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
January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Dec 28	Jan 4	Jan 11
	ASSETS												
1	Bank credit	3,105.3	3,224.0	3,260.3	3,270.8	3,280.3	3,287.6	3,297.1	3,323.3	3,330.5	3,333.8	3,337.2	3,343.1
2	Securities in bank credit	911.6	974.6	979.5	971.8	968.0	957.5	950.6	950.5	948.6	953.3	950.0	952.6
3	U.S. government securities	727.3	750.9	751.5	746.7	740.9	727.9	719.9	717.7	716.2	718.4	720.3	721.0
4	Other securities	184.4	223.7	228.0	225.1	227.0	229.7	230.7	232.8	232.4	234.9	229.7	231.6
5	Loans and leases in bank credit[2]	2,193.6	2,249.4	2,280.8	2,298.9	2,312.3	2,330.1	2,346.5	2,372.8	2,382.0	2,380.5	2,387.3	2,390.5
6	Commercial and industrial	583.4	610.4	618.9	623.6	628.1	634.1	639.4	644.3	646.8	645.1	646.6	650.8
7	Real estate	940.8	956.0	962.9	971.6	979.1	984.0	990.4	1,000.0	1,002.5	1,001.7	1,004.4	1,007.0
7a	Revolving home equity	73.2	74.1	74.2	74.4	74.7	75.0	75.6	76.0	76.0	76.1	76.1	76.7
7b	Other	867.6	881.9	888.7	897.2	904.4	908.9	914.8	924.0	926.5	925.6	928.3	930.3
8	Consumer	391.2	416.3	424.3	430.3	435.2	442.1	444.9	450.2	450.3	453.5	453.5	454.7
9	Security[3]	87.7	76.2	77.7	75.0	69.1	72.1	73.3	76.6	81.6	75.5	76.1	74.7
10	Other	190.5	190.5	197.1	198.4	200.8	197.8	198.5	201.7	200.8	204.9	206.6	203.4
11	Interbank loans[4]	152.9	156.7	160.2	158.5	159.2	163.6	171.7	174.6	178.0	176.5	175.2	173.3
12	Cash assets[5]	219.2	214.5	210.9	203.3	202.4	209.7	204.8	208.3	206.3	212.5	227.4	230.7
13	Other assets[6]	213.4	219.2	226.1	227.5	221.1	221.6	223.9	234.8	236.0	233.2	236.1	225.0
14	**Total assets[7]**	**3,632.4**	**3,757.4**	**3,800.1**	**3,802.8**	**3,805.6**	**3,825.1**	**3,840.7**	**3,884.1**	**3,893.8**	**3,899.1**	**3,918.3**	**3,914.6**
	LIABILITIES												
15	Deposits	2,537.6	2,507.0	2,513.5	2,517.1	2,520.5	2,534.6	2,530.9	2,537.5	2,533.9	2,539.9	2,544.2	2,559.9
16	Transaction	819.0	808.8	809.8	807.6	803.1	806.9	798.1	797.0	791.4	799.0	807.8	830.4
17	Nontransaction	1,718.6	1,698.2	1,703.6	1,709.5	1,717.4	1,727.7	1,732.8	1,740.5	1,742.5	1,741.0	1,736.4	1,729.5
18	Large time	349.8	334.4	339.2	342.7	349.0	357.9	362.6	365.8	365.4	363.2	361.5	365.2
19	Other	1,368.8	1,363.8	1,364.4	1,366.8	1,368.4	1,369.8	1,370.2	1,374.7	1,377.1	1,377.7	1,374.9	1,364.4
20	Borrowings	523.9	568.8	572.2	567.9	577.0	576.2	578.2	604.7	627.7	633.6	613.4	622.9
21	From banks in the U.S.[8]	154.1	155.2	161.7	158.1	156.0	164.7	171.4	176.8	177.7	176.8	179.1	177.0
22	From nonbanks in the U.S.	369.8	413.6	410.5	409.7	421.0	411.5	406.8	428.0	450.0	456.8	434.3	445.8
23	Net due to related foreign offices	118.9	184.6	200.7	211.2	215.6	213.9	208.4	221.4	224.9	220.0	237.3	232.0
24	Other liabilities[9]	143.0	172.6	178.8	174.1	173.6	175.0	174.4	183.0	184.3	181.0	180.9	179.9
25	**Total liabilities**	**3,323.5**	**3,433.0**	**3,465.2**	**3,470.2**	**3,486.7**	**3,499.7**	**3,492.0**	**3,546.7**	**3,570.7**	**3,574.5**	**3,575.8**	**3,594.6**
26	Residual (assets less liabilities)[10]	308.9	324.4	334.8	332.6	319.0	325.4	348.7	337.4	323.1	324.6	342.4	320.0

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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	3,120.9	3,219.1	3,243.9	3,262.6	3,280.6	3,291.4	3,309.6	3,337.6	3,342.7	3,344.1	3,349.6	3,344.1
2	Securities in bank credit	911.2	971.1	973.2	971.2	969.4	962.1	957.7	947.9	945.3	943.8	944.3	946.8
3	U.S. government securities	726.8	748.5	745.8	746.0	742.5	729.5	723.6	717.4	715.9	712.6	713.0	715.0
4	Other securities	184.4	222.6	227.3	225.3	226.9	232.6	234.1	230.5	229.4	231.1	231.2	231.8
5	Loans and leases in bank credit[2]	2,209.7	2,248.0	2,270.7	2,291.3	2,311.2	2,329.3	2,351.9	2,389.7	2,397.4	2,400.4	2,405.3	2,397.3
6	Commercial and industrial	585.4	611.4	616.7	619.8	624.3	631.9	640.2	646.4	650.3	649.5	649.8	649.9
7	Real estate	944.0	956.4	963.7	970.6	979.3	985.7	993.4	1,003.1	1,003.6	1,004.1	1,004.9	1,008.0
7a	Revolving home equity	73.5	73.9	74.0	74.4	75.0	75.7	76.1	76.2	76.2	76.1	76.3	76.9
7b	Other	870.5	882.5	889.7	896.2	904.3	910.0	917.3	926.9	927.3	928.0	928.6	931.2
8	Consumer	395.5	414.4	421.6	429.6	436.3	441.8	445.0	455.1	456.1	460.8	461.0	460.6
9	Security[3]	89.6	74.3	72.5	72.4	68.3	70.9	73.3	78.6	81.7	75.9	75.9	74.7
10	Other	195.2	191.5	196.2	198.9	202.9	198.9	199.9	206.6	205.7	210.0	213.7	204.0
11	Interbank loans[4]	161.2	154.4	155.6	155.0	156.4	161.6	171.9	184.1	185.3	184.3	188.0	181.7
12	Cash assets[5]	232.5	212.2	207.5	197.7	204.0	209.0	211.5	221.2	216.9	237.3	256.9	223.5
13	Other assets[6]	217.4	216.5	224.4	225.8	222.3	224.0	227.0	239.6	238.9	239.1	244.5	227.7
14	**Total assets[7]**	**3,673.2**	**3,745.3**	**3,774.7**	**3,783.9**	**3,806.0**	**3,829.0**	**3,862.9**	**3,925.2**	**3,926.5**	**3,947.6**	**3,981.7**	**3,919.6**
	LIABILITIES												
15	Deposits	2,566.4	2,508.6	2,507.3	2,505.5	2,517.3	2,525.7	2,541.3	2,564.8	2,555.0	2,574.7	2,613.0	2,559.5
16	Transaction	853.5	807.2	801.9	792.4	799.7	800.6	809.6	830.2	821.5	846.1	882.7	834.4
17	Nontransaction	1,713.0	1,701.4	1,705.4	1,713.1	1,717.6	1,725.1	1,731.7	1,734.6	1,733.5	1,728.6	1,730.2	1,725.1
18	Large time	346.0	337.2	339.6	344.2	348.6	353.8	359.3	361.8	361.0	359.1	355.9	359.9
19	Other	1,366.9	1,364.2	1,365.9	1,368.8	1,369.0	1,371.2	1,372.4	1,372.8	1,372.5	1,369.5	1,374.4	1,365.2
20	Borrowings	534.0	575.1	580.1	583.5	588.7	590.5	602.9	618.4	634.1	623.2	615.1	618.9
21	From banks in the U.S.[8]	161.4	154.6	156.0	155.1	156.4	161.6	171.9	184.1	185.3	184.3	188.0	181.7
22	From nonbanks in the U.S.	372.6	420.4	424.1	428.5	432.3	428.9	431.0	434.3	448.8	438.9	427.1	437.2
23	Net due to related foreign offices	126.0	179.8	192.9	200.4	203.7	212.6	211.6	229.3	226.3	240.8	243.8	243.8
24	Other liabilities[9]	146.5	168.7	175.1	173.5	174.2	178.5	181.8	187.5	187.5	185.3	184.6	183.3
25	**Total liabilities**	**3,373.0**	**3,432.1**	**3,455.3**	**3,462.9**	**3,483.9**	**3,507.3**	**3,537.6**	**3,599.9**	**3,602.9**	**3,624.0**	**3,656.5**	**3,605.5**
26	Residual (assets less liabilities)[10]	300.2	313.2	319.4	321.0	322.2	321.6	325.3	325.3	323.6	323.6	325.3	314.2

