9	68.3	7.1	Other
13 1-99	21,285	27	95	6.77	.13	74.8	56.8	1.2	Prime
14 100-499	146,444	256	45	5.42	.24	53.2	74.2	4.2	Prime
15 500-999	231,944	691	59	5.12	.21	56.4	89.5	6.9	Domestic
16 1,000-4,999	2,544,422	2,368	33	4.48	.14	28.5	82.8	5.2	Other
17 5,000-9,999	2,908,010	6,710	24	4.09	.07	16.8	66.4	7.1	Other
18 10,000 or more	11,687,319	22,595	13	3.79	.07	11.6	65.1	7.6	Other
19 Floating rate (thousands of dollars)	11,510,926	570	131	5.15	.19	60.6	68.1	4.1	Prime
20 1-99	385,281	32	181	7.32	.10	80.6	90.3	.8	Prime
21 100-499	1,127,064	201	185	6.88	.09	73.1	92.5	2.7	Prime
22 500-999	712,368	671	172	6.55	.07	60.6	89.1	5.0	Prime
23 1,000-4,999	2,166,050	2,097	177	6.16	.17	54.9	86.6	4.8	Prime
24 5,000-9,999	1,464,952	6,969	106	5.33	.34	46.6	81.8	5.9	Prime
25 10,000 or more	5,655,211	23,045	104	4.04	.19	62.5	48.4	3.8	Fed funds
26 Total long-term	3,309,400	748	44	5.92	.12	57.5	85.6	5.3	Prime
27 Fixed rate (thousands of dollars)	631,651	950	69	5.43	.22	61.2	81.5	10.3	Foreign
28 1-99	10,850	31	48	7.77	.12	85.7	28.3	.0	Prime
29 100-499	38,622	230	69	7.14	.14	81.7	47.0	6.7	Prime
30 500-999	24,904	648	45	6.82	.66	79.8	55.7	.0	Prime
31 1,000 or more	557,275	4,914	71	5.20	.39	58.5	86.1	11.2	Foreign
32 Floating rate (thousands of dollars)	2,677,748	712	38	6.04	.09	56.7	86.6	4.1	Prime
33 1-99	55,974	30	30	6.91	.12	81.5	76.9	4.2	Prime
34 100-499	255,387	237	35	6.85	.09	75.6	82.3	8.0	Prime
35 500-999	212,981	673	32	6.59	.11	67.6	88.9	8.0	Prime
36 1,000 or more	2,153,406	4,600	39	5.87	.24	52.7	87.1	3.3	Prime
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	7,706,951	9,648	*	3.82	3.80	8.7	52.0	6.4	6.00
38 One month or less (excluding overnight)	4,077,196	7,096	12	3.75	3.74	8.5	88.4	8.3	6.00
39 More than one month and less than one year	4,050,092	4,147	110	4.02	4.00	31.6	89.0	14.5	6.00
40 Demand ⁷	7,715,302	5,918	*	3.90	3.86	51.7	48.2	1.2	6.00
41 Total short-term	23,549,541	6,446	32	3.87	3.85	26.7	63.4	6.4	6.00
42 Fixed rate	16,758,000	6,587	18	3.85	3.83	14.2	67.0	7.4	6.00
43 Floating rate	6,791,541	6,122	100	3.92	3.89	57.6	54.7	4.0	6.00
44 Total long-term	1,169,030	3,113	48	4.39	4.33	37.4	95.1	3.8	6.00
45 Fixed rate	381,101	3,116	73	4.15	4.12	53.0	95.1	.7	6.00
46 Floating rate	787,930	3,112	36	4.51	4.44	29.9	95.1	5.3	6.00

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Weighted average effective ³	Standard error ⁴				
August 2-6, 1993									
OTHER BANKS									
1 Overnight ⁶	3,224,772	5,013	*	3.64	.35	6.8	66.2	.2	Fed funds
2 One month or less (excluding overnight)	1,716,337	297	24	4.55	.26	29.3	47.0	4.9	Foreign
3 Fixed rate	895,957	350	22	4.45	.42	15.1	44.1	5.6	Other
4 Floating rate	820,380	254	26	4.65	.28	44.7	50.1	4.1	Foreign
5 More than one month and less than one year	4,103,657	89	166	5.59	.20	66.1	80.6	4.6	Prime
6 Fixed rate	1,251,577	63	135	4.99	.34	65.8	62.4	6.8	Other
7 Floating rate	2,852,080	110	180	5.85	.22	66.3	88.5	3.5	Prime
8 Demand ⁷	4,911,317	157	*	6.09	.20	62.7	83.5	14.5	Prime
9 Fixed rate	1,287,371	384	*	4.44	.40	26.0	75.1	5.6	Other
10 Floating rate	3,623,946	130	*	6.68	.16	75.7	86.5	17.7	Prime
11 Total short-term	13,956,084	167	80	5.19	.19	46.7	74.1	7.1	Prime
12 Fixed rate (thousands of dollars)	6,659,677	251	36	4.16	.30	22.7	64.2	3.2	Fed funds
13 1-99	334,668	14	140	8.61	.15	76.7	39.0	3.4	Other
14 100-499	239,023	191	122	6.31	.14	72.8	45.0	5.3	Other
15 500-999	162,723	707	90	4.74	.28	37.9	68.6	12.0	Other
16 1,000-4,999	1,570,192	2,250	43	4.03	.32	37.8	64.1	6.0	Other
17 5,000-9,999	1,388,589	6,885	36	3.87	.38	14.8	59.0	2.9	Fed funds
18 10,000 or more	2,964,483	19,163	12	3.66	.13	7.5	70.9	1.3	Fed funds
19 Floating rate (thousands of dollars)	7,296,406	128	145	6.12	.21	68.5	83.2	10.6	Prime
20 1-99	1,076,487	23	196	7.43	.05	82.5	83.6	2.2	Prime
21 100-499	1,796,841	197	195	6.92	.09	81.2	90.1	5.2	Prime
22 500-999	645,297	671	214	6.63	.07	69.4	84.1	7.2	Prime
23 1,000-4,999	2,003,323	2,044	140	6.17	.21	74.7	80.7	27.4	Prime
24 5,000-9,999	434,710	6,413	92	4.40	.19	32.8	64.4	3.4	Foreign
25 10,000 or more	1,339,748	22,825	84	4.25	.49	42.4	82.9	3.5	Foreign
			Months						
26 Total long-term	1,886,803	104	43	6.37	.20	79.1	64.8	2.3	Prime
27 Fixed rate (thousands of dollars)	608,891	57	35	7.02	.38	71.1	47.2	.2	Other
28 1-99	145,576	15	47	8.65	.23	88.1	24.4	.0	Other
29 100-499	107,968	211	37	7.44	.41	95.5	28.1	.0	Other
30 500-999	82,740	618	24	8.03	.71	95.9	88.6	1.6	Other
31 1,000 or more	272,607	2,881	30	5.67	.86	44.8	54.4	.0	Other
32 Floating rate (thousands of dollars)	1,277,912	173	47	6.06	.18	82.8	73.2	3.3	Prime
33 1-99	145,001	26	45	7.92	.17	89.5	61.5	1.2	Prime
34 100-499	268,160	193	40	7.14	.15	82.7	63.9	1.6	Prime
35 500-999	114,468	687	50	6.81	.22	79.9	75.4	12.7	Prime
36 1,000 or more	750,283	4,591	49	5.21	.35	82.0	78.4	2.8	Foreign
			Days	Loan rate (percent)					
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME ¹⁰									
37 Overnight ⁶	3,222,312	7,437	*	3.64	3.61	6.8	66.2	.2	6.00
38 One month or less (excluding overnight)	1,442,237	1,291	23	4.02	3.98	22.1	42.4	5.4	6.01
39 More than one month and less than one year	2,129,189	394	123	4.08	4.05	54.0	82.9	5.4	6.22
40 Demand ⁷	1,599,036	1,062	*	4.19	4.18	20.7	80.4	3.5	6.08
41 Total short-term	8,392,774	992	44	3.92	3.89	24.0	69.0	3.1	6.07
42 Fixed rate	6,080,835	1,566	28	3.78	3.76	17.9	66.5	2.9	6.05
43 Floating rate	2,311,938	505	87	4.29	4.25	40.1	75.8	3.6	6.13
			Months						
44 Total long-term	731,565	394	45	4.50	4.46	62.6	88.7	2.4	6.23
45 Fixed rate	234,178	161	31	4.82	4.81	33.0	75.2	.6	6.42
46 Floating rate	497,387	1,218	51	4.35	4.30	76.5	95.1	3.3	6.14

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Weighted average effective ³	Standard error ⁴				
			Days						
November 1-5, 1993									
ALL BANKS									
1 Overnight ⁶	12,491,520	7,047	*	3.73	.22	8.5	57.9	3.9	Other
2 One month or less (excluding overnight)	6,863,106	1,107	20	4.31	.22	24.4	75.4	10.5	Foreign
3 Fixed rate	4,810,227	1,548	19	4.06	.35	24.3	79.0	13.2	Other
4 Floating rate	2,052,879	664	21	4.91	.25	24.4	67.0	4.2	Foreign
5 More than one month and less than one year	8,866,432	183	154	5.19	.18	50.9	81.7	4.8	Prime
6 Fixed rate	3,855,531	204	132	4.38	.26	44.6	83.1	5.4	Other
7 Floating rate	5,010,901	169	170	5.80	.24	55.8	80.7	4.3	Prime
8 Demand ⁷	16,846,906	328	*	5.18	.16	59.6	65.4	6.9	Prime
9 Fixed rate	4,934,731	865	*	4.02	.25	26.2	69.7	8.2	Domestic
10 Floating rate	11,912,176	261	*	5.66	.14	73.5	63.6	6.4	Prime
11 Total short-term	45,067,964	418	54	4.65	.17	38.4	68.1	6.2	Other
12 Fixed rate (thousands of dollars)	26,091,526	885	29	3.94	.26	20.1	67.8	6.6	Other
13 1-99	330,913	14	143	8.07	.27	80.2	53.1	1.4	Other
14 100-499	452,905	206	92	6.30	.11	68.1	52.0	2.5	Other
15 500-999	396,758	687	44	5.10	.14	49.6	83.2	2.9	Other
16 1,000-4,999	3,733,065	2,373	35	4.43	.13	27.3	71.0	7.0	Other
17 5,000-9,999	4,068,495	6,637	25	4.08	.09	18.7	73.4	10.4	Other
18 10,000 or more	17,109,390	20,441	25	3.63	.06	15.7	66.1	5.9	Other
19 Floating rate (thousands of dollars)	18,976,438	242	126	5.62	.18	63.5	68.5	5.6	Prime
20 1-99	1,461,300	25	177	7.40	.05	84.3	85.4	1.7	Prime
21 100-499	3,021,699	200	172	6.89	.05	76.7	88.2	3.1	Prime
22 500-999	1,638,152	681	165	6.68	.10	70.2	81.7	13.0	Prime
23 1,000-4,999	4,319,451	2,045	154	5.96	.10	63.0	86.1	10.1	Prime
24 5,000-9,999	1,990,926	6,653	130	5.30	.29	50.3	71.8	5.9	Prime
25 10,000 or more	6,544,910	22,146	56	4.23	.35	55.4	39.7	2.7	Fed funds
			Months						
26 Total long-term	5,379,915	235	46	5.69	.18	60.2	76.2	7.2	Prime
27 Fixed rate (thousands of dollars)	1,872,459	166	51	5.38	.30	50.0	61.8	9.7	Other
28 1-99	198,785	20	44	8.23	.11	86.8	23.4	5.1	Other
29 100-499	181,807	214	64	7.65	.37	88.9	37.4	.4	Prime
30 500-999	70,054	630	52	6.47	.41	59.2	42.3	2.1	Other
31 1,000 or more	1,421,814	6,289	50	4.64	.27	39.4	71.3	11.9	Other
32 Floating rate (thousands of dollars)	3,507,456	304	43	5.85	.19	65.6	83.9	5.9	Prime
33 1-99	220,448	27	39	7.52	.11	82.4	53.3	2.0	Prime
34 100-499	507,783	215	39	7.08	.20	81.4	74.2	4.2	Prime
35 500-999	342,046	667	32	6.51	.08	65.0	88.1	13.3	Prime
36 1,000 or more	2,437,178	4,021	46	5.36	.24	60.9	88.1	5.6	Prime
			Days						Prime rate ⁹
				Loan rate (percent)					
				Effective ³	Nominal ⁸				
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	12,112,248	8,874	*	3.65	3.64	7.0	56.7	4.0	5.99
38 One month or less (excluding overnight)	6,077,798	4,031	20	3.91	3.90	22.2	75.0	11.3	6.00
39 More than one month and less than one year	5,359,384	885	138	3.98	3.96	34.8	89.0	4.1	6.05
40 Demand ⁷	9,173,292	3,383	*	3.82	3.79	48.2	46.3	6.0	6.01
41 Total short-term	32,722,723	2,811	37	3.80	3.78	26.0	62.5	5.9	6.01
42 Fixed rate	24,402,647	3,936	27	3.73	3.72	17.3	67.5	7.0	6.00
43 Floating rate	8,320,076	1,529	95	3.99	3.96	51.2	47.8	2.9	6.03
			Months						
44 Total long-term	2,547,083	759	43	4.24	4.21	43.3	82.9	7.8	6.07
45 Fixed rate	1,276,098	521	38	4.27	4.24	32.6	73.6	13.9	6.11
46 Floating rate	1,270,985	1,403	48	4.21	4.17	54.1	92.3	1.7	6.04

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93' — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ⁵
				Days	Weighted average effective ³					Standard error^{4}
			November 1-5, 1993						
LARGE BANKS									
1 Overnight ⁶	10,767,722	7,179	*	3.78	.17	8.5	53.0	3.8	Fed funds
2 One month or less (excluding overnight)	5,855,999	4,119	19	4.19	.21	19.3	76.4	10.6	Foreign
3 Fixed rate	4,254,858	5,721	19	4.00	.29	22.0	81.0	12.6	Domestic
4 Floating rate	1,601,141	2,361	20	4.72	.28	12.3	64.1	5.2	Foreign
5 More than one month and less than one year	5,533,281	1,022	144	4.38	.14	41.3	89.5	3.9	Other
6 Fixed rate	3,052,230	3,450	131	3.89	.17	39.9	90.0	5.4	Other
7 Floating rate	2,481,051	548	160	4.97	.20	43.0	89.0	2.1	Prime
8 Demand ⁷	12,435,436	675	*	4.79	.16	56.5	55.6	5.9	Prime
9 Fixed rate	4,307,060	3,323	*	3.89	.24	24.2	66.9	9.3	Domestic
10 Floating rate	8,128,375	475	*	5.27	.15	73.6	49.7	4.2	Prime
11 Total short-term	34,592,438	1,293	42	4.31	.14	32.8	63.7	5.7	Fed funds
12 Fixed rate (thousands of dollars)	22,381,870	5,059	27	3.86	.18	18.4	66.1	6.7	Other
13 1-99	25,707	30	67	6.75	.14	72.8	63.2	.9	Prime
14 100-499	160,205	253	41	5.38	.09	58.8	74.5	1.0	Prime
15 500-999	305,570	693	35	5.08	.23	49.5	83.3	3.8	Other
16 1,000-4,999	2,901,743	2,372	27	4.36	.14	24.6	73.6	5.7	Other
17 5,000-9,999	3,568,819	6,730	25	4.10	.10	18.2	72.1	10.0	Other
18 10,000 or more	15,419,826	20,560	28	3.66	.06	16.1	62.8	6.3	Other
19 Floating rate (thousands of dollars)	12,210,567	547	105	5.14	.17	59.3	59.6	3.9	Prime
20 1-99	442,824	32	164	7.21	.12	82.7	91.3	1.1	Prime
21 100-499	1,234,813	205	172	6.79	.08	73.7	92.2	3.9	Prime
22 500-999	659,751	672	168	6.33	.09	62.5	92.5	5.5	Prime
23 1,000-4,999	2,220,158	2,091	140	5.74	.10	54.9	81.3	4.2	Prime
24 5,000-9,999	1,673,482	6,871	135	5.31	.34	53.8	69.6	7.0	Prime
25 10,000 or more	5,979,539	23,758	53	4.24	.51	57.5	35.9	2.9	Fed funds
			Months						
26 Total long-term	3,910,312	1,057	44	5.21	.17	52.5	85.0	9.1	Prime
27 Fixed rate (thousands of dollars)	1,342,657	2,206	41	4.46	.30	34.8	74.8	12.6	Other
28 1-99	8,571	29	51	7.48	.16	90.2	43.3	1.2	Other
29 100-499	24,849	252	54	6.29	.68	78.8	61.4	.0	Other
30 500-999	34,177	697	40	5.52	.25	30.9	61.4	.0	Other
31 1,000 or more	1,275,060	7,730	41	4.37	.23	33.7	75.6	13.3	Other
32 Floating rate (thousands of dollars)	2,567,655	831	45	5.60	.15	61.8	90.3	7.2	Prime
33 1-99	41,039	37	27	6.84	.11	82.0	89.3	4.9	Prime
34 100-499	272,940	235	31	6.85	.09	76.8	89.2	5.7	Prime
35 500-999	273,263	666	32	6.55	.08	63.7	87.2	14.0	Prime
36 1,000 or more	1,980,412	4,742	49	5.27	.28	59.1	90.9	6.5	Prime
			Days		Loan rate (percent)				
				Effective ³	Nominal ⁸				Prime rate ⁹
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	10,389,933	8,895	*	3.69	3.67	6.8	51.4	3.9	5.99
38 One month or less (excluding overnight)	5,391,645	6,206	19	3.89	3.87	17.6	75.9	11.2	5.99
39 More than one month and less than one year	4,422,566	4,652	136	3.82	3.80	35.3	91.1	3.9	5.99
40 Demand ⁷	8,176,020	5,446	*	3.76	3.73	51.2	40.0	6.5	6.00
41 Total short-term	28,380,164	6,322	36	3.77	3.75	26.1	59.0	6.0	5.99
42 Fixed rate	21,377,627	6,804	27	3.73	3.72	17.0	64.9	7.0	5.99
43 Floating rate	7,002,536	5,198	90	3.88	3.84	53.7	40.8	2.9	6.00
			Months						
44 Total long-term	2,266,872	4,855	45	4.14	4.10	42.8	85.0	8.4	6.00
45 Fixed rate	1,181,485	6,071	38	4.12	4.09	29.4	77.3	14.4	6.00
46 Floating rate	1,085,388	3,986	52	4.15	4.11	57.3	93.4	1.8	6.00

65. Terms of lending at commercial banks: Survey of commercial and industrial loans, 1992-93¹ — Continued

Type of maturity of loan	Amount of loans (thousands of dollars)	Average size (thousands of dollars)	Weighted average maturity ²	Loan rate (percent)		Loans secured by collateral (percent)	Loans made under commitment (percent)	Participation loans (percent)	Most common base pricing rate ³
				Days	Standard error ⁴				
			Weighted average effective ³						
November 1-5, 1993									
OTHER BANKS									
1 Overnight ⁶	1,723,797	6,319	*	3.45	.45	8.4	88.7	4.5	Other
2 One month or less (excluding overnight)	1,007,107	211	24	4.99	.27	53.5	69.7	9.9	Foreign
3 Fixed rate	555,369	235	23	4.51	.44	42.4	63.7	17.6	Foreign
4 Floating rate	451,738	187	24	5.58	.25	67.2	77.1	.5	Prime
5 More than one month and less than one year	3,333,151	77	169	6.53	.20	66.8	68.8	6.2	Prime
6 Fixed rate	803,301	45	137	6.24	.31	62.1	57.0	5.3	Other
7 Floating rate	2,529,850	101	179	6.62	.26	68.3	72.5	6.5	Prime
8 Demand ⁷	4,411,471	134	*	6.28	.17	68.6	93.0	9.6	Prime
9 Fixed rate	627,670	142	*	4.92	.30	40.6	89.2	.7	Fed funds
10 Floating rate	3,783,800	132	*	6.50	.16	73.2	93.6	11.1	Prime
11 Total short-term	10,475,526	129	97	5.77	.18	56.7	82.3	7.7	Prime
12 Fixed rate (thousands of dollars)	3,709,655	148	41	4.46	.29	30.5	78.2	6.0	Other
13 1-99	305,206	13	147	8.18	.26	80.8	52.2	1.4	Other
14 100-499	292,700	187	113	6.81	.17	73.2	39.7	3.2	Other
15 500-999	91,188	667	76	5.14	.23	50.2	82.7	.0	Foreign
16 1,000-4,999	831,323	2,375	59	4.70	.31	36.9	62.3	11.8	Other
17 5,000-9,999	499,676	6,045	27	3.96	.22	22.8	82.8	12.8	Other
18 10,000 or more	1,689,564	19,408	5	3.37	.08	12.1	95.8	2.8	Other
19 Floating rate (thousands of dollars)	6,765,871	121	156	6.48	.20	71.0	84.6	8.7	Prime
20 1-99	1,018,476	23	179	7.49	.03	84.9	82.8	1.9	Prime
21 100-499	1,786,886	196	173	6.96	.05	78.8	85.4	2.5	Prime
22 500-999	978,401	688	164	6.92	.12	75.4	74.4	18.1	Prime
23 1,000-4,999	2,099,293	1,998	173	6.19	.11	71.5	91.1	16.4	Prime
24 5,000-9,999	317,444	5,698	105	5.26	.33	32.3	83.7	.0	Prime
25 10,000 or more	565,371	12,894	66	4.18	.25	33.1	79.2	.0	Fed funds
			Months						
26 Total long-term	1,469,603	77	51	6.96	.15	80.5	52.9	2.4	Prime
27 Fixed rate (thousands of dollars)	529,802	50	75	7.72	.23	88.3	28.9	2.3	Prime
28 1-99	190,214	19	43	8.27	.11	86.6	22.5	5.3	Other
29 100-499	156,958	209	65	7.86	.37	90.5	33.6	.5	Prime
30 500-999	35,877	577	63	7.37	.63	86.1	24.1	4.0	Other
31 1,000 or more	146,754	2,401	128	6.96	.35	88.7	33.3	.0	Prime
32 Floating rate (thousands of dollars)	939,800	111	37	6.54	.19	76.1	66.5	2.4	Prime
33 1-99	179,409	26	42	7.67	.11	82.5	45.0	1.4	Prime
34 100-499	234,843	195	49	7.34	.26	86.8	56.8	2.4	Prime
35 500-999	68,783	670	33	6.34	.15	70.1	91.8	10.7	Prime
36 1,000 or more	456,766	2,422	30	5.70	.20	68.9	76.1	1.6	Prime
			Days						Prime rate ⁹
				Loan rate (percent)					
				Effective ³	Nominal ⁸				
LOANS MADE BELOW PRIME¹⁰									
37 Overnight ⁶	1,722,315	8,751	*	3.44	3.44	8.3	88.7	4.5	6.00
38 One month or less (excluding overnight)	686,153	1,074	23	4.10	4.10	58.5	68.1	12.5	6.06
39 More than one month and less than one year	936,819	184	145	4.72	4.67	32.8	79.2	5.4	6.34
40 Demand ⁷	997,272	824	*	4.29	4.27	23.7	97.7	2.3	6.08
41 Total short-term	4,342,559	607	46	4.02	4.00	25.1	85.5	5.5	6.10
42 Fixed rate	3,025,020	989	25	3.75	3.74	19.5	85.5	6.7	6.06
43 Floating rate	1,317,539	322	115	4.62	4.59	37.8	85.4	2.7	6.19
			Months						
44 Total long-term	280,211	97	32	5.08	5.05	47.9	66.0	3.3	6.68
45 Fixed rate	94,613	42	45	6.13	6.08	72.0	27.2	7.8	7.42
46 Floating rate	185,598	293	26	4.54	4.52	35.7	85.7	1.1	6.30

