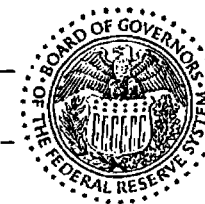


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

For immediate release
July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	3,209.9	3,297.7	3,316.1	3,349.0	3,362.5	3,386.0	3,429.9	3,455.7	3,467.3	3,474.8	3,468.3	3,469.2
2 Securities in bank credit	966.5	951.4	947.0	945.5	937.3	940.2	957.3	953.8	953.5	959.6	951.6	947.3
3 U.S. government securities	751.6	724.3	720.2	721.8	716.9	704.5	704.5	707.4	708.3	711.4	705.4	699.6
4 Other securities	214.9	227.2	226.8	223.7	220.4	235.7	252.7	246.5	245.3	248.2	246.3	247.7
5 Loans and leases in bank credit ²	2,243.4	2,346.2	2,369.1	2,403.5	2,425.2	2,445.8	2,472.6	2,501.9	2,513.7	2,515.2	2,516.7	2,521.9
6 Commercial and industrial	608.0	639.6	644.6	657.6	669.5	673.0	681.9	690.1	690.0	692.8	694.1	693.6
7 Real estate	951.2	991.6	999.8	1,015.1	1,022.8	1,028.4	1,036.0	1,040.4	1,044.3	1,045.8	1,048.8	1,049.3
7a Revolving home equity	73.5	75.7	76.2	76.7	77.0	77.2	77.9	78.7	79.1	79.1	79.2	79.5
7b Other	877.7	915.8	923.6	938.4	945.8	951.2	958.1	961.7	965.2	966.7	969.7	969.9
8 Consumer	412.2	445.8	452.2	457.5	459.6	465.1	471.0	472.7	477.9	478.7	476.8	478.7
9 Security ³	78.1	69.7	70.9	68.6	67.8	69.7	73.2	84.5	90.0	84.2	83.2	85.4
10 Other	193.9	199.6	201.6	204.6	205.5	209.6	210.5	214.2	211.6	213.7	213.8	214.8
11 Interbank loans ⁴	157.2	172.3	175.0	179.0	177.8	180.2	178.7	184.0	186.1	185.1	190.3	188.0
12 Cash assets ⁵	216.7	206.0	209.0	219.4	215.9	207.0	208.5	211.0	211.5	207.9	216.3	206.4
13 Other assets ⁶	225.1	221.0	227.4	237.1	242.5	244.0	248.3	247.4	250.0	250.2	239.6	242.1
14 Total assets ⁷	3,751.7	3,840.7	3,871.4	3,927.7	3,942.2	3,960.8	4,008.4	4,041.1	4,057.8	4,060.7	4,057.3	4,048.1
LIABILITIES												
15 Deposits	2,515.8	2,522.6	2,528.7	2,544.0	2,547.2	2,548.1	2,556.7	2,570.8	2,589.5	2,597.0	2,588.7	2,582.4
16 Transaction	812.1	797.7	797.6	808.6	804.9	795.5	791.2	788.4	783.3	786.6	784.6	781.0
17 Nontransaction	1,703.7	1,724.9	1,731.1	1,735.4	1,742.3	1,752.6	1,765.5	1,782.4	1,806.2	1,810.4	1,804.1	1,801.4
18 Large time	337.0	358.3	361.4	365.8	373.0	379.3	385.0	388.9	395.6	394.8	391.5	391.3
19 Other	1,366.7	1,366.6	1,369.7	1,369.6	1,369.3	1,373.3	1,380.5	1,393.5	1,410.6	1,415.6	1,412.6	1,410.0
20 Borrowings	571.1	591.9	607.9	641.9	644.2	649.3	674.2	679.6	649.5	666.4	673.4	674.0
21 From banks in the U.S. ⁸	157.1	169.3	176.8	181.1	178.4	182.0	181.5	183.5	183.4	183.3	186.5	184.0
22 From nonbanks in the U.S.	414.1	422.6	431.1	460.8	465.7	467.3	492.7	496.1	466.1	483.1	486.9	490.0
23 Net due to related foreign offices	178.2	213.5	225.6	244.8	252.5	241.3	234.9	240.0	245.9	238.4	255.7	244.1
24 Other liabilities ⁹	177.0	176.0	179.8	174.3	178.2	195.7	217.5	214.0	218.2	222.1	209.8	201.9
25 Total liabilities	3,442.2	3,504.0	3,542.0	3,605.0	3,622.0	3,634.4	3,683.4	3,704.4	3,703.2	3,723.9	3,727.6	3,702.4
26 Residual (assets less liabilities) ¹⁰	309.5	336.7	329.4	322.7	320.1	326.4	325.0	336.7	354.7	336.8	329.7	345.7

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
1 Bank credit	3,201.6	3,306.2	3,332.1	3,345.1	3,358.3	3,386.5	3,431.1	3,447.0	3,465.8	3,474.2	3,467.9	3,459.5
2 Securities in bank credit	966.7	952.9	942.3	939.5	936.0	947.9	963.9	955.0	958.5	960.6	954.0	944.3
3 U.S. government securities	750.9	725.3	719.1	715.7	712.5	709.5	708.9	706.5	710.5	710.7	706.2	696.5
4 Other securities	215.8	227.6	223.2	223.8	223.5	238.4	255.1	248.5	248.0	249.9	247.8	247.9
5 Loans and leases in bank credit ²	2,234.9	2,353.3	2,389.8	2,405.5	2,422.3	2,438.5	2,467.1	2,492.0	2,507.3	2,513.6	2,514.0	2,515.2
6 Commercial and industrial	610.7	639.7	645.3	654.3	668.1	676.2	686.3	693.2	692.1	693.6	696.8	695.3
7 Real estate	949.8	996.3	1,006.2	1,013.4	1,018.9	1,023.5	1,031.8	1,038.7	1,043.6	1,046.1	1,047.8	1,049.5
7a Revolving home equity	73.4	76.1	76.3	76.6	76.6	76.5	77.4	78.5	78.9	79.1	79.2	79.6
7b Other	876.4	920.2	930.0	936.8	942.3	947.1	954.5	960.2	964.7	967.0	968.6	969.9
8 Consumer	410.9	446.0	457.2	462.2	460.8	461.6	467.8	471.2	474.9	475.6	474.6	476.7
9 Security ³	73.2	71.3	75.5	70.8	71.0	70.9	74.0	78.9	83.8	84.5	80.9	78.7
10 Other	190.3	200.0	205.6	204.7	203.5	206.3	207.2	210.0	212.9	213.8	213.9	215.0
11 Interbank loans ⁴	152.3	173.9	185.7	185.9	179.9	178.4	178.3	178.6	185.6	186.0	181.6	181.8
12 Cash assets ⁵	214.5	212.5	222.9	224.8	212.6	201.3	204.8	208.5	207.1	208.5	210.4	202.8
13 Other assets ⁶	224.2	223.7	233.2	236.9	240.2	239.3	243.9	246.6	247.9	247.7	235.5	242.2
14 Total assets ⁷	3,735.5	3,859.7	3,917.3	3,936.3	3,934.3	3,948.9	4,001.3	4,023.7	4,049.3	4,059.2	4,038.1	4,029.2
LIABILITIES												
15 Deposits	2,506.4	2,537.7	2,561.5	2,547.9	2,537.9	2,538.4	2,559.7	2,561.8	2,599.7	2,607.2	2,566.5	2,560.5
16 Transaction	800.8	811.9	833.3	818.9	796.0	783.3	796.0	777.2	783.1	790.1	762.4	764.3
17 Nontransaction	1,705.6	1,725.8	1,728.2	1,729.0	1,741.9	1,755.0	1,763.6	1,784.6	1,816.6	1,817.2	1,804.0	1,796.3
18 Large time	340.8	357.5	360.0	362.6	373.2	380.5	383.7	393.1	400.8	399.0	394.1	390.8
19 Other	1,364.8	1,368.4	1,368.3	1,366.4	1,368.6	1,374.5	1,380.0	1,391.5	1,415.8	1,418.2	1,410.0	1,405.4
20 Borrowings	562.5	605.3	620.6	634.7	640.3	638.4	656.6	665.8	657.6	663.8	686.6	680.8
21 From banks in the U.S. ⁸	152.5	173.6	185.7	185.9	179.7	178.3	178.0	178.3	185.3	186.0	181.6	181.8
22 From nonbanks in the U.S.	410.1	431.7	434.8	448.9	460.5	460.2	478.6	487.5	472.3	477.8	505.1	499.0
23 Net due to related foreign offices	182.0	213.2	230.3	251.4	249.5	245.2	237.4	246.0	237.2	231.7	246.2	246.2
24 Other liabilities ⁹	175.1	181.1	182.8	177.1	178.9	194.9	212.4	212.3	213.4	216.3	203.1	200.6
25 Total liabilities	3,425.9	3,537.4	3,595.2	3,611.1	3,606.5	3,616.9	3,666.2	3,685.9	3,708.0	3,719.1	3,702.4	3,688.3
26 Residual (assets less liabilities) ¹⁰	309.6	322.3	322.1	325.1	327.8	332.0	335.1	337.7	341.3	340.1	335.7	340.9