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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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	2,772.5	2,877.2	2,903.0	2,914.3	2,921.4	2,931.5	2,942.3	2,962.2	2,967.9	2,968.7	2,980.5	2,982.7
2	Securities in bank credit	834.3	885.7	892.1	883.2	876.9	868.1	865.4	866.5	865.2	867.5	865.6	867.7
3	U.S. government securities	673.9	690.2	691.6	686.3	679.7	669.7	665.5	665.7	664.9	665.0	667.0	668.1
4	Other securities	160.5	195.5	200.5	196.9	197.2	198.4	199.9	200.7	200.3	202.5	198.5	199.6
5	Loans and leases in bank credit[2]	1,938.2	1,991.5	2,010.9	2,031.1	2,044.5	2,063.3	2,076.9	2,095.7	2,102.7	2,101.2	2,114.9	2,114.9
6	Commercial and industrial	435.6	455.8	461.0	464.4	468.2	472.1	474.7	478.5	480.5	480.5	483.7	485.4
7	Real estate	894.6	912.8	920.6	929.5	937.3	943.3	949.8	959.4	961.6	961.0	964.5	966.9
7a	Revolving home equity	73.2	74.0	74.2	74.4	74.7	75.0	75.6	75.9	76.0	76.1	76.1	76.6
7b	Other	821.4	838.7	846.4	855.1	862.7	868.3	874.2	883.5	885.7	884.9	888.4	890.3
8	Consumer	391.2	416.3	424.3	430.3	435.2	442.1	444.9	450.2	450.3	453.5	453.5	454.7
9	Security[3]	58.2	49.6	46.5	47.0	43.3	46.7	47.4	46.7	50.0	44.5	48.3	45.8
10	Other	158.6	157.0	158.6	159.9	160.4	159.2	160.1	160.8	160.2	161.8	164.9	162.2
11	Interbank loans[4]	133.4	131.6	133.7	134.0	135.7	138.9	148.8	152.7	156.2	153.7	154.5	151.2
12	Cash assets[5]	193.8	188.6	185.5	179.6	180.7	187.0	181.6	182.6	180.2	186.3	200.2	205.8
13	Other assets[6]	171.2	166.4	170.6	172.3	167.6	167.0	168.3	170.5	172.7	170.2	171.0	157.3
14	**Total assets[7]**	**3,212.6**	**3,306.8**	**3,335.5**	**3,342.9**	**3,348.1**	**3,367.0**	**3,384.3**	**3,411.1**	**3,420.0**	**3,421.9**	**3,448.5**	**3,439.6**
	LIABILITIES												
15	Deposits	2,379.2	2,369.0	2,371.4	2,371.9	2,368.4	2,374.9	2,371.0	2,374.0	2,371.4	2,377.4	2,385.5	2,402.0
16	Transaction	808.1	798.4	799.9	797.8	793.2	797.4	788.9	787.7	782.2	788.9	798.2	821.4
17	Nontransaction	1,571.1	1,570.6	1,571.5	1,574.2	1,575.2	1,577.4	1,582.1	1,586.4	1,589.2	1,588.4	1,587.4	1,580.6
18	Large time	208.9	210.1	211.4	212.5	211.3	214.7	218.9	220.3	221.1	220.2	221.3	223.9
19	Other	1,362.2	1,360.5	1,360.1	1,361.6	1,363.9	1,362.8	1,363.1	1,366.0	1,368.0	1,368.2	1,366.1	1,356.7
20	Borrowings	416.9	462.4	462.2	461.0	473.5	477.6	476.0	497.2	520.1	519.4	508.6	518.0
21	From banks in the U.S.[8]	122.6	131.9	140.6	139.1	138.3	148.4	154.2	159.8	159.6	159.5	161.3	158.1
22	From nonbanks in the U.S.	294.3	330.5	321.6	321.9	335.2	329.2	321.8	337.5	360.6	359.9	347.3	360.0
23	Net due to related foreign offices	1.7	32.6	44.6	53.4	59.9	64.6	64.6	77.6	78.0	83.4	94.5	83.5
24	Other liabilities[9]	105.1	129.8	132.5	127.6	128.4	128.1	126.8	124.5	126.2	124.3	122.0	119.1
25	**Total liabilities**	**2,902.9**	**2,993.9**	**3,010.8**	**3,013.9**	**3,030.1**	**3,045.2**	**3,038.4**	**3,073.4**	**3,095.8**	**3,104.5**	**3,110.7**	**3,122.6**
26	Residual (assets less liabilities)[10]	309.6	312.9	324.8	329.0	317.9	321.8	345.8	337.6	324.2	317.4	337.8	316.9

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Federal Reserve Bank of St. Louis

