
FEDERAL RESERVE statistical release



H.8(510)

October 6, 1995

Data on the attached H.8 release have been benchmarked through the June 1995 call report. Data on the previous release were benchmarked to the December 1994 call report.

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

FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

For immediate release
October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	3,271.3	3,363.2	3,387.4	3,450.5	3,477.6	3,492.2	3,509.4	3,525.3	3,533.8	3,542.8	3,552.2	3,553.5
2 Securities in bank credit	972.8	936.6	938.6	975.9	971.8	968.4	959.4	966.4	961.2	974.8	973.0	974.6
3 U.S. government securities	754.2	724.4	711.2	710.0	712.8	710.5	704.7	709.0	704.0	707.1	703.6	707.3
4 Other securities	218.6	212.2	227.4	265.8	259.0	257.9	254.7	257.3	257.2	267.6	269.4	267.3
5 Loans and leases in bank credit ²	2,298.5	2,426.6	2,448.8	2,474.6	2,505.7	2,523.8	2,550.0	2,558.9	2,572.6	2,568.0	2,579.2	2,579.0
6 Commercial and industrial	622.1	669.4	673.9	681.2	689.2	692.0	697.3	698.4	701.3	701.1	704.4	702.4
7 Real estate	972.8	1,022.5	1,028.3	1,036.4	1,041.8	1,049.7	1,060.5	1,066.1	1,067.5	1,070.3	1,070.3	1,070.4
7a Revolving home equity	74.0	76.4	76.6	77.2	77.9	78.5	78.9	78.5	78.7	78.9	79.0	78.9
7b Other	898.8	946.1	951.7	959.2	963.8	971.3	981.6	987.6	988.8	991.4	991.3	991.5
8 Consumer	429.1	459.8	465.4	471.5	473.3	478.5	481.6	487.0	491.2	489.0	489.4	490.5
9 Security ³	80.8	72.2	74.7	78.1	89.7	89.7	88.9	84.2	88.6	81.7	88.6	89.7
10 Other	193.7	202.7	206.4	207.4	211.7	213.9	221.7	223.2	224.0	225.9	226.6	226.0
11 Interbank loans ⁴	159.5	178.6	182.5	180.7	185.5	187.6	194.8	191.5	190.2	192.0	189.6	208.8
12 Cash assets ⁵	205.7	217.1	208.9	209.0	211.1	211.7	214.4	209.1	215.0	208.0	211.8	215.2
13 Other assets ⁶	226.0	232.9	235.6	226.6	225.6	225.8	226.5	226.4	231.0	235.8	227.6	222.1
14 Total assets ⁷	3,805.5	3,935.3	3,958.0	4,009.9	4,042.9	4,060.3	4,088.0	4,095.4	4,113.3	4,121.9	4,124.2	4,142.9
LIABILITIES												
15 Deposits	2,517.1	2,545.6	2,546.5	2,554.7	2,567.3	2,584.5	2,608.2	2,614.3	2,625.8	2,616.0	2,627.0	2,639.6
16 Transaction	809.1	803.3	793.3	788.6	785.3	781.2	793.4	784.8	787.0	775.6	787.7	786.7
17 Nontransaction	1,708.0	1,742.3	1,753.2	1,766.1	1,782.0	1,803.3	1,814.9	1,829.5	1,838.7	1,840.4	1,839.3	1,853.0
18 Large time	342.4	375.2	382.3	388.6	392.9	395.9	400.8	407.3	411.6	412.6	411.7	409.9
19 Other	1,365.6	1,367.1	1,370.9	1,377.5	1,389.2	1,407.4	1,414.1	1,422.2	1,427.2	1,427.8	1,427.6	1,443.0
20 Borrowings	576.8	647.2	654.7	682.7	688.8	676.6	691.9	672.6	653.4	670.0	678.9	701.7
21 From banks in the U.S. ⁸	158.1	181.2	186.3	186.1	187.6	187.5	201.0	196.5	194.1	199.9	192.7	215.9
22 From nonbanks in the U.S.	418.7	466.1	468.4	496.6	501.2	489.0	490.9	476.1	459.3	470.1	486.2	485.8
23 Net due to related foreign offices	206.7	252.7	241.7	234.8	239.8	244.8	236.4	248.0	247.9	258.0	256.6	239.3
24 Other liabilities ⁹	178.8	170.0	189.5	214.0	209.5	207.2	198.2	201.6	209.5	219.9	211.4	215.1
25 Total liabilities	3,479.4	3,615.6	3,632.4	3,686.1	3,705.6	3,713.1	3,734.8	3,736.4	3,736.6	3,763.9	3,773.9	3,795.7
26 Residual (assets less liabilities) ¹⁰	326.1	319.7	325.6	323.8	337.3	347.2	353.3	359.0	376.6	358.0	350.4	347.1

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	3,264.1	3,359.2	3,388.1	3,451.9	3,469.2	3,488.6	3,496.2	3,515.9	3,533.5	3,541.5	3,548.6	3,540.5
2 Securities in bank credit	971.3	935.0	946.3	982.5	973.0	969.2	954.8	963.9	965.1	972.4	965.8	964.7
3 U.S. government securities	755.3	719.9	716.2	714.3	711.9	710.2	700.9	709.8	708.3	710.0	705.6	706.6
4 Other securities	216.0	215.1	230.1	268.1	261.1	259.0	254.0	254.1	256.8	262.4	260.2	258.1
5 Loans and leases in bank credit ²	2,292.8	2,424.2	2,441.7	2,469.4	2,496.2	2,519.4	2,541.3	2,551.4	2,568.4	2,569.1	2,582.8	2,575.8
6 Commercial and industrial	619.2	668.0	677.1	685.7	692.3	693.9	696.6	695.0	696.3	695.8	702.3	698.4
7 Real estate	972.3	1,018.6	1,023.5	1,032.2	1,040.1	1,049.5	1,059.9	1,065.3	1,068.1	1,072.5	1,071.0	1,071.4
7a Revolving home equity	74.2	76.1	75.9	76.7	77.8	78.5	78.9	78.7	78.9	79.1	79.3	79.4
7b Other	898.2	942.5	947.6	955.5	962.3	971.0	981.0	986.7	989.2	993.4	991.8	992.0
8 Consumer	428.6	461.0	461.9	468.3	471.8	475.9	479.3	486.6	491.1	489.7	491.4	492.5
9 Security ³	78.2	75.7	75.9	78.9	83.5	85.6	83.5	81.1	84.7	82.7	89.8	85.8
10 Other	194.4	200.9	203.3	204.3	208.4	214.5	222.1	223.4	228.3	228.4	228.3	227.8
11 Interbank loans ⁴	155.7	180.6	180.6	180.3	179.9	184.6	190.7	186.8	191.6	190.6	182.7	200.2
12 Cash assets ⁵	198.2	213.8	203.2	205.3	208.6	209.8	211.3	201.4	229.1	211.5	209.2	210.2
13 Other assets ⁶	227.6	230.6	231.1	222.8	224.8	224.4	226.1	228.2	234.3	235.9	225.5	222.7
14 Total assets ⁷	3,788.6	3,927.5	3,946.2	4,003.6	4,025.6	4,050.4	4,067.6	4,074.8	4,131.6	4,122.5	4,108.9	4,116.6
LIABILITIES												
15 Deposits	2,502.9	2,536.3	2,536.8	2,557.7	2,558.3	2,581.6	2,599.1	2,600.2	2,656.0	2,625.3	2,604.8	2,607.7
16 Transaction	792.7	794.5	781.2	793.5	774.1	775.6	784.1	768.7	812.0	781.3	769.5	762.6
17 Nontransaction	1,710.2	1,741.9	1,755.7	1,764.2	1,784.1	1,806.0	1,815.0	1,831.4	1,844.1	1,844.0	1,835.3	1,845.1
18 Large time	343.1	375.4	383.5	387.2	397.1	398.4	400.1	407.9	412.0	413.6	411.5	409.1
19 Other	1,367.0	1,366.5	1,372.2	1,377.0	1,387.0	1,407.6	1,414.9	1,423.5	1,432.0	1,430.4	1,423.8	1,436.0
20 Borrowings	583.9	643.0	643.5	663.9	674.8	683.6	692.8	681.5	675.3	677.3	697.0	698.1
21 From banks in the U.S. ⁸	156.2	182.5	182.6	182.5	182.1	187.4	197.4	194.3	200.5	199.5	188.0	205.5
22 From nonbanks in the U.S.	427.7	460.6	460.9	481.5	492.6	496.1	495.5	487.2	474.8	477.8	509.0	492.6
23 Net due to related foreign offices	202.2	249.7	245.1	237.0	245.2	238.9	233.9	243.2	236.2	246.3	247.2	247.2
24 Other liabilities ⁹	177.9	170.4	189.0	209.1	207.6	202.6	195.6	200.8	209.8	219.3	208.9	215.8
25 Total liabilities	3,466.9	3,599.5	3,614.5	3,667.7	3,685.9	3,706.7	3,721.5	3,725.6	3,777.4	3,768.2	3,757.9	3,768.7
26 Residual (assets less liabilities) ¹⁰	321.7	328.1	331.8	335.9	339.8	343.8	346.1	349.2	354.2	354.2	351.0	347.9

