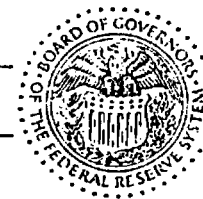

FEDERAL RESERVE statistical release



H.8(510)

May 5, 1995

Data on the attached H.8 release have been benchmarked to the December 1994 call report. Data on the previous release were benchmarked to the September 1994 call report.

Historical data are available on the Department of Commerce Economic Bulletin Board. For information, call (202) 482-1986.

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

May 5, 1995

Account	1994	1994	1994	1994	1994	1995	1995	1995	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	3,176.0	3,281.4	3,289.4	3,297.6	3,316.0	3,348.3	3,361.9	3,385.2	3,406.9	3,414.5	3,428.2	3,435.9
2 Securities in bank credit	953.0	967.6	959.0	951.4	946.9	945.2	936.8	939.2	945.9	951.3	955.5	953.1
3 U.S. government securities	746.1	741.5	731.9	724.4	720.3	721.6	716.8	704.6	704.1	704.3	704.7	705.3
4 Other securities	206.9	226.1	227.0	227.0	226.6	223.6	220.0	234.6	241.8	247.0	250.8	247.8
5 Loans and leases in bank credit ²	2,222.9	2,313.9	2,330.5	2,346.2	2,369.1	2,403.1	2,425.1	2,446.0	2,460.9	2,463.2	2,472.7	2,482.8
6 Commercial and industrial	597.3	627.8	633.9	639.6	644.6	657.6	669.6	673.2	675.8	680.7	681.0	685.5
7 Real estate	944.1	981.1	985.9	991.6	999.8	1,015.0	1,022.7	1,028.4	1,032.2	1,033.9	1,036.2	1,038.6
7a Revolving home equity	73.3	74.9	75.1	75.7	76.2	76.7	77.0	77.3	77.6	77.8	78.1	78.2
7b Other	870.8	906.2	910.8	915.8	923.6	938.3	945.8	951.2	954.6	956.1	958.1	960.3
8 Consumer	402.4	434.4	441.6	445.8	452.2	457.4	459.5	465.1	470.3	470.6	471.3	471.0
9 Security ³	84.3	69.7	70.4	69.7	70.9	68.6	67.8	69.7	72.8	68.3	74.2	74.8
10 Other	194.9	200.9	198.6	199.6	201.6	204.6	205.5	209.6	209.9	209.7	210.0	212.9
11 Interbank loans ⁴	149.7	161.9	165.6	172.3	175.0	178.9	177.7	180.0	174.0	177.2	175.2	187.1
12 Cash assets ⁵	217.1	202.7	208.9	205.9	208.9	219.4	215.9	207.0	201.4	207.2	207.0	219.4
13 Other assets ⁶	219.2	222.4	221.2	221.1	227.7	237.4	242.5	244.3	252.6	252.5	253.9	248.1
14 Total assets ⁷	3,704.6	3,811.6	3,828.5	3,840.7	3,871.4	3,927.2	3,941.5	3,960.2	3,977.9	3,994.5	4,007.3	4,033.4
LIABILITIES												
15 Deposits	2,515.7	2,517.4	2,526.5	2,522.6	2,528.7	2,544.0	2,547.2	2,548.1	2,546.3	2,552.2	2,554.3	2,577.2
16 Transaction	813.8	803.3	804.9	797.7	797.6	808.6	804.9	795.6	792.7	791.9	789.1	807.1
17 Nontransaction	1,701.9	1,714.1	1,721.7	1,724.9	1,731.1	1,735.3	1,742.2	1,752.6	1,753.7	1,760.3	1,765.1	1,770.1
18 Large time	334.0	346.6	354.1	358.3	361.4	365.7	373.0	379.4	378.7	383.6	385.2	384.2
19 Other	1,367.9	1,367.5	1,367.6	1,366.6	1,369.7	1,369.6	1,369.2	1,373.2	1,375.0	1,376.8	1,379.9	1,385.9
20 Borrowings	549.7	579.4	583.6	590.6	606.5	640.1	642.4	647.5	648.6	661.9	676.3	694.9
21 From banks in the U.S. ⁸	150.8	160.7	165.4	169.3	176.8	181.1	178.5	182.0	177.4	181.6	177.4	191.0
22 From nonbanks in the U.S.	398.9	418.7	418.2	421.3	429.7	459.0	464.0	465.6	471.3	480.3	498.8	503.9
23 Net due to related foreign offices	164.5	211.4	214.6	213.5	225.6	244.9	252.5	241.3	238.5	229.3	239.8	218.6
24 Other liabilities ⁹	170.3	178.9	179.7	177.4	181.2	175.7	179.7	197.2	213.6	216.3	220.9	233.2
25 Total liabilities	3,400.2	3,487.0	3,504.5	3,504.2	3,542.0	3,604.7	3,621.8	3,634.2	3,647.1	3,659.7	3,691.2	3,723.9
26 Residual (assets less liabilities) ¹⁰	304.4	324.6	324.0	336.5	329.4	322.5	319.7	326.0	330.9	334.9	316.0	309.5