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

Not seasonally adjusted, billions of dollars

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	2,779.3	2,876.2	2,895.1	2,910.0	2,925.6	2,937.8	2,952.9	2,967.1	2,972.1	2,968.8	2,981.1	2,976.6
2	Securities in bank credit	831.7	885.1	887.8	884.0	879.8	873.1	871.1	861.9	860.1	856.4	857.5	859.7
3	U.S. government securities	671.2	689.8	687.7	686.8	682.4	671.4	667.8	663.1	662.2	657.1	658.3	660.6
4	Other securities	160.5	195.3	200.1	197.2	197.3	201.7	203.3	198.8	197.9	199.4	199.2	199.1
5	Loans and leases in bank credit[2]	1,947.6	1,991.0	2,007.4	2,026.0	2,045.8	2,064.7	2,081.8	2,105.1	2,111.9	2,112.4	2,123.6	2,116.9
6	Commercial and industrial	435.6	456.9	459.6	461.5	465.7	471.5	475.6	478.4	481.0	481.3	483.3	482.0
7	Real estate	897.9	913.5	921.4	928.4	937.5	944.9	952.7	962.6	963.1	963.7	965.1	968.2
7a	Revolving home equity	73.5	73.9	74.0	74.4	75.0	75.7	76.0	76.2	76.2	76.1	76.3	76.8
7b	Other	824.5	839.6	847.4	854.0	862.5	869.2	876.7	886.5	886.9	887.6	888.8	891.4
8	Consumer	395.5	414.4	421.6	429.6	436.3	441.8	445.0	455.1	456.1	460.8	461.0	460.6
9	Security[3]	57.5	48.8	45.7	46.0	43.6	46.0	47.3	46.1	49.3	42.7	45.5	44.7
10	Other	161.1	157.5	159.0	160.5	162.7	160.5	161.2	162.9	162.4	163.9	168.7	161.3
11	Interbank loans[4]	138.7	130.7	129.6	131.9	132.6	136.3	148.9	158.8	161.3	155.9	163.4	158.2
12	Cash assets[5]	206.8	186.1	182.4	173.4	181.4	185.3	188.2	195.3	190.7	209.9	230.2	198.3
13	Other assets[6]	173.2	165.3	170.1	170.9	169.0	169.4	169.5	172.3	173.0	174.2	176.3	157.8
14	**Total assets[7]**	**3,239.3**	**3,301.4**	**3,320.7**	**3,329.1**	**3,351.3**	**3,371.9**	**3,402.5**	**3,436.4**	**3,439.8**	**3,451.6**	**3,493.8**	**3,433.8**
	LIABILITIES												
15	Deposits	2,411.2	2,366.7	2,364.1	2,360.3	2,366.7	2,372.2	2,385.6	2,404.3	2,394.9	2,413.5	2,457.6	2,405.6
16	Transaction	842.4	796.9	791.9	782.8	789.4	791.0	800.4	820.6	812.0	835.6	872.5	825.4
17	Nontransaction	1,568.8	1,569.8	1,572.3	1,577.5	1,577.2	1,581.1	1,585.3	1,583.7	1,582.9	1,577.9	1,585.1	1,580.2
18	Large time	207.5	209.6	211.1	213.9	212.3	215.8	219.4	218.8	218.8	217.3	218.4	222.5
19	Other	1,361.3	1,360.2	1,361.2	1,363.6	1,364.9	1,365.3	1,365.9	1,364.8	1,364.0	1,360.6	1,366.7	1,357.7
20	Borrowings	425.6	468.3	469.8	475.6	483.7	489.7	500.4	510.8	525.8	511.4	509.2	514.2
21	From banks in the U.S.[8]	127.5	132.1	134.6	135.8	137.9	145.5	154.5	165.9	166.5	165.9	168.8	161.0
22	From nonbanks in the U.S.	298.1	336.2	335.2	339.7	345.9	344.2	345.9	344.9	359.3	345.5	340.5	353.2
23	Net due to related foreign offices	-1.8	32.9	43.5	51.0	55.4	62.3	64.1	73.9	72.0	81.6	84.1	84.1
24	Other liabilities[9]	107.8	126.3	129.9	127.3	129.1	131.9	132.8	127.7	129.2	127.2	123.2	121.4
25	**Total liabilities**	**2,942.8**	**2,994.2**	**3,007.4**	**3,014.1**	**3,034.9**	**3,056.0**	**3,083.0**	**3,116.7**	**3,121.9**	**3,133.7**	**3,174.3**	**3,125.4**
26	Residual (assets less liabilities)[10]	296.5	307.2	313.3	315.0	316.4	315.9	319.5	319.6	317.9	317.9	319.5	308.4

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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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	1,316.6	1,364.5	1,371.7	1,374.3	1,380.5	1,386.4	1,390.1	1,400.6	1,399.6	1,401.6	1,406.8	1,407.4
2	Securities in bank credit	447.6	461.1	460.3	457.6	457.8	455.5	453.1	449.4	448.1	448.7	449.2	449.0
3	U.S. government securities	360.9	374.0	373.3	371.1	371.6	368.7	366.3	362.8	361.6	362.2	362.5	361.8
4	Other securities	86.7	87.1	87.1	86.6	86.2	86.8	86.8	86.6	86.5	86.4	86.7	87.2
5	Loans and leases in bank credit[2]	869.0	903.4	911.4	916.7	922.7	930.9	937.1	951.2	951.5	953.0	957.6	958.4
6	Commercial and industrial	154.2	159.6	160.0	161.0	162.2	163.2	164.6	165.5	165.5	165.9	167.3	167.1
7	Real estate	466.2	479.5	483.4	486.8	490.5	494.1	498.2	504.5	504.7	505.0	506.6	507.2
7a	Revolving home equity	28.5	28.8	28.9	28.9	28.9	28.8	29.1	29.3	29.3	29.4	29.5	29.9
7b	Other	437.7	450.7	454.5	457.9	461.7	465.3	469.1	475.2	475.4	475.6	477.1	477.3
8	Consumer	183.0	197.9	201.0	202.1	203.7	206.8	207.7	214.8	214.6	216.0	217.5	217.7
9	Security[3]	6.3	5.2	5.1	5.1	5.0	5.1	5.3	5.3	5.4	5.2	5.3	5.3
10	Other	59.3	61.1	61.9	61.8	61.2	61.6	61.3	61.0	61.4	60.8	60.9	61.1
11	Interbank loans[4]	57.8	47.6	45.9	44.9	42.9	44.2	46.1	47.0	47.6	45.2	45.5	45.4
12	Cash assets[5]	73.8	72.7	71.8	70.9	69.5	71.3	69.5	70.0	69.7	71.1	75.5	86.7
13	Other assets[6]	46.9	51.1	51.8	52.5	52.0	50.8	52.5	53.0	52.4	53.4	52.7	37.3
14	**Total assets[7]**	**1,475.1**	**1,515.8**	**1,521.1**	**1,522.4**	**1,524.6**	**1,532.4**	**1,537.7**	**1,549.7**	**1,548.3**	**1,550.3**	**1,559.4**	**1,555.7**
	LIABILITIES												
15	Deposits	1,205.3	1,219.1	1,220.9	1,218.6	1,217.1	1,221.5	1,221.4	1,225.3	1,224.6	1,225.6	1,229.4	1,244.5
16	Transaction	366.9	370.8	371.6	370.4	368.4	370.4	366.5	366.7	365.5	365.9	369.2	391.4
17	Nontransaction	838.5	848.3	849.4	848.2	848.7	851.1	854.9	858.7	859.0	859.8	860.3	853.1
18	Large time	109.5	114.2	115.1	115.6	116.1	117.2	118.7	120.2	120.7	120.0	121.0	120.5
19	Other	729.0	734.1	734.3	732.6	732.6	733.9	736.2	738.5	738.4	739.7	739.3	732.6
20	Borrowings	100.6	123.5	122.1	123.6	129.3	130.6	127.8	136.7	140.0	145.3	140.8	141.2
21	From banks in the U.S.[8]	30.0	34.8	36.5	37.3	37.7	40.7	42.0	44.6	44.2	45.0	45.1	43.3
22	From nonbanks in the U.S.	70.6	88.8	85.6	86.2	91.5	89.9	85.8	92.1	95.8	100.3	95.7	97.9
23	Net due to related foreign offices	3.0	5.3	5.5	5.3	6.4	6.9	5.1	6.4	6.2	6.4	6.2	6.2
24	Other liabilities[9]	26.0	27.5	28.0	27.6	27.4	27.3	27.7	27.8	27.8	27.6	28.2	26.0
25	**Total liabilities**	**1,334.9**	**1,375.5**	**1,376.6**	**1,375.0**	**1,380.1**	**1,386.3**	**1,382.0**	**1,396.2**	**1,398.6**	**1,404.9**	**1,404.6**	**1,417.9**
26	Residual (assets less liabilities)[10]	140.1	140.3	144.5	147.5	144.5	146.1	155.7	153.5	149.7	145.5	154.8	137.8

