FEDERAL RESERVE statistical release

H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, billions of dollars

For immediate release
December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
1	Bank credit	3,091.1	3,211.7	3,223.9	3,258.9	3,269.3	3,278.5	3,286.1	3,294.9	3,283.8	3,291.5	3,302.8	3,302.2
2	Securities in bank credit	903.0	972.4	975.1	978.9	971.1	966.9	957.2	949.9	950.3	949.4	949.0	948.6
3	U.S. government securities	720.8	750.5	751.5	751.2	746.2	740.1	727.8	719.5	719.2	720.4	718.3	717.9
4	Other securities	182.2	221.8	223.6	227.7	224.9	226.9	229.4	230.5	231.1	229.0	230.7	230.7
5	Loans and leases in bank credit[2]	2,188.1	2,239.4	2,248.8	2,280.0	2,298.2	2,311.5	2,328.9	2,345.0	2,333.5	2,342.1	2,353.8	2,353.6
6	Commercial and industrial	584.2	607.0	610.2	618.7	623.4	627.8	633.7	638.7	635.2	639.3	640.1	641.2
7	Real estate	933.8	948.9	956.0	962.7	971.4	978.9	983.6	989.9	986.4	989.7	991.8	992.6
7a	Revolving home equity	73.5	73.7	74.1	74.2	74.4	74.7	75.0	75.6	75.4	75.5	75.6	75.9
7b	Other	860.3	875.2	881.9	888.5	897.0	904.2	908.6	914.4	911.0	914.2	916.2	916.7
8	Consumer	388.4	412.3	416.0	424.0	430.0	434.9	441.8	444.6	443.9	443.8	444.4	446.4
9	Security[3]	88.2	77.5	76.2	77.7	75.0	69.2	72.1	73.3	71.1	70.0	77.2	75.5
10	Other	193.6	193.6	190.4	197.0	198.3	200.8	197.7	198.5	196.8	199.4	200.3	197.9
11	Interbank loans[4]	153.9	158.1	157.0	160.5	159.1	160.0	163.4	171.6	169.3	161.3	180.0	178.6
12	Cash assets[5]	218.8	216.1	214.5	210.9	203.3	202.4	209.7	204.3	195.0	202.6	219.4	199.0
13	Other assets[6]	216.9	225.5	219.9	227.2	228.5	222.2	223.0	227.2	222.8	222.7	229.3	235.6
14	**Total assets[7]**	**3,621.9**	**3,754.4**	**3,758.4**	**3,800.1**	**3,802.8**	**3,805.8**	**3,824.9**	**3,841.0**	**3,813.9**	**3,821.1**	**3,874.7**	**3,858.6**
	LIABILITIES												
15	Deposits	2,532.9	2,520.1	2,507.0	2,513.5	2,517.0	2,520.5	2,534.5	2,531.7	2,522.7	2,529.7	2,543.9	2,530.6
16	Transaction	816.4	812.1	808.8	809.9	807.6	803.2	806.9	797.7	790.8	798.2	809.8	791.2
17	Nontransaction	1,716.6	1,707.9	1,698.2	1,703.6	1,709.4	1,717.4	1,727.7	1,734.0	1,731.8	1,731.5	1,734.1	1,739.4
18	Large time	347.4	338.1	334.4	339.1	342.6	348.9	357.8	362.3	361.7	360.4	363.3	364.3
19	Other	1,369.1	1,369.8	1,363.8	1,364.5	1,366.8	1,368.4	1,369.8	1,371.7	1,370.1	1,371.1	1,370.8	1,375.1
20	Borrowings	517.3	573.4	568.9	571.9	567.6	576.8	576.1	578.6	562.6	559.6	587.2	602.8
21	From banks in the U.S.[8]	154.8	159.5	155.3	161.7	158.6	156.8	164.5	171.3	166.7	164.0	177.8	178.8
22	From nonbanks in the U.S.	362.5	413.9	413.6	410.3	409.0	419.9	411.6	407.3	395.8	395.6	409.4	424.0
23	Net due to related foreign offices	121.4	174.5	184.6	200.8	211.2	215.6	214.0	208.7	210.9	205.6	215.6	204.0
24	Other liabilities[9]	143.7	177.3	171.7	177.8	172.9	172.3	173.4	171.7	174.1	172.0	173.5	165.9
25	**Total liabilities**	**3,315.3**	**3,445.3**	**3,432.1**	**3,464.0**	**3,468.8**	**3,485.2**	**3,498.0**	**3,490.6**	**3,470.2**	**3,466.9**	**3,520.2**	**3,503.3**
26	Residual (assets less liabilities)[10]	306.6	309.1	326.3	336.1	334.0	320.6	326.9	350.4	343.7	354.2	354.5	355.2

Footnotes appear on page 13.

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES[1]

Not seasonally adjusted, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
1	Bank credit	3,101.9	3,200.3	3,219.1	3,242.6	3,261.1	3,278.8	3,289.9	3,307.4	3,300.6	3,306.3	3,307.1	3,315.0
2	Securities in bank credit	908.4	967.9	971.6	972.6	970.5	968.4	961.7	957.0	958.9	958.4	953.7	954.2
3	U.S. government securities	724.8	747.6	749.0	745.6	745.4	741.6	729.4	723.2	724.4	725.1	720.0	721.3
4	Other securities	183.6	220.3	222.6	227.1	225.0	226.8	232.4	233.8	234.5	233.3	233.7	232.9
5	Loans and leases in bank credit[2]	2,193.5	2,232.4	2,247.4	2,269.9	2,290.6	2,310.4	2,328.2	2,350.3	2,341.7	2,347.9	2,353.4	2,360.9
6	Commercial and industrial	585.0	608.6	611.2	616.5	619.6	624.0	631.5	639.5	635.9	639.6	641.5	642.3
7	Real estate	936.2	949.3	956.5	963.5	970.4	979.1	985.3	992.9	991.2	992.7	993.5	995.3
7a	Revolving home equity	74.0	73.5	73.9	74.0	74.4	75.0	75.7	76.1	76.0	76.0	76.1	76.2
7b	Other	862.2	875.8	882.5	889.5	896.0	904.1	909.7	916.9	915.3	916.6	917.4	919.2
8	Consumer	388.6	411.1	414.1	421.3	429.3	436.0	441.6	444.7	443.3	443.8	444.3	447.7
9	Security[3]	88.1	73.4	74.3	72.5	72.4	68.3	70.9	73.3	72.7	70.4	75.0	75.1
10	Other	195.6	190.0	191.4	196.1	198.8	202.9	198.8	199.9	198.6	201.4	199.1	200.4
11	Interbank loans[4]	155.5	153.3	154.6	156.0	155.5	157.2	161.4	171.7	166.7	166.5	172.5	182.9
12	Cash assets[5]	226.3	213.6	212.2	207.5	197.7	204.0	209.0	210.9	194.1	216.5	217.2	216.1
13	Other assets[6]	219.7	222.6	217.3	225.4	226.8	223.5	225.4	230.2	227.5	225.6	229.0	239.5
14	**Total assets[7]**	**3,644.3**	**3,732.7**	**3,746.3**	**3,774.7**	**3,784.0**	**3,806.2**	**3,828.7**	**3,863.1**	**3,831.7**	**3,857.6**	**3,868.8**	**3,896.6**
	LIABILITIES												
15	Deposits	2,543.8	2,508.8	2,508.6	2,507.3	2,505.5	2,517.3	2,525.7	2,542.0	2,528.9	2,550.7	2,539.1	2,551.0
16	Transaction	828.1	800.8	807.2	801.9	792.4	799.8	800.6	809.1	793.5	819.2	808.2	816.0
17	Nontransaction	1,715.8	1,708.0	1,701.4	1,705.4	1,713.0	1,717.6	1,725.0	1,732.9	1,735.4	1,731.5	1,730.9	1,735.0
18	Large time	344.3	342.1	337.2	339.5	344.2	348.5	353.8	359.0	358.5	356.6	360.7	360.9
19	Other	1,371.5	1,365.9	1,364.2	1,365.9	1,368.8	1,369.1	1,371.2	1,373.9	1,376.9	1,374.9	1,370.2	1,374.1
20	Borrowings	528.3	561.0	575.1	579.8	583.3	588.4	590.4	603.3	592.3	591.5	602.8	625.8
21	From banks in the U.S.[8]	155.8	153.4	154.7	156.0	155.5	157.2	161.4	171.7	166.7	166.5	172.5	182.9
22	From nonbanks in the U.S.	372.5	407.6	420.4	423.8	427.7	431.2	429.0	431.6	425.6	425.0	430.3	442.9
23	Net due to related foreign offices	124.1	180.1	179.8	192.9	200.4	203.7	212.7	211.8	204.0	208.2	218.5	218.5
24	Other liabilities[9]	149.5	172.5	167.8	174.1	172.4	172.9	176.9	178.9	179.9	179.6	180.2	174.7
25	**Total liabilities**	**3,345.8**	**3,422.4**	**3,431.3**	**3,454.1**	**3,461.5**	**3,482.4**	**3,505.6**	**3,536.0**	**3,505.0**	**3,530.0**	**3,540.6**	**3,570.0**
26	Residual (assets less liabilities)[10]	298.5	310.3	315.0	320.7	322.5	323.8	323.2	327.1	326.7	327.6	328.2	326.6