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

May 5, 1995

Account	1994	1994	1994	1994	1994	1995	1995	1995	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	3,176.8	3,280.3	3,289.8	3,306.1	3,332.0	3,344.4	3,357.7	3,385.7	3,409.3	3,413.3	3,436.7	3,429.7
2 Securities in bank credit	960.0	965.9	957.8	952.8	942.2	939.2	935.5	946.9	958.5	959.7	963.1	953.8
3 U.S. government securities	751.4	744.0	731.3	725.4	719.2	715.5	712.5	709.6	711.8	709.3	710.0	706.4
4 Other securities	208.6	221.9	226.5	227.4	223.0	223.8	223.1	237.3	246.7	250.4	253.1	247.4
5 Loans and leases in bank credit ²	2,216.9	2,314.5	2,331.9	2,353.3	2,389.8	2,405.1	2,422.2	2,438.8	2,450.8	2,453.7	2,473.6	2,475.9
6 Commercial and industrial	600.2	624.3	631.7	639.7	645.3	654.3	668.1	676.3	681.0	682.4	687.0	689.5
7 Real estate	939.7	982.4	988.6	996.3	1,006.2	1,013.3	1,018.9	1,023.6	1,027.4	1,029.6	1,032.1	1,034.0
7a Revolving home equity	72.6	75.2	75.8	76.1	76.3	76.6	76.6	76.6	76.8	77.0	77.6	77.9
7b Other	867.1	907.2	912.8	920.2	929.9	936.7	942.2	947.0	950.6	952.6	954.5	956.1
8 Consumer	399.5	435.4	441.7	446.0	457.2	462.1	460.7	461.7	465.4	466.1	468.3	469.2
9 Security ³	85.8	68.4	70.1	71.3	75.5	70.8	71.0	70.9	68.7	69.6	78.8	75.6
10 Other	191.7	204.0	199.8	200.0	205.6	204.7	203.5	206.3	208.3	206.0	207.5	207.6
11 Interbank loans ⁴	148.4	159.0	163.8	173.9	185.7	185.9	179.8	178.3	180.0	179.5	175.2	179.4
12 Cash assets ⁵	211.0	204.1	209.4	212.4	222.8	224.7	212.6	201.4	198.9	203.8	206.5	208.7
13 Other assets ⁶	215.2	222.9	223.1	223.8	233.4	237.3	240.3	239.6	248.4	247.0	248.2	242.3
14 Total assets ⁷	3,693.9	3,809.4	3,829.5	3,859.7	3,917.3	3,935.8	3,933.7	3,948.3	3,979.9	3,987.0	4,009.8	4,003.4
LIABILITIES												
15 Deposits	2,506.1	2,514.1	2,522.1	2,537.7	2,561.5	2,547.9	2,537.9	2,538.4	2,568.1	2,569.3	2,562.4	2,546.8
16 Transaction	801.8	800.5	802.1	811.9	833.3	818.9	796.0	783.4	808.8	805.4	802.4	785.8
17 Nontransaction	1,704.3	1,713.6	1,720.0	1,725.8	1,728.2	1,728.9	1,741.8	1,755.0	1,759.3	1,763.9	1,759.9	1,761.0
18 Large time	335.3	346.5	352.0	357.5	359.9	362.5	373.3	380.6	377.1	381.0	383.5	383.1
19 Other	1,369.0	1,367.1	1,368.0	1,368.3	1,368.3	1,366.4	1,368.6	1,374.4	1,382.2	1,382.9	1,376.5	1,377.9
20 Borrowings	543.1	589.2	591.5	603.9	619.2	633.0	638.6	636.7	634.7	643.3	663.4	667.1
21 From banks in the U.S. ⁸	148.8	158.7	163.5	173.6	185.7	185.9	179.8	178.3	180.0	179.5	175.2	179.4
22 From nonbanks in the U.S.	394.3	430.5	428.0	430.3	433.4	447.2	458.8	458.5	454.7	463.8	488.2	487.7
23 Net due to related foreign offices	167.2	205.9	214.4	213.2	230.3	251.5	249.6	245.3	231.6	227.9	235.6	235.6
24 Other liabilities ⁹	170.0	178.6	181.6	182.6	184.2	178.6	180.4	196.3	210.2	211.0	213.8	227.0
25 Total liabilities	3,386.3	3,487.9	3,509.6	3,537.5	3,595.2	3,611.0	3,606.3	3,616.7	3,644.6	3,651.5	3,675.2	3,676.5
26 Residual (assets less liabilities) ¹⁰	307.6	321.5	319.9	322.3	322.1	324.8	327.4	331.5	335.4	335.5	334.6	326.9

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

May 5, 1995

Account	1994 Mar	1994 Sep	1994 Oct	1994 Nov	1994 Dec	1995 Jan	1995 Feb	1995 Mar	Week ending			
									Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	2,835.9	2,928.1	2,940.0	2,950.0	2,965.9	2,996.7	3,000.3	3,019.4	3,038.8	3,043.6	3,054.4	3,058.6
2 Securities in bank credit	875.8	881.9	875.5	871.0	868.5	864.0	848.1	851.7	855.6	860.4	863.5	861.8
3 U.S. government securities	689.1	681.5	674.9	670.7	669.1	668.3	656.8	646.2	643.7	644.2	642.9	643.0
4 Other securities	186.6	200.3	200.6	200.3	199.4	195.7	191.4	205.4	211.9	216.2	220.6	218.8
5 Loans and leases in bank credit ²	1,960.2	2,046.2	2,064.5	2,079.0	2,097.4	2,132.7	2,152.1	2,167.7	2,183.1	2,183.1	2,190.9	2,196.9
6 Commercial and industrial	444.9	469.3	473.6	476.7	480.3	492.0	499.0	502.3	506.0	509.1	510.1	512.9
7 Real estate	898.9	938.7	944.4	950.2	958.6	974.4	982.7	988.9	993.5	994.9	997.5	999.8
7a Revolving home equity	73.2	74.9	75.1	75.7	76.2	76.7	77.0	77.2	77.6	77.8	78.1	78.2
7b Other	825.6	863.9	869.3	874.5	882.4	897.8	905.7	911.6	916.0	917.1	919.4	921.5
8 Consumer	402.4	434.4	441.6	445.8	452.2	457.4	459.5	465.1	470.3	470.6	471.3	471.0
9 Security ³	55.9	43.6	45.5	46.0	45.4	45.5	46.5	45.9	46.2	42.3	46.3	46.0
10 Other	158.1	160.2	159.3	160.2	160.8	163.5	164.4	165.5	167.1	166.2	165.7	167.3
11 Interbank loans ⁴	125.9	138.1	140.6	148.6	151.4	155.0	155.1	156.4	153.4	159.4	152.9	162.4
12 Cash assets ⁵	191.3	180.5	185.1	181.4	181.7	192.1	190.2	181.0	175.3	180.8	179.6	190.8
13 Other assets ⁶	171.0	168.2	167.4	167.3	167.9	172.2	173.5	168.1	166.8	166.3	166.8	159.3
14 Total assets⁷	3,266.9	3,358.1	3,376.4	3,391.1	3,410.8	3,459.3	3,462.6	3,468.4	3,477.5	3,493.2	3,496.7	3,514.1
LIABILITIES												
15 Deposits	2,375.4	2,367.5	2,371.2	2,367.8	2,370.8	2,390.3	2,395.7	2,393.9	2,391.5	2,393.6	2,393.6	2,411.7
16 Transaction	802.8	793.4	795.0	787.8	787.3	798.6	794.7	784.9	782.1	781.1	778.9	796.8
17 Nontransaction	1,572.6	1,574.1	1,576.2	1,580.0	1,583.5	1,591.7	1,601.0	1,609.0	1,609.4	1,612.5	1,614.7	1,614.9
18 Large time	207.5	209.3	212.9	217.3	218.7	226.1	235.2	239.8	238.5	240.2	241.4	240.8
19 Other	1,365.0	1,364.8	1,363.3	1,362.7	1,364.8	1,365.6	1,365.8	1,369.2	1,370.9	1,372.2	1,373.3	1,374.1
20 Borrowings	448.8	475.3	484.3	491.0	505.4	540.0	539.1	536.7	541.1	551.3	563.6	579.2
21 From banks in the U.S. ⁸	132.9	143.6	149.6	154.2	162.3	164.5	161.4	164.3	158.9	163.3	158.6	171.1
22 From nonbanks in the U.S.	315.9	331.7	334.7	336.8	343.2	375.5	377.7	372.4	382.2	388.0	405.0	408.1
23 Net due to related foreign offices	14.4	60.2	65.4	66.4	77.4	91.5	87.9	85.2	77.4	78.5	81.3	71.8
24 Other liabilities ⁹	128.8	134.3	134.6	133.2	129.3	121.0	122.1	132.1	139.8	142.8	145.0	157.7
25 Total liabilities	2,967.3	3,037.4	3,055.5	3,058.4	3,083.0	3,142.7	3,144.7	3,147.9	3,149.9	3,166.2	3,183.5	3,220.3
26 Residual (assets less liabilities) ¹⁰	299.6	320.8	320.9	332.7	327.8	316.5	317.9	320.5	327.6	327.0	313.3	293.8

