

# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>

Seasonally adjusted, billions of dollars

For immediate release

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	3,072.7	3,170.0	3,197.2	3,203.5	3,213.9	3,248.5	3,259.9	3,268.9	3,277.4	3,275.0	3,273.4	3,269.7
2 Securities in bank credit	904.4	951.9	967.7	964.1	965.1	968.5	961.7	957.8	959.2	958.0	950.8	946.6
3 U.S. government securities	720.3	746.5	757.3	750.3	751.1	750.6	745.8	739.6	740.5	735.0	728.8	728.5
4 Other securities	184.1	205.4	210.4	213.9	214.0	217.9	216.0	218.2	218.7	223.0	222.0	218.1
5 Loans and leases in bank credit <sup>2</sup>	2,168.3	2,218.1	2,229.5	2,239.4	2,248.8	2,280.0	2,298.2	2,311.1	2,318.2	2,316.9	2,322.6	2,323.1
6 Commercial and industrial	586.6	595.2	602.1	607.1	610.3	618.9	623.6	628.1	630.2	629.8	631.1	631.1
7 Real estate	922.8	943.0	946.2	948.8	955.8	962.5	971.2	978.4	980.8	979.2	980.3	981.1
7a Revolving home equity	74.4	73.3	73.4	73.7	74.1	74.2	74.4	74.7	74.8	74.9	74.7	74.8
7b Other	848.5	869.8	872.9	875.0	881.7	888.3	896.8	903.7	906.0	904.3	905.6	906.2
8 Consumer	380.3	402.4	408.9	412.4	416.1	424.0	430.1	434.9	435.2	437.1	440.2	441.1
9 Security <sup>3</sup>	82.4	83.4	77.0	77.5	76.2	77.7	75.0	68.9	70.8	68.7	70.3	70.8
10 Other	196.2	193.9	195.3	193.6	190.4	196.9	198.3	200.8	201.3	202.2	200.7	199.0
11 Interbank loans <sup>4</sup>	152.4	148.8	148.5	158.1	157.0	160.5	159.1	160.2	165.3	169.3	154.6	169.5
12 Cash assets <sup>5</sup>	225.5	216.1	209.1	216.1	214.5	210.9	203.4	202.4	196.4	198.8	212.0	203.7
13 Other assets <sup>6</sup>	221.6	222.4	228.7	234.0	231.3	236.8	237.5	232.0	229.8	228.3	231.9	240.2
14 Total assets <sup>7</sup>	3,612.2	3,700.2	3,726.5	3,754.6	3,759.7	3,799.3	3,802.5	3,806.2	3,811.3	3,814.0	3,814.9	3,825.6
<b>LIABILITIES</b>												
15 Deposits	2,524.0	2,516.8	2,506.6	2,520.1	2,506.9	2,513.3	2,516.9	2,520.4	2,519.9	2,515.3	2,535.0	2,537.0
16 Transaction	808.7	813.3	800.3	812.1	808.8	809.8	807.6	803.2	801.4	799.3	811.5	810.0
17 Nontransaction	1,715.3	1,703.5	1,706.3	1,707.9	1,698.2	1,703.5	1,709.3	1,717.2	1,718.5	1,716.1	1,723.5	1,727.0
18 Large time	344.2	332.6	335.3	338.1	334.4	339.1	342.6	348.9	349.4	350.0	353.0	356.2
19 Other	1,371.1	1,370.9	1,371.0	1,369.8	1,363.8	1,364.4	1,366.7	1,368.3	1,369.1	1,366.1	1,370.6	1,370.8
20 Borrowings	520.0	561.7	587.1	579.7	575.2	578.3	573.6	583.3	606.5	616.8	563.5	569.5
21 From banks in the U.S. <sup>8</sup>	150.9	148.1	148.9	159.5	155.3	161.7	158.6	157.0	157.4	164.1	153.1	171.5
22 From nonbanks in the U.S.	369.1	413.6	438.3	420.2	420.0	416.6	414.9	426.3	449.1	452.8	410.4	398.0
23 Net due to related foreign offices	126.0	158.5	173.6	174.5	184.6	200.8	211.4	215.5	211.1	212.3	218.9	209.1
24 Other liabilities <sup>9</sup>	146.0	162.0	167.0	170.8	165.4	171.4	166.8	166.2	165.2	163.2	165.4	166.3
25 Total liabilities	3,315.9	3,399.1	3,434.3	3,445.0	3,432.2	3,463.8	3,468.7	3,485.4	3,502.7	3,507.6	3,482.8	3,481.9
26 Residual (assets less liabilities) <sup>10</sup>	296.3	301.2	292.2	309.6	327.5	335.5	333.8	320.8	308.6	306.3	332.1	343.6

Footnotes appear on page 13

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>

Not seasonally adjusted, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	3,073.6	3,168.5	3,195.4	3,192.3	3,208.9	3,231.9	3,251.6	3,269.3	3,274.6	3,270.5	3,273.5	3,272.1
2 Securities in bank credit	906.1	955.0	968.5	959.9	961.5	962.0	961.0	959.2	957.7	956.0	953.0	951.0
3 U.S. government securities	722.0	750.1	759.5	747.3	748.6	745.0	745.0	741.1	741.1	734.9	729.9	729.1
4 Other securities	184.1	204.9	209.1	212.6	212.9	217.1	216.0	218.1	216.6	221.1	223.1	221.9
5 Loans and leases in bank credit <sup>2</sup>	2,167.5	2,213.6	2,226.9	2,232.4	2,247.4	2,269.9	2,290.6	2,310.0	2,316.9	2,314.5	2,320.5	2,321.1
6 Commercial and industrial	583.2	598.1	605.0	608.7	611.3	616.8	619.9	624.3	627.4	626.2	629.6	628.2
7 Real estate	923.4	939.3	944.3	949.1	956.3	963.2	970.2	978.6	979.1	979.5	982.5	984.1
7a Revolving home equity	74.7	72.7	72.9	73.5	73.9	74.0	74.4	75.0	75.1	75.3	75.3	75.4
7b Other	848.7	866.6	871.4	875.7	882.4	889.2	895.8	903.6	903.9	904.2	907.2	908.7
8 Consumer	381.4	399.6	405.7	411.1	414.2	421.4	429.4	436.1	437.0	439.0	439.9	440.1
9 Security <sup>3</sup>	81.8	85.7	79.6	73.4	74.3	72.5	72.4	68.1	70.6	66.1	66.2	68.9
10 Other	197.7	190.9	192.2	190.0	191.4	196.1	198.8	202.9	202.8	203.8	202.2	199.7
11 Interbank loans <sup>4</sup>	150.5	148.5	150.0	153.3	154.6	156.0	155.5	157.4	158.9	161.5	155.6	168.3
12 Cash assets <sup>5</sup>	227.4	210.8	206.5	213.6	212.2	207.5	197.7	204.0	193.6	195.6	205.9	216.4
13 Other assets <sup>6</sup>	222.7	220.9	225.1	231.0	228.6	235.0	235.7	233.3	228.8	231.3	234.1	245.3
14 <b>Total assets<sup>7</sup></b>	<b>3,614.3</b>	<b>3,691.2</b>	<b>3,720.0</b>	<b>3,733.1</b>	<b>3,747.4</b>	<b>3,773.7</b>	<b>3,783.4</b>	<b>3,806.6</b>	<b>3,798.4</b>	<b>3,801.6</b>	<b>3,812.2</b>	<b>3,845.2</b>
<b>LIABILITIES</b>												
15 Deposits	2,522.5	2,508.5	2,513.2	2,508.7	2,508.5	2,507.2	2,505.3	2,517.2	2,491.0	2,492.5	2,537.1	2,549.4
16 Transaction	806.8	801.8	808.6	800.8	807.2	801.9	792.4	799.8	776.4	782.2	812.5	822.2
17 Nontransaction	1,715.7	1,706.6	1,704.5	1,708.0	1,701.4	1,705.3	1,712.9	1,717.4	1,714.7	1,710.3	1,724.6	1,727.2
18 Large time	343.7	335.1	336.5	342.1	337.2	339.5	344.1	348.4	348.8	348.4	350.6	352.2
19 Other	1,372.0	1,371.5	1,368.0	1,365.9	1,364.2	1,365.8	1,368.7	1,368.9	1,365.8	1,361.9	1,374.0	1,375.0
20 Borrowings	530.0	549.0	562.6	567.1	581.5	586.6	589.8	595.0	617.7	608.4	576.3	593.5
21 From banks in the U.S. <sup>8</sup>	150.7	148.5	150.0	153.4	154.7	156.0	155.5	157.4	158.9	161.5	155.6	168.3
22 From nonbanks in the U.S.	379.3	400.5	412.5	413.7	426.8	430.7	434.2	437.6	458.8	446.9	420.8	425.2
23 Net due to related foreign offices	118.5	163.1	172.5	180.1	179.8	192.9	200.5	203.6	201.5	211.4	207.7	207.7
24 Other liabilities <sup>9</sup>	146.5	161.7	161.3	166.2	161.7	167.8	166.3	166.8	164.3	165.5	168.1	168.3
25 <b>Total liabilities</b>	<b>3,317.6</b>	<b>3,382.3</b>	<b>3,409.5</b>	<b>3,422.1</b>	<b>3,431.6</b>	<b>3,454.5</b>	<b>3,461.9</b>	<b>3,482.5</b>	<b>3,474.6</b>	<b>3,477.7</b>	<b>3,489.2</b>	<b>3,518.8</b>
26 Residual (assets less liabilities) <sup>10</sup>	296.8	308.9	310.5	311.0	315.8	319.2	321.4	324.1	323.8	323.9	323.0	326.3

