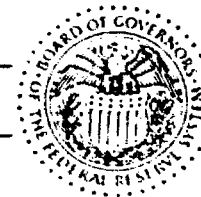


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

For immediate release
September 1, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	3,256.2	3,348.7	3,362.2	3,387.0	3,452.9	3,478.9	3,493.3	3,503.0	3,506.1	3,519.3	3,511.4	3,525.1
2 Securities in bank credit	975.6	945.6	937.4	942.2	984.6	981.3	980.7	968.5	962.8	969.6	975.5	979.2
3 U.S. government securities	751.5	721.8	717.2	705.2	704.0	706.7	705.9	698.3	697.6	700.3	700.7	706.6
4 Other securities	224.1	223.8	220.1	236.9	280.5	274.6	274.8	270.2	265.2	269.4	274.8	272.6
5 Loans and leases in bank credit ²	2,280.5	2,403.2	2,424.8	2,444.9	2,468.3	2,497.6	2,512.6	2,534.5	2,543.3	2,549.7	2,535.9	2,546.0
6 Commercial and industrial	618.8	657.2	668.9	672.0	678.4	686.4	688.9	692.9	696.7	695.5	694.2	695.1
7 Real estate	965.6	1,015.1	1,022.7	1,028.3	1,035.6	1,039.9	1,047.1	1,056.9	1,058.8	1,060.9	1,061.1	1,064.3
7a Revolving home equity	74.0	76.7	77.0	77.3	78.0	78.7	79.3	79.7	79.0	79.5	79.5	79.6
7b Other	891.6	938.4	945.7	951.1	957.6	961.1	967.8	977.2	979.8	981.3	981.5	984.8
8 Consumer	423.1	457.4	459.6	465.2	471.3	473.0	478.2	481.5	482.9	484.6	485.9	488.5
9 Security ³	77.2	68.6	67.8	69.7	72.9	84.2	85.0	83.1	80.6	84.2	77.9	76.4
10 Other	195.8	204.8	205.8	209.6	210.2	214.0	213.4	220.2	224.3	224.5	216.9	221.7
11 Interbank loans ⁴	159.8	179.0	177.8	180.2	178.5	183.7	187.5	194.8	200.6	192.8	190.1	189.2
12 Cash assets ⁵	211.6	219.4	216.0	206.9	207.8	210.1	210.6	213.1	211.3	210.8	207.9	216.0
13 Other assets ⁵	226.1	236.7	242.2	241.3	213.4	213.8	213.8	222.4	221.1	220.7	223.2	219.5
14 Total assets ⁷	3,796.5	3,927.1	3,941.6	3,959.1	3,995.4	4,029.5	4,047.9	4,075.7	4,081.8	4,086.4	4,075.5	4,092.7
LIABILITIES												
15 Deposits	2,514.7	2,544.0	2,547.2	2,548.2	2,555.8	2,570.1	2,589.7	2,613.5	2,619.3	2,621.4	2,621.2	2,636.0
16 Transaction	811.2	808.3	804.6	795.3	791.1	788.2	785.0	797.0	790.2	793.9	790.3	804.9
17 Nontransaction	1,703.5	1,735.7	1,742.6	1,752.9	1,764.7	1,781.9	1,804.7	1,816.5	1,829.1	1,827.5	1,830.9	1,831.1
18 Large time	338.7	367.0	374.2	380.5	386.0	389.8	393.0	398.2	405.4	402.0	401.4	398.9
19 Other	1,364.8	1,368.8	1,368.5	1,372.4	1,378.8	1,392.1	1,411.7	1,418.3	1,423.6	1,425.6	1,429.5	1,432.2
20 Borrowings	577.9	641.5	643.5	648.5	672.1	677.7	664.5	681.9	693.9	667.7	651.3	666.2
21 From banks in the U.S. ⁸	160.0	181.1	178.5	182.0	181.2	183.2	184.8	197.9	205.1	191.1	192.1	190.7
22 From nonbanks in the U.S.	417.9	460.4	465.1	466.5	490.9	494.6	479.8	484.1	488.9	476.6	459.2	475.5
23 Net due to related foreign offices	197.3	244.8	252.7	241.2	234.6	239.4	245.1	236.8	229.6	247.0	254.6	244.0
24 Other liabilities ⁹	182.5	174.7	178.8	196.0	208.5	206.2	205.7	196.2	191.6	197.3	197.7	206.1
25 Total liabilities	3,472.4	3,604.9	3,622.2	3,633.8	3,671.1	3,693.4	3,705.0	3,728.4	3,734.5	3,733.5	3,724.8	3,752.3
26 Residual (assets less liabilities) ¹⁰	324.0	322.1	319.4	325.3	324.3	336.1	342.9	347.3	347.3	352.9	350.7	340.5

Footnotes appear on page 13

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

September 1, 1995

Account	1994 Jul	1995 Jan	1995 Feb	1995 Mar	1995 Apr	1995 May	1995 Jun	1995 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	3,244.1	3,344.8	3,358.0	3,387.6	3,454.0	3,470.9	3,490.1	3,490.4	3,500.3	3,507.8	3,506.7	3,508.5
2 Securities in bank credit	970.8	939.6	936.1	949.9	991.2	983.1	981.4	964.0	962.5	966.3	974.4	974.1
3 U.S. government securities	747.3	715.6	712.9	710.2	708.4	705.9	705.5	694.5	696.7	701.2	702.5	706.8
4 Other securities	223.5	224.0	223.3	239.7	282.8	277.1	275.8	269.5	265.9	265.2	272.0	267.3
5 Loans and leases in bank credit ²	2,273.3	2,405.2	2,421.9	2,437.6	2,462.9	2,487.8	2,508.7	2,526.4	2,537.8	2,541.5	2,532.2	2,534.4
6 Commercial and industrial	618.1	653.9	667.5	675.2	682.8	689.5	690.8	692.2	695.0	693.7	692.5	690.0
7 Real estate	965.1	1,013.4	1,018.8	1,023.5	1,031.4	1,038.2	1,046.9	1,056.3	1,057.4	1,060.4	1,060.8	1,062.5
7a Revolving home equity	74.0	76.6	76.7	76.6	77.4	78.6	79.3	79.7	79.1	79.5	79.7	79.7
7b Other	891.1	936.8	942.2	946.9	954.0	959.6	967.6	976.5	978.3	980.9	981.2	982.7
8 Consumer	421.0	462.1	460.9	461.7	468.0	471.5	475.6	479.2	481.6	482.4	485.3	488.5
9 Security ³	72.7	70.8	71.0	70.9	73.7	78.7	81.2	78.2	78.6	80.8	75.3	72.6
10 Other	196.4	205.0	203.7	206.3	206.9	209.9	214.1	220.6	225.2	224.1	218.3	220.8
11 Interbank loans ⁴	156.7	185.9	179.9	178.4	178.0	178.3	184.6	190.7	200.2	186.3	188.0	179.4
12 Cash assets ⁵	208.5	224.8	212.6	201.3	204.1	207.7	208.7	210.0	213.2	196.7	203.4	198.0
13 Other assets ⁶	225.5	236.6	239.9	236.7	209.8	213.1	212.5	221.9	224.3	223.9	224.2	218.4
14 Total assets ⁷	3,778.3	3,935.7	3,933.8	3,947.3	3,989.2	4,012.8	4,038.6	4,056.0	4,081.1	4,057.6	4,065.1	4,047.2
LIABILITIES												
15 Deposits	2,505.8	2,547.9	2,537.9	2,538.4	2,558.8	2,561.1	2,586.9	2,604.3	2,624.0	2,607.6	2,617.8	2,594.8
16 Transaction	802.0	818.6	795.7	783.1	795.9	777.0	779.4	787.7	793.8	774.6	784.5	763.0
17 Nontransaction	1,703.9	1,729.3	1,742.2	1,755.4	1,762.9	1,784.1	1,807.5	1,816.6	1,830.2	1,833.0	1,833.3	1,831.8
18 Large time	338.3	363.7	374.4	381.7	384.6	394.1	395.5	397.5	405.1	402.7	401.4	400.5
19 Other	1,365.6	1,365.6	1,367.8	1,373.6	1,378.2	1,390.0	1,412.1	1,419.1	1,425.1	1,430.3	1,431.9	1,431.3
20 Borrowings	581.0	634.4	639.6	637.7	654.5	664.0	671.0	680.6	697.3	672.1	664.8	667.5
21 From banks in the U.S. ⁸	156.8	185.9	179.7	178.3	177.7	178.0	184.5	194.1	204.1	190.3	192.0	183.3
22 From nonbanks in the U.S.	424.3	448.5	459.9	459.4	476.8	486.0	486.5	486.5	493.2	481.8	472.8	484.2
23 Net due to related foreign offices	194.3	251.4	249.7	245.1	237.1	245.4	239.2	234.3	224.5	236.4	241.2	241.2
24 Other liabilities ⁹	180.2	177.5	179.5	195.1	203.7	204.4	201.1	193.5	192.0	196.4	196.8	204.0
25 Total liabilities	3,461.4	3,611.2	3,606.7	3,616.4	3,654.1	3,674.9	3,698.3	3,712.7	3,737.8	3,712.4	3,720.5	3,707.5
26 Residual (assets less liabilities) ¹⁰	316.9	324.5	327.1	330.9	335.0	338.0	340.4	343.3	343.3	345.2	344.6	339.7

