

FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

For immediate release

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	3,155.4	3,269.5	3,281.8	3,291.1	3,301.1	3,320.3	3,352.3	3,364.2	3,359.8	3,366.8	3,381.3	3,374.9
2 Securities in bank credit	943.0	969.5	967.4	959.3	952.3	948.3	946.7	938.2	935.0	940.0	939.6	937.5
3 U.S. government securities	735.7	745.7	740.6	731.2	723.7	719.5	720.6	715.8	714.5	715.2	714.3	706.2
4 Other securities	207.4	223.9	226.8	228.1	228.7	228.8	226.1	222.4	220.4	224.7	225.3	231.3
5 Loans and leases in bank credit ²	2,212.3	2,300.0	2,314.4	2,331.8	2,348.8	2,372.0	2,405.6	2,426.0	2,424.9	2,426.9	2,441.6	2,437.4
6 Commercial and industrial	592.3	623.6	628.1	634.5	640.8	646.1	658.9	671.1	670.6	670.8	676.4	672.2
7 Real estate	942.7	973.1	980.6	985.5	990.8	998.6	1,013.5	1,021.0	1,019.9	1,022.6	1,024.5	1,023.8
7a Revolving home equity	73.3	74.4	74.9	75.1	75.7	76.2	76.6	76.9	76.9	77.0	76.5	76.6
7b Other	869.4	898.7	905.7	910.4	915.1	922.4	936.9	944.2	943.0	945.6	947.9	947.2
8 Consumer	398.3	429.7	435.0	441.4	444.4	449.7	454.6	455.6	455.5	456.8	456.3	459.4
9 Security ³	83.0	75.0	69.7	71.2	71.8	73.6	71.6	70.6	70.5	70.6	73.8	69.8
10 Other	196.0	198.6	201.0	199.2	201.0	204.0	206.9	207.7	208.4	206.1	210.7	212.2
11 Interbank loans ⁴	153.8	160.3	161.5	165.5	172.7	175.8	179.4	178.1	180.1	176.7	182.6	173.4
12 Cash assets ⁵	224.0	205.7	203.2	209.2	205.7	208.3	218.5	216.3	213.9	216.7	228.7	212.0
13 Other assets ⁶	211.6	223.7	220.5	220.0	222.2	231.3	242.7	251.1	251.6	249.7	256.1	249.1
14 Total assets ⁷	3,687.3	3,802.3	3,810.1	3,829.0	3,845.2	3,879.2	3,935.7	3,952.7	3,948.4	3,952.9	3,992.0	3,952.7
LIABILITIES												
15 Deposits	2,527.5	2,517.4	2,517.6	2,526.7	2,522.8	2,528.8	2,543.9	2,546.7	2,544.9	2,544.8	2,564.9	2,539.3
16 Transaction	816.9	809.6	803.6	804.6	796.7	795.8	806.6	802.8	803.3	798.5	817.4	793.5
17 Nontransaction	1,710.5	1,707.8	1,714.0	1,722.1	1,726.2	1,733.1	1,737.3	1,743.8	1,741.6	1,746.3	1,747.6	1,745.8
18 Large time	340.8	341.4	346.4	353.6	357.6	360.4	364.6	372.0	370.0	376.2	375.8	375.1
19 Other	1,369.7	1,366.4	1,367.6	1,368.5	1,368.6	1,372.7	1,372.7	1,371.8	1,371.7	1,370.0	1,371.8	1,370.8
20 Borrowings	537.9	577.0	579.7	583.7	591.2	607.1	639.9	642.6	646.9	642.5	654.7	627.6
21 From banks in the U.S. ⁸	154.4	158.5	160.5	165.7	170.0	177.6	181.6	179.1	182.6	176.4	184.2	171.6
22 From nonbanks in the U.S.	383.6	418.5	419.2	418.1	421.2	429.5	458.3	463.5	464.3	466.1	470.5	456.0
23 Net due to related foreign offices	145.7	205.3	209.7	214.3	213.0	225.3	244.5	252.2	255.3	247.4	243.4	248.8
24 Other liabilities ⁹	170.7	177.9	177.9	180.0	180.6	187.5	183.4	189.5	185.6	188.9	197.2	207.4
25 Total liabilities	3,381.8	3,477.5	3,484.9	3,504.8	3,507.7	3,548.7	3,611.7	3,631.0	3,632.8	3,623.7	3,660.2	3,623.2
26 Residual (assets less liabilities) ¹⁰	305.5	324.7	325.2	324.3	337.5	330.4	324.0	321.7	315.6	329.2	331.8	329.6

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	3,152.4	3,263.1	3,280.7	3,291.4	3,309.4	3,336.6	3,348.8	3,360.2	3,359.2	3,353.0	3,379.6	3,381.2
2 Securities in bank credit	941.7	968.0	965.7	958.1	953.7	943.5	940.8	936.9	935.8	935.3	939.1	948.0
3 U.S. government securities	731.7	746.8	743.1	730.6	724.6	718.3	714.5	711.3	711.0	709.6	710.1	710.1
4 Other securities	210.0	221.2	222.6	227.6	229.1	225.1	226.3	225.6	224.8	225.7	229.0	237.9
5 Loans and leases in bank credit ²	2,210.6	2,295.0	2,315.1	2,333.3	2,355.7	2,393.1	2,408.0	2,423.2	2,423.3	2,417.7	2,440.5	2,433.3
6 Commercial and industrial	591.1	620.6	624.6	632.4	640.8	646.9	655.7	669.7	669.0	668.5	677.7	674.3
7 Real estate	939.2	972.6	981.9	988.1	995.5	1,004.9	1,011.8	1,017.2	1,017.0	1,016.9	1,019.4	1,019.6
7a Revolving home equity	73.0	74.5	75.2	75.8	76.1	76.2	76.6	76.5	76.7	76.6	76.1	76.1
7b Other	866.3	898.1	906.7	912.4	919.4	928.7	935.2	940.6	940.3	940.4	943.3	943.5
8 Consumer	399.4	429.3	435.9	441.4	444.6	454.7	459.3	456.9	457.3	457.6	455.7	456.3
9 Security ³	87.2	72.6	68.4	71.0	73.4	78.6	74.1	73.9	73.2	72.9	79.2	73.0
10 Other	193.7	199.8	204.2	200.4	201.4	208.0	207.2	205.5	206.8	201.8	208.5	210.1
11 Interbank loans ⁴	155.4	156.5	158.6	163.7	174.3	186.6	186.3	180.3	186.0	174.8	184.2	175.7
12 Cash assets ⁵	220.1	198.2	204.6	209.7	212.2	222.1	223.8	213.0	214.3	220.1	227.6	203.7
13 Other assets ⁶	209.6	225.3	221.0	221.9	225.0	237.3	242.6	248.8	248.7	245.4	255.3	245.0
14 Total assets ⁷	3,679.8	3,786.1	3,807.9	3,830.0	3,864.1	3,925.6	3,944.7	3,945.1	3,951.0	3,936.1	3,989.7	3,948.5
LIABILITIES												
15 Deposits	2,518.4	2,503.2	2,514.4	2,522.3	2,537.9	2,561.5	2,547.8	2,537.4	2,542.9	2,530.2	2,561.5	2,536.7
16 Transaction	808.2	793.2	800.9	801.9	810.8	831.4	816.9	794.0	800.9	785.4	814.2	786.5
17 Nontransaction	1,710.1	1,710.0	1,713.6	1,720.4	1,727.1	1,730.1	1,731.0	1,743.5	1,742.0	1,744.8	1,747.4	1,750.2
18 Large time	341.1	342.1	346.3	351.5	356.7	359.0	361.4	372.2	370.0	376.3	376.9	376.4
19 Other	1,369.0	1,367.9	1,367.3	1,368.9	1,370.3	1,371.1	1,369.5	1,371.2	1,372.0	1,368.5	1,370.5	1,373.8
20 Borrowings	542.4	584.0	589.5	591.5	604.2	619.7	633.2	639.0	644.1	636.7	653.0	625.6
21 From banks in the U.S. ⁸	155.9	156.5	158.6	163.7	174.3	186.6	186.3	180.3	186.0	174.8	184.2	175.7
22 From nonbanks in the U.S.	386.5	427.5	430.9	427.8	430.0	433.1	446.8	458.7	458.2	461.9	468.9	449.8
23 Net due to related foreign offices	143.0	200.7	204.2	214.1	212.8	230.2	251.2	249.3	249.2	252.0	244.5	244.5
24 Other liabilities ⁹	171.2	177.1	177.7	181.9	185.8	190.8	186.3	190.2	186.5	188.7	198.1	208.5
25 Total liabilities	3,375.0	3,465.0	3,485.8	3,509.8	3,540.8	3,602.2	3,618.6	3,615.9	3,622.8	3,607.5	3,657.2	3,615.3
26 Residual (assets less liabilities) ¹⁰	304.8	321.0	322.1	320.3	323.3	323.4	326.1	329.2	328.2	328.6	332.5	333.3