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
1	Bank credit	2,756.1	2,863.8	2,877.1	2,901.7	2,912.8	2,919.6	2,930.0	2,940.4	2,934.2	2,938.8	2,941.9	2,946.2
2	Securities in bank credit	826.0	885.4	886.2	891.5	882.5	875.9	867.8	864.8	866.1	864.7	862.4	863.9
3	U.S. government securities	668.6	691.9	690.8	691.3	685.8	678.8	669.6	665.2	665.7	665.9	663.1	664.3
4	Other securities	157.5	193.5	195.5	200.3	196.7	197.1	198.1	199.6	200.4	198.8	199.3	199.5
5	Loans and leases in bank credit[2]	1,930.1	1,978.5	1,990.9	2,010.2	2,030.3	2,043.7	2,062.2	2,075.6	2,068.2	2,074.2	2,079.5	2,082.3
6	Commercial and industrial	434.1	452.1	455.6	460.8	464.2	467.9	471.7	474.2	472.2	474.2	475.4	475.4
7	Real estate	886.7	905.7	912.8	920.4	929.3	937.1	942.9	949.3	945.7	949.0	951.1	952.1
7a	Revolving home equity	73.5	73.7	74.0	74.2	74.4	74.7	75.0	75.6	75.4	75.5	75.6	75.8
7b	Other	813.2	832.0	838.8	846.2	854.9	862.4	867.9	873.8	870.4	873.5	875.5	876.3
8	Consumer	388.4	412.3	416.0	424.0	430.0	434.9	441.8	444.6	443.9	443.8	444.4	446.4
9	Security[3]	60.3	51.2	49.6	46.5	47.0	43.4	46.7	47.4	47.1	46.2	47.8	48.8
10	Other	160.6	157.2	156.9	158.5	159.9	160.4	159.1	160.1	159.2	161.0	160.9	159.6
11	Interbank loans[4]	132.9	132.1	131.8	134.0	134.5	136.5	138.7	148.7	146.2	143.2	156.2	152.4
12	Cash assets[5]	193.2	189.1	188.6	185.5	179.6	180.7	187.0	181.1	172.0	180.5	194.9	175.2
13	Other assets[6]	172.4	173.4	167.1	171.6	173.4	168.7	168.5	171.5	167.8	167.8	173.6	178.0
14	**Total assets[7]**	**3,195.9**	**3,301.4**	**3,307.7**	**3,335.5**	**3,343.0**	**3,348.2**	**3,366.8**	**3,384.8**	**3,363.4**	**3,373.3**	**3,409.9**	**3,395.1**
	LIABILITIES												
15	Deposits	2,378.7	2,376.4	2,369.0	2,371.4	2,371.9	2,368.5	2,374.9	2,370.9	2,362.8	2,371.1	2,382.7	2,366.4
16	Transaction	804.8	801.9	798.4	799.9	797.8	793.3	797.4	788.5	781.0	789.1	800.5	782.4
17	Nontransaction	1,573.8	1,574.5	1,570.6	1,571.5	1,574.2	1,575.2	1,577.4	1,582.4	1,581.8	1,582.0	1,582.1	1,584.0
18	Large time	210.8	209.9	210.1	211.3	212.5	211.2	214.6	218.8	218.5	218.1	218.9	219.8
19	Other	1,363.1	1,364.6	1,360.5	1,360.2	1,361.7	1,364.0	1,362.9	1,363.6	1,363.3	1,363.9	1,363.2	1,364.2
20	Borrowings	410.3	471.0	462.4	461.9	460.7	473.3	477.4	475.9	462.5	460.2	480.0	496.9
21	From banks in the U.S.[8]	121.5	138.5	131.9	140.6	139.5	139.0	148.2	153.5	148.7	149.2	159.2	158.4
22	From nonbanks in the U.S.	288.9	332.5	330.5	321.3	321.2	334.2	329.2	322.4	313.8	311.0	320.7	338.5
23	Net due to related foreign offices	-2.7	25.3	32.6	44.6	53.4	59.9	64.6	67.0	64.8	64.8	72.9	68.6
24	Other liabilities[9]	104.9	133.7	128.9	131.5	126.5	127.0	126.5	123.5	126.9	125.5	125.1	115.3
25	**Total liabilities**	**2,891.2**	**3,006.4**	**2,993.0**	**3,009.4**	**3,012.6**	**3,028.7**	**3,043.5**	**3,037.3**	**3,017.0**	**3,021.7**	**3,060.7**	**3,047.3**
26	Residual (assets less liabilities)[10]	304.7	295.0	314.8	326.1	330.5	319.5	323.3	347.5	346.4	351.7	349.2	347.8

Footnotes appear on page 13.

