FEDERAL RESERVE statistical release

H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES[1]
Seasonally adjusted, billions of dollars

For immediate release
December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	3,295.4	3,456.1	3,483.4	3,499.0	3,516.2	3,531.3	3,552.3	3,555.0	3,560.4	3,556.4	3,556.5	3,563.2
2	Securities in bank credit	964.4	980.8	976.7	973.4	964.4	971.5	977.1	975.7	972.0	968.8	970.2	973.7
3	U.S. government securities	740.4	710.8	713.7	711.5	705.9	710.2	707.6	712.5	713.5	711.6	710.5	715.5
4	Other securities	224.0	270.0	263.0	261.9	258.6	261.3	269.5	263.3	258.5	257.2	259.6	258.3
5	Loans and leases in bank credit[2]	2,331.0	2,475.3	2,506.7	2,525.6	2,551.8	2,559.8	2,575.2	2,579.2	2,588.4	2,587.7	2,586.3	2,589.4
6	Commercial and industrial	632.8	681.1	689.1	691.9	697.4	698.7	702.6	703.4	708.1	706.5	708.0	709.0
7	Real estate	986.1	1,037.0	1,042.6	1,051.6	1,062.6	1,067.8	1,071.7	1,074.3	1,074.9	1,075.9	1,075.4	1,076.0
7a	Revolving home equity	74.4	76.5	77.2	77.6	78.0	78.4	78.7	78.7	78.9	79.1	79.1	79.2
7b	Other	911.6	960.4	965.5	974.0	984.6	989.4	993.0	995.6	996.0	996.8	996.4	996.8
8	Consumer	441.2	471.2	473.0	478.1	481.1	486.3	489.2	489.1	489.5	490.5	491.6	490.7
9	Security[3]	74.5	78.5	90.1	89.9	89.3	84.6	87.1	84.7	87.3	87.1	83.3	84.6
10	Other	196.5	207.6	211.9	214.0	221.4	222.3	224.6	227.6	228.6	227.7	228.0	229.2
11	Interbank loans[4]	164.0	180.2	185.0	187.1	194.7	191.7	195.6	199.5	200.5	218.4	197.8	197.6
12	Cash assets[5]	208.9	208.7	210.8	211.3	214.2	208.9	212.4	220.6	232.2	212.8	213.6	220.0
13	Other assets[6]	220.2	228.0	226.9	227.2	227.6	227.3	231.7	230.7	232.9	226.8	231.1	229.6
14	**Total assets[7]**	**3,831.8**	**4,016.0**	**4,049.3**	**4,067.7**	**4,095.6**	**4,102.5**	**4,135.2**	**4,149.1**	**4,169.5**	**4,158.1**	**4,142.6**	**4,154.0**
	LIABILITIES												
15	Deposits	2,526.3	2,554.7	2,567.3	2,584.5	2,608.5	2,614.6	2,628.0	2,642.9	2,657.6	2,637.7	2,644.8	2,648.1
16	Transaction	804.6	788.6	785.3	781.2	793.4	784.9	782.4	780.1	786.4	767.4	772.6	778.7
17	Nontransaction	1,721.7	1,766.1	1,782.0	1,803.3	1,815.1	1,829.8	1,845.6	1,862.8	1,871.1	1,870.3	1,872.2	1,869.4
18	Large time	354.9	388.6	392.9	395.9	400.8	407.3	413.3	422.1	426.2	424.6	424.0	422.2
19	Other	1,366.8	1,377.5	1,389.2	1,407.4	1,414.3	1,422.5	1,432.3	1,440.7	1,445.0	1,445.7	1,448.2	1,447.3
20	Borrowings	584.0	682.3	688.6	676.1	691.2	671.6	676.0	674.1	672.4	657.4	648.1	665.9
21	From banks in the U.S.[8]	165.1	186.1	187.6	187.6	201.5	197.0	200.7	205.6	204.5	216.8	201.2	200.3
22	From nonbanks in the U.S.	418.9	496.2	500.9	488.5	489.7	474.6	475.2	468.5	467.9	440.6	446.9	465.6
23	Net due to related foreign offices	214.9	234.8	239.8	244.8	236.4	248.0	254.1	259.2	268.7	272.3	256.6	249.2
24	Other liabilities[9]	178.8	220.0	215.7	214.5	205.7	208.2	217.4	213.6	212.2	212.3	214.6	217.8
25	**Total liabilities**	**3,504.0**	**3,691.7**	**3,711.4**	**3,719.9**	**3,741.8**	**3,742.5**	**3,775.4**	**3,789.8**	**3,810.8**	**3,779.7**	**3,764.1**	**3,781.0**
26	Residual (assets less liabilities)[10]	327.8	324.3	337.9	347.8	353.8	360.0	359.7	359.3	358.7	378.4	378.5	373.1

Footnotes appear on page 13.

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES[1]

Not seasonally adjusted, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	3,295.5	3,457.5	3,475.1	3,495.5	3,503.1	3,521.4	3,547.3	3,553.5	3,572.3	3,569.0	3,568.0	3,567.0
2	Securities in bank credit	963.2	987.4	978.0	974.2	959.9	969.0	972.6	973.5	974.8	971.3	973.0	972.9
3	U.S. government securities	739.8	715.1	712.8	711.2	702.0	711.0	709.3	711.2	713.4	713.7	712.0	714.8
4	Other securities	223.3	272.3	265.2	263.0	257.9	258.0	263.3	262.3	261.4	257.5	261.0	258.2
5	Loans and leases in bank credit[2]	2,332.4	2,470.1	2,497.1	2,521.3	2,543.1	2,552.4	2,574.6	2,579.9	2,597.5	2,597.8	2,595.0	2,594.1
6	Commercial and industrial	630.6	685.6	692.2	693.9	696.7	695.3	698.8	701.0	707.6	705.9	706.9	709.2
7	Real estate	988.7	1,032.8	1,041.0	1,051.4	1,061.9	1,067.1	1,073.0	1,077.0	1,078.1	1,081.8	1,081.1	1,080.0
7a	Revolving home equity	75.1	76.0	77.0	77.7	78.0	78.5	79.1	79.4	79.6	79.6	79.6	79.5
7b	Other	913.6	956.8	963.9	973.7	983.9	988.6	993.9	997.7	998.5	1,002.2	1,001.5	1,000.5
8	Consumer	441.2	468.0	471.5	475.5	478.8	485.8	490.3	489.1	489.8	490.0	491.5	490.5
9	Security[3]	74.1	79.3	83.9	85.9	83.9	81.5	85.4	84.1	90.4	91.3	85.3	85.0
10	Other	197.7	204.5	208.6	214.6	221.8	222.6	227.1	228.8	231.6	228.8	230.2	229.3
11	Interbank loans[4]	162.2	179.8	179.4	184.1	190.6	187.0	191.9	197.9	202.9	214.4	204.6	194.9
12	Cash assets[5]	209.3	205.0	208.3	209.5	211.1	201.3	213.9	221.0	237.3	207.7	229.7	219.5
13	Other assets[6]	222.0	224.1	226.2	225.8	227.1	229.1	232.2	232.5	238.9	230.9	234.1	229.0
14	**Total assets[7]**	**3,832.6**	**4,009.8**	**4,032.1**	**4,057.9**	**4,075.2**	**4,082.0**	**4,128.3**	**4,148.4**	**4,195.0**	**4,165.3**	**4,179.7**	**4,153.8**
	LIABILITIES												
15	Deposits	2,521.9	2,557.7	2,558.3	2,581.6	2,599.4	2,600.5	2,624.4	2,638.4	2,667.7	2,644.2	2,675.5	2,649.2
16	Transaction	801.9	793.5	774.1	775.6	784.1	768.8	779.6	777.8	798.9	768.2	801.1	780.9
17	Nontransaction	1,720.0	1,764.2	1,784.1	1,806.0	1,815.3	1,831.7	1,844.8	1,860.7	1,868.8	1,876.0	1,874.5	1,868.2
18	Large time	352.8	387.2	397.1	398.4	400.2	408.0	413.2	419.9	423.6	424.0	422.1	421.9
19	Other	1,367.2	1,377.0	1,387.0	1,407.6	1,415.1	1,423.7	1,431.5	1,440.8	1,445.2	1,452.0	1,452.3	1,446.3
20	Borrowings	591.9	663.5	674.4	683.1	692.1	680.6	685.9	681.4	687.3	682.8	675.9	674.6
21	From banks in the U.S.[8]	163.2	182.5	182.1	187.5	197.8	194.8	198.7	203.1	208.2	219.7	209.9	200.2
22	From nonbanks in the U.S.	428.7	481.1	492.2	495.6	494.3	485.8	487.2	478.3	479.1	463.1	466.0	474.4
23	Net due to related foreign offices	214.7	237.0	245.2	238.9	233.9	243.2	247.7	258.4	266.4	265.0	251.3	251.3
24	Other liabilities[9]	180.7	214.9	213.8	209.7	202.9	207.5	216.9	215.2	217.6	217.4	220.2	223.6
25	**Total liabilities**	**3,509.1**	**3,673.1**	**3,691.6**	**3,713.3**	**3,728.3**	**3,731.8**	**3,774.9**	**3,793.5**	**3,839.1**	**3,809.4**	**3,822.9**	**3,798.7**
26	Residual (assets less liabilities)[10]	323.5	336.6	340.5	344.5	346.9	350.2	353.4	354.9	355.9	356.0	356.8	355.1