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	2,818.1	2,918.5	2,928.4	2,939.6	2,948.4	2,962.6	2,992.3	2,994.3	2,990.6	3,001.0	3,005.5	3,003.2
2 Securities in bank credit	865.3	886.1	881.7	875.5	871.3	868.8	864.2	848.2	845.7	851.8	846.5	849.5
3 U.S. government securities	679.7	686.3	680.7	674.0	669.7	667.9	666.9	655.2	655.4	656.0	650.8	647.5
4 Other securities	185.6	199.8	201.1	201.5	201.6	200.9	197.4	193.0	190.3	195.9	195.7	202.0
5 Loans and leases in bank credit ²	1,952.9	2,032.4	2,046.7	2,064.1	2,077.1	2,093.9	2,128.1	2,146.1	2,144.9	2,149.2	2,159.1	2,153.7
6 Commercial and industrial	442.6	465.4	469.3	473.6	476.5	479.8	491.0	498.1	497.4	498.4	501.9	499.4
7 Real estate	897.3	930.4	938.3	943.9	949.4	957.3	972.9	980.9	979.7	982.5	984.6	984.0
7a Revolving home equity	73.2	74.4	74.9	75.1	75.7	76.1	76.6	76.9	76.9	76.9	76.5	76.6
7b Other	824.0	856.1	863.4	868.8	873.8	881.2	896.3	904.1	902.8	905.5	908.0	907.4
8 Consumer	398.3	429.7	435.0	441.4	444.4	449.7	454.6	455.6	455.5	456.8	456.3	459.4
9 Security ³	55.1	47.0	43.6	45.6	46.2	45.7	45.7	46.8	47.1	47.6	49.1	45.8
10 Other	159.6	159.9	160.5	159.6	160.6	161.3	163.8	164.6	165.1	163.9	167.2	165.1
11 Interbank loans ⁴	129.0	135.9	137.9	140.9	149.5	153.0	156.2	156.2	159.2	154.4	161.2	150.4
12 Cash assets ⁵	198.5	181.3	180.8	185.3	181.2	181.3	191.5	190.8	188.1	190.8	204.1	186.4
13 Other assets ⁶	164.2	169.4	166.6	165.4	166.2	168.0	173.1	177.2	179.3	175.2	178.0	165.9
14 Total assets ⁷	3,252.4	3,348.2	3,356.9	3,374.4	3,388.8	3,408.4	3,455.9	3,461.8	3,460.1	3,464.4	3,492.1	3,449.3
LIABILITIES												
15 Deposits	2,380.2	2,372.5	2,367.7	2,371.0	2,367.2	2,369.8	2,389.0	2,394.3	2,394.0	2,391.6	2,414.4	2,385.5
16 Transaction	805.9	799.5	793.6	794.8	787.1	786.0	797.1	793.1	793.3	788.6	807.7	783.7
17 Nontransaction	1,574.4	1,573.0	1,574.0	1,576.2	1,580.1	1,583.8	1,591.9	1,601.2	1,600.6	1,603.0	1,606.8	1,601.9
18 Large time	208.4	210.1	209.2	212.6	216.7	217.7	225.0	234.1	233.9	236.1	238.0	237.7
19 Other	1,366.0	1,362.8	1,364.8	1,363.6	1,363.5	1,366.1	1,366.9	1,367.0	1,366.7	1,366.9	1,368.8	1,364.2
20 Borrowings	433.5	470.9	475.5	483.1	488.3	501.0	534.4	533.7	538.4	538.4	537.1	517.8
21 From banks in the U.S. ⁸	134.4	140.7	143.4	149.3	153.7	161.4	163.2	160.1	163.4	158.7	163.4	155.1
22 From nonbanks in the U.S.	299.1	330.2	332.1	333.8	334.6	339.6	371.2	373.5	374.9	379.7	373.7	362.6
23 Net due to related foreign offices	5.1	52.2	58.9	65.4	66.4	77.4	91.3	87.8	87.4	87.0	82.1	82.5
24 Other liabilities ⁹	128.6	132.1	133.4	133.6	133.3	130.8	123.0	126.0	125.1	125.0	129.7	134.2
25 Total liabilities	2,947.5	3,027.7	3,035.5	3,053.1	3,055.2	3,079.0	3,137.6	3,141.8	3,144.8	3,142.1	3,163.3	3,120.0
26 Residual (assets less liabilities) ¹⁰	305.0	320.5	321.4	321.3	333.7	329.4	318.3	320.0	315.3	322.3	328.8	329.3