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹

Millions of dollars except as noted

Item	March 31							
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
1 Total assets⁴	681,583	283,196	514,403	224,009	75,614	33,708	54,442	17,943
2 Claims on nonrelated parties	592,008	173,406	439,741	142,961	68,959	13,231	54,112	12,761
3 Cash and balances due from depository institutions	131,703	104,835	112,624	87,432	6,912	6,271	10,785	10,358
4 Cash items in process of collection and unposted debits	3,168	0	3,043	0	13	0	82	0
5 Currency and coin (U.S. and foreign)	25	n.a.	18	n.a.	2	n.a.	1	n.a.
6 Balances with depository institutions in United States	81,492	60,194	69,861	49,754	4,839	4,283	6,053	5,789
7 U.S. branches and agencies of other foreign banks (including IBFs)	76,877	58,324	65,911	47,949	4,544	4,263	5,851	5,757
8 Other depository institutions in United States (including IBFs)	4,615	1,869	3,950	1,805	296	20	202	32
9 Balances with banks in foreign countries and with foreign central banks	46,148	44,642	39,021	37,677	1,991	1,988	4,598	4,568
10 Foreign branches of U.S. banks	804	774	566	536	151	151	65	65
11 Other banks in foreign countries and foreign central banks	45,344	43,868	38,456	37,141	1,840	1,837	4,533	4,504
12 Balances with Federal Reserve Banks	870	n.a.	680	n.a.	66	n.a.	50	n.a.
13 Total securities and loans	375,017	58,522	255,548	46,592	55,843	6,493	37,443	1,989
14 Total securities, book value	83,931	13,870	77,185	12,952	3,598	553	2,734	338
15 U.S. Treasury	31,099	n.a.	30,610	n.a.	127	n.a.	307	n.a.
16 Obligations of U.S. government agencies and corporations	16,982	n.a.	16,256	n.a.	557	n.a.	97	n.a.
17 Other bonds, notes, debentures, and corporate stock (including state and local securities)	35,850	13,870	30,320	12,952	2,913	553	2,331	338
18 Federal funds sold and securities purchased under agreements to resell	35,210	3,592	33,344	3,277	540	2	791	150
19 U.S. branches and agencies of other foreign banks	11,793	2,181	10,536	2,129	402	2	616	50
20 Commercial banks in United States	3,772	103	3,545	103	67	0	32	0
21 Other	19,645	1,308	19,263	1,045	71	0	143	100
22 Total loans, gross	291,218	44,662	178,447	33,647	52,269	5,941	34,725	1,652
23 LESS: Unearned income on loans	132	9	84	8	24	1	16	0
24 EQUALS: Loans, net	291,086	44,653	178,362	33,640	52,245	5,940	34,709	1,651
<i>Total loans, gross, by category</i>								
25 Real estate loans	50,360	516	26,082	248	15,904	228	4,891	40
26 Loans to depository institutions	39,961	27,092	29,835	20,032	5,009	4,001	2,471	1,154
27 Commercial banks in United States (including IBFs)	18,461	10,101	13,609	7,356	2,994	2,134	1,558	610
28 U.S. branches and agencies of other foreign banks	16,054	9,792	11,955	7,091	2,879	2,091	1,098	610
29 Other commercial banks in United States	2,407	309	1,654	266	115	43	460	0
30 Other depository institutions in United States (including IBFs)	304	5	7	5	0	0	298	0
31 Banks in foreign countries	21,196	16,986	16,219	12,671	2,015	1,867	615	544
32 Foreign branches of U.S. banks	301	214	266	179	35	35	0	0
33 Other banks in foreign countries	20,895	16,772	15,954	12,492	1,980	1,832	615	544
34 Loans to other financial institutions	23,533	1,057	20,763	911	917	27	1,421	38
35 Commercial and industrial loans	162,075	11,824	89,194	8,929	29,853	1,543	25,176	369
36 U.S. addressees (domicile)	142,114	142	74,850	83	27,486	37	24,472	7
37 Non-U.S. addressees (domicile)	19,961	11,682	14,344	8,846	2,367	1,506	704	362
38 Acceptances of other banks	1,162	69	846	59	118	0	5	0
39 U.S. banks	591	0	510	0	16	0	0	0
40 Foreign banks	571	69	337	59	102	0	5	0
41 Loans to foreign governments and official institutions (including foreign central banks)	5,429	3,905	3,953	3,342	142	106	343	50
42 Loans for purchasing or carrying securities (secured and unsecured)	5,384	65	5,122	29	187	35	62	0
43 All other loans	3,315	136	2,652	98	140	1	357	0
44 All other assets	50,078	6,457	38,226	5,661	5,664	466	5,093	264
45 Customers' liability on acceptances outstanding	16,928	n.a.	11,641	n.a.	3,822	n.a.	859	n.a.
46 U.S. addressees (domicile)	12,111	n.a.	7,474	n.a.	3,512	n.a.	753	n.a.
47 Non-U.S. addressees (domicile)	4,817	n.a.	4,167	n.a.	310	n.a.	106	n.a.
48 Other assets including other claims on nonrelated parties	33,150	6,457	26,585	5,661	1,842	466	4,234	264
49 Net due from related depository institutions ⁵	89,575	109,790	74,662	81,048	6,655	20,477	330	5,182
50 Net due from head office and other related depository institutions ⁵	89,575	n.a.	74,662	n.a.	6,655	n.a.	330	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions ⁵	n.a.	109,790	n.a.	81,048	n.a.	20,477	n.a.	5,182
52 Total liabilities⁴	681,583	283,196	514,403	224,009	75,614	33,708	54,442	17,943
53 Liabilities to nonrelated parties	567,551	252,899	459,074	201,770	59,922	33,336	30,726	11,823

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	March 31							
	All states ²		New York		California		Illinois	
	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³
54 Total deposits and credit balances	153,966	185,699	134,055	169,711	4,385	6,055	6,243	4,564
55 Individuals, partnerships, and corporations	108,999	11,482	91,612	6,758	4,108	489	5,499	27
56 U.S. addressees (domicile)	94,016	175	82,743	167	2,330	0	4,426	9
57 Non-U.S. addressees (domicile)	14,983	11,307	8,869	6,592	1,778	489	1,073	19
58 Commercial banks in United States (including IBFs)	27,008	57,231	25,418	53,117	31	2,036	667	1,696
59 U.S. branches and agencies of other foreign banks	13,495	50,148	12,885	46,745	26	1,594	321	1,511
60 Other commercial banks in United States	13,513	7,083	12,533	6,372	4	442	346	185
61 Banks in foreign countries	8,024	97,156	7,779	91,292	36	2,697	63	2,621
62 Foreign branches of U.S. banks	4,192	4,527	4,130	4,153	0	165	60	176
63 Other banks in foreign countries	3,832	92,629	3,649	87,139	36	2,532	3	2,445
64 Foreign governments and official institutions (including foreign central banks)	2,230	19,591	1,870	18,304	182	833	2	219
65 All other deposits and credit balances	6,646	239	6,365	239	6	0	4	0
66 Certified and official checks	1,059	↑	1,010	↑	22	↑	8	↑
67 Transaction accounts and credit balances (excluding IBFs) ..	8,798	↑	7,264	↑	294	↑	372	↑
68 Individuals, partnerships, and corporations	6,267	↑	4,991	↑	229	↑	357	↑
69 U.S. addressees (domicile)	4,521	↑	3,855	↑	182	↑	352	↑
70 Non-U.S. addressees (domicile)	1,746	↑	1,136	↑	47	↑	5	↑
71 Commercial banks in United States (including IBFs)	145	↑	138	↑	4	↑	0	↑
72 U.S. branches and agencies of other foreign banks	45	↑	43	↑	0	↑	0	↑
73 Other commercial banks in United States	101	↑	95	↑	4	↑	0	↑
74 Banks in foreign countries	897	↑	763	↑	27	↑	1	↑
75 Foreign branches of U.S. banks	4	↑	4	↑	0	↑	0	↑
76 Other banks in foreign countries	892	↑	759	↑	27	↑	1	↑
77 Foreign governments and official institutions (including foreign central banks)	315	↑	271	↑	5	↑	2	↑
78 All other deposits and credit balances	114	↑	91	↑	6	↑	3	↑
79 Certified and official checks	1,059	↑	1,010	↑	22	↑	8	↑
80 Demand deposits (included in transaction accounts and credit balances)	8,196	↑	6,968	↑	236	↑	358	↑
81 Individuals, partnerships, and corporations	5,825	↑	4,825	↑	183	↑	344	↑
82 U.S. addressees (domicile)	4,350	↑	3,773	↑	150	↑	339	↑
83 Non-U.S. addressees (domicile)	1,475	↑	1,052	↑	33	↑	5	↑
84 Commercial banks in United States (including IBFs)	110	n.a.	106	n.a.	1	n.a.	0	n.a.
85 U.S. branches and agencies of other foreign banks	22	↑	21	↑	0	↑	0	↑
86 Other commercial banks in United States	87	↑	86	↑	0	↑	0	↑
87 Banks in foreign countries	835	↑	712	↑	24	↑	1	↑
88 Foreign branches of U.S. banks	4	↑	4	↑	0	↑	0	↑
89 Other banks in foreign countries	830	↑	708	↑	24	↑	1	↑
90 Foreign governments and official institutions (including foreign central banks)	286	↑	248	↑	5	↑	2	↑
91 All other deposits and credit balances	82	↑	67	↑	1	↑	3	↑
92 Certified and official checks	1,059	↑	1,010	↑	22	↑	8	↑
93 Nontransaction accounts (including MMDAs, excluding IBFs)	145,169	↓	126,791	↓	4,091	↓	5,871	↓
94 Individuals, partnerships, and corporations	102,732	↓	86,621	↓	3,879	↓	5,142	↓
95 U.S. addressees (domicile)	89,495	↓	78,888	↓	2,148	↓	4,074	↓
96 Non-U.S. addressees (domicile)	13,237	↓	7,733	↓	1,731	↓	1,068	↓
97 Commercial banks in United States (including IBFs)	26,863	↓	25,281	↓	26	↓	667	↓
98 U.S. branches and agencies of other foreign banks	13,451	↓	12,842	↓	26	↓	321	↓
99 Other commercial banks in United States	13,412	↓	12,438	↓	0	↓	346	↓
100 Banks in foreign countries	7,127	↓	7,017	↓	9	↓	62	↓
101 Foreign branches of U.S. banks	4,188	↓	4,127	↓	0	↓	60	↓
102 Other banks in foreign countries	2,939	↓	2,890	↓	9	↓	2	↓
103 Foreign governments and official institutions (including foreign central banks)	1,915	↓	1,598	↓	177	↓	0	↓
104 All other deposits and credit balances	6,532	↓	6,274	↓	0	↓	1	↓
105 IBF deposit liabilities	↑	185,699	↑	169,711	↑	6,055	↑	4,564
106 Individuals, partnerships, and corporations	↑	11,482	↑	6,758	↑	489	↑	27
107 U.S. addressees (domicile)	↑	175	↑	167	↑	0	↑	9
108 Non-U.S. addressees (domicile)	↑	11,307	↑	6,592	↑	489	↑	19
109 Commercial banks in United States (including IBFs)	↑	57,231	↑	53,117	↑	2,036	↑	1,696
110 U.S. branches and agencies of other foreign banks	↑	50,148	↑	46,745	↑	1,594	↑	1,511
111 Other commercial banks in United States	n.a.	7,083	n.a.	6,372	n.a.	442	n.a.	185
112 Banks in foreign countries	↑	97,156	↑	91,292	↑	2,697	↑	2,621
113 Foreign branches of U.S. banks	↑	4,527	↑	4,153	↑	165	↑	176
114 Other banks in foreign countries	↑	92,629	↑	87,139	↑	2,532	↑	2,445
115 Foreign governments and official institutions (including foreign central banks)	↑	19,591	↑	18,304	↑	833	↑	219
116 All other deposits and credit balances	↑	239	↑	239	↑	0	↑	0

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	March 31							
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
117 Federal funds purchased and securities sold under agreements to repurchase	68,080	9,614	53,407	5,498	8,897	2,479	5,357	1,557
118 U.S. branches and agencies of other foreign banks	13,411	2,612	7,955	1,030	3,701	1,218	1,649	346
119 Other commercial banks in United States	14,690	167	10,409	117	2,667	30	1,494	20
120 Other	39,979	6,835	35,043	4,350	2,528	1,231	2,214	1,191
121 Other borrowed money	112,910	52,176	65,987	21,857	35,336	24,327	9,728	5,507
122 Owed to nonrelated commercial banks in United States (including IBFs)	41,023	20,479	17,617	5,016	18,654	13,571	3,503	1,672
123 Owed to U.S. offices of nonrelated U.S. banks	13,130	2,727	7,789	1,112	3,438	1,422	1,551	143
124 Owed to U.S. branches and agencies of nonrelated foreign banks	27,893	17,752	9,827	3,904	15,215	12,150	1,951	1,529
125 Owed to nonrelated banks in foreign countries	29,690	28,367	15,294	14,142	10,691	10,547	3,413	3,411
126 Owed to foreign branches of nonrelated U.S. banks	1,792	1,765	938	923	669	659	177	175
127 Owed to foreign offices of nonrelated foreign banks	27,898	26,602	14,356	13,219	10,021	9,888	3,236	3,236
128 Owed to others	42,197	3,331	33,077	2,699	5,992	208	2,812	423
129 All other liabilities	46,895	5,410	35,914	4,704	5,250	476	4,834	196
130 Branch or agency liability on acceptances executed and outstanding	18,603	n.a.	13,249	n.a.	3,828	n.a.	859	n.a.
131 Other liabilities to nonrelated parties	28,292	5,410	22,665	4,704	1,422	476	3,975	196
132 Net owed to related depository institutions ⁵	114,032	30,297	55,330	22,239	15,692	372	23,715	6,120
133 Net owed to head office and other related depository institutions ⁵	114,032	n.a.	55,330	n.a.	15,692	n.a.	23,715	n.a.
134 Net owed to establishing entity, head office, and other related depository institutions ⁵	n.a.	30,297	n.a.	22,239	n.a.	372	n.a.	6,120
MEMO								
135 Non-interest-bearing balances with commercial banks in United States	1,606	0	1,243	0	169	0	114	0
136 Holding of commercial paper included in total loans	919	↑	853	↑	24	↑	35	↑
137 Holding of own acceptances included in commercial and industrial loans	3,239	↑	2,623	↑	354	↑	109	↑
138 Commercial and industrial loans with remaining maturity of one year or less	97,735	↑	52,717	↑	18,024	↑	15,726	↑
139 Predetermined interest rates	61,046	n.a.	30,505	n.a.	11,837	n.a.	11,870	n.a.
140 Floating interest rates	36,690	↓	22,212	↓	6,187	↓	3,856	↓
141 Commercial and industrial loans with remaining maturity of more than one year	64,340	↓	36,477	↓	11,829	↓	9,451	↓
142 Predetermined interest rates	22,254	↓	12,097	↓	4,536	↓	4,104	↓
143 Floating interest rates	42,086	↓	24,380	↓	7,294	↓	5,346	↓
	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransaction accounts, including IBFs	151,370	↑	133,697	↑	4,833	↑	6,019	↑
145 Time CDs in denominations of \$100,000 or more	114,326	↑	101,323	↑	2,745	↑	4,132	↑
146 Other time deposits in denominations of \$100,000 or more	24,730	n.a.	21,706	n.a.	884	n.a.	1,520	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	12,313	↓	10,667	↓	1,203	↓	367	↓
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
148 Market value of securities held	82,902	13,709	75,986	12,770	3,662	576	2,848	336
149 Immediately available funds with a maturity greater than one day included in other borrowed money	72,857	n.a.	37,187	n.a.	27,529	n.a.	6,891	n.a.
150 Number of reports filed ⁶	575	0	268	0	134	0	51	0

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	June 30							
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
1 Total assets⁴	692,806	297,281	529,381	237,832	74,582	35,431	51,558	16,283
2 Claims on nonrelated parties	602,076	172,380	452,624	141,527	67,957	14,806	51,237	11,094
3 Cash and balances due from depository institutions	133,298	105,820	113,513	87,537	8,977	8,436	9,147	8,799
4 Cash items in process of collection and unposted debits	2,730	0	2,588	0	10	0	109	0
5 Currency and coin (U.S. and foreign)	26	n.a.	18	n.a.	2	n.a.	1	n.a.
6 Balances with depository institutions in United States	85,060	62,824	73,827	52,674	5,596	5,103	4,894	4,696
7 U.S. branches and agencies of other foreign banks (including IBFs)	80,037	60,652	69,366	50,580	5,379	5,078	4,740	4,656
8 Other depository institutions in United States (including IBFs)	5,023	2,171	4,462	2,094	216	25	154	40
9 Balances with banks in foreign countries and with foreign central banks	44,793	42,996	36,479	34,863	3,338	3,334	4,133	4,102
10 Foreign branches of U.S. banks	592	547	413	369	132	131	44	44
11 Other banks in foreign countries and foreign central banks	44,202	42,449	36,066	34,493	3,206	3,202	4,089	4,058
12 Balances with Federal Reserve Banks	689	n.a.	601	n.a.	31	n.a.	10	n.a.
13 Total securities and loans	376,294	55,886	259,629	44,543	52,933	5,603	36,739	1,970
14 Total securities, book value	84,431	13,578	77,341	12,577	3,902	553	2,738	423
15 U.S. Treasury	31,016	n.a.	30,260	n.a.	363	n.a.	325	n.a.
16 Obligations of U.S. government agencies and corporations	17,984	n.a.	17,256	n.a.	532	n.a.	112	n.a.
17 Other bonds, notes, debentures, and corporate stock (including state and local securities)	35,431	13,578	29,825	12,577	3,007	553	2,302	423
18 Federal funds sold and securities purchased under agreements to resell	42,117	4,463	40,308	4,034	951	320	364	50
19 U.S. branches and agencies of other foreign banks	14,218	3,743	12,958	3,463	753	230	244	50
20 Commercial banks in United States	2,967	7	2,745	7	35	0	17	0
21 Other	24,932	714	24,605	565	163	90	103	0
22 Total loans, gross	291,995	42,317	182,380	31,974	49,051	5,051	34,011	1,547
23 LESS: Unearned income on loans	133	10	92	8	21	1	10	0
24 EQUALS: Loans, net	291,862	42,308	182,288	31,966	49,031	5,050	34,001	1,547
<i>Total loans, gross, by category</i>								
25 Real estate loans	48,834	446	25,760	192	14,855	214	4,754	40
26 Loans to depository institutions	40,890	26,344	31,246	19,953	4,608	3,188	1,948	1,017
27 Commercial banks in United States (including IBFs)	19,384	9,566	14,285	6,874	3,420	2,113	1,388	541
28 U.S. branches and agencies of other foreign banks	16,934	9,252	12,450	6,613	3,315	2,085	1,026	541
29 Other commercial banks in United States	2,450	314	1,836	261	105	28	362	0
30 Other depository institutions in United States (including IBFs)	0	0	0	0	0	0	0	0
31 Banks in foreign countries	21,506	16,778	16,961	13,079	1,188	1,075	560	476
32 Foreign branches of U.S. banks	391	260	376	245	15	15	0	0
33 Other banks in foreign countries	21,115	16,517	16,584	12,834	1,173	1,060	560	476
34 Loans to other financial institutions	22,652	803	19,528	643	927	27	1,703	38
35 Commercial and industrial loans	163,366	11,158	92,749	8,201	28,092	1,499	24,367	403
36 U.S. addressees (domicile)	144,014	232	79,057	199	25,690	18	23,571	0
37 Non-U.S. addressees (domicile)	19,351	10,925	13,692	8,002	2,402	1,481	796	402
38 Acceptances of other banks	976	23	637	10	132	0	9	0
39 U.S. banks	379	0	298	0	30	0	0	0
40 Foreign banks	597	23	338	10	102	0	9	0
41 Loans to foreign governments and official institutions (including foreign central banks)	4,916	3,315	3,494	2,819	119	86	331	49
42 Loans for purchasing or carrying securities (secured and unsecured)	6,191	55	5,951	18	183	37	47	0
43 All other loans	4,170	174	3,016	137	136	0	852	0
44 All other assets	50,367	6,212	39,173	5,413	5,095	447	4,987	275
45 Customers' liability on acceptances outstanding	16,416	n.a.	11,734	n.a.	3,264	n.a.	809	n.a.
46 U.S. addressees (domicile)	11,704	n.a.	7,782	n.a.	2,853	n.a.	722	n.a.
47 Non-U.S. addressees (domicile)	4,712	n.a.	3,952	n.a.	411	n.a.	87	n.a.
48 Other assets including other claims on nonrelated parties	33,951	6,212	27,439	5,413	1,832	447	4,178	275
49 Net due from related depository institutions ⁵	90,730	124,901	76,758	96,306	6,625	20,625	321	5,190
50 Net due from head office and other related depository institutions ⁵	90,730	n.a.	76,758	n.a.	6,625	n.a.	321	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions ⁵	n.a.	124,901	n.a.	96,306	n.a.	20,625	n.a.	5,190
52 Total liabilities⁴	692,806	297,281	529,381	237,832	74,582	35,431	51,558	16,283
53 Liabilities to nonrelated parties	582,683	268,353	477,528	216,009	60,397	35,088	27,555	11,302

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	June 30							
	All states ²		New York		California		Illinois	
	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³
54 Total deposits and credit balances	153,175	197,930	135,386	180,092	4,367	8,915	4,767	3,674
55 Individuals, partnerships, and corporations	108,937	12,002	93,003	7,310	4,089	511	4,220	88
56 U.S. addressees (domicile)	94,481	222	84,756	222	2,356	0	3,040	0
57 Non-U.S. addressees (domicile)	14,456	11,780	8,248	7,088	1,733	511	1,180	88
58 Commercial banks in United States (including IBFs)	26,965	60,291	25,746	56,740	37	2,001	531	1,253
59 U.S. branches and agencies of other foreign banks	13,328	54,668	12,649	51,470	27	1,835	262	1,159
60 Other commercial banks in United States	13,636	5,623	13,098	5,270	10	166	268	94
61 Banks in foreign countries	8,086	105,803	7,888	97,383	33	5,518	3	2,289
62 Foreign branches of U.S. banks	4,002	4,778	3,980	4,459	0	179	0	141
63 Other banks in foreign countries	4,085	101,024	3,908	92,924	33	5,340	3	2,148
64 Foreign governments and official institutions (including foreign central banks)	3,369	19,717	3,028	18,543	180	884	2	45
65 All other deposits and credit balances	5,405	117	5,356	116	7	0	4	0
66 Certified and official checks	414		364		21		7	
67 Transaction accounts and credit balances (excluding IBFs)	8,104		6,631		282		309	
68 Individuals, partnerships, and corporations	6,050		4,827		222		295	
69 U.S. addressees (domicile)	4,365		3,776		175		290	
70 Non-U.S. addressees (domicile)	1,685		1,052		46		5	
71 Commercial banks in United States (including IBFs)	133		124		6		0	
72 U.S. branches and agencies of other foreign banks	29		26		1		0	
73 Other commercial banks in United States	104		97		5		0	
74 Banks in foreign countries	969		838		24		1	
75 Foreign branches of U.S. banks	3		2		0		0	
76 Other banks in foreign countries	967		836		24		1	
77 Foreign governments and official institutions (including foreign central banks)	430		388		3		2	
78 All other deposits and credit balances	107		91		7		3	
79 Certified and official checks	414		364		21		7	
80 Demand deposits (included in transaction accounts and credit balances)	7,538		6,360		233		296	
81 Individuals, partnerships, and corporations	5,589		4,634		184		282	
82 U.S. addressees (domicile)	4,178		3,668		150		277	
83 Non-U.S. addressees (domicile)	1,411		966		34		5	
84 Commercial banks in United States (including IBFs)	111	n.a.	106	n.a.	1	n.a.	0	n.a.
85 U.S. branches and agencies of other foreign banks	19		17		1		0	
86 Other commercial banks in United States	91		89		0		0	
87 Banks in foreign countries	930		804		24		1	
88 Foreign branches of U.S. banks	3		2		0		0	
89 Other banks in foreign countries	927		801		24		1	
90 Foreign governments and official institutions (including foreign central banks)	411		378		3		2	
91 All other deposits and credit balances	82		75		1		3	
92 Certified and official checks	414		364		21		7	
93 Nontransaction accounts (including MMDAs, excluding IBFs)	145,071		128,754		4,086		4,458	
94 Individuals, partnerships, and corporations	102,887		88,176		3,868		3,924	
95 U.S. addressees (domicile)	90,116		80,980		2,181		2,749	
96 Non-U.S. addressees (domicile)	12,771		7,196		1,687		1,175	
97 Commercial banks in United States (including IBFs)	26,832		25,623		31		531	
98 U.S. branches and agencies of other foreign banks	13,299		12,622		26		262	
99 Other commercial banks in United States	13,532		13,000		5		268	
100 Banks in foreign countries	7,117		7,050		9		2	
101 Foreign branches of U.S. banks	3,999		3,978		0		0	
102 Other banks in foreign countries	3,118		3,072		9		2	
103 Foreign governments and official institutions (including foreign central banks)	2,938		2,640		178		0	
104 All other deposits and credit balances	5,297		5,265		0		1	
105 IBF deposit liabilities		197,930		180,092		8,915		3,674
106 Individuals, partnerships, and corporations		12,002		7,310		511		88
107 U.S. addressees (domicile)		222		222		0		0
108 Non-U.S. addressees (domicile)		11,780		7,088		511		88
109 Commercial banks in United States (including IBFs)		60,291		56,740		2,001		1,253
110 U.S. branches and agencies of other foreign banks		54,668		51,470		1,835		1,159
111 Other commercial banks in United States	n.a.	5,623	n.a.	5,270	n.a.	166	n.a.	94
112 Banks in foreign countries		105,803		97,383		5,518		2,289
113 Foreign branches of U.S. banks		4,778		4,459		179		141
114 Other banks in foreign countries		101,024		92,924		5,340		2,148
115 Foreign governments and official institutions (including foreign central banks)		19,717		18,543		884		45
116 All other deposits and credit balances		117		116		0		0