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

May 5, 1995

Account	1994	1994	1994	1994	1994	1995	1995	1995	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
1 Bank credit	2,835.4	2,928.8	2,942.0	2,958.1	2,973.5	2,987.7	2,995.6	3,018.7	3,043.9	3,047.2	3,063.1	3,056.4
2 Securities in bank credit	881.7	880.8	873.9	871.6	862.2	856.6	847.3	858.5	868.0	870.1	872.7	864.7
3 U.S. government securities	693.6	684.4	674.0	670.5	666.0	660.8	653.6	650.6	651.6	650.5	649.5	645.7
4 Other securities	188.1	196.3	199.9	201.1	196.3	195.7	193.7	207.8	216.4	219.6	223.2	219.0
5 Loans and leases in bank credit ²	1,953.7	2,048.0	2,068.1	2,086.5	2,111.2	2,131.2	2,148.3	2,160.2	2,175.9	2,177.1	2,190.4	2,191.7
6 Commercial and industrial	447.3	466.3	472.5	476.9	480.0	488.4	498.5	505.0	510.3	511.3	515.2	517.2
7 Real estate	894.5	939.8	947.0	954.9	965.1	972.8	978.7	983.9	988.9	991.1	993.7	995.7
7a Revolving home equity	72.6	75.2	75.8	76.1	76.2	76.6	76.6	76.5	76.7	77.0	77.6	77.9
7b Other	821.9	864.6	871.3	878.8	888.8	896.3	902.1	907.4	912.2	914.1	916.1	917.8
8 Consumer	399.5	435.4	441.7	446.0	457.2	462.1	460.7	461.7	465.4	466.1	468.3	469.2
9 Security ³	56.8	43.7	46.0	47.2	45.9	44.9	47.8	46.6	44.8	44.8	49.4	46.4
10 Other	155.7	162.8	160.9	161.5	163.1	162.9	162.6	163.0	166.5	163.9	163.9	163.2
11 Interbank loans ⁴	125.6	134.7	137.9	150.3	159.7	160.4	158.1	155.8	159.6	162.5	153.9	153.9
12 Cash assets ⁵	185.8	180.7	184.8	188.0	195.4	198.0	187.8	175.9	173.8	178.0	179.7	181.1
13 Other assets ⁶	168.2	169.6	169.6	169.0	170.2	171.7	171.2	165.1	165.5	163.5	163.1	156.1
14 Total assets⁷	3,257.5	3,356.8	3,377.8	3,408.9	3,442.3	3,461.3	3,456.2	3,458.9	3,486.3	3,494.6	3,503.2	3,490.9
LIABILITIES												
15 Deposits	2,363.9	2,364.9	2,370.4	2,384.4	2,403.7	2,394.6	2,385.7	2,382.2	2,414.4	2,413.5	2,403.5	2,381.6
16 Transaction	791.2	789.8	792.0	802.0	822.8	808.8	785.8	773.1	798.7	795.1	792.8	775.8
17 Nontransaction	1,572.7	1,575.0	1,578.4	1,582.5	1,580.9	1,585.8	1,599.9	1,609.1	1,615.7	1,618.4	1,610.7	1,605.9
18 Large time	206.6	210.2	213.8	217.5	217.1	224.0	235.4	238.7	237.4	239.8	240.4	240.0
19 Other	1,366.1	1,364.8	1,364.7	1,365.0	1,363.8	1,361.9	1,364.4	1,370.5	1,378.3	1,378.5	1,370.4	1,365.8
20 Borrowings	443.7	484.5	492.1	504.5	516.7	533.9	537.6	527.6	525.5	532.1	549.6	554.1
21 From banks in the U.S. ⁸	131.0	141.3	148.3	158.0	169.8	168.7	163.1	160.6	160.6	161.7	157.0	162.6
22 From nonbanks in the U.S.	312.8	343.2	343.8	346.6	347.0	365.2	374.6	367.0	364.9	370.4	392.6	391.5
23 Net due to related foreign offices	17.1	56.8	63.2	64.9	74.3	90.2	88.7	90.1	77.2	78.6	80.1	80.1
24 Other liabilities ⁹	129.2	134.1	137.1	137.7	130.5	122.8	121.8	132.5	139.0	139.9	140.5	153.3
25 Total liabilities	2,954.0	3,040.2	3,062.8	3,091.6	3,125.2	3,141.5	3,133.7	3,132.5	3,156.0	3,164.2	3,173.7	3,169.1
26 Residual (assets less liabilities) ¹⁰	303.5	316.6	315.0	317.3	317.1	319.9	322.4	326.4	330.3	330.4	329.5	321.8

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

May 5, 1995

Account	1994 Mar	1994 Sep	1994 Oct	1994 Nov	1994 Dec	1995 Jan	1995 Feb	1995 Mar	Week ending			
									Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	1,323.2	1,375.2	1,384.2	1,390.1	1,403.1	1,412.9	1,414.2	1,418.1	1,422.3	1,423.3	1,424.7	1,427.3
2 Securities in bank credit	449.5	455.1	453.6	451.5	449.0	446.1	440.1	435.4	433.2	433.1	432.7	432.8
3 U.S. government securities	362.9	370.0	368.7	366.7	364.6	361.4	355.9	351.4	348.8	348.9	348.8	348.3
4 Other securities	86.6	85.0	84.9	84.8	84.5	84.7	84.3	83.9	84.4	84.2	83.8	84.5
5 Loans and leases in bank credit ²	873.7	920.1	930.7	938.7	954.0	966.8	974.1	982.7	989.2	990.1	992.1	994.5
6 Commercial and industrial	155.4	161.8	163.3	164.9	166.0	168.8	170.3	171.1	172.5	172.8	173.0	173.7
7 Real estate	463.7	488.7	493.1	497.3	503.4	509.0	512.8	516.6	518.9	519.4	520.1	521.3
7a Revolving home equity	27.8	28.8	28.9	29.3	29.5	29.6	29.7	30.1	30.2	30.3	30.4	30.5
7b Other	436.0	459.8	464.2	468.0	473.9	479.5	483.2	486.5	488.7	489.1	489.7	490.7
8 Consumer	189.2	203.2	207.4	209.8	218.0	222.0	223.7	227.0	228.8	229.1	229.9	230.8
9 Security ³	5.8	5.1	5.1	5.1	5.1	5.0	4.9	5.1	5.4	5.3	5.4	5.3
10 Other	59.6	61.4	61.7	61.6	61.6	62.0	62.3	62.8	63.7	63.5	63.7	63.5
11 Interbank loans ⁴	51.5	44.6	44.8	45.9	46.5	44.9	44.6	48.4	51.6	50.5	51.2	49.5
12 Cash assets ⁵	73.8	68.4	70.1	68.9	69.6	71.7	69.1	67.2	68.3	69.3	67.9	70.5
13 Other assets ⁶	47.8	50.5	50.5	51.8	52.6	52.3	53.0	51.0	50.6	50.8	49.8	48.7
14 Total assets⁷	1,476.5	1,518.7	1,529.6	1,536.8	1,551.6	1,561.5	1,560.5	1,564.3	1,572.3	1,573.3	1,573.1	1,575.3
LIABILITIES												
15 Deposits	1,196.0	1,211.3	1,216.7	1,219.0	1,224.3	1,230.3	1,230.0	1,233.1	1,237.5	1,237.6	1,238.1	1,252.1
16 Transaction	365.4	366.2	367.6	365.5	366.5	368.9	365.8	363.0	364.2	363.3	362.8	375.7
17 Nontransaction	830.6	845.1	849.0	853.5	857.8	861.4	864.2	870.1	873.3	874.3	875.3	876.4
18 Large time	110.8	116.5	118.0	120.2	121.5	124.6	127.9	130.8	131.9	132.5	133.1	132.9
19 Other	719.7	728.6	731.0	733.3	736.3	736.8	736.3	739.3	741.4	741.8	742.3	743.5
20 Borrowings	111.6	130.8	133.9	134.9	143.0	153.6	153.8	152.8	148.5	153.5	154.9	162.3
21 From banks in the U.S. ⁸	32.7	39.3	41.3	42.9	46.2	46.8	46.1	47.0	44.7	46.0	44.2	47.9
22 From nonbanks in the U.S.	78.9	91.5	92.6	92.0	96.7	106.8	107.7	105.8	103.9	107.5	110.7	114.4
23 Net due to related foreign offices	4.6	6.5	7.0	5.3	6.7	5.7	5.2	4.4	3.4	3.6	3.7	3.5
24 Other liabilities ⁹	27.0	27.9	27.5	27.6	27.3	27.1	27.2	27.6	28.4	28.1	28.3	27.0
25 Total liabilities	1,339.2	1,376.5	1,385.0	1,386.8	1,401.3	1,416.8	1,416.2	1,418.0	1,417.9	1,422.7	1,425.0	1,444.8
26 Residual (assets less liabilities) ¹⁰	137.4	142.3	144.6	150.0	150.4	144.7	144.4	146.2	154.4	150.6	148.1	130.6