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	2,919.0	3,003.2	3,022.8	3,057.2	3,081.5	3,097.9	3,109.4	3,122.9	3,127.8	3,131.9	3,141.8	3,147.9
2 Securities in bank credit	886.5	848.8	852.8	862.7	860.2	858.6	849.4	852.6	850.7	856.9	857.3	861.6
3 U.S. government securities	686.9	657.7	647.8	645.0	646.5	646.4	640.9	642.5	641.1	641.3	639.9	645.1
4 Other securities	199.6	191.0	205.1	217.7	213.7	212.2	208.5	210.0	209.6	215.6	217.4	216.5
5 Loans and leases in bank credit ²	2,032.5	2,154.5	2,170.0	2,194.5	2,221.3	2,239.4	2,260.0	2,270.3	2,277.1	2,275.0	2,284.6	2,286.3
6 Commercial and industrial	465.3	499.2	502.5	510.7	516.9	519.2	523.7	524.5	525.4	524.9	527.7	528.1
7 Real estate	930.5	982.3	988.3	997.4	1,003.4	1,011.5	1,022.6	1,029.1	1,031.1	1,033.7	1,033.7	1,034.2
7a Revolving home equity	74.0	76.4	76.6	77.2	77.9	78.5	78.8	78.5	78.7	78.9	78.9	78.9
7b Other	856.4	905.8	911.7	920.2	925.5	933.0	943.7	950.6	952.4	954.9	954.8	955.3
8 Consumer	429.1	459.8	465.4	471.5	473.3	478.5	481.6	487.0	491.2	489.0	489.4	490.5
9 Security ³	47.0	46.6	46.0	45.5	54.0	55.4	52.1	50.4	49.9	47.3	53.6	53.4
10 Other	160.7	166.6	167.9	169.5	173.7	174.7	179.9	179.3	179.5	180.1	180.1	180.1
11 Interbank loans ⁴	135.0	155.0	157.2	157.8	160.6	164.3	172.3	164.6	164.7	166.6	166.2	173.5
12 Cash assets ⁵	181.2	191.0	182.1	182.5	182.6	184.4	187.3	182.5	189.9	181.6	186.3	190.4
13 Other assets ⁶	171.7	178.6	176.1	173.4	170.6	170.3	172.9	172.5	173.9	175.0	173.1	169.2
14 Total assets ⁷	3,350.1	3,471.4	3,481.8	3,514.1	3,538.5	3,560.1	3,584.8	3,585.7	3,599.6	3,598.5	3,610.6	3,624.2
LIABILITIES												
15 Deposits	2,372.3	2,397.0	2,395.8	2,398.6	2,409.5	2,424.1	2,447.2	2,447.9	2,456.5	2,447.3	2,459.2	2,462.6
16 Transaction	799.1	793.3	782.9	778.7	775.9	771.9	784.0	775.4	778.2	766.7	778.9	777.2
17 Nontransaction	1,573.2	1,603.7	1,612.9	1,619.9	1,633.6	1,652.2	1,663.3	1,672.5	1,678.3	1,680.6	1,680.3	1,685.4
18 Large time	210.6	237.0	242.4	244.4	247.1	247.6	247.9	248.9	251.1	253.2	252.6	251.8
19 Other	1,362.6	1,366.7	1,370.5	1,375.5	1,386.6	1,404.6	1,415.4	1,423.6	1,427.2	1,427.4	1,427.7	1,433.6
20 Borrowings	470.6	542.2	540.6	565.1	569.6	563.2	572.7	555.6	536.1	549.5	567.6	586.0
21 From banks in the U.S. ⁸	140.4	163.4	167.4	165.3	164.9	168.2	181.5	178.4	174.0	179.3	176.1	198.6
22 From nonbanks in the U.S.	330.2	378.8	373.2	399.9	404.8	395.0	391.2	377.2	362.1	370.2	391.5	387.4
23 Net due to related foreign offices	53.2	87.9	85.3	82.0	84.0	90.2	82.1	91.0	87.7	97.2	92.0	85.9
24 Other liabilities ⁹	132.9	126.4	139.7	151.9	147.1	145.4	137.8	138.6	145.1	149.1	147.9	151.6
25 Total liabilities	3,029.0	3,153.4	3,161.3	3,197.7	3,210.2	3,223.0	3,239.8	3,233.0	3,225.4	3,243.0	3,266.6	3,286.1
26 Residual (assets less liabilities) ¹⁰	321.1	318.0	320.5	316.3	328.2	337.1	344.9	352.6	374.2	355.5	343.9	338.1