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	2,814.1	2,912.9	2,929.1	2,941.6	2,956.3	2,970.1	2,983.3	2,989.7	2,989.2	2,989.6	3,002.6	3,007.7
2 Securities in bank credit	864.4	884.9	880.6	873.9	871.8	862.4	856.8	847.4	846.3	848.2	846.7	858.7
3 U.S. government securities	676.7	687.8	683.5	673.1	669.4	664.7	659.4	652.0	652.7	652.0	648.3	651.2
4 Other securities	187.7	197.0	197.0	200.8	202.4	197.7	197.4	195.4	193.7	196.2	198.3	207.5
5 Loans and leases in bank credit ²	1,949.7	2,028.0	2,048.5	2,067.7	2,084.6	2,107.7	2,126.5	2,142.4	2,142.9	2,141.4	2,155.9	2,149.0
6 Commercial and industrial	442.2	462.1	466.3	472.4	476.6	479.5	487.5	497.6	496.9	497.6	503.3	501.7
7 Real estate	893.7	929.8	939.4	946.6	954.1	963.8	971.3	976.9	976.7	976.9	979.3	979.6
7a Revolving home equity	72.9	74.5	75.2	75.7	76.1	76.2	76.6	76.5	76.7	76.5	76.1	76.0
7b Other	820.7	855.3	864.2	870.8	878.0	887.6	894.8	900.4	900.0	900.3	903.2	903.5
8 Consumer	399.4	429.3	435.9	441.4	444.6	454.7	459.3	456.9	457.3	457.6	455.7	456.3
9 Security ³	56.8	46.1	43.7	46.1	47.4	46.2	45.2	48.1	48.2	48.5	51.8	47.9
10 Other	157.7	160.8	163.2	161.2	161.8	163.5	163.2	162.9	163.8	160.9	165.8	163.5
11 Interbank loans ⁴	131.6	133.1	134.5	138.2	151.3	161.4	161.7	159.3	165.8	152.2	163.6	154.7
12 Cash assets ⁵	195.5	173.2	181.0	184.9	187.8	194.9	197.4	188.4	189.7	195.6	203.7	179.0
13 Other assets ⁶	162.2	170.2	168.0	167.6	167.9	170.3	172.5	174.9	176.3	172.2	177.5	162.4
14 Total assets⁷	3,245.8	3,332.5	3,355.6	3,375.8	3,406.6	3,439.7	3,458.0	3,455.4	3,463.9	3,452.4	3,490.5	3,446.8
LIABILITIES												
15 Deposits	2,370.4	2,358.7	2,365.1	2,370.3	2,383.9	2,402.5	2,393.3	2,384.3	2,391.6	2,376.2	2,410.0	2,382.2
16 Transaction	797.2	783.3	790.1	791.8	801.2	821.4	807.2	784.3	791.2	775.5	804.7	777.3
17 Nontransaction	1,573.2	1,575.4	1,574.9	1,578.4	1,582.7	1,581.2	1,586.1	1,600.0	1,600.4	1,600.8	1,605.3	1,604.9
18 Large time	208.6	211.7	210.1	213.4	216.8	216.1	222.9	234.4	234.3	236.3	238.3	237.8
19 Other	1,364.6	1,363.7	1,364.8	1,365.0	1,365.8	1,365.1	1,363.2	1,365.6	1,366.1	1,364.5	1,367.1	1,367.1
20 Borrowings	440.8	476.0	484.7	490.8	501.6	512.2	528.6	532.6	538.1	537.0	537.2	515.2
21 From banks in the U.S. ⁸	136.5	138.8	141.0	148.0	157.4	168.9	167.4	161.8	166.9	158.6	163.8	159.4
22 From nonbanks in the U.S.	304.3	337.2	343.7	342.8	344.2	343.3	361.2	370.8	371.1	378.4	373.4	355.9
23 Net due to related foreign offices	5.4	51.0	55.5	63.2	64.9	74.5	90.2	88.5	86.2	91.3	85.8	85.8
24 Other liabilities ⁹	128.3	131.0	133.2	136.1	137.8	132.0	124.8	125.7	124.8	124.3	129.9	135.3
25 Total liabilities	2,945.0	3,016.7	3,038.5	3,060.4	3,088.2	3,121.2	3,136.8	3,131.1	3,140.7	3,128.8	3,162.9	3,118.4
26 Residual (assets less liabilities)¹⁰	300.9	315.8	317.1	315.3	318.4	318.5	321.2	324.2	323.2	323.6	327.6	328.3

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, adjusted for mergers, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	1,316.4	1,367.3	1,375.1	1,383.4	1,387.9	1,399.3	1,408.6	1,408.4	1,408.5	1,407.8	1,410.3	1,411.2
2 Securities in bank credit	446.0	454.5	454.8	453.4	451.5	449.2	446.4	440.4	440.2	439.0	439.4	438.6
3 U.S. government securities	360.4	368.8	369.4	368.1	366.1	363.8	360.7	355.2	355.0	354.0	354.4	353.9
4 Other securities	85.5	85.7	85.4	85.3	85.4	85.3	85.7	85.2	85.2	85.0	85.1	84.7
5 Loans and leases in bank credit ²	870.4	912.8	920.3	930.0	936.4	950.1	962.1	968.0	968.3	968.8	970.9	972.7
6 Commercial and industrial	155.7	160.5	161.9	163.3	164.7	165.6	168.4	169.8	169.7	169.9	170.6	170.0
7 Real estate	462.4	484.5	488.7	493.2	497.0	502.7	508.2	511.8	511.9	511.9	513.4	514.2
7a Revolving home equity	27.9	28.7	28.8	28.9	29.3	29.4	29.5	29.6	29.6	29.6	29.5	29.5
7b Other	434.6	455.8	459.9	464.2	467.7	473.3	478.7	482.2	482.3	482.3	483.9	484.6
8 Consumer	186.9	200.9	203.2	206.6	207.8	214.8	218.4	219.0	219.0	219.8	219.0	221.2
9 Security ³	6.0	5.2	5.1	5.2	5.3	5.3	5.3	5.2	5.2	5.2	5.3	5.3
10 Other	59.4	61.6	61.4	61.8	61.7	61.7	61.9	62.2	62.3	62.1	62.6	62.0
11 Interbank loans ⁴	54.0	45.8	44.8	45.5	47.2	48.6	46.8	46.3	47.0	45.6	48.3	48.0
12 Cash assets ⁵	74.0	70.7	68.7	70.3	68.8	69.2	71.2	69.8	67.6	71.1	73.2	75.3
13 Other assets ⁶	49.6	51.9	51.8	50.4	51.5	52.2	52.1	53.9	53.1	53.7	54.8	44.7
14 Total assets⁷	1,474.2	1,515.8	1,520.5	1,529.5	1,535.2	1,548.6	1,557.8	1,557.7	1,555.3	1,557.4	1,565.8	1,558.3
LIABILITIES												
15 Deposits	1,196.3	1,211.6	1,211.7	1,216.8	1,218.6	1,223.5	1,229.7	1,229.4	1,228.3	1,229.2	1,235.6	1,229.1
16 Transaction	366.8	368.6	366.7	367.7	364.9	365.3	367.6	364.5	363.7	364.0	368.1	365.9
17 Nontransaction	829.6	843.1	845.0	849.1	853.8	858.2	862.1	864.9	864.6	865.3	867.5	863.2
18 Large time	110.3	115.3	116.5	117.8	119.6	120.6	123.7	127.0	126.6	127.6	128.8	128.5
19 Other	719.3	727.7	728.6	731.3	734.2	737.6	738.4	737.8	738.0	737.7	738.8	734.6
20 Borrowings	108.7	126.5	130.9	132.8	132.2	138.7	148.2	148.6	147.8	151.4	147.4	144.8
21 From banks in the U.S. ⁸	33.4	37.7	39.3	41.0	42.1	45.0	45.2	44.6	44.8	44.7	45.1	43.9
22 From nonbanks in the U.S.	75.3	88.8	91.6	91.8	90.1	93.7	103.0	104.0	103.0	106.7	102.2	100.8
23 Net due to related foreign offices	4.0	5.6	6.5	7.0	5.3	6.7	5.7	5.2	4.9	4.6	4.9	4.7
24 Other liabilities ⁹	26.7	28.0	28.1	27.7	28.2	28.2	28.1	28.2	28.2	28.0	28.5	28.1
25 Total liabilities	1,335.8	1,371.8	1,377.3	1,384.3	1,384.4	1,397.1	1,411.8	1,411.3	1,409.2	1,413.3	1,416.4	1,406.7
26 Residual (assets less liabilities)¹⁰	138.4	144.0	143.3	145.3	150.8	151.6	146.1	146.3	146.1	144.1	149.4	151.6