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	2,863.8	2,950.0	2,966.0	2,997.5	3,001.0	3,020.0	3,052.3	3,073.9	3,088.2	3,090.6	3,085.5	3,088.8
2 Securities in bank credit	883.9	871.1	868.6	864.3	848.7	852.4	861.8	858.4	856.8	860.6	855.6	851.5
3 U.S. government securities	692.6	670.6	669.0	668.5	656.8	646.2	643.2	644.2	644.9	646.1	642.5	639.7
4 Other securities	191.3	200.5	199.6	195.7	191.8	206.3	218.6	214.2	211.9	214.5	213.1	211.9
5 Loans and leases in bank credit ²	1,979.9	2,079.0	2,097.4	2,133.2	2,152.3	2,167.6	2,190.5	2,215.5	2,231.4	2,230.0	2,229.9	2,237.3
6 Commercial and industrial	451.9	476.7	480.3	492.1	499.0	502.3	510.4	516.3	517.3	518.2	518.7	519.5
7 Real estate	907.4	950.2	958.7	974.6	982.7	988.8	997.2	1,002.3	1,006.4	1,007.9	1,011.2	1,011.6
7a Revolving home equity	73.5	75.7	76.2	76.7	77.0	77.2	77.9	78.7	79.0	79.1	79.2	79.4
7b Other	833.9	874.5	882.5	897.9	905.8	911.7	919.4	923.6	927.3	928.8	932.0	932.2
8 Consumer	412.2	445.8	452.2	457.5	459.6	465.1	471.0	472.7	477.9	478.7	476.8	478.7
9 Security ³	51.0	46.0	45.4	45.5	46.5	45.9	45.4	54.0	59.6	55.2	52.9	55.8
10 Other	157.4	160.2	160.8	163.5	164.4	165.5	166.4	170.2	170.3	170.1	170.4	171.6
11 Interbank loans ⁴	131.4	148.6	151.4	155.0	155.1	156.4	157.2	160.2	163.5	165.7	163.3	164.2
12 Cash assets ⁵	188.6	181.5	181.8	192.2	190.1	180.9	181.2	181.5	183.1	179.9	188.6	179.5
13 Other assets ⁶	173.0	167.2	167.7	171.9	173.4	168.1	165.5	164.4	165.0	167.9	164.4	163.3
14 Total assets ⁷	3,299.7	3,391.1	3,410.8	3,459.7	3,463.2	3,469.1	3,499.2	3,523.0	3,542.9	3,547.0	3,544.7	3,538.2
LIABILITIES												
15 Deposits	2,371.3	2,367.8	2,370.8	2,390.3	2,395.7	2,393.9	2,396.1	2,406.8	2,417.1	2,425.4	2,422.2	2,417.6
16 Transaction	801.8	787.8	787.3	798.6	794.6	784.8	780.8	778.2	772.6	776.2	774.9	770.9
17 Nontransaction	1,569.5	1,580.0	1,583.5	1,591.7	1,601.0	1,609.1	1,615.3	1,628.6	1,644.5	1,649.2	1,647.2	1,646.7
18 Large time	207.6	217.3	218.7	226.1	235.2	239.7	240.8	243.0	244.5	244.3	243.2	242.7
19 Other	1,361.9	1,362.7	1,364.8	1,365.6	1,365.9	1,369.3	1,374.4	1,385.5	1,400.0	1,404.9	1,404.0	1,404.0
20 Borrowings	468.3	492.3	506.8	541.8	540.8	538.4	561.6	566.7	546.4	560.1	567.4	565.9
21 From banks in the U.S. ⁸	138.0	154.2	162.3	164.6	161.5	164.4	162.5	163.2	168.1	165.5	168.8	166.9
22 From nonbanks in the U.S.	330.2	338.0	344.5	377.2	379.3	374.0	399.1	403.5	378.4	394.6	398.7	399.0
23 Net due to related foreign offices	26.9	66.4	77.4	91.5	87.9	85.2	82.3	84.3	91.3	89.9	95.9	89.5
24 Other liabilities ⁹	133.8	131.8	127.9	119.5	120.6	130.6	141.9	137.5	140.7	141.8	135.7	129.7
25 Total liabilities	3,000.2	3,058.3	3,083.0	3,143.1	3,145.0	3,148.1	3,181.8	3,195.2	3,195.5	3,217.3	3,221.2	3,202.8
26 Residual (assets less liabilities) ¹⁰	299.4	332.8	327.8	316.7	318.2	321.0	317.4	327.8	347.3	329.7	323.5	335.5

