

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

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	3,220.0	3,316.5	3,349.4	3,363.1	3,387.8	3,447.9	3,474.2	3,489.1	3,491.0	3,499.2	3,499.2	3,503.8
2 Securities in bank credit	968.4	947.1	945.6	937.4	941.6	975.4	972.3	971.9	966.0	963.3	960.6	959.6
3 U.S. government securities	752.2	720.4	721.8	717.2	705.1	704.8	707.5	707.1	701.9	699.7	697.2	699.1
4 Other securities	216.3	226.7	223.8	220.2	236.4	270.6	264.7	264.8	264.1	263.5	263.4	260.4
5 Loans and leases in bank credit ²	2,251.6	2,369.4	2,403.9	2,425.7	2,446.2	2,472.6	2,501.9	2,517.2	2,525.0	2,535.9	2,538.6	2,544.2
6 Commercial and industrial	611.3	644.6	657.7	669.6	673.0	681.3	689.6	692.2	695.8	695.6	693.6	693.8
7 Real estate	957.3	999.8	1,015.1	1,022.7	1,028.4	1,035.8	1,040.1	1,047.4	1,052.8	1,056.7	1,058.3	1,058.4
7a Revolving home equity	73.8	76.2	76.7	77.0	77.3	78.0	78.7	79.3	79.8	79.9	79.9	79.7
7b Other	883.5	923.6	938.4	945.8	951.1	957.9	961.4	968.1	973.0	976.8	978.4	978.6
8 Consumer	416.1	452.1	457.4	459.6	465.2	471.4	473.1	478.3	479.6	480.7	482.1	482.6
9 Security ³	76.2	70.9	68.6	67.8	69.7	73.1	84.4	85.2	79.8	84.9	84.0	85.3
10 Other	190.7	202.0	205.0	205.9	209.9	210.9	214.7	214.0	217.0	218.0	220.6	224.1
11 Interbank loans ⁴	155.4	175.0	179.0	177.8	180.2	178.6	183.9	187.7	194.3	192.1	193.3	196.1
12 Cash assets ⁵	215.1	209.0	219.4	216.0	206.9	208.1	210.4	211.0	221.1	210.4	206.8	219.9
13 Other assets ⁶	223.2	227.5	237.1	242.5	242.9	232.3	231.9	230.4	233.6	238.8	241.3	239.4
14 Total assets ⁷	3,756.7	3,871.8	3,928.2	3,942.9	3,961.4	4,009.9	4,043.4	4,061.0	4,082.3	4,082.9	4,083.2	4,101.6
LIABILITIES												
15 Deposits	2,507.9	2,528.8	2,544.1	2,547.4	2,548.4	2,557.3	2,571.4	2,590.8	2,605.6	2,610.8	2,601.8	2,632.9
16 Transaction	811.1	797.3	808.3	804.6	795.3	791.1	788.3	785.1	805.0	795.0	785.5	811.9
17 Nontransaction	1,696.9	1,731.5	1,735.8	1,742.8	1,753.1	1,766.2	1,783.2	1,805.7	1,800.6	1,815.8	1,816.3	1,821.0
18 Large time	333.7	362.0	366.6	373.8	380.2	385.9	389.8	392.5	384.8	395.7	398.6	396.8
19 Other	1,363.2	1,369.5	1,369.2	1,368.9	1,372.9	1,380.3	1,393.3	1,413.2	1,415.8	1,420.1	1,417.7	1,424.2
20 Borrowings	568.8	606.7	640.5	642.7	648.0	673.3	679.1	665.9	678.7	679.8	683.1	679.9
21 From banks in the U.S. ⁸	154.4	176.8	181.1	178.4	182.0	181.4	183.4	185.0	195.7	194.7	198.7	197.5
22 From nonbanks in the U.S.	414.4	429.9	459.4	464.3	466.0	491.9	495.7	481.0	483.0	485.0	484.3	482.4
23 Net due to related foreign offices	186.6	225.6	244.8	252.5	241.3	234.9	240.0	245.8	243.1	235.6	246.5	230.2
24 Other liabilities ⁹	177.1	181.2	175.5	179.4	196.9	218.9	215.2	214.1	208.2	209.0	207.2	207.1
25 Total liabilities	3,440.4	3,542.3	3,605.0	3,622.0	3,634.6	3,684.4	3,705.7	3,716.6	3,735.5	3,735.2	3,738.6	3,750.1
26 Residual (assets less liabilities) ¹⁰	316.3	329.5	323.2	320.9	326.8	325.4	337.7	344.3	346.8	347.7	344.6	351.5

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	3,217.6	3,332.5	3,345.5	3,358.9	3,388.3	3,449.1	3,465.9	3,485.9	3,489.5	3,483.0	3,484.6	3,483.8
2 Securities in bank credit	969.1	942.4	939.6	936.1	949.3	982.0	973.8	972.7	962.5	956.7	954.1	955.4
3 U.S. government securities	752.3	719.2	715.6	712.8	710.1	709.1	706.7	706.6	698.3	695.0	692.9	694.6
4 Other securities	216.9	223.2	224.0	223.3	239.2	272.9	267.1	266.1	264.2	261.6	261.2	260.8
5 Loans and leases in bank credit ²	2,248.5	2,390.1	2,405.9	2,422.8	2,439.0	2,467.1	2,492.1	2,513.2	2,527.1	2,526.3	2,530.5	2,528.4
6 Commercial and industrial	612.9	645.3	654.4	668.2	676.2	685.8	692.7	694.2	699.7	694.3	693.0	691.0
7 Real estate	957.1	1,006.2	1,013.4	1,018.9	1,023.5	1,031.7	1,038.5	1,047.2	1,053.3	1,056.8	1,057.5	1,056.8
7a Revolving home equity	73.8	76.3	76.6	76.7	76.6	77.4	78.6	79.3	79.8	79.8	79.9	79.8
7b Other	883.3	930.0	936.8	942.2	946.9	954.3	959.9	967.9	973.5	977.0	977.6	977.0
8 Consumer	413.8	457.1	462.1	460.9	461.7	468.1	471.6	475.6	476.2	477.7	479.7	481.1
9 Security ³	73.3	75.5	70.8	71.0	70.9	73.9	78.8	81.4	75.7	79.0	79.1	78.6
10 Other	191.3	206.0	205.1	203.9	206.6	207.6	210.5	214.8	222.1	218.5	221.2	220.8
11 Interbank loans ⁴	153.7	185.7	185.9	179.9	178.5	178.2	178.5	184.8	200.7	187.2	186.8	185.3
12 Cash assets ⁵	213.4	222.9	224.8	212.6	201.3	204.4	207.9	209.2	239.7	204.5	200.8	203.3
13 Other assets ⁶	221.7	233.2	237.0	240.3	238.2	228.2	231.2	228.9	237.5	236.8	238.3	236.1
14 Total assets ⁷	3,749.4	3,917.8	3,936.7	3,935.1	3,949.5	4,003.2	4,026.5	4,051.5	4,110.3	4,054.5	4,053.5	4,051.5
LIABILITIES												
15 Deposits	2,506.1	2,561.6	2,548.0	2,538.1	2,538.6	2,560.3	2,562.4	2,588.0	2,646.6	2,600.3	2,583.4	2,588.5
16 Transaction	806.9	833.0	818.6	795.7	783.1	796.0	777.1	779.5	845.1	782.6	767.6	769.8
17 Nontransaction	1,699.2	1,728.5	1,729.4	1,742.3	1,755.5	1,764.3	1,785.4	1,808.5	1,801.5	1,817.7	1,815.8	1,818.6
18 Large time	335.8	360.5	363.4	374.1	381.4	384.5	394.1	395.0	382.0	395.0	398.0	397.4
19 Other	1,363.3	1,368.0	1,366.0	1,368.3	1,374.1	1,379.8	1,391.3	1,413.6	1,419.5	1,422.7	1,417.8	1,421.2
20 Borrowings	575.1	619.3	633.5	639.0	637.3	655.8	665.3	672.4	682.6	674.3	682.2	675.0
21 From banks in the U.S. ⁸	153.8	185.7	185.9	179.7	178.3	177.9	178.2	184.7	201.2	191.2	190.8	189.3
22 From nonbanks in the U.S.	421.3	433.6	447.7	459.3	459.0	477.9	487.1	487.6	481.4	483.1	491.4	485.7
23 Net due to related foreign offices	181.3	230.3	251.4	249.5	245.2	237.4	246.0	240.0	234.4	230.8	240.0	240.0
24 Other liabilities ⁹	173.1	184.3	178.3	180.1	196.1	213.7	213.4	209.4	204.4	204.5	203.6	204.9
25 Total liabilities	3,435.6	3,595.4	3,611.4	3,606.7	3,617.2	3,667.3	3,687.2	3,709.8	3,767.9	3,709.9	3,709.1	3,708.3
26 Residual (assets less liabilities) ¹⁰	313.9	322.3	325.4	328.4	332.3	335.9	339.3	341.8	342.4	344.7	344.4	343.2

