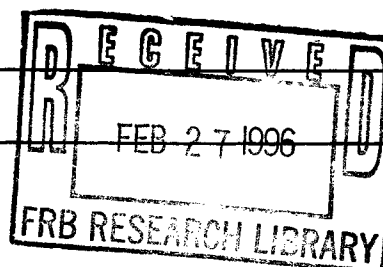


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

For immediate release

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	3,354.8	3,526.2	3,541.3	3,564.1	3,576.2	3,586.2	3,595.8	3,621.7	3,618.1	3,627.6	3,622.0	3,620.6
2 Securities in bank credit	950.1	975.9	978.1	982.2	985.1	986.8	989.1	988.6	986.6	992.2	993.9	993.4
3 U.S. government securities	729.3	703.9	708.5	708.4	713.8	715.7	712.7	704.7	702.4	703.9	704.7	714.5
4 Other securities	220.8	272.0	269.6	273.8	271.3	271.2	276.4	283.9	284.2	288.3	289.2	278.9
5 Loans and leases in bank credit ²	2,404.6	2,550.3	2,563.2	2,581.9	2,591.1	2,599.4	2,606.7	2,633.1	2,631.5	2,635.4	2,628.1	2,627.2
6 Commercial and industrial	656.7	697.8	701.9	708.6	710.7	715.0	718.3	725.1	725.0	726.8	726.7	728.2
7 Real estate	1,013.8	1,062.3	1,068.1	1,072.1	1,075.5	1,076.8	1,077.0	1,083.6	1,084.0	1,083.9	1,085.1	1,084.7
7a Revolving home equity	75.7	78.0	78.2	78.4	78.5	78.9	79.2	79.7	79.6	79.7	79.8	79.9
7b Other	938.0	984.3	989.8	993.7	997.0	997.9	997.9	1,003.9	1,004.3	1,004.2	1,005.3	1,004.8
8 Consumer	457.2	481.1	485.7	489.5	489.2	491.2	493.3	497.7	499.0	497.1	496.8	495.8
9 Security ³	73.3	87.1	84.3	86.6	86.6	86.2	82.7	83.9	81.4	84.9	79.1	79
10 Other	203.6	222.1	223.1	225.1	229.1	230.2	235.4	242.8	242.2	242.6	240.5	239.
11 Interbank loans ⁴	177.0	192.8	189.4	192.1	193.0	193.9	193.7	200.3	203.3	198.7	195.1	186...
12 Cash assets ⁵	218.8	213.8	211.6	214.9	222.2	216.0	223.5	232.8	245.2	216.1	231.8	225.4
13 Other assets ⁶	225.7	223.7	223.2	225.6	226.2	226.9	233.5	231.2	234.3	230.3	227.7	229.3
14 Total assets ⁷	3,919.4	4,099.5	4,108.6	4,139.9	4,160.9	4,166.5	4,189.9	4,229.1	4,244.0	4,215.9	4,219.9	4,205.0
LIABILITIES												
15 Deposits	2,540.0	2,609.0	2,616.9	2,629.6	2,642.5	2,638.1	2,653.2	2,679.9	2,687.1	2,663.4	2,682.1	2,673.2
16 Transaction	805.7	792.0	783.3	781.1	777.8	766.1	770.8	780.0	785.6	767.1	783.5	769.0
17 Nontransaction	1,734.3	1,817.0	1,833.6	1,848.5	1,864.7	1,871.9	1,882.4	1,899.9	1,901.5	1,896.2	1,898.5	1,904.2
18 Large time	366.4	402.4	409.5	415.8	423.6	423.1	421.8	421.9	421.2	418.9	423.3	423.8
19 Other	1,367.9	1,414.6	1,424.1	1,432.7	1,441.1	1,448.8	1,460.5	1,478.0	1,480.3	1,477.3	1,475.2	1,480.5
20 Borrowings	645.9	685.8	687.8	687.3	682.3	672.6	687.8	702.0	703.1	705.5	700.5	685.4
21 From banks in the U.S. ⁸	181.5	195.6	194.3	197.9	197.8	195.9	194.6	204.4	207.8	202.0	200.4	190.6
22 From nonbanks in the U.S.	464.4	490.2	493.5	489.5	484.5	476.7	493.2	497.6	495.3	503.5	500.0	494.7
23 Net due to related foreign offices	244.9	235.7	244.7	252.0	257.6	264.0	263.6	270.2	278.5	268.6	267.3	279.1
24 Other liabilities ⁹	166.1	210.6	212.4	219.0	219.1	220.0	227.3	220.3	219.7	224.5	224.1	221.8
25 Total liabilities	3,596.9	3,741.0	3,761.9	3,787.9	3,801.5	3,794.7	3,831.8	3,872.4	3,888.3	3,862.0	3,873.9	3,859.4
26 Residual (assets less liabilities) ¹⁰	322.5	358.4	346.7	352.0	359.4	371.8	358.1	356.7	355.6	353.9	346.0	345.5