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

May 5, 1995

Account	1994	1994	1994	1994	1994	1995	1995	1995	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	1,512.8	1,552.9	1,555.7	1,559.8	1,562.8	1,583.9	1,586.1	1,601.3	1,616.4	1,620.3	1,629.7	1,631.3
2 Securities in bank credit	426.3	426.8	421.9	419.5	419.5	417.9	408.0	416.3	422.5	427.3	430.9	429.0
3 U.S. government securities	326.3	311.5	306.2	304.0	304.5	306.9	300.9	294.8	294.9	295.3	294.1	294.7
4 Other securities	100.0	115.3	115.7	115.5	114.9	111.0	107.1	121.5	127.6	132.0	136.8	134.3
5 Loans and leases in bank credit ²	1,086.4	1,126.2	1,133.8	1,140.3	1,143.3	1,166.0	1,178.0	1,185.0	1,194.0	1,193.0	1,198.8	1,202.3
6 Commercial and industrial	289.5	307.5	310.3	311.9	314.3	323.2	328.6	331.2	333.6	336.2	337.1	339.2
7 Real estate	435.1	450.1	451.2	452.9	455.3	465.4	469.8	472.2	474.7	475.5	477.4	478.5
7a Revolving home equity	45.5	46.1	46.2	46.4	46.7	47.1	47.3	47.2	47.4	47.5	47.6	47.7
7b Other	389.7	404.0	405.1	406.6	408.5	418.3	422.5	425.1	427.3	428.0	429.8	430.8
8 Consumer	213.2	231.3	234.3	236.0	234.2	235.4	235.8	238.1	241.5	241.5	241.3	240.2
9 Security ³	50.1	38.4	40.4	40.9	40.3	40.5	41.6	40.7	40.8	37.0	41.0	40.7
10 Other	98.5	98.8	97.6	98.6	99.2	101.5	102.2	102.7	103.4	102.7	102.0	103.7
11 Interbank loans ⁴	74.4	93.5	95.9	102.7	104.9	110.0	110.5	108.0	101.8	108.9	101.7	112.9
12 Cash assets ⁵	117.4	112.1	115.0	112.5	112.2	120.4	121.1	113.7	107.0	111.5	111.6	120.2
13 Other assets ⁶	123.3	117.7	116.9	115.5	115.3	119.9	120.5	117.1	116.2	115.5	117.0	110.7
14 Total assets ⁷	1,790.4	1,839.4	1,846.8	1,854.3	1,859.2	1,897.8	1,902.1	1,904.2	1,905.1	1,919.8	1,923.6	1,938.7
LIABILITIES												
15 Deposits	1,179.4	1,156.2	1,154.5	1,148.8	1,146.5	1,160.0	1,165.6	1,160.8	1,154.0	1,156.0	1,155.5	1,159.6
16 Transaction	437.4	427.2	427.3	422.4	420.9	429.7	428.8	421.9	417.9	417.8	416.1	421.1
17 Nontransaction	742.0	729.1	727.2	726.4	725.7	730.2	736.8	738.9	736.1	738.2	739.4	738.5
18 Large time	96.7	92.8	94.9	97.1	97.2	101.5	107.3	109.0	106.6	107.8	108.3	107.9
19 Other	645.3	636.2	632.3	629.4	628.5	628.7	629.5	629.9	629.5	630.4	631.0	630.6
20 Borrowings	337.2	344.5	350.4	356.1	362.5	386.4	385.3	383.9	392.6	397.8	408.6	416.9
21 From banks in the U.S. ⁸	100.2	104.3	108.3	111.3	116.0	117.7	115.3	117.3	114.3	117.2	114.4	123.2
22 From nonbanks in the U.S.	237.0	240.2	242.1	244.8	246.5	268.7	270.0	266.6	278.3	280.6	294.2	293.7
23 Net due to related foreign offices	9.8	53.7	58.4	61.1	70.7	85.7	82.8	80.7	74.0	75.0	77.6	68.3
24 Other liabilities ⁹	101.7	106.4	107.1	105.6	102.0	93.8	94.9	104.5	111.4	114.7	116.7	130.7
25 Total liabilities	1,628.2	1,660.9	1,670.5	1,671.6	1,681.7	1,725.9	1,728.6	1,729.9	1,732.0	1,743.5	1,758.5	1,775.5
26 Residual (assets less liabilities) ¹⁰	162.2	178.5	176.3	182.7	177.5	171.8	173.5	174.3	173.1	176.4	165.2	163.2