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	December 31							
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
117 Federal funds purchased and securities sold under agreements to repurchase	74,319	11,820	61,634	8,341	7,218	1,701	5,025	1,619
118 U.S. branches and agencies of other foreign banks	14,311	2,655	9,861	1,145	2,830	926	1,550	583
119 Other commercial banks in United States	15,019	306	10,456	117	2,720	179	1,726	5
120 Other	44,988	8,859	41,316	7,079	1,668	596	1,749	1,031
121 Other borrowed money	111,211	53,237	64,321	22,912	35,460	24,006	9,489	5,804
122 Owed to nonrelated commercial banks in United States (including IBFs)	41,853	20,957	17,077	4,718	19,384	13,856	3,980	2,152
123 Owed to U.S. offices of nonrelated U.S. banks	12,103	2,918	6,922	1,184	3,460	1,355	1,198	317
124 Owed to U.S. branches and agencies of nonrelated foreign banks	29,751	18,039	10,155	3,534	15,924	12,501	2,782	1,836
125 Owed to nonrelated banks in foreign countries	31,419	29,420	17,526	15,669	9,952	9,866	3,604	3,601
126 Owed to foreign branches of nonrelated U.S. banks	2,426	2,369	1,031	1,008	1,116	1,111	199	199
127 Owed to foreign offices of nonrelated foreign banks	28,994	27,052	16,495	14,661	8,835	8,755	3,405	3,402
128 Owed to others	37,938	2,859	29,718	2,525	6,124	285	1,904	50
129 All other liabilities	46,049	5,366	36,096	4,664	4,437	465	4,601	205
130 Branch or agency liability on acceptances executed and outstanding	17,613	n.a.	12,902	n.a.	3,225	n.a.	813	n.a.
131 Other liabilities to nonrelated parties	28,436	5,366	23,193	4,664	1,213	465	3,787	205
132 Net owed to related depository institutions ⁵	110,124	28,927	51,854	21,824	14,185	344	24,003	4,982
133 Net owed to head office and other related depository institutions ⁵	110,124	n.a.	51,854	n.a.	14,185	n.a.	24,003	n.a.
134 Net owed to establishing entity, head office, and other related depository institutions ⁵	n.a.	28,927	n.a.	21,824	n.a.	344	n.a.	4,982
MEMO								
135 Non-interest-bearing balances with commercial banks in United States	1,226	0	976	0	108	0	49	0
136 Holding of commercial paper included in total loans	1,049		979		9		54	
137 Holding of own acceptances included in commercial and industrial loans	3,099		2,482		411		37	
138 Commercial and industrial loans with remaining maturity of one year or less	98,659		54,885		17,167		15,173	
139 Predetermined interest rates	61,362	n.a.	32,682	n.a.	10,869	n.a.	11,146	n.a.
140 Floating interest rates	37,298		22,202		6,299		4,027	
141 Commercial and industrial loans with remaining maturity of more than one year	64,706		37,865		10,924		9,193	
142 Predetermined interest rates	22,485		12,723		4,377		3,858	
143 Floating interest rates	42,221		25,142		6,548		5,335	
	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransaction accounts, including IBFs	150,356		134,643		4,869		4,684	
145 Time CDs in denominations of \$100,000 or more	111,622		100,770		2,820		2,585	
146 Other time deposits in denominations of \$100,000 or more	26,749	n.a.	23,537	n.a.	933	n.a.	1,648	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	11,986		10,335		1,116		451	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
148 Market value of securities held	86,556	13,544	79,250	12,512	4,029	578	2,828	431
149 Immediately available funds with a maturity greater than one day included in other borrowed money	67,324	n.a.	32,674	n.a.	27,657	n.a.	5,649	n.a.
150 Number of reports filed ⁶	569	0	267	0	131	0	51	0

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	September 30							
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
1 Total assets⁴	682,897	299,956	520,906	238,103	73,120	33,839	53,788	20,369
2 Claims on nonrelated parties	603,737	178,964	453,135	145,462	67,756	14,803	53,451	13,974
3 Cash and balances due from depository institutions	140,253	114,036	119,418	94,598	7,495	6,981	11,930	11,675
4 Cash items in process of collection and unposted debits	3,225	0	3,083	0	10	0	93	0
5 Currency and coin (U.S. and foreign)	24	n.a.	16	n.a.	2	n.a.	1	n.a.
6 Balances with depository institutions in United States	91,538	69,960	78,151	57,564	5,276	4,803	7,462	7,314
7 U.S. branches and agencies of other foreign banks (including IBFs)	86,052	67,495	73,259	55,203	4,995	4,722	7,334	7,304
8 Other depository institutions in United States (including IBFs)	5,486	2,465	4,893	2,361	281	81	128	10
9 Balances with banks in foreign countries and with foreign central banks	45,037	44,076	37,815	37,034	2,183	2,178	4,366	4,361
10 Foreign branches of U.S. banks	748	665	574	491	97	97	74	74
11 Other banks in foreign countries and foreign central banks	44,289	43,412	37,241	36,543	2,086	2,081	4,292	4,286
12 Balances with Federal Reserve Banks	429	n.a.	353	n.a.	25	n.a.	8	n.a.
13 Total securities and loans	371,701	53,762	254,557	41,052	54,216	6,854	36,334	2,020
14 Total securities, book value	87,861	13,866	80,591	12,743	3,899	662	2,868	441
15 U.S. Treasury	31,476	n.a.	30,761	n.a.	334	n.a.	318	n.a.
16 Obligations of U.S. government agencies and corporations	19,018	n.a.	18,257	n.a.	539	n.a.	122	n.a.
17 Other bonds, notes, debentures, and corporate stock (including state and local securities)	37,366	13,866	31,573	12,743	3,026	662	2,428	441
18 Federal funds sold and securities purchased under agreements to resell	41,814	5,153	39,721	4,636	1,058	482	649	0
19 U.S. branches and agencies of other foreign banks	13,985	3,381	12,534	3,064	718	282	517	0
20 Commercial banks in United States	4,564	45	4,326	45	44	0	31	0
21 Other	23,265	1,727	22,862	1,527	296	200	101	0
22 Total loans, gross	283,964	39,903	174,048	28,314	50,337	6,193	33,476	1,579
23 LESS: Unearned income on loans	123	7	81	5	20	1	10	0
24 EQUALS: Loans, net	283,840	39,896	173,967	28,308	50,317	6,192	33,466	1,578
<i>Total loans, gross, by category</i>								
25 Real estate loans	47,571	416	24,880	172	14,858	202	4,516	40
26 Loans to depository institutions	39,263	24,997	28,347	17,364	5,774	4,407	2,006	1,031
27 Commercial banks in United States (including IBFs)	17,221	8,462	11,753	5,397	3,663	2,427	1,495	609
28 U.S. branches and agencies of other foreign banks	14,457	8,238	9,778	5,226	3,528	2,389	978	609
29 Other commercial banks in United States	2,763	224	1,975	171	135	38	516	0
30 Other depository institutions in United States (including IBFs)	2	0	2	0	0	0	0	0
31 Banks in foreign countries	22,040	16,534	16,591	11,967	2,111	1,980	512	422
32 Foreign branches of U.S. banks	257	179	242	173	11	6	0	0
33 Other banks in foreign countries	21,783	16,355	16,349	11,794	2,101	1,974	512	422
34 Loans to other financial institutions	21,119	796	18,124	637	943	12	1,435	36
35 Commercial and industrial loans	158,610	10,361	88,369	7,333	28,186	1,468	24,202	428
36 U.S. addressees (domicile)	140,260	259	75,665	232	25,777	12	23,445	0
37 Non-U.S. addressees (domicile)	18,350	10,102	12,703	7,101	2,409	1,456	757	428
38 Acceptances of other banks	880	12	595	2	120	0	4	0
39 U.S. banks	368	0	328	0	8	0	0	0
40 Foreign banks	512	12	266	2	112	0	4	0
41 Loans to foreign governments and official institutions (including foreign central banks)	4,557	3,078	3,431	2,600	131	103	220	44
42 Loans for purchasing or carrying securities (secured and unsecured)	6,516	119	6,215	119	149	0	80	0
43 All other loans	5,448	124	4,087	86	176	0	1,013	0
44 All other assets	49,969	6,014	39,439	5,177	4,987	485	4,537	280
45 Customers' liability on acceptances outstanding	15,336	n.a.	10,739	n.a.	3,336	n.a.	788	n.a.
46 U.S. addressees (domicile)	11,207	n.a.	7,277	n.a.	2,974	n.a.	714	n.a.
47 Non-U.S. addressees (domicile)	4,129	n.a.	3,462	n.a.	362	n.a.	75	n.a.
48 Other assets including other claims on nonrelated parties	34,633	6,014	28,699	5,177	1,651	485	3,749	280
49 Net due from related depository institutions ⁵	79,160	120,991	67,771	92,641	5,364	19,036	337	6,395
50 Net due from head office and other related depository institutions ⁵	79,160	n.a.	67,771	n.a.	5,364	n.a.	337	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions ⁵	n.a.	120,991	n.a.	92,641	n.a.	19,036	n.a.	6,395
52 Total liabilities⁴	682,897	299,956	520,906	238,103	73,120	33,839	53,788	20,369
53 Liabilities to nonrelated parties	569,073	275,891	464,812	221,620	58,198	33,346	30,431	15,090

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	September 30							
	All states ²		New York		California		Illinois	
	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³
54 Total deposits and credit balances	140,948	204,046	124,567	187,114	4,522	5,326	4,684	6,548
55 Individuals, partnerships, and corporations	101,118	11,896	86,797	7,583	4,185	433	3,919	16
56 U.S. addressees (domicile)	87,515	174	79,197	173	2,472	0	2,847	0
57 Non-U.S. addressees (domicile)	13,603	11,722	7,600	7,409	1,713	433	1,072	16
58 Commercial banks in United States (including IBFs)	23,641	62,357	22,536	57,742	80	2,039	674	2,299
59 U.S. branches and agencies of other foreign banks	12,795	56,050	12,246	51,881	43	1,874	471	2,068
60 Other commercial banks in United States	10,846	6,307	10,290	5,861	37	164	203	230
61 Banks in foreign countries	7,283	109,305	6,916	103,081	46	2,032	81	3,522
62 Foreign branches of U.S. banks	2,582	3,945	2,581	3,723	0	130	0	91
63 Other banks in foreign countries	4,700	105,361	4,335	99,357	46	1,901	81	3,431
64 Foreign governments and official institutions (including foreign central banks)	2,915	20,312	2,596	18,583	185	823	2	662
65 All other deposits and credit balances	5,277	175	5,060	125	6	0	1	50
66 Certified and official checks	713		663		20		7	
67 Transaction accounts and credit balances (excluding IBFs) ..	9,128		7,580		289		339	
68 Individuals, partnerships, and corporations	6,772		5,526		218		328	
69 U.S. addressees (domicile)	5,043		4,443		166		321	
70 Non-U.S. addressees (domicile)	1,729		1,083		52		7	
71 Commercial banks in United States (including IBFs)	163		158		2		0	
72 U.S. branches and agencies of other foreign banks	22		20		0		0	
73 Other commercial banks in United States	141		137		2		0	
74 Banks in foreign countries	990		816		37		1	
75 Foreign branches of U.S. banks	3		3		0		0	
76 Other banks in foreign countries	987		814		37		1	
77 Foreign governments and official institutions (including foreign central banks)	382		321		7		2	
78 All other deposits and credit balances	107		97		6		1	
79 Certified and official checks	713		663		20		7	
80 Demand deposits (included in transaction accounts and credit balances)	8,536		7,287		236		325	
81 Individuals, partnerships, and corporations	6,271		5,302		171		314	
82 U.S. addressees (domicile)	4,872		4,359		136		307	
83 Non-U.S. addressees (domicile)	1,399		944		35		7	
84 Commercial banks in United States (including IBFs)	158	n.a.	154	n.a.	1	n.a.	0	n.a.
85 U.S. branches and agencies of other foreign banks	18		16		0		0	
86 Other commercial banks in United States	140		137		1		0	
87 Banks in foreign countries	953		781		37		1	
88 Foreign branches of U.S. banks	3		3		0		0	
89 Other banks in foreign countries	950		779		37		1	
90 Foreign governments and official institutions (including foreign central banks)	356		306		7		2	
91 All other deposits and credit balances	85		81		0		1	
92 Certified and official checks	713		663		20		7	
93 Nontransaction accounts (including MMDAs, excluding IBFs)	131,820		116,987		4,233		4,345	
94 Individuals, partnerships, and corporations	94,346		81,271		3,967		3,591	
95 U.S. addressees (domicile)	82,472		74,754		2,306		2,526	
96 Non-U.S. addressees (domicile)	11,874		6,517		1,661		1,065	
97 Commercial banks in United States (including IBFs)	23,478		22,378		78		673	
98 U.S. branches and agencies of other foreign banks	12,773		12,226		43		471	
99 Other commercial banks in United States	10,705		10,153		35		203	
100 Banks in foreign countries	6,293		6,100		9		80	
101 Foreign branches of U.S. banks	2,580		2,579		0		0	
102 Other banks in foreign countries	3,713		3,521		9		80	
103 Foreign governments and official institutions (including foreign central banks)	2,533		2,275		179		0	
104 All other deposits and credit balances	5,170		4,964		0		1	
105 IBF deposit liabilities		204,046		187,114		5,326		6,548
106 Individuals, partnerships, and corporations		11,896		7,583		433		16
107 U.S. addressees (domicile)		174		173		0		0
108 Non-U.S. addressees (domicile)		11,722		7,409		433		16
109 Commercial banks in United States (including IBFs)		62,357		57,742		2,039		2,299
110 U.S. branches and agencies of other foreign banks	n.a.	56,050	n.a.	51,881	n.a.	1,874	n.a.	2,068
111 Other commercial banks in United States		6,307		5,861		164		230
112 Banks in foreign countries		109,305		103,081		2,032		3,522
113 Foreign branches of U.S. banks		3,945		3,723		130		91
114 Other banks in foreign countries		105,361		99,357		1,901		3,431
115 Foreign governments and official institutions (including foreign central banks)		20,312		18,583		823		662
116 All other deposits and credit balances		175		125		0		50

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	September 30							
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
117 Federal funds purchased and securities sold under agreements to repurchase	66,182	11,716	53,900	7,480	7,933	2,468	3,948	1,629
118 U.S. branches and agencies of other foreign banks	14,915	3,526	9,768	1,234	3,630	1,718	1,442	543
119 Other commercial banks in United States	12,600	168	8,405	57	2,723	68	1,375	27
120 Other	38,667	8,023	35,727	6,189	1,581	681	1,132	1,060
121 Other borrowed money	112,091	55,034	63,062	22,616	36,014	25,080	10,784	6,732
122 Owed to nonrelated commercial banks in United States (including IBFs)	39,146	22,266	15,133	4,629	18,173	14,538	4,143	2,724
123 Owed to U.S. offices of nonrelated U.S. banks	9,333	2,237	5,697	1,051	1,914	901	1,278	265
124 Owed to U.S. branches and agencies of nonrelated foreign banks	29,813	20,028	9,436	3,578	16,260	13,637	2,865	2,459
125 Owed to nonrelated banks in foreign countries	32,825	30,914	18,212	16,457	10,404	10,298	3,929	3,929
126 Owed to foreign branches of nonrelated U.S. banks	1,420	1,370	704	684	603	598	83	83
127 Owed to foreign offices of nonrelated foreign banks	31,405	29,544	17,508	15,773	9,801	9,700	3,846	3,846
128 Owed to others	40,119	1,854	29,717	1,531	7,436	245	2,712	79
129 All other liabilities	45,807	5,094	36,169	4,410	4,402	472	4,466	181
130 Branch or agency liability on acceptances executed and outstanding	16,033	n.a.	11,375	n.a.	3,337	n.a.	804	n.a.
131 Other liabilities to nonrelated parties	29,773	5,094	24,794	4,410	1,065	472	3,662	181
132 Net owed to related depository institutions ⁵	113,824	24,065	56,094	16,484	14,922	492	23,357	5,279
133 Net owed to head office and other related depository institutions ⁵	113,824	n.a.	56,094	n.a.	14,922	n.a.	23,357	n.a.
134 Net owed to establishing entity, head office, and other related depository institutions ⁵	n.a.	24,065	n.a.	16,484	n.a.	492	n.a.	5,279
MEMO								
135 Non-interest-bearing balances with commercial banks in United States	1,384	↑ ¹³	1,134	↑ ¹³	106	0	46	0
136 Holding of commercial paper included in total loans	669	↑	629	↑	4	↑	26	↑
137 Holding of own acceptances included in commercial and industrial loans	2,478	↑	1,776	↑	476	↑	53	↑
138 Commercial and industrial loans with remaining maturity of one year or less	94,879	↑	51,073	↑	17,209	↑	15,351	↑
139 Predetermined interest rates	60,070	n.a.	31,630	n.a.	10,656	n.a.	11,567	n.a.
140 Floating interest rates	34,808	↓	19,444	↓	6,552	↓	3,784	↓
141 Commercial and industrial loans with remaining maturity of more than one year	63,732	↓	37,295	↓	10,977	↓	8,852	↓
142 Predetermined interest rates	21,913	↓	13,011	↓	4,107	↓	3,626	↓
143 Floating interest rates	41,819	↓	24,284	↓	6,871	↓	5,226	↓
	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransaction accounts, including IBFs	137,939	↑	123,828	↑	4,866	↑	4,521	↑
145 Time CDs in denominations of \$100,000 or more	99,926	↑	90,174	↑	2,954	↑	2,740	↑
146 Other time deposits in denominations of \$100,000 or more	26,602	n.a.	23,745	n.a.	876	n.a.	1,395	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	11,412	↓	9,909	↓	1,036	↓	386	↓
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
148 Market value of securities held	89,021	13,954	81,460	12,803	3,991	679	2,896	447
149 Immediately available funds with a maturity greater than one day included in other borrowed money	68,336	n.a.	32,952	n.a.	27,566	n.a.	6,057	n.a.
150 Number of reports filed ⁶	561	0	263	0	129	0	51	0

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	December 31							
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
1 Total assets⁴	695,760	312,257	533,712	247,686	72,204	35,244	53,136	21,578
2 Claims on nonrelated parties	614,437	178,712	465,670	145,873	66,501	15,658	52,990	12,286
3 Cash and balances due from depository institutions	136,932	111,525	117,757	94,080	7,334	6,741	10,384	9,889
4 Cash items in process of collection and unposted debits ..	2,494	0	2,374	0	17	0	87	0
5 Currency and coin (U.S. and foreign)	23	n.a.	16	n.a.	2	n.a.	1	n.a.
6 Balances with depository institutions in United States	86,899	66,158	74,119	54,565	5,071	4,527	6,999	6,773
7 U.S. branches and agencies of other foreign banks (including IBFs)	82,313	64,153	70,244	52,677	4,750	4,431	6,813	6,763
8 Other depository institutions in United States (including IBFs)	4,585	2,005	3,876	1,889	322	97	187	10
9 Balances with banks in foreign countries and with foreign central banks	46,671	45,367	40,493	39,514	2,222	2,214	3,288	3,116
10 Foreign branches of U.S. banks	883	751	699	568	77	77	78	78
11 Other banks in foreign countries and foreign central banks	45,788	44,616	39,793	38,946	2,145	2,137	3,210	3,038
12 Balances with Federal Reserve Banks	845	n.a.	755	n.a.	22	n.a.	7	n.a.
13 Total securities and loans	382,889	57,402	265,667	43,254	54,291	8,262	36,669	1,994
14 Total securities, book value	94,220	14,134	86,954	12,982	3,861	703	2,871	434
15 U.S. Treasury	35,466	n.a.	34,871	n.a.	171	n.a.	353	n.a.
16 Obligations of U.S. government agencies and corporations	21,399	n.a.	20,696	n.a.	476	n.a.	121	n.a.
17 Other bonds, notes, debentures, and corporate stock (including state and local securities)	37,355	14,134	31,387	12,982	3,214	703	2,397	434
18 Federal funds sold and securities purchased under agreements to resell	49,514	4,545	46,566	4,058	661	170	1,662	200
19 U.S. branches and agencies of other foreign banks	11,549	3,863	9,394	3,458	500	170	1,333	200
20 Commercial banks in United States	7,702	82	7,178	22	88	0	176	0
21 Other	30,263	601	29,994	579	73	0	152	0
22 Total loans, gross	288,782	43,274	178,789	30,276	50,449	7,559	33,807	1,560
23 LESS: Unearned income on loans	114	6	76	4	19	0	10	0
24 EQUALS: Loans, net	288,669	43,268	178,714	30,272	50,430	7,558	33,797	1,560
<i>Total loans, gross, by category</i>								
25 Real estate loans	44,769	351	24,110	135	13,842	177	4,127	38
26 Loans to depository institutions	43,715	28,636	30,634	19,504	7,463	5,770	2,318	1,059
27 Commercial banks in United States (including IBFs)	19,853	9,984	12,967	6,090	4,825	3,264	1,801	587
28 U.S. branches and agencies of other foreign banks	17,160	9,677	11,164	5,902	4,576	3,170	1,243	587
29 Other commercial banks in United States	2,693	307	1,803	188	249	94	559	0
30 Other depository institutions in United States (including IBFs)	134	0	134	0	0	0	0	0
31 Banks in foreign countries	23,728	18,652	17,534	13,414	2,639	2,506	517	472
32 Foreign branches of U.S. banks	646	614	593	564	50	50	0	0
33 Other banks in foreign countries	23,083	18,039	16,941	12,851	2,589	2,456	517	472
34 Loans to other financial institutions	21,810	751	18,655	631	1,204	15	1,360	34
35 Commercial and industrial loans	158,528	10,272	89,272	7,210	27,350	1,521	23,911	373
36 U.S. addressees (domicile)	140,488	186	76,679	159	25,007	12	23,201	0
37 Non-U.S. addressees (domicile)	18,040	10,087	12,593	7,051	2,343	1,510	710	373
38 Acceptances of other banks	1,126	40	847	33	54	0	30	0
39 U.S. banks	450	5	414	5	5	0	2	0
40 Foreign banks	676	35	433	28	49	0	28	0
41 Loans to foreign governments and official institutions (including foreign central banks)	4,495	2,975	3,352	2,552	158	77	252	57
42 Loans for purchasing or carrying securities (secured and unsecured)	9,617	43	9,218	43	207	0	119	0
43 All other loans	4,722	205	2,702	168	171	0	1,690	0
44 All other assets	45,103	5,239	35,679	4,481	4,214	485	4,276	202
45 Customers' liability on acceptances outstanding	14,615	n.a.	10,676	n.a.	2,670	n.a.	730	n.a.
46 U.S. addressees (domicile)	10,800	n.a.	7,460	n.a.	2,410	n.a.	648	n.a.
47 Non-U.S. addressees (domicile)	3,815	n.a.	3,216	n.a.	260	n.a.	83	n.a.
48 Other assets including other claims on nonrelated parties ..	30,488	5,239	25,003	4,481	1,545	485	3,545	202
49 Net due from related depository institutions ⁵	81,322	133,545	68,042	101,813	5,703	19,586	146	9,293
50 Net due from head office and other related depository institutions ⁵	81,322	n.a.	68,042	n.a.	5,703	n.a.	146	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions ⁵	n.a.	133,545	n.a.	101,813	n.a.	19,586	n.a.	9,293
52 Total liabilities⁴	695,760	312,257	533,712	247,686	72,204	35,244	53,136	21,578
53 Liabilities to nonrelated parties	583,617	288,703	478,430	230,535	56,370	34,639	31,570	17,635

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	December 31							
	All states ²		New York		California		Illinois	
	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³
54 Total deposits and credit balances	148,854	216,961	131,482	196,230	4,572	6,437	3,675	9,229
55 Individuals, partnerships, and corporations	104,393	12,165	89,281	7,827	4,231	441	3,236	32
56 U.S. addressees (domicile)	90,941	181	81,596	181	2,603	0	2,248	0
57 Non-U.S. addressees (domicile)	13,453	11,984	7,685	7,647	1,627	441	987	32
58 Commercial banks in United States (including IBFs)	27,630	64,170	26,177	59,645	68	2,171	402	2,102
59 U.S. branches and agencies of other foreign banks	14,882	57,503	14,062	53,554	61	1,971	256	1,769
60 Other commercial banks in United States	12,748	6,667	12,115	6,092	7	200	146	333
61 Banks in foreign countries	7,686	122,212	7,428	111,597	46	2,991	1	6,951
62 Foreign branches of U.S. banks	3,650	3,925	3,650	3,726	0	36	0	163
63 Other banks in foreign countries	4,036	118,287	3,778	107,871	46	2,955	1	6,789
64 Foreign governments and official institutions (including foreign central banks)	3,256	18,214	2,952	17,040	182	835	2	64
65 All other deposits and credit balances	5,524	200	5,347	120	20	0	25	80
66 Certified and official checks	365		296		26		9	
67 Transaction accounts and credit balances (excluding IBFs)	8,242		6,667		319		314	
68 Individuals, partnerships, and corporations	6,176		4,921		232		300	
69 U.S. addressees (domicile)	4,332		3,725		181		295	
70 Non-U.S. addressees (domicile)	1,843		1,196		50		5	
71 Commercial banks in United States (including IBFs)	99		93		2		0	
72 U.S. branches and agencies of other foreign banks	9		7		1		0	
73 Other commercial banks in United States	90		87		1		0	
74 Banks in foreign countries	1,058		887		37		1	
75 Foreign branches of U.S. banks	1		1		0		0	
76 Other banks in foreign countries	1,057		886		37		1	
77 Foreign governments and official institutions (including foreign central banks)	387		339		4		2	
78 All other deposits and credit balances	157		131		20		1	
79 Certified and official checks	365		296		26		9	
80 Demand deposits (included in transaction accounts and credit balances)	7,711		6,469		260		299	
81 Individuals, partnerships, and corporations	5,739		4,785		189		286	
82 U.S. addressees (domicile)	4,173		3,671		152		281	
83 Non-U.S. addressees (domicile)	1,566		1,114		37		5	
84 Commercial banks in United States (including IBFs)	98	n.a.	93	n.a.	1	n.a.	0	n.a.
85 U.S. branches and agencies of other foreign banks	9		7		1		0	
86 Other commercial banks in United States	89		87		0		0	
87 Banks in foreign countries	1,023		854		36		1	
88 Foreign branches of U.S. banks	1		1		0		0	
89 Other banks in foreign countries	1,022		853		36		1	
90 Foreign governments and official institutions (including foreign central banks)	356		321		4		2	
91 All other deposits and credit balances	128		120		4		1	
92 Certified and official checks	365		296		26		9	
93 Nontransaction accounts (including MMDAs, excluding IBFs)	140,612		124,815		4,253		3,361	
94 Individuals, partnerships, and corporations	98,218		84,360		3,999		2,936	
95 U.S. addressees (domicile)	86,608		77,872		2,422		1,953	
96 Non-U.S. addressees (domicile)	11,609		6,488		1,577		983	
97 Commercial banks in United States (including IBFs)	27,531		26,084		67		402	
98 U.S. branches and agencies of other foreign banks	14,872		14,055		60		256	
99 Other commercial banks in United States	12,659		12,029		6		145	
100 Banks in foreign countries	6,627		6,541		9		0	
101 Foreign branches of U.S. banks	3,649		3,649		0		0	
102 Other banks in foreign countries	2,979		2,893		9		0	
103 Foreign governments and official institutions (including foreign central banks)	2,870		2,613		178		0	
104 All other deposits and credit balances	5,367		5,216		0		24	
105 IBF deposit liabilities		216,961		196,230		6,437		9,229
106 Individuals, partnerships, and corporations		12,165		7,827		441		32
107 U.S. addressees (domicile)		181		181		0		0
108 Non-U.S. addressees (domicile)		11,984		7,647		441		32
109 Commercial banks in United States (including IBFs)		64,170		59,645		2,171		2,102
110 U.S. branches and agencies of other foreign banks	n.a.	57,503	n.a.	53,554	n.a.	1,971	n.a.	1,769
111 Other commercial banks in United States		6,667		6,092		200		333
112 Banks in foreign countries		122,212		111,597		2,991		6,951
113 Foreign branches of U.S. banks		3,925		3,726		36		163
114 Other banks in foreign countries		118,287		107,871		2,955		6,789
115 Foreign governments and official institutions (including foreign central banks)		18,214		17,040		835		64
116 All other deposits and credit balances		200		120		0		80