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7	
ASSETS													
1 Bank credit	3,348.2	3,518.9	3,540.0	3,568.9	3,577.9	3,592.6	3,603.3	3,612.3	3,613.0	3,603.9	3,610.3	3,614.6	
2 Securities in bank credit	940.6	972.6	981.7	985.2	986.8	985.8	979.5	976.3	975.1	976.1	981.4	988.5	
3 U.S. government securities	723.7	701.9	711.4	710.1	712.0	714.0	708.0	699.2	698.7	698.2	700.2	710.0	
4 Other securities	216.9	270.8	270.4	275.2	274.8	271.8	271.5	277.1	276.4	277.9	281.2	278.4	
5 Loans and leases in bank credit ²	2,407.6	2,546.3	2,558.2	2,583.7	2,591.1	2,606.9	2,623.9	2,636.0	2,637.9	2,627.8	2,628.9	2,626.2	
6 Commercial and industrial	653.9	698.6	698.8	704.0	706.7	713.3	716.5	722.1	721.6	722.3	724.5	725.0	
7 Real estate	1,013.4	1,062.2	1,067.7	1,074.0	1,078.6	1,082.4	1,081.8	1,083.4	1,084.5	1,082.1	1,083.1	1,083.3	
7a Revolving home equity	75.6	78.1	78.5	78.9	79.1	79.3	79.2	79.5	79.5	79.5	79.5	79.4	
7b Other	937.8	984.1	989.3	995.1	999.6	1,003.1	1,002.6	1,003.9	1,005.0	1,002.6	1,003.6	1,003.8	
8 Consumer	461.5	478.6	485.9	490.8	489.8	492.0	499.1	502.3	503.6	500.6	499.5	497.9	
9 Security ³	75.3	84.3	82.1	86.3	85.2	87.5	86.5	85.6	85.1	84.4	83.1	82.0	
10 Other	203.5	222.7	223.7	228.7	230.7	231.5	240.1	242.6	243.1	238.5	238.6	238.1	
11 Interbank loans ⁴	185.1	189.6	184.6	187.9	192.2	197.2	206.0	209.1	216.6	199.2	201.5	190.3	
12 Cash assets ⁵	225.5	211.7	202.6	215.8	223.2	220.0	238.1	240.2	272.2	213.7	227.5	215.5	
13 Other assets ⁶	226.4	224.0	225.1	226.7	226.6	226.5	233.2	231.9	234.6	227.9	232.3	229.3	
14 Total assets ⁷	3,928.8	4,087.5	4,095.3	4,142.3	4,163.4	4,179.6	4,223.8	4,236.9	4,279.8	4,188.3	4,215.1	4,193.2	
LIABILITIES													
15 Deposits	2,547.7	2,601.6	2,603.8	2,628.4	2,642.5	2,654.0	2,684.3	2,686.6	2,718.1	2,633.8	2,667.2	2,659.3	
16 Transaction	818.1	784.2	769.0	779.8	778.0	779.7	805.9	791.6	820.1	745.7	775.8	756.	
17 Nontransaction	1,729.6	1,817.4	1,834.8	1,848.6	1,864.5	1,874.3	1,878.3	1,894.9	1,898.0	1,888.2	1,891.5	1,903.	
18 Large time	363.9	400.5	408.7	414.9	422.0	424.2	420.8	418.9	418.1	417.5	421.4	423.5	
19 Other	1,365.6	1,416.9	1,426.1	1,433.7	1,442.5	1,450.2	1,457.5	1,476.0	1,480.0	1,470.6	1,470.1	1,479.5	
20 Borrowings	636.8	695.4	686.2	693.5	688.0	681.6	692.2	689.1	695.2	683.3	684.5	671.4	
21 From banks in the U.S. ⁸	187.4	193.7	188.3	190.2	192.9	198.0	207.4	211.3	219.1	201.6	202.7	191.4	
22 From nonbanks in the U.S.	449.4	501.7	497.9	503.3	495.1	483.6	484.8	477.8	476.1	481.7	481.8	479.9	
23 Net due to related foreign offices	251.3	234.0	243.0	247.6	258.7	262.9	264.1	277.3	283.2	282.8	272.2	272.2	
24 Other liabilities ⁹	167.3	209.8	212.3	219.2	218.4	222.0	222.7	222.0	221.1	225.8	227.9	222.6	
25 Total liabilities	3,603.1	3,740.8	3,745.3	3,788.7	3,807.6	3,820.5	3,863.2	3,875.0	3,917.6	3,825.7	3,851.8	3,825.5	
26 Residual (assets less liabilities) ¹⁰	325.7	346.7	350.0	353.6	355.8	359.1	360.6	361.9	362.2	362.6	363.2	367.7	