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	2,862.0	2,958.1	2,973.6	2,988.5	2,996.4	3,019.3	3,056.5	3,072.4	3,091.8	3,094.9	3,087.5	3,082.9
2 Securities in bank credit	885.5	871.7	862.3	856.8	847.8	859.2	869.6	860.9	863.5	864.3	859.7	850.7
3 U.S. government securities	693.4	670.4	665.9	661.0	653.7	650.5	648.6	645.1	648.5	647.3	644.2	637.8
4 Other securities	192.1	201.3	196.5	195.8	194.1	208.7	221.1	215.8	215.0	217.1	215.5	213.0
5 Loans and leases in bank credit ²	1,976.4	2,086.5	2,111.3	2,131.6	2,148.5	2,160.1	2,186.9	2,211.5	2,228.3	2,230.6	2,227.8	2,232.2
6 Commercial and industrial	455.3	476.9	480.1	488.5	498.5	505.1	514.7	520.2	519.5	519.7	521.1	520.6
7 Real estate	906.1	954.9	965.1	973.0	978.8	983.9	993.4	1,000.7	1,005.7	1,008.2	1,010.0	1,012.1
7a Revolving home equity	73.4	76.1	76.2	76.6	76.6	76.5	77.3	78.5	78.9	79.1	79.2	79.6
7b Other	832.8	878.8	888.9	896.4	902.1	907.4	916.1	922.2	926.8	929.1	930.8	932.5
8 Consumer	410.9	446.0	457.2	462.2	460.8	461.6	467.8	471.2	474.9	475.6	474.6	476.7
9 Security ³	49.0	47.2	45.9	44.9	47.8	46.6	46.8	51.9	57.6	57.1	52.4	51.6
10 Other	155.2	161.5	163.1	162.9	162.6	163.0	164.3	167.6	170.5	170.0	169.8	171.3
11 Interbank loans ⁴	126.8	150.3	159.7	160.4	158.1	155.8	157.0	155.3	165.1	168.2	158.5	156.0
12 Cash assets ⁵	187.6	188.0	195.5	198.0	187.7	175.9	178.3	180.3	178.5	179.9	182.3	174.9
13 Other assets ⁶	172.3	168.9	170.0	171.3	171.2	165.1	163.2	163.7	163.5	166.6	161.7	164.4
14 Total assets ⁷	3,291.5	3,408.9	3,442.3	3,461.8	3,456.8	3,459.5	3,498.3	3,514.6	3,541.8	3,552.4	3,532.7	3,521.1
LIABILITIES												
15 Deposits	2,359.9	2,384.5	2,403.7	2,394.6	2,385.7	2,382.2	2,400.2	2,395.8	2,423.8	2,432.5	2,396.5	2,392.6
16 Transaction	790.9	802.0	822.8	808.7	785.8	773.1	786.1	767.5	773.1	780.2	753.0	753.7
17 Nontransaction	1,569.0	1,582.5	1,580.9	1,585.9	1,599.9	1,609.1	1,614.2	1,628.3	1,650.7	1,652.4	1,643.5	1,638.9
18 Large time	208.9	217.5	217.1	224.0	235.4	238.6	240.2	244.7	246.0	245.0	242.9	239.7
19 Other	1,360.1	1,365.0	1,363.8	1,361.9	1,364.5	1,370.6	1,374.0	1,383.6	1,404.7	1,407.4	1,400.6	1,399.2
20 Borrowings	462.9	505.9	518.1	535.5	539.3	529.3	544.1	557.2	553.5	555.7	577.8	572.5
21 From banks in the U.S. ⁸	135.3	158.0	169.8	168.8	163.2	160.7	160.1	159.9	169.8	167.4	164.8	165.0
22 From nonbanks in the U.S.	327.6	348.0	348.4	366.7	376.1	368.6	384.0	397.3	383.6	388.4	413.0	407.5
23 Net due to related foreign offices	32.4	64.9	74.3	90.2	88.7	90.1	84.6	92.6	91.4	89.3	92.3	92.3
24 Other liabilities ⁹	131.8	136.2	129.1	121.3	120.3	131.0	138.9	135.5	136.3	137.5	130.8	128.2
25 Total liabilities	2,987.0	3,091.5	3,125.2	3,141.6	3,133.9	3,132.7	3,167.8	3,181.1	3,204.9	3,215.0	3,197.5	3,185.6
26 Residual (assets less liabilities) ¹⁰	304.5	317.3	317.1	320.2	322.9	326.9	330.5	333.6	336.9	337.4	335.3	335.5

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

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	1,328.9	1,377.5	1,390.4	1,400.6	1,401.9	1,405.5	1,413.1	1,419.7	1,422.5	1,427.2	1,428.6	1,429.1
2 Securities in bank credit	450.6	446.6	444.2	441.4	435.6	430.9	428.7	427.5	424.2	425.7	425.0	425.1
3 U.S. government securities	365.1	362.2	360.1	357.3	351.7	347.2	344.5	342.9	339.7	341.0	340.2	339.8
4 Other securities	85.5	84.4	84.1	84.0	83.9	83.7	84.2	84.5	84.6	84.7	84.8	85.3
5 Loans and leases in bank credit ²	878.3	930.9	946.2	959.3	966.2	974.6	984.4	992.3	998.2	1,001.5	1,003.6	1,004.0
6 Commercial and industrial	155.9	164.0	165.1	168.0	169.4	170.2	172.4	174.6	175.5	176.2	176.7	177.2
7 Real estate	464.6	492.8	498.9	504.6	508.3	511.9	515.7	519.6	521.9	524.1	525.1	525.3
7a Revolving home equity	27.3	28.6	28.8	28.9	29.0	29.3	29.7	30.1	30.3	30.4	30.5	30.6
7b Other	437.3	464.2	470.1	475.8	479.3	482.6	486.0	489.5	491.6	493.7	494.7	494.7
8 Consumer	192.4	208.0	216.2	220.3	221.9	225.2	228.0	228.8	230.5	230.6	231.6	231.7
9 Security ³	5.4	5.1	5.0	5.0	4.9	5.1	5.3	5.4	5.8	5.9	5.7	5.7
10 Other	60.0	61.0	61.0	61.4	61.7	62.2	63.0	63.9	64.5	64.7	64.4	64.1
11 Interbank loans ⁴	47.8	45.2	45.8	44.3	43.9	47.8	50.3	52.4	58.2	60.1	57.2	58.1
12 Cash assets ⁵	72.8	68.5	69.1	71.2	68.6	66.8	68.3	68.1	67.8	67.0	68.8	68.2
13 Other assets ⁶	48.5	51.1	51.9	51.4	52.3	50.4	49.6	50.2	49.3	50.7	50.0	50.5
14 Total assets ⁷	1,478.3	1,522.6	1,537.2	1,547.3	1,546.5	1,550.2	1,560.7	1,569.7	1,576.9	1,584.1	1,583.6	1,584.8
LIABILITIES												
15 Deposits	1,191.2	1,208.4	1,213.7	1,219.7	1,219.4	1,222.6	1,229.5	1,238.3	1,243.8	1,249.8	1,248.6	1,250.1
16 Transaction	364.2	362.6	363.5	365.9	362.9	360.1	360.7	360.4	361.0	363.1	362.3	362.5
17 Nontransaction	827.0	845.8	850.1	853.8	856.5	862.4	868.9	877.9	882.8	886.7	886.3	887.6
18 Large time	111.2	119.4	120.7	123.7	127.0	129.9	132.2	135.1	136.4	136.6	136.4	137.1
19 Other	715.8	726.5	729.4	730.0	729.5	732.6	736.6	742.8	746.4	750.1	749.9	750.5
20 Borrowings	120.6	132.5	140.5	151.2	151.3	150.4	153.3	152.5	146.5	150.9	152.7	154.7
21 From banks in the U.S. ⁸	35.1	41.9	45.1	45.6	45.0	45.9	44.5	43.9	44.4	44.2	45.6	46.0
22 From nonbanks in the U.S.	85.6	90.6	95.4	105.6	106.4	104.5	108.8	108.6	102.0	106.7	107.1	108.7
23 Net due to related foreign offices	5.0	5.3	6.7	5.7	5.2	4.4	3.7	3.9	4.0	4.2	4.7	4.0
24 Other liabilities ⁹	27.4	27.5	27.2	27.0	27.1	27.5	28.0	28.6	28.6	28.7	28.5	28.1
25 Total liabilities	1,344.3	1,373.8	1,388.1	1,403.7	1,403.0	1,404.9	1,414.6	1,423.3	1,422.9	1,433.5	1,434.5	1,437.0
26 Residual (assets less liabilities) ¹⁰	134.0	148.8	149.1	143.6	143.5	145.3	146.2	146.5	154.1	150.5	149.0	147.8

