



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
January 26, 1996

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	3,319.1	3,512.1	3,529.1	3,543.0	3,563.0	3,565.9	3,570.2	3,574.0	3,577.0	3,594.7	3,604.9	3,597.5
2 Securities in bank credit	949.4	986.0	976.6	982.5	987.0	985.9	982.1	983.3	985.3	978.3	974.3	977.6
3 U.S. government securities	728.4	711.0	705.8	710.4	707.8	712.6	712.6	708.7	709.0	707.5	707.5	702.7
4 Other securities	221.0	275.0	270.8	272.1	279.2	273.3	269.5	274.6	276.2	270.8	266.7	275.0
5 Loans and leases in bank credit ²	2,369.6	2,526.1	2,552.5	2,560.5	2,576.1	2,580.0	2,588.1	2,590.7	2,591.8	2,616.4	2,630.7	2,619.9
6 Commercial and industrial	643.2	692.3	697.8	699.0	702.9	703.5	708.3	710.8	710.5	716.2	717.6	720.1
7 Real estate	999.9	1,051.6	1,062.9	1,068.2	1,072.1	1,074.8	1,076.3	1,073.6	1,071.6	1,076.2	1,083.8	1,083.8
7a Revolving home equity	75.4	77.6	78.0	78.4	78.7	78.7	79.1	79.4	79.7	79.8	79.7	79.8
7b Other	924.5	974.0	984.9	989.8	993.4	996.2	997.2	994.2	991.9	996.4	1,004.1	1,004.0
8 Consumer	451.9	478.1	481.1	486.3	489.2	489.1	491.2	492.8	495.9	496.7	497.0	497.6
9 Security ³	74.7	89.7	89.2	84.6	87.2	84.8	84.0	80.2	80.3	87.9	87.0	78.2
10 Other	200.1	214.4	221.4	222.4	224.6	227.7	228.3	233.3	233.5	239.3	245.1	240.1
11 Interbank loans ⁴	172.4	187.2	195.1	192.3	196.2	200.1	200.6	198.6	207.6	212.0	208.2	210.6
12 Cash assets ⁵	208.9	211.5	214.3	209.2	212.6	220.8	211.7	221.2	221.0	241.4	235.6	232.9
13 Other assets ⁶	222.9	222.9	224.6	224.4	228.3	227.1	226.3	230.4	225.9	234.0	233.5	246.1
14 Total assets ⁷	3,867.1	4,076.8	4,106.0	4,112.1	4,143.3	4,157.2	4,152.4	4,167.9	4,175.1	4,225.1	4,225.2	4,230.4
LIABILITIES												
15 Deposits	2,526.8	2,584.7	2,610.0	2,616.1	2,629.3	2,643.8	2,635.3	2,648.8	2,646.2	2,676.7	2,689.8	2,683.9
16 Transaction	797.1	781.3	793.5	784.9	782.4	780.2	765.1	770.3	771.2	777.3	789.1	783.7
17 Nontransaction	1,729.8	1,803.4	1,816.6	1,831.2	1,846.9	1,863.6	1,870.2	1,878.5	1,874.9	1,899.4	1,900.8	1,900.3
18 Large time	362.6	395.9	400.8	407.3	413.9	423.0	423.7	421.3	418.1	419.6	423.3	423.8
19 Other	1,367.2	1,407.4	1,415.7	1,424.0	1,433.1	1,440.6	1,446.5	1,457.1	1,456.8	1,479.8	1,477.4	1,476.5
20 Borrowings	607.3	677.0	693.2	673.7	677.9	675.2	656.0	673.7	690.7	696.9	691.5	698.4
21 From banks in the U.S. ⁸	176.1	187.9	201.8	197.5	201.3	206.1	202.6	205.9	216.4	220.9	216.9	218.7
22 From nonbanks in the U.S.	431.2	489.1	491.4	476.2	476.6	469.1	453.3	467.7	474.3	476.0	474.7	479.7
23 Net due to related foreign offices	225.6	243.7	236.4	247.9	254.0	259.1	263.0	258.6	258.3	271.6	263.4	265.1
24 Other liabilities ⁹	176.4	223.8	213.5	215.1	222.9	220.0	219.1	222.0	216.0	217.0	213.6	228.6
25 Total liabilities	3,536.2	3,729.2	3,753.2	3,752.8	3,784.1	3,798.2	3,773.5	3,803.1	3,811.2	3,862.2	3,858.4	3,876.1
26 Residual (assets less liabilities) ¹⁰	330.9	347.7	352.8	359.3	359.2	359.0	378.9	364.8	363.9	362.9	366.9	354.3

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

January 26, 1996

January 26, 1996

Account		1994 Dec	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	1995 Nov	1995 Dec	Week ending			
										Dec 27	Jan 3	Jan 10	Jan 17
ASSETS													
1	Bank credit	3,335.8	3,508.5	3,515.8	3,533.1	3,558.1	3,564.4	3,579.7	3,590.1	3,586.6	3,613.0	3,602.9	3,598.3
2	Securities in bank credit	945.1	986.7	972.0	980.1	982.6	983.7	982.9	977.0	969.1	973.4	970.5	972.1
3	U.S. government securities	727.6	710.7	701.9	711.2	709.6	711.3	713.5	707.7	701.5	699.8	699.1	698.1
4	Other securities	217.5	276.0	270.1	268.9	273.0	272.4	269.4	269.3	267.6	273.6	271.4	273.9
5	Loans and leases in bank credit ²	2,390.7	2,521.8	2,543.8	2,553.0	2,575.5	2,580.7	2,596.8	2,613.1	2,617.5	2,639.7	2,632.4	2,626.2
6	Commercial and industrial	643.9	694.2	697.1	695.6	699.1	701.0	707.9	711.2	713.2	718.1	714.1	716.3
7	Real estate	1,006.3	1,051.3	1,062.3	1,067.5	1,073.3	1,077.5	1,081.5	1,080.6	1,078.0	1,079.5	1,083.5	1,082.9
7a	Revolving home equity	75.4	77.7	78.1	78.5	79.0	79.3	79.5	79.4	79.5	79.7	79.7	79.7
7b	Other	930.8	973.7	984.2	988.9	994.3	998.2	1,001.9	1,001.2	998.5	999.7	1,003.8	1,003.1
8	Consumer	456.8	475.5	478.8	485.8	490.3	489.1	491.3	498.1	503.7	505.1	503.4	502.6
9	Security ³	79.9	85.6	83.8	81.5	85.5	84.2	86.3	85.2	83.9	89.6	86.4	83.7
10	Other	203.8	215.1	221.9	222.7	227.2	228.9	229.8	238.1	238.7	247.4	245.0	240.7
11	Interbank loans ⁴	183.0	184.2	190.9	187.6	192.5	198.4	202.4	211.2	214.9	230.9	216.7	222.0
12	Cash assets ⁵	222.7	209.6	211.2	201.5	214.1	221.2	218.1	236.1	243.3	280.2	227.8	258.7
13	Other assets ⁶	228.4	221.5	224.2	226.2	228.8	229.0	229.0	235.8	232.3	240.4	233.0	244.7
14	Total assets ⁷	3,913.4	4,066.9	4,085.5	4,091.6	4,136.5	4,156.5	4,172.5	4,216.6	4,220.5	4,307.8	4,223.9	4,267.3
LIABILITIES													
15	Deposits	2,559.6	2,581.8	2,600.9	2,602.0	2,625.7	2,639.3	2,650.6	2,680.8	2,679.9	2,749.7	2,694.8	2,713.1
16	Transaction	832.7	775.7	784.2	768.9	779.6	777.9	779.5	805.9	815.0	857.0	797.6	817.3
17	Nontransaction	1,726.8	1,806.1	1,816.7	1,833.2	1,846.1	1,861.5	1,871.1	1,875.0	1,864.9	1,892.7	1,897.2	1,895.7
18	Large time	361.1	398.4	400.1	408.0	413.8	420.8	422.9	419.6	416.1	414.6	418.5	420.0
19	Other	1,365.7	1,407.7	1,416.6	1,425.2	1,432.3	1,440.7	1,448.2	1,455.4	1,448.8	1,478.0	1,478.7	1,475.8
20	Borrowings	619.9	684.0	694.1	682.6	687.8	682.5	676.3	687.0	690.4	701.2	682.2	691.2
21	From banks in the U.S. ⁸	185.0	187.8	198.1	195.3	199.2	203.6	207.6	216.6	220.2	237.3	223.2	228.5
22	From nonbanks in the U.S.	434.9	496.2	496.0	487.4	488.6	478.9	468.7	470.4	470.2	463.9	459.0	462.7
23	Net due to related foreign offices	230.3	237.8	233.9	243.0	247.6	258.4	262.7	264.0	274.4	278.9	270.3	270.3
24	Other liabilities ⁹	179.3	219.0	210.6	214.4	222.5	221.5	225.0	225.8	219.2	220.4	218.7	231.4
25	Total liabilities	3,589.1	3,722.5	3,739.5	3,742.1	3,783.6	3,801.7	3,814.6	3,857.6	3,863.9	3,950.2	3,866.0	3,905.9
26	Residual (assets less liabilities) ¹⁰	324.3	344.4	346.0	349.4	352.9	354.8	357.9	358.9	356.7	357.6	357.9	361.4