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	2,877.0	2,966.2	2,997.6	3,001.3	3,020.7	3,053.8	3,075.8	3,090.0	3,094.0	3,101.0	3,101.4	3,103.0
2 Securities in bank credit	884.3	868.7	864.3	848.8	852.7	862.2	859.1	856.2	850.7	847.6	848.1	846.7
3 U.S. government securities	691.8	669.1	668.5	657.1	646.8	643.7	644.7	643.5	638.7	637.7	637.8	639.4
4 Other securities	192.5	199.6	195.9	191.6	205.9	218.4	214.4	212.7	212.0	210.0	210.3	207.2
5 Loans and leases in bank credit ²	1,992.6	2,097.5	2,133.3	2,152.6	2,168.1	2,191.6	2,216.8	2,233.8	2,243.4	2,253.4	2,253.3	2,256.4
6 Commercial and industrial	455.7	480.3	492.1	499.1	502.4	510.6	516.5	518.8	523.0	522.7	522.8	522.7
7 Real estate	913.8	958.7	974.6	982.7	988.8	997.2	1,002.2	1,009.8	1,015.9	1,019.8	1,021.4	1,021.7
7a Revolving home equity	73.8	76.2	76.7	77.0	77.2	78.0	78.7	79.3	79.8	79.9	79.8	79.7
7b Other	840.0	882.5	897.9	905.7	911.6	919.3	923.5	930.5	936.1	940.0	941.5	942.0
8 Consumer	416.1	452.1	457.4	459.6	465.2	471.4	473.1	478.3	479.6	480.7	482.1	482.6
9 Security ³	49.7	45.4	45.5	46.5	45.9	45.4	54.0	55.5	50.3	54.7	52.7	51.5
10 Other	157.5	160.9	163.7	164.6	165.8	167.0	170.9	171.4	174.6	175.4	174.3	177.7
11 Interbank loans ⁴	130.4	151.4	155.0	155.1	156.4	157.2	160.2	164.8	174.8	168.8	171.2	173.4
12 Cash assets ⁵	188.4	181.8	192.2	190.2	180.9	181.2	181.5	183.4	193.9	183.4	179.9	192.3
13 Other assets ⁶	169.9	167.7	172.0	173.5	168.0	165.4	164.3	165.3	166.0	168.3	169.1	166.6
14 Total assets ⁷	3,308.8	3,411.0	3,459.9	3,463.7	3,469.7	3,500.6	3,524.8	3,546.3	3,571.1	3,564.0	3,564.1	3,577.9
LIABILITIES												
15 Deposits	2,368.7	2,370.9	2,390.4	2,395.9	2,394.1	2,396.7	2,407.4	2,422.7	2,446.8	2,441.5	2,432.9	2,459.8
16 Transaction	800.6	787.1	798.3	794.3	784.6	780.7	778.1	774.9	794.3	785.0	774.7	801.3
17 Nontransaction	1,568.1	1,583.8	1,592.1	1,601.5	1,609.5	1,616.0	1,629.3	1,647.8	1,652.4	1,656.5	1,658.2	1,658.5
18 Large time	208.2	219.3	226.9	236.0	240.6	241.7	244.0	244.1	243.0	244.6	246.3	244.6
19 Other	1,359.9	1,364.6	1,365.3	1,365.5	1,369.0	1,374.2	1,385.3	1,403.7	1,409.5	1,411.9	1,411.9	1,413.9
20 Borrowings	463.8	505.6	540.4	539.4	537.1	560.6	566.0	559.6	565.8	569.9	574.2	565.4
21 From banks in the U.S. ⁸	134.8	162.3	164.7	161.5	164.4	162.4	163.1	167.8	176.2	176.6	182.8	180.5
22 From nonbanks in the U.S.	329.0	343.3	375.8	377.8	372.6	398.2	402.9	391.8	389.5	393.3	391.4	384.9
23 Net due to related foreign offices	34.9	77.4	91.5	87.9	85.2	82.3	84.3	91.0	84.0	79.5	86.7	80.5
24 Other liabilities ⁹	133.8	129.4	120.7	121.8	131.9	143.3	138.8	138.1	132.6	132.4	131.6	132.3
25 Total liabilities	3,001.2	3,083.3	3,143.1	3,144.9	3,148.3	3,182.9	3,196.5	3,211.4	3,229.2	3,223.4	3,225.5	3,238.0
26 Residual (assets less liabilities) ¹⁰	307.5	327.7	316.9	318.7	321.4	317.7	328.3	334.9	341.9	340.6	338.6	339.9