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

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	1,535.0	1,572.5	1,575.6	1,596.8	1,599.1	1,614.5	1,639.2	1,654.2	1,665.8	1,663.4	1,656.9	1,659.7
2 Securities in bank credit	433.3	424.5	424.4	422.9	413.0	421.5	433.1	431.0	432.6	434.9	430.6	426.4
3 U.S. government securities	327.5	308.3	308.8	311.2	305.1	299.0	298.7	301.3	305.2	305.1	302.3	299.8
4 Other securities	105.8	116.1	115.6	111.7	107.9	122.5	134.4	129.7	127.3	129.8	128.3	126.6
5 Loans and leases in bank credit ²	1,101.6	1,148.1	1,151.2	1,173.9	1,186.1	1,193.0	1,206.1	1,223.2	1,233.2	1,228.5	1,226.4	1,233.3
6 Commercial and industrial	296.0	312.7	315.2	324.1	329.6	332.1	338.0	341.7	341.7	342.0	341.9	342.3
7 Real estate	442.8	457.5	459.8	470.0	474.4	476.9	481.5	482.7	484.4	483.7	486.0	486.3
7a Revolving home equity	46.3	47.1	47.4	47.8	48.0	47.8	48.2	48.5	48.8	48.7	48.7	48.8
7b Other	396.6	410.4	412.4	422.1	426.5	429.1	433.3	434.2	435.7	435.0	437.4	437.5
8 Consumer	219.8	237.8	236.0	237.3	237.6	239.9	243.0	243.9	247.3	248.0	245.3	247.1
9 Security ³	45.6	40.9	40.4	40.5	41.6	40.8	40.1	48.6	53.8	49.3	47.2	50.0
10 Other	97.4	99.2	99.8	102.1	102.7	103.3	103.5	106.3	105.8	105.4	105.9	107.5
11 Interbank loans ⁴	83.6	103.3	105.6	110.7	111.2	108.6	106.9	107.9	105.3	105.6	106.1	106.0
12 Cash assets ⁵	115.8	113.0	112.7	121.0	121.5	114.1	112.9	113.3	115.3	112.9	119.8	111.4
13 Other assets ⁶	124.5	116.0	115.8	120.5	121.1	117.7	116.0	114.2	115.7	117.2	114.4	112.8
14 Total assets ⁷	1,821.4	1,868.5	1,873.6	1,912.5	1,916.7	1,918.9	1,938.5	1,953.3	1,965.9	1,962.9	1,961.1	1,953.4
LIABILITIES												
15 Deposits	1,180.0	1,159.4	1,157.2	1,170.6	1,176.2	1,171.3	1,166.5	1,168.5	1,173.3	1,175.7	1,173.6	1,167.5
16 Transaction	437.5	425.2	423.8	432.7	431.7	424.7	420.2	417.8	411.6	413.2	412.6	408.4
17 Nontransaction	742.5	734.1	733.3	737.9	744.5	746.6	746.4	750.7	761.7	762.5	760.9	759.1
18 Large time	96.4	97.9	98.0	102.3	108.2	109.9	108.6	108.0	108.0	107.8	106.8	105.6
19 Other	646.1	636.2	635.3	635.6	636.4	636.8	637.8	642.7	653.7	654.7	654.2	653.5
20 Borrowings	347.6	359.7	366.3	390.6	389.5	388.0	408.3	414.2	400.0	409.2	414.7	411.2
21 From banks in the U.S. ⁸	103.0	112.3	117.1	119.0	116.5	118.5	118.0	119.3	123.6	121.3	123.2	120.9
22 From nonbanks in the U.S.	244.7	247.4	249.1	271.6	272.9	269.5	290.3	294.9	276.3	287.9	291.6	290.3
23 Net due to related foreign offices	21.9	61.1	70.7	85.7	82.8	80.8	78.6	80.4	87.3	85.7	91.2	85.5
24 Other liabilities ⁹	106.4	104.3	100.7	92.5	93.5	103.1	113.9	108.9	112.1	113.2	107.2	101.5
25 Total liabilities	1,656.0	1,684.5	1,694.9	1,739.4	1,742.0	1,743.2	1,767.3	1,772.0	1,772.7	1,783.7	1,786.7	1,765.7
26 Residual (assets less liabilities) ¹⁰	165.4	184.0	178.7	173.1	174.8	175.7	171.2	181.4	193.3	179.2	174.4	187.7