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

September 1, 1995

Account	1994 Jul	1995 Jan	1995 Feb	1995 Mar	1995 Apr	1995 May	1995 Jun	1995 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	2,906.4	2,997.6	3,001.3	3,020.8	3,053.8	3,075.8	3,089.9	3,100.0	3,101.5	3,113.5	3,108.1	3,119.8
2 Securities in bank credit	892.9	864.3	848.8	852.7	862.2	859.1	856.0	846.9	842.6	847.3	848.7	854.1
3 U.S. government securities	692.2	668.5	657.2	646.9	643.8	644.7	643.5	638.3	637.9	639.0	638.4	643.6
4 Other securities	200.8	195.9	191.6	205.8	218.4	214.4	212.6	208.7	204.7	208.2	210.3	210.5
5 Loans and leases in bank credit ²	2,013.4	2,133.3	2,152.6	2,168.1	2,191.6	2,216.7	2,233.8	2,253.0	2,258.9	2,266.2	2,259.4	2,265.7
6 Commercial and industrial	461.3	492.3	499.4	502.7	510.8	516.7	519.0	523.4	525.8	525.6	524.4	524.5
7 Real estate	922.7	974.5	982.6	988.8	997.4	1,002.3	1,009.9	1,020.5	1,022.8	1,025.2	1,025.6	1,028.9
7a Revolving home equity	74.0	76.7	77.0	77.2	77.9	78.7	79.3	79.7	79.0	79.5	79.5	79.5
7b Other	848.7	897.9	905.6	911.6	919.4	923.6	930.6	940.8	943.7	945.6	946.1	949.4
8 Consumer	423.1	457.4	459.6	465.2	471.3	473.0	478.2	481.5	482.9	484.6	485.9	488.5
9 Security ³	47.6	45.5	46.5	45.9	45.4	54.0	55.5	52.2	50.7	53.4	50.2	48.8
10 Other	158.7	163.5	164.4	165.5	166.8	170.6	171.1	175.5	176.8	177.4	173.4	175.0
11 Interbank loans ⁴	133.7	155.0	155.1	156.4	157.2	160.2	164.8	172.7	177.1	167.0	164.5	162.8
12 Cash assets ⁵	185.5	192.2	190.2	180.9	181.2	181.5	183.4	186.3	185.2	184.8	181.9	189.7
13 Other assets ⁶	169.9	171.6	173.1	167.6	164.9	163.7	164.9	168.2	167.8	167.5	169.0	164.3
14 Total assets ⁷	3,338.5	3,459.5	3,463.3	3,469.3	3,500.2	3,524.2	3,545.8	3,569.7	3,574.3	3,575.6	3,566.4	3,579.4
LIABILITIES												
15 Deposits	2,371.5	2,390.4	2,395.9	2,394.1	2,396.7	2,407.4	2,422.7	2,444.8	2,443.8	2,448.7	2,449.4	2,462.7
16 Transaction	801.1	798.3	794.3	784.6	780.7	778.1	774.8	786.6	780.4	783.9	780.2	794.8
17 Nontransaction	1,570.4	1,592.1	1,601.5	1,609.6	1,616.0	1,629.3	1,647.8	1,658.1	1,663.4	1,664.9	1,669.1	1,667.9
18 Large time	209.4	226.9	236.0	240.6	241.7	244.0	244.6	245.1	245.4	244.8	246.9	245.4
19 Other	1,361.0	1,365.2	1,365.6	1,369.0	1,374.3	1,385.4	1,403.2	1,413.0	1,418.0	1,420.1	1,422.2	1,422.5
20 Borrowings	469.4	541.5	540.2	537.7	560.7	565.7	558.8	570.8	582.4	557.5	546.6	558.1
21 From banks in the U.S. ⁸	141.0	164.7	161.5	164.4	162.4	163.0	167.7	180.5	187.4	173.1	177.6	175.1
22 From nonbanks in the U.S.	328.4	376.8	378.7	373.3	398.3	402.7	391.1	390.3	395.0	384.4	369.1	383.0
23 Net due to related foreign offices	45.1	91.2	87.8	84.8	81.8	83.4	90.2	82.1	76.6	89.7	91.7	83.6
24 Other liabilities ⁹	135.7	119.9	121.2	131.6	143.5	139.8	139.4	131.4	127.4	132.1	129.6	139.6
25 Total liabilities	3,021.7	3,143.0	3,145.1	3,148.3	3,182.7	3,196.3	3,211.1	3,229.1	3,230.3	3,228.1	3,217.3	3,243.9
26 Residual (assets less liabilities) ¹⁰	316.7	316.5	318.2	321.0	317.4	327.9	334.7	340.6	344.0	347.5	349.1	335.4