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, adjusted for mergers, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	1,501.8	1,551.2	1,553.3	1,556.2	1,560.5	1,563.3	1,583.7	1,585.9	1,582.1	1,593.2	1,595.2	1,592.0
2 Securities in bank credit	419.3	431.6	426.9	422.1	419.8	419.6	417.8	407.8	405.5	412.8	407.0	410.9
3 U.S. government securities	319.2	317.6	311.2	305.9	303.6	304.1	306.2	300.0	300.4	302.0	296.4	293.6
4 Other securities	100.0	114.0	115.7	116.3	116.2	115.6	111.6	107.8	105.1	110.8	110.6	117.3
5 Loans and leases in bank credit ²	1,082.5	1,119.6	1,126.3	1,134.1	1,140.7	1,143.7	1,166.0	1,178.1	1,176.6	1,180.4	1,188.2	1,181.1
6 Commercial and industrial	286.9	304.8	307.4	310.3	311.9	314.2	322.7	328.3	327.7	328.5	331.4	329.4
7 Real estate	434.9	445.9	449.6	450.8	452.4	454.6	464.7	469.1	467.8	470.6	471.2	469.9
7a Revolving home equity	45.4	45.7	46.0	46.1	46.4	46.7	47.1	47.3	47.3	47.4	47.0	47.1
7b Other	389.5	400.2	403.6	404.6	406.0	407.9	417.6	421.8	420.5	423.2	424.2	422.8
8 Consumer	211.4	228.8	231.8	234.8	236.6	234.9	236.2	236.6	236.4	237.0	237.3	238.1
9 Security ³	49.1	41.8	38.4	40.4	40.9	40.3	40.5	41.6	41.9	42.4	43.8	40.6
10 Other	100.2	98.3	99.1	97.8	98.9	99.6	102.0	102.5	102.8	101.8	104.6	103.1
11 Interbank loans ⁴	75.0	90.1	93.1	95.4	102.2	104.4	109.4	109.9	112.2	108.7	112.9	102.4
12 Cash assets ⁵	124.5	110.6	112.1	115.0	112.5	112.1	120.3	121.0	120.5	119.7	130.9	111.1
13 Other assets ⁶	114.6	117.5	114.7	115.0	114.7	115.8	121.0	123.3	126.2	121.5	123.1	121.3
14 Total assets ⁷	1,778.3	1,832.4	1,836.4	1,844.8	1,853.6	1,859.7	1,898.1	1,904.1	1,904.8	1,907.0	1,926.3	1,891.0
LIABILITIES												
15 Deposits	1,183.9	1,160.9	1,156.0	1,154.2	1,148.6	1,146.3	1,159.3	1,164.9	1,165.7	1,162.4	1,178.8	1,156.4
16 Transaction	439.1	431.0	427.0	427.1	422.2	420.7	429.5	428.6	429.6	424.6	439.6	417.7
17 Nontransaction	744.8	729.9	729.0	727.1	726.4	725.6	729.8	736.3	736.1	737.8	739.2	738.7
18 Large time	98.1	94.8	92.7	94.8	97.0	97.1	101.3	107.1	107.3	108.5	109.2	109.2
19 Other	646.7	635.1	636.2	632.3	629.3	628.5	628.5	629.2	628.7	629.3	630.0	629.5
20 Borrowings	324.8	344.3	344.6	350.3	356.1	362.4	386.2	385.1	390.6	387.1	389.7	373.0
21 From banks in the U.S. ⁸	101.0	103.0	104.1	108.4	111.6	116.4	118.0	115.5	118.7	114.0	118.3	111.2
22 From nonbanks in the U.S.	223.8	241.4	240.5	242.0	244.5	245.9	268.2	269.5	271.9	273.1	271.5	261.8
23 Net due to related foreign offices	1.1	46.6	52.4	58.4	61.0	70.7	85.6	82.7	82.5	82.4	77.2	77.8
24 Other liabilities ⁹	101.8	104.1	105.3	105.9	105.1	102.6	94.8	97.8	96.9	96.9	101.2	106.1
25 Total liabilities	1,611.6	1,655.9	1,658.3	1,668.8	1,670.7	1,681.9	1,725.9	1,730.4	1,735.7	1,728.8	1,746.9	1,713.3
26 Residual (assets less liabilities) ¹⁰	166.6	176.5	178.1	176.0	182.8	177.8	172.2	173.7	169.2	178.2	179.4	177.6