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
Bank credit	2,731.6	2,831.7	2,847.6	2,855.6	2,867.1	2,891.3	2,903.4	2,910.1	2,916.0	2,914.8	2,914.8	2,913.5
2 Securities in bank credit	826.6	872.4	880.2	877.1	876.2	881.2	873.1	866.8	867.9	866.5	859.5	856.4
3 U.S. government securities	667.4	691.0	695.3	691.5	690.2	690.5	685.2	678.2	678.5	674.3	668.9	668.9
4 Other securities	159.1	181.5	184.9	185.6	186.0	190.6	187.9	188.6	189.4	192.1	190.6	187.4
5 Loans and leases in bank credit <sup>2</sup>	1,905.0	1,959.2	1,967.4	1,978.5	1,990.9	2,010.1	2,030.3	2,043.3	2,048.1	2,048.3	2,055.3	2,057.2
6 Commercial and industrial	433.8	444.9	448.9	452.1	455.7	461.1	464.4	468.2	469.7	470.9	471.2	470.7
7 Real estate	875.0	898.3	902.7	905.6	912.6	920.1	929.0	936.6	939.1	937.6	939.4	940.4
7a Revolving home equity	74.3	73.2	73.3	73.7	74.0	74.2	74.4	74.7	74.8	74.8	74.6	74.8
7b Other	800.6	825.1	829.4	831.9	838.6	845.9	854.6	861.9	864.3	862.7	864.8	865.6
8 Consumer	380.3	402.4	408.9	412.4	416.1	424.0	430.1	434.9	435.2	437.1	440.2	441.1
9 Security <sup>3</sup>	56.6	55.7	49.5	51.2	49.6	46.5	47.0	43.2	43.6	42.9	44.6	45.1
10 Other	159.3	157.9	157.3	157.2	156.9	158.4	159.8	160.3	160.5	159.9	159.8	159.8
11 Interbank loans <sup>4</sup>	130.4	125.5	123.7	132.1	131.8	134.0	134.5	136.7	141.0	143.6	126.7	142.0
12 Cash assets <sup>5</sup>	198.5	190.7	183.0	189.1	188.6	185.6	179.6	180.8	174.8	176.1	189.8	180.3
13 Other assets <sup>6</sup>	174.4	176.4	181.6	181.9	178.5	181.2	182.4	178.5	176.9	176.6	178.2	185.8
<b>14 Total assets<sup>7</sup></b>	<b>3,175.1</b>	<b>3,267.1</b>	<b>3,278.8</b>	<b>3,301.7</b>	<b>3,309.1</b>	<b>3,334.7</b>	<b>3,342.6</b>	<b>3,348.6</b>	<b>3,351.2</b>	<b>3,353.8</b>	<b>3,352.6</b>	<b>3,364.1</b>
<b>LIABILITIES</b>												
15 Deposits	2,372.1	2,376.5	2,363.8	2,376.4	2,369.0	2,371.2	2,371.8	2,368.3	2,365.4	2,362.4	2,375.1	2,375.8
16 Transaction	795.8	802.4	790.1	801.9	798.4	799.9	797.8	793.3	791.4	788.7	802.0	800.0
17 Nontransaction	1,576.2	1,574.1	1,573.7	1,574.5	1,570.6	1,571.4	1,574.0	1,575.0	1,574.0	1,573.7	1,573.1	1,575.8
18 Large time	212.3	208.0	208.5	209.9	210.1	211.3	212.4	211.2	209.7	210.3	210.8	212.2
19 Other	1,363.9	1,366.1	1,365.2	1,364.6	1,360.5	1,360.1	1,361.6	1,363.8	1,364.3	1,363.4	1,362.2	1,363.6
20 Borrowings	409.8	462.1	484.3	477.3	468.8	468.3	466.7	479.8	500.3	512.2	466.3	468.6
21 From banks in the U.S. <sup>8</sup>	116.8	128.6	128.7	138.5	131.9	140.6	139.5	139.2	136.6	146.3	139.0	154.7
22 From nonbanks in the U.S.	293.0	333.5	355.6	338.8	336.8	327.7	327.2	340.6	363.8	365.9	327.3	313.8
23 Net due to related foreign offices	-7.6	14.1	21.2	25.3	32.6	44.7	53.4	59.9	60.0	58.7	68.5	65.0
24 Other liabilities <sup>9</sup>	105.6	120.9	125.6	127.1	122.7	125.1	120.4	120.9	120.6	119.6	119.2	118.1
<b>25 Total liabilities</b>	<b>2,879.8</b>	<b>2,973.6</b>	<b>2,994.8</b>	<b>3,006.2</b>	<b>2,993.1</b>	<b>3,009.3</b>	<b>3,012.4</b>	<b>3,028.9</b>	<b>3,046.3</b>	<b>3,052.9</b>	<b>3,029.0</b>	<b>3,027.4</b>
26 Residual (assets less liabilities) <sup>10</sup>	295.3	293.5	284.0	295.5	316.0	325.4	330.2	319.8	304.8	300.9	323.6	336.7