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	3,001.4	3,109.9	3,121.6	3,139.0	3,148.9	3,160.0	3,171.6	3,192.6	3,190.4	3,196.6	3,192.9	3,184.8
2 Securities in bank credit	867.4	849.3	848.2	852.7	853.1	855.2	856.1	855.9	854.9	858.6	858.0	854.8
3 U.S. government securities	669.1	639.8	641.5	642.7	647.2	648.0	645.0	641.4	639.0	641.2	642.4	643.4
4 Other securities	198.3	209.5	206.7	210.0	205.9	207.1	211.2	214.5	215.8	217.3	215.6	211.4
5 Loans and leases in bank credit ²	2,133.9	2,260.6	2,273.3	2,286.3	2,295.8	2,304.9	2,315.5	2,336.7	2,335.5	2,338.0	2,334.8	2,330.1
6 Commercial and industrial	491.5	522.8	525.5	528.5	531.4	534.5	534.7	539.8	539.4	540.3	541.6	540.9
7 Real estate	973.2	1,024.4	1,030.8	1,035.2	1,038.3	1,040.2	1,041.3	1,048.9	1,049.1	1,049.3	1,050.9	1,050.9
7a Revolving home equity	75.7	78.0	78.2	78.4	78.4	78.9	79.1	79.7	79.6	79.7	79.8	79.9
7b Other	897.5	946.4	952.6	956.8	959.8	961.3	962.2	969.2	969.5	969.6	971.2	971.1
8 Consumer	457.2	481.1	485.7	489.5	489.2	491.2	493.3	497.7	499.0	497.1	496.8	495.8
9 Security ³	46.0	51.9	51.0	51.7	51.6	53.6	56.4	55.7	54.1	56.7	53.2	49.7
10 Other	165.9	180.4	180.3	181.4	185.3	185.4	189.9	194.5	193.9	194.5	192.3	192.6
11 Interbank loans ⁴	153.0	171.3	165.4	168.1	167.2	168.8	173.9	182.6	184.4	182.2	178.9	168.4
12 Cash assets ⁵	191.6	187.0	184.4	187.9	194.0	185.8	193.0	201.1	213.9	183.5	200.4	195.9
13 Other assets ⁶	172.5	171.7	170.9	171.6	172.8	173.7	178.2	176.2	179.0	173.9	172.5	172.6
14 Total assets ⁷	3,461.7	3,582.9	3,585.4	3,609.9	3,626.3	3,631.8	3,660.3	3,695.7	3,710.7	3,679.4	3,688.0	3,665.3
LIABILITIES												
15 Deposits	2,388.3	2,445.1	2,448.4	2,458.9	2,469.8	2,471.3	2,488.5	2,519.4	2,527.6	2,506.3	2,523.5	2,511.4
16 Transaction	795.7	782.6	774.0	772.1	768.7	756.6	760.8	769.8	775.7	757.3	773.2	759.1
17 Nontransaction	1,592.6	1,662.5	1,674.4	1,686.8	1,701.1	1,714.7	1,727.7	1,749.6	1,751.9	1,749.1	1,750.3	1,752.4
18 Large time	227.4	248.2	250.3	255.0	260.9	267.4	269.8	271.5	271.8	271.4	273.0	272.3
19 Other	1,365.2	1,414.3	1,424.1	1,431.8	1,440.1	1,447.3	1,458.0	1,478.1	1,480.1	1,477.7	1,477.3	1,480.1
20 Borrowings	542.5	567.2	567.2	569.6	567.0	565.1	577.2	590.8	591.6	593.3	590.8	573.6
21 From banks in the U.S. ⁸	164.6	176.5	175.9	178.8	178.1	176.1	176.0	182.7	184.9	179.1	179.3	173.1
22 From nonbanks in the U.S.	378.0	390.7	391.3	390.7	388.9	389.0	401.2	408.1	406.7	414.2	411.5	400.5
23 Net due to related foreign offices	90.1	82.9	90.8	92.2	92.6	89.8	91.4	93.3	98.8	92.2	88.8	91.5
24 Other liabilities ⁹	122.7	137.2	136.9	141.6	141.2	142.8	146.7	144.4	145.2	146.6	145.5	145
25 Total liabilities	3,143.7	3,232.3	3,243.3	3,262.3	3,270.6	3,268.9	3,303.8	3,347.9	3,363.2	3,338.5	3,348.6	3,321
26 Residual (assets less liabilities) ¹⁰	318.1	350.6	342.1	347.6	355.6	362.9	356.5	347.8	347.5	340.9	339.4	343.3