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

May 5, 1995

Account	1994 Mar	1994 Sep	1994 Oct	1994 Nov	1994 Dec	1995 Jan	1995 Feb	1995 Mar	Week ending			
									Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	1,359.2	1,395.1	1,400.9	1,403.4	1,412.7	1,415.5	1,415.5	1,418.6	1,422.3	1,423.3	1,424.7	1,427.3
2 Securities in bank credit	461.6	462.1	459.7	456.6	453.0	447.2	440.6	435.6	433.2	433.1	432.7	432.8
3 U.S. government securities	373.1	376.3	374.1	371.3	368.3	362.4	356.3	351.6	348.8	348.9	348.8	348.3
4 Other securities	88.5	85.8	85.6	85.2	84.7	84.8	84.3	84.0	84.4	84.2	83.8	84.5
5 Loans and leases in bank credit ²	897.6	933.0	941.2	946.9	959.7	968.3	974.9	983.0	989.2	990.1	992.1	994.5
6 Commercial and industrial	160.2	163.6	164.7	166.0	166.9	169.1	170.5	171.2	172.5	172.8	173.0	173.7
7 Real estate	477.7	497.0	499.6	502.2	506.7	510.1	513.4	516.8	518.9	519.4	520.1	521.3
7a Revolving home equity	29.3	29.6	29.6	29.8	29.7	29.6	29.7	30.1	30.2	30.3	30.4	30.5
7b Other	448.5	467.4	470.0	472.4	477.0	480.5	483.7	486.7	488.7	489.1	489.7	490.7
8 Consumer	192.8	205.3	209.4	211.5	219.1	222.1	223.7	227.1	228.8	229.1	229.9	230.8
9 Security ³	6.0	5.2	5.2	5.1	5.1	5.0	4.9	5.2	5.4	5.3	5.4	5.3
10 Other	60.9	62.0	62.2	62.0	61.9	62.0	62.3	62.8	63.7	63.5	63.7	63.5
11 Interbank loans ⁴	52.8	45.2	45.3	46.3	46.8	45.1	44.7	48.5	51.6	50.5	51.2	49.5
12 Cash assets ⁵	76.1	69.4	71.0	69.6	70.1	71.9	69.2	67.3	68.3	69.3	67.9	70.5
13 Other assets ⁶	50.1	51.9	51.6	52.5	53.2	52.6	53.2	51.1	50.6	50.8	49.8	48.7
14 Total assets⁷	1,517.6	1,541.4	1,548.5	1,551.8	1,562.6	1,564.8	1,562.2	1,565.0	1,572.3	1,573.3	1,573.1	1,575.3
LIABILITIES												
15 Deposits	1,232.5	1,230.8	1,232.8	1,232.0	1,233.8	1,233.1	1,231.5	1,233.8	1,237.5	1,237.6	1,238.1	1,252.1
16 Transaction	377.7	371.8	372.3	369.5	369.7	369.9	366.3	363.2	364.2	363.3	362.8	375.7
17 Nontransaction	854.7	859.0	860.6	862.5	864.1	863.2	865.2	870.6	873.3	874.3	875.3	876.4
18 Large time	112.7	117.6	119.0	121.1	122.2	124.8	128.1	130.9	131.9	132.5	133.1	132.9
19 Other	742.0	741.4	741.6	741.4	741.9	738.4	737.1	739.7	741.4	741.8	742.3	743.5
20 Borrowings	113.5	131.7	134.8	135.7	143.5	153.7	153.8	152.9	148.5	153.5	154.9	162.3
21 From banks in the U.S. ⁸	33.5	39.7	41.7	43.3	46.5	46.8	46.1	47.0	44.7	46.0	44.2	47.9
22 From nonbanks in the U.S.	80.0	92.0	93.1	92.4	97.0	106.9	107.7	105.8	103.9	107.5	110.7	114.4
23 Net due to related foreign offices	4.5	6.5	7.0	5.3	6.7	5.7	5.2	4.4	3.4	3.6	3.7	3.5
24 Other liabilities ⁹	27.5	28.2	27.7	27.8	27.4	27.2	27.2	27.6	28.4	28.1	28.3	27.0
25 Total liabilities	1,378.0	1,397.2	1,402.3	1,400.8	1,411.5	1,419.8	1,417.7	1,418.7	1,417.9	1,422.7	1,425.0	1,444.8
26 Residual (assets less liabilities) ¹⁰	139.6	144.2	146.1	151.0	151.1	145.0	144.5	146.3	154.4	150.6	148.1	130.6

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

May 5, 1995

Account	1994 Mar	1994 Sep	1994 Oct	1994 Nov	1994 Dec	1995 Jan	1995 Feb	1995 Mar	Week ending			
									Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	1,357.2	1,398.8	1,401.2	1,402.0	1,412.9	1,409.6	1,410.0	1,415.9	1,422.7	1,424.3	1,428.6	1,430.1
2 Securities in bank credit	464.6	461.3	456.9	453.5	450.2	444.4	440.0	438.4	437.7	437.9	438.2	438.0
3 U.S. government securities	375.9	375.7	371.3	368.2	365.4	359.7	355.5	354.2	353.2	353.3	353.9	353.1
4 Other securities	88.7	85.5	85.5	85.4	84.8	84.8	84.5	84.2	84.5	84.6	84.3	84.8
5 Loans and leases in bank credit ²	892.6	937.5	944.3	948.5	962.7	965.2	970.0	977.5	985.0	986.4	990.4	992.1
6 Commercial and industrial	160.8	162.8	164.2	165.5	166.5	168.1	169.8	171.9	173.3	173.9	174.9	175.5
7 Real estate	475.6	498.8	501.3	503.4	507.7	508.7	511.1	514.6	517.2	517.9	519.3	520.4
7a Revolving home equity	29.1	29.8	29.8	29.8	29.6	29.5	29.6	29.9	30.0	30.1	30.3	30.5
7b Other	446.6	468.9	471.5	473.6	478.0	479.1	481.6	484.7	487.2	487.8	489.1	489.9
8 Consumer	190.5	207.2	209.9	211.5	221.0	222.4	223.4	224.3	225.9	226.3	228.2	229.6
9 Security ³	6.0	5.1	5.2	5.3	5.3	5.0	5.0	5.1	5.6	5.5	5.3	4.9
10 Other	59.7	63.7	63.7	62.7	62.2	61.0	60.6	61.5	63.0	62.7	62.7	61.8
11 Interbank loans ⁴	52.9	44.5	45.7	49.8	49.3	46.1	45.8	48.6	56.2	54.3	50.3	43.2
12 Cash assets ⁵	73.6	69.7	71.7	72.4	74.2	73.6	69.0	65.0	67.2	67.7	66.8	66.6
13 Other assets ⁶	49.9	52.7	52.0	52.5	52.8	52.9	52.9	50.9	51.8	50.5	49.3	48.1
14 Total assets ⁷	1,513.0	1,545.4	1,550.4	1,556.6	1,568.9	1,562.0	1,557.3	1,559.9	1,577.5	1,576.2	1,574.2	1,567.3
LIABILITIES												
15 Deposits	1,230.0	1,230.3	1,234.5	1,237.5	1,242.6	1,232.3	1,227.8	1,231.3	1,250.0	1,248.6	1,242.4	1,240.5
16 Transaction	373.6	370.0	372.5	374.8	380.9	373.0	362.6	359.0	371.8	369.9	366.7	366.4
17 Nontransaction	856.4	860.3	861.9	862.7	861.7	859.3	865.2	872.3	878.2	878.7	875.7	874.1
18 Large time	112.9	118.0	119.8	121.4	122.0	123.7	128.1	131.1	132.2	132.7	132.8	132.7
19 Other	743.5	742.4	742.2	741.3	739.7	735.6	737.1	741.2	746.1	746.0	742.9	741.5
20 Borrowings	110.7	133.9	136.6	139.0	146.7	152.2	151.8	148.4	144.6	145.2	151.1	155.1
21 From banks in the U.S. ⁸	32.6	39.1	41.1	43.8	48.7	48.8	46.6	45.3	44.4	44.1	44.0	46.5
22 From nonbanks in the U.S.	78.1	94.8	95.5	95.2	98.1	103.4	105.2	103.1	100.2	101.1	107.0	108.6
23 Net due to related foreign offices	4.7	6.5	6.6	5.4	6.3	5.9	5.1	4.7	3.8	3.7	3.7	3.7
24 Other liabilities ⁹	27.6	28.3	28.0	28.0	27.6	27.2	27.4	27.8	28.3	28.2	28.0	26.9
25 Total liabilities	1,373.0	1,399.2	1,405.7	1,409.9	1,423.3	1,417.6	1,412.1	1,412.2	1,426.7	1,425.7	1,425.1	1,426.2
26 Residual (assets less liabilities) ¹⁰	140.0	146.2	144.7	146.7	145.6	144.4	145.2	147.7	150.7	150.5	149.1	141.0