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>

Not seasonally adjusted, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	2,736.0	2,826.4	2,848.1	2,850.7	2,865.9	2,883.2	2,899.0	2,914.2	2,917.1	2,914.4	2,922.1	2,920.7
2 Securities in bank credit	829.6	872.9	882.3	874.5	875.5	876.6	873.8	869.6	868.2	866.1	863.5	861.7
3 U.S. government securities	670.2	692.5	698.9	690.2	689.8	686.6	685.6	680.9	680.4	675.4	671.1	670.2
4 Other securities	159.4	180.4	183.4	184.3	185.7	190.0	188.1	188.7	187.9	190.7	192.3	191.5
5 Loans and leases in bank credit <sup>2</sup>	1,906.4	1,953.5	1,965.8	1,976.1	1,990.5	2,006.6	2,025.2	2,044.6	2,048.9	2,048.3	2,058.6	2,059.0
6 Commercial and industrial	431.5	446.8	451.6	454.8	456.8	459.7	461.5	465.7	467.9	468.3	470.8	469.7
7 Real estate	875.4	894.5	900.9	906.0	913.3	920.9	927.9	936.8	937.3	937.9	941.5	943.4
7a Revolving home equity	74.7	72.6	72.8	73.4	73.9	74.0	74.4	75.0	75.1	75.3	75.3	75.4
7b Other	800.8	821.9	828.1	832.5	839.4	847.0	853.6	861.8	862.2	862.5	866.2	868.0
8 Consumer	381.4	399.6	405.7	411.1	414.2	421.4	429.4	436.1	437.0	439.0	439.9	440.1
9 Security <sup>3</sup>	56.9	56.8	52.1	49.1	48.8	45.7	46.0	43.5	44.5	41.4	43.8	44.3
10 Other	161.2	155.7	155.6	155.1	157.4	158.9	160.4	162.6	162.2	161.8	162.6	161.5
11 Interbank loans <sup>4</sup>	128.2	126.1	125.7	128.0	131.0	129.9	132.4	133.6	134.3	134.4	128.2	139.4
12 Cash assets <sup>5</sup>	199.3	185.8	181.3	187.6	186.1	182.4	173.4	181.4	170.6	172.0	182.6	192.5
13 Other assets <sup>6</sup>	175.8	175.5	178.9	180.1	177.3	180.7	180.9	180.0	176.8	179.3	180.8	191.0
14 Total assets <sup>7</sup>	3,179.5	3,256.3	3,277.0	3,289.2	3,303.5	3,319.6	3,328.6	3,351.9	3,341.4	3,343.0	3,356.9	3,386.5
<b>LIABILITIES</b>												
15 Deposits	2,371.9	2,365.1	2,369.2	2,361.9	2,366.6	2,364.0	2,360.1	2,366.5	2,338.5	2,340.1	2,381.5	2,394.8
16 Transaction	793.6	791.3	798.6	790.9	796.9	791.9	782.8	789.5	765.8	770.9	802.7	812.0
17 Nontransaction	1,578.3	1,573.8	1,570.6	1,571.0	1,569.8	1,572.1	1,577.3	1,577.0	1,572.7	1,569.2	1,578.9	1,582.8
18 Large time	213.4	207.4	207.8	210.5	209.6	210.9	213.8	212.2	211.0	210.1	212.1	213.8
19 Other	1,365.0	1,366.4	1,362.9	1,360.5	1,360.2	1,361.2	1,363.6	1,364.8	1,361.7	1,359.1	1,366.8	1,369.0
20 Borrowings	418.1	449.9	460.8	467.8	474.8	476.4	481.9	490.0	508.7	506.2	476.0	490.9
21 From banks in the U.S. <sup>8</sup>	115.4	129.0	130.3	134.3	132.1	134.6	136.3	138.7	137.8	143.3	141.0	151.4
22 From nonbanks in the U.S.	302.7	320.8	330.5	333.5	342.7	341.8	345.6	351.3	370.9	362.9	335.0	339.5
23 Net due to related foreign offices	-8.9	16.0	20.6	31.1	32.9	43.5	51.0	55.4	55.7	57.0	59.8	59.8
24 Other liabilities <sup>9</sup>	106.2	120.9	120.9	123.2	119.3	122.6	120.1	121.6	120.3	121.4	122.2	120.4
25 Total liabilities	2,887.3	2,951.9	2,971.6	2,984.0	2,993.7	3,006.6	3,013.1	3,033.6	3,023.3	3,024.8	3,039.6	3,065.9
26 Residual (assets less liabilities) <sup>10</sup>	292.2	304.4	305.4	305.3	309.8	313.1	315.4	318.4	318.1	318.2	317.3	320.6

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	1,284.8	1,341.9	1,351.3	1,358.1	1,367.4	1,375.2	1,379.8	1,387.5	1,388.6	1,389.4	1,393.2	1,394.9
2 Securities in bank credit	440.7	456.8	459.6	461.1	462.4	461.2	459.2	459.7	459.8	460.1	459.6	459.0
3 U.S. government securities	353.3	369.0	371.8	373.4	374.7	373.4	371.8	372.7	372.9	372.7	371.7	371.6
4 Other securities	87.4	87.8	87.8	87.7	87.7	87.8	87.3	87.1	87.0	87.4	87.9	87.4
5 Loans and leases in bank credit <sup>2</sup>	844.1	885.1	891.7	897.0	905.0	913.9	920.7	927.8	928.8	929.3	933.7	935.9
6 Commercial and industrial	151.8	157.2	158.6	158.8	159.9	160.6	161.8	163.3	163.3	164.3	164.0	163.7
7 Real estate	450.1	471.0	472.8	475.4	480.6	484.9	489.0	493.3	494.1	493.6	496.0	497.2
7a Revolving home equity	28.4	28.5	28.6	28.8	29.0	29.1	29.2	29.3	29.3	29.3	29.3	29.4
7b Other	421.8	442.5	444.2	446.6	451.6	455.8	459.8	464.1	464.8	464.3	466.7	467.8
8 Consumer	178.0	191.0	194.8	196.4	198.1	201.3	202.7	204.7	204.6	205.7	207.6	207.6
9 Security <sup>3</sup>	5.5	5.9	5.6	5.5	5.2	5.1	5.2	5.0	5.0	4.9	5.0	5.2
10 Other	58.7	60.0	59.9	60.9	61.2	61.9	62.0	61.5	61.8	60.8	61.0	62.3
11 Interbank loans <sup>4</sup>	58.2	51.8	48.9	49.6	47.9	46.3	45.6	43.9	43.1	42.3	42.6	44.5
12 Cash assets <sup>5</sup>	73.4	75.1	73.0	74.6	72.8	72.1	71.2	69.9	69.3	68.6	71.7	66.9
13 Other assets <sup>6</sup>	47.3	49.1	49.8	51.2	51.3	52.3	53.1	52.9	52.1	53.8	52.4	58.2
14 Total assets <sup>7</sup>	1,443.4	1,497.7	1,503.0	1,513.4	1,519.4	1,525.6	1,529.3	1,533.8	1,532.6	1,533.5	1,539.3	1,543.9
<b>LIABILITIES</b>												
15 Deposits	1,189.1	1,214.1	1,214.1	1,222.2	1,221.5	1,224.8	1,224.4	1,224.8	1,224.9	1,222.9	1,228.7	1,228.1
16 Transaction	357.9	370.0	367.8	373.0	371.3	372.4	371.8	370.3	370.5	368.7	372.9	370.2
17 Nontransaction	831.2	844.1	846.2	849.2	850.2	852.4	852.6	854.5	854.5	854.2	855.8	857.9
18 Large time	108.6	111.9	112.8	113.3	114.3	115.2	115.8	116.4	116.4	116.5	116.8	116.8
19 Other	722.6	732.2	733.4	735.9	735.9	737.2	736.8	738.1	738.1	737.7	738.9	741.1
20 Borrowings	93.0	114.3	120.7	125.1	123.6	122.0	123.3	129.1	134.6	137.6	125.7	127.6
21 From banks in the U.S. <sup>8</sup>	26.7	32.1	32.4	36.4	34.8	36.5	37.4	38.0	37.8	39.8	37.8	42.6
22 From nonbanks in the U.S.	66.3	82.2	88.2	88.7	88.8	85.5	85.9	91.1	96.8	97.7	87.8	85.0
23 Net due to related foreign offices	2.5	4.9	5.7	4.9	5.3	5.5	5.3	6.4	6.2	6.3	7.6	7.5
24 Other liabilities <sup>9</sup>	25.5	27.5	27.9	27.9	27.6	28.1	27.7	27.6	27.6	27.6	27.5	27.7
25 Total liabilities	1,310.2	1,360.8	1,368.4	1,380.2	1,378.0	1,380.4	1,380.7	1,387.9	1,393.4	1,394.4	1,389.4	1,391.0
26 Residual (assets less liabilities) <sup>10</sup>	133.3	136.9	134.6	133.3	141.4	145.2	148.6	145.9	139.2	139.1	149.9	152.9