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	2,990.1	3,102.3	3,118.8	3,142.8	3,153.6	3,169.7	3,177.4	3,180.7	3,181.3	3,173.4	3,178.3	3,178.3
2 Securities in bank credit	856.8	845.4	850.3	854.7	854.2	856.0	849.5	844.7	843.9	844.9	846.2	850.6
3 U.S. government securities	661.6	637.9	643.5	644.9	646.2	647.1	641.1	634.1	633.2	633.6	635.2	639.0
4 Other securities	195.2	207.5	206.8	209.8	207.9	208.9	208.4	210.6	210.7	211.4	211.0	211.6
5 Loans and leases in bank credit ²	2,133.3	2,256.9	2,268.5	2,288.1	2,299.4	2,313.7	2,327.9	2,336.0	2,337.4	2,328.5	2,332.1	2,327.6
6 Commercial and industrial	488.6	522.8	521.6	524.6	528.9	533.5	532.6	536.7	536.0	536.2	539.5	539.1
7 Real estate	972.9	1,024.3	1,030.4	1,036.9	1,041.4	1,045.6	1,046.1	1,048.8	1,049.8	1,047.6	1,049.0	1,049.3
7a Revolving home equity	75.6	78.1	78.4	78.9	79.1	79.3	79.2	79.5	79.5	79.5	79.5	79.4
7b Other	897.4	946.3	952.0	958.1	962.3	966.3	966.9	969.2	970.3	968.1	969.5	969.8
8 Consumer	461.5	478.6	485.9	490.8	489.8	492.0	499.1	502.3	503.6	500.6	499.5	497.9
9 Security ³	44.9	50.5	49.9	51.6	51.9	55.5	57.1	54.1	53.2	53.3	53.6	49.9
10 Other	165.4	180.7	180.8	184.2	187.4	187.1	193.1	194.2	194.8	190.8	190.5	191.4
11 Interbank loans ⁴	159.7	168.2	161.3	163.0	164.6	172.8	184.9	190.4	197.2	180.7	184.3	175.5
12 Cash assets ⁵	198.7	184.4	174.8	187.9	194.6	190.2	207.9	208.9	241.0	181.7	196.6	186.6
13 Other assets ⁶	173.3	172.6	171.6	172.6	173.5	172.3	177.6	177.1	180.2	172.1	176.9	171.3
14 Total assets ⁷	3,465.4	3,570.8	3,569.6	3,609.2	3,629.7	3,648.4	3,691.0	3,700.6	3,743.1	3,651.6	3,679.8	3,655.1
LIABILITIES												
15 Deposits	2,395.3	2,439.4	2,436.7	2,457.9	2,471.4	2,486.2	2,518.7	2,525.2	2,558.1	2,474.5	2,506.6	2,497.6
16 Transaction	808.0	774.8	759.7	770.2	768.8	770.0	795.6	781.4	810.0	735.9	765.4	746.3
17 Nontransaction	1,587.3	1,664.6	1,677.0	1,687.7	1,702.7	1,716.2	1,723.1	1,743.8	1,748.1	1,738.6	1,741.2	1,751.4
18 Large time	225.2	248.3	251.4	254.6	260.7	267.2	265.4	268.9	269.4	269.3	271.1	273.2
19 Other	1,362.0	1,416.3	1,425.6	1,433.0	1,442.0	1,449.0	1,457.7	1,474.9	1,478.7	1,469.2	1,470.1	1,478.2
20 Borrowings	536.8	571.6	564.1	573.2	574.7	576.1	583.4	581.3	586.1	576.1	578.3	562.5
21 From banks in the U.S. ⁸	170.0	173.6	170.0	171.0	174.6	178.5	187.7	189.5	195.9	180.9	180.6	174.1
22 From nonbanks in the U.S.	366.7	398.0	394.0	402.2	400.2	397.6	395.7	391.8	390.1	395.3	397.7	388.4
23 Net due to related foreign offices	89.9	81.8	89.1	88.7	92.0	88.4	89.3	93.0	96.7	97.4	90.0	90.0
24 Other liabilities ⁹	123.3	137.0	135.8	141.7	141.6	144.4	144.8	145.0	145.9	146.9	147.5	143.1
25 Total liabilities	3,145.3	3,229.8	3,225.6	3,261.6	3,279.7	3,295.1	3,336.2	3,344.5	3,386.7	3,294.8	3,322.3	3,293.2
26 Residual (assets less liabilities) ¹⁰	320.1	341.0	344.0	347.6	350.0	353.4	354.8	356.1	356.3	356.8	357.4	361.9