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

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	2,913.4	2,998.6	3,022.1	3,061.5	3,079.9	3,098.8	3,099.6	3,114.7	3,130.7	3,132.9	3,140.6	3,137.8
2 Securities in bank credit	885.3	847.9	859.6	870.6	862.6	861.6	845.7	850.3	854.2	855.8	852.2	853.4
3 U.S. government securities	688.4	654.6	652.1	650.4	647.3	647.2	637.9	643.6	645.4	644.9	642.5	644.9
4 Other securities	196.9	193.3	207.5	220.2	215.3	214.4	207.9	206.7	208.8	210.9	209.7	208.5
5 Loans and leases in bank credit ²	2,028.0	2,150.6	2,162.5	2,190.9	2,217.3	2,237.2	2,253.8	2,264.4	2,276.5	2,277.1	2,288.4	2,284.5
6 Commercial and industrial	462.0	498.7	505.2	515.0	520.7	521.1	522.5	520.6	520.8	520.6	525.8	524.6
7 Real estate	929.8	978.3	983.4	993.5	1,001.8	1,011.3	1,022.0	1,028.2	1,031.3	1,035.7	1,034.2	1,035.0
7a Revolving home equity	74.2	76.1	75.9	76.7	77.8	78.5	78.9	78.6	78.9	79.1	79.3	79.4
7b Other	855.7	902.2	907.5	916.8	924.0	932.8	943.2	949.6	952.4	956.6	954.9	955.6
8 Consumer	428.6	461.0	461.9	468.3	471.8	475.9	479.3	486.6	491.1	489.7	491.4	492.5
9 Security ³	46.1	47.9	46.7	46.8	51.9	54.2	50.0	49.3	49.9	48.5	55.3	50.9
10 Other	161.5	164.8	165.3	167.3	171.1	174.7	179.9	179.7	183.4	182.5	181.8	181.5
11 Interbank loans ⁴	132.3	158.0	156.6	157.7	155.4	162.7	167.8	161.1	168.0	164.1	158.5	161.3
12 Cash assets ⁵	173.1	188.6	177.0	179.6	181.4	182.0	184.0	174.1	202.6	184.0	182.2	183.4
13 Other assets ⁶	172.6	176.3	172.9	170.9	169.9	169.6	173.3	173.5	177.4	176.0	172.7	170.8
14 Total assets ⁷	3,334.4	3,464.9	3,472.0	3,513.0	3,529.8	3,556.2	3,568.1	3,566.6	3,621.9	3,600.0	3,597.0	3,596.5
LIABILITIES												
15 Deposits	2,358.5	2,387.1	2,384.3	2,402.9	2,398.5	2,418.3	2,438.3	2,434.2	2,487.9	2,457.4	2,438.3	2,430.6
16 Transaction	782.8	784.5	771.3	784.0	765.2	766.5	774.7	759.5	802.8	771.9	760.0	752.0
17 Nontransaction	1,575.7	1,602.5	1,613.0	1,618.8	1,633.3	1,651.8	1,663.6	1,674.8	1,685.0	1,685.6	1,678.3	1,678.6
18 Large time	212.2	237.2	241.2	243.7	248.7	247.2	247.9	250.6	252.8	255.1	253.8	251.5
19 Other	1,363.5	1,365.3	1,371.8	1,375.2	1,384.6	1,404.6	1,415.6	1,424.1	1,432.2	1,430.4	1,424.5	1,427.1
20 Borrowings	475.7	540.5	531.2	546.6	560.0	568.3	570.9	562.5	556.8	555.0	582.0	586.0
21 From banks in the U.S. ⁸	138.5	165.2	163.8	162.8	161.6	167.8	177.4	176.4	179.9	177.4	170.9	188.5
22 From nonbanks in the U.S.	337.2	375.3	367.5	383.8	398.5	400.5	393.5	386.1	376.9	377.6	411.0	397.5
23 Net due to related foreign offices	51.9	88.5	89.7	84.1	91.8	89.6	81.7	89.1	84.0	90.9	85.6	85.6
24 Other liabilities ⁹	131.8	126.1	140.1	148.7	144.9	141.6	136.7	137.4	144.8	148.3	145.9	152.2
25 Total liabilities	3,018.0	3,142.1	3,145.3	3,182.3	3,195.2	3,217.8	3,227.6	3,223.2	3,273.5	3,251.6	3,251.8	3,254.3
26 Residual (assets less liabilities) ¹⁰	316.4	322.7	326.7	330.7	334.6	338.4	340.5	343.4	348.4	348.4	345.2	342.1

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

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	1,353.7	1,400.7	1,404.7	1,413.6	1,422.2	1,430.8	1,444.7	1,454.5	1,460.0	1,460.5	1,460.7	1,462.6
2 Securities in bank credit	450.0	435.8	431.4	429.3	428.6	426.7	428.4	431.7	433.3	433.5	432.6	433.7
3 U.S. government securities	364.6	352.8	348.8	346.3	345.1	342.8	344.0	346.8	348.3	348.5	347.8	349.1
4 Other securities	85.4	83.0	82.6	83.0	83.5	84.0	84.4	84.9	85.1	85.0	84.8	84.6
5 Loans and leases in bank credit ²	903.7	964.9	973.3	984.3	993.6	1,004.0	1,016.3	1,022.8	1,026.7	1,026.9	1,028.2	1,028.9
6 Commercial and industrial	159.4	169.2	169.9	172.1	174.5	176.4	178.5	179.8	180.5	180.1	180.6	181.4
7 Real estate	479.4	507.2	510.7	515.2	520.0	525.4	530.4	533.6	534.6	535.1	536.2	535.0
7a Revolving home equity	28.0	28.9	29.3	29.6	30.1	30.4	30.8	31.0	31.2	31.2	31.2	31.2
7b Other	451.4	478.2	481.4	485.5	489.9	495.0	499.6	502.6	503.4	503.8	504.9	503.8
8 Consumer	198.8	221.7	225.0	227.9	228.8	230.9	235.0	237.9	240.1	240.2	239.8	240.7
9 Security ³	5.2	4.9	5.2	5.3	5.4	5.7	5.8	5.6	5.7	5.6	5.7	5.8
10 Other	61.0	62.0	62.5	63.8	64.9	65.6	66.6	65.9	65.8	65.9	66.0	66.1
11 Interbank loans ⁴	44.9	45.7	50.7	53.3	55.0	60.7	61.6	57.5	59.0	58.0	58.2	60.6
12 Cash assets ⁵	70.0	69.4	67.9	69.5	69.2	69.0	70.7	70.3	72.2	68.8	69.4	70.1
13 Other assets ⁶	50.3	53.9	52.6	51.5	51.6	51.2	53.3	52.6	54.0	54.3	51.5	50.3
14 Total assets ⁷	1,499.3	1,549.5	1,555.6	1,567.6	1,577.5	1,591.1	1,609.4	1,614.0	1,624.4	1,620.6	1,618.9	1,622.6
LIABILITIES												
15 Deposits	1,198.7	1,219.0	1,222.7	1,229.9	1,238.8	1,248.4	1,261.2	1,266.6	1,270.9	1,269.9	1,272.3	1,278.5
16 Transaction	364.8	361.5	358.1	358.3	357.9	359.2	363.8	363.6	365.9	363.2	365.1	369.4
17 Nontransaction	833.9	857.5	864.6	871.5	881.0	889.2	897.5	903.1	905.0	906.7	907.2	909.1
18 Large time	114.2	127.8	131.2	133.8	137.0	138.6	139.5	140.4	141.5	142.6	142.6	142.7
19 Other	719.7	729.7	733.4	737.7	743.9	750.5	758.0	762.7	763.5	764.0	764.6	766.3
20 Borrowings	124.6	153.2	153.1	157.0	156.1	154.2	158.2	153.4	152.1	157.2	159.3	163.0
21 From banks in the U.S. ⁸	36.9	46.0	47.4	46.2	45.4	46.1	52.5	51.7	52.1	54.0	52.8	58.3
22 From nonbanks in the U.S.	87.7	107.3	105.7	110.8	110.8	108.1	105.7	101.7	100.0	103.2	106.4	104.7
23 Net due to related foreign offices	5.6	5.5	4.7	4.0	4.2	4.7	5.0	5.3	5.3	4.9	4.9	4.4
24 Other liabilities ⁹	27.7	28.6	30.0	30.8	31.2	30.9	31.2	31.2	31.7	31.4	30.9	30.3
25 Total liabilities	1,356.6	1,406.4	1,410.6	1,421.7	1,430.4	1,438.2	1,455.6	1,456.6	1,460.0	1,463.4	1,467.4	1,476.2
26 Residual (assets less liabilities) ¹⁰	142.6	143.1	145.0	145.9	147.2	152.9	153.8	157.4	164.4	157.2	151.5	146.3