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

January 26, 1996

Account		1994	1995	1995	1995	1995	1995	1995	1995	Week ending				
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17	
ASSETS														
1	Bank credit	2,968.1	3,098.9	3,110.5	3,123.7	3,139.2	3,146.4	3,154.4	3,162.2	3,168.3	3,181.2	3,182.7	3,178.7	
2	Securities in bank credit	868.6	858.4	849.2	852.4	857.3	856.6	855.3	856.6	859.5	854.4	849.1	850.5	
3	U.S. government securities	669.4	646.9	641.4	643.0	643.2	648.5	648.4	645.4	647.1	645.2	643.5	640.1	
4	Other securities	199.2	211.5	207.8	209.3	214.0	208.1	206.9	211.1	212.4	209.2	205.5	210.3	
5	Loans and leases in bank credit ²	2,099.5	2,240.6	2,261.3	2,271.3	2,281.9	2,289.8	2,299.1	2,305.6	2,308.8	2,326.9	2,333.6	2,328.2	
6	Commercial and Industrial	480.5	519.0	523.4	524.4	526.5	528.8	532.2	531.8	532.8	536.6	537.7	538.8	
7	Real estate	959.0	1,013.4	1,025.0	1,031.1	1,035.4	1,037.8	1,039.8	1,038.0	1,036.0	1,041.1	1,048.9	1,049.1	
7a	Revolving home equity	75.4	77.6	78.0	78.4	78.7	78.6	79.1	79.4	79.7	79.8	79.7	79.8	
7b	Other	883.6	935.8	946.9	952.7	956.7	959.2	960.7	958.6	956.3	961.3	969.2	969.4	
8	Consumer	451.9	478.1	481.1	486.3	489.2	489.1	491.2	492.8	495.9	496.7	497.0	497.6	
9	Security ³	45.4	55.4	52.1	50.4	50.8	50.4	52.7	55.3	56.2	60.4	54.7	51.5	
10	Other	162.7	174.6	179.7	179.1	180.0	183.7	183.2	187.7	188.0	192.1	195.2	191.2	
11	Interbank loans ⁴	149.4	164.8	173.2	165.5	168.6	168.4	170.4	176.0	182.6	194.2	184.2	188.0	
12	Cash assets ⁵	181.9	184.5	187.5	182.7	187.1	194.3	183.0	192.3	192.0	211.7	205.1	202.9	
13	Other assets ⁶	167.7	170.3	172.6	172.0	173.6	174.2	173.6	178.3	176.1	182.3	181.3	191.8	
14	Total assets ⁷	3,410.9	3,561.5	3,586.7	3,587.2	3,611.7	3,626.7	3,625.2	3,652.5	3,662.8	3,712.4	3,696.3	3,704.6	
LIABILITIES														
15	Deposits	2,369.7	2,424.3	2,447.5	2,448.3	2,457.3	2,468.3	2,465.8	2,483.2	2,482.7	2,512.9	2,522.3	2,522.8	
16	Transaction	786.8	772.1	784.0	775.5	773.3	771.1	755.4	760.1	760.2	767.3	778.2	773.8	
17	Nontransaction	1,582.8	1,652.2	1,663.5	1,672.8	1,684.0	1,697.2	1,710.4	1,723.1	1,722.5	1,745.6	1,744.1	1,749.0	
18	Large time	219.3	247.6	247.9	248.9	252.5	258.4	265.8	266.2	265.2	267.3	268.4	269.7	
19	Other	1,363.5	1,404.6	1,415.6	1,423.9	1,431.4	1,438.8	1,444.6	1,456.8	1,457.3	1,478.3	1,475.7	1,479.3	
20	Borrowings	506.7	563.6	573.1	556.0	562.0	565.3	552.9	570.0	586.8	592.5	584.7	592.4	
21	From banks in the U.S. ⁸	161.8	168.5	182.0	179.2	182.9	186.9	183.8	188.1	197.7	201.2	196.7	196.2	
22	From nonbanks in the U.S.	344.9	395.0	391.1	376.8	379.1	378.5	369.1	381.9	389.1	391.4	388.0	396.2	
23	Net due to related foreign offices	77.4	90.2	82.2	91.0	93.4	94.7	90.1	92.5	95.6	107.9	88.8	88.7	
24	Other liabilities ⁹	127.9	146.7	139.1	139.3	145.8	142.6	143.2	147.4	144.8	146.0	141.6	154.2	
25	Total liabilities	3,081.7	3,224.7	3,241.9	3,234.5	3,258.5	3,270.8	3,252.0	3,293.0	3,309.9	3,359.4	3,337.4	3,358.1	
26	Residual (assets less liabilities) ¹⁰	329.2	336.7	344.7	352.6	353.2	355.8	373.2	359.5	352.9	353.0	358.9	346.5	