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, not adjusted for mergers, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	1,353.4	1,387.3	1,394.9	1,399.9	1,401.0	1,408.7	1,410.6	1,409.0	1,409.2	1,408.5	1,410.5	1,411.2
2 Securities in bank credit	458.6	461.9	462.0	459.7	456.7	453.3	447.3	440.6	440.4	439.2	439.5	438.6
3 U.S. government securities	371.1	375.4	375.9	373.8	370.9	367.7	361.5	355.3	355.2	354.2	354.4	353.9
4 Other securities	87.5	86.5	86.1	85.9	85.8	85.6	85.8	85.2	85.2	85.1	85.1	84.7
5 Loans and leases in bank credit ²	894.7	925.5	932.9	940.2	944.3	955.4	963.2	968.4	968.7	969.3	971.0	972.7
6 Commercial and industrial	160.6	162.3	163.7	164.7	165.8	166.4	168.6	169.9	169.8	170.0	170.6	170.0
7 Real estate	476.6	492.7	496.8	499.4	501.7	505.8	509.0	512.1	512.2	512.2	513.5	514.2
7a Revolving home equity	29.4	29.5	29.6	29.6	29.8	29.7	29.6	29.6	29.6	29.6	29.5	29.5
7b Other	447.2	463.2	467.2	469.8	471.9	476.2	479.5	482.5	482.6	482.6	484.0	484.6
8 Consumer	190.7	203.0	205.3	208.5	209.5	216.0	218.5	219.0	219.1	219.8	219.0	221.2
9 Security ³	6.1	5.2	5.2	5.2	5.3	5.4	5.3	5.2	5.2	5.2	5.3	5.3
10 Other	60.8	62.2	62.0	62.3	62.0	61.9	61.9	62.2	62.4	62.1	62.6	62.0
11 Interbank loans ⁴	55.4	46.2	45.2	45.9	47.5	48.8	46.8	46.3	47.0	45.6	48.3	48.0
12 Cash assets ⁵	76.5	71.7	69.7	71.2	69.5	69.7	71.3	69.9	67.7	71.2	73.3	75.3
13 Other assets ⁶	51.8	53.2	53.1	51.4	52.2	52.6	52.3	54.0	53.1	53.7	54.9	44.7
14 Total assets⁷	1,516.5	1,538.2	1,542.7	1,548.0	1,549.8	1,559.1	1,560.1	1,558.4	1,556.1	1,558.2	1,566.1	1,558.3
LIABILITIES												
15 Deposits	1,234.3	1,231.3	1,231.0	1,232.7	1,231.4	1,232.7	1,231.7	1,230.0	1,229.0	1,229.9	1,235.9	1,229.1
16 Transaction	379.6	374.1	372.1	372.2	368.7	368.4	368.4	364.8	364.0	364.2	368.3	365.9
17 Nontransaction	854.7	857.2	858.9	860.6	862.6	864.3	863.3	865.2	865.0	865.7	867.6	863.2
18 Large time	112.3	116.4	117.5	118.7	120.5	121.3	123.8	127.1	126.7	127.7	128.8	128.5
19 Other	742.4	740.8	741.4	741.8	742.2	743.1	739.6	738.2	738.3	738.0	738.9	734.6
20 Borrowings	110.7	127.4	131.8	133.6	132.9	139.1	148.3	148.6	147.8	151.4	147.4	144.8
21 From banks in the U.S. ⁸	34.3	38.1	39.6	41.3	42.4	45.2	45.3	44.6	44.8	44.7	45.1	43.9
22 From nonbanks in the U.S.	76.4	89.3	92.2	92.3	90.5	93.9	103.0	104.0	103.0	106.7	102.2	100.8
23 Net due to related foreign offices	4.0	5.6	6.5	7.0	5.3	6.7	5.7	5.2	4.9	4.6	4.9	4.7
24 Other liabilities ⁹	27.2	28.2	28.4	28.0	28.4	28.3	28.2	28.2	28.2	28.0	28.5	28.1
25 Total liabilities	1,376.2	1,392.5	1,397.7	1,401.3	1,398.0	1,406.8	1,413.9	1,412.0	1,409.9	1,414.0	1,416.7	1,406.7
26 Residual (assets less liabilities)¹⁰	140.3	145.7	145.1	146.7	151.8	152.3	146.2	146.4	146.2	144.2	149.5	151.6

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

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

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	1,348.2	1,386.3	1,398.6	1,400.3	1,399.5	1,408.7	1,404.6	1,403.5	1,403.3	1,402.0	1,405.0	1,406.3
2 Securities in bank credit	458.0	460.0	461.2	456.9	453.6	450.3	444.5	439.9	439.5	438.8	438.9	439.1
3 U.S. government securities	370.3	374.1	375.3	371.0	367.7	364.7	358.7	354.5	354.1	353.5	353.6	354.3
4 Other securities	87.7	85.9	85.8	85.9	86.0	85.6	85.8	85.4	85.4	85.3	85.4	84.8
5 Loans and leases in bank credit ²	890.2	926.2	937.4	943.4	945.9	958.4	960.1	963.5	963.8	963.3	966.0	967.2
6 Commercial and industrial	160.0	161.2	162.9	164.1	165.2	166.0	167.6	169.2	168.9	169.3	170.4	170.4
7 Real estate	474.5	492.8	498.6	501.1	502.9	506.8	507.6	509.8	509.9	509.5	511.1	511.5
7a Revolving home equity	29.2	29.5	29.8	29.8	29.8	29.6	29.5	29.5	29.5	29.4	29.4	29.4
7b Other	445.2	463.2	468.7	471.3	473.1	477.2	478.1	480.4	480.4	480.1	481.7	482.1
8 Consumer	190.4	203.6	207.1	209.1	209.5	217.8	218.7	218.7	219.0	219.3	217.9	218.6
9 Security ³	6.2	5.2	5.1	5.3	5.5	5.5	5.3	5.3	5.3	5.1	5.4	5.4
10 Other	59.2	63.4	63.7	63.7	62.8	62.2	60.8	60.5	60.6	60.1	61.2	61.2
11 Interbank loans ⁴	56.8	45.8	44.5	46.3	51.1	51.4	47.9	47.5	48.5	45.2	49.5	51.5
12 Cash assets ⁵	76.2	69.4	70.0	71.8	72.3	73.8	73.0	69.6	68.1	72.7	73.6	72.9
13 Other assets ⁶	51.5	53.4	53.9	51.8	52.1	52.2	52.6	53.7	52.7	53.3	55.0	44.2
14 Total assets⁷	1,512.2	1,534.8	1,546.8	1,549.9	1,554.7	1,565.3	1,557.4	1,553.5	1,551.8	1,552.4	1,562.3	1,554.1
LIABILITIES												
15 Deposits	1,230.5	1,226.2	1,230.6	1,234.4	1,236.9	1,241.4	1,230.8	1,226.4	1,225.6	1,224.1	1,234.3	1,231.2
16 Transaction	375.8	369.2	370.3	372.4	374.1	379.5	371.4	361.0	360.9	358.2	366.0	365.7
17 Nontransaction	854.8	857.1	860.3	862.0	862.9	862.0	859.4	865.3	864.7	865.9	868.3	865.5
18 Large time	112.4	116.5	117.9	119.5	120.8	121.1	122.6	127.1	126.7	127.8	128.9	128.9
19 Other	742.4	740.6	742.4	742.5	742.1	740.9	736.8	738.2	738.1	738.1	739.3	736.6
20 Borrowings	110.7	129.5	134.0	135.3	136.1	142.2	147.0	146.8	146.3	149.1	146.3	141.5
21 From banks in the U.S. ⁸	34.9	37.4	39.0	40.7	42.9	47.3	47.2	45.1	45.8	44.6	45.2	44.1
22 From nonbanks in the U.S.	75.8	92.1	95.0	94.6	93.1	94.9	99.8	101.7	100.5	104.6	101.1	97.4
23 Net due to related foreign offices	3.9	5.7	6.5	6.6	5.4	6.3	5.9	5.1	4.8	5.0	4.7	4.7
24 Other liabilities ⁹	27.4	28.2	28.5	28.3	28.6	28.5	28.2	28.5	28.4	28.2	28.7	28.4
25 Total liabilities	1,372.5	1,389.6	1,399.6	1,404.6	1,407.0	1,418.5	1,411.9	1,406.7	1,405.2	1,406.5	1,414.0	1,405.7
26 Residual (assets less liabilities)¹⁰	139.7	145.1	147.1	145.3	147.7	146.8	145.5	146.8	146.6	145.9	148.3	148.4