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ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Not seasonally adjusted, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
1	Bank credit	2,764.8	2,858.7	2,876.1	2,893.8	2,908.5	2,923.8	2,936.3	2,950.9	2,945.3	2,950.8	2,949.2	2,957.1
2	Securities in bank credit	830.1	882.5	885.6	887.2	883.3	878.8	872.8	870.5	872.9	871.5	866.8	868.0
3	U.S. government securities	671.3	690.6	690.4	687.4	686.3	681.6	671.3	667.4	669.1	668.6	664.4	666.0
4	Other securities	158.9	191.9	195.3	199.8	197.0	197.2	201.5	203.0	203.9	202.9	202.4	201.9
5	Loans and leases in bank credit[2]	1,934.7	1,976.1	1,990.5	2,006.6	2,025.2	2,045.0	2,063.6	2,080.4	2,072.3	2,079.3	2,082.4	2,089.2
6	Commercial and industrial	434.9	454.7	456.7	459.4	461.3	465.4	471.1	475.0	472.9	475.1	476.1	476.3
7	Real estate	889.1	906.2	913.5	921.2	928.2	937.3	944.5	952.3	950.5	951.9	952.8	954.8
7a	Revolving home equity	74.0	73.4	73.9	74.0	74.4	75.0	75.7	76.0	75.9	76.0	76.0	76.2
7b	Other	815.1	832.7	839.6	847.2	853.8	862.2	868.9	876.2	874.6	875.9	876.7	878.7
8	Consumer	388.6	411.1	414.1	421.3	429.3	436.0	441.6	444.7	443.3	443.8	444.3	447.7
9	Security[3]	60.1	49.1	48.8	45.7	46.0	43.7	46.0	47.3	46.2	45.8	48.7	48.4
10	Other	162.1	155.1	157.4	158.9	160.4	162.7	160.4	161.1	159.5	162.6	160.5	161.9
11	Interbank loans[4]	134.5	128.0	131.0	129.9	132.4	133.4	136.1	148.8	146.1	147.2	149.8	153.8
12	Cash assets[5]	200.6	187.6	186.1	182.4	173.4	181.4	185.3	187.6	171.1	193.6	193.3	192.6
13	Other assets[6]	173.8	171.6	166.0	171.1	172.0	170.1	170.8	172.7	170.5	169.0	171.2	180.4
14	**Total assets[7]**	**3,214.6**	**3,288.8**	**3,302.3**	**3,320.7**	**3,329.2**	**3,351.5**	**3,371.7**	**3,403.0**	**3,376.0**	**3,403.5**	**3,406.4**	**3,426.9**
	LIABILITIES												
15	Deposits	2,393.8	2,361.9	2,366.7	2,364.1	2,360.3	2,366.7	2,372.2	2,385.5	2,373.4	2,396.0	2,382.0	2,391.2
16	Transaction	816.4	790.9	796.9	791.9	782.8	789.5	791.0	799.9	784.0	809.8	799.3	806.9
17	Nontransaction	1,577.4	1,571.0	1,569.8	1,572.3	1,577.5	1,577.3	1,581.1	1,585.6	1,589.3	1,586.3	1,582.7	1,584.3
18	Large time	211.3	210.5	209.5	211.0	213.8	212.3	215.7	219.3	219.3	218.3	219.7	219.9
19	Other	1,366.1	1,360.5	1,360.2	1,361.3	1,363.6	1,365.0	1,365.4	1,366.4	1,370.0	1,368.0	1,363.1	1,364.3
20	Borrowings	420.2	461.7	468.3	469.6	475.3	483.5	489.6	500.2	489.4	490.7	499.2	519.9
21	From banks in the U.S.[8]	121.3	134.3	132.1	134.6	136.3	138.6	145.4	153.8	148.2	150.9	155.4	161.8
22	From nonbanks in the U.S.	298.8	327.4	336.2	335.0	339.1	345.0	344.2	346.4	341.1	339.8	343.8	358.1
23	Net due to related foreign offices	-3.3	31.1	32.9	43.5	51.0	55.4	62.3	66.6	60.9	63.3	72.5	72.5
24	Other liabilities[9]	109.6	129.5	125.4	128.9	126.1	127.8	130.3	129.3	131.3	131.5	130.3	122.5
25	**Total liabilities**	**2,920.3**	**2,984.2**	**2,993.3**	**3,006.1**	**3,012.7**	**3,033.4**	**3,054.3**	**3,081.6**	**3,054.9**	**3,081.6**	**3,083.9**	**3,106.0**
26	Residual (assets less liabilities)[10]	294.4	304.6	309.0	314.6	316.5	318.1	317.4	321.4	321.0	321.9	322.4	320.8

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ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, adjusted for mergers, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Nov 16	Nov 23	Nov 30
	ASSETS												
1	Bank credit	1,307.0	1,356.6	1,365.1	1,372.1	1,375.7	1,382.6	1,390.1	1,394.6	1,392.5	1,394.4	1,395.5	1,396.7
2	Securities in bank credit	446.2	460.6	461.7	460.3	457.9	458.2	457.0	454.9	457.0	454.7	453.8	453.8
3	U.S. government securities	359.5	373.4	374.6	373.3	371.4	372.0	370.3	368.2	370.5	368.2	367.0	366.8
4	Other securities	86.7	87.2	87.1	87.0	86.5	86.1	86.7	86.7	86.5	86.5	86.8	87.0
5	Loans and leases in bank credit[2]	860.8	896.0	903.4	911.8	917.8	924.5	933.0	939.7	935.5	939.7	941.7	942.9
6	Commercial and industrial	153.5	158.6	159.6	160.2	161.2	162.6	163.6	165.0	164.7	165.0	165.1	165.4
7	Real estate	460.0	474.9	479.7	483.6	487.3	491.4	495.2	499.5	497.6	499.4	500.7	501.2
7a	Revolving home equity	28.4	28.7	28.8	28.9	28.9	28.9	28.9	29.2	29.2	29.3	29.2	29.3
7b	Other	431.6	446.2	450.9	454.7	458.4	462.4	466.2	470.3	468.4	470.1	471.4	471.9
8	Consumer	181.9	196.1	197.7	201.0	202.3	204.2	207.5	208.5	207.1	208.3	209.2	209.4
9	Security[3]	6.0	5.5	5.2	5.1	5.1	5.0	5.1	5.3	5.1	5.3	5.3	5.3
10	Other	59.4	60.9	61.1	61.9	61.9	61.3	61.7	61.4	61.1	61.7	61.5	61.6
11	Interbank loans[4]	58.3	49.6	47.8	46.2	45.4	43.8	44.3	46.2	44.8	46.9	46.4	46.9
12	Cash assets[5]	74.0	74.5	72.7	71.9	71.0	69.7	71.5	69.2	67.1	69.1	71.5	68.4
13	Other assets[6]	46.3	51.0	51.1	51.9	52.7	52.2	51.2	53.3	51.0	51.8	55.7	55.4
14	**Total assets[7]**	**1,465.4**	**1,511.7**	**1,516.7**	**1,521.9**	**1,524.6**	**1,527.9**	**1,536.5**	**1,542.7**	**1,534.8**	**1,541.5**	**1,548.5**	**1,546.7**
	LIABILITIES												
15	Deposits	1,201.3	1,220.7	1,219.2	1,221.7	1,220.3	1,219.8	1,225.3	1,226.0	1,221.9	1,226.7	1,229.7	1,226.0
16	Transaction	364.6	372.7	370.8	371.8	370.9	369.2	371.6	367.4	364.6	368.2	371.4	364.8
17	Nontransaction	836.8	848.1	848.4	849.9	849.4	850.6	853.7	858.7	857.3	858.5	858.3	861.2
18	Large time	109.0	113.3	114.2	115.1	115.7	116.3	117.5	119.1	118.9	118.9	119.1	119.6
19	Other	727.8	734.8	734.2	734.7	733.7	734.3	736.3	739.6	738.4	739.6	739.2	741.6
20	Borrowings	97.9	125.1	123.5	121.9	123.4	129.2	130.7	128.0	124.9	124.9	129.7	131.5
21	From banks in the U.S.[8]	29.4	36.4	34.8	36.5	37.4	38.0	40.7	41.9	40.7	40.8	43.2	43.4
22	From nonbanks in the U.S.	68.5	88.7	88.7	85.4	86.0	91.3	90.0	86.1	84.2	84.0	86.5	88.2
23	Net due to related foreign offices	3.2	4.9	5.3	5.5	5.3	6.4	6.9	5.0	4.6	4.7	5.0	5.4
24	Other liabilities[9]	25.6	27.9	27.5	28.0	27.6	27.5	27.3	27.8	27.5	27.8	28.1	27.8
25	**Total liabilities**	**1,328.0**	**1,378.7**	**1,375.6**	**1,377.2**	**1,376.7**	**1,382.9**	**1,390.2**	**1,386.9**	**1,378.9**	**1,384.1**	**1,392.5**	**1,390.8**
26	Residual (assets less liabilities)[10]	137.5	133.1	141.1	144.8	147.9	145.0	146.4	155.9	155.9	157.5	155.9	155.9