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

January 26, 1996

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	2,975.8	3,099.8	3,100.7	3,115.6	3,137.6	3,147.4	3,163.4	3,170.4	3,168.8	3,189.0	3,176.0	3,172.9
2 Securities in bank credit	862.4	861.4	845.6	850.2	854.3	853.8	855.6	849.3	843.6	846.9	842.9	843.4
3 U.S. government securities	666.3	647.8	638.4	644.1	645.5	647.0	647.9	642.1	637.6	636.1	634.8	633.9
4 Other securities	196.1	213.6	207.2	206.1	208.8	206.8	207.7	207.2	206.0	210.8	208.2	209.4
5 Loans and leases in bank credit ²	2,113.5	2,238.4	2,255.2	2,265.4	2,283.3	2,293.6	2,307.8	2,321.0	2,325.1	2,342.1	2,333.0	2,329.5
6 Commercial and industrial	480.2	520.8	522.2	520.6	523.2	527.4	532.1	531.2	533.0	536.7	533.1	534.8
7 Real estate	965.5	1,013.2	1,024.4	1,030.2	1,036.5	1,040.5	1,044.9	1,045.1	1,042.7	1,044.4	1,048.8	1,048.3
7a Revolving home equity	75.4	77.6	78.0	78.5	79.0	79.3	79.5	79.4	79.5	79.7	79.7	79.7
7b Other	890.0	935.6	946.4	951.7	957.4	961.2	965.3	965.6	963.1	964.6	969.1	968.5
8 Consumer	456.8	475.5	478.8	485.8	490.3	489.1	491.3	498.1	503.7	505.1	503.4	502.6
9 Security ³	45.9	54.2	50.1	49.3	50.9	51.1	54.4	55.9	55.2	58.1	52.8	52.0
10 Other	165.0	174.6	179.7	179.5	182.4	185.4	185.2	190.8	190.6	197.9	194.9	191.9
11 Interbank loans ⁴	157.5	163.1	168.7	162.0	163.9	165.5	173.5	186.0	185.4	208.9 ⁵	192.7	198.7
12 Cash assets ⁵	195.6	182.0	184.2	174.3	187.2	193.8	189.5	207.1	213.4	250.5	198.0	228.8
13 Other assets ⁶	170.0	169.6	173.0	173.0	175.1	176.4	175.3	180.6	180.2	186.6	179.6	190.9
14 Total assets ⁷	3,442.4	3,557.6	3,570.0	3,568.1	3,606.9	3,626.7	3,645.2	3,687.6	3,691.2	3,778.4	3,689.9	3,734.8
LIABILITIES												
15 Deposits	2,402.5	2,418.4	2,438.5	2,434.6	2,454.6	2,467.8	2,482.5	2,515.0	2,514.4	2,587.1	2,530.3	2,552.4
16 Transaction	822.2	766.6	774.7	759.5	769.9	768.5	769.7	795.4	803.5	846.4	786.9	807.0
17 Nontransaction	1,580.2	1,651.8	1,663.8	1,675.1	1,684.6	1,699.3	1,712.8	1,719.7	1,710.9	1,740.7	1,743.4	1,745.3
18 Large time	217.7	247.2	248.0	250.7	253.5	259.4	265.9	264.1	261.5	263.2	266.1	267.5
19 Other	1,362.5	1,404.6	1,415.9	1,424.4	1,431.1	1,439.9	1,446.9	1,455.6	1,449.4	1,477.5	1,477.4	1,477.8
20 Borrowings	518.0	568.6	571.3	562.9	571.2	572.9	574.3	581.6	586.6	594.6	576.9	584.8
21 From banks in the U.S. ⁸	169.3	168.2	178.0	177.2	180.3	185.3	188.2	197.0	200.4	215.3	202.1	205.7
22 From nonbanks in the U.S.	348.7	400.5	393.3	385.7	390.9	387.5	386.1	384.6	386.2	379.4	374.8	379.1
23 Net due to related foreign offices	74.3	89.6	81.8	89.1	88.7	92.0	88.4	89.3	94.0	98.4	85.6	85.6
24 Other liabilities ⁹	129.1	142.9	138.0	138.1	145.5	145.2	147.9	148.5	145.3	146.5	145.0	156.5
25 Total liabilities	3,123.8	3,219.5	3,229.6	3,224.7	3,259.9	3,277.8	3,293.1	3,334.5	3,340.3	3,426.6	3,337.9	3,379.2
26 Residual (assets less liabilities) ¹⁰	318.5	338.1	340.3	343.4	346.9	348.9	352.1	353.1	350.8	351.8	352.0	355.6

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

January 26, 1996

Account		1994	1995	1995	1995	1995	1995	1995	1995	Week ending				
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17	
ASSETS														
1	Bank credit	1,385.9	1,427.1	1,441.0	1,450.8	1,457.3	1,464.7	1,472.4	1,478.2	1,478.3	1,484.4	1,484.1	1,483.0	
2	Securities in bank credit	443.3	425.8	427.5	430.7	432.3	433.0	434.0	435.7	434.9	436.5	435.6	433.1	
3	U.S. government securities	359.6	342.4	343.6	346.3	348.2	349.5	350.2	352.3	351.7	352.6	351.7	349.5	
4	Other securities	83.7	83.5	83.9	84.4	84.1	83.5	83.8	83.4	83.2	83.9	83.9	83.6	
5	Loans and leases in bank credit ²	942.6	1,001.2	1,013.6	1,020.1	1,025.0	1,031.6	1,038.5	1,042.5	1,043.4	1,047.9	1,048.5	1,050.0	
6	Commercial and industrial	164.4	175.6	177.8	179.3	180.2	181.4	182.8	184.1	184.6	185.5	185.9	186.6	
7	Real estate	496.7	524.0	528.9	531.9	533.4	536.1	539.1	540.6	539.7	540.9	542.3	542.4	
7a	Revolving home equity	28.6	30.3	30.6	30.7	30.9	31.1	31.5	31.7	31.8	31.9	31.8	31.7	
7b	Other	468.0	493.7	498.3	501.2	502.5	505.0	507.7	508.9	507.9	508.9	510.5	510.6	
8	Consumer	215.4	230.5	234.6	237.5	239.9	242.4	244.7	244.2	244.9	247.1	246.2	247.1	
9	Security ³	5.0	5.7	5.8	5.6	5.7	5.7	5.8	6.1	6.3	6.4	6.2	6.2	
10	Other	61.1	65.4	66.4	65.7	65.8	66.1	66.1	67.5	67.8	68.0	67.9	67.8	
11	Interbank loans ⁴	45.0	61.1	62.4	58.4	59.8	59.4	60.8	66.4	67.8	70.4	67.4	67.3	
12	Cash assets ⁵	68.6	68.7	70.4	70.0	69.4	70.8	68.5	71.1	71.9	77.7	72.0	67.4	
13	Other assets ⁶	51.0	50.9	52.7	51.9	52.3	54.3	54.5	56.4	55.5	56.3	55.5	68.1	
14	Total assets ⁷	1,530.6	1,587.2	1,605.7	1,610.2	1,617.9	1,628.1	1,635.1	1,651.0	1,652.3	1,667.6	1,657.7	1,664.5	
LIABILITIES														
15	Deposits	1,207.0	1,244.7	1,257.8	1,263.2	1,268.2	1,273.9	1,278.7	1,288.2	1,288.2	1,298.7	1,297.0	1,298.5	
16	Transaction	361.0	357.8	362.3	362.2	362.6	360.9	357.1	360.8	360.5	364.4	363.6	361.2	
17	Nontransaction	845.9	886.9	895.4	901.1	905.6	913.0	921.6	927.4	927.7	934.4	933.4	937.2	
18	Large time	120.1	138.2	139.1	140.0	142.2	144.6	148.3	149.6	149.9	150.8	151.2	151.4	
19	Other	725.9	748.7	756.4	761.1	763.5	768.4	773.2	777.7	777.8	783.6	782.2	785.9	
20	Borrowings	141.1	154.3	158.3	153.5	157.9	158.0	155.8	159.8	165.0	164.1	162.9	165.3	
21	From banks in the U.S. ⁸	45.2	46.3	52.8	52.1	54.5	55.3	54.6	55.9	58.2	58.6	57.5	57.6	
22	From nonbanks in the U.S.	95.9	107.9	105.4	101.5	103.4	102.7	101.2	103.9	106.8	105.6	105.4	107.7	
23	Net due to related foreign offices	6.7	4.7	5.0	5.3	5.1	5.9	5.1	6.4	6.2	7.0	5.1	5.4	
24	Other liabilities ⁹	27.1	30.9	31.2	31.2	31.1	31.1	31.5	31.7	31.6	31.9	31.3	32.2	
25	Total liabilities	1,381.8	1,434.5	1,452.2	1,453.2	1,462.4	1,468.9	1,471.0	1,486.1	1,490.9	1,501.8	1,496.4	1,501.3	
26	Residual (assets less liabilities) ¹⁰	148.8	152.7	153.5	157.0	155.6	159.2	164.1	164.9	161.4	165.8	161.3	163.1	