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

February 16, 1996

Account	1995 Jan	1995 Jul	1995 Aug	1995 Sep	1995 Oct	1995 Nov	1995 Dec	1996 Jan	Week ending			
									Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	1,395.0	1,442.1	1,453.0	1,462.2	1,469.4	1,475.2	1,481.8	1,490.8	1,489.0	1,493.0	1,494.8	1,490.0
2 Securities in bank credit	440.1	428.1	431.2	432.9	434.2	434.9	435.8	436.8	435.1	438.0	437.6	435.6
3 U.S. government securities	356.6	343.9	346.5	348.0	349.5	350.0	351.2	351.4	349.8	352.3	351.8	350.0
4 Other securities	83.5	84.2	84.7	84.9	84.7	84.9	84.7	85.4	85.3	85.6	85.8	85.5
5 Loans and leases in bank credit ²	954.8	1,014.0	1,021.8	1,029.2	1,035.1	1,040.3	1,046.0	1,054.0	1,053.9	1,055.0	1,057.3	1,054.4
6 Commercial and industrial	167.0	178.1	180.1	181.6	182.6	183.9	185.3	187.6	187.8	187.8	188.0	188.3
7 Real estate	502.2	529.0	532.2	534.4	537.0	538.8	540.8	543.7	543.7	543.8	544.9	544.2
7a Revolving home equity	28.7	30.5	30.6	30.7	30.9	31.2	31.4	31.6	31.6	31.6	31.7	31.8
7b Other	473.5	498.5	501.6	503.7	506.1	507.7	509.4	512.1	512.1	512.1	513.2	512.3
8 Consumer	219.1	234.9	238.1	241.2	243.3	245.0	245.9	248.0	248.0	248.4	248.8	247.0
9 Security ³	4.9	5.8	5.6	5.7	5.6	5.7	6.0	6.2	6.1	6.2	6.3	6.1
10 Other	61.5	66.3	65.9	66.3	66.6	66.8	67.9	68.6	68.2	68.7	69.3	68.8
11 Interbank loans ⁴	45.6	62.0	58.4	59.9	58.7	61.0	66.3	69.4	68.2	69.9	71.4	68.3
12 Cash assets ⁵	71.1	70.2	70.4	70.5	71.4	69.6	71.8	73.5	78.4	68.3	74.1	74.5
13 Other assets ⁶	51.6	53.0	52.9	53.9	55.5	56.3	57.7	56.5	58.1	55.1	55.3	53.6
14 Total assets ⁷	1,543.1	1,606.6	1,613.8	1,625.4	1,633.6	1,640.7	1,656.2	1,668.7	1,672.3	1,664.8	1,674.2	1,665.0
LIABILITIES												
15 Deposits	1,213.8	1,256.8	1,264.2	1,271.6	1,276.6	1,281.6	1,290.9	1,300.7	1,303.6	1,296.1	1,304.3	1,296.2
16 Transaction	362.7	361.7	361.7	362.9	360.4	357.4	360.2	362.9	366.2	357.7	365.2	362.1
17 Nontransaction	851.1	895.0	902.5	908.8	916.2	924.2	930.7	937.8	937.5	938.4	939.1	934.1
18 Large time	123.9	139.1	140.9	143.6	146.4	149.9	152.3	153.3	153.2	153.5	153.9	152.7
19 Other	727.2	756.0	761.6	765.2	769.8	774.3	778.4	784.4	784.2	784.9	785.2	781.4
20 Borrowings	150.7	159.4	159.6	162.3	160.0	159.9	163.9	167.4	165.2	170.7	171.2	167.8
21 From banks in the U.S. ⁸	46.1	50.4	49.8	51.5	50.7	50.2	50.3	52.9	52.8	52.8	53.3	50.8
22 From nonbanks in the U.S.	104.6	108.9	109.8	110.8	109.3	109.7	113.7	114.5	112.4	117.9	117.9	116.9
23 Net due to related foreign offices	5.8	5.1	5.3	5.1	5.4	5.2	5.9	5.7	5.8	5.7	5.8	6.4
24 Other liabilities ⁹	27.9	31.1	31.3	31.5	31.9	32.5	32.6	32.6	32.8	32.5	32.6	32.6
25 Total liabilities	1,398.2	1,452.4	1,460.5	1,470.5	1,473.9	1,479.2	1,493.3	1,506.4	1,507.5	1,505.1	1,513.9	1,502.8
26 Residual (assets less liabilities) ¹⁰	144.9	154.2	153.3	154.9	159.7	161.5	162.9	162.3	164.8	159.7	160.3	162.1