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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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	1,455.9	1,512.8	1,531.3	1,539.9	1,540.9	1,545.0	1,552.2	1,561.6	1,568.3	1,567.1	1,573.7	1,575.2
2	Securities in bank credit	386.8	424.6	431.8	425.6	419.1	412.6	412.3	417.1	417.1	418.9	416.4	418.8
3	U.S. government securities	313.0	316.2	318.3	315.3	308.1	301.0	299.2	302.9	303.3	302.7	304.5	306.3
4	Other securities	73.8	108.4	113.5	110.3	111.0	111.6	113.1	114.2	113.8	116.1	111.8	112.4
5	Loans and leases in bank credit[2]	1,069.2	1,088.1	1,099.5	1,114.4	1,121.8	1,132.4	1,139.9	1,144.5	1,151.2	1,148.3	1,157.3	1,156.5
6	Commercial and industrial	281.4	296.2	301.0	303.4	306.0	308.9	310.1	313.0	315.0	314.5	316.4	318.2
7	Real estate	428.4	433.3	437.2	442.7	446.8	449.2	451.5	454.9	457.0	456.0	457.9	459.7
7a	Revolving home equity	44.7	45.2	45.3	45.5	45.8	46.2	46.5	46.6	46.7	46.7	46.6	46.8
7b	Other	383.7	388.1	391.9	397.2	401.0	403.0	405.1	408.3	410.2	409.3	411.3	413.0
8	Consumer	208.2	218.4	223.3	228.2	231.5	235.2	237.2	235.4	235.7	237.4	236.1	237.0
9	Security[3]	51.9	44.4	41.4	41.9	38.3	41.6	42.1	41.4	44.6	39.3	42.9	40.5
10	Other	99.3	95.9	96.7	98.1	99.2	97.6	98.9	99.8	98.8	101.0	104.0	101.0
11	Interbank loans[4]	75.6	84.0	87.8	89.1	92.8	94.6	102.8	105.7	108.6	108.5	109.1	105.8
12	Cash assets[5]	119.9	115.9	113.7	108.7	111.2	115.6	112.1	112.6	110.5	115.2	124.7	119.1
13	Other assets[6]	124.3	115.3	118.8	119.8	115.6	116.2	115.8	117.5	120.3	116.7	118.4	120.1
14	**Total assets[7]**	**1,737.5**	**1,791.0**	**1,814.4**	**1,820.4**	**1,823.5**	**1,834.7**	**1,846.6**	**1,861.4**	**1,871.8**	**1,871.6**	**1,889.1**	**1,883.9**
	LIABILITIES												
15	Deposits	1,173.9	1,149.9	1,150.4	1,153.4	1,151.4	1,153.3	1,149.6	1,148.7	1,146.9	1,151.8	1,156.1	1,157.5
16	Transaction	441.3	427.6	428.3	427.4	424.9	427.0	422.4	421.0	416.7	423.1	429.0	430.0
17	Nontransaction	732.6	722.3	722.1	726.0	726.5	726.3	727.2	727.7	730.2	728.7	727.1	727.5
18	Large time	99.4	95.9	96.3	97.0	95.2	97.5	100.2	100.2	100.5	100.2	100.2	103.4
19	Other	633.2	626.4	625.8	629.0	631.3	628.8	627.0	627.5	629.7	628.5	626.9	624.1
20	Borrowings	316.3	338.9	340.1	337.4	344.2	346.9	348.2	360.6	380.1	374.1	367.8	376.8
21	From banks in the U.S.[8]	92.6	97.2	104.1	101.7	100.6	107.7	112.2	115.2	115.3	114.5	116.2	114.8
22	From nonbanks in the U.S.	223.7	241.7	236.0	235.7	243.6	239.2	236.0	245.4	264.8	259.6	251.6	262.1
23	Net due to related foreign offices	-1.3	27.3	39.1	48.1	53.5	57.8	59.5	71.2	71.8	77.1	88.4	77.3
24	Other liabilities[9]	79.1	102.3	104.5	100.1	100.9	100.9	99.1	96.8	98.5	96.7	93.8	93.2
25	**Total liabilities**	**1,568.0**	**1,618.4**	**1,634.2**	**1,638.9**	**1,650.0**	**1,658.9**	**1,656.5**	**1,677.2**	**1,697.3**	**1,699.6**	**1,706.1**	**1,704.8**
26	Residual (assets less liabilities)[10]	169.5	172.7	180.3	181.5	173.4	175.7	190.2	184.2	174.5	171.9	183.0	179.1