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

May 5, 1995

Account	1994 Mar	1994 Sep	1994 Oct	1994 Nov	1994 Dec	1995 Jan	1995 Feb	1995 Mar	Week ending			
									Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	1,476.7	1,533.0	1,539.1	1,546.5	1,553.2	1,581.3	1,584.8	1,600.8	1,616.4	1,620.3	1,629.7	1,631.3
2 Securities in bank credit	414.1	419.7	415.8	414.4	415.5	416.8	407.6	416.1	422.5	427.3	430.9	429.0
3 U.S. government securities	316.0	305.2	300.7	299.3	300.8	306.0	300.5	294.7	294.9	295.3	294.1	294.7
3a Trading account	27.1	24.0	24.3	23.4	23.6	22.7	22.1	22.6	22.2	20.7	21.0	22.5
3b Investment account	288.9	281.2	276.4	275.9	277.3	283.3	278.4	272.1	272.7	274.6	273.0	272.2
3c Mortgage-backed pass-through	88.9	92.4	92.1	93.0	94.6	97.9	97.0	93.5	91.6	91.1	92.0	92.9
3d Other (including CMOs)	200.0	188.8	184.3	182.9	182.6	185.4	181.3	178.5	181.0	183.5	181.1	179.3
3e 1 year or less	49.8	46.7	43.9	43.8	43.9	45.2	45.9	46.2	46.6	47.1	46.4	46.3
3f Between 1 and 5 years	76.2	76.1	75.6	74.1	74.3	76.5	72.2	70.5	72.7	74.4	73.0	71.3
3g More than 5 years	74.0	66.0	64.8	65.1	64.4	63.7	63.3	61.8	61.8	61.9	61.7	61.7
4 Other securities	98.1	114.5	115.1	115.1	114.7	110.9	107.1	121.5	127.6	132.0	136.8	134.3
4a Trading account	40.9	54.0	53.8	53.1	52.5	48.8	45.9	60.9	66.9	71.1	75.6	73.3
4b Investment account	57.2	60.5	61.2	62.0	62.1	62.1	61.2	60.5	60.6	60.9	61.1	61.0
4c State and local government	21.4	21.3	21.4	21.5	21.4	21.3	20.5	20.3	20.3	20.2	20.2	20.1
4d Other	35.8	39.2	39.9	40.5	40.7	40.8	40.7	40.3	40.4	40.7	40.9	40.9
5 Loans and leases in bank credit ²	1,062.6	1,113.3	1,123.3	1,132.1	1,137.7	1,164.4	1,177.2	1,184.6	1,194.0	1,193.0	1,198.8	1,202.3
6 Commercial and industrial	284.8	305.8	308.9	310.7	313.4	322.9	328.5	331.1	333.6	336.2	337.1	339.2
7 Real estate	421.2	441.8	444.8	448.1	451.9	464.3	469.3	472.0	474.7	475.5	477.4	478.5
7a Revolving home equity	44.0	45.3	45.5	45.9	46.5	47.0	47.3	47.2	47.4	47.5	47.6	47.7
7b Other	377.2	396.5	399.3	402.2	405.4	417.3	422.0	424.9	427.3	428.0	429.8	430.8
8 Consumer	209.6	229.1	232.3	234.2	233.0	235.3	235.7	238.1	241.5	241.5	241.3	240.2
9 Security ³	49.9	38.4	40.4	40.9	40.3	40.5	41.6	40.7	40.8	37.0	41.0	40.7
10 Other	97.2	98.2	97.0	98.2	99.0	101.5	102.1	102.7	103.4	102.7	102.0	103.7
10a Nonbank financial	18.8	16.8	16.3	16.0	15.9	17.9	17.4	17.0	17.1	17.1	17.3	17.4
10b State and local government	12.3	11.5	11.4	11.4	11.4	11.3	11.3	11.2	11.3	11.3	11.2	11.1
10c All other	66.1	69.9	69.3	70.8	71.7	72.3	73.4	74.5	75.0	74.3	73.6	75.2
11 Interbank loans ⁴	73.1	93.0	95.4	102.3	104.6	109.8	110.4	107.9	101.8	108.9	101.7	112.9
12 Cash assets ⁵	115.2	111.0	114.1	111.8	111.6	120.2	120.9	113.7	107.0	111.5	111.6	120.2
13 Other assets ⁶	121.0	116.3	115.8	114.8	114.8	119.6	120.3	117.0	116.2	115.5	117.0	110.7
14 Total assets ⁷	1,749.3	1,816.8	1,827.9	1,839.3	1,848.2	1,894.5	1,900.4	1,903.4	1,905.1	1,919.8	1,923.6	1,938.7
LIABILITIES												
15 Deposits	1,142.9	1,136.7	1,138.3	1,135.8	1,137.0	1,157.1	1,164.2	1,160.2	1,154.0	1,156.0	1,155.5	1,159.6
16 Transaction	425.1	421.5	422.7	418.3	417.6	428.7	428.3	421.7	417.9	417.8	416.1	421.1
17 Nontransaction	717.8	715.1	715.7	717.5	719.4	728.4	735.9	738.4	736.1	738.2	739.4	738.5
18 Large time	94.8	91.8	93.9	96.2	96.5	101.3	107.1	108.9	106.6	107.8	108.3	107.9
19 Other	623.0	623.4	621.8	621.3	622.9	627.2	628.8	629.5	629.5	630.4	631.0	630.6
20 Borrowings	335.3	343.6	349.5	355.3	361.9	386.3	385.2	383.8	392.6	397.8	408.6	416.9
21 From banks in the U.S. ⁸	99.4	103.9	107.9	111.0	115.8	117.7	115.3	117.3	114.3	117.2	114.4	123.2
22 From nonbanks in the U.S.	235.9	239.6	241.6	244.3	246.2	268.6	270.0	266.6	278.3	280.6	294.2	293.7
23 Net due to related foreign offices	9.9	53.7	58.4	61.1	70.7	85.7	82.8	80.7	74.0	75.0	77.6	68.3
24 Other liabilities ⁹	101.3	106.1	106.9	105.4	101.9	93.8	94.9	104.5	111.4	114.7	116.7	130.7
25 Total liabilities	1,589.3	1,640.2	1,653.2	1,657.7	1,671.5	1,723.0	1,727.1	1,729.2	1,732.0	1,743.5	1,758.5	1,775.5
26 Residual (assets less liabilities) ¹⁰	160.0	176.6	174.8	181.7	176.7	171.5	173.3	174.2	173.1	176.4	165.2	163.2

Footnotes appear on page 13.