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

February 16, 1996

Account	1995 Jan	1995 Jul	1995 Aug	1995 Sep	1995 Oct	1995 Nov	1995 Dec	1996 Jan	Week ending			
									Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	1,606.4	1,667.8	1,668.5	1,676.8	1,679.6	1,684.8	1,689.8	1,701.8	1,701.4	1,703.7	1,698.1	1,694.9
2 Securities in bank credit	427.3	421.2	417.0	419.8	418.9	420.3	420.3	419.1	419.7	420.6	420.5	419.2
3 U.S. government securities	312.5	295.9	295.0	294.7	297.7	298.1	293.8	290.1	289.2	288.9	290.7	293.4
4 Other securities	114.8	125.3	122.0	125.1	121.2	122.2	126.5	129.1	130.5	131.7	129.8	125.9
5 Loans and leases in bank credit ²	1,179.1	1,246.6	1,251.5	1,257.0	1,260.7	1,264.6	1,269.5	1,282.7	1,281.6	1,283.1	1,277.6	1,275.7
6 Commercial and industrial	324.5	344.7	345.4	346.9	348.8	350.6	349.4	352.3	351.6	352.5	353.6	352.6
7 Real estate	471.0	495.3	498.6	500.7	501.3	501.3	500.5	505.2	505.4	505.6	506.1	506.7
7a Revolving home equity	47.0	47.5	47.6	47.6	47.6	47.7	47.7	48.0	48.0	48.1	48.1	48.0
7b Other	424.0	447.9	451.0	453.1	453.7	453.6	452.8	457.1	457.3	457.5	458.0	458.7
8 Consumer	238.1	246.2	247.6	248.3	246.0	246.2	247.3	249.7	251.0	248.7	248.0	248.8
9 Security ³	41.1	46.2	45.4	46.0	46.0	47.9	50.4	49.6	48.1	50.5	46.9	43.6
10 Other	104.4	114.1	114.4	115.1	118.6	118.6	121.9	126.0	125.7	125.8	123.0	123.9
11 Interbank loans ⁴	107.4	109.3	107.0	108.2	108.5	107.8	107.6	113.2	116.1	112.2	107.5	100.1
12 Cash assets ⁵	120.5	116.7	113.9	117.4	122.7	116.2	121.2	127.6	135.6	115.2	126.3	121.5
13 Other assets ⁶	120.9	118.7	118.0	117.8	117.4	117.4	120.6	119.7	120.8	118.9	117.2	118.9
14 Total assets ⁷	1,918.6	1,976.3	1,971.6	1,984.5	1,992.6	1,991.1	2,004.1	2,027.0	2,038.4	2,014.6	2,013.8	2,000.3
LIABILITIES												
15 Deposits	1,174.5	1,188.3	1,184.2	1,187.3	1,193.2	1,189.8	1,197.7	1,218.7	1,223.9	1,210.2	1,219.2	1,215.3
16 Transaction	433.0	420.8	412.3	409.2	408.3	399.2	400.6	406.9	409.5	399.5	408.0	397.0
17 Nontransaction	741.6	767.5	771.9	778.0	784.9	790.6	797.1	811.8	814.4	810.7	811.2	818.3
18 Large time	103.6	109.2	109.3	111.4	114.5	117.6	117.5	118.2	118.6	117.9	119.1	119.6
19 Other	638.0	658.3	662.5	666.6	670.4	673.0	679.5	693.6	695.9	692.8	692.1	698.7
20 Borrowings	391.8	407.8	407.5	407.3	407.0	405.2	413.3	423.4	426.4	422.7	419.6	405.8
21 From banks in the U.S. ⁸	118.4	126.1	126.1	127.4	127.4	125.8	125.8	129.9	132.1	126.4	126.0	122.3
22 From nonbanks in the U.S.	273.4	281.7	281.4	279.9	279.7	279.3	287.5	293.5	294.3	296.3	293.6	283.5
23 Net due to related foreign offices	84.3	77.8	85.5	87.1	87.2	84.5	85.5	87.5	93.0	86.5	83.0	85.1
24 Other liabilities ⁹	94.8	106.1	105.6	110.2	109.3	110.3	114.1	111.8	112.4	114.1	112.9	112.5
25 Total liabilities	1,745.5	1,780.0	1,782.8	1,791.8	1,796.7	1,789.8	1,810.5	1,841.5	1,855.7	1,833.5	1,834.6	1,818.7
26 Residual (assets less liabilities) ¹⁰	173.1	196.3	188.8	192.7	195.9	201.3	193.6	185.5	182.7	181.2	179.2	181.6