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	1,446.8	1,489.8	1,496.2	1,497.5	1,499.7	1,516.1	1,523.6	1,522.5	1,527.4	1,525.4	1,521.5	1,518.6
2 Securities in bank credit	385.9	415.7	420.5	416.0	413.8	419.9	413.9	407.0	408.1	406.4	400.0	397.4
3 U.S. government securities	314.1	322.0	323.5	318.1	315.6	317.1	313.3	305.5	305.6	301.7	297.2	297.3
4 Other securities	71.8	93.7	97.0	97.9	98.2	102.8	100.6	101.5	102.4	104.7	102.8	100.1
5 Loans and leases in bank credit <sup>2</sup>	1,060.9	1,074.1	1,075.7	1,081.5	1,085.9	1,096.2	1,109.7	1,115.5	1,119.4	1,119.0	1,121.6	1,121.2
6 Commercial and industrial	281.9	287.6	290.3	293.3	295.8	300.4	302.7	304.9	306.5	306.7	307.2	307.1
7 Real estate	424.9	427.3	429.9	430.1	432.0	435.3	440.0	443.3	445.0	444.0	443.4	443.2
7a Revolving home equity	46.0	44.7	44.7	44.9	45.1	45.1	45.2	45.4	45.5	45.6	45.4	45.4
7b Other	378.9	382.6	385.2	385.2	386.9	390.2	394.8	397.9	399.5	398.4	398.0	397.9
8 Consumer	202.3	211.5	214.1	216.1	218.0	222.7	227.4	230.2	230.5	231.3	232.6	233.5
9 Security <sup>3</sup>	51.1	49.8	43.9	45.7	44.4	41.4	41.8	38.1	38.6	37.9	39.6	39.9
10 Other	100.7	98.0	97.5	96.2	95.7	96.5	97.8	98.9	98.8	99.1	98.8	97.5
11 Interbank loans <sup>4</sup>	72.2	73.7	74.7	82.5	83.9	87.7	89.0	92.8	97.8	101.3	84.1	97.5
12 Cash assets <sup>5</sup>	125.1	115.6	110.0	114.5	115.8	113.5	108.4	110.8	105.5	107.5	118.1	113.4
13 Other assets <sup>6</sup>	127.1	127.3	131.8	130.7	127.1	128.9	129.3	125.6	124.8	122.9	125.8	127.6
14 Total assets <sup>7</sup>	1,731.7	1,769.4	1,775.8	1,788.3	1,789.7	1,809.1	1,813.3	1,814.9	1,818.6	1,820.3	1,813.3	1,820.3
<b>LIABILITIES</b>												
15 Deposits	1,182.9	1,162.4	1,149.7	1,154.2	1,147.5	1,146.4	1,147.4	1,143.5	1,140.5	1,139.5	1,146.4	1,147.7
16 Transaction	437.9	432.4	422.3	428.9	427.1	427.4	426.0	423.0	421.0	420.0	429.1	429.8
17 Nontransaction	745.0	730.0	727.4	725.3	720.4	719.0	721.4	720.5	719.5	719.5	717.3	717.9
18 Large time	103.7	96.1	95.7	96.6	95.8	96.1	96.6	94.8	93.3	93.8	94.0	95.4
19 Other	641.3	633.9	631.8	628.7	624.6	622.9	624.8	625.7	626.2	625.7	623.3	622.5
20 Borrowings	316.8	347.8	363.6	352.2	345.2	346.3	343.4	350.7	365.7	374.7	340.6	340.9
21 From banks in the U.S. <sup>8</sup>	90.0	96.5	96.2	102.1	97.1	104.1	102.1	101.2	98.7	106.4	101.1	112.1
22 From nonbanks in the U.S.	226.7	251.2	267.3	250.1	248.0	242.2	241.3	249.5	267.0	268.2	239.5	228.8
23 Net due to related foreign offices	-10.1	9.2	15.5	20.4	27.3	39.1	48.2	53.6	53.8	52.3	60.9	57.5
24 Other liabilities <sup>9</sup>	80.1	93.4	97.6	99.2	95.1	97.0	92.7	93.3	93.0	91.9	91.7	90.4
25 Total liabilities	1,569.7	1,612.8	1,626.4	1,626.0	1,615.0	1,628.8	1,631.7	1,641.0	1,653.0	1,658.4	1,639.6	1,636.5
26 Residual (assets less liabilities) <sup>10</sup>	162.0	156.6	149.4	162.2	174.6	180.2	181.6	173.9	165.6	161.9	173.7	183.8

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, not adjusted for mergers, billions of dollars