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

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	1,373.1	1,403.4	1,412.8	1,416.0	1,415.9	1,418.7	1,425.5	1,428.2	1,422.5	1,427.2	1,428.6	1,429.1
2 Securities in bank credit	466.4	456.6	453.0	447.2	440.8	435.7	433.3	430.8	424.2	425.7	425.0	425.1
3 U.S. government securities	378.7	371.2	368.2	362.6	356.3	351.5	348.6	345.9	339.7	341.0	340.2	339.8
4 Other securities	87.7	85.3	84.8	84.6	84.4	84.2	84.6	84.9	84.6	84.7	84.8	85.3
5 Loans and leases in bank credit ²	906.6	946.9	959.7	968.8	975.1	982.9	992.3	997.4	998.2	1,001.5	1,003.6	1,004.0
6 Commercial and industrial	160.8	166.0	166.9	169.2	170.6	171.2	173.3	175.2	175.5	176.2	176.7	177.2
7 Real estate	481.3	502.2	506.7	510.3	513.5	516.8	520.3	522.6	521.9	524.1	525.1	525.3
7a Revolving home equity	29.3	29.8	29.7	29.6	29.7	30.0	30.3	30.5	30.3	30.4	30.5	30.6
7b Other	452.0	472.4	477.0	480.7	483.7	486.7	489.9	492.1	491.6	493.7	494.7	494.7
8 Consumer	197.4	211.5	219.2	222.2	223.8	227.0	229.8	229.9	230.5	230.6	231.6	231.7
9 Security ³	5.5	5.1	5.1	5.0	4.9	5.1	5.3	5.5	5.8	5.9	5.7	5.7
10 Other	61.6	62.0	61.9	62.1	62.3	62.8	63.6	64.3	64.5	64.7	64.4	64.1
11 Interbank loans ⁴	49.3	46.3	46.8	45.1	44.7	48.5	50.8	52.6	58.2	60.1	57.2	58.1
12 Cash assets ⁵	75.2	69.6	70.1	71.9	69.2	67.2	68.7	68.3	67.8	67.0	68.8	68.2
13 Other assets ⁶	51.1	52.4	52.9	52.1	53.0	51.0	50.0	50.5	49.3	50.7	50.0	50.5
14 Total assets ⁷	1,528.2	1,551.6	1,562.4	1,564.8	1,562.4	1,565.0	1,574.5	1,578.8	1,576.9	1,584.1	1,583.6	1,584.8
LIABILITIES												
15 Deposits	1,233.5	1,232.0	1,233.8	1,233.1	1,231.5	1,233.8	1,239.8	1,244.8	1,243.8	1,249.8	1,248.6	1,250.1
16 Transaction	377.4	369.5	369.7	369.9	366.3	363.1	363.4	362.0	361.0	363.1	362.3	362.5
17 Nontransaction	856.0	862.5	864.1	863.2	865.2	870.6	876.4	882.8	882.8	886.7	886.3	887.6
18 Large time	113.7	121.1	122.2	124.8	128.1	130.8	133.1	135.7	136.4	136.6	136.4	137.1
19 Other	742.3	741.4	741.9	738.4	737.1	739.8	743.3	747.1	746.4	750.1	749.9	750.5
20 Borrowings	124.5	135.7	143.5	153.8	153.9	152.9	155.8	154.4	146.5	150.9	152.7	154.7
21 From banks in the U.S. ⁸	36.7	43.3	46.5	46.8	46.0	47.0	45.5	44.7	44.4	44.2	45.6	46.0
22 From nonbanks in the U.S.	87.8	92.4	97.0	107.0	107.8	105.9	110.2	109.7	102.0	106.7	107.1	108.7
23 Net due to related foreign offices	4.9	5.3	6.7	5.7	5.2	4.4	3.7	3.9	4.0	4.2	4.7	4.0
24 Other liabilities ⁹	28.0	27.8	27.4	27.2	27.2	27.6	28.2	28.7	28.6	28.7	28.5	28.1
25 Total liabilities	1,390.9	1,400.8	1,411.5	1,419.8	1,417.7	1,418.8	1,427.5	1,431.8	1,422.9	1,433.5	1,434.5	1,437.0
26 Residual (assets less liabilities) ¹⁰	137.3	150.8	150.9	145.0	144.7	146.3	147.0	147.0	154.1	150.5	149.0	147.8

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

July 7, 1995

Account		1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS													
	Bank credit	1,375.4	1,402.0	1,412.9	1,410.1	1,410.4	1,416.0	1,427.7	1,430.3	1,426.8	1,431.4	1,431.9	1,433.3
2	Securities in bank credit	469.3	453.5	450.2	444.5	440.2	438.6	438.1	433.4	427.5	428.9	428.4	427.8
3	U.S. government securities	381.3	368.1	365.3	359.9	355.6	354.1	353.1	348.2	342.7	343.9	343.5	342.9
4	Other securities	88.0	85.5	84.9	84.6	84.6	84.5	85.0	85.2	84.9	85.1	84.9	84.9
5	Loans and leases in bank credit ²	906.1	948.5	962.7	965.6	970.2	977.4	989.5	996.9	999.3	1,002.5	1,003.6	1,005.5
6	Commercial and industrial	162.1	165.5	166.5	168.2	169.9	171.9	174.8	176.7	177.0	177.4	178.2	178.3
7	Real estate	481.1	503.4	507.7	508.8	511.2	514.5	519.2	522.3	521.8	524.4	525.0	526.3
7a	Revolving home equity	29.3	29.8	29.6	29.5	29.6	29.9	30.2	30.5	30.4	30.5	30.6	30.8
7b	Other	451.8	473.6	478.1	479.3	481.6	484.7	489.0	491.9	491.4	493.9	494.5	495.5
8	Consumer	197.1	211.5	221.1	222.5	223.5	224.3	227.8	229.5	230.1	230.0	231.0	231.5
9	Security ³	5.3	5.3	5.3	5.0	5.0	5.1	5.3	5.3	5.9	5.9	5.4	5.4
10	Other	60.5	62.7	62.2	61.0	60.7	61.5	62.5	63.1	64.4	64.7	64.0	64.0
11	Interbank loans ⁴	46.5	49.8	49.3	46.2	45.8	48.6	50.4	49.6	59.8	59.2	51.6	50.8
12	Cash assets ⁵	74.4	72.4	74.2	73.6	69.0	65.0	67.0	67.7	66.8	66.0	66.0	65.9
13	Other assets ⁶	51.0	52.4	52.5	52.4	52.7	50.8	50.1	50.4	49.0	49.3	48.6	50.2
14	Total assets ⁷	1,526.9	1,556.5	1,568.7	1,562.0	1,557.5	1,559.9	1,574.5	1,577.2	1,581.4	1,585.0	1,577.2	1,579.2
LIABILITIES													
15	Deposits	1,229.8	1,237.5	1,242.7	1,232.3	1,227.8	1,231.3	1,242.8	1,241.5	1,250.0	1,250.7	1,238.7	1,238.9
16	Transaction	374.0	374.8	380.9	373.0	362.6	359.0	365.2	358.8	364.6	363.0	353.9	353.9
17	Nontransaction	855.8	862.7	861.7	859.3	865.3	872.3	877.6	882.7	885.3	887.7	884.8	885.0
18	Large time	114.0	121.4	122.0	123.7	128.1	131.0	133.1	136.1	136.6	136.5	136.0	136.0
19	Other	741.8	741.3	739.7	735.6	737.2	741.3	744.5	746.7	748.7	751.1	748.8	749.0
20	Borrowings	123.9	139.0	146.7	152.3	151.9	148.5	150.1	153.0	146.8	149.5	155.6	157.0
21	From banks in the U.S. ⁸	36.4	43.8	48.7	48.7	46.5	45.3	44.7	44.3	44.9	44.8	45.3	46.7
22	From nonbanks in the U.S.	87.5	95.2	98.1	103.5	105.3	103.2	105.3	108.7	101.9	104.7	110.2	110.3
23	Net due to related foreign offices	5.1	5.4	6.3	5.9	5.1	4.7	3.9	4.0	3.9	4.0	4.4	4.4
24	Other liabilities ⁹	27.5	28.0	27.6	27.2	27.4	27.8	28.1	28.2	28.5	28.5	28.0	28.0
25	Total liabilities	1,386.2	1,409.9	1,423.3	1,417.6	1,412.2	1,412.3	1,424.8	1,426.7	1,429.1	1,432.7	1,426.7	1,428.4
26	Residual (assets less liabilities) ¹⁰	140.6	146.6	145.4	144.4	145.3	147.7	149.7	150.5	152.3	152.4	150.5	150.7