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

September 1, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	2,897.4	2,988.6	2,996.7	3,020.1	3,058.1	3,074.3	3,090.8	3,090.4	3,098.1	3,103.2	3,102.7	3,105.2
2 Securities in bank credit	889.1	856.9	847.9	859.5	870.1	861.5	859.1	843.3	842.2	844.0	847.0	849.7
3 U.S. government securities	688.9	661.0	654.1	651.3	649.1	645.5	644.4	635.3	637.4	640.2	639.6	643.9
4 Other securities	200.2	195.9	193.9	208.2	220.9	216.0	214.7	208.0	204.8	203.8	207.3	205.8
5 Loans and leases in bank credit ²	2,008.3	2,131.7	2,148.8	2,160.6	2,188.0	2,212.8	2,231.7	2,247.0	2,255.9	2,259.2	2,255.8	2,255.5
6 Commercial and industrial	460.3	488.8	498.9	505.4	515.1	520.6	520.9	522.2	524.3	523.0	521.2	519.2
7 Real estate	922.3	973.0	978.6	983.9	993.5	1,000.8	1,009.7	1,020.0	1,021.6	1,024.6	1,025.2	1,026.9
7a Revolving home equity	74.0	76.6	76.6	76.5	77.4	78.6	79.3	79.7	79.1	79.5	79.6	79.7
7b Other	848.3	896.4	902.0	907.3	916.1	922.2	930.4	940.2	942.5	945.1	945.6	947.1
8 Consumer	421.0	462.1	460.9	461.7	468.0	471.5	475.6	479.2	481.6	482.4	485.3	488.5
9 Security ³	45.8	44.9	47.8	46.6	46.8	51.9	54.3	50.1	50.6	52.0	49.4	46.7
10 Other	159.0	162.9	162.6	163.0	164.6	168.0	171.2	175.6	177.8	177.3	174.6	174.2
11 Interbank loans ⁴	130.3	160.4	158.1	155.9	157.0	155.3	163.2	168.4	176.3	163.2	164.9	154.5
12 Cash assets ⁵	182.4	198.0	187.8	175.9	178.3	180.3	181.0	183.0	186.7	170.3	176.5	170.9
13 Other assets ⁶	170.2	171.0	170.9	164.6	162.6	163.0	164.2	168.5	170.8	169.2	169.3	162.5
14 Total assets ⁷	3,323.8	3,461.6	3,456.9	3,459.8	3,499.3	3,515.9	3,542.0	3,553.3	3,574.9	3,548.7	3,556.3	3,536.0
LIABILITIES												
15 Deposits	2,362.7	2,394.7	2,385.9	2,382.5	2,400.9	2,396.4	2,416.8	2,435.8	2,448.9	2,435.7	2,446.5	2,421.4
16 Transaction	791.9	808.5	785.5	772.8	786.0	767.4	769.4	777.3	783.9	764.8	774.4	753.2
17 Nontransaction	1,570.9	1,586.3	1,600.4	1,609.7	1,614.9	1,629.0	1,647.5	1,658.5	1,664.9	1,670.8	1,672.1	1,668.1
18 Large time	209.4	224.7	236.2	239.4	241.0	245.6	244.2	245.2	246.4	246.9	248.4	247.5
19 Other	1,361.5	1,361.6	1,364.2	1,370.2	1,373.9	1,383.4	1,403.3	1,413.3	1,418.5	1,423.9	1,423.7	1,420.6
20 Borrowings	470.1	535.2	538.8	528.6	543.3	556.2	563.5	567.1	582.3	558.2	557.4	557.8
21 From banks in the U.S. ⁸	137.5	168.8	163.2	160.7	160.0	159.7	167.4	176.5	186.1	172.5	177.2	168.7
22 From nonbanks in the U.S.	332.6	366.4	375.6	367.9	383.3	396.5	396.1	390.6	396.2	385.7	380.3	389.1
23 Net due to related foreign offices	44.7	89.9	88.5	89.7	84.1	91.8	89.6	81.7	77.8	84.6	84.6	84.6
24 Other liabilities ⁹	134.6	121.7	120.9	132.0	140.4	137.8	135.7	130.4	127.7	130.1	128.3	137.7
25 Total liabilities	3,012.2	3,141.6	3,134.1	3,132.9	3,168.7	3,182.1	3,205.7	3,214.9	3,236.8	3,208.6	3,216.8	3,201.4
26 Residual (assets less liabilities) ¹⁰	311.6	320.0	322.8	326.9	330.6	333.7	336.4	338.3	338.2	340.1	339.5	334.6

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

September 1, 1995

Account	1994 Jul	1995 Jan	1995 Feb	1995 Mar	1995 Apr	1995 May	1995 Jun	1995 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	1,322.2	1,382.5	1,385.4	1,390.1	1,398.9	1,409.7	1,425.7	1,439.3	1,443.4	1,446.4	1,449.3	1,452.2
2 Securities in bank credit	440.3	434.4	429.5	425.3	423.3	423.4	424.4	426.0	426.8	427.2	429.1	430.5
3 U.S. government securities	355.6	351.2	346.7	342.7	340.2	339.8	340.1	341.4	342.4	342.4	344.1	345.6
4 Other securities	84.7	83.3	82.8	82.6	83.1	83.7	84.3	84.6	84.4	84.7	85.0	85.0
5 Loans and leases in bank credit ²	882.0	948.0	955.8	964.8	975.6	986.3	1,001.3	1,013.4	1,016.6	1,019.3	1,020.1	1,021.6
6 Commercial and industrial	156.2	166.7	168.2	169.0	171.3	173.8	176.2	178.4	179.2	179.8	180.1	180.1
7 Real estate	466.3	497.8	501.9	506.0	510.2	515.6	523.7	528.6	530.4	530.8	531.6	532.5
7a Revolving home equity	26.7	28.0	28.2	28.6	29.0	29.7	30.5	30.9	30.9	31.1	31.2	31.2
7b Other	439.5	469.8	473.7	477.3	481.2	485.9	493.2	497.8	499.5	499.7	500.5	501.2
8 Consumer	194.3	217.9	219.8	223.1	226.0	227.5	230.8	235.1	236.0	237.3	238.1	239.1
9 Security ³	5.1	4.9	4.9	5.1	5.3	5.4	5.8	5.9	5.9	5.8	5.7	5.6
10 Other	60.1	60.8	61.1	61.7	62.8	64.0	64.9	65.4	65.1	65.6	64.6	64.3
11 Interbank loans ⁴	45.0	43.3	43.0	47.0	49.7	52.2	58.4	58.9	59.1	57.3	55.9	53.7
12 Cash assets ⁵	69.7	70.4	68.0	66.1	67.8	67.8	67.9	69.8	70.7	69.2	69.9	73.3
13 Other assets ⁶	48.6	50.3	51.4	49.5	48.7	49.6	50.4	53.0	52.7	51.5	51.7	50.1
14 Total assets⁷	1,466.1	1,526.5	1,527.8	1,532.6	1,544.8	1,558.6	1,581.5	1,599.7	1,604.7	1,603.2	1,605.4	1,607.9
LIABILITIES												
15 Deposits	1,175.6	1,203.6	1,204.8	1,208.9	1,217.2	1,229.8	1,246.8	1,259.7	1,263.5	1,265.8	1,267.2	1,275.8
16 Transaction	358.4	361.0	358.7	356.3	357.2	358.2	362.0	366.7	366.1	367.3	367.8	377.4
17 Nontransaction	817.2	842.6	846.2	852.6	859.9	871.6	884.8	893.0	897.5	898.5	899.4	898.4
18 Large time	111.6	122.6	125.8	128.7	131.2	134.3	136.0	136.8	137.4	137.7	137.7	137.2
19 Other	705.5	720.1	720.4	723.9	728.8	737.3	748.7	756.3	760.1	760.8	761.7	761.2
20 Borrowings	119.4	148.5	148.6	147.8	150.9	150.8	151.4	155.5	155.8	149.5	149.3	154.3
21 From banks in the U.S. ⁸	35.0	44.4	43.8	44.8	43.4	43.1	45.2	51.3	52.9	49.0	50.5	50.6
22 From nonbanks in the U.S.	84.4	104.1	104.8	103.0	107.5	107.6	106.2	104.2	102.9	100.6	98.8	103.7
23 Net due to related foreign offices	5.6	5.8	5.5	4.7	4.0	4.2	4.6	5.0	4.9	5.0	5.6	5.2
24 Other liabilities ⁹	27.6	26.8	26.8	27.3	27.8	28.4	28.4	28.7	28.4	28.7	28.6	27.7
25 Total liabilities	1,328.2	1,384.7	1,385.8	1,388.7	1,399.9	1,413.2	1,431.1	1,449.0	1,452.7	1,449.0	1,450.7	1,462.9
26 Residual (assets less liabilities) ¹⁰	138.0	141.8	141.9	143.9	144.9	145.4	150.3	150.8	152.0	154.2	154.8	145.0