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
1	Bank credit	2,944.4	3,057.1	3,081.7	3,099.1	3,110.6	3,123.8	3,139.1	3,146.4	3,153.6	3,156.2	3,153.5	3,154.7
2	Securities in bank credit	878.2	862.6	860.2	858.5	849.4	852.6	857.3	856.6	855.3	854.8	854.1	854.8
3	U.S. government securities	675.1	645.5	647.0	647.0	641.5	643.1	643.3	648.5	648.2	648.5	647.7	649.1
4	Other securities	203.1	217.1	213.1	211.6	207.9	209.5	214.0	208.1	207.0	206.3	206.4	205.7
5	Loans and leases in bank credit[2]	2,066.1	2,194.5	2,221.5	2,240.6	2,261.2	2,271.2	2,281.9	2,289.8	2,298.4	2,301.4	2,299.4	2,299.8
6	Commercial and industrial	473.6	510.5	516.6	519.0	523.6	524.6	526.8	529.2	533.2	532.8	532.7	533.4
7	Real estate	944.8	997.9	1,004.3	1,013.4	1,024.7	1,030.9	1,035.2	1,037.4	1,038.4	1,039.4	1,038.8	1,039.4
7a	Revolving home equity	74.4	76.5	77.2	77.6	78.0	78.4	78.7	78.7	78.9	79.1	79.1	79.2
7b	Other	870.4	921.4	927.1	935.8	946.7	952.5	956.5	958.7	959.5	960.3	959.7	960.2
8	Consumer	441.2	471.2	473.0	478.1	481.1	486.3	489.2	489.1	489.5	490.5	491.6	490.7
9	Security[3]	45.5	45.5	54.0	55.4	52.1	50.4	50.8	50.4	52.4	54.8	53.5	52.3
10	Other	161.0	169.4	173.6	174.6	179.7	179.1	179.9	183.7	184.9	183.8	182.7	184.1
11	Interbank loans[4]	139.4	157.9	160.6	164.4	172.8	165.2	168.1	168.0	162.2	175.1	172.3	171.6
12	Cash assets[5]	185.2	182.5	182.6	184.5	187.5	182.7	187.1	194.1	205.2	184.2	184.9	190.3
13	Other assets[6]	166.5	173.4	170.6	170.3	172.5	172.0	174.2	175.5	176.5	172.4	176.7	175.2
14	**Total assets[7]**	**3,378.8**	**3,514.0**	**3,538.7**	**3,561.3**	**3,586.3**	**3,586.9**	**3,611.9**	**3,627.5**	**3,641.1**	**3,631.5**	**3,631.0**	**3,635.5**
	LIABILITIES												
15	Deposits	2,371.2	2,398.6	2,409.5	2,424.2	2,447.5	2,448.3	2,457.3	2,468.1	2,482.4	2,464.5	2,475.7	2,479.7
16	Transaction	794.7	778.7	775.9	771.9	784.0	775.5	773.4	771.0	777.1	757.5	762.9	768.7
17	Nontransaction	1,576.5	1,619.9	1,633.6	1,652.2	1,663.5	1,672.8	1,683.9	1,697.2	1,705.3	1,707.0	1,712.7	1,711.0
18	Large time	213.4	244.4	247.1	247.6	247.9	248.9	251.9	257.4	263.1	262.9	265.7	264.7
19	Other	1,363.1	1,375.5	1,386.6	1,404.6	1,415.6	1,423.9	1,432.1	1,439.8	1,442.2	1,444.1	1,447.0	1,446.3
20	Borrowings	485.0	565.1	569.6	563.2	572.7	555.6	561.6	565.0	565.7	553.3	547.0	559.1
21	From banks in the U.S.[8]	149.4	165.3	164.9	168.2	181.9	178.9	182.6	186.5	187.1	198.2	182.3	180.1
22	From nonbanks in the U.S.	335.6	399.9	404.8	395.0	390.8	376.7	379.0	378.5	378.6	355.1	364.7	378.9
23	Net due to related foreign offices	65.4	82.0	84.0	90.2	82.1	91.0	93.4	94.7	91.2	96.0	86.0	81.5
24	Other liabilities[9]	133.4	151.9	147.4	146.7	139.2	139.3	146.2	143.8	142.8	145.0	146.4	148.8
25	**Total liabilities**	**3,055.0**	**3,197.7**	**3,210.5**	**3,224.3**	**3,241.5**	**3,234.2**	**3,258.5**	**3,271.6**	**3,282.0**	**3,258.8**	**3,255.1**	**3,269.1**
26	Residual (assets less liabilities)[10]	323.9	316.2	328.2	337.0	344.8	352.7	353.4	355.9	359.1	372.8	375.9	366.4