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

October 6, 1995

Account	1994 Aug	1995 Feb	1995 Mar	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	Week ending			
									Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	1,565.3	1,602.5	1,618.1	1,643.6	1,659.3	1,667.2	1,664.7	1,668.4	1,667.7	1,671.5	1,681.1	1,685.3
2 Securities in bank credit	436.5	413.0	421.5	433.4	431.6	431.8	421.0	420.9	417.4	423.4	424.7	428.0
3 U.S. government securities	322.3	305.0	299.0	298.7	301.4	303.6	296.9	295.8	292.8	292.8	292.1	296.0
4 Other securities	114.2	108.0	122.5	134.7	130.3	128.2	124.1	125.1	124.6	130.6	132.6	131.9
5 Loans and leases in bank credit ²	1,128.8	1,189.5	1,196.6	1,210.2	1,227.7	1,235.4	1,243.7	1,247.5	1,250.4	1,248.1	1,256.4	1,257.4
6 Commercial and industrial	305.9	330.0	332.6	338.6	342.4	342.8	345.2	344.7	344.9	344.7	347.2	346.7
7 Real estate	451.0	475.1	477.6	482.2	483.4	486.1	492.2	495.5	496.5	498.7	497.6	499.2
7a Revolving home equity	46.0	47.5	47.3	47.6	47.9	48.0	48.0	47.5	47.6	47.6	47.7	47.7
7b Other	405.0	427.6	430.3	434.6	435.5	438.0	444.2	448.0	449.0	451.0	449.9	451.4
8 Consumer	230.3	238.1	240.4	243.5	244.6	247.6	246.6	249.1	251.1	248.8	249.6	249.8
9 Security ³	41.8	41.7	40.8	40.1	48.6	49.7	46.3	44.8	44.2	41.7	48.0	47.6
10 Other	99.8	104.7	105.3	105.7	108.8	109.1	113.3	113.4	113.7	114.2	114.1	114.1
11 Interbank loans ⁴	90.2	109.3	106.5	104.5	105.5	103.6	110.7	107.1	105.6	108.5	107.9	112.9
12 Cash assets ⁵	111.2	121.6	114.3	113.0	113.5	115.4	116.6	112.2	117.6	112.8	116.9	120.4
13 Other assets ⁶	121.4	124.7	123.4	121.9	119.0	119.1	119.7	119.9	119.9	120.8	121.6	118.9
14 Total assets ⁷	1,850.9	1,921.9	1,926.2	1,946.5	1,960.9	1,969.0	1,975.3	1,971.7	1,975.2	1,977.9	1,991.7	2,001.6
LIABILITIES												
15 Deposits	1,173.6	1,178.0	1,173.2	1,168.8	1,170.7	1,175.8	1,186.0	1,181.3	1,185.6	1,177.4	1,186.9	1,184.1
16 Transaction	434.2	431.9	424.9	420.4	418.0	412.7	420.2	411.9	412.2	403.4	413.8	407.8
17 Nontransaction	739.4	746.2	748.3	748.3	752.6	763.0	765.8	769.4	773.4	774.0	773.1	776.4
18 Large time	96.5	109.2	111.2	110.5	110.0	109.0	108.4	108.5	109.6	110.6	110.0	109.1
19 Other	642.9	637.0	637.1	637.8	642.6	654.1	657.4	660.9	663.7	663.3	663.1	667.2
20 Borrowings	346.0	388.9	387.5	408.1	413.5	409.0	414.5	402.1	384.0	392.3	408.3	423.0
21 From banks in the U.S. ⁸	103.5	117.4	120.0	119.1	119.5	122.1	129.0	126.7	122.0	125.3	123.3	140.3
22 From nonbanks in the U.S.	242.5	271.5	267.5	289.0	294.0	286.9	285.5	275.4	262.0	267.0	285.0	282.7
23 Net due to related foreign offices	47.6	82.3	80.5	78.1	79.9	85.5	77.1	85.7	82.4	92.2	87.0	81.5
24 Other liabilities ⁹	105.2	97.7	109.6	121.1	115.8	114.5	106.6	107.3	113.4	117.7	117.0	121.3
25 Total liabilities	1,672.4	1,747.0	1,750.8	1,776.1	1,779.9	1,784.8	1,784.2	1,776.4	1,765.4	1,779.6	1,799.3	1,809.9
26 Residual (assets less liabilities) ¹⁰	178.5	174.9	175.5	170.4	181.1	184.3	191.1	195.2	209.8	198.3	192.5	191.7