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

September 1, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	1,584.1	1,615.1	1,616.0	1,630.7	1,654.9	1,666.1	1,664.2	1,660.6	1,658.1	1,667.1	1,658.8	1,667.6
2 Securities in bank credit	452.6	429.9	419.2	427.4	438.9	435.7	431.7	421.0	415.8	420.1	419.5	423.5
3 U.S. government securities	336.6	317.3	310.5	304.2	303.6	304.9	303.4	296.9	295.5	296.6	294.3	298.0
4 Other securities	116.1	112.6	108.7	123.2	135.3	130.8	128.3	124.1	120.3	123.5	125.2	125.5
5 Loans and leases in bank credit ²	1,131.5	1,185.2	1,196.7	1,203.3	1,216.0	1,230.4	1,232.5	1,239.7	1,242.3	1,247.0	1,239.3	1,244.1
6 Commercial and industrial	305.1	325.7	331.2	333.6	339.5	343.0	342.8	345.0	346.6	345.8	344.2	344.3
7 Real estate	456.4	476.8	480.7	482.9	487.2	486.7	486.3	491.9	492.4	494.3	493.9	496.4
7a Revolving home equity	47.3	48.7	48.8	48.6	49.0	49.0	48.8	48.9	48.1	48.4	48.3	48.3
7b Other	409.2	428.1	431.9	434.2	438.2	437.7	437.4	443.0	444.3	445.9	445.6	448.1
8 Consumer	228.9	239.5	239.8	242.1	245.2	245.5	247.5	246.4	246.9	247.3	247.8	249.4
9 Security ³	42.4	40.6	41.7	40.8	40.2	48.6	49.7	46.3	44.8	47.6	44.5	43.2
10 Other	98.6	102.7	103.3	103.8	104.0	106.6	106.2	110.0	111.6	111.9	108.8	110.7
11 Interbank loans ⁴	88.7	111.6	112.1	109.4	107.5	108.1	106.5	113.8	118.0	109.7	108.6	109.1
12 Cash assets ⁵	115.8	121.8	122.2	114.8	113.4	113.7	115.5	116.6	114.4	115.6	112.0	116.4
13 Other assets ⁶	121.4	121.2	121.7	118.1	116.2	114.1	114.5	115.2	115.0	116.0	117.4	114.2
14 Total assets⁷	1,872.3	1,933.0	1,935.6	1,936.7	1,955.4	1,965.6	1,964.3	1,970.0	1,969.6	1,972.4	1,960.9	1,971.5
LIABILITIES												
15 Deposits	1,196.0	1,186.8	1,191.0	1,185.3	1,179.6	1,177.6	1,175.9	1,185.1	1,180.3	1,182.9	1,182.2	1,186.9
16 Transaction	442.7	437.3	435.7	428.3	423.5	419.9	412.9	420.0	414.4	416.6	412.4	417.4
17 Nontransaction	753.3	749.5	755.3	757.0	756.1	757.7	763.1	765.1	765.9	766.4	769.8	769.5
18 Large time	97.8	104.3	110.2	111.9	110.6	109.7	108.6	108.3	108.0	107.1	109.3	108.2
19 Other	655.5	645.2	645.2	645.1	645.5	648.0	654.5	656.8	657.9	659.3	660.5	661.3
20 Borrowings	350.0	393.0	391.6	389.9	409.8	414.9	407.4	415.3	426.6	408.0	397.3	403.8
21 From banks in the U.S. ⁸	106.1	120.2	117.7	119.6	119.0	119.9	122.5	129.2	134.6	124.1	127.0	124.5
22 From nonbanks in the U.S.	243.9	272.8	273.9	270.3	290.8	295.0	284.9	286.1	292.1	283.8	270.3	279.3
23 Net due to related foreign offices	39.4	85.4	82.3	80.1	77.8	79.3	85.6	77.1	71.7	84.7	86.1	78.4
24 Other liabilities ⁹	108.2	93.1	94.4	104.4	115.7	111.4	111.0	102.7	99.0	103.5	101.0	111.9
25 Total liabilities	1,693.6	1,758.3	1,759.3	1,759.6	1,782.9	1,783.1	1,780.0	1,780.1	1,777.6	1,779.1	1,766.6	1,781.0
26 Residual (assets less liabilities) ¹⁰	178.8	174.8	176.3	177.1	172.5	182.5	184.4	189.8	192.0	193.3	194.3	190.4