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ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Not seasonally adjusted, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	2,946.4	3,061.4	3,080.1	3,100.0	3,100.9	3,115.7	3,137.5	3,147.4	3,163.2	3,165.3	3,164.1	3,161.5
2	Securities in bank credit	876.6	870.5	862.6	861.6	845.8	850.4	854.3	853.9	856.1	856.2	855.9	854.2
3	U.S. government securities	674.2	650.9	647.9	647.9	638.5	644.2	645.5	647.0	647.4	648.7	647.5	647.8
4	Other securities	202.3	219.6	214.7	213.7	207.3	206.2	208.7	206.9	208.7	207.5	208.4	206.4
5	Loans and leases in bank credit[2]	2,069.8	2,190.9	2,217.5	2,238.4	2,255.1	2,265.3	2,283.3	2,293.5	2,307.1	2,309.1	2,308.3	2,307.3
6	Commercial and industrial	472.4	514.8	520.5	520.8	522.4	520.8	523.5	527.8	533.3	532.6	532.5	533.5
7	Real estate	947.5	994.1	1,002.7	1,013.2	1,024.1	1,030.0	1,036.2	1,040.1	1,041.5	1,045.2	1,044.4	1,043.4
7a	Revolving home equity	75.1	76.0	77.0	77.6	78.0	78.5	79.1	79.4	79.6	79.6	79.6	79.5
7b	Other	872.4	918.1	925.7	935.6	946.1	951.4	957.1	960.8	961.9	965.6	964.8	963.8
8	Consumer	441.2	468.0	471.5	475.5	478.8	485.8	490.3	489.1	489.8	490.0	491.5	490.5
9	Security[3]	46.0	46.8	51.9	54.2	50.1	49.3	50.9	51.1	54.7	56.2	54.5	55.0
10	Other	162.7	167.2	171.0	174.6	179.7	179.4	182.4	185.4	187.9	185.1	185.4	185.0
11	Interbank loans[4]	136.7	157.7	155.4	162.7	168.4	161.6	163.5	165.1	167.6	177.2	179.2	170.3
12	Cash assets[5]	184.9	179.6	181.4	182.0	184.1	174.3	187.2	193.7	209.8	179.2	200.5	190.2
13	Other assets[6]	168.7	170.9	169.9	169.6	172.9	172.9	175.7	177.7	181.9	175.6	178.9	173.6
14	**Total assets[7]**	**3,380.2**	**3,512.9**	**3,530.0**	**3,557.4**	**3,569.6**	**3,567.8**	**3,607.0**	**3,627.6**	**3,666.1**	**3,640.7**	**3,666.1**	**3,639.0**
	LIABILITIES												
15	Deposits	2,370.4	2,402.9	2,398.5	2,418.3	2,438.5	2,434.6	2,454.6	2,467.7	2,496.5	2,472.5	2,507.6	2,482.0
16	Transaction	791.7	784.0	765.2	766.5	774.7	759.6	770.0	768.4	789.2	758.5	791.0	771.1
17	Nontransaction	1,578.7	1,618.8	1,633.3	1,651.8	1,663.8	1,675.0	1,684.6	1,699.3	1,707.4	1,714.0	1,716.6	1,710.9
18	Large time	214.2	243.7	248.7	247.2	248.0	250.7	252.9	258.4	263.9	263.7	265.2	265.0
19	Other	1,364.5	1,375.2	1,384.6	1,404.6	1,415.8	1,424.4	1,431.7	1,440.9	1,443.5	1,450.4	1,451.4	1,445.9
20	Borrowings	492.8	546.6	560.0	568.3	570.9	562.5	570.8	572.5	579.9	577.0	574.8	572.2
21	From banks in the U.S.[8]	148.0	162.8	161.6	167.9	177.9	176.9	180.0	185.0	190.5	200.4	189.6	180.9
22	From nonbanks in the U.S.	344.7	383.8	398.5	400.4	393.1	385.6	390.8	387.5	389.4	376.6	385.2	391.3
23	Net due to related foreign offices	63.2	84.1	91.8	89.6	81.7	89.1	88.7	92.0	91.1	91.8	81.9	81.9
24	Other liabilities[9]	135.9	148.7	145.2	142.9	138.1	138.2	145.9	146.5	148.5	149.2	150.9	153.7
25	**Total liabilities**	**3,062.3**	**3,182.3**	**3,195.5**	**3,219.1**	**3,229.3**	**3,224.4**	**3,260.0**	**3,278.6**	**3,316.0**	**3,290.6**	**3,315.2**	**3,289.8**
26	Residual (assets less liabilities)[10]	317.9	330.6	334.5	338.3	340.4	343.4	347.0	348.9	350.1	350.1	350.9	349.2

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ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, adjusted for mergers, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	1,369.9	1,412.5	1,421.1	1,429.6	1,443.5	1,453.3	1,459.9	1,467.2	1,471.0	1,471.7	1,474.8	1,474.7
2	Securities in bank credit	449.0	429.3	428.6	426.8	428.4	431.6	433.2	433.9	434.5	434.6	434.4	434.3
3	U.S. government securities	364.5	346.7	345.6	343.3	344.4	347.2	349.0	350.3	350.9	351.0	350.2	350.5
4	Other securities	84.5	82.6	83.1	83.5	83.9	84.4	84.2	83.6	83.6	83.7	84.2	83.8
5	Loans and leases in bank credit[2]	920.9	983.1	992.4	1,002.8	1,015.1	1,021.6	1,026.6	1,033.3	1,036.6	1,037.0	1,040.4	1,040.4
6	Commercial and industrial	162.1	171.7	174.1	175.9	178.1	179.6	180.6	181.8	182.6	182.7	183.3	183.4
7	Real estate	487.5	514.7	519.6	525.0	530.0	533.0	534.5	537.1	538.6	538.5	539.9	540.5
7a	Revolving home equity	28.2	29.5	30.0	30.3	30.6	30.8	31.0	31.2	31.4	31.5	31.5	31.5
7b	Other	459.4	485.2	489.6	494.7	499.4	502.2	503.5	505.9	507.2	507.0	508.4	509.0
8	Consumer	204.9	227.7	228.5	230.6	234.7	237.7	240.0	242.4	243.6	244.1	245.3	244.2
9	Security[3]	5.1	5.3	5.4	5.7	5.8	5.6	5.7	5.7	5.7	5.7	5.8	5.8
10	Other	61.3	63.7	64.8	65.5	66.5	65.8	65.8	66.2	66.0	65.9	66.2	66.5
11	Interbank loans[4]	44.0	53.3	55.0	60.7	62.1	58.0	59.4	59.1	59.7	59.7	61.5	61.5
12	Cash assets[5]	69.4	69.3	69.0	68.8	70.5	70.1	69.5	70.9	72.3	68.2	67.6	71.5
13	Other assets[6]	49.2	51.4	51.5	51.0	52.9	52.0	52.5	54.4	55.8	54.5	54.2	56.1
14	**Total assets[7]**	**1,512.8**	**1,566.1**	**1,576.1**	**1,589.6**	**1,608.1**	**1,612.6**	**1,620.3**	**1,630.5**	**1,637.6**	**1,633.0**	**1,636.9**	**1,642.7**
	LIABILITIES												
15	Deposits	1,202.9	1,228.5	1,237.5	1,247.0	1,260.1	1,265.6	1,270.6	1,276.2	1,281.3	1,278.6	1,281.6	1,289.3
16	Transaction	363.7	357.8	357.3	358.7	363.3	363.1	363.5	361.8	363.3	358.1	358.3	365.8
17	Nontransaction	839.2	870.8	880.2	888.4	896.9	902.5	907.1	914.4	917.9	920.5	923.3	923.5
18	Large time	116.9	133.8	137.0	138.6	139.4	140.4	141.9	144.0	145.1	146.2	147.7	147.4
19	Other	722.3	737.0	743.2	749.8	757.4	762.1	765.2	770.5	772.8	774.3	775.6	776.0
20	Borrowings	132.0	156.8	156.0	154.1	158.0	153.3	157.6	157.7	156.2	155.3	153.7	158.2
21	From banks in the U.S.[8]	40.4	46.1	45.3	46.1	52.5	51.8	54.2	55.0	54.3	58.2	53.9	54.1
22	From nonbanks in the U.S.	91.6	110.7	110.7	108.0	105.5	101.5	103.4	102.8	101.9	97.1	99.8	104.1
23	Net due to related foreign offices	7.0	4.0	4.2	4.7	5.0	5.3	5.1	5.9	6.1	5.3	4.8	4.8
24	Other liabilities[9]	27.3	30.8	31.2	30.9	31.2	31.2	31.1	31.2	31.3	31.2	31.4	31.0
25	**Total liabilities**	**1,369.2**	**1,420.1**	**1,428.8**	**1,436.7**	**1,454.3**	**1,455.3**	**1,464.4**	**1,471.0**	**1,474.9**	**1,470.5**	**1,471.5**	**1,483.3**
26	Residual (assets less liabilities)[10]	143.6	146.0	147.3	152.9	153.8	157.3	155.9	159.5	162.8	162.5	165.4	159.4