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, not adjusted for mergers, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	1,464.8	1,531.2	1,533.5	1,539.7	1,547.3	1,553.9	1,581.8	1,585.3	1,581.5	1,592.5	1,595.0	1,592.0
2 Securities in bank credit	406.6	424.2	419.7	415.8	414.5	415.5	416.9	407.7	405.3	412.6	407.0	410.9
3 U.S. government securities	308.5	311.0	304.8	300.2	298.8	300.2	305.4	299.9	300.2	301.8	296.4	293.6
3a Trading account	24.8	24.5	23.5	23.7	22.7	22.8	22.0	21.4	22.1	22.2	21.9	22.6
3b Investment account	283.8	286.4	281.3	276.5	276.1	277.4	283.4	278.5	278.1	279.6	274.5	271.0
3c Mortgage-backed pass-through	88.7	93.9	92.4	92.2	93.1	94.7	98.0	97.0	96.7	97.7	95.8	94.6
3d Other (including CMOs)	195.1	192.5	189.0	184.3	183.0	182.7	185.4	181.5	181.4	181.9	178.7	176.3
3e 1 year or less	48.7	47.7	46.7	43.9	43.8	43.9	45.1	45.9	45.6	45.9	46.1	46.4
3f Between 1 and 5 years	73.2	76.7	76.1	75.6	74.1	74.3	76.5	72.2	72.0	72.6	69.5	67.7
3g More than 5 years	73.1	68.2	66.2	64.9	65.2	64.5	63.9	63.4	63.7	63.5	63.1	62.3
4 Other securities	98.1	113.2	114.9	115.6	115.7	115.3	111.5	107.8	105.1	110.8	110.6	117.3
4a Trading account	41.1	54.3	54.5	54.4	53.7	53.2	49.5	46.6	43.5	49.7	49.9	56.9
4b Investment account	57.0	59.0	60.4	61.2	62.0	62.1	62.0	61.2	61.6	61.1	60.7	60.4
4c State and local government	21.1	21.3	21.3	21.4	21.5	21.4	21.3	20.5	20.5	20.4	20.3	20.2
4d Other	35.9	37.7	39.1	39.9	40.5	40.7	40.7	40.7	41.1	40.6	40.4	40.2
5 Loans and leases in bank credit ²	1,058.2	1,107.0	1,113.8	1,123.9	1,132.8	1,138.4	1,164.8	1,177.7	1,176.2	1,179.9	1,188.0	1,181.1
6 Commercial and industrial	282.0	303.1	305.7	308.9	310.7	313.4	322.5	326.2	327.6	328.5	331.3	329.4
7 Real estate	420.7	437.7	441.5	444.5	447.8	451.5	463.9	468.8	467.5	470.3	471.1	469.9
7a Revolving home equity	43.9	44.9	45.3	45.5	45.9	46.5	47.0	47.3	47.3	47.4	47.0	47.1
7b Other	376.9	392.9	396.3	399.0	401.9	405.0	416.8	421.6	420.2	423.0	424.1	422.8
8 Consumer	207.6	226.7	229.7	232.8	234.9	233.8	236.1	236.6	236.4	237.0	237.2	238.1
9 Security ³	48.9	41.8	38.4	40.4	40.9	40.3	40.5	41.6	41.9	42.4	43.8	40.6
10 Other	98.9	97.7	98.5	97.3	98.6	99.4	101.9	102.4	102.8	101.8	104.6	103.1
10a Nonbank financial	19.6	17.0	16.8	16.3	16.0	15.9	17.9	17.3	17.4	17.1	16.7	16.5
10b State and local government	12.5	11.5	11.4	11.3	11.3	11.3	11.3	11.3	11.4	11.2	11.3	11.2
10c All other	66.8	69.2	70.4	69.7	71.3	72.2	72.8	73.9	74.0	73.5	76.6	75.4
11 Interbank loans ⁴	73.6	89.6	92.7	95.0	101.9	104.2	109.4	109.9	112.2	108.7	112.9	102.4
12 Cash assets ⁵	122.0	109.6	111.0	114.1	111.8	111.6	120.2	121.0	120.4	119.6	130.8	111.1
13 Other assets ⁶	112.4	116.2	113.5	114.0	114.1	115.4	120.8	123.3	126.1	121.4	123.1	121.3
14 Total assets ⁷	1,735.9	1,810.0	1,814.2	1,826.4	1,839.0	1,849.2	1,895.8	1,903.4	1,904.0	1,906.2	1,926.0	1,891.0
LIABILITIES												
15 Deposits	1,146.0	1,141.2	1,136.6	1,138.3	1,135.8	1,137.1	1,157.2	1,164.3	1,165.0	1,161.7	1,178.5	1,156.4
16 Transaction	426.3	425.5	421.5	422.7	418.3	417.6	428.7	428.3	429.3	424.4	439.4	417.7
17 Nontransaction	719.7	715.8	715.1	715.6	717.5	719.4	728.6	735.9	735.6	737.3	739.1	738.7
18 Large time	96.1	93.7	91.7	93.8	96.2	96.4	101.2	107.1	107.3	108.4	109.2	109.2
19 Other	623.6	622.0	623.4	621.8	621.3	623.0	627.4	628.9	628.4	628.9	629.9	629.5
20 Borrowings	322.8	343.5	343.8	349.5	355.4	361.9	386.1	385.0	390.5	387.0	389.7	373.0
21 From banks in the U.S. ⁸	100.1	102.6	103.8	108.0	111.3	116.2	118.0	115.5	118.6	114.0	118.3	111.2
22 From nonbanks in the U.S.	222.8	240.8	240.0	241.5	244.1	245.7	268.1	269.5	271.9	273.0	271.4	261.8
23 Net due to related foreign offices	1.2	46.6	52.4	58.4	61.0	70.7	85.6	82.7	82.5	82.4	77.2	77.8
24 Other liabilities ⁹	101.3	103.9	105.1	105.7	104.9	102.5	94.8	97.8	96.9	96.9	101.2	106.1
25 Total liabilities	1,571.3	1,635.2	1,637.8	1,651.8	1,657.1	1,672.2	1,723.7	1,729.8	1,734.9	1,728.1	1,746.6	1,713.3
26 Residual (assets less liabilities) ¹⁰	164.6	174.8	176.3	174.6	181.9	177.1	172.0	173.6	169.1	178.1	179.4	177.6