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

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	1,387.8	1,416.0	1,419.2	1,427.8	1,432.5	1,432.7	1,445.9	1,455.5	1,460.8	1,460.5	1,460.7	1,462.6
2 Securities in bank credit	462.2	440.9	436.2	434.0	432.1	427.2	428.6	431.8	433.4	433.5	432.6	433.7
3 U.S. government securities	375.5	357.3	353.1	350.5	348.2	343.1	344.1	346.8	348.3	348.5	347.8	349.1
4 Other securities	86.7	83.6	83.1	83.6	83.9	84.1	84.5	84.9	85.1	85.0	84.8	84.6
5 Loans and leases in bank credit ²	925.6	975.1	983.0	993.8	1,000.4	1,005.5	1,017.3	1,023.7	1,027.4	1,026.9	1,028.2	1,028.9
6 Commercial and industrial	162.2	170.5	171.1	173.3	175.4	176.6	178.7	179.9	180.6	180.1	180.6	181.4
7 Real estate	492.9	513.0	516.3	520.5	523.8	526.2	530.8	534.0	535.0	535.1	536.2	535.0
7a Revolving home equity	29.5	29.7	30.0	30.3	30.4	30.5	30.8	31.0	31.2	31.2	31.2	31.2
7b Other	463.4	483.3	486.2	490.2	493.4	495.8	500.0	503.0	503.8	503.8	504.9	503.8
8 Consumer	203.0	224.0	227.2	230.1	230.3	231.3	235.3	238.2	240.3	240.2	239.8	240.7
9 Security ³	5.2	5.0	5.2	5.4	5.5	5.7	5.8	5.6	5.7	5.6	5.7	5.8
10 Other	62.2	62.7	63.2	64.4	65.4	65.7	66.6	66.0	65.9	65.9	66.0	66.1
11 Interbank loans ⁴	46.0	46.6	51.5	54.0	55.4	60.9	61.8	57.7	59.1	58.0	58.2	60.6
12 Cash assets ⁵	71.6	70.0	68.4	70.0	69.5	69.1	70.7	70.3	72.3	68.8	69.4	70.1
13 Other assets ⁶	52.3	54.6	53.2	52.1	52.0	51.2	53.4	52.6	54.0	54.3	51.5	50.3
14 Total assets ⁷	1,537.4	1,566.8	1,571.9	1,583.4	1,588.8	1,593.4	1,610.9	1,615.2	1,625.2	1,620.6	1,618.9	1,622.6
LIABILITIES												
15 Deposits	1,230.9	1,232.7	1,235.6	1,242.4	1,247.6	1,250.4	1,262.5	1,267.7	1,271.7	1,269.9	1,272.3	1,278.5
16 Transaction	373.8	365.3	361.5	361.7	360.1	359.8	364.2	363.8	366.2	363.2	365.1	369.4
17 Nontransaction	857.1	867.4	874.1	880.7	887.5	890.6	898.4	903.9	905.5	906.7	907.2	909.1
18 Large time	116.4	129.2	132.5	135.1	138.0	138.9	139.6	140.5	141.5	142.6	142.6	142.7
19 Other	740.7	738.2	741.6	745.6	749.5	751.7	758.8	763.4	763.9	764.0	764.6	766.3
20 Borrowings	127.4	155.3	155.1	159.1	157.7	154.3	158.2	153.5	152.1	157.2	159.3	163.0
21 From banks in the U.S. ⁸	38.0	46.9	48.3	47.0	46.0	46.1	52.5	51.7	52.1	54.0	52.8	58.3
22 From nonbanks in the U.S.	89.3	108.4	106.8	112.0	111.7	108.1	105.7	101.7	100.1	103.2	106.4	104.7
23 Net due to related foreign offices	5.6	5.5	4.7	4.0	4.2	4.7	5.0	5.3	5.3	4.9	4.9	4.4
24 Other liabilities ⁹	28.1	28.8	30.3	31.0	31.4	31.0	31.3	31.3	31.7	31.4	30.9	30.3
25 Total liabilities	1,392.0	1,422.4	1,425.8	1,436.5	1,440.9	1,440.3	1,457.0	1,457.7	1,460.8	1,463.4	1,467.4	1,476.2
26 Residual (assets less liabilities) ¹⁰	145.4	144.4	146.1	146.9	148.0	153.1	153.9	157.5	164.5	157.2	151.5	146.3

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

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	1,386.7	1,410.6	1,416.5	1,430.0	1,434.6	1,436.5	1,445.7	1,454.1	1,462.0	1,464.6	1,465.7	1,467.4
2 Securities in bank credit	460.3	440.3	439.0	438.9	434.7	430.0	428.0	429.8	431.2	432.5	432.4	433.2
3 U.S. government securities	374.3	356.5	355.7	355.0	350.5	345.9	344.0	345.5	346.7	347.9	347.9	348.8
4 Other securities	86.1	83.8	83.3	83.9	84.3	84.1	84.0	84.3	84.4	84.6	84.5	84.4
5 Loans and leases in bank credit ²	926.4	970.2	977.5	991.0	999.9	1,006.4	1,017.7	1,024.4	1,030.8	1,032.1	1,033.3	1,034.2
6 Commercial and industrial	161.1	169.8	171.8	174.8	176.9	177.9	178.7	178.7	179.3	179.2	180.3	180.7
7 Real estate	493.0	510.8	514.1	519.4	523.6	526.5	531.0	533.9	535.8	537.2	537.9	537.6
7a Revolving home equity	29.6	29.6	29.9	30.2	30.5	30.6	30.8	31.0	31.3	31.4	31.5	31.5
7b Other	463.4	481.2	484.2	489.2	493.2	495.9	500.2	502.9	504.5	505.8	506.4	506.1
8 Consumer	203.6	223.6	224.5	228.2	229.9	230.8	235.2	239.0	241.8	242.3	242.6	243.3
9 Security ³	5.2	5.0	5.2	5.3	5.2	5.6	5.6	5.6	6.0	5.7	5.4	5.4
10 Other	63.4	61.0	61.9	63.4	64.2	65.6	67.2	67.2	68.0	67.8	67.2	67.3
11 Interbank loans ⁴	45.6	47.7	51.5	53.5	52.3	57.9	58.6	57.3	63.9	59.2	54.2	54.0
12 Cash assets ⁵	69.2	69.8	66.1	68.2	68.8	67.9	70.1	68.0	77.9	69.9	67.4	67.5
13 Other assets ⁶	52.6	54.3	53.0	52.2	51.9	50.6	53.0	52.9	56.5	54.8	51.4	50.8
14 Total assets ⁷	1,533.9	1,562.0	1,566.7	1,583.3	1,587.0	1,592.2	1,606.5	1,611.4	1,639.4	1,627.5	1,617.7	1,618.7
LIABILITIES												
15 Deposits	1,225.9	1,229.1	1,233.3	1,245.4	1,244.3	1,248.0	1,259.2	1,262.4	1,286.6	1,274.3	1,263.6	1,264.8
16 Transaction	368.9	361.6	357.4	363.5	356.9	357.6	361.6	358.9	378.3	365.4	356.2	356.4
17 Nontransaction	857.0	867.5	875.9	881.9	887.4	890.4	897.6	903.5	908.3	909.0	907.4	908.4
18 Large time	116.5	129.3	132.7	135.1	138.4	138.4	138.9	140.5	141.6	143.0	143.2	143.3
19 Other	740.5	738.3	743.2	746.9	749.1	752.0	758.7	763.0	766.8	766.0	764.2	765.2
20 Borrowings	129.5	153.2	150.5	153.0	156.3	155.5	157.6	156.0	156.0	157.5	162.8	165.4
21 From banks in the U.S. ⁸	37.4	47.4	46.6	46.2	45.7	46.5	51.3	51.1	53.0	52.9	51.8	57.3
22 From nonbanks in the U.S.	92.1	105.9	104.0	106.8	110.7	108.9	106.4	104.9	103.0	104.6	111.0	108.2
23 Net due to related foreign offices	5.7	5.4	5.0	4.1	4.3	4.6	5.0	5.4	5.4	5.2	4.8	4.8
24 Other liabilities ⁹	28.1	29.1	30.4	30.9	30.8	30.8	30.8	31.2	31.8	31.6	31.0	30.6
25 Total liabilities	1,389.1	1,416.9	1,419.3	1,433.4	1,435.8	1,438.8	1,452.6	1,455.0	1,479.8	1,468.6	1,462.1	1,465.6
26 Residual (assets less liabilities) ¹⁰	144.8	145.1	147.5	149.9	151.2	153.4	154.0	156.4	159.6	158.9	155.6	153.1