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

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

May 5, 1995

Account	1994	1994	1994	1994	1994	1995	1995	1995	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	1,478.2	1,530.0	1,540.8	1,556.1	1,560.6	1,578.1	1,585.7	1,602.8	1,621.2	1,622.9	1,634.6	1,626.4
2 Securities in bank credit	417.1	419.5	417.0	418.1	412.1	412.2	407.3	420.1	430.3	432.2	434.5	426.7
3 U.S. government securities	317.7	308.7	302.6	302.3	300.6	301.2	298.1	296.4	298.3	297.2	295.6	292.5
3a Trading account	27.9	24.8	25.1	24.7	22.1	21.5	22.6	23.3	23.8	22.3	22.7	21.8
3b Investment account	289.8	283.9	277.5	277.5	278.5	279.7	275.5	273.1	274.5	274.9	273.0	270.7
3c Mortgage-backed pass-through	89.6	92.7	91.9	93.4	95.3	95.9	95.6	94.2	93.4	92.7	93.2	93.7
3d Other (including CMOs)	200.2	191.2	185.6	184.2	183.2	183.8	179.9	178.9	181.1	182.2	179.7	177.0
3e 1 year or less	49.9	47.2	42.7	43.2	44.5	45.3	45.2	46.2	47.5	47.6	47.0	46.4
3f Between 1 and 5 years	76.8	77.1	77.2	75.2	74.2	75.1	71.7	71.2	71.8	72.9	71.8	70.1
3g More than 5 years	73.6	66.9	65.6	65.8	64.5	63.4	63.0	61.5	61.9	61.7	61.0	60.5
4 Other securities	99.4	110.8	114.4	115.8	111.5	111.0	109.2	123.7	131.9	135.0	138.9	134.2
4a Trading account	42.3	49.9	52.6	53.2	49.3	48.9	48.0	63.3	71.4	74.1	78.1	73.6
4b Investment account	57.1	60.9	61.8	62.6	62.2	62.0	61.2	60.4	60.6	60.9	60.8	60.6
4c State and local government	21.4	21.3	21.5	21.6	21.4	21.2	20.5	20.3	20.3	20.3	20.3	20.1
4d Other	35.7	39.6	40.3	40.9	40.8	40.8	40.7	40.1	40.3	40.7	40.6	40.4
5 Loans and leases in bank credit ²	1,061.0	1,110.5	1,123.8	1,138.0	1,148.6	1,166.0	1,178.4	1,182.7	1,190.9	1,190.8	1,200.0	1,199.7
6 Commercial and industrial	286.5	303.5	308.3	311.4	313.6	320.3	328.7	333.1	337.0	337.4	340.4	341.6
7 Real estate	418.8	441.1	445.7	451.5	457.4	464.2	467.6	469.3	471.7	473.2	474.3	475.3
7a Revolving home equity	43.5	45.4	45.9	46.3	46.6	47.1	47.1	46.7	46.7	46.9	47.3	47.4
7b Other	375.3	395.7	399.8	405.2	410.8	417.1	420.5	422.7	425.0	426.3	427.0	427.9
8 Consumer	208.9	228.2	231.8	234.5	236.1	239.7	237.3	237.3	239.5	239.8	240.1	239.6
9 Security ³	50.8	38.6	40.8	41.9	40.6	39.9	42.8	41.4	39.2	39.3	44.1	41.6
10 Other	96.0	99.1	97.2	98.8	100.8	101.9	102.0	101.5	103.5	101.2	101.2	101.5
10a Nonbank financial	18.4	17.0	16.8	17.0	16.9	17.8	16.8	16.6	17.0	16.7	16.7	16.6
10b State and local government	12.2	11.5	11.5	11.4	11.3	11.1	11.2	11.1	11.2	11.2	11.1	11.0
10c All other	65.4	70.6	68.9	70.4	72.6	72.9	74.0	73.8	75.3	73.3	73.4	73.8
11 Interbank loans ⁴	72.7	90.2	92.2	100.5	110.4	114.2	112.3	107.3	103.3	108.2	103.7	110.7
12 Cash assets ⁵	112.2	111.0	113.1	115.5	121.2	124.3	118.8	110.9	106.6	110.3	112.9	114.5
13 Other assets ⁶	118.3	116.9	117.6	116.5	117.4	118.7	118.4	114.2	113.7	113.0	113.9	108.0
14 Total assets⁷	1,744.4	1,811.4	1,827.4	1,852.2	1,873.4	1,899.4	1,898.9	1,899.0	1,908.8	1,918.4	1,929.0	1,923.7
LIABILITIES												
15 Deposits	1,134.0	1,134.5	1,135.9	1,146.9	1,161.0	1,162.3	1,157.9	1,150.9	1,164.4	1,164.9	1,161.2	1,141.1
16 Transaction	417.6	419.9	419.4	427.1	441.8	435.8	423.2	414.1	426.9	425.2	426.1	409.4
17 Nontransaction	716.3	714.7	716.5	719.8	719.2	726.5	734.6	736.8	737.5	739.7	735.1	731.7
18 Large time	93.7	92.3	94.0	96.1	95.1	100.3	107.3	107.6	105.2	107.1	107.6	107.3
19 Other	622.6	622.4	622.5	623.7	624.1	626.3	627.3	629.2	632.3	632.5	627.5	624.4
20 Borrowings	333.1	350.5	355.4	365.6	370.0	381.6	385.8	379.3	380.9	387.0	398.5	399.0
21 From banks in the U.S. ⁸	98.4	102.2	107.2	114.2	121.1	119.9	116.5	115.3	116.2	117.6	113.0	116.1
22 From nonbanks in the U.S.	234.7	248.4	248.3	251.4	248.9	261.8	269.3	264.0	264.7	269.4	285.6	282.9
23 Net due to related foreign offices	12.4	50.2	56.6	59.5	68.0	84.4	83.6	85.4	73.4	74.9	76.4	76.4
24 Other liabilities ⁹	101.5	105.7	109.2	109.7	102.9	95.5	94.3	104.7	110.7	111.7	112.4	126.4
25 Total liabilities	1,581.0	1,641.0	1,657.2	1,681.7	1,701.9	1,723.9	1,721.6	1,720.3	1,729.3	1,738.5	1,748.6	1,742.9
26 Residual (assets less liabilities) ¹⁰	163.5	170.3	170.3	170.6	171.5	175.5	177.3	178.7	179.5	180.0	180.4	180.8