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	2,877.8	2,973.8	2,988.6	2,996.7	3,020.0	3,058.1	3,074.3	3,091.0	3,094.2	3,089.3	3,088.9	3,086.8
2 Securities in bank credit	886.8	862.4	856.9	847.9	859.4	870.1	861.5	859.3	848.8	843.5	842.5	842.1
3 U.S. government securities	693.1	666.0	661.0	654.0	651.1	649.1	645.5	644.4	636.7	635.0	633.8	634.8
4 Other securities	193.8	196.4	195.9	193.9	208.3	220.9	216.0	214.9	212.2	208.5	208.7	207.3
5 Loans and leases in bank credit ²	1,990.9	2,111.3	2,131.7	2,148.8	2,160.6	2,188.0	2,212.8	2,231.7	2,245.4	2,245.8	2,246.4	2,244.8
6 Commercial and industrial	457.2	480.1	488.5	498.6	505.1	514.9	520.4	520.7	525.2	521.3	521.3	519.8
7 Real estate	913.7	965.1	973.0	978.7	983.9	993.4	1,000.6	1,009.6	1,016.5	1,020.0	1,020.5	1,020.3
7a Revolving home equity	73.8	76.2	76.6	76.6	76.6	77.4	78.6	79.3	79.8	79.8	79.9	79.8
7b Other	839.9	888.9	896.4	902.1	907.3	916.0	922.1	930.3	936.7	940.2	940.7	940.5
8 Consumer	413.8	457.1	462.1	460.9	461.7	468.1	471.6	475.6	476.2	477.7	479.7	481.1
9 Security ³	48.8	45.9	44.9	47.8	46.6	46.8	51.9	54.3	48.9	51.6	50.6	48.7
10 Other	157.5	163.2	163.1	162.8	163.3	164.9	168.3	171.4	178.6	175.2	174.3	174.8
11 Interbank loans ⁴	129.9	159.7	160.4	158.1	155.8	157.0	155.3	163.2	180.9	163.9	165.5	161.3
12 Cash assets ⁵	186.1	195.5	198.0	187.8	175.9	178.3	180.3	181.0	211.8	177.7	173.8	175.6
13 Other assets ⁶	169.1	170.0	171.4	171.2	165.0	163.0	163.6	164.6	171.1	167.7	167.2	164.6
14 Total assets ⁷	3,306.1	3,442.4	3,462.0	3,457.2	3,460.1	3,499.7	3,516.4	3,542.6	3,601.0	3,541.6	3,538.5	3,531.3
LIABILITIES												
15 Deposits	2,364.3	2,403.7	2,394.7	2,385.9	2,382.5	2,400.9	2,396.4	2,416.8	2,488.3	2,432.4	2,414.2	2,414.6
16 Transaction	796.6	822.5	808.4	785.5	772.8	786.0	767.4	769.4	834.0	772.7	756.7	759.3
17 Nontransaction	1,567.7	1,581.2	1,586.3	1,600.4	1,609.6	1,614.9	1,629.0	1,647.4	1,654.3	1,659.7	1,657.5	1,655.2
18 Large time	207.9	217.6	224.7	236.2	239.4	241.0	245.6	243.7	240.8	244.9	246.1	245.5
19 Other	1,359.8	1,363.6	1,361.6	1,364.2	1,370.2	1,373.8	1,383.4	1,403.7	1,413.4	1,414.8	1,411.4	1,409.7
20 Borrowings	468.4	516.9	534.3	538.1	528.1	543.3	556.6	564.3	564.8	561.9	569.6	562.0
21 From banks in the U.S. ⁸	133.9	169.8	168.9	163.2	160.8	160.0	159.8	167.5	179.4	172.6	175.0	173.4
22 From nonbanks in the U.S.	334.4	347.1	365.5	374.8	367.3	383.3	396.7	396.9	385.4	389.3	394.6	388.6
23 Net due to related foreign offices	34.4	74.3	90.2	88.7	90.1	84.6	92.6	90.4	79.2	77.3	85.1	85.1
24 Other liabilities ⁹	130.3	130.5	122.5	121.5	132.3	140.3	136.8	134.4	131.4	130.5	130.4	131.6
25 Total liabilities	2,997.4	3,125.4	3,141.9	3,134.1	3,133.0	3,169.0	3,182.3	3,205.9	3,263.7	3,202.0	3,199.2	3,193.3
26 Residual (assets less liabilities) ¹⁰	308.6	317.0	320.1	323.2	327.2	330.7	334.1	336.6	337.3	339.5	339.2	338.0

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

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	1,312.0	1,365.3	1,382.8	1,385.7	1,390.4	1,399.2	1,410.1	1,426.1	1,433.3	1,439.8	1,440.7	1,442.8
2 Securities in bank credit	440.4	434.2	434.6	429.7	425.4	423.5	423.6	424.7	426.1	426.3	426.1	426.9
3 U.S. government securities	356.1	351.2	351.3	346.8	342.7	340.3	339.9	340.2	340.9	341.4	341.3	341.9
4 Other securities	84.3	83.0	83.3	82.9	82.7	83.2	83.7	84.5	85.1	84.9	84.8	85.0
5 Loans and leases in bank credit ²	871.6	931.0	948.2	956.0	965.0	975.8	986.5	1,001.5	1,007.2	1,013.5	1,014.6	1,015.9
6 Commercial and industrial	155.0	163.1	166.6	168.2	169.0	171.4	173.9	176.3	178.2	178.2	178.5	178.7
7 Real estate	460.9	489.8	497.9	502.1	506.1	510.2	515.6	523.7	526.7	528.2	528.8	529.0
7a Revolving home equity	26.4	27.8	28.0	28.2	28.6	29.0	29.8	30.5	30.8	30.9	30.9	30.7
7b Other	434.5	462.1	469.9	473.9	477.4	481.2	485.9	493.2	496.0	497.4	497.9	498.3
8 Consumer	191.2	212.8	217.9	219.8	223.1	226.2	227.6	230.8	231.7	235.9	236.2	235.8
9 Security ³	5.1	5.0	4.9	4.9	5.1	5.3	5.4	5.8	5.7	5.8	5.8	6.0
10 Other	59.4	60.3	60.8	61.1	61.7	62.8	63.9	64.9	64.9	65.3	65.3	66.3
11 Interbank loans ⁴	45.4	44.7	43.4	43.0	47.0	49.7	52.2	58.4	58.0	58.5	58.7	60.1
12 Cash assets ⁵	70.4	67.9	70.4	68.0	66.2	67.8	67.8	68.0	72.4	69.1	68.4	70.5
13 Other assets ⁶	47.6	50.7	50.4	51.4	49.5	48.8	49.7	50.3	52.2	53.3	52.9	50.9
14 Total assets ⁷	1,456.1	1,508.9	1,526.9	1,528.0	1,533.0	1,545.2	1,559.1	1,581.9	1,594.7	1,599.4	1,599.5	1,603.1
LIABILITIES												
15 Deposits	1,170.1	1,190.8	1,203.9	1,205.2	1,209.2	1,217.5	1,230.1	1,247.1	1,255.9	1,258.0	1,257.6	1,265.1
16 Transaction	357.2	356.4	361.2	358.8	356.4	357.4	358.4	362.1	366.2	366.5	364.6	371.9
17 Nontransaction	813.0	834.3	842.8	846.3	852.7	860.0	871.8	884.9	889.7	891.5	893.0	893.3
18 Large time	110.3	118.9	122.6	125.8	128.7	131.2	134.3	136.0	135.8	136.5	137.1	136.5
19 Other	702.7	715.4	720.2	720.5	724.0	728.9	737.4	748.9	753.9	755.0	755.9	756.8
20 Borrowings	117.9	137.5	148.5	148.7	147.8	150.9	150.8	151.4	152.0	155.3	157.7	156.6
21 From banks in the U.S. ⁸	33.1	43.7	44.4	43.8	44.7	43.3	43.0	45.0	48.0	50.7	52.5	52.2
22 From nonbanks in the U.S.	84.8	93.7	104.2	104.9	103.1	107.7	107.8	106.4	104.0	104.6	105.2	104.3
23 Net due to related foreign offices	5.3	6.7	5.7	5.2	4.4	3.7	3.9	4.4	4.5	5.0	5.1	4.9
24 Other liabilities ⁹	27.0	26.9	26.8	26.9	27.3	27.9	28.5	28.4	28.4	29.0	28.9	28.9
25 Total liabilities	1,320.4	1,361.9	1,385.0	1,385.9	1,388.8	1,400.0	1,413.3	1,431.3	1,440.9	1,447.3	1,449.3	1,455.5
26 Residual (assets less liabilities) ¹⁰	135.7	147.0	141.9	142.2	144.2	145.2	145.9	150.6	153.8	152.1	150.2	147.6