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

October 6, 1995

Account	1994 Aug	1995 Feb	1995 Mar	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	Week ending			
									Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	1,531.2	1,587.2	1,603.6	1,629.4	1,649.0	1,665.2	1,663.4	1,667.4	1,667.0	1,671.5	1,681.1	1,685.3
2 Securities in bank credit	424.3	407.9	416.7	428.7	428.1	431.4	420.8	420.8	417.3	423.4	424.7	428.0
3 U.S. government securities	311.4	300.5	294.7	294.5	298.3	303.3	296.8	295.7	292.8	292.8	292.1	296.0
3a Trading account	25.1	22.1	22.6	21.6	23.7	25.3	19.1	19.1	19.2	20.1	18.7	22.1
3b Investment account	286.4	278.3	272.1	273.0	274.5	278.0	277.7	276.6	273.6	272.7	273.4	273.9
3c Mortgage-backed pass-through	93.8	96.9	93.4	92.0	95.0	97.5	98.3	100.6	101.4	101.3	103.3	104.7
3d Other (including CMOs)	192.6	181.5	178.7	181.0	179.5	180.5	179.4	175.9	172.2	171.4	170.1	169.2
3e 1 year or less	47.8	46.1	46.4	46.9	46.9	45.8	45.1	44.3	43.6	42.6	42.8	43.3
3f Between 1 and 5 years	76.6	71.9	70.2	72.2	70.9	73.4	73.5	72.2	71.0	70.0	68.8	69.1
3g More than 5 years	68.2	63.4	62.0	61.8	61.7	61.3	60.8	59.5	57.6	58.7	58.5	56.8
4 Other securities	112.9	107.4	122.0	134.1	129.8	128.1	124.0	125.1	124.5	130.6	132.6	131.9
4a Trading account	53.8	45.9	61.0	72.4	67.0	64.3	61.3	62.8	62.5	68.3	70.3	69.4
4b Investment account	59.0	61.5	61.0	61.7	62.8	63.8	62.7	62.2	62.0	62.3	62.3	62.5
4c State and local government	21.3	20.8	20.8	20.9	20.9	20.7	20.2	20.0	19.9	19.9	19.9	19.8
4d Other	37.8	40.7	40.2	40.8	41.9	43.1	42.6	42.2	42.1	42.4	42.4	42.7
5 Loans and leases in bank credit ²	1,106.9	1,179.3	1,186.9	1,200.8	1,220.9	1,233.8	1,242.6	1,246.6	1,249.7	1,248.1	1,256.4	1,257.4
6 Commercial and industrial	303.1	328.7	331.4	337.4	341.5	342.6	345.0	344.6	344.8	344.7	347.2	346.7
7 Real estate	437.5	469.2	472.0	476.8	479.6	485.3	491.7	495.1	496.2	498.7	497.6	499.2
7a Revolving home equity	44.5	46.7	46.6	46.9	47.5	48.0	48.0	47.5	47.5	47.6	47.7	47.7
7b Other	393.0	422.5	425.4	429.9	432.1	437.3	443.7	447.6	448.6	451.0	449.9	451.4
8 Consumer	226.0	235.8	238.1	241.3	243.0	247.2	246.3	248.8	250.9	248.8	249.6	249.8
9 Security ³	41.8	41.6	40.7	40.1	48.6	49.7	46.3	44.8	44.2	41.7	48.0	47.6
10 Other	98.5	104.0	104.6	105.0	108.3	109.0	113.2	113.4	113.7	114.2	114.1	114.1
10a Nonbank financial	18.1	19.4	19.1	19.6	20.1	21.3	23.3	24.4	24.3	24.0	24.0	24.2
10b State and local government	11.6	11.3	11.2	11.2	11.1	11.1	11.1	10.9	10.9	10.9	10.9	10.8
10c All other	68.8	73.2	74.4	74.3	77.1	76.7	78.9	78.0	78.5	79.3	79.2	79.1
11 Interbank loans ⁴	89.0	108.4	105.7	103.8	105.1	103.4	110.5	106.9	105.6	108.5	107.9	112.9
12 Cash assets ⁵	109.7	120.9	113.7	112.5	113.1	115.3	116.6	112.2	117.6	112.8	116.9	120.4
13 Other assets ⁶	119.4	124.0	122.8	121.3	118.6	119.0	119.6	119.8	119.9	120.8	121.6	118.9
14 Total assets ⁷	1,812.7	1,904.6	1,909.9	1,930.7	1,949.6	1,966.8	1,973.8	1,970.5	1,974.3	1,977.9	1,991.7	2,001.6
LIABILITIES												
15 Deposits	1,141.4	1,164.3	1,160.2	1,156.2	1,161.9	1,173.8	1,184.7	1,180.2	1,184.8	1,177.4	1,186.9	1,184.1
16 Transaction	425.3	428.0	421.4	417.1	415.8	412.2	419.8	411.6	412.0	403.4	413.8	407.8
17 Nontransaction	716.1	736.2	738.8	739.2	746.1	761.6	764.9	768.7	772.8	774.0	773.1	776.4
18 Large time	94.2	107.8	109.9	109.3	109.0	108.7	108.3	108.4	109.6	110.6	110.0	109.1
19 Other	622.0	628.4	628.9	629.9	637.1	652.9	656.6	660.3	663.3	663.3	663.1	667.2
20 Borrowings	343.2	386.9	385.5	406.1	411.9	409.0	414.5	402.1	384.0	392.3	408.3	423.0
21 From banks in the U.S. ⁸	102.4	116.5	119.1	118.2	118.8	122.0	129.0	126.7	122.0	125.3	123.3	140.3
22 From nonbanks in the U.S.	240.8	270.3	266.3	287.9	293.1	286.9	285.5	275.4	262.0	267.0	285.0	282.7
23 Net due to related foreign offices	47.6	82.3	80.5	78.1	79.9	85.5	77.1	85.7	82.4	92.2	87.0	81.5
24 Other liabilities ⁹	104.8	97.5	109.4	120.9	115.7	114.4	106.6	107.3	113.4	117.7	117.0	121.3
25 Total liabilities	1,637.0	1,731.0	1,735.6	1,761.3	1,769.4	1,782.7	1,782.8	1,775.3	1,764.6	1,779.6	1,799.3	1,809.9
26 Residual (assets less liabilities) ¹⁰	175.7	173.6	174.3	169.4	180.3	184.1	191.0	195.1	209.7	198.3	192.5	191.7