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

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

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	1,465.9	1,526.6	1,530.5	1,541.4	1,556.8	1,561.4	1,578.7	1,586.3	1,585.9	1,587.6	1,597.6	1,601.4
2 Securities in bank credit	406.4	424.8	419.4	417.0	418.1	412.1	412.3	407.4	406.8	409.4	407.7	419.6
3 U.S. government securities	306.4	313.7	308.2	302.1	301.7	300.0	300.6	297.5	298.5	298.6	294.8	296.9
3a Trading account	25.5	25.8	24.2	24.4	24.0	21.4	20.8	21.9	23.7	22.3	22.4	24.5
3b Investment account	280.9	287.9	284.0	277.6	277.7	278.6	279.9	275.6	274.8	276.3	272.3	272.4
3c Mortgage-backed pass-through	87.4	94.0	92.7	92.0	93.4	95.4	96.0	95.6	95.2	96.0	95.0	95.2
3d Other (including CMOs)	193.5	193.8	191.3	185.7	184.3	183.2	183.8	180.0	179.7	180.3	177.4	177.2
3e 1 year or less	48.0	47.8	47.2	42.7	43.2	44.4	45.2	45.2	44.7	45.3	46.0	46.4
3f Between 1 and 5 years	72.7	77.8	77.1	77.2	75.2	74.2	75.0	71.7	71.6	71.7	69.2	68.6
3g More than 5 years	72.8	68.2	67.0	65.7	65.9	64.6	63.6	63.2	63.4	63.2	62.2	62.2
4 Other securities	100.0	111.2	111.2	114.9	116.4	112.0	111.7	109.9	108.3	110.9	113.0	122.7
4a Trading account	43.1	51.8	50.3	53.1	53.8	49.9	49.6	48.8	46.9	49.8	52.3	62.1
4b Investment account	57.0	59.3	60.9	61.8	62.6	62.2	62.0	61.2	61.4	61.0	60.7	60.6
4c State and local government	21.1	21.2	21.3	21.5	21.6	21.4	21.2	20.5	20.5	20.4	20.3	20.3
4d Other	35.9	38.2	39.6	40.3	40.9	40.8	40.8	40.7	40.9	40.6	40.4	40.2
5 Loans and leases in bank credit ²	1,059.5	1,101.8	1,111.1	1,124.4	1,138.7	1,149.3	1,166.4	1,178.8	1,179.1	1,178.1	1,189.9	1,181.8
6 Commercial and industrial	282.2	300.9	303.4	308.3	311.4	313.5	319.8	328.4	327.9	328.2	332.9	331.2
7 Real estate	419.2	437.0	440.8	445.5	451.1	457.0	463.8	467.1	466.7	467.4	468.2	468.1
7a Revolving home equity	43.7	45.0	45.4	45.9	46.3	46.6	47.1	47.1	47.2	47.2	46.7	46.6
7b Other	375.5	392.1	395.4	399.5	404.9	410.4	416.7	420.0	419.6	420.3	421.5	421.4
8 Consumer	209.0	225.7	228.8	232.3	235.1	236.8	240.6	238.2	238.3	238.3	237.8	237.7
9 Security ³	50.5	40.9	38.6	40.8	41.9	40.6	39.9	42.8	42.9	43.3	46.4	42.5
10 Other	98.5	97.3	99.5	97.5	99.1	101.3	102.4	102.4	103.2	100.8	104.6	102.3
10a Nonbank financial	19.0	16.6	17.0	16.8	17.0	17.0	17.8	16.7	17.0	16.1	16.1	16.3
10b State and local government	12.4	11.6	11.5	11.4	11.3	11.3	11.1	11.2	11.3	11.2	11.2	11.1
10c All other	67.2	69.1	71.1	69.3	70.8	73.0	73.4	74.5	75.0	73.6	77.3	74.9
11 Interbank loans ⁴	74.7	87.3	89.9	91.9	100.1	109.9	113.8	111.8	117.3	107.0	114.1	103.3
12 Cash assets ⁵	119.3	103.8	111.0	113.1	115.5	121.2	124.3	118.8	121.6	122.8	130.1	106.1
13 Other assets ⁶	110.7	116.8	114.0	115.8	115.7	118.1	119.9	121.3	123.6	118.9	122.4	118.2
14 Total assets ⁷	1,733.7	1,797.7	1,808.8	1,825.9	1,851.9	1,874.4	1,900.7	1,901.9	1,912.1	1,900.0	1,928.1	1,892.7
LIABILITIES												
15 Deposits	1,139.9	1,132.5	1,134.5	1,135.9	1,146.9	1,161.1	1,162.5	1,157.9	1,165.9	1,152.1	1,175.8	1,151.0
16 Transaction	421.5	414.1	419.8	419.4	427.1	441.9	435.8	423.3	430.3	417.2	438.7	411.6
17 Nontransaction	718.4	718.3	714.7	716.5	719.8	719.2	726.7	734.7	735.7	734.9	737.1	739.5
18 Large time	96.2	95.2	92.2	93.9	96.1	95.0	100.2	107.3	107.6	108.5	109.4	109.0
19 Other	622.2	623.1	622.5	622.6	623.7	624.2	626.4	627.4	628.0	626.4	627.7	630.5
20 Borrowings	330.2	346.4	350.7	355.4	365.6	370.0	381.6	385.8	391.8	387.8	390.9	373.8
21 From banks in the U.S. ⁸	101.7	101.3	102.0	107.2	114.5	121.6	120.2	116.7	121.1	114.0	118.6	115.3
22 From nonbanks in the U.S.	228.5	245.1	248.7	248.2	251.1	248.4	261.4	269.1	270.7	273.8	272.3	258.5
23 Net due to related foreign offices	1.6	45.3	48.9	56.6	59.5	68.2	84.3	83.5	81.4	86.3	81.1	81.1
24 Other liabilities ⁹	100.9	102.9	104.7	107.9	109.1	103.5	96.6	97.2	96.4	96.1	101.1	106.9
25 Total liabilities	1,572.5	1,627.0	1,638.8	1,655.9	1,681.2	1,702.7	1,725.0	1,724.5	1,735.5	1,722.3	1,748.9	1,712.8
26 Residual (assets less liabilities) ¹⁰	161.2	170.7	170.0	170.0	170.7	171.7	175.7	177.4	176.6	177.7	179.2	179.9