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

September 1, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	1,384.1	1,416.1	1,416.2	1,419.3	1,426.7	1,429.3	1,427.9	1,439.7	1,443.7	1,446.7	1,449.3	1,452.2
2 Securities in bank credit	464.3	447.3	440.9	436.0	433.6	431.0	425.1	426.2	426.9	427.3	429.1	430.5
3 U.S. government securities	377.0	362.6	356.7	352.2	349.2	346.4	340.7	341.5	342.5	342.5	344.1	345.6
4 Other securities	87.3	84.7	84.2	83.8	84.3	84.6	84.5	84.6	84.4	84.8	85.0	85.0
5 Loans and leases in bank credit ²	919.8	968.8	975.3	983.3	993.2	998.3	1,002.8	1,013.6	1,016.8	1,019.4	1,020.1	1,021.6
6 Commercial and industrial	161.4	169.2	170.6	171.2	173.3	175.3	176.4	178.4	179.2	179.8	180.1	180.1
7 Real estate	489.3	510.3	513.4	516.8	520.5	522.7	524.6	528.7	530.5	530.9	531.6	532.5
7a Revolving home equity	29.4	29.6	29.7	30.1	30.4	30.5	30.5	30.9	30.9	31.1	31.2	31.2
7b Other	459.9	480.6	483.7	486.7	490.1	492.2	494.1	497.9	499.6	499.8	500.5	501.2
8 Consumer	201.6	222.1	223.8	227.1	229.9	230.0	231.0	235.2	236.0	237.4	238.1	239.1
9 Security ³	5.3	5.0	4.9	5.2	5.3	5.5	5.8	5.9	5.9	5.8	5.7	5.6
10 Other	62.3	62.2	62.5	63.0	64.1	64.8	64.9	65.4	65.2	65.6	64.6	64.3
11 Interbank loans ⁴	47.0	45.1	44.7	48.6	50.9	52.5	58.4	58.9	59.1	57.3	55.9	53.7
12 Cash assets ⁵	72.6	71.9	69.3	67.2	68.8	68.4	68.1	69.8	70.8	69.2	69.9	73.3
13 Other assets ⁶	52.0	52.0	52.9	50.8	49.8	50.3	50.5	53.0	52.7	51.5	51.7	50.1
14 Total assets ⁷	1,535.6	1,564.8	1,562.7	1,565.4	1,575.5	1,579.7	1,583.9	1,600.2	1,605.1	1,603.6	1,605.4	1,607.9
LIABILITIES												
15 Deposits	1,233.1	1,233.2	1,231.6	1,233.9	1,240.5	1,245.5	1,248.9	1,260.1	1,263.9	1,266.1	1,267.2	1,275.8
16 Transaction	375.4	369.9	366.3	363.1	363.7	362.3	362.7	366.9	366.2	367.5	367.8	377.4
17 Nontransaction	857.7	863.3	865.3	870.8	876.8	883.2	886.2	893.2	897.6	898.7	899.4	898.4
18 Large time	115.5	125.0	128.2	130.9	133.2	135.8	136.3	136.8	137.4	137.7	137.7	137.2
19 Other	742.1	738.4	737.1	739.9	743.6	747.4	750.0	756.5	760.2	761.0	761.7	761.2
20 Borrowings	125.6	153.8	153.9	153.0	156.1	154.6	151.4	155.5	155.8	149.5	149.3	154.3
21 From banks in the U.S. ⁸	37.5	46.8	46.1	47.0	45.6	44.7	45.2	51.3	52.9	49.0	50.5	50.6
22 From nonbanks in the U.S.	88.2	107.0	107.8	105.9	110.5	109.9	106.2	104.2	102.9	100.6	98.8	103.7
23 Net due to related foreign offices	5.6	5.8	5.5	4.7	4.0	4.2	4.6	5.0	4.9	5.0	5.6	5.2
24 Other liabilities ⁹	28.2	27.1	27.1	27.6	28.1	28.6	28.4	28.7	28.4	28.7	28.6	27.7
25 Total liabilities	1,392.6	1,419.9	1,418.1	1,419.2	1,428.7	1,432.9	1,433.4	1,449.4	1,453.0	1,449.3	1,450.7	1,462.9
26 Residual (assets less liabilities) ¹⁰	143.0	144.9	144.6	146.2	146.8	146.8	150.5	150.8	152.1	154.2	154.8	145.0

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

September 1, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	1,384.3	1,410.2	1,410.7	1,416.6	1,428.8	1,431.4	1,431.7	1,439.6	1,442.2	1,445.6	1,447.5	1,449.8
2 Securities in bank credit	464.0	444.6	440.3	438.9	438.4	433.6	428.1	425.6	425.2	426.1	426.6	428.1
3 U.S. government securities	377.2	359.9	356.0	354.8	353.8	348.7	343.6	341.5	341.2	342.1	342.3	343.9
4 Other securities	86.8	84.7	84.3	84.0	84.7	84.9	84.5	84.1	84.0	84.0	84.3	84.2
5 Loans and leases in bank credit ²	920.3	965.7	970.4	977.7	990.4	997.8	1,003.7	1,014.0	1,017.0	1,019.4	1,020.9	1,021.7
6 Commercial and industrial	161.4	168.3	169.9	172.0	174.8	176.8	177.7	178.4	178.6	178.9	178.9	178.7
7 Real estate	489.5	508.8	511.1	514.6	519.4	522.5	524.9	528.9	529.8	530.6	531.7	532.2
7a Revolving home equity	29.4	29.5	29.6	29.9	30.3	30.5	30.6	30.9	31.0	31.1	31.2	31.3
7b Other	460.1	479.3	481.5	484.7	489.1	492.0	494.3	498.0	498.8	499.6	500.5	501.0
8 Consumer	201.5	222.4	223.5	224.3	227.9	229.7	230.6	235.0	236.5	237.4	238.6	239.8
9 Security ³	5.1	5.0	5.0	5.1	5.3	5.3	5.6	5.7	5.8	5.8	5.7	5.4
10 Other	62.9	61.2	60.8	61.7	63.0	63.6	64.9	66.0	66.3	66.7	66.0	65.4
11 Interbank loans ⁴	44.7	46.2	45.8	48.6	50.4	49.6	55.6	55.8	58.2	58.5	55.9	51.8
12 Cash assets ⁵	72.0	73.6	69.0	65.0	67.0	67.7	66.9	69.2	71.1	65.6	68.1	67.8
13 Other assets ⁶	51.7	52.3	52.6	50.6	49.9	50.2	49.9	52.6	53.8	52.0	51.7	49.0
14 Total assets⁷	1,532.6	1,562.0	1,557.8	1,560.3	1,575.4	1,578.1	1,583.1	1,596.0	1,604.1	1,600.5	1,602.0	1,597.1
LIABILITIES												
15 Deposits	1,229.9	1,232.4	1,228.0	1,231.5	1,243.5	1,242.2	1,246.5	1,256.8	1,264.7	1,263.6	1,262.9	1,261.5
16 Transaction	372.9	372.9	362.6	359.0	365.5	359.0	360.5	364.3	367.9	364.2	364.2	363.8
17 Nontransaction	857.0	859.4	865.4	872.5	878.0	883.1	886.1	892.5	896.8	899.4	898.8	897.7
18 Large time	115.0	123.8	128.2	131.1	133.2	136.2	135.9	136.2	137.0	137.7	137.5	137.4
19 Other	742.1	735.6	737.2	741.4	744.8	747.0	750.2	756.4	759.8	761.7	761.3	760.2
20 Borrowings	125.8	152.3	151.9	148.5	150.3	153.3	152.6	154.4	155.7	150.6	152.4	155.2
21 From banks in the U.S. ⁸	36.4	48.7	46.5	45.3	44.8	44.4	45.6	50.1	52.5	48.6	50.2	48.8
22 From nonbanks in the U.S.	89.4	103.5	105.3	103.2	105.6	108.9	106.9	104.3	103.2	102.0	102.2	106.4
23 Net due to related foreign offices	5.6	5.9	5.4	5.0	4.1	4.3	4.6	5.0	4.9	4.8	5.4	5.4
24 Other liabilities ⁹	27.8	27.2	27.4	27.7	28.0	28.1	28.2	28.2	28.0	28.5	28.5	27.6
25 Total liabilities	1,389.1	1,417.8	1,412.6	1,412.7	1,425.9	1,427.9	1,431.9	1,444.5	1,453.3	1,447.5	1,449.2	1,449.7
26 Residual (assets less liabilities) ¹⁰	143.4	144.3	145.2	147.6	149.5	150.3	151.1	151.5	150.8	153.0	152.8	147.4

Footnotes appear on page 13.