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, adjusted for mergers, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	1,574.5	1,644.7	1,660.7	1,669.5	1,667.1	1,670.5	1,679.3	1,679.3	1,682.6	1,684.6	1,678.7	1,680.0
2	Securities in bank credit	429.3	433.3	431.5	431.8	421.1	420.9	424.1	422.7	420.8	420.2	419.7	420.6
3	U.S. government securities	310.6	298.8	301.5	303.7	297.1	295.9	294.2	298.2	297.4	297.6	297.5	298.6
4	Other securities	118.6	134.5	130.1	128.1	124.0	125.0	129.8	124.5	123.4	122.6	122.2	121.9
5	Loans and leases in bank credit[2]	1,145.3	1,211.4	1,229.1	1,237.7	1,246.1	1,249.6	1,255.2	1,256.5	1,261.8	1,264.4	1,259.0	1,259.4
6	Commercial and industrial	311.5	338.8	342.6	343.0	345.5	345.0	346.2	347.4	350.6	350.1	349.4	350.0
7	Real estate	457.3	483.2	484.7	488.4	494.7	497.9	500.7	500.3	499.7	500.9	498.9	498.9
7a	Revolving home equity	46.3	47.0	47.2	47.3	47.4	47.6	47.8	47.5	47.5	47.6	47.6	47.7
7b	Other	411.0	436.2	437.5	441.1	447.3	450.3	452.9	452.8	452.3	453.3	451.3	451.2
8	Consumer	236.3	243.5	244.4	247.5	246.4	248.6	249.2	246.7	245.9	246.4	246.4	246.5
9	Security[3]	40.4	40.1	48.6	49.7	46.3	44.8	45.1	44.7	46.7	49.1	47.7	46.5
10	Other	99.8	105.7	108.8	109.1	113.2	113.3	114.1	117.5	118.9	117.9	116.5	117.6
11	Interbank loans[4]	95.4	104.5	105.6	103.7	110.7	107.1	108.7	109.0	102.5	115.4	110.8	110.1
12	Cash assets[5]	115.8	113.2	113.7	115.7	117.0	112.6	117.6	123.2	132.9	116.0	117.3	118.7
13	Other assets[6]	117.3	122.0	119.1	119.2	119.7	119.9	121.7	121.1	120.8	117.9	122.6	119.1
14	**Total assets[7]**	**1,866.1**	**1,947.9**	**1,962.6**	**1,971.7**	**1,978.2**	**1,974.3**	**1,991.5**	**1,997.0**	**2,003.5**	**1,998.6**	**1,994.1**	**1,992.8**
	LIABILITIES												
15	Deposits	1,168.3	1,170.1	1,172.0	1,177.1	1,187.4	1,182.7	1,186.7	1,191.9	1,201.1	1,185.9	1,194.1	1,190.4
16	Transaction	431.0	421.0	418.6	413.3	420.8	412.4	409.9	409.2	413.8	399.4	404.6	402.9
17	Nontransaction	737.2	749.1	753.4	763.9	766.6	770.3	776.9	782.7	787.3	786.5	789.5	787.5
18	Large time	96.5	110.6	110.1	109.0	108.5	108.5	110.0	113.4	118.0	116.7	118.1	117.2
19	Other	640.8	638.6	643.4	654.8	658.1	661.8	666.9	669.3	669.3	669.8	671.4	670.3
20	Borrowings	353.0	408.3	413.6	409.2	414.7	402.3	404.0	407.3	409.5	398.0	393.3	400.8
21	From banks in the U.S.[8]	109.0	119.2	119.5	122.1	129.4	127.1	128.4	131.5	132.7	140.0	128.4	126.0
22	From nonbanks in the U.S.	244.0	289.1	294.1	287.0	285.3	275.2	275.6	275.7	276.8	258.0	264.9	274.8
23	Net due to related foreign offices	58.4	78.1	79.9	85.5	77.1	85.7	88.3	88.8	85.1	90.6	81.2	76.7
24	Other liabilities[9]	106.1	121.1	116.2	115.8	108.0	108.1	115.1	112.7	111.5	113.7	115.0	117.8
25	**Total liabilities**	**1,685.8**	**1,777.6**	**1,781.7**	**1,787.6**	**1,787.2**	**1,778.8**	**1,794.1**	**1,800.6**	**1,807.1**	**1,788.3**	**1,783.6**	**1,785.7**
26	Residual (assets less liabilities)[10]	180.3	170.3	180.9	184.1	191.0	195.4	197.5	196.4	196.4	210.3	210.5	207.0