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

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
1 Bank credit	1,490.8	1,546.6	1,553.3	1,581.5	1,585.1	1,601.3	1,626.7	1,645.8	1,665.8	1,663.4	1,656.9	1,659.7
2 Securities in bank credit	417.5	414.5	415.6	417.1	407.9	416.7	428.5	427.7	432.6	434.9	430.6	426.4
3 U.S. government securities	313.9	299.3	300.8	306.0	300.5	294.7	294.6	298.4	305.2	305.1	302.3	299.8
3a Trading account	27.1	23.4	23.6	22.7	22.1	22.6	21.6	23.7	27.5	27.2	22.8	25.3
3b Investment account	286.8	275.9	277.2	283.2	278.4	272.1	273.0	274.6	277.7	277.9	279.5	274.5
3c Mortgage-backed pass-through	86.2	92.8	94.4	97.7	96.9	93.4	91.9	94.9	97.6	97.6	97.8	96.7
3d Other (including CMOs)	200.6	183.1	182.8	185.6	181.5	178.7	181.1	179.7	180.1	180.3	181.7	177.9
3e 1 year or less	49.2	43.9	44.1	45.3	46.1	46.4	46.9	46.9	46.3	45.8	45.7	43.1
3f Between 1 and 5 years	76.9	74.1	74.3	76.5	72.2	70.5	72.5	71.2	72.8	72.7	74.3	74.1
3g More than 5 years	74.5	65.1	64.4	63.7	63.2	61.8	61.7	61.6	60.9	61.8	61.7	60.6
4 Other securities	103.6	115.2	114.8	111.1	107.4	122.0	133.9	129.3	127.3	129.8	128.3	126.6
4a Trading account	45.5	53.0	52.5	48.8	45.9	61.0	72.3	66.5	63.9	65.5	64.5	62.3
4b Investment account	58.1	62.1	62.2	62.3	61.5	61.1	61.7	62.8	63.4	64.3	63.8	64.3
4c State and local government	21.5	21.5	21.4	21.5	20.8	20.8	20.9	20.9	20.8	20.7	20.7	20.6
4d Other	36.6	40.6	40.8	40.8	40.7	40.3	40.8	41.9	42.6	43.6	43.1	43.7
5 Loans and leases in bank credit ²	1,073.3	1,132.1	1,137.7	1,164.4	1,177.2	1,184.6	1,198.2	1,218.1	1,233.2	1,228.5	1,226.4	1,233.3
6 Commercial and industrial	291.1	310.7	313.4	322.9	328.5	331.1	337.1	341.1	341.7	342.0	341.9	342.3
7 Real estate	426.2	448.1	451.9	464.3	469.3	472.1	477.0	479.7	484.4	483.7	486.0	486.3
7a Revolving home equity	44.2	45.9	46.5	47.0	47.3	47.1	47.5	48.2	48.8	48.7	48.7	48.8
7b Other	381.9	402.2	405.4	417.3	422.0	424.9	429.4	431.5	435.7	435.0	437.4	437.5
8 Consumer	214.8	234.2	233.1	235.3	235.8	238.1	241.2	242.8	247.3	248.0	245.3	247.1
9 Security ³	45.5	40.9	40.3	40.5	41.6	40.7	40.1	48.6	53.8	49.3	47.2	50.0
10 Other	95.8	98.2	99.0	101.4	102.1	102.7	102.9	105.9	105.8	105.4	105.9	107.5
10a Nonbank financial	17.4	16.0	15.9	17.8	17.4	16.9	17.2	17.6	18.0	18.2	18.7	19.0
10b State and local government	11.9	11.4	11.4	11.3	11.3	11.2	11.2	11.1	11.1	11.0	11.1	11.1
10c All other	66.5	70.8	71.7	72.3	73.4	74.6	74.4	77.3	76.7	76.2	76.1	77.4
11 Interbank loans ⁴	82.1	102.3	104.6	109.8	110.4	107.9	106.3	107.7	105.3	105.6	106.1	106.0
12 Cash assets ⁵	113.4	111.8	111.7	120.3	120.9	113.7	112.5	113.1	115.3	112.9	119.8	111.4
13 Other assets ⁶	121.9	114.8	114.8	119.8	120.5	117.1	115.5	113.9	115.7	117.2	114.4	112.8
14 Total assets ⁷	1,771.4	1,839.4	1,848.4	1,894.9	1,900.8	1,904.1	1,924.7	1,944.2	1,965.9	1,962.9	1,961.1	1,953.4
LIABILITIES												
15 Deposits	1,137.8	1,135.8	1,137.0	1,157.1	1,164.2	1,160.1	1,156.2	1,161.9	1,173.3	1,175.7	1,173.6	1,167.5
16 Transaction	424.3	418.3	417.6	428.7	428.3	421.7	417.4	416.2	411.6	413.2	412.6	408.4
17 Nontransaction	713.5	717.5	719.4	728.4	735.9	738.4	738.8	745.7	761.7	762.5	760.9	759.1
18 Large time	93.8	96.2	96.5	101.3	107.1	108.9	107.7	107.3	108.0	107.8	106.8	105.6
19 Other	619.6	621.3	622.9	627.2	628.8	629.5	631.1	638.4	653.7	654.7	654.2	653.5
20 Borrowings	343.8	356.6	363.3	388.1	386.9	385.5	405.8	412.3	400.0	409.2	414.7	411.2
21 From banks in the U.S. ⁸	101.3	111.0	115.8	117.9	115.5	117.4	116.9	118.5	123.6	121.3	123.2	120.9
22 From nonbanks in the U.S.	242.4	245.6	247.5	270.2	271.5	268.1	288.8	293.8	276.3	287.9	291.6	290.3
23 Net due to related foreign offices	22.0	61.1	70.7	85.7	82.8	80.8	78.6	80.4	87.3	85.7	91.2	85.5
24 Other liabilities ⁹	105.8	104.0	100.5	92.3	93.4	103.0	113.7	108.8	112.1	113.2	107.2	101.5
25 Total liabilities	1,609.4	1,657.5	1,671.5	1,723.3	1,727.3	1,729.4	1,754.3	1,763.4	1,772.7	1,783.7	1,786.7	1,765.7
26 Residual (assets less liabilities) ¹⁰	162.1	181.9	176.9	171.7	173.6	174.7	170.4	180.8	193.3	179.2	174.4	187.7