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

Seasonally adjusted, not adjusted for mergers, billions of dollars

September 1, 1995

Account	1994 Jul	1995 Jan	1995 Feb	1995 Mar	1995 Apr	1995 May	1995 Jun	1995 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	1,522.2	1,581.5	1,585.2	1,601.5	1,627.1	1,646.5	1,662.0	1,660.3	1,657.8	1,666.8	1,658.8	1,667.6
2 Securities in bank credit	428.6	417.0	407.9	416.7	428.7	428.1	430.9	420.8	415.7	419.9	419.5	423.5
3 U.S. government securities	315.2	305.9	300.5	294.7	294.5	298.3	302.8	296.8	295.4	296.5	294.3	298.0
3a Trading account	24.8	22.7	22.1	22.6	21.6	23.7	25.3	19.1	20.1	21.5	17.0	19.2
3b Investment account	290.4	283.2	278.3	272.1	273.0	274.5	277.5	277.7	275.2	275.0	277.3	278.9
3c Mortgage-backed pass-through	88.3	97.7	96.9	93.4	92.0	95.0	97.5	98.3	98.1	98.5	100.5	101.9
3d Other (including CMOs)	202.1	185.5	181.5	178.7	181.0	179.5	180.0	179.4	177.1	176.4	176.8	176.9
3e 1 year or less	49.3	45.3	46.1	46.4	46.9	46.9	45.4	45.1	45.2	44.9	44.5	44.1
3f Between 1 and 5 years	78.5	76.3	71.9	70.2	72.2	70.9	73.4	73.5	71.9	72.1	72.4	72.7
3g More than 5 years	74.3	63.8	63.4	62.0	61.8	61.7	61.3	60.8	60.0	59.5	59.9	60.1
4 Other securities	113.4	111.1	107.4	122.0	134.1	129.8	128.1	124.0	120.3	123.5	125.2	125.5
4a Trading account	54.6	48.8	45.9	61.0	72.4	67.0	64.3	61.3	57.8	61.3	62.9	62.9
4b Investment account	58.8	62.3	61.5	61.0	61.7	62.8	63.8	62.7	62.4	62.2	62.3	62.6
4c State and local government	21.3	21.5	20.8	20.8	20.9	20.9	20.7	20.2	19.9	19.9	20.1	20.1
4d Other	37.5	40.8	40.7	40.2	40.8	41.9	43.1	42.6	42.5	42.3	42.3	42.5
5 Loans and leases in bank credit ²	1,093.6	1,164.4	1,177.3	1,184.8	1,198.5	1,218.4	1,231.1	1,239.5	1,242.1	1,246.8	1,239.3	1,244.1
6 Commercial and industrial	299.9	323.1	328.7	331.4	337.4	341.5	342.6	345.0	346.5	345.8	344.2	344.3
7 Real estate	433.4	464.3	469.3	472.0	476.9	479.6	485.3	491.8	492.3	494.2	493.9	496.4
7a Revolving home equity	44.6	47.0	47.3	47.1	47.5	48.2	48.8	48.9	48.1	48.4	48.3	48.3
7b Other	388.8	417.2	422.0	424.9	429.3	431.4	436.5	442.9	444.2	445.8	445.6	448.1
8 Consumer	221.5	235.3	235.8	238.1	241.3	243.0	247.2	246.3	246.8	247.3	247.8	249.4
9 Security ³	42.3	40.5	41.6	40.7	40.1	48.6	49.7	46.3	44.8	47.6	44.5	43.2
10 Other	96.4	101.3	101.9	102.5	102.7	105.8	106.2	110.0	111.6	111.9	108.8	110.7
10a Nonbank financial	17.1	17.8	17.4	16.9	17.2	17.6	18.4	20.1	21.2	21.1	20.7	21.4
10b State and local government	11.7	11.3	11.3	11.2	11.2	11.1	11.1	11.1	10.9	11.0	11.0	10.9
10c All other	67.6	72.1	73.2	74.4	74.3	77.1	76.7	78.8	79.5	79.8	77.1	78.3
11 Interbank loans ⁴	86.7	109.8	110.4	107.9	106.3	107.7	106.4	113.8	118.0	109.7	108.6	109.1
12 Cash assets ⁵	112.9	120.3	120.9	113.7	112.5	113.1	115.3	116.5	114.4	115.6	112.0	116.4
13 Other assets ⁶	117.9	119.5	120.2	116.8	115.1	113.4	114.4	115.2	115.0	115.9	117.4	114.2
14 Total assets⁷	1,802.9	1,894.7	1,900.6	1,903.9	1,924.7	1,944.5	1,961.9	1,969.5	1,969.2	1,972.1	1,960.9	1,971.5
LIABILITIES												
15 Deposits	1,138.4	1,157.2	1,164.2	1,160.2	1,156.2	1,161.9	1,173.8	1,184.7	1,179.9	1,182.6	1,182.2	1,186.9
16 Transaction	425.6	428.4	428.0	421.4	417.1	415.8	412.1	419.8	414.2	416.4	412.4	417.4
17 Nontransaction	712.8	728.8	736.2	738.8	739.2	746.1	761.6	764.9	765.7	766.2	769.8	769.5
18 Large time	93.9	101.9	107.8	109.6	108.5	108.2	108.3	108.3	108.0	107.1	109.3	108.2
19 Other	618.9	626.9	628.4	629.1	630.7	638.0	653.3	656.6	657.8	659.1	660.5	661.3
20 Borrowings	343.8	387.7	386.4	384.7	404.6	411.0	407.4	415.3	426.6	408.0	397.3	403.8
21 From banks in the U.S. ⁸	103.6	117.9	115.5	117.4	116.8	118.3	122.5	129.2	134.6	124.1	127.0	124.5
22 From nonbanks in the U.S.	240.2	269.8	270.9	267.3	287.8	292.7	284.9	286.1	292.1	283.8	270.3	279.3
23 Net due to related foreign offices	39.4	85.4	82.3	80.1	77.8	79.3	85.6	77.1	71.7	84.7	86.1	78.4
24 Other liabilities ⁹	107.5	92.8	94.1	104.1	115.4	111.2	111.0	102.7	99.0	103.5	101.0	111.9
25 Total liabilities	1,629.1	1,723.0	1,727.0	1,729.1	1,754.1	1,763.4	1,777.7	1,779.7	1,777.3	1,778.8	1,766.6	1,781.0
26 Residual (assets less liabilities) ¹⁰	173.8	171.7	173.7	174.8	170.6	181.1	184.2	189.8	191.9	193.3	194.3	190.4