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

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	1,564.9	1,600.9	1,614.8	1,615.6	1,630.3	1,654.6	1,665.8	1,663.9	1,660.8	1,661.2	1,660.7	1,660.2
2 Securities in bank credit	443.9	434.5	429.7	419.1	427.2	438.7	435.5	431.5	424.6	421.3	422.0	419.8
3 U.S. government securities	335.7	317.9	317.2	310.4	304.1	303.4	304.8	303.3	297.8	296.3	296.5	297.5
4 Other securities	108.2	116.5	112.5	108.7	123.1	135.3	130.7	128.3	126.8	125.0	125.5	122.2
5 Loans and leases in bank credit ²	1,121.0	1,166.4	1,185.0	1,196.6	1,203.1	1,215.9	1,230.3	1,232.4	1,236.2	1,239.9	1,238.7	1,240.5
6 Commercial and industrial	300.7	317.2	325.5	330.9	333.4	339.2	342.6	342.5	344.8	344.5	344.4	344.0
7 Real estate	452.8	468.8	476.7	480.6	482.7	487.0	486.6	486.2	489.1	491.6	492.6	492.7
7a Revolving home equity	47.4	48.4	48.7	48.8	48.6	49.0	49.0	48.8	49.0	49.0	49.0	49.0
7b Other	405.5	420.4	428.0	431.8	434.1	438.1	437.6	437.3	440.1	442.6	443.6	443.8
8 Consumer	224.9	239.3	239.5	239.8	242.1	245.2	245.5	247.4	247.9	244.8	246.0	246.8
9 Security ³	44.6	40.4	40.6	41.7	40.8	40.2	48.6	49.7	44.6	48.9	46.8	45.5
10 Other	98.0	100.7	102.9	103.5	104.1	104.2	106.9	106.5	109.7	110.1	109.0	111.4
11 Interbank loans ⁴	85.1	106.7	111.6	112.1	109.4	107.5	108.1	106.5	116.9	110.4	112.4	113.3
12 Cash assets ⁵	118.1	113.9	121.8	122.2	114.7	113.4	113.7	115.4	121.5	114.3	111.5	121.8
13 Other assets ⁶	122.3	117.0	121.6	122.1	118.5	116.5	114.5	114.9	113.8	115.0	116.2	115.7
14 Total assets ⁷	1,852.7	1,902.1	1,933.0	1,935.6	1,936.7	1,955.4	1,965.7	1,964.4	1,976.4	1,964.6	1,964.6	1,974.8
LIABILITIES												
15 Deposits	1,198.6	1,180.1	1,186.5	1,190.7	1,185.0	1,179.2	1,177.3	1,175.6	1,190.9	1,183.5	1,175.3	1,194.7
16 Transaction	443.5	430.6	437.1	435.5	428.1	423.3	419.7	412.7	428.1	418.6	410.1	429.4
17 Nontransaction	755.1	749.5	749.3	755.2	756.8	755.9	757.5	762.9	762.7	765.0	765.2	765.2
18 Large time	98.0	100.3	104.3	110.2	111.9	110.6	109.7	108.1	107.2	108.1	109.2	108.2
19 Other	657.2	649.1	645.0	645.0	645.0	645.4	647.9	654.8	655.5	656.9	656.0	657.1
20 Borrowings	345.9	368.1	391.9	390.7	389.2	409.7	415.3	408.2	413.7	414.6	416.5	408.8
21 From banks in the U.S. ⁸	101.7	118.5	120.3	117.8	119.7	119.2	120.1	122.8	128.2	125.8	130.2	128.3
22 From nonbanks in the U.S.	244.2	249.6	271.6	272.9	269.5	290.5	295.1	285.5	285.5	288.7	286.3	280.6
23 Net due to related foreign offices	29.6	70.7	85.7	82.8	80.8	78.6	80.4	86.6	79.6	74.5	81.6	75.6
24 Other liabilities ⁹	106.8	102.4	93.9	94.9	104.6	115.5	110.3	109.7	104.2	103.5	102.8	103.4
25 Total liabilities	1,680.8	1,721.4	1,758.0	1,759.0	1,759.6	1,782.9	1,783.2	1,780.1	1,788.4	1,776.1	1,776.2	1,782.5
26 Residual (assets less liabilities) ¹⁰	171.8	180.7	175.0	176.6	177.2	172.5	182.5	184.3	188.0	188.5	188.4	192.3