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, adjusted for mergers, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
	Bank credit	1,449.1	1,507.2	1,512.1	1,529.6	1,537.1	1,536.9	1,539.9	1,545.7	1,541.8	1,544.4	1,546.4	1,549.5
2	Securities in bank credit	379.8	424.8	424.6	431.2	424.6	417.7	410.7	409.9	409.1	409.9	408.6	410.1
3	U.S. government securities	309.1	318.5	316.2	318.0	314.4	306.8	299.4	296.9	295.2	297.7	296.1	297.6
4	Other securities	70.7	106.2	108.4	113.2	110.2	110.9	111.4	112.9	113.9	112.2	112.5	112.5
5	Loans and leases in bank credit[2]	1,069.3	1,082.5	1,087.5	1,098.4	1,112.5	1,119.2	1,129.2	1,135.9	1,132.7	1,134.5	1,137.8	1,139.5
6	Commercial and industrial	280.6	293.4	296.0	300.7	303.0	305.3	308.1	309.2	307.5	309.2	310.2	310.0
7	Real estate	426.7	430.8	433.1	436.8	442.0	445.8	447.8	449.8	448.2	449.6	450.5	450.9
7a	Revolving home equity	45.0	45.0	45.2	45.3	45.5	45.8	46.1	46.3	46.2	46.2	46.4	46.5
7b	Other	381.6	385.8	387.9	391.5	396.5	400.0	401.7	403.5	402.0	403.4	404.1	404.4
8	Consumer	206.5	216.2	218.2	223.0	227.8	230.7	234.3	236.1	236.8	235.5	235.1	237.0
9	Security[3]	54.3	45.7	44.4	41.4	41.9	38.3	41.6	42.1	41.9	40.9	42.5	43.5
10	Other	101.2	96.3	95.8	96.6	98.0	99.1	97.4	98.7	98.2	99.3	99.5	98.0
11	Interbank loans[4]	74.6	82.5	84.0	87.8	89.1	92.7	94.3	102.5	101.4	96.2	109.8	105.5
12	Cash assets[5]	119.2	114.6	115.9	113.7	108.6	111.1	115.4	111.9	105.0	111.4	123.4	106.8
13	Other assets[6]	126.1	122.4	116.0	119.7	120.7	116.5	117.3	118.1	116.7	116.0	117.9	122.6
14	**Total assets[7]**	**1,730.4**	**1,789.7**	**1,791.0**	**1,813.6**	**1,818.4**	**1,820.3**	**1,830.3**	**1,842.1**	**1,828.5**	**1,831.8**	**1,861.5**	**1,848.4**
	LIABILITIES												
15	Deposits	1,177.3	1,155.7	1,149.8	1,149.7	1,151.6	1,148.7	1,149.6	1,144.9	1,140.9	1,144.4	1,153.0	1,140.4
16	Transaction	440.2	429.2	427.6	428.1	426.9	424.0	425.9	421.1	416.4	420.9	429.2	417.6
17	Nontransaction	737.1	726.4	722.3	721.6	724.7	724.6	723.7	723.7	724.5	723.5	723.8	722.8
18	Large time	101.8	96.6	95.9	96.2	96.8	94.9	97.1	99.7	99.6	99.2	99.8	100.2
19	Other	635.3	629.8	626.4	625.4	628.0	629.7	626.6	624.0	624.9	624.3	624.0	622.6
20	Borrowings	312.4	345.9	338.9	340.0	337.3	344.0	346.7	347.8	337.6	335.4	350.3	365.4
21	From banks in the U.S.[8]	92.1	102.1	97.2	104.1	102.0	101.1	107.5	111.6	108.0	108.4	116.1	115.0
22	From nonbanks in the U.S.	220.4	243.8	241.7	235.9	235.3	243.0	239.2	236.3	229.6	227.0	234.2	250.4
23	Net due to related foreign offices	-5.8	20.4	27.3	39.1	48.1	53.5	57.8	62.0	60.2	60.1	67.9	63.2
24	Other liabilities[9]	79.3	105.8	101.4	103.4	98.9	99.5	99.2	95.7	99.3	97.8	97.0	87.4
25	**Total liabilities**	**1,563.2**	**1,627.8**	**1,617.4**	**1,632.3**	**1,635.9**	**1,645.8**	**1,653.3**	**1,650.4**	**1,638.0**	**1,637.6**	**1,668.2**	**1,656.5**
26	Residual (assets less liabilities)[10]	167.2	161.9	173.7	181.3	182.5	174.5	176.9	191.7	190.5	194.2	193.3	192.0