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

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

September 1, 1995

Account	1994 Jul	1995 Jan	1995 Feb	1995 Mar	1995 Apr	1995 May	1995 Jun	1995 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	1,513.1	1,578.4	1,586.0	1,603.5	1,629.3	1,642.8	1,659.1	1,650.8	1,655.9	1,657.7	1,655.2	1,655.4
2 Securities in bank credit	425.1	412.4	407.6	420.6	431.6	427.9	431.1	417.7	417.0	417.9	420.4	421.6
3 U.S. government securities	311.7	301.1	298.1	296.4	295.4	296.8	300.9	293.8	296.1	298.1	297.4	300.1
3a Trading account	23.6	21.5	22.6	23.3	22.4	22.7	23.9	18.1	20.5	21.8	19.3	20.1
3b Investment account	288.1	279.7	275.4	273.2	272.9	274.2	276.9	275.7	275.6	276.3	278.1	280.0
3c Mortgage-backed pass-through	88.1	95.7	95.5	94.1	93.2	95.3	97.3	98.1	99.0	99.0	100.4	101.8
3d Other (including CMOs)	200.0	183.9	180.0	179.1	179.7	178.8	179.6	177.6	176.6	177.4	177.7	178.2
3e 1 year or less	49.0	45.5	45.4	46.4	47.3	46.9	46.2	44.7	44.8	44.8	44.6	44.1
3f Between 1 and 5 years	77.3	74.9	71.5	70.9	71.0	70.8	72.2	72.5	71.7	72.7	73.6	74.5
3g More than 5 years	73.8	63.6	63.1	61.7	61.3	61.1	61.2	60.4	60.0	59.9	59.5	59.6
4 Other securities	113.4	111.2	109.5	124.2	136.3	131.1	130.2	123.9	120.9	119.8	123.0	121.6
4a Trading account	55.2	48.9	48.0	63.3	74.8	68.7	67.2	61.8	58.5	57.3	60.4	58.7
4b Investment account	58.2	62.3	61.5	60.9	61.5	62.4	63.0	62.1	62.4	62.5	62.6	62.9
4c State and local government	21.0	21.4	20.8	20.9	21.0	20.9	20.7	19.8	19.7	19.7	19.9	20.0
4d Other	37.2	40.9	40.7	40.0	40.5	41.4	42.3	42.3	42.6	42.8	42.7	42.9
5 Loans and leases in bank credit ²	1,088.0	1,166.0	1,178.4	1,182.9	1,197.6	1,214.9	1,228.0	1,233.1	1,238.9	1,239.8	1,234.9	1,233.8
6 Commercial and industrial	298.9	320.5	328.9	333.4	340.3	343.8	343.2	343.8	345.7	344.1	342.3	340.5
7 Real estate	432.9	464.2	467.5	469.3	474.1	478.2	484.8	491.1	491.8	493.9	493.5	494.6
7a Revolving home equity	44.6	47.1	47.1	46.6	47.1	48.0	48.7	48.9	48.1	48.4	48.5	48.5
7b Other	388.3	417.1	420.5	422.7	427.0	430.2	436.1	442.2	443.7	445.5	445.1	446.1
8 Consumer	219.5	239.7	237.4	237.4	240.1	241.9	245.0	244.1	245.1	245.0	246.7	248.7
9 Security ³	40.6	39.9	42.8	41.4	41.5	46.6	48.7	44.4	44.7	46.1	43.7	41.3
10 Other	96.1	101.7	101.8	101.3	101.6	104.4	106.3	109.6	111.5	110.6	108.6	108.8
10a Nonbank financial	16.7	17.8	16.8	16.5	16.8	17.2	18.3	19.6	20.8	20.8	20.3	20.4
10b State and local government	11.7	11.1	11.2	11.1	11.1	11.1	11.1	11.1	11.0	11.0	11.0	11.0
10c All other	67.7	72.8	73.8	73.7	73.7	76.1	76.9	78.9	79.7	78.8	77.3	77.4
11 Interbank loans ⁴	85.6	114.2	112.3	107.3	106.6	105.6	107.6	112.5	118.1	104.6	109.1	102.7
12 Cash assets ⁵	110.4	124.4	118.8	110.9	111.3	112.6	114.1	113.9	115.6	104.7	108.4	103.2
13 Other assets ⁶	118.5	118.7	118.3	114.0	112.7	112.9	114.4	115.9	117.0	117.1	117.6	113.5
14 Total assets⁷	1,791.2	1,899.6	1,899.1	1,899.5	1,923.9	1,937.7	1,959.0	1,957.2	1,970.8	1,948.2	1,954.3	1,938.9
LIABILITIES												
15 Deposits	1,132.8	1,162.4	1,158.0	1,151.0	1,157.4	1,154.2	1,170.3	1,179.0	1,184.2	1,172.1	1,183.6	1,159.9
16 Transaction	419.0	435.5	423.0	413.8	420.5	408.3	408.9	413.0	416.1	400.6	410.2	389.4
17 Nontransaction	713.9	726.9	735.0	737.2	736.9	745.9	761.4	766.0	768.1	771.4	773.3	770.4
18 Large time	94.5	100.9	108.0	108.3	107.9	109.4	108.3	109.0	109.5	109.2	110.9	110.1
19 Other	619.4	626.0	627.0	628.8	629.0	636.5	653.1	657.0	658.7	662.2	662.4	660.4
20 Borrowings	344.3	383.0	386.9	380.1	392.9	402.9	411.0	412.6	426.6	407.6	405.1	402.6
21 From banks in the U.S. ⁸	101.1	120.1	116.7	115.4	115.2	115.4	121.8	126.4	133.6	123.9	127.0	119.9
22 From nonbanks in the U.S.	243.3	262.9	270.2	264.7	277.7	287.5	289.2	286.3	293.0	283.7	278.1	282.7
23 Net due to related foreign offices	39.1	84.0	83.1	84.7	80.0	87.4	85.0	76.7	72.9	79.8	79.2	79.2
24 Other liabilities ⁹	106.8	94.5	93.5	104.3	112.4	109.7	107.5	102.1	99.7	101.7	99.8	110.1
25 Total liabilities	1,623.0	1,723.9	1,721.5	1,720.1	1,742.8	1,754.2	1,773.8	1,770.4	1,783.4	1,761.1	1,767.6	1,751.7
26 Residual (assets less liabilities) ¹⁰	168.2	175.7	177.6	179.4	181.1	183.5	185.2	186.8	187.4	187.1	186.7	187.2

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

Seasonally adjusted, billions of dollars

September 1, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	349.8	351.1	360.8	366.3	399.0	403.1	403.5	403.0	404.6	405.8	403.3	405.4
2 Securities in bank credit	82.7	81.2	88.6	89.5	122.3	122.3	124.7	121.5	120.2	122.4	126.9	125.1
3 U.S. government securities	59.4	53.3	60.0	58.3	60.2	62.0	62.4	60.0	59.7	61.2	62.3	63.0
4 Other securities	23.4	27.9	28.6	31.2	62.1	60.2	62.2	61.5	60.5	61.1	64.6	62.2
5 Loans and leases in bank credit ²	267.1	269.9	272.2	276.8	276.7	280.9	278.8	281.5	284.4	283.5	276.5	280.3
6 Commercial and industrial	157.5	164.9	169.6	169.4	167.6	169.7	169.9	169.5	170.9	169.9	169.8	170.7
7 Real estate	42.9	40.5	40.1	39.5	38.2	37.5	37.2	36.4	36.1	35.7	35.5	35.4
9 Security ³	29.6	23.2	21.2	23.8	27.4	30.2	29.5	30.9	29.9	30.8	27.7	27.6
10 Other	37.1	41.3	41.3	44.1	43.5	43.4	42.2	44.7	47.6	47.0	43.5	46.6
10a Nonbank financial	19.8	24.0	23.1	24.7	24.8	24.5	25.1	25.2	25.7	25.8	26.0	27.1
10c All other	17.3	17.3	18.3	19.4	18.7	19.0	17.1	19.5	21.9	21.3	17.5	19.6
11 Interbank loans ⁴	26.1	24.0	22.7	23.7	21.3	23.4	22.7	22.1	23.5	25.9	25.6	26.4
12 Cash assets ⁵	26.0	27.2	25.8	26.0	26.5	28.6	27.2	26.7	26.1	25.9	26.0	26.4
13 Other assets ⁶	56.1	65.2	69.0	73.7	48.4	50.1	48.9	54.2	53.3	53.2	54.2	55.2
14 Total assets ⁷	458.0	467.5	478.3	489.7	495.3	505.3	502.1	506.0	507.5	510.8	509.1	513.3
LIABILITIES												
15 Deposits	143.1	153.6	151.4	154.0	159.1	162.7	167.0	168.7	175.5	172.7	171.8	173.3
16 Transaction	10.1	10.0	10.3	10.7	10.4	10.2	10.2	10.4	9.8	10.0	10.1	10.1
17 Nontransaction	133.1	143.6	141.1	143.4	148.7	152.6	156.8	158.4	165.7	162.7	161.8	163.2
18 Large time	129.4	140.1	138.2	140.0	144.3	145.8	148.4	153.1	160.0	157.2	154.4	153.5
19 Other	3.7	3.5	2.9	3.4	4.5	6.7	8.5	5.3	5.7	5.5	7.3	9.7
20 Borrowings	108.5	100.0	103.3	110.8	111.4	112.1	105.7	111.1	111.5	110.3	104.7	108.2
21 From banks in the U.S. ⁸	19.0	16.4	16.9	17.5	18.8	20.2	17.0	17.4	17.6	18.1	14.5	15.6
22 From nonbanks in the U.S.	89.5	83.6	86.3	93.2	92.6	91.9	88.7	93.7	93.9	92.2	90.1	92.6
23 Net due to related foreign offices	152.3	153.6	164.8	156.4	152.8	155.9	154.9	154.7	153.0	157.3	163.0	160.4
24 Other liabilities ⁹	46.8	54.7	57.6	64.3	65.0	66.4	66.3	64.8	64.2	65.2	68.0	66.5
25 Total liabilities	450.7	462.0	477.1	485.5	488.4	497.1	493.9	499.3	504.2	505.4	507.5	508.3
26 Residual (assets less liabilities) ¹⁰	7.3	5.6	1.2	4.2	6.9	8.2	8.2	6.7	3.3	5.3	1.6	5.0