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

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	1,379.7	1,412.9	1,416.1	1,416.2	1,419.3	1,426.7	1,429.3	1,428.0	1,433.4	1,439.9	1,440.7	1,442.8
2 Securities in bank credit	466.4	453.1	447.3	440.9	436.0	433.5	431.0	425.3	426.2	426.4	426.1	426.9
3 U.S. government securities	378.9	368.3	362.6	356.7	352.1	349.2	346.4	340.7	341.0	341.4	341.3	341.9
4 Other securities	87.5	84.8	84.7	84.2	83.9	84.3	84.6	84.6	85.1	85.0	84.8	85.0
5 Loans and leases in bank credit ²	913.4	959.8	968.8	975.3	983.3	993.2	998.3	1,002.8	1,007.3	1,013.5	1,014.6	1,015.9
6 Commercial and industrial	161.6	166.9	169.2	170.6	171.2	173.4	175.4	176.5	178.2	178.2	178.5	178.7
7 Real estate	485.7	506.7	510.3	513.4	516.8	520.4	522.6	524.5	526.8	528.3	528.8	529.0
7a Revolving home equity	29.4	29.7	29.6	29.7	30.1	30.4	30.5	30.5	30.8	30.9	30.9	30.7
7b Other	456.3	477.0	480.7	483.7	486.7	490.0	492.1	494.0	496.0	497.4	497.9	498.3
8 Consumer	199.0	219.1	222.1	223.9	227.1	230.0	230.1	231.1	231.7	235.9	236.2	235.8
9 Security ³	5.3	5.1	5.0	4.9	5.2	5.3	5.5	5.8	5.7	5.8	5.8	6.0
10 Other	61.9	62.0	62.2	62.5	63.0	64.0	64.8	64.9	64.9	65.3	65.3	66.3
11 Interbank loans ⁴	47.7	46.8	45.1	44.7	48.6	50.9	52.5	58.4	58.0	58.5	58.7	60.1
12 Cash assets ⁵	73.8	70.1	71.9	69.3	67.2	68.7	68.4	68.1	72.4	69.1	68.4	70.5
13 Other assets ⁶	51.4	52.9	52.0	52.9	50.8	49.9	50.4	50.4	52.2	53.3	52.9	50.9
14 Total assets ⁷	1,532.3	1,562.5	1,564.8	1,562.6	1,565.4	1,575.6	1,579.9	1,584.0	1,594.9	1,599.6	1,599.5	1,603.1
LIABILITIES												
15 Deposits	1,233.8	1,233.8	1,233.3	1,231.6	1,233.9	1,240.5	1,245.5	1,248.9	1,256.1	1,258.2	1,257.6	1,265.1
16 Transaction	376.9	369.7	369.9	366.3	363.2	363.7	362.3	362.7	366.3	366.5	364.6	371.9
17 Nontransaction	856.9	864.1	863.3	865.3	870.8	876.8	883.2	886.2	889.8	891.6	893.0	893.3
18 Large time	114.6	122.2	125.0	128.2	130.9	133.2	135.8	136.3	135.8	136.5	137.1	136.5
19 Other	742.4	741.9	738.4	737.1	739.8	743.6	747.4	749.9	754.0	755.1	755.9	756.8
20 Borrowings	124.5	143.5	153.8	153.9	153.0	156.1	154.6	151.4	152.0	155.3	157.7	156.6
21 From banks in the U.S. ⁸	35.8	46.5	46.7	46.0	46.9	45.5	44.6	45.1	48.0	50.7	52.5	52.2
22 From nonbanks in the U.S.	88.7	97.0	107.1	107.9	106.0	110.6	110.1	106.4	104.0	104.6	105.2	104.3
23 Net due to related foreign offices	5.3	6.7	5.7	5.2	4.4	3.7	3.9	4.4	4.5	5.0	5.1	4.9
24 Other liabilities ⁹	27.7	27.4	27.1	27.2	27.6	28.2	28.7	28.4	28.4	29.0	28.9	28.9
25 Total liabilities	1,391.4	1,411.5	1,419.9	1,417.8	1,418.9	1,428.5	1,432.7	1,433.2	1,441.1	1,447.5	1,449.3	1,455.5
26 Residual (assets less liabilities) ¹⁰	140.9	151.0	144.9	144.8	146.4	147.1	147.2	150.8	153.8	152.2	150.2	147.6

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

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	1,383.9	1,413.0	1,410.2	1,410.7	1,416.5	1,428.8	1,431.4	1,431.9	1,434.8	1,440.7	1,440.3	1,441.9
2 Securities in bank credit	469.7	450.3	444.6	440.3	438.8	438.4	433.6	428.2	426.0	426.6	425.6	426.2
3 U.S. government securities	382.2	365.4	359.9	355.9	354.7	353.7	348.7	343.5	341.6	342.1	341.3	341.7
4 Other securities	87.5	84.9	84.7	84.4	84.1	84.7	84.9	84.6	84.4	84.5	84.3	84.5
5 Loans and leases in bank credit ²	914.3	962.8	965.7	970.4	977.7	990.4	997.8	1,003.7	1,008.8	1,014.0	1,014.7	1,015.7
6 Commercial and industrial	162.6	166.5	168.2	169.9	171.9	174.9	176.9	177.8	179.0	178.5	178.4	178.4
7 Real estate	486.0	507.7	508.8	511.2	514.6	519.3	522.4	524.8	527.3	528.7	528.9	529.1
7a Revolving home equity	29.5	29.6	29.5	29.6	29.9	30.3	30.5	30.6	30.8	30.8	30.8	30.8
7b Other	456.5	478.1	479.3	481.6	484.7	489.0	491.9	494.2	496.5	497.9	498.1	498.4
8 Consumer	198.6	221.0	222.4	223.5	224.4	228.0	229.7	230.6	230.9	235.3	236.0	236.3
9 Security ³	5.2	5.3	5.0	5.0	5.1	5.3	5.3	5.6	5.8	5.7	5.6	5.6
10 Other	61.8	62.3	61.2	60.8	61.7	62.9	63.6	64.8	65.8	65.8	65.8	66.3
11 Interbank loans ⁴	45.5	49.3	46.2	45.8	48.6	50.4	49.6	55.5	58.1	56.7	54.6	53.3
12 Cash assets ⁵	72.5	74.2	73.6	69.0	65.0	67.0	67.7	66.9	78.6	67.9	66.3	66.3
13 Other assets ⁶	50.7	52.5	52.4	52.6	50.6	50.0	50.3	49.8	54.4	52.2	51.3	49.5
14 Total assets ⁷	1,532.2	1,568.7	1,562.0	1,557.7	1,560.2	1,575.5	1,578.3	1,583.1	1,604.8	1,596.3	1,591.3	1,589.8
LIABILITIES												
15 Deposits	1,231.4	1,242.7	1,232.4	1,228.0	1,231.5	1,243.4	1,242.2	1,246.5	1,269.5	1,256.3	1,249.9	1,249.8
16 Transaction	374.7	380.9	372.9	362.6	359.0	365.5	359.1	360.5	379.6	364.7	358.1	358.0
17 Nontransaction	856.7	861.7	859.4	865.4	872.5	877.9	883.1	886.0	889.8	891.7	891.8	891.8
18 Large time	114.2	122.0	123.8	128.2	131.1	133.2	136.1	135.9	134.6	135.8	136.4	136.3
19 Other	742.5	739.7	735.6	737.2	741.4	744.8	746.9	750.2	755.3	755.9	755.4	755.5
20 Borrowings	125.5	146.7	152.3	151.9	148.5	150.3	153.3	152.6	151.6	153.7	155.8	155.4
21 From banks in the U.S. ⁸	36.0	48.6	48.7	46.5	45.2	44.6	44.2	45.4	48.9	49.3	50.0	50.6
22 From nonbanks in the U.S.	89.5	98.1	103.6	105.4	103.3	105.7	109.1	107.1	102.7	104.3	105.8	104.9
23 Net due to related foreign offices	5.2	6.3	5.9	5.1	4.7	3.9	4.0	4.4	4.7	5.1	4.9	4.9
24 Other liabilities ⁹	27.5	27.6	27.2	27.4	27.8	28.1	28.2	28.2	28.0	28.5	28.4	28.4
25 Total liabilities	1,389.6	1,423.3	1,417.7	1,412.3	1,412.4	1,425.7	1,427.6	1,431.7	1,453.8	1,443.6	1,438.9	1,438.5
26 Residual (assets less liabilities) ¹⁰	142.6	145.5	144.3	145.4	147.8	149.8	150.7	151.4	151.1	152.7	152.4	151.3