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, not adjusted for mergers, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Nov 16	Nov 23	Nov 30
	ASSETS												
1	Bank credit	1,333.7	1,372.7	1,380.0	1,381.6	1,382.6	1,390.2	1,395.3	1,397.3	1,396.9	1,398.6	1,397.4	1,396.7
2	Securities in bank credit	453.9	465.4	466.2	463.2	459.9	460.4	458.6	455.7	458.3	455.9	454.4	453.8
3	U.S. government securities	365.7	377.0	378.0	375.4	373.0	373.8	371.5	368.9	371.5	369.1	367.5	366.8
4	Other securities	88.2	88.4	88.3	87.7	86.9	86.6	87.1	86.9	86.8	86.8	86.8	87.0
5	Loans and leases in bank credit[2]	879.9	907.3	913.8	918.4	922.7	929.8	936.7	941.6	938.6	942.7	943.0	942.9
6	Commercial and industrial	158.4	161.5	162.3	161.4	161.9	163.3	164.0	165.2	165.1	165.4	165.2	165.4
7	Real estate	469.4	481.1	485.6	487.9	490.7	495.1	497.6	500.7	499.4	501.2	501.5	501.2
7a	Revolving home equity	29.4	29.4	29.6	29.4	29.3	29.3	29.3	29.4	29.5	29.6	29.4	29.3
7b	Other	440.0	451.7	456.0	458.5	461.4	465.8	468.3	471.3	470.0	471.6	472.1	471.9
8	Consumer	184.9	197.7	199.1	201.8	202.8	204.7	208.1	208.9	207.7	208.9	209.5	209.4
9	Security[3]	6.3	5.5	5.3	5.2	5.2	5.0	5.1	5.3	5.1	5.3	5.3	5.3
10	Other	60.9	61.4	61.6	62.1	62.1	61.6	61.9	61.6	61.3	61.9	61.5	61.6
11	Interbank loans[4]	61.7	50.2	48.3	46.4	45.6	44.0	44.5	46.3	44.9	47.0	46.4	46.9
12	Cash assets[5]	77.0	75.6	73.6	72.5	71.4	70.1	71.8	69.4	67.3	69.4	71.6	68.4
13	Other assets[6]	48.1	51.9	52.0	52.5	53.3	52.8	51.6	53.5	51.3	52.0	55.9	55.4
14	**Total assets[7]**	**1,499.6**	**1,529.9**	**1,533.7**	**1,532.6**	**1,532.4**	**1,536.5**	**1,542.5**	**1,545.8**	**1,539.8**	**1,546.3**	**1,550.5**	**1,546.7**
	LIABILITIES												
15	Deposits	1,232.4	1,236.6	1,234.0	1,231.1	1,227.2	1,227.3	1,230.5	1,228.7	1,226.2	1,230.9	1,231.5	1,226.0
16	Transaction	377.3	378.5	376.2	374.6	372.7	371.1	372.7	368.0	365.6	369.2	371.6	364.8
17	Nontransaction	855.1	858.1	857.7	856.4	854.5	856.2	857.8	860.8	860.6	861.7	859.9	861.2
18	Large time	110.7	114.1	114.9	115.5	116.0	116.5	117.6	119.2	119.1	119.0	119.2	119.6
19	Other	744.4	744.0	742.8	740.9	738.6	739.7	740.1	741.6	741.5	742.7	740.7	741.6
20	Borrowings	99.3	126.0	124.4	122.2	123.6	129.4	130.9	128.1	125.1	125.1	129.7	131.5
21	From banks in the U.S.[8]	29.9	36.9	35.2	36.6	37.5	38.0	40.8	42.0	40.8	40.9	43.2	43.4
22	From nonbanks in the U.S.	69.5	89.1	89.2	85.6	86.1	91.4	90.1	86.1	84.3	84.1	86.5	88.2
23	Net due to related foreign offices	3.1	4.9	5.3	5.5	5.3	6.4	6.9	5.0	4.6	4.7	5.0	5.4
24	Other liabilities[9]	26.0	28.1	27.8	28.2	27.7	27.6	27.4	27.8	27.6	27.9	28.1	27.8
25	**Total liabilities**	**1,360.8**	**1,395.6**	**1,391.4**	**1,387.0**	**1,383.8**	**1,390.7**	**1,395.6**	**1,389.7**	**1,383.5**	**1,388.5**	**1,394.4**	**1,390.8**
26	Residual (assets less liabilities)[10]	138.8	134.3	142.3	145.6	148.6	145.9	146.9	156.1	156.3	157.8	156.1	155.9

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ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

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

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
1	Bank credit	1,333.1	1,373.8	1,382.5	1,382.3	1,383.6	1,395.1	1,397.0	1,396.4	1,396.5	1,397.2	1,395.7	1,395.9
2	Securities in bank credit	451.5	467.5	468.1	463.0	459.0	459.9	456.4	453.2	455.7	453.1	451.8	451.5
3	U.S. government securities	363.1	378.8	379.9	376.1	372.8	373.6	369.4	366.2	368.8	366.2	364.7	364.3
4	Other securities	88.4	88.6	88.2	86.9	86.2	86.3	87.0	87.0	86.9	86.9	87.1	87.3
5	Loans and leases in bank credit[2]	881.7	906.4	914.4	919.3	924.6	935.2	940.6	943.2	940.8	944.1	943.9	944.4
6	Commercial and industrial	158.1	162.5	163.0	161.6	161.3	163.0	163.9	164.8	164.7	164.9	164.8	165.0
7	Real estate	470.1	481.3	486.1	488.6	491.6	497.0	499.5	501.5	500.9	501.9	502.0	501.6
7a	Revolving home equity	29.5	29.4	29.6	29.3	29.4	29.6	29.6	29.5	29.6	29.7	29.5	29.3
7b	Other	440.6	452.0	456.5	459.3	462.2	467.3	469.9	472.0	471.2	472.3	472.5	472.2
8	Consumer	185.3	196.8	198.4	201.3	203.4	207.0	209.0	209.3	207.8	209.2	209.8	210.4
9	Security[3]	6.5	5.4	5.2	5.1	5.2	5.1	5.2	5.4	5.3	5.5	5.4	5.4
10	Other	61.6	60.3	61.6	62.6	63.2	63.2	63.1	62.2	62.1	62.6	61.9	61.9
11	Interbank loans[4]	65.2	47.9	46.7	44.5	45.1	43.5	44.4	48.8	48.8	50.1	48.1	48.5
12	Cash assets[5]	80.1	74.5	72.5	72.1	69.6	70.4	72.2	72.1	68.7	73.8	72.7	73.0
13	Other assets[6]	48.1	51.3	51.1	52.2	53.2	53.7	52.6	53.5	52.3	52.4	53.9	55.4
14	**Total assets[7]**	**1,505.6**	**1,527.1**	**1,532.5**	**1,530.9**	**1,531.2**	**1,542.1**	**1,545.6**	**1,550.0**	**1,545.7**	**1,552.7**	**1,549.7**	**1,552.1**
	LIABILITIES												
15	Deposits	1,238.2	1,229.8	1,231.3	1,228.5	1,224.4	1,228.4	1,232.1	1,234.3	1,234.5	1,238.5	1,231.9	1,232.1
16	Transaction	382.1	374.0	374.7	372.7	368.7	369.6	371.7	372.7	371.2	375.8	371.8	371.5
17	Nontransaction	856.2	855.8	856.7	855.8	855.7	858.8	860.4	861.6	863.4	862.7	860.1	860.6
18	Large time	111.4	114.1	114.2	114.7	115.9	117.2	118.7	119.9	120.1	119.7	120.1	120.0
19	Other	744.8	741.7	742.4	741.2	739.8	741.6	741.6	741.7	743.2	743.0	740.1	740.6
20	Borrowings	101.7	123.7	125.1	125.2	128.6	132.8	134.1	134.8	131.2	132.6	135.1	140.0
21	From banks in the U.S.[8]	29.6	36.2	35.5	35.5	36.6	38.1	39.7	41.7	39.9	40.9	42.1	44.2
22	From nonbanks in the U.S.	72.1	87.5	89.7	89.7	92.0	94.7	94.4	93.1	91.3	91.7	93.1	95.8
23	Net due to related foreign offices	3.3	5.1	5.2	5.6	5.7	6.5	6.6	5.3	4.9	5.3	5.4	5.4
24	Other liabilities[9]	26.4	27.5	27.6	27.8	27.9	28.0	27.9	28.3	28.2	28.4	28.5	28.2
25	**Total liabilities**	**1,369.7**	**1,386.0**	**1,389.3**	**1,387.1**	**1,386.6**	**1,395.8**	**1,400.6**	**1,402.7**	**1,398.8**	**1,404.7**	**1,400.9**	**1,405.7**
26	Residual (assets less liabilities)[10]	135.9	141.1	143.3	143.7	144.6	146.3	145.0	147.3	146.8	148.0	148.7	146.4