66. Assets and liabilities of U.S. branches and agencies of foreign banks, 1993¹ — Continued

Millions of dollars except as noted

Item	December 31							
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
117 Federal funds purchased and securities sold under agreements to repurchase	60,701	9,240	52,429	6,555	4,842	1,369	3,066	1,219
118 U.S. branches and agencies of other foreign banks	11,440	2,275	8,367	1,234	1,823	520	1,113	495
119 Other commercial banks in United States	8,122	507	5,478	291	1,817	191	782	25
120 Other	41,140	6,459	38,584	5,030	1,202	659	1,172	699
121 Other borrowed money	115,643	57,741	65,558	23,647	36,826	26,358	11,386	7,034
122 Owed to nonrelated commercial banks in United States (including IBFs)	40,658	21,458	16,585	5,092	18,636	13,342	4,056	2,596
123 Owed to U.S. offices of nonrelated U.S. banks	11,347	2,592	6,375	633	3,755	1,649	880	289
124 Owed to U.S. branches and agencies of nonrelated foreign banks	29,311	18,866	10,209	4,459	14,881	11,693	3,176	2,308
125 Owed to nonrelated banks in foreign countries	36,350	33,926	19,095	16,846	12,841	12,725	4,080	4,080
126 Owed to foreign branches of nonrelated U.S. banks	944	904	444	428	368	363	102	102
127 Owed to foreign offices of nonrelated foreign banks	35,406	33,022	18,651	16,418	12,473	12,362	3,978	3,978
128 Owed to others	38,635	2,357	29,878	1,708	5,348	291	3,250	358
129 All other liabilities	41,457	4,761	32,731	4,103	3,693	475	4,214	152
130 Branch or agency liability on acceptances executed and outstanding	15,544	n.a.	11,570	n.a.	2,648	n.a.	748	n.a.
131 Other liabilities to nonrelated parties	25,914	4,761	21,162	4,103	1,045	475	3,466	152
132 Net owed to related depository institutions ⁵	112,143	23,554	55,281	17,151	15,834	605	21,566	3,943
133 Net owed to head office and other related depository institutions ⁵	112,143	n.a.	55,281	n.a.	15,834	n.a.	21,566	n.a.
134 Net owed to establishing entity, head office, and other related depository institutions ⁵	n.a.	23,554	n.a.	17,151	n.a.	605	n.a.	3,943
MEMO								
135 Non-interest-bearing balances with commercial banks in United States	1,178	0	869	0	125	0	61	0
136 Holding of commercial paper included in total loans	1,280	↑	1,252	↑	11	↑	5	↑
137 Holding of own acceptances included in commercial and industrial loans	2,626	↑	1,981	↑	451	↑	36	↑
138 Commercial and industrial loans with remaining maturity of one year or less	96,390	n.a.	53,473	n.a.	15,994	n.a.	15,480	n.a.
139 Predetermined interest rates	60,153	n.a.	32,851	n.a.	9,763	n.a.	11,197	n.a.
140 Floating interest rates	36,237	↓	20,623	↓	6,231	↓	4,283	↓
141 Commercial and industrial loans with remaining maturity of more than one year	62,138	↓	35,799	↓	11,356	↓	8,431	↓
142 Predetermined interest rates	20,942	↓	12,229	↓	4,204	↓	3,386	↓
143 Floating interest rates	41,196	↓	23,570	↓	7,152	↓	5,045	↓
	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³	Total excluding IBFs	IBFs only ³
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransaction accounts, including IBFs	145,892	↑	130,451	↑	5,166	↑	3,567	↑
145 Time CDs in denominations of \$100,000 or more	109,164	↑	98,232	↑	3,103	↑	1,825	↑
146 Other time deposits in denominations of \$100,000 or more	25,733	n.a.	23,050	n.a.	776	n.a.	1,294	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	10,995	↓	9,168	↓	1,287	↓	448	↓
	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³	Total including IBFs	IBFs only ³
148 Market value of securities held	94,512	14,677	87,267	13,490	3,905	722	2,802	450
149 Immediately available funds with a maturity greater than one day included in other borrowed money	74,233	n.a.	37,197	n.a.	28,367	n.a.	7,325	n.a.
150 Number of reports filed ⁶	555	0	261	0	127	0	50	0

Part 2—Special Tables

67. Statement of condition of each Federal Reserve Bank, 1993¹

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
ASSETS													
1 Gold certificate account	11,053	660	3,753	399	701	899	509	1,186	392	243	409	510	1,392
2 Special drawing rights certificate account	8,018	511	2,808	303	556	652	318	1,036	168	186	199	377	904
3 Coin	372	10	11	15	21	67	55	32	22	15	21	42	61
4 Loans	94	4	9	8	0	65	1	1	1	4	1	0	0
<i>Federal agency obligations</i>													
5 Bought outright	4,638	274	1,602	176	312	362	189	539	164	106	176	199	542
6 Held under repurchase agreement	1,025	0	1,025	0	0	0	0	0	0	0	0	0	0
<i>U.S. Treasury securities</i>													
7 Bought outright ²	332,015	19,592	114,654	12,583	22,303	25,898	13,507	38,585	11,723	7,600	12,592	14,219	38,761
8 Held under repurchase agreement	12,187	0	12,187	0	0	0	0	0	0	0	0	0	0
9 Total loans and securities	349,960	19,870	129,477	12,766	22,614	26,325	13,697	39,124	11,888	7,710	12,769	14,418	39,303
10 Items in process of collection	7,173	353	789	445	275	502	775	674	246	465	583	511	1,555
11 Bank premises	1,055	91	140	47	37	139	61	113	31	35	51	158	151
<i>Other assets</i>													
12 Denominated in foreign currencies ³	22,339	793	6,474	858	1,289	1,537	2,120	2,531	512	585	795	1,550	3,295
13 Other	10,000	460	4,529	306	512	835	380	960	271	181	292	380	895
14 Interdistrict Settlement Account	0	-2,195	12,726	921	-3,321	598	2,185	1,743	1,857	-1,004	1,442	-2,831	-12,122
15 Total assets	409,971	20,553	160,707	16,060	22,684	31,553	20,101	47,400	15,387	8,418	16,561	15,115	35,433
LIABILITIES													
16 Federal Reserve notes	343,925	17,254	134,964	13,026	20,161	28,035	14,960	41,541	14,006	7,048	14,511	12,097	26,323
<i>Deposits</i>													
17 Depository institutions	34,951	2,555	6,969	2,248	1,556	2,357	3,617	4,022	907	677	1,233	2,021	6,791
18 U.S. Treasury, General accounts	14,809	0	14,809	0	0	0	0	0	0	0	0	0	0
19 Foreign, Official accounts	386	5	288	5	8	10	13	16	3	4	5	10	21
20 All other	397	15	196	7	14	32	2	81	9	5	11	4	21
21 Total deposits	50,543	2,575	22,261	2,261	1,578	2,398	3,632	4,118	919	686	1,249	2,034	6,833
22 Deferred credit items	6,210	326	747	432	340	477	736	679	215	435	427	381	1,016
23 Other liabilities and accrued dividends ⁴	2,489	152	798	114	158	186	132	282	99	67	118	112	272
24 Total liabilities	403,168	20,307	158,769	15,832	22,237	31,096	19,461	46,620	15,238	8,236	16,305	14,623	34,443
CAPITAL ACCOUNTS													
25 Capital paid in	3,401	123	969	114	224	229	320	390	74	91	128	246	495
26 Surplus	3,401	123	969	114	224	229	320	390	74	91	128	246	495
27 Total liabilities and capital accounts	409,971	20,553	160,707	16,060	22,684	31,553	20,101	47,400	15,387	8,418	16,561	15,115	35,433
FEDERAL RESERVE NOTE STATEMENT													
28 Federal Reserve notes issued to Reserve Bank by Federal Reserve agent and outstanding	409,265	19,706	157,408	14,472	23,474	34,012	19,797	45,621	16,735	8,219	16,022	16,082	37,716
29 LESS: Notes held by issuing Bank and forwarded for redemption	65,339	2,452	22,444	1,446	3,313	5,978	4,837	4,081	2,729	1,171	1,511	3,986	11,393
30 Federal Reserve notes, net ⁵	343,925	17,254	134,964	13,026	20,161	28,035	14,960	41,541	14,006	7,048	14,511	12,097	26,323
<i>Collateral held by Federal Reserve agent for notes issued to Bank</i>													
31 Gold certificate account	11,053	...	...	...	...	...	...	...	...	...	...	...	...
32 Special drawing rights certificate account	8,018	...	...	...	...	...	...	...	...	...	...	...	...
33 U.S. Treasury and federal agency securities	324,854	...	...	...	...	...	...	...	...	...	...	...	...
34 Total collateral	343,925	...	...	...	...	...	...	...	...	...	...	...	...

68. Income and expenses of Federal Reserve Banks, 1993¹

Dollars

Item	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	5,564,193	75,142	784,389	269,540	181	230,416
2 U.S. Treasury and federal agency securities	16,890,720,955	1,014,588,922	6,128,066,220	598,122,497	1,105,592,400	1,309,605,453
3 Foreign currencies	1,249,248,686	44,484,936	362,139,604	48,088,241	72,384,137	85,509,215
4 Priced services	757,299,472	43,728,635	107,985,749	39,574,727	44,464,874	65,142,479
5 Other	11,417,269	331,696	7,835,815	213,306	229,592	251,348
6 Total	18,914,250,574	1,103,179,331	6,606,811,777	686,268,311	1,222,671,184	1,460,738,911
CURRENT EXPENSES						
7 Salaries and other personnel expenses	918,424,802	55,083,540	188,872,094	50,240,255	47,423,217	91,935,994
8 Retirement and other benefits ²	123,643,287	15,560,945	52,377,963	14,879,105	13,098,353	23,657,995
9 Fees	30,598,366	3,065,541	3,622,890	885,679	1,663,506	13,941,639
10 Travel	44,266,367	2,353,408	5,890,137	2,258,335	2,462,776	5,522,976
11 Software expenses	42,818,464	1,917,492	8,006,978	2,049,311	1,955,385	12,395,381
12 Postage and other shipping costs	79,172,820	4,616,997	11,392,724	3,470,908	6,200,669	7,432,219
13 Communications	10,342,162	457,345	2,078,431	439,147	789,999	936,681
14 Materials and supplies	56,718,191	3,270,334	9,766,938	3,294,703	3,119,800	6,884,473
<i>Building expenses</i>						
15 Taxes on real estate	26,095,361	3,445,646	4,245,810	1,867,048	1,436,091	2,184,823
16 Property depreciation	44,102,286	3,311,943	7,445,546	2,004,877	1,745,684	4,707,131
17 Utilities	32,184,538	2,567,002	6,524,026	2,856,679	1,840,594	3,045,710
18 Rent	26,654,949	654,085	13,817,274	366,110	343,016	5,429,269
19 Other	23,995,451	752,127	4,518,651	1,205,779	838,200	2,730,934
<i>Equipment</i>						
20 Purchases	8,642,796	261,294	1,552,210	415,939	247,956	848,098
21 Rentals	29,006,750	913,164	5,262,208	801,363	888,906	1,866,166
22 Depreciation	118,576,407	4,827,820	20,272,801	4,404,454	5,556,610	40,635,291
23 Repairs and maintenance	61,670,630	3,629,508	11,313,329	2,674,606	3,655,485	7,655,027
24 Earnings-credit costs	182,588,684	11,330,964	41,389,736	23,892,111	10,756,841	10,500,338
25 Other	37,931,989	2,418,358	6,654,606	1,651,681	2,484,371	4,258,019
26 Shared costs, net ³	0	1,178,016	(2,599,142)	4,903,908	4,294,432	(27,826,938)
27 Recoveries	(46,974,192)	(9,572,696)	(5,471,428)	(3,076,407)	(3,339,219)	(9,324,124)
28 Expenses capitalized ⁴	(3,399,758)	(316,416)	(18,717)	(187,038)	(295,864)	(895,734)
29 Total	1,847,060,349	111,726,417	396,915,065	121,298,553	107,166,808	208,521,368
30 Reimbursements	(189,260,435)	(9,152,913)	(39,459,321)	(20,096,109)	(17,177,478)	(12,548,330)
31 Net expenses	1,657,799,914	102,573,504	357,455,744	101,202,444	89,989,330	195,973,038
PROFIT AND LOSS						
32 Current net income	17,256,450,656	1,000,605,827	6,380,706,293	585,065,867	1,132,681,854	1,264,765,873
<i>Additions to and deductions from current net income⁵</i>						
33 Profit on sales of U.S. Treasury and federal agency securities	38,910,354	2,362,418	14,033,132	1,372,820	2,556,007	3,037,703
34 Net profit on foreign exchange transactions	265,499,308	9,425,225	76,941,700	10,195,173	15,319,310	18,266,352
35 Other additions	179,019	1,803	74,740	14,126	13,958	4,334
36 Total additions	304,588,682	11,789,446	91,049,572	11,582,120	17,889,275	21,308,390
37 Total deductions ⁶	(505,508,552)	(32,979,239)	(96,561,073)	(33,108,635)	(30,269,967)	(36,520,950)
38 Net additions to or deductions (-) from current net income	(200,919,870)	(21,189,793)	(5,511,501)	(21,526,515)	(12,380,692)	(15,212,560)
39 Cost of unreimbursed Treasury services	29,348,049	1,157,577	3,139,404	1,634,962	1,685,404	2,875,705
<i>Assessments by Board</i>						
40 Board expenditures ⁷	140,465,600	5,006,300	40,674,400	5,218,700	8,215,500	9,619,500
41 Cost of currency	355,947,291	20,988,078	116,794,492	12,787,760	23,192,101	29,323,293
42 Net income before payment to U.S. Treasury	16,529,769,846	952,264,079	6,214,586,496	543,897,930	1,087,208,158	1,207,734,815
43 Dividends paid	195,422,234	7,076,855	55,967,417	6,873,347	12,010,618	13,061,399
44 Payments to U.S. Treasury (interest on Federal Reserve notes)	15,986,764,712	930,501,974	6,074,995,179	540,619,683	1,027,887,290	1,176,241,766
45 Transferred to surplus	347,582,900	14,685,250	83,623,900	(3,595,100)	47,310,250	18,431,650
46 Surplus, January 1	3,053,622,100	108,310,750	885,020,600	117,317,900	176,218,550	210,062,000
47 Surplus, December 31	3,401,205,000	122,996,000	968,644,500	113,722,800	223,528,800	228,493,650

68. Income and expenses of Federal Reserve Banks, 1993¹ — Continued

Dollars

Item	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
CURRENT INCOME							
1 Loans	144,962	351,679	692,396	1,749,488	334,916	97,125	833,959
2 U.S. Treasury and federal agency securities	648,986,059	1,988,279,841	537,603,849	347,124,853	581,368,658	687,482,280	1,943,929,922
3 Foreign currencies	118,231,697	142,291,217	28,783,433	32,740,073	44,658,649	87,712,656	182,224,829
4 Priced services	93,871,686	101,646,876	30,570,393	41,659,094	48,114,654	54,170,503	86,369,801
5 Other	466,250	790,056	209,876	128,893	101,457	236,070	622,909
6 Total	861,700,654	2,233,359,669	597,859,947	423,402,401	674,578,334	829,698,634	2,213,981,421
CURRENT EXPENSES							
7 Salaries and other personnel expenses	85,184,076	97,304,524	40,174,380	43,306,573	58,186,606	56,339,181	104,374,362
8 Retirement and other benefits ²	24,418,047	26,957,750	11,825,720	10,512,847	17,831,515	15,540,235	28,333,072
9 Fees	1,197,813	1,231,198	663,097	1,525,252	496,466	994,598	1,310,687
10 Travel	4,602,075	5,451,591	2,064,642	2,727,575	3,003,613	2,876,279	5,052,960
11 Software expenses	1,972,904	4,566,038	1,761,629	2,142,749	1,163,537	1,150,954	3,736,106
12 Postage and other shipping costs	10,530,374	9,497,409	3,975,228	5,814,473	6,012,414	4,383,275	5,846,130
13 Communications	1,318,703	931,954	598,118	499,649	818,655	861,461	612,019
14 Materials and supplies	5,985,768	6,084,905	3,408,515	2,431,160	3,267,861	3,413,271	5,790,463
<i>Building expenses</i>							
15 Taxes on real estate	1,668,282	3,876,771	481,137	865,808	843,395	2,572,993	2,607,557
16 Property depreciation	3,265,448	4,808,628	2,022,685	1,149,274	3,145,825	4,719,212	5,776,033
17 Utilities	2,420,586	2,533,702	1,634,318	1,046,076	1,602,171	2,508,107	3,605,567
18 Rent	2,053,958	1,977,958	422,803	752,589	327,913	163,835	346,139
19 Other	2,489,320	5,228,823	805,944	687,548	854,559	1,784,191	2,099,375
<i>Equipment</i>							
20 Purchases	866,100	1,065,739	260,369	1,114,640	351,573	742,502	916,376
21 Rentals	2,305,213	9,964,700	672,247	970,110	2,074,696	1,098,794	2,189,183
22 Depreciation	7,747,233	11,869,680	3,320,756	4,015,268	2,472,037	4,203,869	9,250,588
23 Repairs and maintenance	6,695,941	10,234,537	2,019,383	3,028,852	1,969,669	2,664,934	6,129,359
24 Earnings-credit costs	8,436,001	32,414,846	3,602,738	3,944,819	8,588,564	7,932,378	19,799,348
25 Other	4,424,451	4,688,365	1,727,848	1,690,120	2,298,782	2,559,203	3,076,185
26 Shared costs, net ³	2,847,825	(6,956,708)	4,570,892	(870,118)	6,734,630	10,267,831	3,455,372
27 Recoveries	(2,569,051)	(3,091,860)	(1,518,036)	(833,480)	(704,234)	(3,468,669)	(4,004,988)
28 Expenses capitalized ⁴	(323,383)	(149,290)	(59,088)	(333,731)	(657,274)	(135,188)	(28,035)
29 Total	177,537,684	230,491,260	84,435,325	86,188,053	120,682,973	123,173,246	210,273,858
30 Reimbursements	(14,054,507)	(19,478,772)	(10,541,249)	(8,783,775)	(13,066,460)	(9,317,353)	(15,584,168)
31 Net expenses	163,483,177	211,012,488	73,894,076	77,404,278	107,616,513	113,855,892	194,689,690
PROFIT AND LOSS							
32 Current net income	698,217,478	2,022,347,181	523,965,870	345,998,122	566,961,821	715,842,741	2,019,291,730
<i>Additions to and deductions from current net income⁵</i>							
33 Profit on sales of U.S. Treasury and federal agency securities	1,492,373	4,626,090	1,225,942	790,987	1,327,376	1,582,614	4,502,890
34 Net profit on foreign exchange transactions	25,195,884	30,081,072	6,079,934	6,956,082	9,451,775	18,425,652	39,161,148
35 Other additions	9,217	13,264	67	29,654	46	10,417	7,393
36 Total additions	26,697,474	34,720,426	7,305,944	7,776,723	10,779,197	20,018,683	43,671,431
37 Total deductions ⁶	(45,491,325)	(55,108,616)	(31,391,290)	(20,924,316)	(40,079,091)	(29,448,056)	(53,625,994)
38 Net additions to or deductions (–) from current net income	(18,793,851)	(20,388,189)	(24,085,346)	(13,147,593)	(29,299,894)	(9,429,373)	(9,954,563)
39 Cost of unreimbursed Treasury services	3,084,435	3,073,702	1,774,207	1,890,219	2,402,305	2,370,626	4,259,504
<i>Assessments by Board</i>							
40 Board expenditures ⁷	13,209,600	15,939,100	3,186,600	3,739,300	5,031,000	9,932,200	20,693,400
41 Cost of currency	16,958,398	37,898,065	14,141,071	8,021,270	14,773,237	16,563,299	44,506,227
42 Net income before payment to U.S. Treasury	646,171,194	1,945,048,124	480,778,646	319,199,740	515,455,385	677,547,243	1,939,878,036
43 Dividends paid	18,375,321	22,248,839	4,292,762	5,321,308	7,103,256	14,333,677	28,757,435
44 Payments to U.S. Treasury (interest on Federal Reserve notes)	597,512,673	1,879,027,386	472,141,134	303,003,282	489,172,679	629,121,366	1,866,540,300
45 Transferred to surplus	30,283,200	43,771,900	4,344,750	10,875,150	19,179,450	34,092,200	44,580,300
46 Surplus, January 1	289,640,200	346,093,200	69,932,250	79,968,800	108,819,900	211,943,300	450,294,650
47 Surplus, December 31	319,923,400	389,865,100	74,277,000	90,843,950	127,999,350	246,035,500	494,874,950

69. Banks and branches — Number in operation, by state, 1993

Jurisdiction	Commercial banks and state-chartered savings banks								Number maintaining branches or additional offices							
	Total	Commercial banks				State-chartered savings banks		Total	Commercial banks				State-chartered savings banks			
		Total	Member		Nonmember		In-sured		Non-insured	Total	Member		Nonmember		In-sured	Non-insured
			National	State	In-sured	Non-insured ¹					National	State	In-sured	Non-insured		
United States	11,740	11,234	3,355	979	6,612	288	506	0	7,105	6,759	2,179	614	3,932	34	346	0
Alabama	214	214	49	20	144	1	0	0	153	153	37	12	104	0	0	0
Alaska	10	9	4	1	3	1	1	0	7	7	4	0	3	0	0	0
Arizona	46	46	14	6	17	9	0	0	28	28	10	4	14	0	0	0
Arkansas	262	262	77	10	172	3	0	0	194	194	65	7	122	0	0	0
California	422	422	148	33	218	23	0	0	320	320	101	24	184	11	0	0
Colorado	323	323	156	50	110	7	0	0	136	136	68	24	44	0	0	0
Connecticut	102	50	12	0	35	3	52	0	82	32	9	0	23	0	50	0
Delaware	41	40	16	0	21	3	1	0	20	19	8	0	11	0	1	0
District of Columbia	20	20	18	0	2	0	0	0	14	14	13	0	1	0	0	0
Florida	405	405	143	73	175	14	0	0	291	291	109	57	125	0	0	0
Georgia	402	402	74	13	314	1	0	0	249	249	51	7	191	0	0	0
Hawaii	13	13	2	0	6	5	0	0	10	10	2	0	6	2	0	0
Idaho	21	21	6	3	12	0	0	0	16	16	5	3	8	0	0	0
Illinois	1,027	984	291	68	602	23	43	0	519	515	185	36	291	3	4	0
Indiana	245	240	65	25	148	2	5	0	200	196	58	20	118	0	4	0
Iowa	531	531	82	36	412	1	0	0	283	283	50	20	213	0	0	0
Kansas	498	498	141	17	332	8	0	0	221	221	77	10	134	0	0	0
Kentucky	312	312	81	6	222	3	0	0	236	236	65	4	167	0	0	0
Louisiana	223	219	42	5	170	2	4	0	174	174	36	4	134	0	0	0
Maine	40	23	7	3	11	2	17	0	36	20	6	3	10	1	16	0
Maryland	99	97	24	14	56	3	2	0	83	83	21	12	50	0	0	0
Massachusetts	179	67	27	1	38	1	112	0	151	48	20	1	27	0	103	0
Michigan	211	211	50	44	114	3	0	0	179	179	46	40	93	0	0	0
Minnesota	574	574	140	27	403	4	0	0	264	264	84	8	171	1	0	0
Mississippi	121	119	27	1	91	0	2	0	97	97	24	0	73	0	0	0
Missouri	498	498	73	28	390	7	0	0	324	324	52	18	253	1	0	0
Montana	120	120	32	42	45	1	0	0	26	26	10	11	5	0	0	0
Nebraska	363	363	104	17	239	3	0	0	134	134	53	10	71	0	0	0
Nevada	24	24	8	3	9	4	0	0	13	13	4	1	8	0	0	0
New Hampshire	56	34	8	1	18	7	22	0	35	19	6	1	10	2	16	0
New Jersey	141	112	42	6	52	12	29	0	106	84	41	5	37	1	22	0
New Mexico	84	84	33	5	43	3	0	0	69	69	29	4	36	0	0	0
New York	279	227	79	38	66	44	52	0	177	128	60	25	38	5	49	0
North Carolina	127	72	14	3	53	2	55	0	68	60	11	3	46	0	8	0
North Dakota	143	143	28	3	111	1	0	0	72	72	19	2	51	0	0	0
Ohio	282	266	121	53	91	1	16	0	207	199	97	39	63	0	8	0
Oklahoma	381	381	129	29	215	8	0	0	176	176	72	13	90	1	0	0
Oregon	51	49	7	7	31	4	2	0	37	35	5	4	26	0	2	0
Pennsylvania	326	280	134	42	86	18	46	0	248	212	107	26	78	1	36	0
Rhode Island	14	11	2	0	4	5	3	0	9	6	2	0	3	1	3	0
South Carolina	80	80	27	3	49	1	0	0	61	61	26	2	33	0	0	0
South Dakota	122	122	19	21	81	1	0	0	57	57	9	11	37	0	0	0
Tennessee	256	256	44	4	203	5	0	0	193	193	36	3	154	0	0	0
Texas	1,022	1,022	501	47	463	11	0	0	468	468	201	23	244	0	0	0
Utah	37	37	8	8	18	3	0	0	22	22	7	5	10	0	0	0
Vermont	26	21	9	0	11	1	5	0	22	17	7	0	10	0	5	0
Virginia	166	166	41	98	27	0	0	0	135	135	34	79	22	0	0	0
Washington	113	97	19	2	67	9	16	0	77	63	12	1	48	2	14	0
West Virginia	148	148	61	22	65	0	0	0	115	115	53	19	43	0	0	0
Wisconsin	464	443	95	21	321	6	21	0	264	259	65	10	183	1	5	0
Wyoming	57	57	21	19	15	2	0	0	16	16	7	2	7	0	0	0
Puerto Rico	18	18	0	1	11	6	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