October 21, 1994

Account	1993	1994	1994	1994	1994	1994	1994	1994	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	1,319.3	1,360.7	1,368.3	1,372.7	1,380.1	1,381.4	1,382.5	1,389.9	1,391.1	1,391.9	1,393.6	1,394.9
2 Securities in bank credit	449.8	462.3	464.6	465.4	466.3	463.0	459.8	460.3	460.4	460.7	459.7	459.0
3 U.S. government securities	360.7	373.3	375.7	376.6	377.5	374.7	372.4	373.1	373.3	373.2	371.8	371.6
4 Other securities	89.1	89.0	88.9	88.8	88.8	88.3	87.4	87.2	87.1	87.5	87.9	87.4
5 Loans and leases in bank credit <sup>2</sup>	869.5	898.4	903.7	907.3	913.8	918.4	922.7	929.6	930.7	931.3	933.9	935.9
6 Commercial and industrial	158.0	160.7	161.7	161.6	162.4	161.6	162.2	163.6	163.6	164.7	164.1	163.7
7 Real estate	462.2	478.3	479.3	480.9	485.4	487.6	490.5	494.6	495.5	495.0	496.1	497.2
7a Revolving home equity	29.6	29.3	29.4	29.4	29.6	29.4	29.3	29.4	29.4	29.4	29.3	29.4
7b Other	432.6	449.0	450.0	451.5	455.8	458.3	461.2	465.3	466.1	465.6	466.8	467.8
8 Consumer	182.6	192.8	196.4	197.8	199.2	201.8	202.8	204.8	204.7	205.8	207.6	207.6
9 Security <sup>3</sup>	5.9	6.0	5.7	5.5	5.3	5.2	5.2	5.0	5.0	4.9	5.0	5.2
10 Other	60.7	60.7	60.5	61.4	61.6	62.1	62.1	61.5	61.8	60.8	61.0	62.3
11 Interbank loans <sup>4</sup>	63.1	52.7	49.7	50.2	48.3	46.4	45.6	44.0	43.2	42.4	42.6	44.5
12 Cash assets <sup>5</sup>	77.2	76.4	74.1	75.6	73.6	72.5	71.4	70.1	69.5	68.7	71.7	66.9
13 Other assets <sup>6</sup>	49.6	50.1	50.7	51.9	52.0	52.6	53.2	53.0	52.2	53.9	52.4	58.2
14 <b>Total assets<sup>7</sup></b>	<b>1,487.8</b>	<b>1,519.2</b>	<b>1,522.3</b>	<b>1,529.9</b>	<b>1,533.7</b>	<b>1,532.5</b>	<b>1,532.3</b>	<b>1,536.5</b>	<b>1,535.4</b>	<b>1,536.4</b>	<b>1,539.6</b>	<b>1,543.9</b>
<b>LIABILITIES</b>												
15 Deposits	1,228.7	1,233.2	1,231.1	1,236.6	1,234.0	1,231.0	1,227.1	1,227.2	1,227.4	1,225.4	1,229.0	1,228.1
16 Transaction	373.2	377.4	374.5	378.5	376.2	374.6	372.7	371.1	371.3	369.6	373.0	370.2
17 Nontransaction	855.6	855.8	856.6	858.1	857.7	856.3	854.5	856.1	856.2	855.9	856.0	857.9
18 Large time	110.9	112.9	113.7	114.1	114.9	115.5	115.9	116.5	116.5	116.6	116.9	116.8
19 Other	744.6	742.9	742.9	744.0	742.8	740.9	738.5	739.6	739.7	739.3	739.1	741.1
20 Borrowings	94.9	115.4	121.7	126.0	124.4	122.2	123.3	129.1	134.7	137.6	125.7	127.6
21 From banks in the U.S. <sup>8</sup>	27.4	32.6	32.9	36.9	35.2	36.6	37.4	38.0	37.8	39.8	37.9	42.6
22 From nonbanks in the U.S.	67.5	82.8	88.8	89.1	89.2	85.6	85.9	91.1	96.8	97.7	87.8	85.0
23 Net due to related foreign offices	2.4	4.9	5.6	4.9	5.3	5.5	5.3	6.4	6.2	6.3	7.6	7.5
24 Other liabilities <sup>9</sup>	26.0	27.8	28.2	28.1	27.8	28.2	27.8	27.7	27.7	27.7	27.5	27.7
25 <b>Total liabilities</b>	<b>1,352.1</b>	<b>1,381.3</b>	<b>1,386.6</b>	<b>1,395.6</b>	<b>1,391.3</b>	<b>1,386.9</b>	<b>1,383.5</b>	<b>1,390.4</b>	<b>1,395.9</b>	<b>1,397.0</b>	<b>1,389.7</b>	<b>1,391.0</b>
26 Residual (assets less liabilities) <sup>10</sup>	135.7	138.0	135.7	134.3	142.3	145.7	148.9	146.1	139.5	139.3	149.9	152.9

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Not seasonally adjusted, not adjusted for mergers, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	1,323.7	1,356.9	1,368.8	1,373.9	1,382.5	1,382.1	1,383.5	1,394.8	1,396.6	1,398.3	1,397.0	1,397.2
2 Securities in bank credit	449.4	464.0	468.5	467.5	468.1	462.9	458.9	459.9	460.7	460.7	457.9	457.1
3 U.S. government securities	360.6	375.0	379.3	378.5	379.4	375.4	372.2	372.9	373.8	373.3	370.2	370.0
4 Other securities	88.8	89.0	89.2	89.0	88.7	87.4	86.7	86.9	86.9	87.4	87.7	87.1
5 Loans and leases in bank credit <sup>2</sup>	874.3	892.9	900.2	906.4	914.4	919.2	924.6	935.0	935.9	937.6	939.1	940.0
6 Commercial and industrial	157.6	161.0	162.2	162.6	163.1	161.8	161.5	163.3	163.7	164.2	164.0	163.5
7 Real estate	464.0	475.8	478.4	481.2	485.9	488.4	491.3	496.5	497.0	497.6	498.1	499.3
7a Revolving home equity	29.9	29.1	29.1	29.4	29.6	29.4	29.4	29.7	29.7	29.8	29.7	29.7
7b Other	434.1	446.7	449.3	451.8	456.3	459.0	461.9	466.8	467.3	467.8	468.5	469.5
8 Consumer	184.6	190.4	194.3	196.9	198.5	201.4	203.5	207.0	207.5	208.5	208.7	208.4
9 Security <sup>3</sup>	5.8	6.0	5.7	5.4	5.2	5.1	5.2	5.1	4.9	4.8	5.2	5.2
10 Other	62.2	59.7	59.7	60.3	61.6	62.6	63.1	63.1	62.9	62.5	63.1	63.7
11 Interbank loans <sup>4</sup>	62.1	53.5	49.8	47.9	46.7	44.5	45.2	43.4	40.0	38.5	44.3	44.8
12 Cash assets <sup>5</sup>	77.6	73.6	72.8	74.5	72.5	72.1	69.6	70.4	67.1	67.0	70.7	71.2
13 Other assets <sup>6</sup>	50.4	49.9	50.5	51.3	51.1	52.3	53.2	53.9	52.3	54.7	54.0	61.5
14 <b>Total assets<sup>7</sup></b>	<b>1,492.5</b>	<b>1,513.3</b>	<b>1,521.4</b>	<b>1,527.1</b>	<b>1,532.6</b>	<b>1,530.8</b>	<b>1,531.1</b>	<b>1,542.0</b>	<b>1,535.3</b>	<b>1,537.8</b>	<b>1,545.5</b>	<b>1,554.1</b>
<b>LIABILITIES</b>												
15 Deposits	1,230.0	1,230.1	1,233.3	1,229.8	1,231.3	1,228.4	1,224.3	1,228.3	1,218.2	1,216.5	1,235.7	1,238.2
16 Transaction	371.8	373.6	377.5	374.0	374.7	372.6	368.7	369.7	360.8	359.7	375.8	376.0
17 Nontransaction	858.1	856.4	855.8	855.8	856.6	855.8	855.6	858.6	857.4	856.8	859.9	862.3
18 Large time	111.6	113.0	113.3	114.1	114.2	114.6	115.9	117.2	117.3	117.3	117.9	118.0
19 Other	746.6	743.5	742.5	741.7	742.4	741.1	739.7	741.5	740.1	739.5	742.0	744.3
20 Borrowings	97.5	110.7	114.8	123.7	125.1	125.2	128.4	132.5	136.8	139.0	129.6	132.7
21 From banks in the U.S. <sup>8</sup>	27.3	32.1	33.1	36.2	35.5	35.5	36.6	38.1	38.7	40.4	38.4	41.0
22 From nonbanks in the U.S.	70.2	78.5	81.7	87.5	89.7	89.7	91.8	94.4	98.1	98.7	91.3	91.8
23 Net due to related foreign offices	2.5	4.7	5.0	5.1	5.2	5.6	5.7	6.5	6.1	6.8	7.0	7.0
24 Other liabilities <sup>9</sup>	26.4	27.7	27.6	27.5	27.6	27.8	27.9	28.1	28.0	28.2	27.9	28.3
25 <b>Total liabilities</b>	<b>1,356.4</b>	<b>1,373.2</b>	<b>1,380.8</b>	<b>1,386.0</b>	<b>1,389.3</b>	<b>1,387.0</b>	<b>1,386.3</b>	<b>1,395.5</b>	<b>1,389.1</b>	<b>1,390.5</b>	<b>1,400.2</b>	<b>1,406.2</b>
26 Residual (assets less liabilities) <sup>10</sup>	136.1	140.1	140.5	141.1	143.3	143.8	144.8	146.6	146.2	147.3	145.3	147.9

Footnotes appear on page 13.