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

January 26, 1996

January 20, 1996

Account	1994 Dec	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	1995 Nov	1995 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	1,582.2	1,671.9	1,669.5	1,672.9	1,681.9	1,681.8	1,682.0	1,684.0	1,690.1	1,696.8	1,698.5	1,695.7
2 Securities in bank credit	425.3	432.5	421.8	421.7	425.0	423.6	421.4	420.9	424.6	417.9	413.4	417.4
3 U.S. government securities	309.8	304.5	297.9	296.7	295.0	299.0	298.3	293.1	295.4	292.6	291.8	290.7
4 Other securities	115.6	128.0	123.9	124.9	130.0	124.6	123.1	127.7	129.3	125.3	121.6	126.8
5 Loans and leases in bank credit ²	1,156.9	1,239.3	1,247.7	1,251.2	1,256.9	1,258.2	1,260.6	1,263.1	1,265.4	1,279.0	1,285.1	1,278.3
6 Commercial and industrial	316.1	343.4	345.6	345.1	346.3	347.4	349.4	347.7	348.1	351.0	351.8	352.2
7 Real estate	462.4	489.5	496.0	499.2	502.0	501.7	500.7	497.4	496.2	500.3	506.6	506.8
7a Revolving home equity	46.7	47.3	47.5	47.6	47.8	47.5	47.7	47.7	47.9	47.9	47.9	48.0
7b Other	415.6	442.1	448.6	451.6	454.2	454.2	453.0	449.7	448.4	452.4	458.7	458.7
8 Consumer	236.5	247.6	246.5	248.7	249.3	246.8	246.5	248.6	251.0	249.6	250.8	250.5
9 Security ³	40.4	49.7	46.3	44.8	45.1	44.7	46.9	49.2	49.9	54.0	48.5	45.3
10 Other	101.6	109.2	113.3	113.4	114.2	117.6	117.1	120.2	120.1	124.1	127.4	123.4
11 Interbank loans ⁴	104.3	103.7	110.8	107.2	108.8	109.0	109.6	109.6	114.8	123.7	116.8	120.7
12 Cash assets ⁵	113.3	115.8	117.1	112.7	117.8	123.4	114.6	121.2	120.1	134.0	133.1	135.5
13 Other assets ⁶	116.7	119.4	119.9	120.1	121.3	119.9	119.1	121.9	120.6	126.0	125.8	123.6
14 Total assets ⁷	1,880.3	1,974.3	1,980.9	1,976.9	1,993.8	1,998.6	1,990.1	2,001.5	2,010.4	2,044.8	2,038.5	2,040.1
LIABILITIES												
15 Deposits	1,162.7	1,179.6	1,189.8	1,185.0	1,189.1	1,194.4	1,187.1	1,194.9	1,194.5	1,214.2	1,225.3	1,224.3
16 Transaction	425.8	414.3	421.7	413.3	410.7	410.2	398.3	399.2	399.7	403.0	414.5	412.5
17 Nontransaction	736.9	765.3	768.1	771.7	778.3	784.2	788.8	795.7	794.8	811.2	810.7	811.8
18 Large time	99.3	109.4	108.8	108.9	110.4	113.9	117.5	116.6	115.2	116.5	117.1	118.4
19 Other	637.6	655.9	659.2	662.8	667.9	670.3	671.4	679.1	679.5	694.7	693.6	693.4
20 Borrowings	365.6	409.3	414.8	402.5	404.1	407.4	397.1	410.2	421.8	428.4	421.8	427.1
21 From banks in the U.S. ⁸	116.6	122.2	129.2	127.1	128.4	131.6	129.2	132.2	139.5	142.6	139.2	138.7
22 From nonbanks in the U.S.	249.0	287.1	285.7	275.3	275.7	275.8	267.9	277.9	282.4	285.8	282.6	288.5
23 Net due to related foreign offices	70.7	85.5	77.2	85.7	88.3	88.8	85.0	86.1	89.4	100.9	83.6	83.3
24 Other liabilities ⁹	100.9	115.9	107.9	108.1	114.7	111.4	111.7	115.7	113.2	114.1	110.4	122.0
25 Total liabilities	1,699.9	1,790.2	1,789.7	1,781.3	1,796.1	1,802.0	1,780.9	1,806.9	1,819.0	1,857.6	1,841.0	1,856.8
26 Residual (assets less liabilities) ¹⁰	180.4	184.1	191.2	195.7	197.7	196.6	209.1	194.6	191.5	187.2	197.5	183.3

Footnotes appear on page 13.