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ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, not adjusted for mergers, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Nov 16	Nov 23	Nov 30
	ASSETS												
1	Bank credit	1,422.4	1,491.2	1,497.1	1,520.1	1,530.2	1,529.4	1,534.7	1,543.0	1,537.4	1,540.2	1,544.5	1,549.5
2	Securities in bank credit	372.2	419.9	420.0	428.4	422.6	415.5	409.1	409.1	407.8	408.7	408.0	410.1
3	U.S. government securities	302.9	314.9	312.8	315.8	312.8	305.0	298.1	296.3	294.2	296.8	295.5	297.6
3a	Trading account	24.5	27.5	24.5	24.7	25.3	23.7	23.5	22.0	21.3	23.6	20.3	22.0
3b	Investment account	278.4	287.3	288.3	291.2	287.4	281.4	274.6	274.2	272.9	273.1	275.2	275.6
3c	Mortgage-backed pass-through	87.8	85.9	88.5	87.7	93.3	91.9	90.9	92.1	91.1	93.0	91.7	92.8
3d	Other (including CMOs)	190.6	201.5	199.8	203.5	194.1	189.5	183.7	182.2	181.7	180.1	183.5	182.8
3e	1 year or less	50.3	48.9	49.4	48.8	48.0	47.1	43.7	43.9	43.1	41.6	44.9	46.0
3f	Between 1 and 5 years	69.9	77.8	77.5	79.4	77.2	75.7	75.1	73.2	75.1	73.1	72.0	72.0
3g	More than 5 years	70.4	74.7	72.8	75.2	68.8	66.7	64.9	65.0	63.6	65.5	66.6	64.9
4	Other securities	69.3	105.1	107.2	112.5	109.8	110.5	111.0	112.8	113.7	112.0	112.4	112.5
4a	Trading account	13.9	46.8	48.5	53.5	50.8	49.8	49.5	50.5	51.4	49.8	50.0	50.3
4b	Investment account	55.3	58.2	58.7	59.0	59.0	60.7	61.5	62.3	62.3	62.2	62.4	62.2
4c	State and local government	20.6	21.5	21.4	21.4	21.3	21.3	21.5	21.7	21.6	21.7	21.8	21.8
4d	Other	34.8	36.7	37.3	37.6	37.7	39.4	40.1	40.5	40.7	40.4	40.6	40.4
5	Loans and leases in bank credit[2]	1,050.2	1,071.2	1,077.1	1,091.8	1,107.7	1,113.9	1,125.5	1,134.0	1,129.6	1,131.5	1,136.5	1,139.5
6	Commercial and industrial	275.7	290.6	293.4	299.4	302.3	304.6	307.7	309.0	307.1	308.8	310.2	310.0
7	Real estate	417.3	424.6	427.2	432.5	438.5	442.0	445.3	448.6	446.3	447.7	449.6	450.9
7a	Revolving home equity	44.1	44.2	44.4	44.8	45.1	45.3	45.7	46.1	45.9	45.9	46.2	46.5
7b	Other	373.3	380.4	382.8	387.7	393.4	396.7	399.6	402.5	400.4	401.8	403.4	404.4
8	Consumer	203.5	214.6	216.9	222.2	227.3	230.2	233.8	235.7	236.2	234.9	234.9	237.0
9	Security[3]	54.0	45.7	44.3	41.3	41.8	38.3	41.5	42.1	41.9	40.9	42.5	43.5
10	Other	99.7	95.7	95.3	96.3	97.8	98.8	97.2	98.6	98.0	99.1	99.4	98.0
10a	Nonbank financial	21.6	17.1	16.5	16.5	16.6	16.7	16.2	16.0	16.0	16.0	16.3	15.7
10b	State and local government	13.0	11.8	11.8	11.7	11.7	11.5	11.5	11.4	11.3	11.3	11.3	11.5
10c	All other	65.1	66.8	67.1	68.0	69.5	70.6	69.5	71.2	70.7	71.8	71.8	70.9
11	Interbank loans[4]	71.1	82.0	83.5	87.6	88.9	92.5	94.2	102.5	101.3	96.2	109.8	105.5
12	Cash assets[5]	116.2	113.5	114.9	113.1	108.2	110.7	115.1	111.7	104.7	111.1	123.4	106.8
13	Other assets[6]	124.3	121.5	115.1	119.1	120.1	115.9	116.9	118.0	116.5	115.8	117.7	122.6
14	**Total assets[7]**	**1,696.2**	**1,771.5**	**1,774.1**	**1,802.9**	**1,810.6**	**1,811.7**	**1,824.3**	**1,839.0**	**1,823.6**	**1,827.1**	**1,859.4**	**1,848.4**
	LIABILITIES												
15	Deposits	1,146.3	1,139.8	1,135.1	1,140.3	1,144.7	1,141.2	1,144.4	1,142.2	1,136.6	1,140.2	1,151.1	1,140.4
16	Transaction	427.5	423.4	422.2	425.2	425.1	422.2	424.7	420.5	415.4	419.9	428.9	417.6
17	Nontransaction	718.7	716.4	712.9	715.1	719.6	719.0	719.7	721.7	721.2	720.3	722.2	722.8
18	Large time	100.1	95.8	95.2	95.8	96.5	94.7	97.0	99.6	99.4	99.1	99.7	100.2
19	Other	618.6	620.6	617.7	619.3	623.1	624.3	622.7	622.0	621.8	621.2	622.5	622.6
20	Borrowings	311.0	345.0	338.0	339.7	337.2	343.9	346.5	347.7	337.5	335.2	350.3	365.4
21	From banks in the U.S.[8]	91.6	101.7	96.8	104.0	102.0	101.0	107.5	111.5	107.9	108.3	116.1	115.0
22	From nonbanks in the U.S.	219.4	243.4	241.3	235.7	235.2	242.9	239.1	236.2	229.5	226.9	234.2	250.4
23	Net due to related foreign offices	-5.8	20.4	27.3	39.1	48.1	53.5	57.8	62.0	60.2	60.1	67.9	63.2
24	Other liabilities[9]	78.9	105.5	101.2	103.3	98.8	99.4	99.2	95.7	99.3	97.7	97.0	87.4
25	**Total liabilities**	**1,530.4**	**1,610.8**	**1,601.6**	**1,622.5**	**1,628.8**	**1,638.0**	**1,647.9**	**1,647.6**	**1,633.5**	**1,633.2**	**1,666.3**	**1,656.5**
26	Residual (assets less liabilities)[10]	165.9	160.7	172.5	180.4	181.8	173.7	176.4	191.5	190.2	193.9	193.2	192.0

Footnotes appear on page 13.