**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, not adjusted for mergers, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	1,412.3	1,471.0	1,479.3	1,482.9	1,487.1	1,509.9	1,520.9	1,520.1	1,524.9	1,522.9	1,521.2	1,518.6
2 Securities in bank credit	376.8	410.1	415.6	411.7	410.0	418.2	413.3	406.5	407.5	405.8	399.8	397.4
3 U.S. government securities	306.7	317.6	319.6	314.8	312.8	315.8	312.8	305.0	305.1	301.2	297.1	297.3
3a Trading account	27.3	26.8	26.6	27.5	24.5	24.7	25.3	23.7	24.5	23.1	22.2	22.5
3b Investment account	279.4	290.9	293.1	287.3	288.3	291.2	287.4	281.4	280.6	278.1	274.9	274.8
3c Mortgage-backed pass-through	88.0	89.1	88.3	86.1	88.7	87.7	93.3	91.9	91.3	92.3	91.1	91.8
3d Other (including CMOs)	191.4	201.8	204.8	201.2	199.6	203.5	194.1	189.5	189.3	185.8	183.8	183.1
3e 1 year or less	50.0	49.6	47.8	48.9	49.4	48.7	48.0	47.1	44.7	45.7	43.9	43.2
3f Between 1 and 5 years	70.4	78.2	82.0	77.8	77.6	79.6	77.3	75.7	76.8	75.1	75.5	74.4
3g More than 5 years	71.0	74.0	75.0	74.5	72.6	75.2	68.9	66.7	67.8	65.0	64.4	65.5
4 Other securities	70.1	92.5	95.9	96.8	97.2	102.3	100.5	101.4	102.3	104.6	102.8	100.1
4a Trading account	15.1	35.3	37.8	38.6	38.5	43.3	41.4	40.7	41.7	43.6	41.6	38.7
4b Investment account	54.9	57.2	58.1	58.2	58.7	59.0	59.0	60.7	60.7	61.0	61.1	61.4
4c State and local government	20.0	21.5	21.7	21.5	21.4	21.4	21.3	21.3	21.3	21.3	21.4	21.4
4d Other	35.0	35.7	36.4	36.7	37.3	37.6	37.7	39.4	39.4	39.8	39.7	40.0
5 Loans and leases in bank credit <sup>2</sup>	1,035.6	1,060.8	1,063.7	1,071.2	1,077.1	1,091.7	1,107.7	1,113.7	1,117.4	1,117.0	1,121.4	1,121.2
6 Commercial and industrial	275.8	284.2	287.2	290.6	293.4	299.4	302.3	304.6	306.1	306.3	307.1	307.1
7 Real estate	412.8	420.0	423.4	424.6	427.2	432.5	438.5	442.0	443.6	442.6	443.3	443.2
7a Revolving home equity	44.8	43.9	43.9	44.2	44.4	44.8	45.1	45.3	45.4	45.4	45.4	45.4
7b Other	368.0	376.1	379.4	380.4	382.8	387.7	393.4	396.7	398.2	397.1	398.0	397.9
8 Consumer	197.7	209.7	212.5	214.6	216.9	222.2	227.3	230.2	230.4	231.2	232.5	233.5
9 Security <sup>3</sup>	50.8	49.7	43.8	45.7	44.3	41.3	41.8	38.1	38.6	37.9	39.6	39.9
10 Other	98.6	97.2	96.8	95.7	95.3	96.3	97.8	98.8	98.7	99.0	98.8	97.5
10a Nonbank financial	20.9	18.5	18.4	17.1	16.5	16.5	16.6	16.1	15.8	15.5	15.0	15.1
10b State and local government	13.7	12.3	12.0	11.8	11.8	11.7	11.7	11.5	11.5	11.4	11.4	11.5
10c All other	64.0	66.5	66.3	66.8	67.0	68.0	69.5	71.2	71.4	72.1	72.4	70.9
11 Interbank loans <sup>4</sup>	67.4	72.8	73.9	82.0	83.5	87.6	88.9	92.7	97.8	101.2	84.1	97.5
12 Cash assets <sup>5</sup>	121.3	114.3	108.9	113.5	114.9	113.1	108.2	110.7	105.3	107.3	118.1	113.4
13 Other assets <sup>6</sup>	124.9	126.3	130.9	130.0	126.5	128.6	129.1	125.5	124.7	122.7	125.8	127.6
<b>14 Total assets<sup>7</sup></b>	<b>1,687.3</b>	<b>1,747.9</b>	<b>1,756.5</b>	<b>1,771.7</b>	<b>1,775.4</b>	<b>1,802.2</b>	<b>1,810.3</b>	<b>1,812.2</b>	<b>1,815.7</b>	<b>1,817.4</b>	<b>1,813.0</b>	<b>1,820.3</b>
<b>LIABILITIES</b>												
15 Deposits	1,143.4	1,143.3	1,132.7	1,139.8	1,135.1	1,140.3	1,144.7	1,141.1	1,138.0	1,137.0	1,146.1	1,147.7
16 Transaction	422.7	425.0	415.6	423.4	422.2	425.2	425.1	422.2	420.1	419.1	429.0	429.8
17 Nontransaction	720.7	718.3	717.1	716.4	712.9	715.0	719.6	718.9	717.8	717.8	717.1	717.9
18 Large time	101.4	95.1	94.8	95.8	95.2	95.8	96.5	94.6	93.2	93.7	94.0	95.4
19 Other	619.3	623.2	622.3	620.5	617.7	619.2	623.1	624.2	624.6	624.1	623.2	622.5
20 Borrowings	314.9	346.7	362.6	351.3	344.4	346.1	343.4	350.6	365.7	374.6	340.6	340.9
21 From banks in the U.S. <sup>8</sup>	89.4	96.1	95.8	101.7	96.7	104.0	102.0	101.2	98.7	106.4	101.1	112.1
22 From nonbanks in the U.S.	225.5	250.6	266.8	249.7	247.7	242.1	241.3	249.5	266.9	268.2	239.5	228.8
23 Net due to related foreign offices	-10.1	9.2	15.5	20.4	27.3	39.1	48.2	53.6	53.8	52.3	60.9	57.5
24 Other liabilities <sup>9</sup>	79.6	93.1	97.4	99.0	94.9	96.9	92.7	93.2	93.0	91.9	91.7	90.4
<b>25 Total liabilities</b>	<b>1,527.7</b>	<b>1,592.3</b>	<b>1,608.2</b>	<b>1,610.6</b>	<b>1,601.7</b>	<b>1,622.4</b>	<b>1,628.9</b>	<b>1,638.5</b>	<b>1,650.4</b>	<b>1,655.8</b>	<b>1,639.3</b>	<b>1,636.5</b>
26 Residual (assets less liabilities) <sup>10</sup>	159.6	155.5	148.3	161.2	173.7	179.7	181.4	173.6	165.3	161.6	173.7	183.8