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

Seasonally adjusted, not adjusted for mergers, billions of dollars

January 26, 1996

Account		1994 Dec	1995 Jun	1995 Jul	1995 Aug	1995 Sep	1995 Oct	1995 Nov	1995 Dec	Week ending				
										Dec 27	Jan 3	Jan 10	Jan 17	
ASSETS														
1	Bank credit	1,413.4	1,433.0	1,446.2	1,455.7	1,461.4	1,468.3	1,475.0	1,479.9	1,479.7	1,484.5	1,484.2	1,483.0	
2	Securities in bank credit	453.3	427.4	428.8	432.0	433.4	434.1	434.9	436.3	435.4	436.6	435.7	433.1	
3	U.S. government securities	368.7	343.7	344.8	347.5	349.3	350.5	351.1	352.9	352.2	352.7	351.8	349.5	
4	Other securities	84.6	83.7	84.0	84.5	84.2	83.6	83.8	83.4	83.2	83.9	83.9	83.6	
5	Loans and leases in bank credit ²	960.1	1,005.6	1,017.4	1,023.8	1,028.0	1,034.2	1,040.1	1,043.6	1,044.2	1,047.9	1,048.6	1,050.0	
6	Commercial and industrial	166.8	176.4	178.5	179.9	180.7	181.9	183.2	184.3	184.8	185.5	185.9	186.6	
7	Real estate	507.0	526.6	531.2	534.1	535.3	537.8	540.2	541.3	540.3	540.9	542.3	542.4	
7a	Revolving home equity	29.7	30.5	30.7	30.9	31.0	31.2	31.5	31.7	31.8	31.9	31.8	31.7	
7b	Other	477.2	496.1	500.5	503.2	504.3	506.5	508.7	509.6	508.4	508.9	510.5	510.6	
8	Consumer	219.2	231.3	235.3	238.2	240.3	242.7	244.8	244.3	245.0	247.2	246.2	247.1	
9	Security ³	5.1	5.7	5.8	5.6	5.7	5.7	5.8	6.1	6.3	6.4	6.2	6.2	
10	Other	62.1	65.6	66.6	65.9	65.9	66.2	66.2	67.5	67.9	68.0	67.9	67.8	
11	Interbank loans ⁴	46.2	61.3	62.7	58.6	59.9	59.5	60.9	66.5	67.9	70.4	67.4	67.3	
12	Cash assets ⁵	70.2	69.1	70.8	70.4	69.7	71.1	68.6	71.2	72.0	77.7	72.0	67.4	
13	Other assets ⁶	52.2	51.2	53.0	52.2	52.6	54.5	54.7	56.5	55.5	56.3	55.5	68.1	
14	Total assets ⁷	1,561.7	1,594.0	1,611.8	1,616.0	1,622.7	1,632.3	1,638.0	1,652.9	1,653.9	1,667.7	1,657.8	1,664.5	
LIABILITIES														
15	Deposits	1,232.6	1,250.4	1,262.8	1,268.0	1,272.1	1,277.3	1,281.0	1,289.8	1,289.5	1,298.8	1,297.1	1,298.5	
16	Transaction	369.4	359.8	364.2	363.9	364.1	362.2	358.0	361.4	361.0	364.4	363.7	361.2	
17	Nontransaction	863.3	890.6	898.6	904.1	908.0	915.1	923.0	928.3	928.5	934.5	933.5	937.2	
18	Large time	122.2	138.9	139.6	140.5	142.6	145.0	148.7	149.9	150.1	150.8	151.2	151.4	
19	Other	741.0	751.7	759.0	763.6	765.4	770.1	774.3	778.5	778.4	783.7	782.2	785.9	
20	Borrowings	143.9	154.6	158.6	153.8	158.2	158.2	156.0	159.9	165.0	164.1	162.9	165.3	
21	From banks in the U.S. ⁸	46.5	46.5	53.0	52.2	54.7	55.4	54.7	55.9	58.2	58.6	57.5	57.6	
22	From nonbanks in the U.S.	97.4	108.1	105.6	101.6	103.6	102.8	101.3	104.0	106.8	105.6	105.4	107.7	
23	Net due to related foreign offices	6.7	4.7	5.0	5.3	5.1	5.9	5.1	6.4	6.2	7.0	5.1	5.4	
24	Other liabilities ⁹	27.4	31.0	31.3	31.3	31.2	31.2	31.5	31.7	31.6	31.9	31.3	32.2	
25	Total liabilities	1,410.6	1,440.6	1,457.7	1,458.4	1,466.6	1,472.5	1,473.6	1,487.8	1,492.3	1,501.9	1,496.5	1,501.3	
26	Residual (assets less liabilities) ¹⁰	151.1	153.4	154.2	157.6	156.1	159.7	164.4	165.1	161.6	165.8	161.4	163.1	

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

January 26, 1996

January 26, 1996

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	1,413.5	1,436.7	1,446.0	1,454.4	1,465.2	1,468.8	1,473.6	1,480.3	1,482.5	1,482.8	1,479.7	1,478.2
2 Securities in bank credit	450.4	430.3	428.2	430.0	432.4	431.4	432.0	433.6	433.9	432.6	432.8	431.3
3 U.S. government securities	365.8	346.6	344.7	346.1	348.5	347.8	348.1	350.2	350.5	348.8	349.1	347.7
4 Other securities	84.7	83.7	83.5	83.9	83.8	83.6	83.9	83.4	83.4	83.8	83.7	83.6
5 Loans and leases in bank credit ²	963.1	1,006.5	1,017.8	1,024.4	1,032.9	1,037.4	1,041.7	1,046.6	1,048.6	1,050.2	1,046.9	1,046.9
6 Commercial and industrial	166.4	177.7	178.5	178.7	180.0	181.2	182.4	183.7	184.7	185.2	185.0	185.4
7 Real estate	507.9	526.8	531.3	534.1	537.2	539.5	541.5	542.2	541.8	540.7	540.8	540.9
7a Revolving home equity	29.6	30.6	30.7	30.9	31.3	31.5	31.5	31.6	31.7	31.7	31.7	31.6
7b Other	478.3	496.3	500.6	503.1	505.9	508.1	510.0	510.6	510.2	508.9	509.1	509.3
8 Consumer	221.1	230.9	235.2	239.0	242.5	243.2	244.7	246.3	247.9	249.0	247.0	247.3
9 Security ³	5.2	5.6	5.7	5.6	5.7	5.7	6.0	6.4	6.2	6.7	6.5	6.3
10 Other	62.5	65.5	67.1	67.1	67.5	67.7	67.0	68.0	68.0	68.8	67.5	67.0
11 Interbank loans ⁴	48.7	58.3	59.5	58.2	58.8	60.1	65.6	69.9	65.8	74.8	73.4	70.1
12 Cash assets ⁵	74.2	67.9	70.1	68.1	70.0	71.8	71.3	75.4	77.6	90.3	71.5	72.1
13 Other assets ⁶	51.8	50.6	52.6	52.4	53.4	54.9	54.7	56.0	55.7	59.7	55.2	68.3
14 Total assets ⁷	1,568.0	1,592.9	1,607.4	1,612.2	1,626.5	1,634.5	1,644.1	1,660.4	1,660.3	1,686.3	1,658.7	1,667.5
LIABILITIES												
15 Deposits	1,241.5	1,248.0	1,259.4	1,262.7	1,271.5	1,278.9	1,286.4	1,298.0	1,295.6	1,321.4	1,300.5	1,303.5
16 Transaction	380.6	357.6	361.6	359.0	362.3	362.6	363.3	372.5	372.5	391.2	370.1	370.1
17 Nontransaction	860.9	890.4	897.8	903.7	909.2	916.3	923.1	925.5	923.1	930.2	930.4	933.3
18 Large time	122.0	138.4	139.0	140.5	143.0	145.9	149.0	149.5	149.5	149.3	149.7	149.7
19 Other	738.9	752.0	758.9	763.2	766.2	770.5	774.0	775.9	773.6	780.9	780.7	783.6
20 Borrowings	147.1	155.8	158.0	156.4	160.8	160.2	160.7	163.7	167.3	166.1	162.4	164.9
21 From banks in the U.S. ⁸	48.7	46.9	51.7	51.6	54.2	54.8	55.3	58.6	60.4	63.1	59.9	61.5
22 From nonbanks in the U.S.	98.4	108.9	106.3	104.8	106.7	105.4	105.4	105.1	107.0	103.0	102.5	103.4
23 Net due to related foreign offices	6.3	4.6	5.0	5.4	5.1	5.5	5.1	6.0	6.0	6.8	5.2	5.2
24 Other liabilities ⁹	27.6	30.8	30.8	31.2	31.4	31.5	31.7	31.9	31.7	31.8	31.5	32.1
25 Total liabilities	1,422.4	1,439.2	1,453.2	1,455.7	1,468.9	1,476.1	1,484.0	1,499.5	1,500.6	1,526.1	1,499.6	1,505.6
26 Residual (assets less liabilities) ¹⁰	145.6	153.7	154.2	156.6	157.6	158.4	160.1	160.9	159.7	160.2	159.1	161.8