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

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

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	1,526.6	1,588.0	1,605.6	1,631.5	1,645.3	1,662.3	1,653.9	1,660.6	1,668.7	1,668.3	1,674.9	1,670.4
2 Securities in bank credit	425.0	407.6	420.6	431.6	427.9	431.6	417.7	420.6	423.0	423.3	419.8	420.2
3 U.S. government securities	314.2	298.1	296.4	295.4	296.8	301.3	293.8	298.1	298.7	297.0	294.7	296.1
3a Trading account	26.4	22.6	23.3	22.4	22.7	23.9	18.1	20.1	21.0	21.6	19.8	20.3
3b Investment account	287.8	275.4	273.2	272.9	274.2	277.4	275.7	278.0	277.7	275.3	274.9	275.7
3c Mortgage-backed pass-through	93.9	95.5	94.1	93.2	95.3	97.3	98.1	100.8	102.2	101.8	103.3	104.8
3d Other (including CMOs)	193.9	180.0	179.1	179.7	178.8	180.1	177.6	177.3	175.5	173.5	171.5	171.0
3e 1 year or less	47.9	45.4	46.4	47.3	46.9	46.7	44.7	44.5	45.0	43.9	43.4	42.7
3f Between 1 and 5 years	77.7	71.5	70.9	71.0	70.8	72.2	72.4	73.2	71.7	70.7	69.6	70.3
3g More than 5 years	68.2	63.1	61.7	61.3	61.1	61.2	60.4	59.6	58.8	58.9	58.5	58.0
4 Other securities	110.8	109.5	124.2	136.3	131.1	130.2	123.9	122.4	124.3	126.3	125.2	124.1
4a Trading account	51.4	48.0	63.3	74.8	68.7	67.2	61.8	59.8	61.6	63.4	62.4	61.5
4b Investment account	59.4	61.5	60.9	61.5	62.4	63.0	62.1	62.7	62.7	62.9	62.8	62.6
4c State and local government	21.2	20.8	20.9	21.0	20.9	20.7	19.8	19.9	19.9	19.9	19.9	19.9
4d Other	38.2	40.7	40.0	40.5	41.4	42.3	42.3	42.8	42.9	43.0	42.8	42.7
5 Loans and leases in bank credit ²	1,101.6	1,180.4	1,185.0	1,199.9	1,217.4	1,230.8	1,236.1	1,240.0	1,245.7	1,245.0	1,255.1	1,250.2
6 Commercial and industrial	300.8	328.9	333.4	340.3	343.8	343.2	343.8	342.0	341.5	341.4	345.5	343.9
7 Real estate	436.8	467.5	469.3	474.1	478.2	484.8	491.1	494.3	495.5	498.5	496.3	497.3
7a Revolving home equity	44.6	46.5	46.0	46.5	47.3	47.9	48.0	47.6	47.6	47.7	47.8	47.9
7b Other	392.2	421.0	423.3	427.6	430.9	436.9	443.0	446.7	447.9	450.8	448.5	449.5
8 Consumer	225.0	237.4	237.4	240.1	241.9	245.0	244.1	247.6	249.3	247.5	248.8	249.2
9 Security ³	40.9	42.8	41.4	41.5	46.6	48.7	44.4	43.7	43.9	42.8	49.8	45.5
10 Other	98.1	103.8	103.4	103.9	106.9	109.1	112.7	112.5	115.5	114.7	114.7	114.2
10a Nonbank financial	17.7	18.8	18.6	19.0	19.7	21.1	22.7	23.8	24.8	24.4	24.0	24.0
10b State and local government	11.6	11.2	11.1	11.1	11.1	11.1	11.1	11.0	10.9	10.9	10.9	10.9
10c All other	68.7	73.8	73.7	73.7	76.1	76.9	78.9	77.7	79.8	79.3	79.7	79.3
11 Interbank loans ⁴	86.7	110.3	105.1	104.2	103.1	104.8	109.3	103.8	104.1	104.9	104.3	107.3
12 Cash assets ⁵	103.8	118.8	110.9	111.3	112.6	114.1	113.9	106.1	124.7	114.2	114.8	115.9
13 Other assets ⁶	120.0	122.0	119.9	118.7	118.0	119.0	120.3	120.5	120.9	121.1	121.3	120.1
14 Total assets ⁷	1,800.4	1,902.9	1,905.3	1,929.7	1,942.8	1,964.0	1,961.6	1,955.2	1,982.5	1,972.5	1,979.3	1,977.8
LIABILITIES												
15 Deposits	1,132.7	1,158.0	1,151.0	1,157.4	1,154.2	1,170.3	1,179.1	1,171.8	1,201.2	1,183.1	1,174.7	1,165.8
16 Transaction	413.9	423.0	413.8	420.5	408.3	408.9	413.1	400.5	424.5	406.5	403.8	395.7
17 Nontransaction	718.7	735.0	737.2	736.9	745.9	761.4	766.0	771.3	776.7	776.6	770.9	770.1
18 Large time	95.7	108.0	108.5	108.6	110.3	108.7	109.0	110.1	111.2	112.2	110.6	108.2
19 Other	623.0	627.0	628.6	628.3	635.6	652.6	657.0	661.1	665.5	664.5	660.3	661.9
20 Borrowings	346.2	387.2	380.7	393.7	403.7	412.8	413.3	406.5	400.8	397.5	419.1	420.6
21 From banks in the U.S. ⁸	101.1	117.8	117.2	116.7	115.9	121.3	126.2	125.4	126.9	124.5	119.1	131.2
22 From nonbanks in the U.S.	245.1	269.4	263.5	277.0	287.8	291.5	287.1	281.2	273.9	273.0	300.0	289.4
23 Net due to related foreign offices	46.2	83.1	84.7	80.0	87.4	85.0	76.7	83.7	78.6	85.7	80.8	80.8
24 Other liabilities ⁹	103.7	97.0	109.7	117.8	114.1	110.8	106.0	106.2	113.0	116.7	115.0	121.6
25 Total liabilities	1,628.8	1,725.3	1,726.0	1,748.9	1,759.5	1,779.0	1,775.0	1,768.2	1,793.7	1,783.0	1,789.6	1,788.7
26 Residual (assets less liabilities) ¹⁰	171.6	177.6	179.3	180.9	183.3	185.0	186.5	186.9	188.8	189.5	189.6	189.1