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, not adjusted for mergers, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	1,401.7	1,428.0	1,432.8	1,433.0	1,446.2	1,455.7	1,461.4	1,468.3	1,471.0	1,471.7	1,474.8	1,474.7
2	Securities in bank credit	460.2	434.3	432.4	427.4	428.8	432.0	433.4	434.0	434.5	434.6	434.4	434.3
3	U.S. government securities	374.4	351.0	348.8	343.7	344.8	347.5	349.2	350.4	350.9	351.0	350.2	350.5
4	Other securities	85.7	83.2	83.5	83.7	84.0	84.5	84.2	83.6	83.6	83.7	84.2	83.8
5	Loans and leases in bank credit[2]	941.5	993.8	1,000.4	1,005.6	1,017.4	1,023.7	1,028.0	1,034.2	1,036.6	1,037.0	1,040.4	1,040.4
6	Commercial and industrial	164.7	173.1	175.2	176.4	178.5	179.9	180.8	182.0	182.6	182.7	183.3	183.4
7	Real estate	499.9	520.8	524.1	526.6	531.2	534.1	535.3	537.7	538.6	538.5	539.9	540.5
7a	Revolving home equity	29.7	30.3	30.4	30.5	30.7	30.9	31.1	31.3	31.4	31.5	31.5	31.5
7b	Other	470.2	490.5	493.7	496.1	500.4	503.2	504.2	506.4	507.2	507.0	508.4	509.0
8	Consumer	209.4	230.2	230.3	231.3	235.3	238.2	240.3	242.6	243.6	244.1	245.3	244.2
9	Security[3]	5.2	5.4	5.5	5.7	5.8	5.6	5.7	5.7	5.7	5.7	5.8	5.8
10	Other	62.4	64.4	65.3	65.6	66.6	65.9	65.8	66.2	66.0	65.9	66.2	66.5
11	Interbank loans[4]	45.2	54.1	55.5	61.0	62.3	58.2	59.5	59.1	59.7	59.7	61.5	61.5
12	Cash assets[5]	71.1	70.0	69.5	69.1	70.7	70.4	69.7	71.1	72.3	68.2	67.6	71.5
13	Other assets[6]	50.9	52.1	52.0	51.2	53.0	52.2	52.6	54.5	55.8	54.5	54.2	56.1
14	**Total assets[7]**	**1,548.7**	**1,583.7**	**1,589.1**	**1,593.6**	**1,611.4**	**1,615.6**	**1,622.3**	**1,631.9**	**1,637.6**	**1,633.0**	**1,636.9**	**1,642.7**
	LIABILITIES												
15	Deposits	1,232.7	1,242.4	1,247.6	1,250.4	1,262.8	1,268.0	1,272.1	1,277.3	1,281.3	1,278.6	1,281.6	1,289.3
16	Transaction	372.2	361.7	360.1	359.8	364.2	363.9	364.1	362.2	363.3	358.1	358.3	365.8
17	Nontransaction	860.5	880.7	887.5	890.6	898.6	904.1	908.0	915.0	917.9	920.5	923.3	923.5
18	Large time	119.0	135.1	138.0	138.9	139.6	140.5	141.9	144.0	145.1	146.2	147.7	147.4
19	Other	741.5	745.6	749.5	751.7	759.0	763.6	766.1	771.1	772.8	774.3	775.6	776.0
20	Borrowings	135.0	159.1	157.7	154.3	158.2	153.5	157.8	157.9	156.2	155.3	153.7	158.2
21	From banks in the U.S.[8]	41.6	47.0	46.0	46.2	52.6	51.8	54.2	55.0	54.3	58.2	53.9	54.1
22	From nonbanks in the U.S.	93.3	112.0	111.7	108.1	105.6	101.6	103.5	102.8	101.9	97.1	99.8	104.1
23	Net due to related foreign offices	7.0	4.0	4.2	4.7	5.0	5.3	5.1	5.9	6.1	5.3	4.8	4.8
24	Other liabilities[9]	27.7	31.0	31.4	31.0	31.3	31.3	31.2	31.2	31.3	31.2	31.4	31.0
25	**Total liabilities**	**1,402.4**	**1,436.5**	**1,440.9**	**1,440.3**	**1,457.3**	**1,458.0**	**1,466.2**	**1,472.2**	**1,474.9**	**1,470.5**	**1,471.5**	**1,483.3**
26	Residual (assets less liabilities)[10]	146.3	147.2	148.3	153.4	154.1	157.6	156.1	159.7	162.8	162.5	165.4	159.4

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ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

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

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Week ending Nov 8	Week ending Nov 15	Week ending Nov 22
	ASSETS												
	Bank credit	1,402.1	1,430.2	1,434.9	1,436.7	1,445.9	1,454.4	1,465.3	1,468.7	1,469.8	1,471.3	1,473.1	**1,472.7**
2	Securities in bank credit	457.4	439.2	435.0	430.3	428.2	429.9	432.4	431.3	431.2	432.2	431.2	**431.2**
3	U.S. government securities	371.6	355.6	351.1	346.6	344.7	346.1	348.5	347.8	347.6	348.6	346.9	**347.2**
4	Other securities	85.7	83.6	83.9	83.7	83.5	83.9	83.9	83.6	83.7	83.7	84.2	**83.9**
5	Loans and leases in bank credit[2]	944.7	991.1	999.9	1,006.5	1,017.7	1,024.4	1,032.9	1,037.4	1,038.5	1,039.1	1,041.9	**1,041.5**
6	Commercial and industrial	164.1	174.5	176.7	177.7	178.5	178.7	180.0	181.3	181.8	182.1	182.4	**182.6**
7	Real estate	501.6	519.7	523.9	526.8	531.3	534.0	537.2	539.4	539.8	540.3	541.3	**541.5**
7a	Revolving home equity	29.9	30.2	30.5	30.6	30.7	30.9	31.3	31.5	31.6	31.6	31.5	**31.5**
7b	Other	471.7	489.5	493.4	496.3	500.6	503.1	505.9	507.9	508.2	508.7	509.8	**510.1**
8	Consumer	209.9	228.2	230.0	230.9	235.2	238.9	242.5	243.2	243.7	243.6	244.9	**244.1**
9	Security[3]	5.2	5.3	5.2	5.6	5.7	5.6	5.7	5.7	5.9	6.0	6.1	**6.1**
10	Other	63.9	63.3	64.1	65.5	67.1	67.1	67.5	67.7	67.4	67.0	67.2	**67.2**
11	Interbank loans[4]	45.6	53.6	52.4	58.0	59.1	57.8	58.4	59.8	62.3	65.9	67.2	**65.4**
12	Cash assets[5]	71.8	68.2	68.8	67.9	70.1	68.1	70.0	71.8	74.5	68.3	72.7	**72.6**
13	Other assets[6]	51.3	52.2	51.9	50.6	52.6	52.5	53.4	54.9	57.1	55.4	54.9	**54.5**
14	**Total assets[7]**	**1,550.6**	**1,583.6**	**1,587.3**	**1,592.5**	**1,607.0**	**1,611.8**	**1,626.1**	**1,634.1**	**1,642.6**	**1,639.8**	**1,646.7**	**1,644.0**
	LIABILITIES												
15	Deposits	1,234.4	1,245.4	1,244.3	1,248.0	1,259.4	1,262.7	1,271.5	1,279.0	1,286.1	1,285.1	1,290.9	**1,289.7**
16	Transaction	372.5	363.5	356.9	357.6	361.6	359.0	362.3	362.6	368.0	362.6	367.1	**366.9**
17	Nontransaction	861.9	881.9	887.4	890.4	897.8	903.7	909.2	916.3	918.1	922.5	923.8	**922.8**
18	Large time	119.8	135.1	138.4	138.4	139.0	140.5	142.4	144.9	145.9	146.9	147.9	**147.8**
19	Other	742.1	746.9	749.1	752.0	758.9	763.2	766.9	771.4	772.2	775.6	776.0	**775.1**
20	Borrowings	136.7	153.0	156.3	155.5	157.6	156.0	160.4	159.8	159.7	159.1	159.3	**161.4**
21	From banks in the U.S.[8]	41.0	46.2	45.7	46.5	51.4	51.2	53.8	54.4	55.2	57.7	55.2	**54.0**
22	From nonbanks in the U.S.	95.7	106.8	110.7	108.9	106.3	104.8	106.6	105.4	104.5	101.3	104.1	**107.4**
23	Net due to related foreign offices	6.6	4.1	4.3	4.6	5.0	5.4	5.1	5.5	5.9	5.4	5.0	**5.0**
24	Other liabilities[9]	28.0	30.9	30.8	30.8	30.8	31.2	31.4	31.5	31.6	31.6	31.8	**31.1**
25	**Total liabilities**	**1,405.7**	**1,433.4**	**1,435.8**	**1,438.8**	**1,452.9**	**1,455.3**	**1,468.5**	**1,475.7**	**1,483.3**	**1,481.1**	**1,487.0**	**1,487.2**
26	Residual (assets less liabilities)[10]	144.9	150.1	151.5	153.7	154.1	156.5	157.6	158.3	159.3	158.7	159.7	**156.8**