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

Seasonally adjusted, not adjusted for mergers, billions of dollars

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Dec 28	Jan 4	Jan 11
	ASSETS												
1	Bank credit	1,339.5	1,379.5	1,381.9	1,383.0	1,391.0	1,395.6	1,397.8	1,405.8	1,405.5	1,407.7	1,406.8	1,407.4
2	Securities in bank credit	454.8	465.7	463.5	460.4	461.3	458.8	456.0	451.6	450.6	451.3	449.2	449.0
3	U.S. government securities	366.8	377.4	375.7	373.4	374.5	371.6	369.0	365.0	364.0	364.8	362.5	361.8
4	Other securities	88.0	88.3	87.8	87.0	86.7	87.2	87.0	86.6	86.6	86.5	86.7	87.2
5	Loans and leases in bank credit[2]	884.7	913.8	918.5	922.6	929.7	936.8	941.9	954.1	954.9	956.5	957.6	958.4
6	Commercial and industrial	158.1	162.3	161.3	161.8	163.2	164.0	165.3	166.0	166.0	166.5	167.3	167.1
7	Real estate	474.5	485.4	487.9	490.8	495.2	497.7	500.9	506.0	506.4	506.8	506.6	507.2
7a	Revolving home equity	29.4	29.6	29.4	29.3	29.3	29.3	29.5	29.4	29.4	29.5	29.5	29.9
7b	Other	445.1	455.8	458.5	461.5	465.8	468.4	471.5	476.6	477.0	477.3	477.1	477.3
8	Consumer	185.2	199.2	201.9	202.8	204.8	208.0	208.8	215.6	215.5	217.0	217.5	217.7
9	Security[3]	6.5	5.3	5.2	5.1	5.0	5.2	5.3	5.3	5.4	5.2	5.3	5.3
10	Other	60.4	61.6	62.2	62.1	61.5	61.9	61.5	61.2	61.6	60.9	60.9	61.1
11	Interbank loans[4]	59.7	48.0	46.1	45.1	43.2	44.5	46.3	47.2	47.8	45.4	45.5	45.4
12	Cash assets[5]	76.2	73.6	72.5	71.4	70.1	71.8	69.9	70.3	70.0	71.4	75.5	86.7
13	Other assets[6]	48.3	52.0	52.4	53.1	52.7	51.4	52.9	53.2	52.6	53.7	52.7	37.3
14	**Total assets[7]**	**1,502.9**	**1,532.8**	**1,532.6**	**1,532.3**	**1,536.4**	**1,542.7**	**1,546.2**	**1,555.4**	**1,554.7**	**1,557.1**	**1,559.4**	**1,555.7**
	LIABILITIES												
15	Deposits	1,230.5	1,234.0	1,231.1	1,227.2	1,227.3	1,230.5	1,228.9	1,230.3	1,230.2	1,231.5	1,229.4	1,244.5
16	Transaction	377.2	376.2	374.6	372.6	371.0	372.7	368.6	368.2	367.2	367.7	369.2	391.4
17	Nontransaction	853.3	857.7	856.4	854.6	856.2	857.8	860.3	862.1	862.9	863.8	860.3	853.1
18	Large time	110.8	114.9	115.5	116.0	116.6	117.6	119.2	120.6	121.1	120.5	121.0	120.5
19	Other	742.6	742.8	740.9	738.6	739.7	740.1	741.1	741.6	741.8	743.3	739.3	732.6
20	Borrowings	101.9	124.3	122.5	123.8	129.6	131.0	128.2	136.9	140.3	145.6	140.8	141.2
21	From banks in the U.S.[8]	30.5	35.2	36.7	37.4	37.9	40.8	42.1	44.7	44.4	45.1	45.1	43.3
22	From nonbanks in the U.S.	71.5	89.2	85.8	86.4	91.7	90.2	86.0	92.2	95.9	100.5	95.7	97.9
23	Net due to related foreign offices	3.0	5.3	5.5	5.3	6.4	6.9	5.1	6.4	6.2	6.4	6.2	6.2
24	Other liabilities[9]	26.3	27.8	28.1	27.7	27.6	27.4	27.8	27.8	27.8	27.6	28.2	26.0
25	**Total liabilities**	**1,361.7**	**1,391.3**	**1,387.2**	**1,384.0**	**1,390.8**	**1,395.7**	**1,389.9**	**1,401.5**	**1,404.6**	**1,411.1**	**1,404.6**	**1,417.9**
26	Residual (assets less liabilities)[10]	141.2	141.5	145.4	148.3	145.6	147.0	156.2	153.9	150.2	146.0	154.8	137.8

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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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Dec 28	Jan 4	Jan 11
	ASSETS												
1	Bank credit	1,340.3	1,382.0	1,382.7	1,384.1	1,395.9	1,397.3	1,396.8	1,406.3	1,407.1	1,410.5	1,403.3	1,402.4
2	Securities in bank credit	453.5	467.5	463.3	459.5	460.8	456.6	453.4	450.1	450.2	450.7	445.3	445.9
3	U.S. government securities	365.1	379.4	376.4	373.3	374.4	369.4	366.3	363.1	363.2	363.5	358.5	358.8
4	Other securities	88.4	88.2	86.9	86.2	86.4	87.1	87.2	87.0	86.9	87.2	86.8	87.1
5	Loans and leases in bank credit[2]	886.8	914.4	919.3	924.6	935.1	940.7	943.4	956.2	957.0	959.8	958.0	956.5
6	Commercial and industrial	158.0	163.0	161.5	161.2	162.9	163.9	164.9	165.8	166.0	166.7	166.9	166.3
7	Real estate	474.4	486.0	488.6	491.6	497.0	499.6	501.7	505.8	505.9	507.0	505.2	505.6
7a	Revolving home equity	29.4	29.6	29.3	29.4	29.6	29.6	29.5	29.4	29.4	29.4	29.4	29.8
7b	Other	445.0	456.4	459.3	462.2	467.4	470.1	472.2	476.4	476.5	477.6	475.9	475.8
8	Consumer	187.0	198.6	201.4	203.5	207.0	208.9	209.3	217.7	217.9	219.7	218.9	218.7
9	Security[3]	6.6	5.2	5.1	5.2	5.0	5.2	5.4	5.4	5.4	5.1	5.4	5.4
10	Other	60.9	61.6	62.7	63.1	63.1	63.1	62.1	61.6	61.7	61.3	61.5	60.5
11	Interbank loans[4]	62.0	46.5	44.2	44.6	42.7	44.4	48.8	48.9	48.5	43.6	48.5	48.2
12	Cash assets[5]	80.3	72.5	72.1	69.6	70.4	72.2	72.7	74.2	72.8	77.9	86.5	85.0
13	Other assets[6]	48.1	51.1	52.1	53.1	53.6	52.5	52.8	53.0	51.5	54.4	56.2	37.0
14	**Total assets[7]**	**1,509.8**	**1,531.7**	**1,530.9**	**1,531.0**	**1,541.9**	**1,545.7**	**1,550.5**	**1,561.3**	**1,558.7**	**1,565.2**	**1,573.4**	**1,551.5**
	LIABILITIES												
15	Deposits	1,240.1	1,231.3	1,228.5	1,224.4	1,228.4	1,232.1	1,234.4	1,239.1	1,235.6	1,239.7	1,253.2	1,245.6
16	Transaction	388.3	374.7	372.6	368.7	369.6	371.7	373.3	378.7	375.7	380.3	395.5	394.8
17	Nontransaction	851.8	856.7	855.9	855.7	858.8	860.4	861.2	860.4	860.0	859.3	857.7	850.7
18	Large time	110.5	114.3	114.7	116.0	117.2	118.7	120.0	120.2	120.5	119.8	119.9	119.7
19	Other	741.3	742.4	741.2	739.8	741.6	741.6	741.2	740.2	739.4	739.5	737.8	731.0
20	Borrowings	103.8	125.1	125.5	128.9	133.0	134.2	134.8	140.9	142.5	145.4	141.4	140.8
21	From banks in the U.S.[8]	31.4	35.4	35.6	36.6	38.0	39.8	41.9	46.1	46.5	47.5	47.1	44.5
22	From nonbanks in the U.S.	72.4	89.7	89.9	92.3	95.0	94.4	93.0	94.7	96.0	97.9	94.2	96.3
23	Net due to related foreign offices	2.9	5.2	5.6	5.7	6.5	6.6	5.4	6.3	6.2	6.5	6.3	6.3
24	Other liabilities[9]	26.6	27.6	27.8	27.8	28.0	27.8	28.3	28.1	28.1	27.9	28.0	26.2
25	**Total liabilities**	**1,373.4**	**1,389.3**	**1,387.3**	**1,386.8**	**1,395.9**	**1,400.7**	**1,402.9**	**1,414.5**	**1,412.4**	**1,419.5**	**1,428.9**	**1,418.9**
26	Residual (assets less liabilities)[10]	136.5	142.4	143.5	144.3	146.0	145.0	147.6	146.9	146.3	145.8	144.5	132.6