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

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

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
1	Bank credit	1,431.7	1,484.8	1,493.6	1,511.5	1,524.9	1,528.7	1,539.4	1,554.5	1,548.8	1,553.6	1,553.4	1,561.2
2	Securities in bank credit	378.6	415.1	417.5	424.2	424.3	418.8	416.4	417.3	417.2	418.4	415.0	416.4
3	U.S. government securities	308.2	311.8	310.4	311.2	313.4	307.9	301.9	301.3	300.2	302.4	299.6	301.8
3a	Trading account	26.5	25.5	23.0	23.1	25.8	24.2	24.4	23.8	23.0	26.6	21.7	23.2
3b	Investment account	281.7	286.3	287.4	288.1	287.7	283.7	277.4	277.5	277.3	275.8	277.9	278.6
3c	Mortgage-backed pass-through	88.3	86.3	88.6	87.6	93.3	91.8	91.1	92.5	91.5	92.7	92.5	93.6
3d	Other (including CMOs)	193.4	200.0	198.9	200.5	194.4	191.9	186.3	185.0	185.8	183.1	185.4	185.0
3e	1 year or less	49.5	49.0	50.2	48.7	47.7	47.2	42.7	43.3	42.5	41.1	44.2	45.2
3f	Between 1 and 5 years	71.9	77.5	76.6	77.4	77.9	77.2	77.3	75.4	77.2	75.1	74.2	74.2
3g	More than 5 years	71.9	73.4	72.0	74.3	68.7	67.6	66.3	66.3	66.0	66.9	67.0	65.6
4	Other securities	70.5	103.3	107.1	112.9	110.8	110.9	114.5	116.0	117.0	116.0	115.4	114.7
4a	Trading account	14.7	45.5	49.1	54.6	51.3	49.8	52.6	53.3	54.3	53.4	52.5	51.9
4b	Investment account	55.8	57.8	58.0	58.3	59.5	61.0	61.9	62.7	62.7	62.6	62.9	62.8
4c	State and local government	20.6	21.6	21.5	21.1	21.3	21.5	21.6	21.8	21.7	21.7	21.8	21.8
4d	Other	35.1	36.2	36.5	37.3	38.2	39.6	40.3	41.0	41.0	40.9	41.1	40.9
5	Loans and leases in bank credit[2]	1,053.1	1,069.7	1,076.0	1,087.3	1,100.6	1,109.8	1,123.0	1,137.2	1,131.6	1,135.2	1,138.5	1,144.8
6	Commercial and industrial	276.8	292.2	293.6	297.8	300.0	302.4	307.2	310.2	308.2	310.2	311.3	311.3
7	Real estate	418.9	424.8	427.4	432.6	436.6	440.3	445.0	450.8	449.7	450.0	450.8	453.3
7a	Revolving home equity	44.4	44.1	44.3	44.6	45.0	45.4	46.1	46.5	46.3	46.4	46.6	46.8
7b	Other	374.5	380.7	383.1	388.0	391.6	394.9	398.9	404.3	403.3	403.7	404.2	406.5
8	Consumer	203.3	214.2	215.6	220.0	225.9	229.0	232.7	235.4	235.5	234.7	234.5	237.2
9	Security[3]	53.6	43.7	43.6	40.6	40.9	38.6	40.8	41.9	40.8	40.3	43.3	43.0
10	Other	100.5	94.8	95.8	96.3	97.3	99.5	97.3	99.0	97.4	100.0	98.6	100.0
10a	Nonbank financial	22.4	16.9	16.6	16.4	16.3	16.6	16.4	16.6	16.7	16.7	16.6	16.5
10b	State and local government	13.0	11.9	11.8	11.7	11.6	11.5	11.5	11.4	11.4	11.3	11.4	11.5
10c	All other	65.0	66.0	67.4	68.2	69.3	71.3	69.4	71.0	69.3	72.1	70.6	72.0
11	Interbank loans[4]	69.3	80.1	84.3	85.4	87.3	89.9	91.7	100.0	97.3	97.0	101.8	105.3
12	Cash assets[5]	120.5	113.2	113.6	110.3	103.8	111.0	113.1	115.5	102.4	119.9	120.5	119.5
13	Other assets[6]	125.7	120.3	114.9	118.9	118.8	116.5	118.2	119.2	118.2	116.7	117.3	125.0
14	**Total assets[7]**	**1,709.0**	**1,761.7**	**1,769.8**	**1,789.8**	**1,798.0**	**1,809.4**	**1,826.1**	**1,853.0**	**1,830.3**	**1,850.8**	**1,856.7**	**1,874.8**
	LIABILITIES												
15	Deposits	1,155.6	1,132.1	1,135.3	1,135.6	1,135.9	1,138.3	1,140.1	1,151.2	1,138.8	1,157.5	1,150.0	1,159.1
16	Transaction	434.4	416.9	422.2	419.2	414.1	419.8	419.3	427.3	412.9	434.0	427.4	435.4
17	Nontransaction	721.2	715.2	713.1	716.4	721.7	718.5	720.7	724.0	726.0	723.6	722.6	723.7
18	Large time	99.9	96.4	95.3	96.3	97.9	95.1	97.0	99.3	99.2	98.6	99.6	99.9
19	Other	621.3	618.8	617.8	620.1	623.8	623.4	623.8	624.6	626.8	625.0	623.0	623.8
20	Borrowings	318.4	338.1	343.2	344.3	346.7	350.7	355.5	365.4	358.2	358.1	364.1	379.9
21	From banks in the U.S.[8]	91.8	98.1	96.6	99.1	99.6	100.4	105.6	112.1	108.4	110.0	113.3	117.6
22	From nonbanks in the U.S.	226.7	239.9	246.6	245.3	247.1	250.3	249.8	253.3	249.8	248.1	250.8	262.3
23	Net due to related foreign offices	-6.6	26.0	27.7	37.9	45.3	48.9	55.7	61.3	56.0	58.0	67.1	67.1
24	Other liabilities[9]	83.2	102.0	97.8	101.1	98.3	99.7	102.4	101.0	103.1	103.2	101.8	94.3
25	**Total liabilities**	**1,550.6**	**1,598.2**	**1,604.1**	**1,619.0**	**1,626.1**	**1,637.6**	**1,653.6**	**1,678.9**	**1,656.1**	**1,676.9**	**1,683.0**	**1,700.3**
26	Residual (assets less liabilities)[10]	158.4	163.5	165.8	170.8	171.9	171.7	172.5	174.0	174.2	173.9	173.7	174.5

Footnotes appear on page 13.