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

January 26, 1996

Account	1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	1,554.7	1,665.9	1,664.3	1,667.9	1,677.7	1,678.1	1,679.4	1,682.3	1,688.6	1,696.7	1,698.4	1,695.7
2 Securities in bank credit	415.3	430.9	420.4	420.4	423.8	422.5	420.4	420.2	424.1	417.8	413.4	417.4
3 U.S. government securities	300.7	303.1	296.6	295.6	294.0	298.0	297.4	292.5	294.8	292.5	291.8	290.7
3a Trading account	23.6	25.3	19.1	19.1	20.4	22.6	23.0	26.8	30.6	29.3	29.3	26.4
3b Investment account	277.1	277.8	277.6	276.4	273.6	275.4	274.4	265.7	264.2	263.2	262.4	264.3
3c Mortgage-backed pass-through	94.6	97.2	98.0	100.4	102.7	106.1	107.6	107.2	106.2	109.5	111.4	112.9
3d Other (including CMOs)	182.6	180.7	179.5	176.0	170.9	169.3	166.8	158.5	158.0	153.7	151.1	151.4
3e 1 year or less	44.1	45.8	45.1	44.3	43.2	45.1	44.6	43.6	44.2	41.0	39.5	39.3
3f Between 1 and 5 years	74.2	74.2	74.3	72.9	70.5	68.8	68.3	65.5	64.2	64.9	64.4	64.6
3g More than 5 years	64.3	60.7	60.2	58.8	57.1	55.5	54.0	49.4	49.6	47.8	47.2	47.5
4 Other securities	114.6	127.8	123.8	124.8	129.9	124.5	123.1	127.7	129.2	125.3	121.6	126.8
4a Trading account	52.3	64.0	60.9	62.5	67.4	62.1	58.9	62.8	64.5	60.4	55.3	60.7
4b Investment account	62.3	63.8	62.8	62.4	62.5	62.5	64.2	64.9	64.7	64.9	66.3	66.1
4c State and local government	21.5	20.7	20.2	20.1	19.9	19.5	19.5	19.3	19.2	19.1	19.1	19.1
4d Other	40.8	43.1	42.6	42.3	42.5	43.0	44.7	45.6	45.5	45.8	47.1	46.9
5 Loans and leases in bank credit ²	1,139.4	1,235.0	1,243.9	1,247.5	1,253.9	1,255.6	1,259.0	1,262.0	1,264.6	1,278.9	1,285.1	1,278.3
6 Commercial and industrial	313.7	342.6	344.9	344.5	345.8	346.9	349.1	347.5	347.9	351.0	351.8	352.2
7 Real estate	452.1	486.9	493.8	497.0	500.1	500.0	499.6	496.7	495.7	500.3	506.6	506.8
7a Revolving home equity	45.6	47.2	47.3	47.5	47.6	47.4	47.6	47.7	47.9	47.9	47.9	48.0
7b Other	406.4	439.7	446.5	449.5	452.5	452.6	451.9	449.1	447.8	452.4	458.7	458.7
8 Consumer	232.7	246.8	245.7	248.0	248.9	246.5	246.4	248.5	250.9	249.6	250.8	250.5
9 Security ³	40.3	49.7	46.3	44.8	45.1	44.7	46.9	49.2	49.9	54.0	48.5	45.3
10 Other	100.6	109.0	113.2	113.3	114.1	117.5	117.0	120.1	120.1	124.1	127.4	123.4
10a Nonbank financial	17.5	21.3	23.3	24.4	24.1	23.9	23.8	23.7	23.7	23.8	25.3	25.1
10b State and local government	11.3	11.1	11.1	10.9	10.8	10.8	10.8	10.8	10.7	10.6	10.7	10.7
10c All other	71.7	76.7	78.8	77.9	79.2	82.9	82.3	85.6	85.7	89.7	91.3	87.7
11 Interbank loans ⁴	103.1	103.4	110.5	106.9	108.7	109.0	109.5	109.5	114.7	123.7	116.8	120.7
12 Cash assets ⁵	111.7	115.3	116.7	112.3	117.4	123.1	114.4	121.1	120.1	134.0	133.1	135.5
13 Other assets ⁶	115.4	119.0	119.6	119.8	121.0	119.7	118.9	121.8	120.6	126.0	125.8	123.6
14 Total assets ⁷	1,849.2	1,967.5	1,974.9	1,971.2	1,989.1	1,994.4	1,987.2	1,999.6	2,008.9	2,044.7	2,038.4	2,040.1
LIABILITIES												
15 Deposits	1,137.0	1,173.9	1,184.7	1,180.3	1,185.2	1,191.0	1,184.8	1,193.4	1,193.2	1,214.1	1,225.2	1,224.3
16 Transaction	417.5	412.3	419.8	411.6	409.2	408.9	397.4	398.7	399.2	402.9	414.5	412.5
17 Nontransaction	719.5	761.6	764.9	768.7	776.0	782.1	787.4	794.7	794.0	811.1	810.6	811.8
18 Large time	97.1	108.7	108.3	108.4	110.0	113.5	117.1	116.4	115.0	116.5	117.1	118.4
19 Other	622.4	652.9	656.6	660.3	666.0	668.6	670.3	678.4	678.9	694.6	693.5	693.4
20 Borrowings	362.8	409.0	414.5	402.1	403.8	407.1	396.9	410.1	421.8	428.4	421.8	427.1
21 From banks in the U.S. ⁸	115.3	122.0	129.0	127.0	128.3	131.5	129.1	132.2	139.4	142.6	139.2	138.7
22 From nonbanks in the U.S.	247.5	286.9	285.5	275.2	275.5	275.6	267.8	277.9	282.3	285.8	282.6	288.5
23 Net due to related foreign offices	70.7	85.5	77.2	85.7	88.3	88.8	85.0	86.1	89.4	100.9	83.6	83.3
24 Other liabilities ⁹	100.5	115.8	107.8	108.0	114.6	111.4	111.7	115.7	113.2	114.1	110.4	122.0
25 Total liabilities	1,671.1	1,784.1	1,784.3	1,776.2	1,791.9	1,798.3	1,778.4	1,805.2	1,817.6	1,857.5	1,840.9	1,856.8
26 Residual (assets less liabilities) ¹⁰	178.1	183.4	190.6	195.0	197.1	196.1	208.8	194.4	191.3	187.2	197.5	183.3

Footnotes appear on page 13.