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

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	1,415.4	1,447.3	1,457.9	1,466.3	1,472.9	1,477.7	1,483.5	1,490.8	1,489.0	1,493.0	1,494.8	1,490.0
2 Securities in bank credit	447.0	429.3	432.3	434.0	435.2	435.8	436.5	436.8	435.1	438.0	437.6	435.6
3 U.S. government securities	362.7	345.0	347.5	348.9	350.4	350.8	351.8	351.4	349.8	352.3	351.8	350.0
4 Other securities	84.3	84.3	84.8	85.0	84.7	85.0	84.7	85.4	85.3	85.6	85.8	85.5
5 Loans and leases in bank credit ²	968.4	1,017.9	1,025.6	1,032.3	1,037.8	1,041.9	1,047.0	1,054.0	1,053.9	1,055.0	1,057.3	1,054.4
6 Commercial and industrial	168.9	178.7	180.7	182.1	183.1	184.3	185.5	187.6	187.8	187.8	188.0	188.3
7 Real estate	510.3	531.3	534.4	536.4	538.6	539.9	541.5	543.7	543.7	543.8	544.9	544.2
7a Revolving home equity	29.7	30.7	30.8	30.9	31.0	31.2	31.5	31.6	31.6	31.6	31.7	31.6
7b Other	480.7	500.7	503.7	505.5	507.6	508.7	510.0	512.1	512.1	512.1	513.2	512.3
8 Consumer	221.9	235.7	238.9	241.7	243.6	245.1	246.0	248.0	248.0	248.4	248.8	247.0
9 Security ³	5.0	5.8	5.6	5.7	5.6	5.7	6.0	6.2	6.1	6.2	6.3	6.1
10 Other	62.4	66.4	66.0	66.4	66.8	66.9	68.0	68.6	68.2	68.7	69.3	68.8
11 Interbank loans ⁴	46.7	62.3	58.7	60.1	58.8	61.0	66.4	69.4	68.2	69.9	71.4	68.3
12 Cash assets ⁵	72.3	70.7	70.8	70.9	71.7	69.8	71.9	73.5	78.4	68.3	74.1	74.5
13 Other assets ⁶	52.6	53.3	53.2	54.1	55.7	56.4	57.8	56.5	58.1	55.1	55.3	53.6
14 Total assets ⁷	1,566.7	1,612.7	1,619.6	1,630.2	1,637.8	1,643.5	1,658.1	1,668.7	1,672.3	1,664.8	1,674.2	1,665.0
LIABILITIES												
15 Deposits	1,232.8	1,261.9	1,269.0	1,275.6	1,280.0	1,283.9	1,292.4	1,300.7	1,303.6	1,296.1	1,304.3	1,296.2
16 Transaction	368.7	363.6	363.3	364.3	361.7	358.3	360.8	362.9	366.2	357.7	365.2	362.1
17 Nontransaction	864.1	898.3	905.7	911.3	918.3	925.6	931.7	937.8	937.5	938.4	939.1	934.1
18 Large time	125.6	139.6	141.4	144.0	146.8	150.3	152.5	153.3	153.2	153.5	153.9	152.7
19 Other	738.4	758.7	764.2	767.2	771.6	775.4	779.2	784.5	784.2	784.9	785.2	781.4
20 Borrowings	153.0	159.6	159.9	162.6	160.2	160.0	164.0	167.4	165.2	170.7	171.2	167.8
21 From banks in the U.S. ⁸	47.2	50.6	49.9	51.6	50.8	50.3	50.3	52.9	52.8	52.8	53.3	50.8
22 From nonbanks in the U.S.	105.9	109.1	110.0	111.0	109.4	109.7	113.7	114.5	112.4	117.9	117.9	116.9
23 Net due to related foreign offices	5.8	5.1	5.3	5.1	5.4	5.2	5.9	5.7	5.8	5.7	5.8	6.4
24 Other liabilities ⁹	28.1	31.2	31.4	31.5	32.0	32.5	32.6	32.6	32.8	32.5	32.6	32.6
25 Total liabilities	1,419.8	1,457.8	1,465.7	1,474.7	1,477.7	1,481.7	1,494.9	1,506.4	1,507.5	1,505.1	1,513.9	1,502.8
26 Residual (assets less liabilities) ¹⁰	146.9	154.9	154.0	155.5	160.2	161.9	163.2	162.3	164.8	159.7	160.3	162.1