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

September 1, 1995

Account	1994 Jul	1995 Jan	1995 Feb	1995 Mar	1995 Apr	1995 May	1995 Jun	1995 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
Bank credit	346.7	356.2	361.3	367.5	395.9	396.6	399.3	400.0	402.2	404.6	403.9	403.3
2 Securities in bank credit	81.7	82.7	88.2	90.5	121.1	121.5	122.2	120.6	120.3	122.3	127.5	124.4
3 U.S. government securities	58.5	54.6	58.8	58.9	59.2	60.4	61.1	59.2	59.3	60.9	62.8	62.9
4 Other securities	23.3	28.0	29.4	31.5	61.9	61.2	61.1	61.4	61.0	61.4	64.6	61.5
5 Loans and leases in bank credit ²	265.0	273.5	273.1	277.1	274.8	275.0	277.0	279.4	281.9	282.3	276.4	278.9
6 Commercial and industrial	157.8	165.1	168.7	169.8	167.7	169.0	170.0	170.0	170.7	170.8	171.3	170.8
7 Real estate	42.8	40.4	40.2	39.6	37.9	37.4	37.2	36.3	35.8	35.8	35.6	35.6
9 Security ³	27.0	25.9	23.2	24.3	26.9	26.8	26.9	28.0	28.0	28.9	25.9	25.9
10 Other	37.4	42.1	41.1	43.3	42.3	41.8	42.9	45.1	47.4	46.9	43.7	46.6
10a Nonbank financial	20.0	24.1	23.3	24.6	24.4	24.4	25.8	25.6	25.8	25.7	25.9	26.7
10c All other	17.4	17.9	17.8	18.7	17.9	17.5	17.1	19.5	21.6	21.2	17.8	19.9
11 Interbank loans ⁴	26.4	25.5	21.8	22.6	21.0	23.0	21.4	22.4	23.9	23.2	23.1	24.9
12 Cash assets ⁵	26.2	26.8	24.8	25.4	25.8	27.4	27.8	26.9	26.5	26.5	26.9	27.1
13 Other assets ⁶	55.3	65.6	69.0	72.0	47.2	50.1	48.2	53.4	53.6	54.7	54.9	55.9
14 Total assets ⁷	454.5	474.1	476.9	487.5	489.9	497.0	496.6	502.7	506.2	509.0	508.8	511.2
LIABILITIES												
15 Deposits	143.1	153.2	152.0	156.0	157.9	164.7	170.1	168.5	175.1	171.9	171.3	173.5
16 Transaction	10.1	10.2	10.2	10.3	9.9	9.6	10.0	10.4	9.8	9.8	10.1	9.8
17 Nontransaction	133.0	143.0	141.8	145.7	147.9	155.0	160.1	158.1	165.3	162.2	161.2	163.7
18 Large time	128.8	139.0	138.2	142.3	143.6	148.5	151.3	152.4	158.7	155.8	153.1	153.1
19 Other	4.1	4.0	3.6	3.4	4.4	6.6	8.8	5.7	6.6	6.4	8.1	10.6
20 Borrowings	110.9	99.1	100.9	109.0	111.3	107.8	107.5	113.5	115.0	113.9	107.3	109.7
21 From banks in the U.S. ⁸	19.3	17.0	16.5	17.5	17.7	18.3	17.1	17.6	18.0	17.8	14.8	14.6
22 From nonbanks in the U.S.	91.6	82.1	84.3	91.5	93.5	89.6	90.3	95.9	97.0	96.1	92.5	95.1
23 Net due to related foreign offices	149.6	161.4	161.1	155.4	153.0	153.6	149.6	152.6	146.6	151.8	156.5	156.5
24 Other liabilities ⁹	45.6	55.8	58.6	63.1	63.2	66.6	65.4	63.2	64.3	66.2	68.5	66.3
25 Total liabilities	449.2	469.5	472.6	483.5	485.4	492.8	492.6	497.8	501.0	503.8	503.7	506.1
26 Residual (assets less liabilities) ¹⁰	5.3	4.5	4.3	4.0	4.5	4.2	4.0	4.9	5.1	5.1	5.1	5.1

Footnotes appear on page 13.

September 1, 1995

Footnotes

Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, New York State investment companies, and Edge Act and agreement corporations (foreign-related institutions). Excludes international banking facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.

The data for small and large domestic banks presented on pages 5 and 6 are adjusted to remove the estimated effects of mergers between these two groups. The data for small and large domestic banks presented on pages 7-8 and pages 9-10 are based on reported data and are affected by mergers. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.

2. Excludes federal funds sold to, reverse RPs with, and loans to commercial banks in the United States.
3. Consists of reverse RPs with broker-dealers and loans to purchase and carry securities. For small domestic banks, consists of an estimate of other loans derived from weekly data for a sample of small banks multiplied by the share of security loans in other loans, calculated from quarterly Call Reports.
4. Consists of federal funds sold to, reverse RPs with, and loans to commercial banks in the United States.
5. Includes vault cash, cash items in process of collection, demand balances due from depository institutions in the United States, balances due from Federal Reserve Banks, and other cash assets.
6. Excludes the due-from position with related foreign offices, which is included in line 23.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. Estimated with partial data; for all banks, not seasonally adjusted, constrained to equal values in line 11. The seasonally adjusted aggregates for all commercial banks in lines 11 and 21 are sums of seasonally adjusted components and are not necessarily equal.
9. Excludes the due-to position with related foreign offices, which is included in line 23.
10. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.