69. Banks and branches — Number in operation, by state, 1993 — Continued

Jurisdiction	Branches and additional offices							
	Class of bank							
	Total	Commercial banks				State-chartered savings banks		
		Total	Member		Nonmember		Insured	Non-insured
National	State		Insured	Non-insured				
United States	55,953	52,879	27,623	7,419	17,747	90	3,074	0
Alabama	992	992	335	128	529	0	0	0
Alaska	122	122	95	0	27	0	0	0
Arizona	741	741	421	45	275	0	0	0
Arkansas	686	686	346	27	313	0	0	0
California	3,992	3,989	2,099	447	1,420	23	3	0
Colorado	363	363	254	38	71	0	0	0
Connecticut	1,052	540	337	0	203	0	512	0
Delaware	171	166	37	0	129	0	5	0
District of Columbia	171	171	166	0	5	0	0	0
Florida	2,785	2,775	1,805	409	561	0	10	0
Georgia	1,463	1,463	892	139	432	0	0	0
Hawaii	182	182	11	0	167	4	0	0
Idaho	301	301	142	94	65	0	0	0
Illinois	1,481	1,472	664	120	683	5	9	0
Indiana	1,612	1,600	842	93	665	0	12	0
Iowa	655	655	168	52	435	0	0	0
Kansas	542	542	272	15	255	0	0	0
Kentucky	937	937	403	122	412	0	0	0
Louisiana	992	992	452	53	487	0	0	0
Maine	441	321	64	123	133	1	120	0
Maryland	1,282	1,282	670	190	422	0	0	0
Massachusetts	1,557	926	511	5	409	1	631	0
Michigan	2,345	2,345	992	800	553	0	0	0
Minnesota	623	623	342	13	267	1	0	0
Mississippi	864	864	320	12	532	0	0	0
Missouri	1,047	1,047	408	52	583	4	0	0
Montana	82	82	23	30	29	0	0	0
Nebraska	371	371	178	10	183	0	0	0
Nevada	242	242	87	83	72	0	0	0
New Hampshire	313	143	20	35	86	2	170	0
New Jersey	2,418	2,176	1,739	110	326	1	242	0
New Mexico	355	355	179	11	165	0	0	0
New York	3,965	3,492	1,485	1,459	539	9	473	0
North Carolina	2,230	2,204	943	155	1,106	0	26	0
North Dakota	175	175	72	5	98	0	0	0
Ohio	2,807	2,783	2,051	472	260	0	24	0
Oklahoma	490	490	278	46	164	2	0	0
Oregon	712	689	373	7	309	0	23	0
Pennsylvania	3,689	3,393	1,933	397	1,054	9	296	0
Rhode Island	226	159	89	0	58	12	67	0
South Carolina	889	889	612	6	271	0	0	0
South Dakota	207	207	92	32	83	0	0	0
Tennessee	1,358	1,358	644	117	597	0	0	0
Texas	2,270	2,270	1,569	46	655	0	0	0
Utah	396	396	281	37	78	0	0	0
Vermont	227	197	76	0	121	0	30	0
Virginia	1,924	1,924	630	1,113	181	0	0	0
Washington	1,418	1,055	607	6	439	3	363	0
West Virginia	369	369	223	53	93	0	0	0
Wisconsin	995	937	338	47	543	9	58	0
Wyoming	58	58	15	2	41	0	0	0
Puerto Rico	353	353	26	160	163	4	0	0
Virgin Islands	15	15	12	3	0	0	0	0

70. Changes in number of banking offices in the United States during 1993

A. Head offices

Item	Total	Commercial banks ¹							State-chartered savings banks ²	
		Total	Member ^{3,4}			Nonmember ^{4,5}			Insured	Noninsured
			Total	National	State	Total	Insured	Noninsured		
1 Number, December 31, 1993.....	12,139	11,710	4,609	3,641	968	7,101	6,826	275	429	0
CHANGE IN NUMBER DURING 1993										
2 New banks.....	76	76	21	16	5	55	36	19	0	0
3 Ceased banking operations ⁶	-98	-91	-60	-55	-5	-31	-23	-8	-7	0
<i>Consolidations and absorptions</i>										
4 Banks converted into branches ⁷	-483	-469	-225	-191	-34	-244	-244	0	-14	0
5 Other ⁸	106	8	-11	-56	45	19	17	2	98	0
6 Net change.....	-399	-476	-275	-286	11	-201	-214	13	77	0
7 Number, December 31, 1992.....	11,740	11,234	4,334	3,355	979	6,900	6,612	288	506	0

B. Branches and additional offices

Item	Total	Commercial banks ¹							State-chartered savings banks ²	
		Total	Member ^{3,4}			Nonmember			Insured	Noninsured
			Total	National	State	Total	Insured	Noninsured		
1 Number, December 31, 1993.....	54,801	51,993	34,687	27,385	7,302	17,306	17,218	88	2,808	0
CHANGE IN NUMBER DURING 1993										
<i>Branches and additional offices</i>										
2 De novo.....	1,909	1,662	1,081	848	233	581	576	5	247	0
3 Banks converted into branches.....	483	472	310	262	48	162	162	0	11	0
4 Discontinued.....	-1,493	-1,412	-1,140	-967	-173	-272	-269	-3	-81	0
5 Other ⁸	253	164	104	95	9	60	60	0	89	0
6 Net change.....	1,152	886	355	238	117	531	529	2	266	0
7 Number, December 31, 1992.....	55,953	52,879	35,042	27,623	7,419	17,837	17,747	90	3,074	0

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
United States (8,514)										
Assets										
Per organization	4.90	4.09	3.62	2.67	2.34	2.26	1.90	1.64	1.57	1.54
Cumulative	4.90	8.98	12.60	15.27	17.61	19.87	21.77	23.41	24.98	26.52
Deposits										
Per organization	5.22	3.32	3.17	1.95	2.52	2.22	1.64	1.19	1.75	1.83
Cumulative	5.22	8.54	11.71	13.66	16.19	18.41	20.05	21.24	22.98	24.82
Alabama (173)										
Assets										
Per organization	19.89	19.06	15.98	11.65	4.52	2.50	1.00	.91	.82	.82
Cumulative	19.89	38.95	54.93	66.58	71.09	73.59	74.59	75.50	76.33	77.15
Deposits										
Per organization	18.33	17.68	17.21	10.22	4.59	2.72	.99	1.01	.90	.90
Cumulative	18.33	36.00	53.21	63.43	68.01	70.73	71.73	72.74	73.64	74.53
Alaska (8)										
Assets										
Per organization	44.57	27.25	16.53	3.67	3.57	1.89	1.74	.78	0	0
Cumulative	44.57	71.82	88.35	92.02	95.58	97.48	99.22	100.00	100.00	100.00
Deposits										
Per organization	42.28	25.47	18.58	4.14	4.24	2.38	2.09	.82	0	0
Cumulative	42.28	67.75	86.33	90.48	94.71	97.09	99.18	100.00	100.00	100.00
Arizona (37)										
Assets										
Per organization	29.64	28.33	19.40	6.26	4.79	2.70	1.50	1.15	1.01	.69
Cumulative	29.64	57.96	77.36	83.62	88.41	91.10	92.60	93.75	94.75	95.44
Deposits										
Per organization	31.40	25.00	21.77	6.50	5.37	.40	1.45	1.32	1.06	.76
Cumulative	31.40	56.40	78.17	84.66	90.03	90.43	91.88	93.20	94.26	95.02
Arkansas (187)										
Assets										
Per organization	13.34	10.03	4.66	3.54	3.41	2.69	2.20	1.94	1.72	1.51
Cumulative	13.34	23.37	28.02	31.57	34.98	37.67	39.86	41.81	43.53	45.04
Deposits										
Per organization	13.07	10.29	4.66	3.50	3.36	2.63	2.25	1.95	1.73	1.41
Cumulative	13.07	23.36	28.02	31.52	34.88	37.51	39.76	41.71	43.44	44.85
California (389)										
Assets										
Per organization	37.72	17.09	6.70	5.37	2.28	2.21	1.78	1.26	1.10	.98
Cumulative	37.72	54.80	61.50	66.87	69.15	71.36	73.14	74.40	75.49	76.47
Deposits										
Per organization	36.51	17.29	7.24	5.16	1.50	1.87	1.47	1.34	1.21	.98
Cumulative	36.51	53.79	61.03	66.19	67.69	69.56	71.03	72.37	73.58	74.57
Colorado (205)										
Assets										
Per organization	23.69	17.83	9.28	5.20	4.40	1.98	1.38	1.32	1.18	1.00
Cumulative	23.69	41.52	50.80	56.00	60.40	62.38	63.76	65.08	66.25	67.25
Deposits										
Per organization	24.09	16.55	9.09	5.47	4.34	2.04	1.36	1.37	1.18	1.02
Cumulative	24.09	40.64	49.72	55.20	59.54	61.58	62.94	64.31	65.49	66.51
Connecticut (48)										
Assets										
Per organization	39.02	22.41	8.30	7.09	6.68	1.94	1.91	.88	.76	.73
Cumulative	39.02	61.44	69.74	76.82	83.50	85.45	87.35	88.23	88.99	89.72
Deposits										
Per organization	32.33	24.28	9.44	7.61	7.41	2.19	2.22	1.06	.92	.82
Cumulative	32.33	56.62	66.06	73.67	81.08	83.27	85.49	86.56	87.47	88.30
Delaware (35)										
Assets										
Per organization	13.65	11.09	9.48	7.89	6.78	5.91	5.57	5.46	5.30	4.58
Cumulative	13.65	24.74	34.22	42.10	48.88	54.79	60.36	65.82	71.12	75.70
Deposits										
Per organization	2.47	8.53	15.48	16.16	1.83	.02	1.83	10.99	3.84	6.68
Cumulative	2.47	11.00	26.48	42.64	44.47	44.48	46.31	57.30	61.14	67.82
District of Columbia (19)										
Assets										
Per organization	32.14	28.54	10.36	10.15	5.16	4.50	2.09	1.55	1.39	.83
Cumulative	32.14	60.68	71.04	81.19	86.35	90.85	92.95	94.49	95.88	96.71
Deposits										
Per organization	21.38	33.09	12.72	10.93	6.40	4.38	2.53	1.87	1.78	.92
Cumulative	21.38	54.47	67.19	78.12	84.52	88.90	91.43	93.30	95.09	96.01

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
Florida (325)										
Assets										
Per organization	25.07	18.02	15.27	13.65	1.19	.81	.81	.80	.79	.69
Cumulative	25.07	43.09	58.36	72.01	73.21	74.01	74.82	75.62	76.41	77.11
Deposits										
Per organization	26.07	17.89	12.66	14.04	1.26	.83	.82	.75	.84	.73
Cumulative	26.07	43.97	56.62	70.66	71.93	72.76	73.58	74.32	75.16	75.89
Georgia (308)										
Assets										
Per organization	17.45	14.33	12.47	11.23	5.01	4.70	3.12	2.38	1.65	1.56
Cumulative	17.45	31.78	44.25	55.48	60.49	65.19	68.31	70.69	72.34	73.90
Deposits										
Per organization	13.55	13.12	10.17	12.85	5.41	5.40	3.53	2.73	.02	1.86
Cumulative	13.55	26.67	36.84	49.69	55.10	60.50	64.03	66.76	66.78	68.64
Hawaii (8)										
Assets										
Per organization	53.30	31.78	6.83	4.06	1.71	1.66	.59	.06	0	0
Cumulative	53.30	85.08	91.91	95.97	97.69	99.35	99.94	100.00	100.00	100.00
Deposits										
Per organization	42.50	37.14	9.25	5.33	2.47	2.36	.86	.09	0	0
Cumulative	42.50	79.65	88.89	94.23	96.70	99.05	99.91	100.00	100.00	100.00
Idaho (19)										
Assets										
Per organization	37.16	30.97	10.92	8.32	4.16	2.10	1.01	.79	.69	.67
Cumulative	37.16	68.13	79.05	87.37	91.52	93.62	94.63	95.42	96.11	96.78
Deposits										
Per organization	35.00	28.30	12.46	9.84	4.65	2.42	1.17	.97	.76	.77
Cumulative	35.00	63.31	75.77	85.61	90.26	92.69	93.85	94.82	95.59	96.36
Illinois (706)										
Assets										
Per organization	15.97	9.09	6.60	6.57	5.80	2.60	2.47	2.16	1.35	1.26
Cumulative	15.97	25.06	31.66	38.23	44.03	46.64	49.11	51.27	52.62	53.87
Deposits										
Per organization	13.45	7.11	5.14	4.57	4.97	2.92	2.88	2.37	1.59	1.41
Cumulative	13.45	20.56	25.70	30.27	35.23	38.16	41.03	43.41	44.99	46.40
Indiana (172)										
Assets										
Per organization	18.32	12.54	9.36	4.72	4.14	3.63	3.57	2.53	2.42	2.22
Cumulative	18.32	30.86	40.22	44.94	49.08	52.71	56.27	58.80	61.22	63.44
Deposits										
Per organization	18.29	11.72	8.47	4.77	4.18	3.64	3.45	2.56	2.42	2.42
Cumulative	18.29	30.01	38.48	43.25	47.43	51.07	54.51	57.07	59.49	61.91
Iowa (413)										
Assets										
Per organization	15.99	6.84	4.84	3.51	3.30	2.30	1.28	1.16	1.15	1.13
Cumulative	15.99	22.83	27.68	31.18	34.48	36.78	38.06	39.22	40.37	41.50
Deposits										
Per organization	12.27	6.65	5.15	3.70	3.28	2.32	1.37	1.20	1.21	1.16
Cumulative	12.27	18.92	24.07	27.77	31.05	33.37	34.74	35.93	37.14	38.30
Kansas (431)										
Assets										
Per organization	16.69	4.46	3.82	3.44	2.46	1.85	1.56	1.50	1.20	1.18
Cumulative	16.69	21.15	24.97	28.42	30.87	32.72	34.28	35.78	36.98	38.17
Deposits										
Per organization	14.89	4.10	3.78	3.55	2.61	1.81	1.67	1.62	1.26	1.11
Cumulative	14.89	18.99	22.77	26.32	28.93	30.74	32.42	34.03	35.30	36.40
Kentucky (229)										
Assets										
Per organization	14.29	13.88	10.36	4.11	2.59	2.45	2.15	1.87	1.86	1.85
Cumulative	14.29	28.17	38.52	42.64	45.23	47.68	49.82	51.70	53.56	55.41
Deposits										
Per organization	10.81	12.33	10.30	4.30	2.79	2.27	2.10	1.58	2.03	2.05
Cumulative	10.81	23.14	33.44	37.74	40.53	42.80	44.90	46.48	48.51	50.56
Louisiana (209)										
Assets										
Per organization	16.01	11.92	9.86	7.32	2.69	2.11	1.87	1.38	1.33	1.27
Cumulative	16.01	27.94	37.80	45.12	47.81	49.92	51.79	53.17	54.50	55.78
Deposits										
Per organization	15.07	12.05	9.46	7.15	2.47	2.05	1.94	1.44	1.38	1.34
Cumulative	15.07	27.12	36.58	43.73	46.20	48.25	50.19	51.63	53.01	54.35

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	June									
Maine (21)										
Assets										
Per organization	35.68	28.24	12.85	4.10	3.11	2.93	2.00	1.94	1.48	1.14
Cumulative	35.68	63.93	76.78	80.88	83.99	86.92	88.92	90.86	92.33	93.47
Deposits										
Per organization	32.33	28.26	14.19	4.31	3.36	2.80	2.26	2.26	1.63	1.28
Cumulative	32.33	60.59	74.78	79.09	82.45	85.25	87.51	89.77	91.40	92.68
Maryland (77)										
Assets										
Per organization	22.28	12.83	9.81	7.75	5.97	5.62	4.40	3.19	2.76	2.64
Cumulative	22.28	35.11	44.92	52.67	58.64	64.26	68.65	71.84	74.60	77.25
Deposits										
Per organization	19.15	12.88	10.41	8.09	5.83	6.37	5.18	3.11	1.41	2.67
Cumulative	19.15	32.03	42.43	50.52	56.36	62.72	67.90	71.01	72.42	75.09
Massachusetts (62)										
Assets										
Per organization	23.36	16.66	16.61	12.00	9.53	6.90	2.90	2.35	1.22	.98
Cumulative	23.36	40.02	56.63	68.63	78.16	85.06	87.96	90.31	91.53	92.51
Deposits										
Per organization	23.83	12.32	13.14	15.71	11.08	5.60	3.67	2.74	1.30	1.27
Cumulative	23.83	36.15	49.28	64.99	76.07	81.67	85.34	88.07	89.38	90.65
Michigan (141)										
Assets										
Per organization	23.21	21.37	13.00	9.36	8.04	2.33	2.24	1.54	1.43	1.04
Cumulative	23.21	44.58	57.58	66.93	74.98	77.31	79.54	81.08	82.51	83.55
Deposits										
Per organization	19.25	19.93	14.61	9.91	8.05	2.46	2.52	1.78	1.59	1.13
Cumulative	19.25	39.18	53.79	63.70	71.75	74.21	76.73	78.51	80.09	81.22
Minnesota (454)										
Assets										
Per organization	30.01	25.11	2.32	1.99	1.80	1.34	.86	.85	.78	.64
Cumulative	30.01	55.12	57.44	59.43	61.23	62.57	63.44	64.28	65.06	65.70
Deposits										
Per organization	22.35	25.57	2.56	2.16	1.97	1.55	.74	1.01	.92	.74
Cumulative	22.35	47.92	50.48	52.64	54.61	56.16	56.90	57.91	58.84	59.58
Mississippi (117)										
Assets										
Per organization	18.30	16.03	8.16	7.53	5.29	2.92	1.98	1.88	1.59	1.53
Cumulative	18.30	34.33	42.49	50.02	55.31	58.22	60.20	62.08	63.67	65.20
Deposits										
Per organization	16.15	15.14	8.57	7.71	5.46	3.08	2.13	1.90	1.72	1.48
Cumulative	16.15	31.29	39.86	47.57	53.03	56.11	58.24	60.14	61.87	63.35
Missouri (355)										
Assets										
Per organization	23.90	13.37	10.44	6.73	3.97	3.12	1.64	1.25	1.17	.95
Cumulative	23.90	37.27	47.71	54.44	58.41	61.53	63.17	64.42	65.59	66.53
Deposits										
Per organization	21.91	12.21	10.89	6.43	3.96	3.24	1.76	1.25	1.25	1.04
Cumulative	21.91	34.12	45.00	51.44	55.40	58.65	60.41	61.66	62.91	63.95
Montana (92)										
Assets										
Per organization	16.90	11.64	10.43	9.27	3.88	3.29	2.33	1.79	1.73	1.67
Cumulative	16.90	28.54	38.97	48.24	52.12	55.41	57.74	59.53	61.26	62.93
Deposits										
Per organization	16.92	10.96	10.28	9.33	3.40	3.26	2.38	1.73	1.83	1.78
Cumulative	16.92	27.88	38.16	47.48	50.88	54.14	56.52	58.25	60.08	61.86
Nebraska (304)										
Assets										
Per organization	14.23	12.70	10.50	6.08	1.72	1.54	1.37	1.26	1.23	1.09
Cumulative	14.23	26.93	37.43	43.51	45.22	46.76	48.13	49.38	50.62	51.70
Deposits										
Per organization	14.83	11.80	10.01	6.04	1.72	1.55	1.45	1.31	1.28	1.06
Cumulative	14.83	26.63	36.64	42.68	44.40	45.95	47.40	48.71	49.99	51.05
Nevada (18)										
Assets										
Per organization	27.20	24.69	21.92	12.01	5.05	2.40	1.79	1.26	1.15	.45
Cumulative	27.20	51.89	73.81	85.82	90.88	93.28	95.07	96.33	97.48	97.93
Deposits										
Per organization	9.61	34.60	32.86	1.30	7.67	3.70	2.85	1.82	1.83	.66
Cumulative	9.61	44.21	77.07	78.37	86.04	89.73	92.59	94.41	96.23	96.90

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	June									
New Hampshire (27)										
Assets										
Per organization	24.59	20.25	13.47	4.85	4.22	3.98	3.01	2.92	2.49	2.25
Cumulative	24.59	44.83	58.30	63.15	67.37	71.35	74.37	77.29	79.77	82.02
Deposits										
Per organization	23.42	18.70	14.89	4.05	4.54	4.20	3.22	3.19	2.76	2.54
Cumulative	23.42	42.13	57.02	61.07	65.60	69.80	73.02	76.21	78.97	81.51
New Jersey (96)										
Assets										
Per organization	20.58	11.02	10.23	6.73	5.79	4.20	4.17	4.07	3.44	2.52
Cumulative	20.58	31.60	41.83	48.56	54.36	58.56	62.72	66.80	70.24	72.75
Deposits										
Per organization	20.40	11.16	10.45	6.42	5.75	4.47	4.46	4.28	3.68	2.68
Cumulative	20.40	31.57	42.02	48.44	54.19	58.66	63.13	67.40	71.08	73.76
New Mexico (58)										
Assets										
Per organization	25.70	14.66	10.65	6.56	3.31	2.96	2.42	1.77	1.68	1.58
Cumulative	25.70	40.36	51.01	57.57	60.88	63.84	66.27	68.03	69.71	71.30
Deposits										
Per organization	25.08	14.69	10.99	6.79	2.97	2.99	2.51	1.85	1.74	1.60
Cumulative	25.08	39.77	50.76	57.55	60.52	63.51	66.02	67.88	69.62	71.22
New York (167)										
Assets										
Per organization	19.11	14.83	10.42	7.96	6.38	6.13	3.55	3.37	3.22	3.04
Cumulative	19.11	33.94	44.36	52.32	58.69	64.83	68.38	71.75	74.97	78.02
Deposits										
Per Organization	20.18	15.11	12.70	2.37	3.83	7.83	3.56	4.92	4.82	2.05
Cumulative	20.18	35.28	47.99	50.36	54.19	62.02	65.57	70.49	75.31	77.36
North Carolina (70)										
Assets										
Per organization	23.49	21.84	19.75	7.79	5.78	4.53	3.44	2.92	2.73	.41
Cumulative	23.49	45.32	65.08	72.87	78.65	83.17	86.62	89.54	92.27	92.69
Deposits										
Per organization	14.00	18.42	18.84	9.84	8.45	6.15	4.90	4.26	4.02	.61
Cumulative	14.00	32.41	51.25	61.09	69.54	75.70	80.59	84.85	88.87	89.48
North Dakota (120)										
Assets										
Per organization	13.42	10.54	6.68	5.01	4.88	2.44	1.84	1.73	1.70	1.58
Cumulative	13.42	23.95	30.63	35.64	40.52	42.96	44.80	46.54	48.24	49.82
Deposits										
Per organization	13.68	10.68	6.31	5.21	4.83	2.56	1.86	1.73	1.74	1.58
Cumulative	13.68	24.36	30.66	35.87	40.71	43.26	45.12	46.85	48.60	50.18
Ohio (213)										
Assets										
Per organization	15.78	15.60	15.28	9.34	7.83	5.21	2.95	2.90	2.59	1.54
Cumulative	15.78	31.38	46.66	56.00	63.83	69.04	71.99	74.89	77.48	79.02
Deposits										
Per organization	14.92	14.45	15.94	8.02	7.63	5.79	3.13	2.32	3.11	.01
Cumulative	14.92	29.37	45.31	53.34	60.97	66.76	69.89	72.20	75.32	75.33
Oklahoma (357)										
Assets										
Per organization	9.45	8.04	4.91	3.87	2.45	1.90	1.76	1.56	1.55	1.37
Cumulative	9.45	17.50	22.41	26.28	28.73	30.63	32.39	33.95	35.50	36.87
Deposits										
Per organization	9.09	6.97	4.79	3.63	2.57	1.86	1.81	1.57	1.63	1.42
Cumulative	9.09	16.05	20.85	24.48	27.05	28.91	30.72	32.29	33.92	35.33
Oregon (44)										
Assets										
Per organization	43.30	21.93	11.82	7.47	2.50	2.27	.97	.65	.59	.54
Cumulative	43.30	65.23	77.05	84.52	87.02	89.29	90.25	90.90	91.50	92.03
Deposits										
Per organization	37.76	24.89	12.34	8.31	2.83	2.45	1.10	.71	.66	.57
Cumulative	37.76	62.65	74.99	83.30	86.13	88.58	89.67	90.38	91.04	91.60
Pennsylvania (223)										
Assets										
Per organization	21.45	15.33	9.12	7.51	5.93	5.42	2.47	2.04	1.75	1.60
Cumulative	21.45	36.78	45.90	53.41	59.35	64.77	67.23	69.28	71.02	72.62
Deposits										
Per organization	14.97	16.71	8.66	7.75	6.46	5.54	2.44	2.36	1.92	1.70
Cumulative	14.97	31.68	40.34	48.09	54.55	60.09	62.53	64.89	66.81	68.51