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

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

January 26, 1996

Account		1994	1995	1995	1995	1995	1995	1995	Week ending				
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
ASSETS													
1	Bank credit	1,562.3	1,663.0	1,654.7	1,661.2	1,672.3	1,678.6	1,689.8	1,690.1	1,686.3	1,706.2	1,696.3	1,694.7
2	Securities in bank credit	411.9	431.1	417.3	420.2	421.9	422.5	423.6	415.7	409.7	414.3	410.1	412.1
3	U.S. government securities	300.5	301.2	293.7	298.0	297.0	299.2	299.8	291.9	287.1	287.4	285.7	286.3
3a	Trading account	22.2	23.9	18.1	20.1	21.0	23.2	24.2	24.8	24.2	25.2	25.7	26.3
3b	Investment account	278.3	277.2	275.6	277.9	276.0	276.0	275.7	267.1	262.9	262.2	260.0	260.0
3c	Mortgage-backed pass-through	95.2	97.0	97.9	100.5	103.0	105.7	107.9	108.1	106.5	109.2	109.3	110.0
3d	Other (including CMOs)	183.1	180.3	177.7	177.4	173.0	170.3	167.7	159.1	156.4	153.0	150.7	150.0
3e	1 year or less	44.7	46.7	44.7	44.5	43.7	43.9	44.0	44.2	44.4	41.4	39.9	39.6
3f	Between 1 and 5 years	74.0	72.9	73.2	74.0	71.4	70.3	69.2	65.4	63.3	63.6	63.0	63.2
3g	More than 5 years	64.4	60.6	59.8	58.9	57.9	56.1	54.5	49.4	48.6	48.0	47.8	47.2
4	Other securities	111.4	129.9	123.6	122.2	124.9	123.3	123.8	123.8	122.6	126.9	124.5	125.8
4a	Trading account	49.1	66.9	61.4	59.4	62.0	60.2	59.0	58.9	58.1	62.0	58.1	59.7
4b	Investment account	62.3	63.0	62.2	62.8	62.9	63.1	64.7	64.9	64.5	64.9	66.3	66.1
4c	State and local government	21.5	20.8	19.9	20.0	20.0	19.6	19.6	19.3	19.2	19.0	19.0	19.0
4d	Other	40.9	42.3	42.4	42.8	43.0	43.4	45.2	45.6	45.3	45.9	47.3	47.1
5	Loans and leases in bank credit ²	1,150.4	1,231.9	1,237.4	1,241.0	1,250.4	1,256.2	1,266.2	1,274.4	1,276.6	1,291.9	1,286.2	1,282.6
6	Commercial and industrial	313.8	343.2	343.7	341.8	343.3	346.3	349.7	347.5	348.3	351.6	348.1	349.4
7	Real estate	457.6	486.4	493.1	496.2	499.2	501.0	503.3	502.8	500.8	503.7	508.0	507.3
7a	Revolving home equity	45.8	47.1	47.3	47.6	47.8	47.9	48.0	47.8	47.9	48.0	48.0	48.1
7b	Other	411.8	439.3	445.8	448.6	451.5	453.2	455.3	455.0	453.0	455.7	460.0	459.3
8	Consumer	235.7	244.6	243.6	246.9	247.8	245.9	246.7	251.7	255.9	256.1	256.4	255.3
9	Security ³	40.6	48.7	44.4	43.7	45.2	45.3	48.4	49.5	49.0	51.4	46.3	45.6
10	Other	102.6	109.1	112.6	112.4	114.8	117.6	118.2	122.8	122.6	129.1	127.4	124.9
10a	Nonbank financial	18.7	21.1	22.7	23.8	24.3	24.5	25.3	25.3	25.3	25.5	25.6	25.1
10b	State and local government	11.3	11.1	11.1	11.0	10.9	10.9	10.8	10.8	10.7	10.5	10.5	10.5
10c	All other	72.6	76.9	78.8	77.5	79.6	82.3	82.0	86.7	86.6	93.1	91.3	89.3
11	Interbank loans ⁴	108.8	104.8	109.3	103.8	105.1	105.4	107.9	116.1	119.6	134.2	119.3	128.6
12	Cash assets ⁵	121.4	114.1	114.1	106.3	117.2	122.0	118.2	131.8	135.7	160.2	126.5	156.7
13	Other assets ⁶	118.1	119.0	120.4	120.5	121.7	121.5	120.6	124.6	124.4	126.9	124.4	122.5
14	Total assets ⁷	1,874.4	1,964.7	1,962.6	1,955.9	1,980.3	1,992.2	2,001.1	2,027.2	2,030.9	2,092.1	2,031.2	2,067.3
LIABILITIES													
15	Deposits	1,161.0	1,170.4	1,179.1	1,171.9	1,183.0	1,188.8	1,196.1	1,217.1	1,218.8	1,265.7	1,229.8	1,248.9
16	Transaction	441.7	409.0	413.1	400.5	407.6	405.9	406.4	422.9	431.0	455.2	416.8	436.9
17	Nontransaction	719.3	761.4	766.0	771.3	775.4	783.0	789.7	794.2	787.8	810.6	813.0	812.0
18	Large time	95.7	108.7	109.0	110.1	110.5	113.5	116.9	114.6	112.1	114.0	116.4	117.8
19	Other	623.7	652.6	657.0	661.2	664.9	669.5	672.8	679.6	675.7	696.6	696.7	694.2
20	Borrowings	370.9	412.8	413.3	406.5	410.4	412.7	413.6	418.0	419.3	428.5	414.6	419.9
21	From banks in the U.S. ⁸	120.6	121.3	126.2	125.6	126.1	130.6	132.9	138.4	140.1	152.1	142.2	144.2
22	From nonbanks in the U.S.	250.3	291.5	287.1	280.9	284.2	282.1	280.7	279.5	279.3	276.4	272.3	275.7
23	Net due to related foreign offices	67.9	85.0	76.8	83.7	83.5	86.5	83.3	83.3	88.0	91.5	80.4	80.4
24	Other liabilities ⁹	101.6	112.1	107.2	106.9	114.1	113.7	116.2	116.7	113.6	114.7	113.5	124.4
25	Total liabilities	1,701.4	1,780.3	1,776.4	1,769.0	1,791.0	1,801.7	1,809.2	1,835.0	1,839.7	1,900.5	1,838.3	1,873.6
26	Residual (assets less liabilities) ¹⁰	173.0	184.4	186.1	186.8	189.3	190.6	191.9	192.2	191.2	191.6	193.0	193.7