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ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

Seasonally adjusted, not adjusted for mergers, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	1,542.6	1,629.1	1,648.9	1,666.1	1,664.5	1,668.1	1,677.7	1,678.2	1,682.6	1,684.6	1,678.7	**1,680.0**
2	Securities in bank credit	418.1	428.4	427.8	431.1	420.6	420.6	423.8	422.6	420.8	420.2	419.7	**420.6**
3	U.S. government securities	300.7	294.5	298.2	303.2	296.7	295.7	294.1	298.1	297.4	297.6	297.5	**298.6**
3a	Trading account	24.3	21.6	23.7	25.3	19.1	19.1	20.4	22.6	20.4	21.4	22.1	**23.4**
3b	Investment account	276.3	272.9	274.5	277.9	277.7	276.5	273.7	275.5	276.9	276.2	275.4	**275.2**
3c	Mortgage-backed pass-through	92.0	92.0	95.0	97.5	98.3	100.6	102.9	106.2	107.7	107.6	107.1	**108.1**
3d	Other (including CMOs)	184.3	180.9	179.5	180.5	179.4	175.9	170.8	169.3	169.3	168.5	168.3	**167.1**
3e	1 year or less	44.0	46.9	46.9	45.8	45.1	44.3	43.2	45.1	46.1	45.7	45.4	**44.4**
3f	Between 1 and 5 years	75.4	72.2	70.9	73.4	73.5	72.2	69.8	68.1	67.9	68.4	68.2	**68.0**
3g	More than 5 years	64.9	61.8	61.6	61.2	60.8	59.4	57.8	56.1	55.2	54.5	54.7	**54.8**
4	Other securities	117.4	133.9	129.6	127.9	123.9	125.0	129.8	124.5	123.4	122.6	122.2	**121.9**
4a	Trading account	56.0	72.1	66.7	64.1	61.0	62.6	67.3	62.1	60.0	59.0	57.8	**57.3**
4b	Investment account	61.4	61.7	62.9	63.8	62.8	62.4	62.5	62.5	63.4	63.6	64.4	**64.6**
4c	State and local government	21.4	21.0	20.9	20.7	20.2	20.1	19.9	19.5	19.5	19.4	19.4	**19.5**
4d	Other	39.9	40.8	41.9	43.1	42.6	42.3	42.5	43.0	43.9	44.2	44.9	**45.1**
5	Loans and leases in bank credit[2]	1,124.6	1,200.7	1,221.1	1,235.0	1,243.8	1,247.5	1,253.9	1,255.6	1,261.8	1,264.4	1,259.0	**1,259.4**
6	Commercial and industrial	308.9	337.4	341.5	342.6	345.1	344.7	346.0	347.2	350.6	350.1	349.4	**350.0**
7	Real estate	444.9	477.1	480.2	486.8	493.5	496.8	499.9	499.7	499.7	500.9	498.9	**498.9**
7a	Revolving home equity	44.8	46.2	46.7	47.1	47.3	47.5	47.6	47.4	47.5	47.6	47.6	**47.7**
7b	Other	400.1	430.9	433.4	439.7	446.2	449.3	452.2	452.3	452.3	453.3	451.3	**451.2**
8	Consumer	231.8	241.0	242.6	246.8	245.7	248.0	248.9	246.5	245.9	246.4	246.4	**246.5**
9	Security[3]	40.4	40.1	48.6	49.7	46.3	44.8	45.1	44.7	46.7	49.1	47.7	**46.5**
10	Other	98.6	105.0	108.3	109.0	113.2	113.3	114.1	117.5	118.9	117.9	116.5	**117.6**
10a	Nonbank financial	17.7	19.6	20.1	21.3	23.3	24.4	24.1	23.9	23.5	23.6	23.7	**24.3**
10b	State and local government	11.4	11.2	11.1	11.1	11.1	10.9	10.8	10.8	10.8	10.8	10.9	**10.9**
10c	All other	69.5	74.3	77.1	76.7	78.8	77.9	79.2	82.9	84.6	83.4	82.0	**82.4**
11	Interbank loans[4]	94.2	103.8	105.1	103.4	110.5	106.9	108.7	108.9	102.5	115.4	110.8	**110.1**
12	Cash assets[5]	114.2	112.5	113.1	115.3	116.7	112.3	117.4	123.0	132.9	116.0	117.3	**118.7**
13	Other assets[6]	115.6	121.3	118.6	119.0	119.5	119.8	121.6	121.0	120.8	117.9	122.6	**119.1**
14	**Total assets[7]**	**1,830.1**	**1,930.3**	**1,949.6**	**1,967.7**	**1,974.9**	**1,971.3**	**1,989.6**	**1,995.6**	**2,003.5**	**1,998.6**	**1,994.1**	**1,992.8**
	LIABILITIES												
15	Deposits	1,138.5	1,156.2	1,161.9	1,173.8	1,184.7	1,180.3	1,185.2	1,190.8	1,201.1	1,185.9	1,194.1	**1,190.4**
16	Transaction	422.5	417.1	415.8	412.2	419.8	411.6	409.3	408.7	413.8	399.4	404.6	**402.9**
17	Nontransaction	716.0	739.2	746.1	761.6	764.9	768.7	776.0	782.1	787.3	786.5	789.5	**787.5**
18	Large time	94.4	109.3	109.0	108.7	108.3	108.4	110.0	113.4	118.0	116.7	118.1	**117.2**
19	Other	621.6	629.9	637.1	652.9	656.6	660.3	666.0	668.7	669.3	669.8	671.4	**670.3**
20	Borrowings	350.0	406.1	411.9	409.0	414.5	402.1	403.8	407.1	409.5	398.0	393.3	**400.8**
21	From banks in the U.S.[8]	107.7	118.2	118.8	122.1	129.3	127.1	128.3	131.5	132.7	140.0	128.4	**126.0**
22	From nonbanks in the U.S.	242.3	287.9	293.1	286.9	285.2	275.1	275.5	275.7	276.8	258.0	264.9	**274.8**
23	Net due to related foreign offices	58.4	78.1	79.9	85.5	77.1	85.7	88.3	88.8	85.1	90.6	81.2	**76.7**
24	Other liabilities[9]	105.7	120.9	116.0	115.8	107.9	108.1	115.0	112.6	111.5	113.7	115.0	**117.8**
25	**Total liabilities**	**1,652.6**	**1,761.3**	**1,769.6**	**1,784.0**	**1,784.2**	**1,776.2**	**1,792.3**	**1,799.4**	**1,807.1**	**1,788.3**	**1,783.6**	**1,785.7**
26	Residual (assets less liabilities)[10]	177.5	169.0	179.9	183.6	190.7	195.1	197.2	196.2	196.4	210.3	210.5	**207.0**

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES[1]