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	June									
Rhode Island (7)										
Assets										
Per organization	60.83	26.39	7.73	3.80	.72	.33	.19	0	0	0
Cumulative	60.83	87.23	94.96	98.75	99.48	99.81	100.00	100.00	100.00	100.00
Deposits										
Per organization	57.53	28.20	8.31	4.47	.88	.38	.23	0	0	0
Cumulative	57.53	85.73	94.05	98.51	99.39	99.77	100.00	100.00	100.00	100.00
South Carolina (76)										
Assets										
Per organization	31.66	23.03	8.22	5.40	2.97	2.40	2.40	2.14	1.82	1.27
Cumulative	31.66	54.69	62.91	68.31	71.28	73.68	76.08	78.22	80.04	81.31
Deposits										
Per organization	24.46	23.96	8.61	6.41	3.44	2.62	2.74	2.59	2.19	1.49
Cumulative	24.46	48.42	57.03	63.43	66.87	69.49	72.23	74.82	77.01	78.50
South Dakota (99)										
Assets										
Per organization	36.47	18.42	5.47	2.41	2.38	2.37	1.89	1.66	1.63	1.42
Cumulative	36.47	54.88	60.36	62.76	65.15	67.52	69.41	71.07	72.70	74.12
Deposits										
Per organization	26.73	18.33	4.39	3.01	3.16	3.03	2.42	2.15	2.14	1.87
Cumulative	26.73	45.06	49.45	52.47	55.63	58.66	61.07	63.23	65.37	67.23
Tennessee (202)										
Assets										
Per organization	16.33	12.14	10.58	9.31	8.74	4.41	3.56	1.94	1.22	.84
Cumulative	16.33	28.48	39.06	48.37	57.10	61.51	65.07	67.01	68.23	69.07
Deposits										
Per organization	14.97	12.06	10.21	9.10	8.80	3.91	3.76	1.78	1.32	.89
Cumulative	14.97	27.03	37.24	46.34	55.14	59.04	62.80	64.58	65.90	66.79
Texas (926)										
Assets										
Per organization	20.39	12.14	9.72	5.83	3.01	1.96	1.64	1.07	.99	.97
Cumulative	20.39	32.52	42.25	48.07	51.08	53.04	54.68	55.75	56.74	57.71
Deposits										
Per organization	16.50	11.80	10.02	6.22	3.16	2.11	1.73	1.09	1.08	1.00
Cumulative	16.50	28.30	38.32	44.54	47.70	49.82	51.54	52.63	53.71	54.71
Utah (35)										
Assets										
Per organization	33.65	25.02	8.77	6.62	6.35	5.24	1.32	1.28	1.14	1.05
Cumulative	33.65	58.67	67.44	74.06	80.40	85.64	86.96	88.24	89.38	90.43
Deposits										
Per organization	31.52	23.56	9.09	7.87	6.35	5.41	1.44	1.38	1.30	1.24
Cumulative	31.52	55.07	64.16	72.04	78.39	83.79	85.24	86.61	87.91	89.16
Vermont (16)										
Assets										
Per organization	28.70	20.54	15.70	13.70	4.07	2.95	2.18	2.15	2.09	2.09
Cumulative	28.70	49.24	64.95	78.65	82.72	85.67	87.86	90.01	92.10	94.18
Deposits										
Per organization	26.98	20.86	15.39	13.81	4.40	3.24	2.32	2.28	2.26	2.22
Cumulative	26.98	47.84	63.24	77.04	81.44	84.68	87.00	89.29	91.55	93.76
Virginia (138)										
Assets										
Per organization	15.65	15.41	12.71	12.59	12.19	8.23	2.51	1.18	1.07	.92
Cumulative	15.65	31.06	43.77	56.36	68.55	76.78	79.29	80.46	81.53	82.45
Deposits										
Per organization	16.38	14.63	8.72	11.98	12.34	9.45	2.85	1.36	1.19	1.10
Cumulative	16.38	31.02	39.74	51.73	64.06	73.51	76.36	77.71	78.90	80.00
Washington (85)										
Assets										
Per organization	37.34	16.33	14.64	9.09	4.74	2.33	1.22	1.13	.69	.69
Cumulative	37.34	53.67	68.31	77.40	82.14	84.47	85.70	86.83	87.52	88.21
Deposits										
Per organization	35.78	16.99	14.36	9.22	4.70	2.37	1.37	1.17	.76	.67
Cumulative	35.78	52.77	67.13	76.35	81.04	83.41	84.78	85.95	86.71	87.38
West Virginia (86)										
Assets										
Per organization	14.71	14.14	8.01	6.79	4.68	4.61	3.80	3.38	2.86	2.80
Cumulative	14.71	28.86	36.87	43.66	48.34	52.95	56.76	60.13	63.00	65.80
Deposits										
Per organization	14.26	14.19	7.69	6.49	4.43	4.44	3.71	3.41	2.96	2.85
Cumulative	14.26	28.44	36.13	42.62	47.05	51.49	55.20	58.61	61.58	64.42

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June										
Wisconsin (298)										
Assets										
Per organization	16.84	13.49	12.13	7.56	5.15	3.70	2.07	1.40	.92	.80
Cumulative	16.84	30.32	42.46	50.02	55.17	58.87	60.94	62.34	63.25	64.05
Deposits										
Per organization	15.79	13.37	10.51	8.14	5.33	3.89	1.19	1.50	.99	.88
Cumulative	15.79	29.16	39.66	47.80	53.13	57.03	58.22	59.72	60.71	61.59
Wyoming (51)										
Assets										
Per organization	25.03	8.23	6.79	6.33	6.00	3.94	3.07	2.80	2.46	2.22
Cumulative	25.03	33.26	40.05	46.38	52.38	56.32	59.39	62.19	64.64	66.87
Deposits										
Per organization	23.68	7.94	6.51	6.76	6.35	3.82	3.14	2.98	2.52	2.28
Cumulative	23.68	31.62	38.13	44.89	51.24	55.05	58.19	61.18	63.69	65.98
December										
United States (8,333)										
Assets										
Per organization	4.64	4.42	3.57	2.59	2.39	2.26	2.03	1.85	1.56	1.55
Cumulative	4.64	9.06	12.63	15.22	17.61	19.87	21.90	23.75	25.31	26.85
Deposits										
Per organization	4.99	3.66	3.13	1.81	2.52	2.22	1.70	1.36	1.87	1.73
Cumulative	4.99	8.65	11.78	13.59	16.11	18.32	20.03	21.38	23.26	24.99
Alabama (171)										
Assets										
Per organization	19.47	18.88	16.18	11.19	5.64	2.61	.97	.86	.79	.77
Cumulative	19.47	38.35	54.53	65.72	71.36	73.97	74.94	75.80	76.59	77.36
Deposits										
Per organization	17.69	17.71	17.43	10.21	5.67	2.80	.93	.97	.85	.78
Cumulative	17.69	35.40	52.83	63.04	68.70	71.50	72.44	73.41	74.26	75.04
Alaska (8)										
Assets										
Per organization	43.33	26.81	17.30	3.80	3.79	2.33	1.90	.75	0	0
Cumulative	43.33	70.13	87.43	91.23	95.02	97.35	99.25	100.00	100.00	100.00
Deposits										
Per organization	42.48	24.34	19.25	4.07	4.25	2.66	2.10	.86	0	0
Cumulative	42.48	66.82	86.06	90.14	94.39	97.04	99.14	100.00	100.00	100.00
Arizona (35)										
Assets										
Per organization	30.13	27.53	19.35	6.00	4.95	3.19	1.42	1.17	1.04	.74
Cumulative	30.13	57.66	77.01	83.01	87.97	91.16	92.58	93.75	94.79	95.53
Deposits										
Per organization	31.20	25.11	22.26	6.44	5.09	.32	1.37	1.38	1.08	.81
Cumulative	31.20	56.31	78.56	85.01	90.10	90.42	91.79	93.17	94.25	95.06
Arkansas (180)										
Assets										
Per organization	13.38	10.02	4.70	3.68	3.61	2.75	2.15	1.89	1.80	1.60
Cumulative	13.38	23.40	28.11	31.79	35.39	38.14	40.29	42.17	43.97	45.57
Deposits										
Per organization	13.01	10.36	4.77	3.51	3.58	2.68	2.20	1.88	1.81	1.47
Cumulative	13.01	23.38	28.15	31.66	35.25	37.93	40.13	42.00	43.81	45.28
California (380)										
Assets										
Per organization	37.33	17.50	7.05	5.48	2.31	2.11	1.71	1.26	1.06	.96
Cumulative	37.33	54.82	61.88	67.36	69.67	71.78	73.49	74.75	75.81	76.77
Deposits										
Per organization	35.92	17.81	7.63	5.18	1.87	1.54	1.44	1.35	1.08	1.02
Cumulative	35.92	53.73	61.36	66.55	68.42	69.96	71.40	72.75	73.83	74.86
Colorado (196)										
Assets										
Per organization	21.20	19.68	9.48	5.50	4.60	2.09	1.38	1.24	1.21	1.13
Cumulative	21.20	40.88	50.35	55.85	60.45	62.54	63.92	65.16	66.37	67.50
Deposits										
Per organization	21.04	19.91	8.85	5.76	4.12	2.11	1.36	1.29	1.20	1.05
Cumulative	21.04	40.95	49.80	55.56	59.68	61.79	63.16	64.44	65.65	66.69
Connecticut (47)										
Assets										
Per organization	44.05	23.84	8.43	7.10	2.07	1.82	.87	.83	.70	.62
Cumulative	44.05	67.89	76.32	83.42	85.50	87.32	88.19	89.02	89.71	90.33
Deposits										
Per organization	35.05	25.61	9.85	8.33	2.64	2.38	1.14	1.10	.87	.81
Cumulative	35.05	60.66	70.50	78.83	81.47	83.85	84.99	86.09	86.97	87.78

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December										
Delaware (36)										
Assets										
Per organization	11.85	10.53	10.36	7.86	6.89	6.43	5.97	5.34	5.07	4.71
Cumulative	11.85	22.38	32.74	40.60	47.49	53.92	59.89	65.23	70.30	75.01
Deposits										
Per organization	1.72	7.37	15.93	16.41	3.37	1.68	1.63	10.83	10.56	.02
Cumulative	1.72	9.09	25.01	41.43	44.79	46.48	48.10	58.93	69.48	69.50
District of Columbia (18)										
Assets										
Per organization	32.19	30.12	11.78	11.46	4.69	2.11	1.76	1.47	.88	.66
Cumulative	32.19	62.31	74.10	85.56	90.25	92.36	94.12	95.58	96.47	97.13
Deposits										
Per organization	24.02	32.75	13.28	13.56	4.69	2.58	1.81	1.92	1.01	.87
Cumulative	24.02	56.76	70.05	83.61	88.30	90.87	92.69	94.61	95.62	96.49
Florida (312)										
Assets										
Per organization	25.43	18.32	14.29	13.50	1.74	1.53	.86	.76	.72	.71
Cumulative	25.43	43.76	58.05	71.55	73.29	74.82	75.68	76.44	77.16	77.87
Deposits										
Per organization	25.97	17.93	12.34	13.79	1.71	1.63	.92	.80	.77	.70
Cumulative	25.97	43.90	56.24	70.04	71.75	73.37	74.29	75.09	75.86	76.56
Georgia (300)										
Assets										
Per organization	17.04	15.28	13.32	10.31	6.10	4.53	2.77	2.37	2.03	1.40
Cumulative	17.04	32.32	45.63	55.94	62.04	66.56	69.34	71.71	73.74	75.14
Deposits										
Per organization	14.19	13.32	10.69	11.93	6.47	5.28	3.37	2.77	.02	1.30
Cumulative	14.19	27.51	38.20	50.13	56.61	61.89	65.26	68.02	68.04	69.35
Hawaii (8)										
Assets										
Per organization	52.62	32.11	7.08	4.25	1.67	1.67	.54	.06	0	0
Cumulative	52.62	84.73	91.81	96.06	97.73	99.40	99.94	100.00	100.00	100.00
Deposits										
Per organization	42.51	36.92	9.40	5.50	2.42	2.37	.78	.09	0	0
Cumulative	42.51	79.43	88.83	94.33	96.75	99.13	99.91	100.00	100.00	100.00
Idaho (20)										
Assets										
Per organization	37.80	30.44	10.79	7.98	4.06	2.11	1.04	.80	.78	.67
Cumulative	37.80	68.23	79.02	87.00	91.06	93.17	94.21	95.02	95.80	96.47
Deposits										
Per organization	35.63	28.12	12.13	9.48	4.51	2.40	1.23	.97	.72	.81
Cumulative	35.63	63.75	75.87	85.35	89.86	92.26	93.49	94.46	95.18	95.99
Illinois (695)										
Assets										
Per organization	16.23	9.17	6.50	6.28	6.25	3.50	2.52	2.02	1.46	1.21
Cumulative	16.23	25.40	31.90	38.19	44.43	47.93	50.45	52.47	53.93	55.14
Deposits										
Per organization	13.88	7.12	5.32	5.23	4.04	4.16	2.78	2.25	1.68	1.35
Cumulative	13.88	21.00	26.32	31.55	35.59	39.75	42.53	44.78	46.46	47.82
Indiana (169)										
Assets										
Per organization	17.19	12.89	8.72	4.84	4.05	3.47	3.27	2.97	2.38	2.19
Cumulative	17.19	30.08	38.80	43.64	47.69	51.17	54.43	57.40	59.79	61.98
Deposits										
Per organization	17.34	11.61	8.21	4.58	4.15	3.30	3.35	3.06	2.39	2.40
Cumulative	17.34	28.94	37.15	41.74	45.89	49.19	52.54	55.60	57.99	60.38
Iowa (407)										
Assets										
Per organization	16.38	6.64	4.81	3.57	3.20	2.22	1.27	1.21	1.16	1.12
Cumulative	16.38	23.02	27.83	31.40	34.60	36.82	38.09	39.30	40.46	41.58
Deposits										
Per organization	12.47	6.55	5.15	3.79	3.24	2.23	1.33	1.21	1.22	1.14
Cumulative	12.47	19.01	24.16	27.95	31.19	33.42	34.75	35.96	37.19	38.32
Kansas (427)										
Assets										
Per organization	16.08	4.89	4.45	3.39	2.51	1.75	1.57	1.42	1.31	1.30
Cumulative	16.08	20.97	25.42	28.81	31.32	33.07	34.65	36.07	37.37	38.68
Deposits										
Per organization	14.49	4.89	3.99	3.53	2.68	1.71	1.69	1.57	1.23	1.28
Cumulative	14.49	19.38	23.37	26.90	29.59	31.29	32.99	34.56	35.79	37.07

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	December									
Kentucky (231)										
Assets										
Per organization	13.73	13.35	10.37	3.94	2.63	2.47	2.11	1.99	1.85	1.75
Cumulative	13.73	27.08	37.45	41.39	44.02	46.49	48.61	50.60	52.45	54.20
Deposits										
Per organization	11.36	10.51	10.72	4.05	2.80	2.11	2.13	1.59	2.05	1.89
Cumulative	11.36	21.87	32.59	36.63	39.44	41.55	43.69	45.28	47.33	49.22
Louisiana (207)										
Assets										
Per organization	16.70	11.94	10.51	7.49	2.64	2.06	1.94	1.36	1.31	1.27
Cumulative	16.70	28.65	39.16	46.65	49.28	51.35	53.28	54.65	55.96	57.23
Deposits										
Per organization	15.22	12.05	10.26	7.21	2.47	1.95	2.03	1.44	1.38	1.35
Cumulative	15.22	27.26	37.52	44.73	47.20	49.15	51.18	52.62	54.00	55.36
Maine (21)										
Assets										
Per organization	33.28	30.02	12.73	4.18	2.96	2.88	2.09	2.08	1.60	1.40
Cumulative	33.28	63.30	76.02	80.20	83.16	86.05	88.14	90.21	91.81	93.21
Deposits										
Per organization	31.64	28.74	13.60	4.40	2.98	3.22	2.36	2.29	1.75	1.43
Cumulative	31.64	60.38	73.98	78.38	81.35	84.57	86.93	89.22	90.98	92.40
Maryland (74)										
Assets										
Per organization	30.02	14.01	10.04	6.27	5.65	4.33	3.57	2.62	1.88	1.71
Cumulative	30.02	44.04	54.07	60.34	65.99	70.32	73.89	76.50	78.38	80.09
Deposits										
Per organization	26.63	13.81	10.69	6.09	6.29	4.95	3.20	2.62	1.66	1.87
Cumulative	26.63	40.44	51.13	57.21	63.51	68.46	71.66	74.28	75.95	77.82
Massachusetts (61)										
Assets										
Per organization	27.82	15.78	15.57	12.18	9.94	6.77	2.32	1.18	1.00	.62
Cumulative	27.82	43.60	59.17	71.35	81.28	88.05	90.37	91.55	92.54	93.17
Deposits										
Per organization	27.12	13.35	12.80	15.66	10.70	5.91	2.73	1.09	1.32	.82
Cumulative	27.12	40.47	53.27	68.93	79.63	85.54	88.27	89.37	90.68	91.50
Michigan (137)										
Assets										
Per organization	22.92	22.82	12.55	8.62	8.22	2.44	2.25	1.57	1.55	1.10
Cumulative	22.92	45.74	58.28	66.91	75.13	77.57	79.82	81.39	82.94	84.04
Deposits										
Per organization	19.69	19.19	14.43	9.78	8.39	2.63	2.60	1.77	1.77	1.13
Cumulative	19.69	38.88	53.30	63.08	71.47	74.10	76.70	78.47	80.24	81.37
Minnesota (446)										
Assets										
Per organization	29.38	25.56	2.28	2.06	1.81	1.53	.89	.88	.81	.62
Cumulative	29.38	54.94	57.22	59.28	61.09	62.62	63.51	64.39	65.20	65.82
Deposits										
Per organization	22.61	26.02	2.48	2.11	1.95	1.75	1.04	1.03	.65	.68
Cumulative	22.61	48.63	51.11	53.11	55.16	56.92	57.95	58.98	59.63	60.31
Mississippi (117)										
Assets										
Per organization	18.13	15.68	8.01	7.81	5.30	2.94	1.94	1.85	1.60	1.53
Cumulative	18.13	33.82	41.82	49.63	54.93	57.87	59.81	61.66	63.26	64.79
Deposits										
Per organization	15.57	15.11	8.50	8.07	5.60	3.11	2.10	1.87	1.74	1.48
Cumulative	15.57	30.68	39.18	47.26	52.86	55.97	58.07	59.94	61.68	63.16
Missouri (350)										
Assets										
Per organization	24.39	13.06	10.51	6.93	3.93	3.07	1.84	1.20	1.19	1.04
Cumulative	24.39	37.44	47.96	54.89	58.82	61.88	63.72	64.92	66.11	67.15
Deposits										
Per organization	21.64	12.14	11.08	6.85	3.91	3.19	1.99	1.29	1.21	1.15
Cumulative	21.64	33.78	44.85	51.70	55.61	58.80	60.80	62.09	63.29	64.44
Montana (92)										
Assets										
Per organization	16.45	11.18	10.39	9.76	3.77	3.10	2.30	1.86	1.81	1.78
Cumulative	16.45	27.63	38.02	47.78	51.55	54.65	56.95	58.81	60.62	62.40
Deposits										
Per organization	16.26	10.87	10.17	9.58	3.35	3.18	2.40	1.87	1.73	1.89
Cumulative	16.26	27.14	37.31	46.88	50.23	53.41	55.80	57.67	59.40	61.29

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	December									
Nebraska (295)										
Assets										
Per organization	14.46	12.84	12.17	6.24	1.94	1.64	1.52	1.34	1.25	1.16
Cumulative	14.46	27.29	39.47	45.70	47.64	49.29	50.80	52.14	53.39	54.55
Deposits										
Per organization	15.06	11.72	11.87	6.25	1.98	1.62	1.53	1.42	1.30	1.21
Cumulative	15.06	26.78	38.66	44.91	46.89	48.52	50.05	51.47	52.77	53.99
Nevada (19)										
Assets										
Per organization	26.78	23.79	21.44	12.68	5.15	2.44	1.92	1.60	1.17	.68
Cumulative	26.78	50.57	72.01	84.69	89.84	92.29	94.20	95.81	96.98	97.66
Deposits										
Per organization	6.48	34.43	34.55	1.34	8.18	3.89	3.14	2.59	1.70	.05
Cumulative	6.48	40.91	75.46	76.80	84.99	88.88	92.01	94.60	96.30	96.35
New Hampshire (26)										
Assets										
Per organization	24.53	22.50	13.21	6.00	4.27	4.09	2.90	2.45	2.19	2.02
Cumulative	24.53	47.02	60.23	66.22	70.49	74.59	77.49	79.94	82.13	84.15
Deposits										
Per organization	22.46	21.52	14.90	5.42	4.31	4.49	3.20	2.81	2.55	.98
Cumulative	22.46	43.99	58.88	64.30	68.61	73.10	76.30	79.11	81.66	82.65
New Jersey (94)										
Assets										
Per organization	19.98	10.88	10.03	7.02	5.93	4.54	4.46	4.18	3.38	2.55
Cumulative	19.98	30.86	40.89	47.92	53.85	58.38	62.84	67.02	70.40	72.95
Deposits										
Per organization	19.55	11.17	10.12	6.41	5.86	4.72	4.74	4.27	3.64	2.75
Cumulative	19.55	30.72	40.85	47.25	53.11	57.83	62.57	66.84	70.49	73.23
New Mexico (56)										
Assets										
Per organization	26.18	14.62	10.18	6.44	3.47	2.95	2.38	1.81	1.67	1.62
Cumulative	26.18	40.80	50.98	57.42	60.88	63.83	66.21	68.03	69.69	71.31
Deposits										
Per organization	25.25	14.67	10.58	6.74	2.91	3.01	2.49	1.89	1.73	1.50
Cumulative	25.25	39.92	50.50	57.24	60.15	63.17	65.66	67.55	69.28	70.78
New York (168)										
Assets										
Per organization	19.12	14.69	11.40	7.47	6.29	5.92	3.57	3.50	3.12	3.08
Cumulative	19.12	33.81	45.21	52.68	58.97	64.89	68.45	71.95	75.07	78.15
Deposits										
Per organization	20.00	15.04	13.41	2.55	3.64	7.54	4.79	3.59	2.06	4.62
Cumulative	20.00	35.04	48.44	51.00	54.64	62.18	66.97	70.56	72.63	77.25
North Carolina (67)										
Assets										
Per organization	22.26	21.11	20.16	7.75	6.03	4.88	4.14	2.89	2.75	.56
Cumulative	22.26	43.37	63.53	71.27	77.31	82.19	86.34	89.22	91.97	92.54
Deposits										
Per organization	13.37	17.86	18.20	9.59	8.83	6.27	5.99	4.21	4.11	.77
Cumulative	13.37	31.23	49.44	59.03	67.86	74.13	80.12	84.33	88.45	89.21
North Dakota (116)										
Assets										
Per organization	13.44	10.09	8.27	5.34	4.88	2.63	2.24	1.84	1.81	1.76
Cumulative	13.44	23.53	31.79	37.13	42.01	44.64	46.89	48.73	50.53	52.29
Deposits										
Per organization	14.03	9.96	7.94	5.43	4.64	2.75	2.33	1.76	1.86	1.78
Cumulative	14.03	23.99	31.93	37.36	42.00	44.75	47.08	48.84	50.71	52.49
Ohio (214)										
Assets										
Per organization	16.40	16.00	15.10	8.94	8.15	4.99	3.28	3.28	2.51	1.58
Cumulative	16.40	32.40	47.50	56.44	64.59	69.58	72.86	76.14	78.65	80.23
Deposits										
Per organization	14.81	15.84	15.66	7.70	8.05	5.43	2.81	3.21	3.03	.01
Cumulative	14.81	30.64	46.30	54.00	62.05	67.48	70.29	73.50	76.52	76.54
Oklahoma (337)										
Assets										
Per organization	9.43	8.59	6.21	4.90	2.90	1.91	1.73	1.53	1.40	1.38
Cumulative	9.43	18.03	24.23	29.13	32.04	33.95	35.68	37.22	38.62	40.00
Deposits										
Per organization	9.04	7.86	6.07	4.52	3.04	1.89	1.79	1.55	1.47	1.43
Cumulative	9.04	16.91	22.98	27.50	30.54	32.43	34.22	35.78	37.24	38.67