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

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

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	1,486.6	1,556.1	1,560.7	1,578.4	1,586.0	1,603.3	1,628.9	1,642.1	1,665.0	1,663.5	1,655.5	1,649.6
2 Securities in bank credit	416.2	418.1	412.2	412.4	407.6	420.6	431.5	427.5	436.0	435.4	431.3	422.9
3 U.S. government securities	312.1	302.3	300.6	301.2	298.1	296.4	295.4	296.9	305.9	303.4	300.7	294.8
3a Trading account	25.8	24.7	22.1	21.5	22.6	23.3	22.4	22.7	27.5	26.6	22.6	20.9
3b Investment account	286.3	277.5	278.4	279.7	275.5	273.1	273.0	274.2	278.4	276.8	278.1	274.0
3c Mortgage-backed pass-through	86.5	93.2	95.1	95.7	95.4	94.0	93.2	95.3	97.6	96.9	97.5	96.7
3d Other (including CMOs)	199.8	184.3	183.4	184.0	180.0	179.1	179.8	179.0	180.8	179.9	180.6	177.2
3e 1 year or less	49.3	43.4	44.7	45.5	45.4	46.4	47.3	46.9	47.3	46.7	46.5	44.1
3f Between 1 and 5 years	76.8	75.2	74.2	75.1	71.7	71.1	71.3	71.0	72.3	71.7	73.0	72.3
3g More than 5 years	73.8	65.8	64.5	63.4	63.0	61.5	61.2	61.0	61.2	61.4	61.2	60.8
4 Other securities	104.1	115.9	111.6	111.2	109.5	124.2	136.1	130.6	130.1	132.0	130.6	128.1
4a Trading account	46.4	53.2	49.3	48.9	48.0	63.3	74.6	68.2	67.2	68.3	67.6	64.9
4b Investment account	57.7	62.7	62.3	62.3	61.5	60.9	61.4	62.3	62.9	63.7	63.0	63.2
4c State and local government	21.5	21.6	21.4	21.4	20.8	20.8	20.9	20.9	20.8	20.8	20.8	20.6
4d Other	36.2	41.0	40.9	40.9	40.7	40.1	40.5	41.4	42.0	42.8	42.2	42.6
5 Loans and leases in bank credit ²	1,070.3	1,138.0	1,148.6	1,166.0	1,178.4	1,182.7	1,197.4	1,214.6	1,229.0	1,228.1	1,224.2	1,226.7
6 Commercial and industrial	293.1	311.4	313.6	320.3	328.7	333.1	339.9	343.4	342.5	342.3	342.9	342.2
7 Real estate	425.0	451.5	457.4	464.2	467.6	469.4	474.2	478.4	483.9	483.8	485.0	485.8
7a Revolving home equity	44.1	46.3	46.6	47.1	47.1	46.6	47.1	48.0	48.5	48.6	48.7	48.8
7b Other	381.0	405.2	410.8	417.1	420.5	422.8	427.1	430.3	435.4	435.2	436.3	437.0
8 Consumer	213.8	234.5	236.1	239.7	237.4	237.3	240.0	241.7	244.8	245.6	243.6	245.2
9 Security ³	43.7	41.9	40.6	39.9	42.8	41.4	41.5	46.6	51.7	51.3	47.0	46.2
10 Other	94.7	98.8	100.8	101.9	102.0	101.5	101.8	104.5	106.1	105.2	105.8	107.3
10a Nonbank financial	17.1	17.0	16.9	17.8	16.8	16.5	16.8	17.2	18.1	18.0	18.3	18.7
10b State and local government	11.9	11.4	11.3	11.1	11.2	11.1	11.1	11.1	11.1	11.1	11.2	11.2
10c All other	65.7	70.4	72.6	72.9	74.0	73.8	73.9	76.2	76.8	76.2	76.3	77.5
11 Interbank loans ⁴	80.3	100.5	110.4	114.2	112.3	107.3	106.6	105.6	105.4	109.0	106.9	105.2
12 Cash assets ⁵	113.2	115.6	121.3	124.4	118.8	110.9	111.3	112.6	111.8	113.9	116.2	108.9
13 Other assets ⁶	121.3	116.5	117.4	118.9	118.5	114.3	113.0	113.4	114.6	117.3	113.1	114.3
14 Total assets ⁷	1,764.7	1,852.4	1,873.6	1,899.8	1,899.3	1,899.6	1,923.8	1,937.4	1,960.4	1,967.4	1,955.5	1,942.0
LIABILITIES												
15 Deposits	1,130.1	1,146.9	1,161.0	1,162.3	1,157.9	1,150.9	1,157.4	1,154.2	1,173.8	1,181.8	1,157.8	1,153.6
16 Transaction	416.9	427.1	441.8	435.8	423.2	414.1	420.8	408.7	408.4	417.1	399.1	399.8
17 Nontransaction	713.2	719.8	719.2	726.5	734.6	736.8	736.6	745.5	765.4	764.7	758.7	753.9
18 Large time	94.9	96.1	95.1	100.3	107.3	107.6	107.1	108.6	109.4	108.5	106.9	103.7
19 Other	618.3	623.7	624.1	626.3	627.3	629.2	629.5	636.9	656.0	656.2	651.9	650.2
20 Borrowings	339.0	367.0	371.4	383.3	387.4	380.9	394.0	404.1	406.7	406.2	422.2	415.4
21 From banks in the U.S. ⁸	98.9	114.2	121.1	120.1	116.7	115.5	115.3	115.6	125.0	122.6	119.4	118.2
22 From nonbanks in the U.S.	240.1	252.8	250.3	263.2	270.8	265.4	278.7	288.6	281.7	283.7	302.8	297.2
23 Net due to related foreign offices	27.4	59.5	68.0	84.4	83.6	85.4	80.8	88.6	87.5	85.4	87.9	87.9
24 Other liabilities ⁹	104.3	108.2	101.5	94.0	92.8	103.2	110.8	107.4	107.8	108.9	102.8	100.2
25 Total liabilities	1,600.8	1,681.6	1,702.0	1,724.0	1,721.8	1,720.4	1,743.0	1,754.3	1,775.8	1,782.4	1,770.7	1,757.1
26 Residual (assets less liabilities) ¹⁰	163.9	170.7	171.7	175.8	177.6	179.2	180.8	183.1	184.6	185.0	184.8	184.8