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

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	1,497.2	1,553.3	1,581.5	1,585.2	1,601.5	1,627.1	1,646.5	1,662.0	1,660.6	1,661.0	1,660.7	1,660.2
2 Securities in bank credit	418.0	415.6	417.0	407.9	416.7	428.7	428.1	430.9	424.5	421.2	422.0	419.8
3 U.S. government securities	313.0	300.8	305.9	300.5	294.7	294.5	298.3	302.8	297.7	296.2	296.5	297.5
3a Trading account	24.8	23.6	22.7	22.1	22.6	21.6	23.7	25.3	19.7	18.9	18.7	18.3
3b Investment account	288.1	277.2	283.2	278.3	272.1	273.0	274.6	277.5	278.0	277.3	277.8	279.2
3c Mortgage-backed pass-through	89.1	94.4	97.7	96.9	93.4	91.9	94.9	97.5	98.4	98.4	97.6	98.5
3d Other (including CMOs)	199.1	182.8	185.5	181.5	178.7	181.0	179.6	180.0	179.5	178.9	180.2	180.8
3e 1 year or less	49.5	44.1	45.3	46.1	46.4	46.9	46.9	45.3	44.9	44.2	45.0	45.9
3f Between 1 and 5 years	77.1	74.2	76.3	71.9	70.2	72.2	70.9	73.3	74.5	73.8	73.8	73.0
3g More than 5 years	72.5	64.5	63.9	63.4	62.1	61.9	61.8	61.4	60.1	60.9	61.4	61.9
4 Other securities	105.0	114.8	111.1	107.4	122.0	134.1	129.8	128.1	126.8	125.0	125.5	122.2
4a Trading account	46.5	52.5	48.8	45.9	61.0	72.4	67.0	64.3	63.4	61.7	63.3	59.9
4b Investment account	58.5	62.2	62.3	61.5	61.0	61.7	62.8	63.8	63.4	63.4	62.2	62.4
4c State and local government	21.4	21.4	21.5	20.8	20.8	20.9	20.9	20.7	20.3	20.3	20.1	20.0
4d Other	37.1	40.8	40.8	40.7	40.2	40.8	41.9	43.1	43.1	43.0	42.1	42.3
5 Loans and leases in bank credit ²	1,079.2	1,137.7	1,164.4	1,177.3	1,184.8	1,198.5	1,218.4	1,231.1	1,236.1	1,239.8	1,238.7	1,240.5
6 Commercial and industrial	294.1	313.4	322.9	328.5	331.2	337.1	341.2	342.3	344.8	344.5	344.4	344.0
7 Real estate	428.1	451.9	464.3	469.3	472.0	476.9	479.6	485.3	489.1	491.5	492.6	492.7
7a Revolving home equity	44.4	46.5	47.0	47.3	47.1	47.5	48.2	48.8	49.0	49.0	49.0	49.0
7b Other	383.7	405.4	417.2	422.0	424.9	429.3	431.4	436.5	440.1	442.5	443.6	443.8
8 Consumer	217.1	233.1	235.3	235.8	238.1	241.3	243.0	247.2	247.9	244.8	246.0	246.8
9 Security ³	44.4	40.3	40.5	41.6	40.7	40.1	48.6	49.7	44.6	48.9	46.8	45.5
10 Other	95.6	99.0	101.5	102.1	102.8	103.0	106.1	106.5	109.7	110.1	109.0	111.4
10a Nonbank financial	17.0	15.9	17.8	17.4	16.9	17.2	17.6	18.5	19.3	19.7	20.0	20.4
10b State and local government	11.8	11.4	11.3	11.3	11.2	11.2	11.1	11.1	11.1	11.1	11.1	11.1
10c All other	66.9	71.7	72.3	73.4	74.7	74.6	77.4	77.0	79.4	79.3	77.9	79.9
11 Interbank loans ⁴	82.8	104.6	109.8	110.4	107.9	106.3	107.7	106.4	116.9	110.4	112.4	113.3
12 Cash assets ⁵	114.7	111.7	120.3	120.9	113.7	112.5	113.1	115.3	121.5	114.3	111.5	121.8
13 Other assets ⁶	118.5	114.8	119.9	120.6	117.2	115.4	113.8	114.9	113.8	115.0	116.2	115.7
14 Total assets ⁷	1,776.5	1,848.5	1,895.1	1,901.0	1,904.3	1,925.0	1,944.9	1,962.3	1,976.2	1,964.4	1,964.6	1,974.8
LIABILITIES												
15 Deposits	1,134.9	1,137.0	1,157.2	1,164.2	1,160.2	1,156.2	1,161.9	1,173.8	1,190.7	1,183.4	1,175.3	1,194.7
16 Transaction	423.7	417.3	428.4	428.0	421.4	417.1	415.8	412.1	428.0	418.5	410.1	429.4
17 Nontransaction	711.2	719.7	728.8	736.2	738.8	739.2	746.1	761.6	762.6	764.9	765.2	765.2
18 Large time	93.7	97.0	101.9	107.8	109.6	108.5	108.2	107.8	107.2	108.0	109.2	108.2
19 Other	617.5	622.7	626.9	628.4	629.1	630.7	638.0	653.8	655.5	656.8	656.0	657.1
20 Borrowings	339.3	362.1	386.7	385.5	384.1	404.5	411.4	408.2	413.7	414.5	416.5	408.8
21 From banks in the U.S. ⁸	98.9	115.8	118.0	115.6	117.5	117.0	118.6	122.7	128.2	125.8	130.2	128.3
22 From nonbanks in the U.S.	240.4	246.3	268.7	270.0	266.6	287.5	292.8	285.4	285.5	288.7	286.3	280.6
23 Net due to related foreign offices	29.6	70.7	85.7	82.8	80.8	78.6	80.4	86.6	79.6	74.5	81.6	75.6
24 Other liabilities ⁹	106.1	102.0	93.6	94.6	104.3	115.2	110.1	109.6	104.2	103.5	102.8	103.4
25 Total liabilities	1,609.9	1,671.8	1,723.2	1,727.1	1,729.4	1,754.5	1,763.8	1,778.1	1,788.2	1,775.9	1,776.2	1,782.5
26 Residual (assets less liabilities) ¹⁰	166.6	176.7	171.9	173.9	174.9	170.6	181.1	184.2	188.0	188.5	188.4	192.3