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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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	1,433 1	1,497.7	1,521.1	1,531.2	1,530.5	1,535.9	1,544.5	1,556.4	1,562.4	1,561.0	1,573.7	1,575.2
2	Securities in bank credit	379.5	420.0	428.6	422.8	415.7	409.3	409.4	414.8	414.6	416.2	416.4	418.8
3	U.S. government securities	307.1	312.8	315.9	312.9	305.2	298.2	296.6	300.7	300.8	300.2	304.5	306.3
3a	Trading account	23.8	24.5	24.7	25.3	23.7	23.5	22.3	22.3	22.7	20.4	22.0	24.0
3b	Investment account	283.3	288.3	291.2	287.5	281.5	274.7	274.3	278.4	278.1	279.8	282.5	282.3
3c	Mortgage-backed pass-through	89.3	88.8	87.6	93.7	92.4	91.5	92.7	95.2	95.9	95.4	97.5	98.5
3d	Other (including CMOs)	194.0	199.5	203.6	193.8	189.1	183.2	181.6	183.2	182.2	184.4	185.0	183.8
3e	1 year or less	53.1	49.4	48.8	48.0	47.1	43.7	43.9	45.4	44.4	45.0	45.2	44.8
3f	Between 1 and 5 years	71.5	77.4	79.3	77.0	75.4	74.9	73.0	74.1	74.4	74.5	77.2	76.7
3g	More than 5 years	69.4	72.6	75.5	68.7	66.6	64.7	64.8	63.7	63.4	64.9	62.6	62.3
4	Other securities	72.5	107.2	112.8	109.9	110.5	111.2	112.9	114.1	113.7	116.0	111.8	112.4
4a	Trading account	16.9	48.6	53.8	51.0	50.0	49.7	50.7	52.1	51.8	54.0	50.1	50.0
4b	Investment account	55.5	58.7	59.0	58.9	60.5	61.4	62.2	62.0	61.9	62.0	61.8	62.4
4c	State and local government	20.9	21.4	21.3	21.2	21.2	21.4	21.6	21.5	21.5	21.4	21.4	21.5
4d	Other	34.7	37.3	37.6	37.7	39.3	40.1	40.5	40.5	40.4	40.6	40.4	40.9
5	Loans and leases in bank credit[2]	1,053.5	1,077.7	1,092.4	1,108.4	1,114.8	1,126.5	1,135.1	1,141.6	1,147.8	1,144.8	1,157.3	1,156.5
6	Commercial and industrial	277.5	293.6	299.7	302.6	305.0	308.1	309.5	312.6	314.5	314.0	316.4	318.2
7	Real estate	420.1	427.3	432.6	438.7	442.2	445.6	448.8	453.4	455.2	454.1	457.9	459.7
7a	Revolving home equity	43.8	44.4	44.8	45.1	45.3	45.7	46.1	46.5	46.6	46.6	46.6	46.8
7b	Other	376.3	382.9	387.8	393.6	396.8	399.8	402.7	406.8	408.6	407.6	411.3	413.0
8	Consumer	205.9	217.1	222.4	227.5	230.4	234.1	236.1	234.6	234.8	236.5	236.1	237.0
9	Security[3]	51.7	44.3	41.3	41.8	38.3	41.5	42.1	41.4	44.6	39.3	42.9	40.5
10	Other	98.3	95.4	96.4	97.8	98.9	97.3	98.6	99.6	98.7	100.9	104.0	101.0
10a	Nonbank financial	21.2	16.6	16.7	16.8	16.8	16.4	16.3	16.2	16.3	16.4	16.6	18.2
10b	State and local government	12.8	11.7	11.7	11.6	11.4	11.4	11.3	11.3	11.3	11.3	11.3	11.2
10c	All other	64.3	67.0	68.0	69.5	70.6	69.4	71.1	72.2	71.1	73.2	76.0	71.6
11	Interbank loans[4]	73.7	83.5	87.6	88.9	92.5	94.4	102.6	105.5	108.4	108.3	109.1	105.8
12	Cash assets[5]	117.6	114.9	113.1	108.2	110.7	115.1	111.7	112.3	110.2	114.9	124.7	119.1
13	Other assets[6]	122.9	114.4	118.2	119.2	114.9	115.6	115.5	117.3	120.1	116.5	118.4	120.1
14	**Total assets[7]**	**1,709.7**	**1,774.0**	**1,802.9**	**1,810.6**	**1,811.7**	**1,824.4**	**1,838.1**	**1,855.7**	**1,865.3**	**1,864.8**	**1,889.1**	**1,883.9**
	LIABILITIES												
15	Deposits	1,148.7	1,135.1	1,140.3	1,144.7	1,141.2	1,144.4	1,142.1	1,143.7	1,141.2	1,145.9	1,156.1	1,157.5
16	Transaction	431.0	422.2	425.2	425.1	422.2	424.7	420.4	419.5	415.0	421.3	429.0	430.0
17	Nontransaction	717.7	712.9	715.1	719.6	719.0	719.7	721.8	724.2	726.2	724.6	727.1	727.5
18	Large time	98.1	95.2	95.9	96.6	94.7	97.0	99.7	99.8	100.0	99.7	100.2	103.4
19	Other	619.6	617.7	619.2	623.0	624.2	622.7	622.0	624.4	626.2	624.9	626.9	624.1
20	Borrowings	315.0	338.0	339.7	337.2	343.9	346.6	347.9	360.3	379.8	373.7	367.8	376.8
21	From banks in the U.S.[8]	92.2	96.7	104.0	101.6	100.4	107.6	112.1	115.1	115.2	114.4	116.2	114.8
22	From nonbanks in the U.S.	222.8	241.3	235.8	235.5	243.5	239.0	235.8	245.2	264.6	259.4	251.6	262.1
23	Net due to related foreign offices	-1.3	27.3	39.1	48.1	53.5	57.8	59.5	71.2	71.8	77.1	88.4	77.3
24	Other liabilities[9]	78.8	102.1	104.4	100.0	100.8	100.8	99.0	96.7	98.4	96.6	93.8	93.2
25	**Total liabilities**	**1,541.2**	**1,602.5**	**1,623.6**	**1,630.0**	**1,639.3**	**1,649.5**	**1,648.5**	**1,671.9**	**1,691.2**	**1,693.3**	**1,706.1**	**1,704.8**
26	Residual (assets less liabilities)[10]	168.5	171.5	179.3	180.7	172.4	174.9	189.6	183.8	174.0	171.4	183.0	179.1