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>

Not seasonally adjusted, not adjusted for mergers, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	1,412.3	1,469.5	1,479.3	1,476.8	1,483.4	1,501.1	1,515.5	1,519.4	1,520.5	1,516.1	1,525.1	1,523.5
2 Securities in bank credit	380.1	408.9	413.7	407.1	407.4	413.7	414.8	409.8	407.5	405.5	405.6	404.6
3 U.S. government securities	309.5	317.5	319.6	311.8	310.4	311.2	313.4	307.9	306.6	302.2	301.0	300.3
3a Trading account	27.8	27.7	27.0	25.5	23.0	23.1	25.8	24.2	24.8	21.5	22.5	23.0
3b Investment account	281.7	289.8	292.6	286.3	287.4	288.1	287.7	283.7	281.8	280.7	278.5	277.3
3c Mortgage-backed pass-through	88.0	89.8	89.4	86.5	88.7	87.6	93.3	91.8	91.1	91.9	91.4	91.6
3d Other (including CMOs)	193.7	200.0	203.2	199.8	198.7	200.5	194.4	191.9	190.6	188.8	187.1	185.7
3e 1 year or less	49.9	49.8	49.2	49.0	50.2	48.7	47.7	47.1	44.9	44.6	43.3	42.4
3f Between 1 and 5 years	71.8	77.5	80.0	77.5	76.7	77.6	78.0	77.2	78.1	77.2	77.0	76.9
3g More than 5 years	71.9	72.8	73.9	73.2	71.8	74.2	68.8	67.6	67.6	67.0	66.9	66.4
4 Other securities	70.6	91.4	94.2	95.3	96.9	102.5	101.4	101.8	100.9	103.3	104.6	104.3
4a Trading account	15.3	34.2	36.3	37.5	39.0	44.2	41.9	40.8	40.0	42.3	42.9	42.5
4b Investment account	55.3	57.2	57.8	57.8	58.0	58.3	59.5	61.0	60.9	61.1	61.7	61.8
4c State and local government	20.1	21.5	21.7	21.6	21.5	21.1	21.3	21.5	21.5	21.5	21.5	21.5
4d Other	35.2	35.7	36.1	36.2	36.5	37.3	38.2	39.6	39.5	39.6	40.2	40.3
5 Loans and leases in bank credit <sup>2</sup>	1,032.1	1,060.6	1,065.6	1,069.7	1,076.0	1,087.3	1,100.6	1,109.6	1,113.1	1,110.7	1,119.5	1,118.9
6 Commercial and industrial	273.8	285.8	289.4	292.2	293.6	297.8	300.0	302.4	304.2	304.0	306.8	306.2
7 Real estate	411.5	418.7	422.5	424.8	427.4	432.6	436.6	440.3	440.3	440.2	443.4	444.1
7a Revolving home equity	44.8	43.5	43.7	44.1	44.3	44.6	45.0	45.4	45.4	45.5	45.6	45.7
7b Other	366.7	375.2	378.8	380.7	383.1	388.0	391.6	394.9	394.9	394.7	397.7	398.4
8 Consumer	196.8	209.2	211.4	214.2	215.6	220.0	225.9	229.0	229.6	230.5	231.3	231.7
9 Security <sup>3</sup>	51.0	50.8	46.4	43.7	43.6	40.6	40.9	38.4	39.6	36.6	38.6	39.1
10 Other	99.1	96.0	95.9	94.8	95.8	96.3	97.3	99.5	99.4	99.3	99.5	97.8
10a Nonbank financial	20.8	18.3	18.1	16.9	16.6	16.4	16.3	16.1	15.5	15.3	15.3	15.3
10b State and local government	13.8	12.2	12.0	11.9	11.8	11.7	11.6	11.5	11.5	11.5	11.4	11.5
10c All other	64.5	65.5	65.8	66.0	67.4	68.2	69.3	71.9	72.3	72.5	72.8	71.0
11 Interbank loans <sup>4</sup>	66.0	72.6	75.9	80.1	84.3	85.4	87.3	90.2	94.3	95.8	83.9	94.6
12 Cash assets <sup>5</sup>	121.7	112.2	108.4	113.2	113.6	110.3	103.8	111.0	103.5	105.1	111.9	121.2
13 Other assets <sup>6</sup>	125.4	125.6	128.4	128.7	126.2	128.4	127.7	126.0	124.5	124.6	126.8	129.5
14 Total assets <sup>7</sup>	1,687.0	1,743.0	1,755.6	1,762.1	1,771.0	1,788.8	1,797.5	1,809.9	1,806.0	1,805.1	1,811.4	1,832.5
<b>LIABILITIES</b>												
15 Deposits	1,141.9	1,135.0	1,135.9	1,132.1	1,135.3	1,135.6	1,135.8	1,138.2	1,120.3	1,123.7	1,145.9	1,156.6
16 Transaction	421.7	417.6	421.1	416.9	422.2	419.2	414.1	419.8	405.1	411.3	426.9	436.1
17 Nontransaction	720.2	717.4	714.8	715.2	713.1	716.4	721.7	718.4	715.3	712.4	719.0	720.5
18 Large time	101.8	94.5	94.5	96.4	95.3	96.3	97.9	95.1	93.7	92.8	94.2	95.8
19 Other	618.4	622.9	620.3	618.8	617.8	620.1	623.8	623.3	621.6	619.6	624.8	624.7
20 Borrowings	320.6	339.2	346.0	344.2	349.6	351.2	353.5	357.5	371.9	367.2	346.4	358.1
21 From banks in the U.S. <sup>8</sup>	88.2	96.9	97.1	98.1	96.6	99.0	99.7	100.6	99.2	103.0	102.7	110.4
22 From nonbanks in the U.S.	232.4	242.3	248.8	246.0	253.0	252.2	253.8	256.9	272.8	264.2	243.7	247.7
23 Net due to related foreign offices	-11.4	11.3	15.6	26.0	27.7	37.9	45.3	48.9	49.6	50.2	52.9	52.9
24 Other liabilities <sup>9</sup>	79.8	93.2	93.3	95.7	91.8	94.8	92.2	93.5	92.2	93.2	94.4	92.2
25 Total liabilities	1,530.9	1,578.7	1,590.8	1,598.0	1,604.4	1,619.5	1,626.9	1,638.1	1,634.2	1,634.3	1,639.4	1,659.8
26 Residual (assets less liabilities) <sup>10</sup>	156.2	164.3	164.9	164.2	166.5	169.3	170.6	171.8	171.9	170.9	172.0	172.7