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

Seasonally adjusted, billions of dollars

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	346.1	347.6	350.1	351.5	361.5	366.0	377.6	381.8	379.1	384.2	382.8	380.4
2 Securities in bank credit	82.6	80.4	78.4	81.2	88.6	87.8	95.5	95.4	96.7	99.1	96.0	95.8
3 U.S. government securities	59.0	53.7	51.2	53.3	60.1	58.4	61.3	63.1	63.3	65.3	62.9	59.9
4 Other securities	23.6	26.7	27.2	27.9	28.6	29.4	34.2	32.3	33.4	33.7	33.2	35.8
5 Loans and leases in bank credit ²	263.5	267.3	271.7	270.3	272.9	278.2	282.1	286.4	282.3	285.1	286.7	284.6
6 Commercial and industrial	156.1	162.9	164.3	165.6	170.5	170.7	171.5	173.8	172.8	174.6	175.4	174.1
7 Real estate	43.8	41.3	41.1	40.5	40.1	39.6	38.8	38.1	37.9	37.9	37.7	37.7
9 Security ³	27.1	23.7	25.5	23.2	21.2	23.9	27.8	30.5	30.4	29.0	30.3	29.7
10 Other	36.5	39.3	40.8	41.1	41.1	44.1	44.1	44.0	41.2	43.6	43.4	43.1
10a Nonbank financial	19.5	23.0	24.0	24.0	23.0	24.7	25.2	24.8	24.7	25.4	25.9	25.8
10c All other	17.0	16.3	16.8	17.1	18.0	19.4	18.9	19.2	16.6	18.2	17.5	17.3
11 Interbank loans ⁴	25.9	23.8	23.6	24.0	22.7	23.7	21.6	23.7	22.6	19.4	27.0	23.8
12 Cash assets ⁵	28.1	24.5	27.2	27.2	25.8	26.1	27.3	29.6	28.4	28.0	27.7	26.9
13 Other assets ⁶	52.1	53.8	59.7	65.2	69.0	75.9	82.8	83.0	85.0	82.3	75.2	78.8
14 Total assets ⁷	452.1	449.6	460.6	467.9	479.0	491.7	509.2	518.0	515.0	513.8	512.6	509.8
LIABILITIES												
15 Deposits	144.6	154.9	157.9	153.7	151.5	154.2	160.7	164.1	172.4	171.6	166.5	164.8
16 Transaction	10.4	9.9	10.3	10.0	10.3	10.7	10.4	10.2	10.7	10.4	9.7	10.1
17 Nontransaction	134.2	145.0	147.7	143.7	141.2	143.6	150.3	153.9	161.7	161.2	156.8	154.6
18 Large time	129.4	141.0	142.7	139.7	137.8	139.6	144.2	145.8	151.2	150.5	148.2	148.6
19 Other	4.8	3.9	4.9	4.0	3.4	4.0	6.1	8.0	10.6	10.7	8.6	6.0
20 Borrowings	102.9	99.6	101.1	100.1	103.4	110.9	112.7	113.0	103.1	106.3	106.0	108.0
21 From banks in the U.S. ⁸	19.0	15.1	14.5	16.4	16.9	17.6	19.0	20.3	15.3	17.8	17.7	17.1
22 From nonbanks in the U.S.	83.9	84.5	86.6	83.7	86.4	93.3	93.6	92.6	87.8	88.5	88.2	90.9
23 Net due to related foreign offices	151.3	147.0	148.1	153.4	164.6	156.1	152.6	155.7	154.6	148.5	159.8	154.5
24 Other liabilities ⁹	43.2	44.2	51.9	54.8	57.6	65.1	75.6	76.5	77.5	80.3	74.1	72.3
25 Total liabilities	442.0	445.7	459.0	461.9	477.1	486.3	501.6	509.2	507.6	506.7	506.4	499.6
26 Residual (assets less liabilities) ¹⁰	10.1	3.9	1.5	6.0	1.9	5.4	7.6	8.8	7.3	7.1	6.2	10.2

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

July 7, 1995

Account	1994	1994	1994	1995	1995	1995	1995	1995	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
Bank credit	339.6	348.0	358.5	356.6	362.0	367.2	374.5	374.7	374.1	379.3	380.5	376.6
2 Securities in bank credit	81.2	81.2	79.9	82.7	88.2	88.7	94.3	94.1	95.1	96.2	94.3	93.6
3 U.S. government securities	57.5	54.9	53.2	54.6	58.8	59.0	60.3	61.5	62.0	63.4	62.0	58.7
4 Other securities	23.7	26.3	26.7	28.0	29.4	29.7	34.0	32.7	33.1	32.8	32.3	34.9
5 Loans and leases in bank credit ²	258.5	266.8	278.5	273.9	273.7	278.4	280.2	280.5	279.0	283.0	286.1	283.0
6 Commercial and industrial	155.4	162.8	165.3	165.8	169.6	171.1	171.6	173.1	172.6	173.9	175.7	174.8
7 Real estate	43.7	41.4	41.1	40.4	40.2	39.6	38.4	38.0	37.9	37.9	37.8	37.4
9 Security ³	24.2	24.1	29.6	25.9	23.2	24.3	27.2	27.0	26.1	27.4	28.4	27.1
10 Other	35.1	38.5	42.5	41.8	40.8	43.4	42.9	42.4	42.4	43.9	44.1	43.7
10a Nonbank financial	19.4	22.3	24.8	24.1	23.3	24.6	24.8	24.7	25.5	26.2	26.8	26.3
10c All other	15.7	16.2	17.7	17.7	17.5	18.7	18.1	17.7	16.9	17.7	17.3	17.5
11 Interbank loans ⁴	25.6	23.6	26.0	25.5	21.8	22.6	21.3	23.3	20.5	17.8	23.0	25.8
12 Cash assets ⁵	26.8	24.4	27.4	26.8	24.8	25.5	26.5	28.2	28.6	28.6	28.1	27.9
13 Other assets ⁶	52.0	54.8	63.2	65.6	69.0	74.2	80.7	82.8	84.4	81.2	73.8	77.8
14 Total assets ⁷	444.0	450.9	475.1	474.5	477.5	489.3	503.0	509.0	507.5	506.8	505.4	508.0
LIABILITIES												
15 Deposits	146.4	153.3	157.9	153.3	152.2	156.2	159.4	166.0	176.0	174.7	169.9	168.0
16 Transaction	9.8	10.0	10.5	10.2	10.2	10.3	10.0	9.7	10.1	9.9	9.4	10.6
17 Nontransaction	136.6	143.3	147.3	143.1	142.0	145.9	149.5	156.4	165.9	164.8	160.5	157.4
18 Large time	131.9	140.0	142.9	138.6	137.8	142.0	143.5	148.5	154.8	154.0	151.2	151.2
19 Other	4.7	3.3	4.4	4.5	4.1	3.9	6.0	7.9	11.1	10.8	9.3	6.2
20 Borrowings	99.7	99.4	102.4	99.2	101.0	109.1	112.5	108.6	104.2	108.1	108.8	108.4
21 From banks in the U.S. ⁸	17.2	15.6	16.0	17.0	16.6	17.5	18.0	18.4	15.5	18.7	16.8	16.9
22 From nonbanks in the U.S.	82.5	83.8	86.5	82.1	84.4	91.6	94.6	90.2	88.7	89.4	92.0	91.5
23 Net due to related foreign offices	149.5	148.3	156.0	161.2	160.9	155.1	152.8	153.4	145.8	142.4	153.9	153.9
24 Other liabilities ⁹	43.3	44.9	53.7	55.8	58.6	63.9	73.5	76.7	77.1	78.8	72.3	72.4
25 Total liabilities	438.9	445.9	470.0	469.5	472.6	484.2	498.3	504.9	503.1	504.1	505.0	502.7
26 Residual (assets less liabilities) ¹⁰	5.0	5.0	5.0	5.0	5.0	5.1	4.7	4.2	4.4	2.7	0.4	5.4

Footnotes appear on page 13.

July 7, 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.