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

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	1,544.3	1,631.2	1,645.2	1,663.2	1,654.9	1,661.3	1,672.3	1,678.7	1,693.5	1,694.0	1,691.0	1,688.8
2	Securities in bank credit	419.2	431.3	427.6	431.3	417.6	420.4	421.9	422.5	424.9	424.0	424.7	423.0
3	U.S. government securities	302.6	295.3	296.8	301.3	293.8	298.1	297.1	299.3	299.9	300.1	300.6	300.5
3a	Trading account	25.1	22.4	22.7	23.9	18.1	20.1	21.0	23.2	21.7	22.2	24.5	24.7
3b	Investment account	277.5	272.9	274.1	277.3	275.7	278.0	276.1	276.1	278.2	278.0	276.1	275.9
3c	Mortgage-backed pass-through	91.8	93.3	95.3	97.3	98.1	100.8	103.2	105.9	107.6	107.7	106.9	108.5
3d	Other (including CMOs)	185.6	179.6	178.8	180.1	177.5	177.2	172.9	170.2	170.6	170.2	169.2	167.3
3e	1 year or less	42.9	47.3	46.9	46.7	44.7	44.5	43.7	43.9	45.0	45.0	44.7	43.9
3f	Between 1 and 5 years	77.1	71.0	70.8	72.2	72.5	73.3	70.6	69.6	69.4	69.5	69.2	68.8
3g	More than 5 years	65.7	61.2	61.0	61.1	60.4	59.5	58.5	56.8	56.2	55.7	55.4	54.7
4	Other securities	116.6	136.0	130.8	130.0	123.8	122.3	124.8	123.3	125.0	123.9	124.1	122.5
4a	Trading account	54.7	74.5	68.4	67.0	61.5	59.5	61.9	60.2	61.0	59.6	59.3	57.3
4b	Investment account	61.9	61.5	62.4	63.0	62.2	62.8	62.9	63.1	64.0	64.2	64.9	65.2
4c	State and local government	21.5	21.0	21.0	20.8	19.9	20.0	20.0	19.6	19.6	19.6	19.5	19.6
4d	Other	40.4	40.5	41.4	42.3	42.4	42.8	43.0	43.4	44.4	44.7	45.3	45.6
5	Loans and leases in bank credit[2]	1,125.1	1,199.8	1,217.6	1,231.9	1,237.4	1,240.9	1,250.4	1,256.1	1,268.6	1,270.0	1,266.3	1,265.8
6	Commercial and industrial	308.3	340.3	343.8	343.2	343.9	342.0	343.5	346.6	351.5	350.6	350.1	350.8
7	Real estate	445.9	474.4	478.8	486.4	492.8	495.9	499.0	500.7	501.6	504.9	503.1	501.8
7a	Revolving home equity	45.2	45.8	46.6	47.1	47.3	47.6	47.8	47.9	48.0	48.0	48.0	48.0
7b	Other	400.7	428.6	432.2	439.3	445.5	448.3	451.2	452.8	453.7	456.9	455.1	453.8
8	Consumer	231.3	239.8	241.5	244.6	243.6	246.9	247.8	245.9	246.1	246.4	246.6	246.4
9	Security[3]	40.8	41.5	46.6	48.7	44.4	43.7	45.2	45.3	48.8	50.1	48.4	48.9
10	Other	98.7	103.9	106.9	109.1	112.6	112.4	114.8	117.6	120.5	118.0	118.2	117.9
10a	Nonbank financial	18.2	19.0	19.7	21.1	22.7	23.8	24.3	24.5	24.8	25.3	25.3	25.4
10b	State and local government	11.5	11.1	11.1	11.1	11.1	11.0	10.9	10.9	10.9	10.8	10.8	10.9
10c	All other	69.1	73.7	76.1	76.9	78.8	77.5	79.6	82.3	84.8	81.9	82.1	81.6
11	Interbank loans[4]	91.0	104.2	103.1	104.8	109.3	103.8	105.1	105.4	105.2	111.2	112.1	104.9
12	Cash assets[5]	113.2	111.3	112.6	114.1	114.1	106.3	117.2	121.9	135.3	110.9	127.7	117.5
13	Other assets[6]	117.4	118.7	118.0	119.0	120.3	120.5	122.2	122.8	124.7	120.2	124.1	119.2
14	**Total assets[7]**	**1,829.6**	**1,929.4**	**1,942.7**	**1,964.9**	**1,962.6**	**1,956.0**	**1,980.9**	**1,993.5**	**2,023.5**	**2,000.9**	**2,019.5**	**1,995.0**
	LIABILITIES												
15	Deposits	1,136.0	1,157.4	1,154.2	1,170.3	1,179.1	1,171.9	1,183.1	1,188.7	1,210.5	1,187.4	1,216.7	1,192.3
16	Transaction	419.2	420.5	408.3	408.9	413.1	400.6	407.7	405.7	421.2	395.9	423.9	404.3
17	Nontransaction	716.8	736.9	745.9	761.4	766.0	771.3	775.4	783.0	789.3	791.6	792.8	788.1
18	Large time	94.4	108.6	110.3	108.7	109.0	110.1	110.5	113.5	117.9	116.8	117.4	117.3
19	Other	622.4	628.3	635.6	652.6	657.0	661.2	664.9	669.5	671.4	674.8	675.4	670.8
20	Borrowings	356.0	393.7	403.7	412.8	413.3	406.5	410.4	412.7	420.1	418.0	415.5	410.8
21	From banks in the U.S.[8]	107.0	116.7	115.9	121.3	126.5	125.7	126.2	130.6	135.3	142.7	134.4	126.9
22	From nonbanks in the U.S.	249.0	277.0	287.8	291.5	286.8	280.8	284.2	282.2	284.9	275.3	281.1	284.0
23	Net due to related foreign offices	56.6	80.0	87.4	85.0	76.7	83.7	83.5	86.5	85.2	86.4	76.8	76.8
24	Other liabilities[9]	107.9	117.8	114.4	112.1	107.4	107.0	114.5	115.0	116.9	117.7	119.2	122.6
25	**Total liabilities**	**1,656.6**	**1,748.9**	**1,759.8**	**1,780.2**	**1,776.4**	**1,769.1**	**1,791.5**	**1,802.9**	**1,832.7**	**1,809.5**	**1,828.2**	**1,802.6**
26	Residual (assets less liabilities)[10]	173.0	180.5	183.0	184.7	186.2	186.9	189.4	190.6	190.8	191.4	191.2	192.4

Footnotes appear on page 13.

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES[1]