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES[1]

Seasonally adjusted, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
1	Bank credit	335.0	347.9	346.8	357.3	356.5	358.9	356.1	354.5	349.5	352.7	360.9	355.9
2	Securities in bank credit	77.0	87.0	88.9	87.4	88.6	91.0	89.4	85.1	84.2	84.7	86.6	84.7
3	U.S. government securities	52.2	58.7	60.7	59.9	60.4	61.2	58.1	54.3	53.5	54.5	55.2	53.6
4	Other securities	24.8	28.4	28.2	27.5	28.2	29.8	31.3	30.8	30.7	30.2	31.4	31.1
5	Loans and leases in bank credit[2]	258.0	260.9	257.9	269.9	267.9	267.9	266.7	269.4	265.3	268.0	274.2	271.2
6	Commercial and industrial	150.1	154.9	154.6	157.9	159.2	159.9	162.0	164.5	163.0	165.0	164.7	165.8
7	Real estate	47.1	43.2	43.2	42.3	42.2	41.8	40.7	40.6	40.7	40.8	40.7	40.4
9	Security[3]	27.9	26.3	26.7	31.2	28.0	25.8	25.4	25.9	24.1	23.8	29.4	26.7
10	Other	33.0	36.4	33.5	38.5	38.5	40.4	38.6	38.4	37.6	38.4	39.4	38.3
10a	Nonbank financial	18.7	19.2	17.7	19.7	20.3	21.5	21.9	22.1	21.5	22.4	22.5	22.2
10c	All other	14.2	17.2	15.8	18.8	18.2	18.9	16.8	16.2	16.0	16.1	16.9	16.1
11	Interbank loans[4]	21.0	26.0	25.2	26.5	24.5	23.5	24.7	22.9	23.1	18.1	23.8	26.2
12	Cash assets[5]	25.6	27.0	25.9	25.3	23.7	21.7	22.7	23.2	23.0	22.1	24.4	23.8
13	Other assets[6]	44.5	52.1	52.8	55.6	55.1	53.5	54.5	55.7	55.0	54.9	55.7	57.6
14	**Total assets[7]**	**426.0**	**453.0**	**450.6**	**464.6**	**459.8**	**457.5**	**458.1**	**456.2**	**450.5**	**447.7**	**464.7**	**463.5**
	LIABILITIES												
15	Deposits	154.3	143.7	137.9	142.1	145.1	152.1	159.7	160.8	159.9	158.6	161.2	164.2
16	Transaction	11.6	10.2	10.4	10.0	9.8	9.9	9.4	9.2	9.8	9.1	9.2	8.8
17	Nontransaction	142.7	133.4	127.6	132.1	135.3	142.1	150.2	151.6	150.0	149.5	151.9	155.4
18	Large time	136.7	128.2	124.3	127.8	130.1	137.7	143.2	143.5	143.3	142.3	144.3	144.4
19	Other	6.0	5.2	3.3	4.3	5.1	4.4	7.0	8.1	6.8	7.2	7.6	10.9
20	Borrowings	106.9	102.3	106.5	110.0	106.9	103.5	98.6	102.7	100.1	99.4	107.2	105.9
21	From banks in the U.S.[8]	33.3	21.0	23.3	21.0	19.1	17.8	16.3	17.8	18.0	14.8	18.6	20.4
22	From nonbanks in the U.S.	73.6	81.4	83.2	89.0	87.8	85.7	82.3	85.0	82.0	84.6	88.6	85.4
23	Net due to related foreign offices	124.0	149.2	152.0	156.1	157.8	155.7	149.3	141.6	146.1	140.8	142.7	135.3
24	Other liabilities[9]	38.8	43.6	42.8	46.3	46.4	45.3	46.9	48.2	47.2	46.5	48.4	50.7
25	**Total liabilities**	**424.1**	**438.8**	**439.1**	**454.5**	**456.2**	**456.5**	**454.5**	**453.3**	**453.2**	**445.2**	**459.5**	**456.1**
26	Residual (assets less liabilities)[10]	2.0	14.1	11.5	10.1	3.6	1.0	3.6	2.9	-2.7	2.5	5.3	7.4

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES[1]

Not seasonally adjusted, billions of dollars

December 9, 1994

	Account	1993 Nov	1994 May	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	Week ending Nov 9	Week ending Nov 16	Week ending Nov 23	Week ending Nov 30
	ASSETS												
1	Bank credit	337.1	341.6	343.0	348.8	352.6	355.0	353.6	356.5	355.3	355.5	358.0	357.9
2	Securities in bank credit	78.3	85.4	86.0	85.4	87.2	89.6	89.0	86.6	86.0	86.9	86.9	86.2
3	U.S. government securities	53.6	57.0	58.7	58.2	59.2	60.0	58.1	55.8	55.4	56.5	55.7	55.2
4	Other securities	24.7	28.4	27.3	27.2	28.1	29.6	30.9	30.8	30.6	30.4	31.3	30.9
5	Loans and leases in bank credit[2]	258.8	256.2	257.0	263.3	265.4	265.4	264.6	269.9	269.3	268.6	271.0	271.7
6	Commercial and industrial	150.2	153.8	154.5	157.1	158.3	158.7	160.4	164.5	163.0	164.5	165.4	166.0
7	Real estate	47.1	43.1	43.0	42.3	42.2	41.9	40.8	40.7	40.7	40.7	40.7	40.5
9	Security[3]	28.1	24.4	25.5	26.7	26.4	24.7	24.9	26.0	26.5	24.6	26.4	26.6
10	Other	33.4	34.9	34.0	37.2	38.4	40.3	38.4	38.7	39.1	38.8	38.6	38.5
10a	Nonbank financial	18.4	18.9	18.0	19.5	20.1	21.1	21.2	21.8	21.6	21.8	22.0	21.9
10c	All other	15.0	16.0	16.0	17.7	18.3	19.1	17.2	16.9	17.5	17.0	16.6	16.6
11	Interbank loans[4]	21.0	25.3	23.6	26.1	23.1	23.8	25.3	22.9	20.6	19.3	22.6	29.1
12	Cash assets[5]	25.7	26.0	26.1	25.1	24.3	22.6	23.6	23.3	22.9	22.9	24.0	23.6
13	Other assets[6]	46.0	51.0	51.3	54.2	54.8	53.3	54.6	57.5	57.0	56.5	57.9	59.2
14	**Total assets[7]**	**429.6**	**443.9**	**443.9**	**454.1**	**454.8**	**454.7**	**457.0**	**460.1**	**455.8**	**454.1**	**462.4**	**469.7**
	LIABILITIES												
15	Deposits	150.0	146.9	141.9	143.2	145.2	150.6	153.5	156.5	155.5	154.7	157.1	159.8
16	Transaction	11.6	9.8	10.3	10.0	9.6	10.3	9.6	9.2	9.5	9.4	9.0	9.1
17	Nontransaction	138.4	137.0	131.6	133.2	135.6	140.3	143.9	147.2	146.0	145.2	148.1	150.7
18	Large time	133.0	131.6	127.7	128.5	130.4	136.2	138.0	139.7	139.2	138.3	141.0	141.0
19	Other	5.4	5.4	4.0	4.6	5.2	4.1	5.8	7.5	6.9	6.9	7.1	9.7
20	Borrowings	108.1	99.3	106.7	110.2	107.9	104.9	100.8	103.1	102.9	100.8	103.6	105.9
21	From banks in the U.S.[8]	34.5	19.0	22.6	21.4	19.3	18.7	16.0	17.9	18.5	15.6	17.1	21.1
22	From nonbanks in the U.S.	73.6	80.2	84.2	88.9	88.7	86.3	84.8	85.2	84.5	85.2	86.5	84.8
23	Net due to related foreign offices	127.4	149.0	146.9	149.4	149.4	148.3	150.4	145.2	143.1	144.9	146.1	146.1
24	Other liabilities[9]	39.9	43.0	42.4	45.2	46.2	45.2	46.6	49.6	48.6	48.1	49.9	52.2
25	**Total liabilities**	**425.5**	**438.2**	**437.9**	**448.0**	**448.8**	**449.0**	**451.3**	**454.4**	**450.1**	**448.4**	**456.7**	**464.0**
26	Residual (assets less liabilities)[10]	4.1	5.7	6.0	6.1	6.0	5.7	5.7	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.

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