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

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

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	1,493.8	1,560.7	1,578.4	1,586.0	1,603.5	1,629.3	1,642.8	1,659.1	1,659.5	1,648.6	1,648.6	1,645.0
2 Securities in bank credit	417.1	412.2	412.4	407.6	420.6	431.6	427.9	431.1	422.9	416.9	416.9	415.9
3 U.S. government securities	310.9	300.6	301.1	298.1	296.4	295.4	296.8	300.9	295.1	292.9	292.5	293.1
3a Trading account	23.4	22.2	21.5	22.6	23.3	22.4	22.7	23.9	17.9	17.8	17.8	17.2
3b Investment account	287.5	278.4	279.7	275.4	273.2	272.9	274.2	276.9	277.2	275.1	274.8	275.9
3c Mortgage-backed pass-through	88.9	95.1	95.7	95.4	94.1	93.2	95.3	97.3	98.4	98.2	96.8	98.0
3d Other (including CMOs)	198.6	183.3	183.9	180.0	179.1	179.8	178.9	179.6	178.8	176.9	178.0	177.8
3e 1 year or less	50.5	44.7	45.5	45.4	46.4	47.3	46.9	46.2	45.3	44.1	44.6	44.8
3f Between 1 and 5 years	75.9	74.0	74.9	71.5	70.9	71.0	70.8	72.1	72.4	72.2	72.9	72.4
3g More than 5 years	72.3	64.6	63.6	63.2	61.7	61.4	61.2	61.3	61.1	60.6	60.5	60.6
4 Other securities	106.2	111.6	111.2	109.5	124.2	136.3	131.1	130.2	127.8	124.0	124.4	122.8
4a Trading account	48.4	49.3	48.9	48.0	63.3	74.8	68.7	67.2	65.3	61.5	62.7	61.1
4b Investment account	57.9	62.3	62.3	61.5	60.9	61.5	62.4	63.0	62.4	62.5	61.7	61.7
4c State and local government	21.5	21.4	21.4	20.8	20.9	21.0	20.9	20.7	19.8	19.9	19.8	19.8
4d Other	36.4	40.9	40.9	40.7	40.0	40.5	41.4	42.3	42.6	42.6	41.9	41.9
5 Loans and leases in bank credit ²	1,076.7	1,148.6	1,166.0	1,178.4	1,182.9	1,197.6	1,214.9	1,228.0	1,236.6	1,231.8	1,231.7	1,229.1
6 Commercial and industrial	294.6	313.6	320.3	328.7	333.2	340.0	343.5	342.9	346.2	342.8	342.9	341.5
7 Real estate	427.7	457.4	464.2	467.5	469.3	474.1	478.2	484.8	489.2	491.4	491.6	491.1
7a Revolving home equity	44.3	46.6	47.1	47.1	46.6	47.1	48.0	48.7	49.0	49.0	49.0	49.0
7b Other	383.4	410.8	417.1	420.5	422.7	427.0	430.2	436.1	440.2	442.4	442.6	442.1
8 Consumer	215.2	236.1	239.7	237.4	237.4	240.1	241.9	245.0	245.3	242.3	243.8	244.8
9 Security ³	43.6	40.6	39.9	42.8	41.4	41.5	46.6	48.7	43.1	45.9	45.0	43.1
10 Other	95.7	100.8	101.9	102.0	101.6	101.9	104.7	106.6	112.8	109.4	108.5	108.5
10a Nonbank financial	16.8	16.9	17.8	16.8	16.5	16.8	17.2	18.3	19.3	19.4	19.3	19.3
10b State and local government	11.8	11.3	11.1	11.2	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.1
10c All other	67.1	72.6	73.0	74.0	73.9	74.0	76.4	77.2	82.3	78.9	78.1	78.1
11 Interbank loans ⁴	84.5	110.4	114.2	112.3	107.3	106.6	105.6	107.6	122.8	107.2	110.9	108.0
12 Cash assets ⁵	113.7	121.3	124.4	118.8	110.9	111.3	112.6	114.1	133.2	109.8	107.5	109.3
13 Other assets ⁶	118.4	117.5	119.0	118.7	114.4	113.0	113.3	114.8	116.7	115.5	116.0	115.1
14 Total assets ⁷	1,773.8	1,873.7	1,899.9	1,899.5	1,899.9	1,924.2	1,938.2	1,959.4	1,996.1	1,945.3	1,947.2	1,941.5
LIABILITIES												
15 Deposits	1,132.9	1,161.0	1,162.4	1,158.0	1,151.0	1,157.4	1,154.2	1,170.3	1,218.8	1,176.0	1,164.3	1,164.8
16 Transaction	421.9	441.5	435.5	423.0	413.8	420.5	408.3	408.9	454.4	408.0	398.7	401.4
17 Nontransaction	711.0	719.5	726.9	735.0	737.2	736.9	745.9	761.4	764.4	768.0	765.7	763.4
18 Large time	93.7	95.6	100.9	108.0	108.3	107.9	109.4	107.8	106.3	109.1	109.7	109.2
19 Other	617.3	623.9	626.0	627.0	628.8	629.0	636.5	653.5	658.2	658.9	655.9	654.2
20 Borrowings	342.9	370.2	382.1	386.2	379.6	392.9	403.3	411.8	413.2	408.2	413.8	406.6
21 From banks in the U.S. ⁸	98.0	121.1	120.2	116.8	115.5	115.4	115.6	122.0	130.6	123.2	125.0	122.8
22 From nonbanks in the U.S.	244.9	249.0	261.9	269.4	264.1	277.5	287.7	289.7	282.7	285.0	288.8	283.7
23 Net due to related foreign offices	29.2	68.0	84.4	83.6	85.4	80.8	88.6	86.0	74.5	72.1	80.2	80.2
24 Other liabilities ⁹	102.8	103.0	95.3	94.1	104.6	112.2	108.6	106.2	103.4	102.0	102.0	103.3
25 Total liabilities	1,607.8	1,702.2	1,724.2	1,721.8	1,720.5	1,743.3	1,754.7	1,774.2	1,809.9	1,758.4	1,760.3	1,754.8
26 Residual (assets less liabilities) ¹⁰	166.0	171.5	175.8	177.7	179.4	180.9	183.4	185.2	186.2	186.8	186.8	186.7