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	337.2	351.0	353.4	351.5	352.8	357.6	360.0	369.8	369.2	365.8	375.7	371.6
2 Securities in bank credit	77.8	83.5	85.7	83.8	81.1	79.5	82.5	90.0	89.3	88.1	93.2	88.0
3 U.S. government securities	56.0	59.4	59.9	57.2	54.0	51.6	53.7	60.6	59.1	59.3	63.5	58.7
4 Other securities	21.8	24.1	25.7	26.6	27.1	27.9	28.8	29.4	30.2	28.9	29.7	29.3
5 Loans and leases in bank credit ²	259.5	267.6	267.7	267.7	271.7	278.1	277.5	279.9	280.0	277.7	282.6	283.6
6 Commercial and industrial	149.7	158.2	158.8	161.0	164.3	166.3	167.9	173.0	173.1	172.3	174.5	172.8
7 Real estate	45.4	42.7	42.3	41.6	41.4	41.2	40.6	40.1	40.2	40.1	39.9	39.8
9 Security ³	28.0	28.0	26.1	25.6	25.6	27.9	25.9	23.8	23.4	23.0	24.7	24.0
10 Other	36.4	38.7	40.5	39.6	40.4	42.7	43.1	43.0	43.3	42.2	43.5	47.1
10a Nonbank financial	18.4	20.7	21.8	22.6	23.1	24.3	24.2	23.2	23.1	23.2	23.1	24.4
10c All other	18.0	17.9	18.7	17.0	17.3	18.4	18.9	19.8	20.1	19.0	20.3	22.7
11 Interbank loans ⁴	24.8	24.4	23.5	24.6	23.2	22.9	23.2	21.9	21.0	22.3	21.4	23.0
12 Cash assets ⁵	25.5	24.4	22.4	24.0	24.4	27.0	26.9	25.5	25.8	25.9	24.6	25.7
13 Other assets ⁶	47.4	54.2	53.9	54.6	56.0	63.3	69.6	73.8	72.3	74.5	78.1	83.2
14 Total assets ⁷	434.8	454.0	453.2	454.6	456.3	470.8	479.7	491.0	488.3	488.5	499.9	503.4
LIABILITIES												
15 Deposits	147.2	144.9	149.9	155.7	155.6	159.0	154.9	152.4	151.0	153.2	150.5	153.8
16 Transaction	11.1	10.0	10.0	9.8	9.6	9.8	9.5	9.7	10.0	9.9	9.7	9.8
17 Nontransaction	136.2	134.8	140.0	145.9	146.0	149.3	145.4	142.6	141.0	143.2	140.8	144.0
18 Large time	132.5	131.2	137.1	141.0	140.9	142.7	139.6	137.8	136.0	140.1	137.8	137.4
19 Other	3.7	3.6	2.8	4.9	5.1	6.6	5.8	4.8	5.0	3.1	3.0	6.6
20 Borrowings	104.4	106.1	104.1	100.6	102.9	106.1	105.5	109.0	108.6	104.1	117.6	109.8
21 From banks in the U.S. ⁸	20.0	17.8	17.1	16.4	16.3	16.1	18.4	18.9	19.2	17.7	20.8	16.4
22 From nonbanks in the U.S.	84.4	88.3	87.0	84.3	86.6	89.9	87.1	90.0	89.3	86.4	96.8	93.4
23 Net due to related foreign offices	140.5	153.1	150.8	148.9	146.7	147.9	153.2	164.4	167.9	160.4	161.3	166.3
24 Other liabilities ⁹	42.1	45.8	44.5	46.4	47.3	56.7	60.4	63.4	60.5	63.9	67.5	73.2
25 Total liabilities	434.3	449.8	449.4	451.7	452.5	469.7	474.0	489.2	487.9	481.6	496.9	503.1
26 Residual (assets less liabilities) ¹⁰	0.5	4.2	3.8	3.0	3.8	1.1	5.7	1.7	0.3	6.9	3.0	0.3

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

March 17, 1995

Account	1994	1994	1994	1994	1994	1994	1995	1995	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
Bank credit	338.2	350.2	351.6	349.8	353.1	366.5	365.5	370.4	370.0	363.4	377.0	373.6
2 Securities in bank credit	77.3	83.2	85.1	84.2	81.9	81.1	84.0	89.6	89.5	87.1	92.4	89.3
3 U.S. government securities	55.0	59.0	59.5	57.4	55.2	53.6	55.1	59.3	58.4	57.6	61.8	58.9
4 Other securities	22.3	24.1	25.6	26.8	26.7	27.5	28.9	30.3	31.2	29.5	30.6	30.4
5 Loans and leases in bank credit ²	260.9	267.0	266.5	265.6	271.2	285.4	281.5	280.8	280.5	276.3	284.6	284.3
6 Commercial and industrial	148.9	158.6	158.3	159.9	164.2	167.4	168.2	172.1	172.2	171.0	174.4	172.6
7 Real estate	45.6	42.8	42.6	41.6	41.4	41.2	40.5	40.2	40.3	40.0	40.0	40.0
9 Security ³	30.5	26.5	24.7	24.9	26.0	32.4	28.9	25.9	25.0	24.4	27.4	25.1
10 Other	35.9	39.1	41.0	39.2	39.5	44.5	43.9	42.7	42.9	40.9	42.8	46.6
10a Nonbank financial	18.6	20.6	21.7	21.8	22.4	25.1	24.3	23.4	23.4	23.0	23.4	24.4
10c All other	17.4	18.5	19.3	17.4	17.1	19.5	19.6	19.2	19.5	17.9	19.4	22.2
11 Interbank loans ⁴	23.8	23.4	24.1	25.5	23.0	25.3	24.6	21.0	20.2	22.6	20.6	21.0
12 Cash assets ⁵	24.6	25.1	23.6	24.7	24.4	27.1	26.5	24.5	24.6	24.6	23.9	24.7
13 Other assets ⁶	47.4	55.0	53.0	54.3	57.1	67.0	70.1	73.8	72.3	73.2	77.8	82.6
14 Total assets ⁷	434.0	453.6	452.3	454.3	457.5	485.9	486.7	489.7	487.1	483.7	499.3	501.8
LIABILITIES												
15 Deposits	147.9	144.5	149.3	152.0	154.0	159.0	154.6	153.1	151.3	154.0	151.5	154.5
16 Transaction	11.0	9.9	10.7	10.1	9.7	10.0	9.7	9.7	9.7	10.0	9.5	9.2
17 Nontransaction	136.9	134.5	138.6	141.9	144.4	148.9	144.9	143.5	141.6	144.0	142.0	145.3
18 Large time	132.5	130.4	136.2	138.0	139.9	142.9	138.6	137.8	135.7	140.0	138.6	138.6
19 Other	4.4	4.2	2.4	3.9	4.5	6.0	6.3	5.6	5.9	4.1	3.4	6.7
20 Borrowings	101.6	108.1	104.8	100.7	102.6	107.5	104.6	106.4	106.1	99.7	115.8	110.3
21 From banks in the U.S. ⁸	19.4	17.7	17.5	15.7	16.8	17.7	19.0	18.4	19.0	16.2	20.4	16.4
22 From nonbanks in the U.S.	82.2	90.3	87.3	85.0	85.8	89.8	85.6	88.0	87.0	83.5	95.4	94.0
23 Net due to related foreign offices	137.6	149.7	148.8	150.8	147.9	155.7	161.0	160.7	163.0	160.7	158.8	158.8
24 Other liabilities ⁹	42.9	46.1	44.5	45.7	48.1	58.8	61.5	64.5	61.7	64.3	68.2	73.2
25 Total liabilities	430.0	448.3	447.4	449.3	452.6	480.9	481.7	484.8	482.1	478.8	494.3	496.8
26 Residual (assets less liabilities) ¹⁰	3.9	5.2	5.0	4.9	4.9	4.9	4.9	4.9	5.0	4.9	4.9	4.9

Footnotes appear on page 13.

March 17, 1995

Footnotes

- . 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.