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

Seasonally adjusted, billions of dollars

May 5, 1995

Account	1994 Mar	1994 Sep	1994 Oct	1994 Nov	1994 Dec	1995 Jan	1995 Feb	1995 Mar	Week ending			
									Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	340.0	353.3	349.5	347.6	350.1	351.6	361.6	365.9	368.1	370.9	373.8	377.3
2 Securities in bank credit	77.3	85.7	83.5	80.4	78.4	81.2	88.6	87.5	90.3	90.9	92.0	91.3
3 U.S. government securities	57.0	59.9	57.1	53.7	51.2	53.3	60.1	58.4	60.4	60.1	61.8	62.3
4 Other securities	20.3	25.8	26.4	26.7	27.2	27.9	28.6	29.1	29.9	30.7	30.2	29.0
5 Loans and leases in bank credit ²	262.8	267.6	266.0	267.3	271.7	270.4	273.0	278.4	277.8	280.0	281.8	286.0
6 Commercial and industrial	152.4	158.5	160.2	162.9	164.3	165.6	170.6	170.9	169.7	171.7	170.9	172.7
7 Real estate	45.2	42.3	41.5	41.3	41.1	40.5	40.1	39.6	38.7	38.9	38.7	38.8
9 Security ³	28.4	26.1	24.8	23.7	25.5	23.2	21.2	23.9	26.7	25.9	27.9	28.9
10 Other	36.8	40.7	39.4	39.3	40.8	41.1	41.1	44.1	42.8	43.5	44.3	45.6
10a Nonbank financial	19.0	21.9	22.6	23.0	24.0	24.0	23.0	24.7	24.2	24.9	25.6	25.6
10c All other	17.8	18.8	16.7	16.3	16.8	17.1	18.0	19.4	18.6	18.6	18.7	20.1
11 Interbank loans ⁴	23.8	23.8	25.0	23.8	23.6	24.0	22.6	23.6	20.5	17.8	22.3	24.7
12 Cash assets ⁵	25.8	22.2	23.8	24.5	27.2	27.2	25.8	26.1	26.1	26.5	27.4	28.6
13 Other assets ⁶	48.2	54.3	53.9	53.8	59.7	65.2	69.0	76.3	85.8	86.2	87.1	88.7
14 Total assets ⁷	437.7	453.5	452.1	449.6	460.6	467.9	478.9	491.7	500.5	501.4	510.5	519.3
LIABILITIES												
15 Deposits	140.3	149.9	155.4	154.9	157.9	153.7	151.5	154.2	154.8	158.6	160.7	165.5
16 Transaction	11.0	9.9	9.9	9.9	10.3	10.0	10.3	10.7	10.6	10.7	10.2	10.3
17 Nontransaction	129.4	139.9	145.4	145.0	147.7	143.7	141.2	143.5	144.2	147.9	150.4	155.2
18 Large time	126.5	137.2	141.2	141.0	142.7	139.6	137.8	139.6	140.2	143.3	143.8	143.4
19 Other	2.9	2.7	4.3	3.9	5.0	4.0	3.4	3.9	4.1	4.5	6.6	11.8
20 Borrowings	100.9	104.1	99.3	99.6	101.1	100.1	103.4	110.8	107.5	110.6	112.7	115.7
21 From banks in the U.S. ⁸	17.9	17.0	15.8	15.1	14.6	16.6	17.1	17.7	18.4	18.3	18.8	19.9
22 From nonbanks in the U.S.	83.0	87.1	83.5	84.5	86.6	83.5	86.3	93.1	89.1	92.3	93.9	95.9
23 Net due to related foreign offices	150.1	151.1	149.2	147.0	148.1	153.4	164.6	156.1	161.0	150.8	158.5	146.8
24 Other liabilities ⁹	41.6	44.6	45.2	44.2	51.9	54.8	57.6	65.1	73.8	73.5	75.9	75.6
25 Total liabilities	432.9	449.7	449.0	445.7	459.0	461.9	477.1	486.3	497.2	493.5	507.8	503.6
26 Residual (assets less liabilities) ¹⁰	4.9	3.8	3.1	3.9	1.5	6.0	1.9	5.5	3.3	7.9	2.8	15.7

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

May 5, 1995

Account	1994	1994	1994	1994	1994	1995	1995	1995	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
Bank credit	341.4	351.6	347.7	348.0	358.5	356.6	362.1	367.0	365.3	366.1	373.6	373.3
2 Securities in bank credit	78.2	85.1	83.9	81.2	79.9	82.7	88.2	88.5	90.5	89.6	90.4	89.1
3 U.S. government securities	57.7	59.5	57.3	54.9	53.2	54.6	58.8	59.0	60.2	58.8	60.5	60.7
4 Other securities	20.5	25.6	26.6	26.3	26.7	28.0	29.4	29.5	30.3	30.8	29.9	28.4
5 Loans and leases in bank credit ²	263.2	266.4	263.8	266.8	278.5	274.0	273.8	278.6	274.9	276.6	283.2	284.1
6 Commercial and industrial	152.9	158.0	159.2	162.8	165.3	165.9	169.7	171.3	170.7	171.1	171.8	172.4
7 Real estate	45.3	42.6	41.5	41.4	41.1	40.4	40.2	39.6	38.4	38.6	38.4	38.3
9 Security ³	29.0	24.7	24.1	24.1	29.6	25.9	23.2	24.3	23.9	24.8	29.4	29.1
10 Other	36.0	41.2	38.9	38.5	42.5	41.8	40.8	43.3	41.8	42.1	43.6	44.4
10a Nonbank financial	19.0	21.8	21.8	22.3	24.8	24.1	23.3	24.6	24.1	24.2	25.3	25.4
10c All other	17.1	19.4	17.1	16.2	17.7	17.7	17.5	18.7	17.8	17.8	18.3	19.0
11 Interbank loans ⁴	22.8	24.3	25.9	23.6	26.0	25.5	21.7	22.4	20.4	17.0	21.3	25.5
12 Cash assets ⁵	25.2	23.4	24.6	24.4	27.4	26.8	24.8	25.5	25.1	25.8	26.8	27.7
13 Other assets ⁶	47.1	53.3	53.5	54.8	63.2	65.6	69.0	74.5	82.9	83.5	85.1	86.1
14 Total assets ⁷	436.4	452.6	451.7	450.9	475.1	474.4	477.5	489.4	493.7	492.4	506.7	512.5
LIABILITIES												
15 Deposits	142.2	149.3	151.7	153.3	157.9	153.3	152.1	156.1	153.8	155.8	158.8	165.1
16 Transaction	10.5	10.7	10.2	10.0	10.5	10.2	10.2	10.3	10.2	10.3	9.6	10.0
17 Nontransaction	131.6	138.6	141.5	143.3	147.3	143.1	141.9	145.9	143.6	145.5	149.2	155.1
18 Large time	128.7	136.3	138.2	140.0	142.9	138.6	137.8	142.0	139.8	141.1	143.1	143.1
19 Other	2.9	2.3	3.3	3.3	4.4	4.5	4.1	3.9	3.8	4.4	6.1	12.0
20 Borrowings	99.3	104.8	99.4	99.4	102.4	99.2	100.9	109.1	109.2	111.1	113.8	113.0
21 From banks in the U.S. ⁸	17.8	17.5	15.2	15.6	16.0	17.2	16.7	17.7	19.4	17.8	18.3	16.8
22 From nonbanks in the U.S.	81.5	87.3	84.2	83.8	86.4	82.0	84.2	91.4	89.9	93.3	95.6	96.2
23 Net due to related foreign offices	150.1	149.1	151.1	148.3	156.0	161.3	160.9	155.2	154.4	149.3	155.6	155.6
24 Other liabilities ⁹	40.8	44.5	44.5	44.9	53.7	55.8	58.6	63.8	71.2	71.1	73.3	73.7
25 Total liabilities	432.3	447.6	446.7	445.9	470.0	469.5	472.6	484.3	488.6	487.3	501.5	507.4
26 Residual (assets less liabilities) ¹⁰	4.1	4.9	4.9	5.0	5.0	5.0	4.9	5.1	5.1	5.1	5.1	5.1

Footnotes appear on page 13.

May 5, 1995

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.