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

Seasonally adjusted, billions of dollars

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
1 Bank credit	352.3	359.9	364.7	393.2	396.0	394.2	400.1	402.4	406.0	410.9	410.4	405.6
2 Securities in bank credit	86.3	87.8	85.8	113.2	111.6	109.8	110.0	113.8	110.5	117.8	115.7	112.9
3 U.S. government securities	67.3	66.6	63.4	65.0	66.3	64.1	63.8	66.5	63.0	65.8	63.7	62.2
4 Other securities	19.0	21.2	22.4	48.2	45.3	45.7	46.2	47.3	47.5	52.0	52.1	50.8
5 Loans and leases in bank credit ²	266.0	272.1	278.9	280.0	284.4	284.4	290.1	288.6	295.5	293.0	294.6	292.7
6 Commercial and industrial	156.9	170.2	171.5	170.5	172.3	172.8	173.6	173.9	175.9	176.2	176.6	174.2
7 Real estate	42.4	40.2	40.1	39.0	38.4	38.2	37.9	37.0	36.4	36.6	36.6	36.3
9 Security ³	33.8	25.6	28.8	32.6	35.7	34.2	36.7	33.9	38.7	34.4	34.9	36.3
10 Other	33.0	36.1	38.5	37.9	38.0	39.2	41.8	43.9	44.5	45.8	46.5	45.9
10a Nonbank financial	20.7	22.8	24.5	24.8	24.6	25.4	25.9	27.1	27.1	28.0	28.5	28.0
10c All other	12.3	13.3	14.1	13.1	13.5	13.8	15.9	16.9	17.4	17.8	17.9	17.9
11 Interbank loans ⁴	24.4	23.6	25.3	22.9	25.0	23.3	22.6	26.9	25.5	25.4	23.4	35.3
12 Cash assets ⁵	24.4	26.1	26.8	26.5	28.5	27.2	27.1	26.6	25.2	26.4	25.5	24.8
13 Other assets ⁶	54.3	54.3	59.5	53.2	55.0	55.5	53.6	53.9	57.0	60.8	54.5	52.9
14 Total assets ⁷	455.4	463.9	476.1	495.8	504.4	500.2	503.3	509.7	513.7	523.4	513.7	518.7
LIABILITIES												
15 Deposits	144.8	148.6	150.7	156.0	157.8	160.3	161.0	166.3	169.3	168.7	167.7	177.0
16 Transaction	10.0	10.0	10.3	9.9	9.4	9.3	9.4	9.4	8.9	8.9	8.8	9.5
17 Nontransaction	134.8	138.6	140.4	146.2	148.4	151.1	151.6	157.0	160.4	159.8	159.0	167.5
18 Large time	131.8	138.2	139.9	144.2	145.8	148.3	152.9	158.4	160.5	159.4	159.1	158.1
19 Other	2.9	0.5	0.4	2.0	2.6	2.8	-1.3	-1.4	0.0	0.4	-0.2	9.4
20 Borrowings	106.3	105.1	114.1	117.5	119.2	113.3	119.2	117.0	117.3	120.5	111.3	115.7
21 From banks in the U.S. ⁸	17.7	17.7	18.9	20.8	22.8	19.4	19.6	18.1	20.1	20.5	16.6	17.3
22 From nonbanks in the U.S.	88.5	87.3	95.2	96.7	96.5	94.0	99.7	98.9	97.2	100.0	94.7	98.4
23 Net due to related foreign offices	153.6	164.9	156.4	152.7	155.8	154.6	154.3	157.1	160.3	160.8	164.6	153.4
24 Other liabilities ⁹	45.8	43.6	49.9	62.1	62.5	61.8	60.4	63.0	64.5	70.8	63.5	63.5
25 Total liabilities	450.4	462.2	471.1	488.4	495.3	490.1	495.0	503.4	511.2	520.9	507.2	509.6
26 Residual (assets less liabilities) ¹⁰	5.0	1.7	5.1	7.4	9.1	10.1	8.3	6.3	2.4	2.5	6.5	9.0

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

October 6, 1995

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 6	Sep 13	Sep 20	Sep 27
ASSETS												
Bank credit	350.7	360.7	366.0	390.3	389.3	389.8	396.6	400.5	402.9	408.6	408.0	402.6
2 Securities in bank credit	86.0	87.1	86.7	111.9	110.4	107.6	109.1	113.6	110.9	116.6	113.6	111.3
3 U.S. government securities	66.9	65.3	64.1	63.9	64.6	62.9	63.0	66.2	62.9	65.1	63.0	61.7
4 Other securities	19.1	21.8	22.6	47.9	45.8	44.6	46.1	47.3	48.0	51.5	50.6	49.6
5 Loans and leases in bank credit ²	264.8	273.6	279.3	278.5	278.9	282.2	287.5	287.0	292.0	292.0	294.4	291.3
6 Commercial and industrial	157.2	169.3	171.9	170.6	171.6	172.9	174.1	174.3	175.5	175.2	176.5	173.7
7 Real estate	42.5	40.3	40.1	38.7	38.3	38.2	37.8	37.1	36.8	36.8	36.8	36.4
9 Security ³	32.1	27.9	29.3	32.1	31.7	31.4	33.4	31.8	34.8	34.1	34.5	34.8
10 Other	32.9	36.1	38.0	37.0	37.3	39.8	42.2	43.7	44.9	45.9	46.5	46.3
10a Nonbank financial	20.6	23.1	24.4	24.4	24.5	26.1	26.2	26.8	27.3	27.8	28.5	28.1
10c All other	12.3	13.1	13.5	12.6	12.8	13.7	15.9	16.9	17.5	18.1	18.0	18.2
11 Interbank loans ⁴	23.4	22.6	24.0	22.6	24.5	22.0	22.8	25.7	23.6	26.5	24.2	38.9
12 Cash assets ⁵	25.1	25.2	26.1	25.8	27.2	27.8	27.3	27.3	26.5	27.5	27.0	26.8
13 Other assets ⁶	55.1	54.3	58.1	51.9	54.9	54.8	52.8	54.7	56.9	59.9	52.8	51.9
14 Total assets ⁷	454.2	462.7	474.2	490.6	495.8	494.2	499.5	508.2	509.7	522.4	511.9	520.2
LIABILITIES												
15 Deposits	144.4	149.3	152.5	154.8	159.8	163.3	160.9	165.9	168.2	167.9	166.5	177.1
16 Transaction	9.9	9.9	9.9	9.5	9.0	9.1	9.4	9.3	9.2	9.4	9.5	10.6
17 Nontransaction	134.5	139.3	142.6	145.3	150.8	154.2	151.4	156.7	159.0	158.5	157.0	166.5
18 Large time	131.0	138.2	142.3	143.5	148.4	151.2	152.2	157.3	159.2	158.5	157.7	157.6
19 Other	3.5	1.2	0.4	1.8	2.4	3.0	-0.7	-0.6	-0.2	0.0	-0.7	8.9
20 Borrowings	108.2	102.6	112.3	117.3	114.7	115.3	121.9	118.9	118.5	122.3	115.1	112.1
21 From banks in the U.S. ⁸	17.6	17.3	18.8	19.6	20.6	19.6	19.9	17.8	20.6	22.1	17.1	17.0
22 From nonbanks in the U.S.	90.6	85.3	93.5	97.7	94.2	95.7	102.0	101.1	97.9	100.2	98.0	95.1
23 Net due to related foreign offices	150.2	161.1	155.4	152.9	153.4	149.3	152.2	154.1	152.2	155.4	161.6	161.6
24 Other liabilities ⁹	46.1	44.4	48.9	60.4	62.7	61.0	58.9	63.4	65.0	71.0	63.0	63.6
25 Total liabilities	449.0	457.3	469.2	485.4	490.6	488.9	493.9	502.4	503.9	516.6	506.1	514.4
26 Residual (assets less liabilities) ¹⁰	5.3	5.3	5.1	5.2	5.2	5.3	5.6	5.8	5.8	5.8	5.8	5.8

Footnotes appear on page 13.

October 6, 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.

Note: Current and historical data are available on the Department of Commerce Economic Bulletin Board. For information, call 202-482-1986.