Seasonally adjusted, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Nov 8	Nov 15	Nov 22
	ASSETS												
	Bank credit	351.0	399.0	401.7	399.9	405.6	407.5	413.1	408.5	406.8	400.2	403.0	408.5
2	Securities in bank credit	86.1	118.2	116.6	114.9	115.0	118.9	119.8	119.1	116.7	114.0	116.0	118.9
3	U.S. government securities	65.3	65.3	66.7	64.5	64.3	67.1	64.3	64.0	65.2	63.1	62.8	66.3
4	Other securities	20.9	52.9	49.9	50.4	50.7	51.8	55.5	55.1	51.5	50.9	53.2	52.5
5	Loans and leases in bank credit[2]	264.9	280.8	285.1	285.0	290.6	288.6	293.3	289.4	290.1	286.3	287.0	289.6
6	Commercial and industrial	159.2	170.6	172.4	173.0	173.8	174.1	175.9	174.3	174.9	173.7	175.2	175.6
7	Real estate	41.3	39.0	38.4	38.2	37.9	37.0	36.5	36.9	36.5	36.5	36.7	36.6
9	Security[3]	29.0	33.0	36.0	34.5	37.1	34.2	36.3	34.3	34.9	32.2	29.8	32.3
10	Other	35.5	38.2	38.2	39.4	41.7	43.2	44.6	43.9	43.7	43.9	45.3	45.2
10a	Nonbank financial	22.6	25.3	25.1	26.0	26.6	27.4	28.1	27.2	26.8	27.0	27.5	27.7
10c	All other	12.8	12.9	13.2	13.4	15.2	15.9	16.6	16.7	16.9	16.9	17.7	17.4
11	Interbank loans[4]	24.6	22.3	24.4	22.7	21.9	26.6	27.4	31.5	38.2	43.4	25.5	26.0
12	Cash assets[5]	23.7	26.2	28.1	26.9	26.8	26.2	25.3	26.5	27.1	28.6	28.7	29.8
13	Other assets[6]	53.7	54.6	56.4	56.9	55.1	55.4	57.5	55.2	56.4	54.4	54.4	54.4
14	**Total assets[7]**	**452.9**	**502.1**	**510.6**	**506.4**	**509.3**	**515.6**	**523.3**	**521.6**	**528.4**	**526.5**	**511.6**	**518.6**
	LIABILITIES												
15	Deposits	155.1	156.0	157.8	160.3	161.0	166.3	170.6	174.8	175.2	173.2	169.2	168.4
16	Transaction	9.9	9.9	9.4	9.3	9.4	9.4	9.0	9.1	9.4	9.9	9.7	9.9
17	Nontransaction	145.2	146.2	148.4	151.1	151.6	157.0	161.7	165.7	165.8	163.3	159.5	158.4
18	Large time	141.5	144.2	145.8	148.3	152.9	158.4	161.4	164.7	163.0	161.7	158.3	157.5
19	Other	3.7	2.0	2.6	2.8	-1.3	-1.4	0.3	0.9	2.8	1.6	1.2	0.9
20	Borrowings	99.0	117.1	118.9	112.8	118.5	116.0	114.4	109.2	106.7	104.1	101.1	106.8
21	From banks in the U.S.[8]	15.7	20.8	22.8	19.4	19.6	18.1	18.2	19.1	17.5	18.6	18.9	20.2
22	From nonbanks in the U.S.	83.2	96.3	96.2	93.5	98.9	97.9	96.2	90.0	89.3	85.5	82.2	86.7
23	Net due to related foreign offices	149.5	152.7	155.8	154.6	154.3	157.1	160.8	164.5	177.5	176.3	170.6	167.7
24	Other liabilities[9]	45.4	68.1	68.3	67.7	66.5	68.9	71.1	69.8	69.4	67.4	68.1	69.0
25	**Total liabilities**	**449.0**	**494.0**	**500.9**	**495.6**	**500.3**	**508.3**	**516.9**	**518.2**	**528.9**	**520.9**	**509.0**	**511.9**
26	Residual (assets less liabilities)[10]	3.9	8.1	9.7	10.8	9.0	7.3	6.4	3.4	-0.5	5.6	2.6	6.7

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Federal Reserve Bank of St. Louis

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES[1]

Not seasonally adjusted, billions of dollars

December 1, 1995

	Account	1994 Oct	1995 Apr	1995 May	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	Week ending Nov 1	Week ending Nov 8	Week ending Nov 15	Week ending Nov 22
	ASSETS												
	Bank credit	349.2	396.1	395.0	395.5	402.2	405.7	409.7	406.1	409.1	403.7	403.8	405.5
2	Securities in bank credit	86.6	116.9	115.4	112.6	114.2	118.7	118.4	119.6	118.7	115.0	117.2	118.8
3	U.S. government securities	65.6	64.2	64.9	63.3	63.5	66.8	63.8	64.2	65.9	65.0	64.5	67.0
4	Other securities	21.0	52.7	50.5	49.3	50.7	51.8	54.6	55.4	52.8	50.0	52.7	51.7
5	Loans and leases in bank credit[2]	262.6	279.3	279.6	282.9	288.0	287.0	291.4	286.4	290.4	288.7	286.7	286.7
6	Commercial and industrial	158.2	170.8	171.7	173.0	174.3	174.6	175.3	173.1	174.3	173.2	174.4	175.8
7	Real estate	41.3	38.7	38.3	38.2	37.8	37.1	36.8	36.9	36.7	36.6	36.7	36.6
9	Security[3]	28.1	32.5	32.0	31.7	33.8	32.2	34.5	33.0	35.7	35.1	30.8	30.0
10	Other	35.1	37.3	37.6	40.0	42.1	43.1	44.8	43.4	43.7	43.7	44.8	44.3
10a	Nonbank financial	21.8	24.9	25.0	26.8	26.9	27.2	28.0	26.2	25.9	26.2	26.7	26.6
10c	All other	13.2	12.4	12.6	13.3	15.2	15.9	16.8	17.2	17.8	17.5	18.1	17.7
11	Interbank loans[4]	25.6	22.1	24.0	21.4	22.2	25.4	28.4	32.7	35.4	37.2	25.4	24.6
12	Cash assets[5]	24.4	25.4	26.9	27.4	27.0	27.0	26.7	27.3	27.5	28.5	29.2	29.3
13	Other assets[6]	53.3	53.2	56.3	56.2	54.3	56.2	56.6	54.8	57.0	55.2	55.2	55.4
14	**Total assets[7]**	**452.4**	**496.8**	**502.1**	**500.5**	**505.6**	**514.2**	**521.3**	**520.8**	**528.9**	**524.6**	**513.6**	**514.7**
	LIABILITIES												
15	Deposits	151.4	154.8	159.8	163.3	160.9	165.9	169.8	170.8	171.1	171.7	167.9	167.2
16	Transaction	10.2	9.5	9.0	9.1	9.4	9.3	9.6	9.4	9.7	9.7	10.1	9.8
17	Nontransaction	141.3	145.3	150.8	154.2	151.4	156.7	160.2	161.4	161.4	162.0	157.8	157.3
18	Large time	138.6	143.5	148.4	151.2	152.2	157.3	160.3	161.5	159.8	160.3	156.9	156.9
19	Other	2.7	1.8	2.4	3.0	-0.7	-0.6	-0.2	-0.1	1.7	1.6	0.9	0.5
20	Borrowings	99.1	116.9	114.3	114.8	121.2	118.0	115.1	108.9	107.5	105.8	101.1	102.4
21	From banks in the U.S.[8]	15.1	19.6	20.6	19.6	20.0	17.9	18.7	18.2	17.8	19.3	20.3	19.3
22	From nonbanks in the U.S.	84.0	97.3	93.8	95.2	101.2	100.1	96.4	90.8	89.7	86.5	80.8	83.1
23	Net due to related foreign offices	151.4	152.9	153.4	149.3	152.2	154.1	159.0	166.5	175.3	173.2	169.4	169.4
24	Other liabilities[9]	44.8	66.2	68.6	66.9	64.8	69.4	71.1	68.7	69.1	68.1	69.3	69.9
25	**Total liabilities**	**446.8**	**490.8**	**496.1**	**494.3**	**499.1**	**507.4**	**514.9**	**514.9**	**523.1**	**518.8**	**507.7**	**508.9**
26	Residual (assets less liabilities)[10]	5.7	6.0	6.0	6.2	6.5	6.8	6.4	5.9	5.8	5.8	5.8	5.8

Footnotes appear on page 13.

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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 informaion, call 202-482-1986.

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