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	341.1	338.3	349.6	347.9	346.8	357.3	356.5	358.9	361.4	360.2	358.6	356.2
2 Securities in bank credit	77.8	79.5	87.5	87.0	88.9	87.4	88.6	91.0	91.4	91.6	91.3	90.3
3 U.S. government securities	52.9	55.6	62.0	58.8	60.8	60.1	60.6	61.4	62.0	60.7	59.9	59.6
4 Other securities	25.0	23.9	25.5	28.2	28.0	27.3	28.0	29.6	29.3	30.9	31.3	30.7
5 Loans and leases in bank credit <sup>2</sup>	263.3	258.9	262.1	260.9	257.9	269.9	267.9	267.8	270.0	268.6	267.3	265.9
6 Commercial and industrial	152.8	150.4	153.2	154.9	154.6	157.9	159.2	159.9	160.4	158.9	159.9	160.3
7 Real estate	47.9	44.7	43.5	43.2	43.2	42.3	42.2	41.8	41.7	41.6	40.9	40.6
9 Security <sup>3</sup>	25.7	27.8	27.5	26.3	26.7	31.2	28.0	25.8	27.1	25.8	25.7	25.7
10 Other	36.9	36.0	37.9	36.4	33.5	38.5	38.5	40.5	40.7	42.3	40.9	39.3
10a Nonbank financial	21.0	18.7	20.2	19.2	17.7	19.7	20.3	21.5	21.6	22.6	21.6	21.8
10c All other	15.9	17.3	17.8	17.2	15.8	18.8	18.2	18.9	19.2	19.7	19.3	17.4
11 Interbank loans <sup>4</sup>	22.0	23.3	24.8	26.0	25.2	26.5	24.5	23.5	24.3	25.7	28.0	27.5
12 Cash assets <sup>5</sup>	27.0	25.5	26.1	27.0	25.9	25.3	23.7	21.7	21.6	22.7	22.1	23.4
13 Other assets <sup>6</sup>	47.1	46.1	47.2	52.1	52.8	55.6	55.1	53.5	52.9	51.6	53.7	54.4
14 Total assets <sup>7</sup>	437.1	433.1	447.7	453.0	450.6	464.6	459.8	457.5	460.2	460.2	462.3	461.4
<b>LIABILITIES</b>												
15 Deposits	151.9	140.4	142.9	143.7	137.9	142.1	145.1	152.1	154.5	152.9	159.9	161.2
16 Transaction	12.8	11.0	10.2	10.2	10.4	10.0	9.8	9.9	10.0	10.6	9.4	10.0
17 Nontransaction	139.1	129.4	132.6	133.4	127.6	132.1	135.2	142.2	144.5	142.3	150.5	151.2
18 Large time	131.9	124.5	126.9	128.2	124.3	127.8	130.2	137.7	139.7	139.7	142.1	144.1
19 Other	7.2	4.9	5.7	5.2	3.3	4.3	5.1	4.5	4.8	2.7	8.3	7.1
20 Borrowings	110.2	99.6	102.9	102.3	106.5	110.0	106.9	103.5	106.2	104.6	97.3	100.9
21 From banks in the U.S. <sup>8</sup>	34.1	19.5	20.2	21.0	23.3	21.1	19.1	17.8	20.9	17.8	14.2	16.7
22 From nonbanks in the U.S.	76.1	80.2	82.7	81.4	83.2	88.9	87.7	85.7	85.3	86.8	83.1	84.2
23 Net due to related foreign offices	133.6	144.4	152.4	149.2	152.0	156.1	157.9	155.6	151.1	153.6	150.4	144.1
24 Other liabilities <sup>9</sup>	40.4	41.1	41.4	43.6	42.8	46.3	46.4	45.3	44.6	43.6	46.2	48.2
25 Total liabilities	436.1	425.5	439.5	438.8	439.1	454.5	456.3	456.5	456.4	454.8	453.8	454.5
26 Residual (assets less liabilities) <sup>10</sup>	1.0	7.7	8.1	14.1	11.5	10.1	3.6	1.0	3.8	5.4	8.5	6.9

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES<sup>1</sup>

Not seasonally adjusted, billions of dollars

October 21, 1994

Account	1993 Sep	1994 Mar	1994 Apr	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	Week ending			
									Sep 21	Sep 28	Oct 5	Oct 12
<b>ASSETS</b>												
1 Bank credit	337.6	342.2	347.3	341.6	343.0	348.8	352.6	355.0	357.5	356.1	351.5	351.5
2 Securities in bank credit	76.5	82.1	86.3	85.4	86.0	85.4	87.2	89.6	89.5	89.8	89.5	89.3
3 U.S. government securities	51.8	57.6	60.6	57.1	58.8	58.3	59.3	60.2	60.7	59.4	58.8	58.9
4 Other securities	24.7	24.5	25.7	28.3	27.2	27.1	27.9	29.4	28.7	30.4	30.7	30.5
5 Loans and leases in bank credit <sup>2</sup>	261.1	260.1	261.1	256.2	257.0	263.3	265.4	265.4	268.0	266.2	261.9	262.1
6 Commercial and industrial	151.7	151.3	153.5	153.8	154.5	157.1	158.3	158.7	159.5	157.9	158.8	158.5
7 Real estate	47.9	44.8	43.4	43.1	43.0	42.3	42.2	41.9	41.8	41.6	41.0	40.7
9 Security <sup>3</sup>	24.9	28.8	27.6	24.4	25.5	26.7	26.4	24.6	26.1	24.7	22.4	24.6
10 Other	36.5	35.2	36.6	34.9	34.0	37.2	38.4	40.3	40.6	42.0	39.7	38.3
10a Nonbank financial	20.6	18.6	19.8	18.9	18.0	19.5	20.1	21.1	21.1	22.2	20.8	21.2
10c All other	15.9	16.5	16.8	16.0	16.0	17.7	18.3	19.2	19.4	19.8	18.9	17.0
11 Interbank loans <sup>4</sup>	22.3	22.4	24.3	25.3	23.6	26.1	23.1	23.8	24.7	27.1	27.4	28.9
12 Cash assets <sup>5</sup>	28.1	25.0	25.2	26.0	26.1	25.1	24.3	22.6	23.0	23.6	23.3	24.0
13 Other assets <sup>6</sup>	46.9	45.4	46.2	51.0	51.3	54.2	54.8	53.3	52.0	52.0	53.3	54.4
14 Total assets <sup>7</sup>	434.8	434.9	443.0	443.9	443.9	454.1	454.8	454.7	457.1	458.7	455.3	458.6
<b>LIABILITIES</b>												
15 Deposits	150.7	143.4	143.9	146.9	141.9	143.2	145.2	150.6	152.5	152.3	155.5	154.6
16 Transaction	13.3	10.6	10.0	9.8	10.3	10.0	9.6	10.3	10.5	11.3	9.8	10.2
17 Nontransaction	137.4	132.8	133.9	137.0	131.6	133.2	135.5	140.3	141.9	141.1	145.7	144.4
18 Large time	130.4	127.7	128.7	131.6	127.7	128.5	130.4	136.2	137.8	138.3	138.4	138.4
19 Other	7.0	5.1	5.2	5.4	4.0	4.7	5.1	4.1	4.1	2.8	7.3	6.0
20 Borrowings	111.9	99.2	101.8	99.3	106.7	110.2	107.9	105.0	109.0	102.2	100.3	102.6
21 From banks in the U.S. <sup>8</sup>	35.3	19.5	19.8	19.0	22.6	21.4	19.3	18.7	21.1	18.1	14.5	16.9
22 From nonbanks in the U.S.	76.6	79.7	82.0	80.2	84.2	88.8	88.6	86.2	87.9	84.0	85.8	85.7
23 Net due to related foreign offices	127.4	147.1	151.9	149.0	146.9	149.4	149.5	148.2	145.8	154.4	147.8	147.8
24 Other liabilities <sup>9</sup>	40.3	40.8	40.3	43.0	42.4	45.2	46.2	45.2	44.0	44.0	45.8	47.9
25 Total liabilities	430.3	430.5	437.9	438.2	437.9	448.0	448.8	449.0	451.3	452.9	449.6	452.9
26 Residual (assets less liabilities) <sup>10</sup>	4.5	4.5	5.1	5.7	6.0	6.1	6.0	5.7	5.7	5.7	5.7	5.7

Footnotes appear on page 13.

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## Footnotes

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 Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.

The data for small and large domestic banks presented on pages 5 and 6 are adjusted to remove the estimated effects of mergers between these two groups. The data for small and large domestic banks presented on pages 7-8 and pages 9-10 are based on reported data and are affected by mergers. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.

2. Excludes federal funds sold to, reverse RPs with, and loans to commercial banks in the United States.
3. Consists of reverse RPs with broker-dealers and loans to purchase and carry securities. For small domestic banks, consists of an estimate of other loans derived from weekly data for a sample of small banks multiplied by the share of security loans in other loans, calculated from quarterly Call Reports.
4. Consists of federal funds sold to, reverse RPs with, and loans to commercial banks in the United States.
5. 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.
6. Excludes the due-from position with related foreign offices, which is included in line 23.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. Estimated with partial data; for all banks, not seasonally adjusted, constrained to equal values in line 11. The seasonally adjusted aggregates for all commercial banks in lines 11 and 21 are sums of seasonally adjusted components and are not necessarily equal.
9. Excludes the due-to position with related foreign offices, which is included in line 23.
10. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.