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

Seasonally adjusted, billions of dollars

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	343.1	350.3	351.8	361.8	367.0	394.1	398.4	399.1	397.0	398.2	397.8	400.7
2 Securities in bank credit	84.1	78.4	81.2	88.6	88.9	113.2	113.2	115.7	115.4	115.6	112.5	112.9
3 U.S. government securities	60.3	51.2	53.3	60.1	58.4	61.0	62.9	63.6	63.2	62.1	59.4	59.7
4 Other securities	23.8	27.2	27.9	28.6	30.5	52.1	50.3	52.1	52.2	53.6	53.1	53.2
5 Loans and leases in bank credit ²	259.0	272.0	270.6	273.1	278.1	281.0	285.2	283.3	281.6	282.6	285.3	287.8
6 Commercial and industrial	155.7	164.3	165.6	170.5	170.6	170.8	173.1	173.4	172.8	172.9	170.7	171.1
7 Real estate	43.5	41.1	40.5	40.1	39.6	38.6	37.9	37.6	36.9	36.9	36.9	36.6
9 Security ³	26.5	25.5	23.2	21.2	23.9	27.6	30.4	29.7	29.5	30.2	31.4	33.8
10 Other	33.2	41.0	41.3	41.3	44.1	43.9	43.8	42.6	42.4	42.6	46.4	46.3
10a Nonbank financial	18.0	24.0	24.0	23.1	24.7	25.1	24.7	25.4	25.9	25.2	25.2	25.4
10c All other	15.2	17.0	17.3	18.3	19.4	18.8	19.1	17.2	16.5	17.4	21.1	20.9
11 Interbank loans ⁴	25.0	23.6	24.0	22.7	23.7	21.5	23.7	22.9	19.5	23.2	22.2	22.6
12 Cash assets ⁵	26.7	27.2	27.2	25.8	26.1	26.8	28.9	27.6	27.2	26.9	26.9	27.6
13 Other assets ⁶	53.3	59.7	65.2	69.0	74.9	66.9	67.7	65.1	67.7	70.6	72.2	72.8
14 Total assets ⁷	448.0	460.8	468.2	479.2	491.7	509.3	518.6	514.7	511.2	518.9	519.1	523.8
LIABILITIES												
15 Deposits	139.2	157.9	153.7	151.5	154.2	160.7	164.1	168.1	158.8	169.2	168.9	173.1
16 Transaction	10.4	10.3	10.0	10.3	10.7	10.4	10.2	10.2	10.7	9.9	10.8	10.6
17 Nontransaction	128.8	147.7	143.7	141.2	143.6	150.3	153.9	157.9	148.1	159.3	158.2	162.5
18 Large time	125.4	142.7	139.7	137.8	139.6	144.2	145.8	148.4	141.8	151.1	152.4	152.1
19 Other	3.3	4.9	4.0	3.4	3.9	6.1	8.0	9.5	6.3	8.2	5.8	10.4
20 Borrowings	105.0	101.1	100.1	103.4	110.9	112.7	113.1	106.3	112.9	109.9	108.8	114.5
21 From banks in the U.S. ⁸	19.7	14.5	16.4	16.9	17.5	19.0	20.3	17.2	19.5	18.2	16.0	17.0
22 From nonbanks in the U.S.	85.3	86.6	83.7	86.4	93.4	93.7	92.8	89.1	93.4	91.7	92.9	97.5
23 Net due to related foreign offices	151.7	148.1	153.4	164.6	156.1	152.6	155.7	154.8	159.0	156.1	159.8	149.7
24 Other liabilities ⁹	43.2	51.9	54.8	57.6	65.0	75.5	76.4	76.0	75.6	76.6	75.6	74.9
25 Total liabilities	439.2	459.0	461.9	477.1	486.3	501.5	509.2	505.3	506.3	511.8	513.2	512.2
26 Residual (assets less liabilities) ¹⁰	8.8	1.8	6.3	2.2	5.4	7.8	9.4	9.4	4.9	7.1	5.9	11.6

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

August 4, 1995

Account	1994	1994	1995	1995	1995	1995	1995	1995	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	339.9	358.7	356.9	362.2	368.3	391.0	391.6	395.0	395.3	393.7	395.7	396.9
2 Securities in bank credit	82.3	79.9	82.7	88.2	89.9	112.0	112.3	113.4	113.6	113.2	111.7	113.3
3 U.S. government securities	59.2	53.2	54.6	58.8	59.0	60.0	61.2	62.2	61.6	60.0	59.1	59.8
4 Other securities	23.1	26.7	28.0	29.4	30.9	51.9	51.1	51.2	52.0	53.2	52.6	53.5
5 Loans and leases in bank credit ²	257.5	278.8	274.2	274.0	278.4	279.1	279.3	281.6	281.7	280.6	284.0	283.6
6 Commercial and industrial	155.7	165.3	165.8	169.6	171.1	170.9	172.3	173.5	174.5	173.1	171.7	171.2
7 Real estate	43.4	41.1	40.4	40.2	39.6	38.3	37.8	37.6	36.8	36.8	36.9	36.5
9 Security ³	24.6	29.6	25.9	23.2	24.3	27.1	26.9	27.1	26.8	27.4	28.5	29.9
10 Other	33.8	42.8	42.1	41.1	43.4	42.7	42.2	43.3	43.5	43.4	46.9	45.9
10a Nonbank financial	18.5	24.9	24.1	23.3	24.6	24.7	24.6	26.1	26.7	25.7	25.6	25.3
10c All other	15.3	17.9	17.9	17.8	18.7	18.1	17.6	17.2	16.8	17.7	21.3	20.6
11 Interbank loans ⁴	23.8	26.0	25.5	21.8	22.6	21.2	23.2	21.6	19.8	23.3	21.3	24.0
12 Cash assets ⁵	27.2	27.4	26.8	24.8	25.4	26.0	27.6	28.2	27.9	26.8	27.0	27.7
13 Other assets ⁶	52.6	63.2	65.6	69.0	73.1	65.2	67.6	64.3	66.4	69.1	71.1	71.6
14 Total assets ⁷	443.4	475.3	474.7	477.8	489.4	503.5	510.0	509.0	509.4	513.0	515.0	520.2
LIABILITIES												
15 Deposits	141.8	157.9	153.3	152.2	156.2	159.4	166.0	171.2	158.3	167.9	169.1	173.9
16 Transaction	10.3	10.5	10.2	10.2	10.3	10.0	9.7	10.1	11.1	9.9	10.9	10.5
17 Nontransaction	131.5	147.3	143.1	142.0	145.9	149.5	156.4	161.1	147.2	158.0	158.3	163.4
18 Large time	128.0	142.9	138.6	137.9	142.0	143.5	148.5	151.3	141.2	150.1	151.9	151.9
19 Other	3.5	4.4	4.5	4.1	3.9	6.0	7.9	9.9	6.0	7.9	6.4	11.5
20 Borrowings	106.7	102.4	99.2	101.0	109.2	112.6	108.7	108.0	117.8	112.4	112.6	113.0
21 From banks in the U.S. ⁸	19.9	16.0	17.0	16.5	17.5	17.9	18.4	17.3	21.7	18.6	15.8	15.9
22 From nonbanks in the U.S.	86.9	86.5	82.2	84.4	91.7	94.6	90.4	90.8	96.0	93.8	96.8	97.1
23 Net due to related foreign offices	146.9	156.0	161.2	160.9	155.1	152.8	153.4	149.6	155.2	153.6	154.9	154.9
24 Other liabilities ⁹	42.7	53.7	55.8	58.6	63.8	73.5	76.7	75.0	73.0	73.9	73.2	73.3
25 Total liabilities	438.2	470.0	469.5	472.6	484.2	498.3	504.9	503.8	504.2	507.8	509.9	515.0
26 Residual (assets less liabilities) ¹⁰	5.2	5.3	5.3	5.2	5.1	5.2	5.1	5.1	5.1	5.1	5.1	5.1

Footnotes appear on page 13.

August 4, 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.