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	December									
Oregon (42)										
Assets										
Per organization	43.04	22.10	10.82	8.45	2.51	2.20	1.01	.71	.55	.55
Cumulative	43.04	65.14	75.95	84.41	86.92	89.12	90.13	90.84	91.40	91.95
Deposits										
Per organization	36.91	24.89	11.40	9.57	2.93	2.43	1.15	.80	.62	.62
Cumulative	36.91	61.81	73.21	82.78	85.70	88.14	89.29	90.09	90.71	91.33
Pennsylvania (221)										
Assets										
Per organization	24.23	14.95	8.60	7.50	6.61	4.90	2.41	2.02	1.67	1.43
Cumulative	24.23	39.18	47.77	55.27	61.88	66.77	69.19	71.20	72.87	74.30
Deposits										
Per organization	17.04	16.24	8.64	7.42	7.38	5.12	2.41	2.28	1.82	1.57
Cumulative	17.04	33.28	41.93	49.35	56.73	61.84	64.26	66.54	68.36	69.93
Rhode Island (6)										
Assets										
Per organization	62.41	25.16	7.83	3.78	.68	.14	0	0	0	0
Cumulative	62.41	87.57	95.40	99.17	99.86	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	57.49	27.80	9.15	4.55	.84	.17	0	0	0	0
Cumulative	57.49	85.29	94.44	98.99	99.83	100.00	100.00	100.00	100.00	100.00
South Carolina (73)										
Assets										
Per organization	30.43	22.89	8.41	5.47	3.87	2.55	2.51	2.29	1.77	1.26
Cumulative	30.43	53.32	61.73	67.20	71.06	73.62	76.12	78.41	80.18	81.44
Deposits										
Per organization	23.64	23.56	8.75	6.49	4.36	2.78	2.57	2.76	2.12	1.48
Cumulative	23.64	47.20	55.95	62.44	66.80	69.59	72.15	74.91	77.03	78.52
South Dakota (97)										
Assets										
Per organization	42.82	17.00	5.34	2.73	2.13	2.05	1.66	1.42	1.38	1.36
Cumulative	42.82	59.82	65.16	67.89	70.02	72.07	73.73	75.15	76.53	77.89
Deposits										
Per organization	24.37	19.51	4.43	4.10	3.14	3.18	2.42	2.09	2.14	.65
Cumulative	24.37	43.88	48.31	52.41	55.56	58.74	61.16	63.25	65.38	66.03
Tennessee (201)										
Assets										
Per organization	16.74	12.24	10.49	8.96	8.79	4.51	3.50	1.80	1.21	.83
Cumulative	16.74	28.98	39.47	48.43	57.22	61.73	65.23	67.02	68.24	69.06
Deposits										
Per organization	15.36	11.79	10.29	8.82	8.95	3.99	3.69	1.68	1.24	.88
Cumulative	15.36	27.14	37.43	46.26	55.20	59.20	62.88	64.56	65.80	66.68
Texas (902)										
Assets										
Per organization	20.33	11.78	9.88	5.11	3.00	2.00	1.69	1.16	1.15	1.03
Cumulative	20.33	32.11	41.99	47.11	50.11	52.11	53.80	54.96	56.11	57.15
Deposits										
Per organization	16.22	11.49	9.75	5.60	3.29	2.14	1.71	1.15	1.21	1.13
Cumulative	16.22	27.71	37.46	43.05	46.34	48.48	50.19	51.34	52.55	53.69
Utah (34)										
Assets										
Per organization	33.88	26.75	8.33	6.65	5.49	4.95	1.45	1.26	1.18	1.03
Cumulative	33.88	60.63	68.96	75.61	81.09	86.05	87.49	88.76	89.94	90.97
Deposits										
Per organization	31.77	23.53	8.83	7.93	6.52	5.28	1.64	1.37	1.40	1.25
Cumulative	31.77	55.29	64.12	72.05	78.57	83.85	85.49	86.86	88.26	89.52
Vermont (16)										
Assets										
Per organization	28.98	21.16	15.96	12.61	3.91	3.06	2.36	2.17	2.12	2.07
Cumulative	28.98	50.13	66.10	78.71	82.62	85.68	88.04	90.21	92.34	94.41
Deposits										
Per organization	26.50	21.68	16.00	12.83	4.23	3.38	2.52	2.34	2.25	2.23
Cumulative	26.50	48.18	64.19	77.02	81.24	84.62	87.14	89.48	91.74	93.97
Virginia (134)										
Assets										
Per organization	15.74	15.39	12.95	12.20	11.86	8.16	2.54	1.51	1.06	.93
Cumulative	15.74	31.12	44.07	56.27	68.13	76.29	78.84	80.35	81.41	82.34
Deposits										
Per organization	16.37	14.62	11.62	12.35	8.55	9.39	2.84	1.77	1.21	1.11
Cumulative	16.37	30.99	42.61	54.96	63.51	72.90	75.74	77.51	78.72	79.83

71. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1993 — Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	December									
Washington (83)										
Assets										
Per organization	36.34	16.36	14.39	9.76	4.68	2.36	1.35	1.12	.77	.72
Cumulative	36.34	52.70	67.09	76.85	81.53	83.90	85.24	86.36	87.14	87.86
Deposits										
Per organization	35.95	16.57	14.25	9.30	4.54	2.36	1.48	1.15	.83	.78
Cumulative	35.95	52.53	66.78	76.08	80.62	82.98	84.45	85.60	86.44	87.22
West Virginia (82)										
Assets										
Per organization	15.49	14.17	10.75	8.61	4.57	3.72	3.35	3.31	2.80	1.71
Cumulative	15.49	29.66	40.41	49.02	53.59	57.31	60.65	63.96	66.76	68.46
Deposits										
Per organization	14.15	14.30	10.50	8.50	4.46	3.68	3.36	3.39	2.85	1.76
Cumulative	14.15	28.45	38.95	47.45	51.90	55.58	58.94	62.34	65.19	66.94
Wisconsin (292)										
Assets										
Per organization	17.53	13.28	13.06	7.64	5.01	3.56	2.09	1.44	1.00	.78
Cumulative	17.53	30.82	43.88	51.52	56.53	60.09	62.19	63.62	64.62	65.40
Deposits										
Per organization	16.75	11.11	13.21	8.32	5.13	3.72	1.23	1.51	1.09	.88
Cumulative	16.75	27.86	41.06	49.39	54.51	58.23	59.46	60.97	62.05	62.93
Wyoming (46)										
Assets										
Per organization	24.59	7.75	6.69	6.59	6.14	4.35	4.02	3.73	2.77	2.26
Cumulative	24.59	32.34	39.03	45.62	51.75	56.11	60.13	63.86	66.64	68.90
Deposits										
Per organization	23.54	7.87	7.06	6.35	6.30	4.44	3.87	3.81	2.90	2.34
Cumulative	23.54	31.41	38.47	44.82	51.12	55.57	59.43	63.24	66.15	68.48

72. Financial assets of pension funds, totals for private and public funds, 1982-93¹

Billions of dollars

Type of fund	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
1 Total, all types	1,261.1	1,499.6	1,669.8	2,031.6	2,396.9	2,600.9	2,848.3	3,356.1	3,400.3	4,056.5	4,357.8	4,774.7
2 Private funds	902.3	1,082.1	1,189.5	1,484.8	1,765.0	1,903.9	2,043.7	2,405.3	2,413.2	2,920.7	3,084.9	3,379.6
3 Insured	242.9	281.9	328.3	391.7	474.2	536.9	621.9	699.7	784.1	865.2	940.5	1,037.5
4 Noninsured ²	659.4	800.5	861.1	1,093.0	1,290.8	1,367.0	1,421.8	1,705.6	1,629.1	2,055.5	2,144.5	2,342.1
5 Checkable deposits and currency	2.3	2.7	3.3	4.0	4.3	5.0	4.6	5.8	5.8	4.7	4.5	4.5
6 Time deposits	49.4	60.9	68.0	90.0	109.4	126.7	151.4	188.0	175.6	229.2	201.4	210.7
7 Money market fund shares	4.7	5.9	6.9	9.1	11.0	12.8	14.8	17.8	17.8	18.8	19.0	19.8
8 Corporate equities	288.8	357.2	366.9	475.2	564.8	567.9	640.6	776.3	703.0	952.9	1,032.9	1,162.8
9 U.S. government securities	107.2	132.2	153.0	189.6	220.7	241.4	250.1	311.2	321.8	362.8	383.0	400.7
10 Tax-exempt securities .....	.6	.5	.9	1.5	3.6	1.1	1.1	1.4	1.4	1.6	1.8	1.8
11 Corporate and foreign bonds	95.2	107.9	123.4	155.1	178.3	190.1	203.9	226.1	235.5	275.7	280.9	298.3
12 Mortgages	9.1	9.9	10.0	12.5	15.5	13.5	17.7	25.1	23.8	31.8	35.2	39.0
13 Open market paper	15.2	17.2	19.6	19.9	28.2	33.8	36.3	26.3	24.9	20.8	18.2	19.5
14 Miscellaneous assets	87.0	106.0	109.1	136.3	155.1	174.8	101.3	127.6	119.6	157.3	167.7	185.1
15 Public funds	358.8	417.4	480.3	546.9	631.8	697.0	804.7	950.8	987.1	1,135.7	1,272.8	1,395.1
16 State and local government	260.9	305.4	350.3	398.1	462.3	508.5	596.6	721.9	736.5	859.7	969.3	1,063.9
17 Corporate and foreign bonds	102.6	95.0	107.7	117.4	124.7	103.0	125.7	158.4	147.1	150.3	180.7	195.2
18 Corporate equities	60.2	89.6	96.5	120.1	150.2	169.6	219.7	300.1	296.1	386.6	448.9	506.7
19 U.S. government securities	71.2	88.2	111.2	123.5	144.2	168.7	184.5	198.2	219.8	242.0	259.4	274.0
20 Other	26.9	32.6	34.9	37.1	43.3	67.1	66.7	65.2	73.5	80.7	80.3	88.0
21 U.S. government	97.9	112.0	130.0	148.8	169.6	188.4	208.1	228.9	250.5	276.0	303.5	331.1
22 Civil service ³	97.4	111.4	126.9	144.6	163.4	181.6	200.3	220.1	241.2	265.5	292.0	319.3
23 Railroad .....	.5	.6	3.1	4.2	6.2	6.8	7.8	8.7	9.3	10.6	11.5	11.8

73. Securities credit reported by nonbank lenders subject to margin regulation, June 30, 1993

Millions of dollars

Type of credit	Regulation T			Regulation G	Total
	NYSE members	Other brokers and dealers ¹	Total		
1 Margin accounts ²	44,751	6	44,757	247	45,004
2 "Plan lenders" ³ .....	...	...	...	7,756	7,756
3 Total	44,751	6	44,757	8,003	52,760

74. Detailed debit and credit balances at brokers carrying margin accounts, June 30, 1993¹

Millions of dollars except as noted

Item	Amount
ASSETS	
<i>Debit balances due from public customers</i>	
1 Margin accounts	44,757
2 Cash accounts	4,629
3 Nonsecurities accounts	950
4 Other accounts	1,266
5 Total	51,602
6 Debit balances in firm investment and trading accounts	197,297
7 To be received for securities held under repurchase agreements	199,036
8 All other assets	190,324
9 Total assets	638,259
LIABILITIES AND CAPITAL	
<i>Credit balances owed to public customers</i>	
10 Margin accounts	22,389
11 Cash accounts	21,196
12 Nonsecurities accounts	7,471
13 Other accounts	17,636
14 Total	68,692
<i>Credit balances due on loans</i>	
15 Credit balances in firm investment and trading accounts	102,404
16 U.S. banks	7,512
17 Foreign banks	3,052
18 Other lenders	25,006
19 Total (lines 16 through 18)	35,571
20 To be repaid for securities sold under repurchase agreements	291,370
21 All other liabilities and capital	140,222
22 Total liabilities and capital	638,259
MEMO	
<i>Number of margin accounts</i>	
23 Debit status	1,017,953
24 Credit status	2,114,683
25 Total	3,132,636

Part 3—Notes to Tables

Notes to Tables

Part 1—Regular Tables

TABLE 1

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

2. Figures incorporate adjustments for discontinuities, or “breaks,” associated with regulatory changes in reserve requirements. (See also table 11.)

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 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 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 owed 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 computed by summing currency, travelers checks, demand deposits, and OCDs, each seasonally adjusted separately.

M2: M1 plus (1) overnight (and continuing contract) repurchase agreements (RPs) issued by all depository institutions and overnight Eurodollars issued to U.S. residents by foreign branches of U.S. banks worldwide, (2) savings (including MMDAs) and small time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and (3) balances in both taxable and tax-exempt general-purpose and broker-dealer money market 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 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 (1) large time deposits and term RP liabilities (in amounts of \$100,000 or more) issued by all depository institutions, (2) 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, (3) and balances in both taxable and tax-exempt, institution-only money market funds. Excludes amounts held by depository institutions, the U.S. government, money market funds, and foreign banks and official institutions. Also excluded is the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds. Seasonally adjusted M3 is computed 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 computed by summing U.S. savings bonds, short-term Treasury securities, commercial paper, and bankers acceptances, each seasonally adjusted separately, and then adding this result to M3.

Debt: The debt aggregate is the outstanding credit market debt of the domestic nonfinancial sectors—the federal sector (U.S. government, not including government-sponsored enterprises or federally related mortgage pools) and the nonfederal sectors (state and local governments, households and nonprofit organizations, nonfinancial corporate and nonfarm noncorporate businesses, and farms). Nonfederal debt consists of mortgages, tax-exempt and corporate bonds, consumer credit, bank loans, commercial paper, and other loans. The data, which are derived from the Federal Reserve Board’s flow of funds accounts, are break-adjusted (that is, discontinuities in the data have been smoothed into the series) and month-averaged (that is, the data have been derived by averaging adjacent month-end levels).

5. Sum of (1) overnight RPs and overnight Eurodollars, (2) money market fund balances (general purpose and broker-dealer), (3) savings deposits (including MMDAs), and (4) small time deposits.

6. Sum of (1) large time deposits, (2) term RPs, (3) term Eurodollars of U.S. residents, and (4) money market fund balances (institution-only), less (5) a consolidation adjustment that represents 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 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 time deposits are those issued in amounts of \$100,000 or more, excluding those booked at international banking facilities.

9. Large time deposits at commercial banks less those held by money market funds, depository institutions, the U.S. government, and foreign banks and official institutions.

TABLE 2

1. Amounts of cash held as reserves are shown in table 3, line 2.
2. Includes securities loaned—fully guaranteed by U.S. government securities pledged with Federal Reserve Banks—and excludes securities sold and scheduled to be bought back under matched sale-purchase transactions.
3. Excludes required clearing balances and adjustments to compensate for float.

TABLE 3

1. Data in this table also appear in the Board’s H.3 (502) weekly statistical release.
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 depository institutions subject to reserve requirements. Dates refer to the maintenance periods during which the vault cash may be used to satisfy reserve requirements. The maintenance period for weekly reporters ends sixteen days after the lagged computation period during which the vault cash is held. Before November 25, 1992, the maintenance period ended thirty days after the lagged computation period.

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 (that is, 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. Also includes adjustment credit.

9. 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 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. Data in this table also appear in the Board's H.5 (507) weekly statistical release.

2. Brokers and nonbank dealers in securities, other depository institutions, foreign banks and official institutions, and U.S. 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. 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. In 1980 and 1981, the Federal Reserve applied a surcharge to short-term adjustment-credit borrowings by institutions with deposits of \$500 million or more that had borrowed in successive weeks or in more than four weeks in a calendar quarter. A 3 percent surcharge was in effect from March 17, 1980 through May 7, 1980. A surcharge of 2 percent was reimposed on November 17, 1980; the surcharge was subsequently raised to 3 percent on December 5, 1980, and to 4 percent on May 5, 1981. The surcharge was reduced to 3 percent effective October 12, 1981. As of October 1, 1981, the formula for applying the surcharge was changed from a calendar quarter to a moving thirteen-week period. The surcharge was eliminated on November 17, 1981.

For earlier data, see the following publications of the Board of Governors: *Banking and Monetary Statistics, 1914-41, and 1941-70*; and the *Annual Statistical Digest, 1970-79*.

2. Seasonal credit is available to help relatively small depository institutions meet regular seasonal needs for funds that arise from a clear pattern of intrayear movements in their deposits and loans and that cannot be met through special industry lenders. Before January 9, 1992, the rate charged on seasonal credit was the basic discount rate. Beginning with the first full maintenance period in 1992, the rate charged on seasonal credit has been based on the rates charged by market sources of funds. The market-related rate on seasonal credit is ordinarily reestablished on the first business day of each two-week reserve maintenance period; however, it is never less than the discount rate applicable to adjustment credit.

3. Extended credit may be made available to depository institutions when similar assistance is not reasonably available from other sources, including special industry lenders. Such credit may be provided when exceptional circumstances (including sustained deposit drains, impaired access to money market funds, or sudden deterioration in loan repayment performance) or practices involve only a particular institution, or to meet the needs of institutions experiencing difficulties adjusting to changing market conditions over a longer period (particularly at times of depository disintermediation). See section 201.3(c) of Regulation A.

TABLE 6

1. Required reserves must be held in the form of deposits with Federal Reserve Banks or 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 of the Federal Reserve System* 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 Act 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 21, 1993, the exemption was raised from \$3.8 million to \$4.0 million. The exemption applies in the following order: (1) net negotiable order of withdrawal (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. Includes all deposits against which the account holder is permitted to make withdrawals by negotiable or transferable instruments, payment orders of withdrawal, and telephone and preauthorized transfers for the purpose of making payments to third persons or others, other than money market deposit accounts (MMDAs) and similar accounts that permit no more than six preauthorized, automatic, or other transfers per month, of which no more than three may be checks (accounts subject to such limits are considered savings deposits).

The Monetary Control Act 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 21, 1993, for institutions reporting quarterly and weekly, the amount was increased from \$46.8 million to \$51.9 million.

4. The reserve requirement was reduced from 12 percent to 10 percent on April 2, 1992, for institutions that report weekly, and on April 16, 1992, for institutions that report quarterly.

5. For institutions that report weekly, the reserve requirement on nonpersonal time deposits with an original maturity of less than 1½ years was reduced from 3 percent to 1½ percent for the maintenance period that began December 13, 1990, and to zero for the maintenance period that began December 27, 1990. 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 reserve requirement on nonpersonal time deposits with an original maturity of less than 1½ years was reduced from 3 percent to zero on January 17, 1991.

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

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. Some of the data in this table also appear in the Board's H.4.1 (503) weekly statistical release.

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. Holdings under repurchase agreement are classified as maturing within fifteen days in accordance with the maximum permissible maturity of the agreements.

TABLE 9

1. Debits are in billions of dollars; turnover is ratio of debits to deposits. Data in this table also appear in the Board's G.6 (406) monthly statistical release.

2. Represents accounts of individuals, partnerships, and corporations and of states and political subdivisions.

3. Accounts authorized for negotiable order of withdrawal (NOWs) and accounts authorized for automatic transfer to demand deposits (ATS).

4. Money market deposit accounts.

TABLE 10

1. Latest monthly and weekly figures are available from the Board's H.6 (508) weekly statistical release. Historical data starting in 1959 are available from the Money and Reserves Projections Section, Division of Monetary Affairs, Board of Governors of the Federal Reserve System, Washington DC 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 owed 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 computed by summing currency, travelers checks, demand deposits, and OCDs, each seasonally adjusted separately.

M2: M1 plus (1) overnight (and continuing contract) repurchase agreements (RPs) issued by all depository institutions and overnight Eurodollars issued to U.S. residents by foreign branches of U.S. banks worldwide, (2) savings (including MMDAs) and small time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and (3) balances in both taxable and tax-exempt general purpose and broker–dealer money market 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 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 (1) large time deposits and term RP liabilities (in amounts of \$100,000 or more) issued by all depository institutions, (2) 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 (3) balances in both taxable and tax-exempt, institution-only money market funds. Excludes amounts held by depository institutions, the U.S. government, money market funds, and foreign banks and official institutions. Also excluded is the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds. Seasonally adjusted M3 is computed 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 computed by summing U.S. savings bonds, short-term Treasury securities, commercial paper, and bankers acceptances, each seasonally adjusted separately, and then adding this result to M3.

Debt: The debt aggregate is the outstanding credit market debt of the domestic nonfinancial sectors—the federal sector (U.S. government, not including government-sponsored enterprises or federally related mortgage pools) and the nonfederal sectors (state and local governments, households and nonprofit organizations, nonfinancial corporate and nonfarm noncorporate businesses, and farms). Nonfederal debt consists of mortgages, tax-exempt and corporate bonds, consumer credit, bank loans, commercial paper, and other loans. The data, which are derived from the Federal Reserve Board's flow of funds accounts, are break-adjusted (that is, discontinuities in the data have been smoothed into the series) and month-averaged (that is, the data have been derived by averaging adjacent month-end levels).

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 owed 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 account balances at all depository institutions, credit union share draft account balances, and demand deposits at thrift institutions.

7. Sum of (1) overnight RPs and overnight Eurodollars, (2) money market fund balances (general purpose and broker–dealer), (3) savings deposits (including MMDAs), and (4) small time deposits.

8. Sum of (1) large time deposits, (2) term RPs, (3) term Eurodollars of U.S. residents, and (4) money market fund balances (institution-only), less (5) a consolidation adjustment that represents the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds.

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

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

11. Large time deposits at commercial banks less those held by money market funds, depository institutions, the U.S. government, and foreign banks and official institutions.

TABLE 11

1. Latest monthly and biweekly figures are available from the Board's H.3 (502) weekly statistical release. Historical data starting in 1959 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, DC 20551.

2. Figures reflect adjustments for discontinuities, or "breaks," associated with regulatory changes in reserve requirements. (See also table 1.)

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 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 (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.

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

8. To adjust required reserves for discontinuities that are due to 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 include required reserves against transaction deposits and nonpersonal time and savings deposits (but not reservable deposit liabilities).

9. The break-adjusted monetary base equals (1) break-adjusted total reserves (line 6), plus (2) the (unadjusted) 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 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 regulatory 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 (1) total reserves (line 11), plus (2) required clearing balances and adjustments to compensate for float at Federal Reserve Banks, plus (3) the currency component of the money stock, plus (4) (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. Since the introduction of contemporaneous reserve requirements in February 1984, currency and vault cash figures have been measured over computation periods ending on Mondays.

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

TABLE 12

1. BIF, Bank Insurance Fund. Data in this table also appear in the Board's H.6 (508) Special Supplementary Table Monthly Statistical release. Estimates are based on data collected by the Federal Reserve System from a stratified random sample of about 460 commercial banks and 80 savings banks on the last Wednesday of each period. Data are not seasonally adjusted and include IRA and KEOGH deposits and foreign currency-denominated deposits. Data exclude retail repurchase agreements and deposits held in U.S. branches and agencies of foreign banks.

2. NOW, negotiable order of withdrawal.

3. Includes personal and nonpersonal money market deposits.

4. Includes both mutual and federal savings banks.

TABLE 13

1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks; New York State investment companies; and Edge Act and agreement corporations (foreign-related institutions). Excludes international banking facilities. Data are pro rata averages of Wednesday values and are adjusted for breaks caused by reclassifications of assets and liabilities. Components may not sum to totals because of rounding.

2. Includes insured domestically chartered commercial banks, agencies and branches of foreign banks, Edge Act and agreement corporations, and New York State foreign investment corporations. Data are estimates for the last Wednesday based on a sample of weekly reporting foreign-related and domestic institutions and quarter-end condition reports.

3. Excludes federal funds sold to, reverse repurchase agreements with, and loans to commercial banks in the United States.

4. Consists of reserve repurchase agreements with broker-dealers and loans to purchase and carry securities.

5. Consists of federal funds sold to, reverse repurchase agreements with, and loans to commercial banks in the United States.

6. Includes vault cash, cash items in process of collection, demand balances due from depository institutions in the United States, balances due from Federal Reserve Banks, and other cash assets.

7. Excludes the due-from position with related foreign offices, which is included in lines 25 and 53.

8. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

9. Excludes the due-to position with related foreign offices, which is included in lines 25 and 53.

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

TABLE 14

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 negotiable order of withdrawal (NOW), automatic transfer service (ATS), and telephone and preauthorized transfers of 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 bank's 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.

TABLE 15

1. Includes securities purchased under agreements to resell.

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

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

4. Includes other transaction deposits.

5. Includes securities sold under agreements to repurchase.

6. For U.S. branches and agencies of foreign banks having a net "due to" position, includes net owed to related institutions abroad.

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

TABLE 16

1. Institutions engaged primarily in 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 such activities as communications, construction, manufacturing, mining, wholesale and retail trade, transportation, and services.

5. Data on bankers dollar acceptances are gathered from approximately 100 institutions. The reporting group is revised every January.

6. In 1977, the Federal Reserve discontinued operations in bankers dollar acceptances for its own account.

TABLE 17

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 by a majority of twenty-five large banks, rather than the date on which the first bank made a change in the rate.

Data in this table also appear in the Board's H.15 (519) weekly and G.13 (415) monthly statistical releases.

TABLE 18

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 the current week; monthly figures include each calendar day in the month.

3. Annualized using a 360-day year or for 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. Data are from U.S. Treasury bonds.

13. General obligations, based on Thursday figures. Data are from Moody's Investors Service.

14. General obligation bonds maturing in twenty years are used in compiling the index. The twenty-bond index has a rating roughly equivalent to Moody's A1 rating. Based on Thursday figures.

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

16. 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.