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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	1,439.0	1,494.2	1,512.5	1,525.9	1,529.7	1,540.6	1,556.0	1,560.8	1,564.9	1,558.3	1,577.8	1,574.2
2	Securities in bank credit	378.2	417.6	424.4	424.5	419.0	416.6	417.7	411.8	410.0	405.7	412.2	413.8
3	U.S. government securities	306.1	310.5	311.2	313.5	308.1	301.9	301.6	300.0	299.0	293.6	299.8	301.8
3a	Trading account	22.7	23.0	23.1	25.8	24.2	24.4	24.0	21.4	21.2	17.1	19.0	21.4
3b	Investment account	283.4	287.4	288.1	287.7	283.8	277.5	277.5	278.6	277.9	276.4	280.8	280.4
3c	Mortgage-backed pass-through	89.3	88.8	87.5	93.7	92.3	91.6	93.1	95.2	95.6	94.9	96.2	96.2
3d	Other (including CMOs)	194.2	198.6	200.6	194.1	191.5	185.9	184.4	183.4	182.3	181.5	184.6	184.2
3e	1 year or less	52.0	50.2	48.7	47.7	47.2	42.7	43.2	44.4	43.4	43.6	44.8	45.5
3f	Between 1 and 5 years	71.6	76.5	77.3	77.7	77.0	77.1	75.1	74.2	74.4	73.6	75.5	75.3
3g	More than 5 years	70.7	71.9	74.6	68.6	67.4	66.1	66.1	64.8	64.4	64.3	64.3	63.4
4	Other securities	72.1	107.1	113.2	111.0	110.9	114.6	116.1	111.8	110.9	112.2	112.4	112.0
4a	Trading account	16.3	49.2	54.9	51.6	50.1	52.8	53.5	49.6	48.7	50.0	50.3	49.6
4b	Investment account	55.8	57.9	58.3	59.4	60.8	61.8	62.6	62.3	62.2	62.2	62.1	62.4
4c	State and local government	20.8	21.4	21.0	21.2	21.4	21.5	21.6	21.4	21.4	21.4	21.3	21.3
4d	Other	35.0	36.5	37.3	38.2	39.5	40.3	41.0	40.9	40.8	40.7	40.8	41.1
5	Loans and leases in bank credit[2]	1,060.8	1,076.6	1,088.0	1,101.4	1,110.7	1,124.0	1,138.3	1,148.9	1,155.0	1,152.6	1,165.6	1,160.4
6	Commercial and industrial	277.6	293.9	298.1	300.3	302.8	307.6	310.7	312.7	315.0	314.6	316.4	315.7
7	Real estate	423.5	427.5	432.7	436.8	440.5	445.2	451.0	456.8	457.2	456.7	459.8	462.6
7a	Revolving home equity	44.1	44.3	44.6	45.0	45.4	46.1	46.5	46.8	46.8	46.7	46.9	47.0
7b	Other	379.4	383.2	388.1	391.8	395.1	399.1	404.5	410.1	410.4	410.0	412.9	415.6
8	Consumer	208.5	215.8	220.2	226.1	229.3	232.9	235.8	237.5	238.2	241.1	242.1	241.9
9	Security[3]	50.9	43.6	40.6	40.9	38.6	40.8	41.9	40.7	43.8	37.6	40.1	39.4
10	Other	100.2	95.8	96.4	97.3	99.5	97.4	99.0	101.3	100.7	102.5	107.1	100.8
10a	Nonbank financial	22.1	16.7	16.5	16.5	16.8	16.6	16.9	16.8	16.8	17.2	17.2	18.2
10b	State and local government	12.7	11.8	11.6	11.6	11.4	11.4	11.3	11.3	11.3	11.3	11.2	11.1
10c	All other	65.4	67.4	68.2	69.3	71.3	69.3	70.9	73.1	72.6	74.1	78.7	71.5
11	Interbank loans[4]	76.7	84.3	85.4	87.3	89.9	91.9	100.1	109.9	112.9	112.3	114.9	110.1
12	Cash assets[5]	126.6	113.6	110.3	103.8	111.0	113.1	115.5	121.2	118.0	132.0	143.7	113.4
13	Other assets[6]	125.2	114.2	118.0	117.9	115.4	116.9	116.7	119.4	121.5	119.8	120.0	120.9
14	**Total assets[7]**	**1,729.5**	**1,769.7**	**1,789.8**	**1,798.1**	**1,809.4**	**1,826.2**	**1,852.0**	**1,875.0**	**1,881.0**	**1,886.3**	**1,920.4**	**1,882.4**
	LIABILITIES												
15	Deposits	1,171.1	1,135.3	1,135.6	1,135.9	1,138.3	1,140.1	1,151.2	1,165.2	1,159.2	1,173.9	1,204.5	1,160.1
16	Transaction	454.1	422.2	419.2	414.1	419.8	419.3	427.1	441.9	436.3	455.2	477.1	430.6
17	Nontransaction	717.0	713.1	716.4	721.7	718.5	720.7	724.1	723.3	722.9	718.6	727.4	729.5
18	Large time	97.0	95.3	96.4	97.9	95.1	97.1	99.5	98.6	98.3	97.5	98.5	102.8
19	Other	620.0	617.8	620.0	623.8	623.3	623.7	624.7	624.7	624.6	621.1	628.9	626.7
20	Borrowings	321.8	343.2	344.3	346.7	350.7	355.5	365.5	370.0	383.3	366.0	367.9	373.4
21	From banks in the U.S.[8]	96.1	96.6	99.0	99.3	99.9	105.7	112.6	119.7	120.1	118.3	121.6	116.5
22	From nonbanks in the U.S.	225.7	246.6	245.3	247.4	250.9	249.8	252.9	250.2	263.2	247.7	246.2	256.9
23	Net due to related foreign offices	-4.6	27.7	37.9	45.3	48.9	55.7	58.8	67.6	65.8	75.1	77.8	77.8
24	Other liabilities[9]	81.2	98.7	102.2	99.5	101.1	104.1	104.5	99.5	101.1	99.2	95.2	95.2
25	**Total liabilities**	**1,569.5**	**1,604.9**	**1,620.0**	**1,627.3**	**1,638.9**	**1,655.3**	**1,680.1**	**1,702.3**	**1,709.5**	**1,714.2**	**1,745.4**	**1,706.5**
26	Residual (assets less liabilities)[10]	160.0	164.8	169.8	170.7	170.4	170.9	172.0	172.7	171.5	172.2	175.0	175.9