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

January 26, 1996

Account		1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
ASSETS													
1	Bank credit	351.0	413.2	418.6	419.3	423.9	419.4	415.8	411.9	408.7	413.5	422.3	418.8
2	Securities in bank credit	80.8	127.7	127.4	130.1	129.7	129.3	126.8	126.7	125.8	123.9	125.2	127.2
3	U.S. government securities	59.0	64.1	64.4	67.3	64.6	64.2	64.2	63.3	61.9	62.3	64.0	62.5
4	Other securities	21.8	63.5	63.0	62.8	65.1	65.1	62.6	63.5	63.8	61.6	61.2	64.6
5	Loans and leases in bank credit ²	270.2	285.6	291.2	289.2	294.2	290.1	289.0	285.1	282.9	289.5	297.1	291.7
6	Commercial and industrial	162.7	173.4	174.5	174.6	176.4	174.7	176.1	179.1	177.7	179.7	179.9	181.3
7	Real estate	40.8	38.2	38.0	37.1	36.7	37.0	36.5	35.6	35.6	35.1	34.9	34.7
9	Security ³	29.3	34.2	37.0	34.2	36.5	34.4	31.3	24.9	24.1	27.5	32.3	26.7
10	Other	37.4	39.8	41.7	43.3	44.7	44.0	45.1	45.6	45.6	47.3	49.9	48.9
10a	Nonbank financial	24.1	26.0	26.6	27.5	28.2	27.3	27.7	28.0	27.6	28.2	29.3	29.7
10c	All other	13.3	13.8	15.1	15.9	16.5	16.8	17.4	17.6	18.0	19.1	20.7	19.2
11	Interbank loans ⁴	23.1	22.5	21.9	26.7	27.6	31.7	30.1	22.6	25.0	17.9	24.1	22.6
12	Cash assets ⁵	27.0	27.1	26.9	26.4	25.5	26.5	28.7	28.9	28.9	29.7	30.5	30.0
13	Other assets ⁶	55.2	52.7	52.0	52.4	54.7	53.0	52.7	52.1	49.8	51.7	52.2	54.4
14	Total assets ⁷	456.2	515.3	519.3	524.9	531.6	530.5	527.2	515.4	512.4	512.7	529.0	525.8
LIABILITIES													
15	Deposits	157.2	160.4	162.5	167.9	172.0	175.6	169.5	165.7	163.5	163.8	167.6	161.1
16	Transaction	10.2	9.3	9.5	9.4	9.0	9.2	9.8	10.2	11.0	10.0	10.9	9.9
17	Nontransaction	146.9	151.1	153.1	158.4	163.0	166.4	159.8	155.4	152.5	153.8	156.7	151.2
18	Large time	143.2	148.3	152.9	158.4	161.3	164.6	157.9	155.1	152.9	152.3	155.0	154.1
19	Other	3.7	2.8	0.2	0.1	1.6	1.9	1.9	0.3	-0.4	1.5	1.7	-2.8
20	Borrowings	100.7	113.4	120.1	117.7	115.9	109.9	103.1	103.7	103.9	104.4	106.8	106.0
21	From banks in the U.S. ⁸	14.3	19.4	19.7	18.3	18.4	19.3	18.8	17.8	18.8	19.8	20.2	22.5
22	From nonbanks in the U.S.	86.4	94.0	100.3	99.4	97.5	90.6	84.2	85.9	85.2	84.6	86.6	83.5
23	Net due to related foreign offices	148.2	153.5	154.2	156.9	160.7	164.5	172.9	166.1	162.8	163.7	174.6	176.4
24	Other liabilities ⁹	48.5	77.1	74.5	75.8	77.1	77.5	75.9	74.6	71.2	71.0	72.0	74.4
25	Total liabilities	454.5	504.4	511.3	518.3	525.6	527.4	521.5	510.0	501.4	502.9	520.9	518.0
26	Residual (assets less liabilities) ¹⁰	1.7	10.9	8.1	6.6	6.0	3.1	5.8	5.3	11.0	9.8	8.0	7.8

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

January 26, 1996

Account		1994	1995	1995	1995	1995	1995	1995	1995	Week ending			
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
ASSETS													
1	Bank credit	360.0	408.7	415.1	417.5	420.5	417.0	416.3	419.7	417.9	424.1	426.9	425.4
2	Securities in bank credit	82.7	125.3	126.4	129.9	128.3	129.9	127.3	127.7	125.5	126.5	127.6	128.7
3	U.S. government securities	61.3	62.9	63.5	67.1	64.0	64.4	65.6	65.6	63.9	63.6	64.4	64.2
4	Other securities	21.4	62.4	62.9	62.8	64.3	65.5	61.7	62.0	61.6	62.8	63.2	64.5
5	Loans and leases in bank credit ²	277.2	283.4	288.7	287.6	292.2	287.1	289.0	292.1	292.4	297.6	299.3	296.7
6	Commercial and industrial	163.6	173.4	174.9	175.0	175.9	173.5	175.9	179.9	180.2	181.4	180.9	181.5
7	Real estate	40.8	38.1	37.9	37.2	36.9	37.0	36.6	35.5	35.4	35.1	34.7	34.6
9	Security ³	34.0	31.4	33.7	32.2	34.6	33.1	31.9	29.3	28.8	31.6	33.6	31.7
10	Other	38.8	40.5	42.1	43.2	44.8	43.5	44.6	47.3	48.1	49.5	50.1	48.8
10a	Nonbank financial	24.9	26.8	27.0	27.3	28.1	26.3	26.8	28.9	29.2	29.8	29.6	29.8
10c	All other	13.9	13.7	15.2	15.9	16.7	17.2	17.8	18.4	18.8	19.7	20.4	19.0
11	Interbank loans ⁴	25.5	21.1	22.2	25.6	28.5	32.9	28.9	25.2	29.5	22.0	24.0	23.3
12	Cash assets ⁵	27.1	27.6	27.1	27.2	26.9	27.4	28.6	29.0	29.9	29.7	29.8	29.9
13	Other assets ⁶	58.5	52.0	51.3	53.2	53.7	52.6	53.7	55.2	52.1	53.8	53.4	53.9
14	Total assets ⁷	471.0	509.4	515.6	523.5	529.7	529.8	527.4	529.0	529.4	529.5	534.0	532.5
LIABILITIES													
15	Deposits	157.1	163.4	162.4	167.5	171.1	171.6	168.1	165.8	165.5	162.6	164.5	160.7
16	Transaction	10.5	9.1	9.5	9.3	9.7	9.4	9.8	10.5	11.5	10.6	10.7	10.3
17	Nontransaction	146.6	154.3	152.9	158.1	161.4	162.2	158.3	155.3	154.0	151.9	153.8	150.4
18	Large time	143.4	151.2	152.2	157.3	160.3	161.4	157.0	155.4	154.6	151.4	152.4	152.4
19	Other	3.2	3.1	0.7	0.8	1.2	0.8	1.3	-0.2	-0.6	0.5	1.4	-2.0
20	Borrowings	101.9	115.4	122.8	119.7	116.6	109.6	102.0	105.4	103.8	106.6	105.2	106.4
21	From banks in the U.S. ⁸	15.7	19.6	20.1	18.1	18.9	18.3	19.4	19.6	19.8	22.1	21.0	22.8
22	From nonbanks in the U.S.	86.3	95.7	102.7	101.7	97.7	91.3	82.6	85.7	84.0	84.5	84.2	83.6
23	Net due to related foreign offices	156.1	148.1	152.1	154.0	158.9	166.5	174.3	174.7	180.4	180.6	184.7	184.7
24	Other liabilities ⁹	50.2	76.1	72.6	76.3	77.1	76.3	77.1	77.3	73.9	73.9	73.7	74.9
25	Total liabilities	465.3	503.0	509.9	517.4	523.7	524.0	521.5	523.2	523.5	523.6	528.1	526.7
26	Residual (assets less liabilities) ¹⁰	5.7	6.3	5.7	6.0	6.0	5.8	5.9	5.8	5.8	5.8	5.8	5.8

Footnotes appear on page 13.

January 26, 1996

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.