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

NOTE. Some of the data in this table also appear in the Board's H.15 (519) weekly and G.13 (415) monthly statistical releases.

TABLE 19

1. In July 1976, a financial group, composed of banks and insurance companies, was added to the group of stocks on which the index is based. The index is now based on 400 industrial stocks (formerly 425), 20 transportation (formerly 15 rail), 40 public utility (formerly 60), and 40 financial.

2. On July 5, 1983, the American Stock Exchange rebased its index, effectively cutting previous readings in half.

3. Since July 1983, under the revised Regulation T, margin credit at broker-dealers has included credit extended against stocks, convertible bonds, stocks acquired through the exercise of subscription rights,

corporate bonds, and government securities. Separate reporting of data for margin stocks, convertible bonds, and subscription issues was discontinued in April 1984.

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

5. Series initiated in June 1984.

6. Margin requirements, stated in regulations adopted by the Board of Governors pursuant to the Securities Exchange Act of 1934, limit the amount of credit that can be used 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. Regulation T was adopted effective October 15, 1934; Regulation U, effective May 1, 1936; Regulation G, effective March 11, 1968; and Regulation X, effective November 1, 1971.

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 January 31, 1986, the SEC approved new maintenance margin rules, permitting margins to be the price of the option plus 15 percent of the market value of the stock underlying the option.

Effective June 8, 1988, margins were set to be the price of the option plus 20 percent of the market value of the stock underlying the option (or 15 percent in the case of stock-index options).

TABLE 20

1. Fiscal year 1993 receipts, outlays, and deficits may not correspond to the data in *The Budget of the U.S. Government, Fiscal Year 1995* because of subsequent minor revision.

2. Since 1990, off-budget items have been the social security trust funds (federal old-age survivors insurance and federal disability insurance) and the U.S. Postal Service.

3. Includes special drawing rights (SDRs); reserve position on the U.S. quota in the International Monetary Fund (IMF); loans to the IMF; other cash and monetary assets; accrued interest payable to the public; allocations of SDRs; 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. Department of the Treasury, *Monthly Treasury Statement of Receipts and Outlays of the U.S. Government*; and U.S. Office of Management and Budget, *Budget of the U.S. Government, FY 1995*.

TABLE 21

1. Functional details do not sum to total outlays because revisions to monthly 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. Includes interest received by trust funds.

7. Rents and royalties for 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 U.S. Office of Management and Budget, *Budget of the U.S. Government, Fiscal Year 1995*.

TABLE 22

1. Consists of guaranteed debt of the U.S. Treasury and other federal agencies, specified participation certificates, notes to international lending organizations, and District of Columbia stadium bonds.

SOURCES. U.S. Department of the Treasury, *Treasury Bulletin* and *Monthly Statement of the Public Debt of the United States*.

TABLE 23

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 the U.S. Treasury and other federal agencies and trust funds.

4. Data for U.S. government agencies and trust funds and for Federal Reserve Banks are actual holdings; data for other groups are U.S. 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. U.S. Department of the Treasury: Data by type of security, *Monthly Statement of the Public Debt of the United States*; data by holder, *Treasury Bulletin*.

TABLE 24

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

Dealers report cumulative transactions for each week ending Wednesday. Weekly figures are close-of-business Wednesday data; monthly figures are averages of weekly data.

2. 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 agency securities include purchases and sales for which delivery is scheduled in thirty business days or less. Stripped securities are reported at market value by maturity of coupon or corpus.

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

4. Futures transactions and positions are standardized agreements arranged on an exchange. Forward transactions and positions are agreements made in the over-the-counter market that specify delayed delivery. Stripped securities are reported at market value by maturity of coupon or corpus. Forward contracts for U.S. Treasury securities and federal agency debt securities are included when the time to delivery is more than five business days. Forward contracts for mortgage-backed agency securities are included when the time to delivery is more than thirty business days.

5. 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. Treasury and federal agency securities.

6. Data for positions and 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. Weekly figures

are close-of-business Wednesday data; monthly figures are averages of weekly data.

7. Net immediate positions include securities purchased or sold (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. Net immediate positions of mortgage-backed agency securities include securities purchased or sold for which delivery is scheduled in thirty business days or less.

8. Data 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. Figures are averages of close-of-business Wednesday weekly data. 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 specific maturity and can be terminated without advance notice by either party; term agreements have a fixed maturity of more than one business day.

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

NOTE. Data for futures and forward commercial paper and bankers acceptances and for term financing of collateralized loans are no longer available because activity is insufficient.

TABLE 25

1. Consists of mortgages assumed by the U.S. Department of Defense 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 since 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 year 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, which is shown on 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. Because FFB incurs debt solely for the purpose of lending to other agencies, its debt is not included in the main portion of the table in order to avoid double counting.

14. Includes FFB purchases of agency assets and guaranteed loans; the latter are loans guaranteed by numerous agencies, with the amounts guaranteed by any one agency generally being small. The Farmers Home Administration entry consists exclusively of agency assets, whereas the Rural Electrification Administration entry consists of both agency assets and guaranteed loans.

TABLE 26

1. Par amounts of long-term issues based on date of sale.
 2. Includes school districts.
- SOURCE. Securities Data Companies beginning 1993.

TABLE 27

1. Figures represent gross proceeds of issues maturing in more than one year; they are the principal amount or number of units calculated by multiplying by the offering price. Figures exclude 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 cover only public offerings.
3. Data are not available.

SOURCES. Securities Data Company and the Board of Governors of the Federal Reserve System.

TABLE 28

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 net income dividends. Excludes reinvestment of capital gains distributions and share issue of conversions from one fund to another in the same group.

3. Excludes sales and redemptions resulting from transfers of shares into or out of money market mutual funds within the same fund family.

4. Market value at end of period, less current liabilities.

5. Includes all U.S. Treasury securities and other short-term debt securities.

SOURCE. Investment Company Institute. Based on reports of membership, which comprises substantially all open-end investment companies registered with the Securities and Exchange Commission. Data reflect underwritings of newly formed companies after their initial offering of securities.

TABLE 29

1. "Other" consists of construction, wholesale and retail trade, finance and insurance, personal and business services, and communication.

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

TABLE 30

1. Includes finance company subsidiaries of bank holding companies but not of retailers and banks. Data are amounts carried on the balance sheets of finance companies; securitized pools are not shown, as they are not on the books.

2. Before deduction for unearned income and losses.

TABLE 31

1. Includes finance company subsidiaries of bank holding companies but not of retailers and banks. Data are before deductions for unearned income and losses. Components may not sum to totals because of rounding. Data in this table also appear in the Board's G.20 (422) monthly statistical release.

2. Includes all loans secured by liens on any type of real estate, for example, first and junior mortgages and home equity loans.

3. Includes personal cash loans, mobile home loans, and loans to purchase other types of consumer goods such as appliances, apparel, general merchandise, and recreation vehicles.

4. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator.

5. Passenger car fleets and commercial land vehicles for which licenses are required.

6. Credit arising from transactions between manufacturers and dealers, that is, floor plan financing.

7. Includes loans on commercial accounts receivable, factored commercial accounts, and receivable dealer capital; small loans used primarily for business or farm purposes; and wholesale and lease paper for mobile homes, campers, and travel trailers.

TABLE 32

1. Weighted averages based on sample surveys of mortgages originated by major institutional lender groups for purchase of newly built homes: 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 rate on loans closed for purchase of newly built homes, assuming prepayment at the end of ten years.

4. Average contract rate on new commitments for conventional first mortgages; from U.S. Department of Housing and Urban Development (HUD). Based on transactions on the first day of the subsequent month.

5. Average gross yield on thirty-year, minimum-downpayment first mortgages insured by the Federal Housing Administration (FHA) for immediate delivery in the private secondary market. Based on transactions on the first day of the subsequent month.

6. Average net yields to investors on fully modified pass-through securities backed by mortgages and guaranteed by the Government National Mortgage Association (GNMA), 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.

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

8. Includes participation loans as well as whole loans.

9. Includes conventional and government-underwritten loans. The Federal Home Loan Mortgage Corporation's mortgage commitments and mortgage transactions include activity under mortgage securities swap programs, whereas the corresponding data for FNMA exclude swap activity.

TABLE 33

1. Figures for 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 loans held by bank trust departments.

3. Includes savings banks and savings and loan associations.

4. FmHA-guaranteed securities sold to the Federal Financing Bank were reallocated from FmHA mortgage pools to FmHA mortgage holdings in 1986:Q4 because of accounting changes by the Farmers Home Administration.

5. Outstanding principal balances of mortgage-backed securities insured or guaranteed by the agency indicated.

6. Other holders include mortgage companies, real estate investment trusts, state and local credit agencies, state and local retirement funds, noninsured pension funds, credit unions, and finance companies.

SOURCES. Based on data from various institutional and government sources. 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. Line 64 from Inside Mortgage Securities.

TABLE 34

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.

Data in this table also appear in the Board's G.19 (421) monthly statistical release.

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 include estimates for certain holders for which only consumer credit totals are available.

TABLE 35

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.

2. Data are available for only the second month of each quarter.

3. At auto finance companies.

TABLE 36

1. 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.

2. Assets are shown at market value; nonbank finance liability is the 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.

3. Includes savings bonds and other nonmarketable debt held by the public. Postal savings system deposits are included in "Miscellaneous" (part A, line 3).

4. 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 federally related mortgage pools.

5. Excess of total assets over total liabilities consists of gold, special drawing rights (SDRs), corporate equities, and equity in noncorporate business not included in liabilities, minus total floats and discrepancies.

6. Includes funding corporations, credit unions, mortgage companies, real estate investment trusts, closed-end funds, security brokers and dealers, issuers of asset-backed securities, and bank personal trusts.

TABLE 37-C

1. Data in table B also appear in the Board's Z.1 (780) quarterly statistical release, tables L.6 and L.7.

2. Excludes corporate equities and mutual fund shares.

3. Through 1992:Q4, corporate bonds include net issues by Netherlands Antillean financial subsidiaries, and U.S. direct investment abroad excludes net inflows from those bond issues.

4. Equity in the Federal National Mortgage Association.

5. 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.

6. Loans (except mortgages), short-term paper, profit taxes payable, and trade debt. Includes loans due in more than one year and excludes current maturities of securities and mortgages.

TABLE 38

1. The latest historical revision of the industrial production index and the capacity utilization rates was released in February 1994. See "Industrial Production and Capacity Utilization since 1990: A Revision," *Federal Reserve Bulletin*, vol. 80 (March 1994), pp. 220-26. For a detailed description of the industrial production index, see "Industrial

Production: 1989 Developments and Historical Revision," *Federal Reserve Bulletin*, vol. 76 (April 1990), pp. 187-204.

2. Ratios of index of production to index of capacity. Based on data from the Federal Reserve, U.S. 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 U.S. Department of Labor, *Employment and Earnings*. Series covers employees only, excluding personnel in the armed forces.

5. Based on data from U.S. Department of Commerce *Survey of Current Business*.

6. Based on Bureau of Census data published in U.S. Department of Commerce, *Survey of Current Business*.

7. Based on data not seasonally adjusted. Seasonally adjusted data for changes in the price indexes can be obtained from the U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*.

NOTE. Basic data (not indexes) for series mentioned in notes 4, 5, and 6, and indexes for series mentioned in notes 3 and 7 can also be found in the U.S. Department of Commerce, *Survey of Current Business*.

TABLE 39

1. For a detailed description of the series, see "Recent Developments in Industrial Capacity and Utilization," *Federal Reserve Bulletin*, vol. 76 (June 1990), pp. 411-35. See also "Industrial Production and Capacity Utilization since 1990," *Federal Reserve Bulletin*, vol. 80, (March 1994), pp. 220-26.

2. Primary processing includes textiles; lumber; paper; industrial chemicals; petroleum products; rubber and plastics; stone, clay, and glass; and primary and fabricated metals.

3. Advanced processing includes food, tobacco, apparel, furniture, printing, chemical products such as drugs and toiletries, leather and products, industrial machinery and equipment, electrical machinery, transportation equipment, instruments, and miscellaneous manufacturing.

4. Capacity utilization is calculated as the ratio of the Federal Reserve's seasonally adjusted index of industrial production to the corresponding index of capacity.

TABLE 40

1. Persons sixteen years of age and older, including Resident Armed Forces. Monthly figures are based on sample data collected during 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. Includes all full- and part-time employees who worked during, or received pay for, the pay period that includes the twelfth day of the month; excludes proprietors, self-employed persons, household and unpaid family workers, and members of the armed forces. Data are adjusted to the March 1984 benchmark, and only seasonally adjusted data are available at this time.

SOURCE. Based on data from U.S. Department of Labor, *Employment and Earnings*.

TABLE 41

1. Data in this table also appear in the Board's G.17 (419) monthly statistical release. The latest historical revision of the industrial production index and the capacity utilization rates was released in February 1994. See "Industrial Production and Capacity Utilization since 1990: A Revision," *Federal Reserve Bulletin*, vol. 80 (March 1994), pp. 220-26. For a detailed description of the industrial production index, see "Industrial Production: 1989 Developments and Historical Revision," *Federal Reserve Bulletin*, vol. 76 (April 1990), pp. 187-204.

2. Standard industrial classification.

TABLE 42

1. Not at annual rates.
2. Not seasonally adjusted.
3. Recent data on value of new construction may not be strictly comparable with data for 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 Census Bureau in July 1976.

SOURCES. Bureau of the Census 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 17,000 jurisdictions beginning in 1984.

TABLE 43

1. Not seasonally adjusted.
 2. Figures for consumer prices are for all urban consumers and reflect a rental-equivalence measure of homeownership.
- SOURCE. U.S. Department of Labor, Bureau of Labor Statistics.

TABLE 44

1. Seasonal factors are not calculated for lines 12–16, 18–20, 22–34, and 38–40.
2. Data are on an international accounts basis. Data differ from the Census basis data shown in table 45 for reasons of coverage and timing. Military exports are excluded from merchandise trade data and are included in line 5.
3. Reporting banks include all types of depository institutions 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. U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business*.

TABLE 45

1. Data show monthly values consistent with quarterly figures in the U.S. balance of payments accounts.
- SOURCE. FT900, U.S. Department of Commerce, Bureau of the Census, and Bureau of Economic Analysis.

TABLE 46

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 47. Gold stock and earmarked gold are valued at \$42.22 per fine troy ounce.
2. Special drawing rights (SDRs) are valued according to a technique adopted by the International Monetary Fund (IMF) in July 1974. Values are based on a weighted average of exchange rates for the currencies of member countries. From July 1974 through December 1980, sixteen currencies were used; since January 1981, five currencies have been used. U.S. (SDR1=\$1.20635) total U.S. reserve assets, SDR holdings, and reserve positions in the IMF in 1993 were as follows (in millions of dollars, end of period):

Month	Total	SDRs	Reserve position in IMF
January	66,610	7,460	7,813
February	67,560	7,584	7,801
March	68,761	7,584	7,770
April	69,644	7,583	7,681
May	70,605	7,724	7,512
June	68,240	7,724	7,461
July	68,063	7,724	7,188
August	68,882	7,827	7,075
September	69,327	7,827	6,969
October	68,416	7,827	6,985
November	68,037	7,925	6,988
December	67,500	7,925	7,040

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

4. Valued at current market exchange rates.

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

TABLE 47

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 at face value.
3. Held in foreign and international accounts and valued at \$42.22 per fine troy ounce; not included in the gold stock of the United States.

TABLE 48

1. Since 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 49

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 official 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.

NOTE. Based on Treasury Department data and on data reported to the Treasury Department by banks (including Federal Reserve Banks) and securities dealers in the United States and on the 1984 benchmark survey of foreign portfolio investment in the United States.

SOURCES. Tables 47 and 49 through 58 are based on U.S. Department of the Treasury data and on data reported to the U.S. Department of the Treasury 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, non-interest-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 50

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 the domestic customers.

TABLE 51

1. Reporting banks include all types of depository institution, as well as commercial banks and 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. For U.S. banks, includes amounts owed to own foreign branches and foreign subsidiaries consolidated in Consolidated Report of Condition filed with bank regulatory agencies. For agencies, branches, and majority-owned subsidiaries of foreign banks, consists principally of amounts owed to head office or parent foreign bank, and 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, the Inter-American Development Bank, and the Asian Development Bank. Excludes "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. Since December 1992, has excluded Bosnia, Croatia, and Slovenia.
 12. Includes the Bank for International Settlements and Eastern European countries not included elsewhere. Since December 1992, has included, in addition all former parts of the U.S.S.R. (except Russia), and Bosnia-Herzegovina, Croatia, and Slovenia.
 13. Comprises Bulgaria, Czechoslovakia, Hungary, Poland, and Romania.
 14. Comprises Algeria, Gabon, Libya, and Nigeria.
 15. Principally the International Bank for Reconstruction and Development. Excludes "holding of dollars" of the International Monetary Fund.
 16. Principally the Inter-American Development Bank.
 17. 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 49.

TABLE 52

1. Reporting banks include all types of depository institution, as well as some brokers and dealers.
2. Since December 1992, has excluded Bosnia, Croatia, and Slovenia.
3. Includes the Bank for International Settlements and Eastern European countries not listed elsewhere. Since December 1992, has included, in addition, all former parts of the U.S.S.R. (except Russia), and Bosnia-Herzegovina, Croatia, and Slovenia.
4. Comprises Bulgaria, Czechoslovakia, Hungary, Poland, and Romania.

5. Comprises Algeria, Gabon, Libya, and Nigeria.
6. Excludes the Bank for International Settlements, which is included in "Other Western Europe."

TABLE 53

1. For banks' claims, data are monthly; for claims of banks' domestic customers, data are quarterly.
Reporting banks include all types of depository institution, as well as some brokers and dealers.
2. For U.S. banks, includes amounts due from own foreign branches and foreign subsidiaries considered in Consolidated Report of Condition filed with bank regulatory agencies. For agencies, branches, and majority-owned subsidiaries of foreign banks, consists principally of 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 held by reporting banks in the accounts of their domestic customers.
4. Principally negotiable time certificates of deposit and bankers acceptances.
5. Includes demand and time deposits and negotiable and non-negotiable certificates of deposit denominated in U.S. dollars issued by banks abroad. For description of changes in data reported by nonbanks, see *Federal Reserve Bulletin*, vol. 65 (July 1979) p. 550.

TABLE 54

1. Reporting banks include all types of depository institution, as well as, commercial banks, and some brokers and dealers.
2. Maturity is time remaining to.
3. Includes nonmonetary international and regional organizations.

TABLE 55

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 lines 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. 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.
5. Foreign branch claims only.
6. Includes New Zealand, Liberia, and international and regional organizations.

TABLE 56

1. For a description of the changes in the international statistics tables, see *Federal Reserve Bulletin*, vol. 65, (July 1979), p. 550.
2. Revisions include a reclassification of transactions, which also affects the totals for Asia and the grand totals.
3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
4. Comprises Algeria, Gabon, Libya, and Nigeria.
5. Includes nonmonetary international and regional organizations.

TABLE 57

1. For a description of the changes in the international statistics tables, see *Federal Reserve Bulletin*, vol. 65, (July 1979), p. 550.
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.

TABLE 58

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

TABLE 59

1. Official and private transactions in marketable U.S. Treasury securities with an original maturity of more than one year. Data are based on monthly transactions reports. Excludes nonmarketable U.S. Treasury bonds and notes held by official institutions of foreign countries.
2. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
3. Comprises Algeria, Gabon, Libya, and Nigeria.

TABLE 60

1. Rates shown 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 that the central bank transacts the largest proportion of its credit operations.
2. The Bank of France discounts Treasury bills for seven to ten days.

TABLE 61

1. Rates are for three-month interbank loans, with the following exceptions: Canada, finance company paper; Belgium, three-month Treasury bills; and Japan, CD rate.

TABLE 62

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 63

1. Averages of certified noon buying rates in New York for cable transfers. Data in this table also appear in the Board's G.5 (405) monthly statistical release.
2. Value in U.S. cents.
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. Series revised as of August 1978 (see *Federal Reserve Bulletin*, vol. 64, August 1978, p. 700).

Part 2 —Special Tables

TABLE 64

1. Effective March 31, 1984, the Report of Condition for commercial banks was substantially revised. 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 of more than \$1 billion report additional items. (3) The domestic offices of banks with foreign offices report far less detail. (4) Banks with assets of less than \$25 million are excused from reporting certain detail items.

The notation "n.a." indicates the lesser detail available from banks that do not have foreign offices, the inapplicability of certain items to banks that have only domestic offices, or the absence of detail on a fully consolidated basis for banks that have foreign offices.

All transactions between domestic and foreign offices of a bank are reported in "net due from" and "net owed to" lines. All other lines represent transactions with parties other than the domestic and foreign offices of each bank. Because 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 the domestic and foreign offices.

2. 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.

3. "Over 100" refers to banks whose assets, on June 30 of the previous calendar year, were \$100 million or more. (These banks file the FFIEC 032 or FFIEC 033 Call Report.) "Under 100" refers to banks whose assets, on June 30 of the previous calendar year, were less than \$100 million. (These banks file the FFIEC 034 Call Report.)

4. Because the domestic portion of allowances for loan and lease losses and allocated transfer risk reserves are not reported for banks with foreign offices, the components of total assets (domestic) do not sum to the actual total (domestic).

5. Because the foreign portion of demand notes issued to the U.S. Treasury is not reported for banks with foreign offices, the component of total liabilities (foreign) do not sum to the actual total (foreign).

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

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

8. Only the domestic portion of federal funds sold and securities purchased under agreements to resell are reported here; therefore, components do not sum to totals.

9. Acceptances of other banks is not reported by domestic banks having less than \$300 million in total assets; therefore, components do not sum to totals.

10. Only the domestic portion of federal funds purchased and securities sold under agreements to repurchase are reported here; therefore, components do not sum to totals.

11. Components are reported only for banks with total assets of \$1 billion or more; therefore, components do not sum to totals.

TABLE 65

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 middle-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. As of September 30, 1990, assets of most of the large banks were at least \$7.0 billion. For all insured banks, total assets averaged \$275 million.

2. Average maturities are weighted by loan size; excludes demand loans.

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

4. The chances are about two out of three that the average rate shown would differ by less than the amount of the standard error from the average rate that would be found by a complete survey of lending at all banks.

5. The rate used to price the largest dollar volume of loans. Base pricing rates include the *prime* rate (sometimes referred to as a bank's "basic" or "reference" rate); the *federal funds* rate; *domestic* money market rates other than the federal funds rate; *foreign* money market rates; and *other* base rates not included in the foregoing classifications.

6. Overnight loans mature on the following business day.

7. Demand loans have no stated date of maturity.

8. Nominal (not compounded) annual interest rate calculated from the stated rate and other terms of the loans and weighted by loan size.

9. Calculated by weighting the prime rate reported by each bank by the volume of loans reported by that bank, summing the results, and then averaging over all reporting banks.

10. The proportion of loans made at rates below the prime may vary substantially from the proportion of such loans outstanding in banks' portfolios.

TABLE 66

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." The 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 monthly 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). Since December 31, 1985, data for IBFs have been 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 have been 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 owed to related banking institutions in the United States and in foreign countries (see note 5). On the former monthly branch and agency report, available through the G.11 monthly 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 include the foreign head office and other U.S. and foreign branches and agencies of a bank, a 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 67

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 68

1. Details may not sum to totals because of rounding.

2. The effect of the 1987 implementation of Financial Accounting Standards Board Settlement 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 sum to current net income. The effect of FASB 87 on the Reserve Banks was a reduction in expenses of \$131,350,260.

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. Includes reimbursement from the U.S. Treasury for uncut sheets of Federal Reserve notes, gains or losses on the sale of Reserve Bank buildings, counterfeit currency that is not charged back to the depositing institution, and stale Reserve Bank checks that are written off.

6. Includes initial accrual of postretirement employee benefits required by the adoption of the Statement of Financial Accounting Standards (SFAS) No. 106, "Employers' Accounting for Postretirement Benefits Other than Pensions." The effect of SFAS 106 on the Reserve Banks was a reduction in expenses of \$503,725,767.

7. For additional details, see Board of Governors of the Federal Reserve System, *Annual Report*, "Financial Statements."

TABLE 69

1. Except for the following, branches are located in the same state as the parent bank. The table below shows commercial bank branches that are located outside the parent bank's home state.

Home state of parent bank	Number and location of branches
Connecticut	12 in Rhode Island
Kansas	2 in Colorado, 4 in Kentucky, 1 in Missouri
New Jersey	1 in Pennsylvania
Oklahoma	1 in Texas
California	3 in Washington, 2 in Oregon
Arizona	2 in Utah
Delaware	1 in Pennsylvania

TABLE 70

1. Includes nondeposit trust companies, private banks, industrial banks, and nonbank banks. Member institutions are those that are members of the Federal Reserve System.

2. Formerly called mutual savings banks.

3. As of December 31, 1988, includes noninsured national trust companies that are members of the Federal Reserve System.

4. Member banks exclude and nonmember banks include three work-out national banks that are not members of the Federal Reserve System.

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

6. Includes five banks that converted to thrift institutions.

7. Includes three banks that converted to branches of thrift institutions.
8. Includes interclass changes and sale of branches.

TABLE 71

1. Number in parentheses is total number of banking organizations in state.

TABLE 72

1. End of year. Equities valued at market, other assets at acquisition value. Details may not sum to totals because of rounding.
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 Fund, and Disability Trust Fund.

TABLE 73

1. Includes firms that are members of the American Stock Exchange but not the New York Stock Exchange.
2. Includes credit extended on stock, nonconvertible bonds, 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 74

1. For brokers that are members of either the American Stock Exchange or the New York Stock Exchange. Details may not sum to totals because of rounding.

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