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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	332.7	346.8	357.2	356.5	358.9	356.1	354.8	361.1	362.7	365.1	356.8	360.5
2	Securities in bank credit	77.3	88.9	87.4	88.6	91.0	89.4	85.2	84.0	83.4	85.8	84.4	84.9
3	U.S. government securities	53.4	60.7	59.9	60.4	61.2	58.1	54.3	51.9	51.3	53.4	53.2	52.8
4	Other securities	23.9	28.2	27.5	28.2	29.8	31.3	30.9	32.1	32.1	32.4	31.2	32.0
5	Loans and leases in bank credit[2]	255.4	257.9	269.9	267.9	267.9	266.7	269.6	277.1	279.3	279.3	272.4	275.6
6	Commercial and industrial	147.9	154.6	157.9	159.2	159.9	162.0	164.6	165.8	166.3	164.6	162.9	165.4
7	Real estate	46.2	43.2	42.3	42.2	41.8	40.7	40.7	40.6	40.9	40.7	39.9	40.1
9	Security[3]	29.4	26.7	31.2	28.0	25.8	25.4	25.9	29.9	31.6	31.0	27.9	28.9
10	Other	31.9	33.5	38.5	38.5	40.4	38.6	38.4	40.8	40.5	43.0	41.7	41.2
10a	Nonbank financial	18.0	17.7	19.7	20.3	21.5	21.9	22.1	23.0	23.6	23.0	23.9	22.3
10c	All other	13.8	15.8	18.8	18.2	18.9	16.8	16.2	17.8	16.9	20.0	17.9	18.9
11	Interbank loans[4]	19.5	25.2	26.5	24.5	23.5	24.7	22.9	21.9	21.8	22.9	20.7	22.1
12	Cash assets[5]	25.5	25.9	25.3	23.7	21.7	22.7	23.2	25.7	26.1	26.3	27.3	24.9
13	Other assets[6]	42.3	52.8	55.6	55.1	53.6	54.6	55.6	64.4	63.3	63.0	65.1	67.6
14	**Total assets[7]**	**419.8**	**450.6**	**464.6**	**459.9**	**457.6**	**458.1**	**456.4**	**473.0**	**473.8**	**477.2**	**469.8**	**475.0**
	LIABILITIES												
15	Deposits	158.4	137.9	142.1	145.1	152.0	159.7	159.9	163.5	162.5	162.5	158.7	157.9
16	Transaction	10.9	10.4	10.0	9.8	9.9	9.4	9.2	9.4	9.1	10.0	9.7	9.0
17	Nontransaction	147.6	127.6	132.1	135.3	142.2	150.3	150.7	154.2	153.4	152.5	149.0	148.9
18	Large time	141.0	124.3	127.8	130.1	137.7	143.2	143.7	145.5	144.3	143.0	140.2	141.3
19	Other	6.6	3.3	4.3	5.1	4.5	7.0	7.0	8.7	9.1	9.5	8.8	7.6
20	Borrowings	107.0	106.5	110.0	106.9	103.5	98.6	102.2	107.5	107.5	114.2	104.8	104.8
21	From banks in the U.S.[8]	31.5	23.3	21.0	19.1	17.7	16.3	17.2	17.0	18.1	17.3	17.9	19.0
22	From nonbanks in the U.S.	75.5	83.1	89.0	87.8	85.8	82.4	84.9	90.5	89.4	96.9	86.9	85.9
23	Net due to related foreign offices	117.3	152.0	156.1	157.8	155.7	149.2	143.8	143.7	146.9	136.5	142.8	148.5
24	Other liabilities[9]	37.9	42.8	46.3	46.4	45.3	46.9	47.6	58.5	58.0	56.7	58.9	60.7
25	**Total liabilities**	**420.5**	**439.1**	**454.5**	**456.3**	**456.5**	**454.5**	**453.6**	**473.3**	**474.9**	**470.0**	**465.2**	**472.0**
26	Residual (assets less liabilities)[10]	-0.7	11.5	10.1	3.6	1.0	3.6	2.9	-0.3	-1.1	7.2	4.6	3.0

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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

January 20, 1995

	Account	1993 Dec	1994 Jun	1994 Jul	1994 Aug	1994 Sep	1994 Oct	1994 Nov	1994 Dec	Week ending Dec 21	Week ending Dec 28	Week ending Jan 4	Week ending Jan 11
	ASSETS												
1	Bank credit	341.6	343.0	348.7	352.6	355.0	353.5	356.8	370.5	370.7	375.3	368.5	367.4
2	Securities in bank credit	79.5	86.0	85.4	87.2	89.6	89.0	86.6	85.9	85.2	87.3	86.8	87.1
3	U.S. government securities	55.6	58.7	58.2	59.2	60.0	58.1	55.8	54.3	53.7	55.6	54.8	54.4
4	Other securities	23.9	27.3	27.2	28.1	29.6	30.9	30.8	31.7	31.5	31.8	32.0	32.7
5	Loans and leases in bank credit[2]	262.1	257.0	263.3	265.4	265.4	264.6	270.1	284.6	285.5	288.0	281.8	280.4
6	Commercial and industrial	149.8	154.5	157.1	158.3	158.7	160.4	164.7	167.9	169.3	168.3	166.5	167.9
7	Real estate	46.1	43.0	42.3	42.2	41.9	40.8	40.7	40.5	40.4	40.4	39.8	39.8
9	Security[3]	32.1	25.5	26.7	26.4	24.7	24.9	26.0	32.5	32.5	33.3	30.4	29.9
10	Other	34.1	34.0	37.2	38.4	40.3	38.4	38.7	43.7	43.3	46.1	45.1	42.7
10a	Nonbank financial	19.1	18.0	19.5	20.1	21.1	21.2	21.8	24.4	25.1	25.2	25.5	23.0
10c	All other	15.0	16.0	17.7	18.3	19.1	17.2	16.9	19.3	18.1	20.9	19.6	19.8
11	Interbank loans[4]	22.4	23.6	26.1	23.1	23.8	25.3	22.9	25.2	24.0	28.4	24.6	23.4
12	Cash assets[5]	25.7	26.1	25.1	24.3	22.6	23.6	23.3	25.9	26.1	27.4	26.7	25.1
13	Other assets[6]	44.2	51.3	54.2	54.9	53.3	54.6	57.4	67.3	66.0	64.9	68.2	69.9
14	**Total assets[7]**	**433.9**	**443.9**	**454.1**	**454.8**	**454.7**	**457.1**	**460.3**	**488.9**	**486.7**	**496.0**	**487.9**	**485.8**
	LIABILITIES												
15	Deposits	155.2	141.9	143.2	145.2	150.6	153.5	155.7	160.5	160.1	161.2	155.3	153.9
16	Transaction	11.1	10.3	10.0	9.6	10.3	9.6	9.2	9.6	9.5	10.5	10.2	9.0
17	Nontransaction	144.1	131.6	133.2	135.6	140.3	143.9	146.5	150.9	150.7	150.6	145.1	144.9
18	Large time	138.5	127.7	128.5	130.4	136.2	138.0	139.9	142.9	142.2	141.8	137.4	137.4
19	Other	5.6	4.0	4.6	5.2	4.1	5.9	6.5	8.0	8.5	8.8	7.7	7.5
20	Borrowings	108.4	106.7	110.2	108.0	104.9	100.8	102.5	107.5	108.3	111.8	105.8	104.7
21	From banks in the U.S.[8]	34.0	22.6	21.4	19.2	18.6	16.0	17.4	18.2	18.8	18.4	19.2	20.6
22	From nonbanks in the U.S.	74.4	84.2	88.9	88.8	86.4	84.8	85.2	89.4	89.5	93.4	86.7	84.0
23	Net due to related foreign offices	127.8	146.9	149.3	149.4	148.3	150.3	147.4	155.4	154.3	159.2	159.7	159.7
24	Other liabilities[9]	38.7	42.4	45.2	46.2	45.2	46.6	49.0	59.8	58.3	58.1	61.3	61.8
25	**Total liabilities**	**430.1**	**437.9**	**448.0**	**448.9**	**449.0**	**451.3**	**454.6**	**483.2**	**481.0**	**490.3**	**482.2**	**480.1**
26	Residual (assets less liabilities)[10]	3.7	6.0	6.1	6.0	5.7	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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