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

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7	
ASSETS													
1 Bank credit	1,410.2	1,447.0	1,457.1	1,469.6	1,474.1	1,479.1	1,486.1	1,485.7	1,484.7	1,485.3	1,486.5	1,485.5	
2 Securities in bank credit	444.7	428.6	430.8	433.7	432.9	433.6	435.2	434.7	433.5	436.1	435.0	434.9	
3 U.S. government securities	360.5	344.6	346.1	348.6	348.1	348.4	350.5	349.4	348.3	350.6	349.3	349.7	
4 Other securities	84.2	83.9	84.7	85.0	84.8	85.2	84.7	85.3	85.2	85.5	85.7	85.2	
5 Loans and leases in bank credit ²	965.5	1,018.5	1,026.3	1,036.0	1,041.2	1,045.5	1,050.9	1,051.0	1,051.2	1,049.2	1,051.5	1,050.6	
6 Commercial and industrial	168.1	178.8	179.5	181.1	182.4	183.5	184.9	186.7	186.8	186.7	186.9	187.4	
7 Real estate	508.8	531.5	534.5	537.9	540.6	542.5	543.5	542.1	542.0	541.8	542.6	542.2	
7a Revolving home equity	29.5	30.8	30.8	31.1	31.2	31.3	31.4	31.5	31.5	31.5	31.5	31.5	
7b Other	479.3	500.7	503.6	506.8	509.4	511.2	512.0	510.6	510.6	510.3	511.1	510.6	
8 Consumer	222.3	235.3	239.4	243.3	244.2	245.7	247.6	248.5	248.4	248.4	248.5	247.7	
9 Security ³	5.1	5.6	5.5	5.6	5.7	6.0	6.3	6.3	6.3	6.0	6.2	6.4	
10 Other	61.3	67.2	67.4	68.0	68.4	67.7	68.6	67.5	67.5	66.4	67.2	67.0	
11 Interbank loans ⁴	47.3	59.4	58.0	58.5	59.8	65.8	69.9	70.1	70.3	65.7	68.9	72.3	
12 Cash assets ⁵	74.2	70.3	68.5	70.7	72.6	72.1	76.1	75.6	83.5	67.0	72.8	72.3	
13 Other assets ⁶	53.1	53.2	53.5	54.7	56.2	55.9	57.3	57.1	58.9	54.3	57.1	54.0	
14 Total assets ⁷	1,564.5	1,609.1	1,616.0	1,632.4	1,641.4	1,651.5	1,668.0	1,667.1	1,676.0	1,651.0	1,663.9	1,662.8	
LIABILITIES													
15 Deposits	1,232.9	1,260.3	1,264.8	1,274.9	1,282.6	1,290.1	1,301.7	1,300.5	1,309.0	1,283.1	1,294.9	1,293.6	
16 Transaction	372.5	361.7	359.2	362.6	362.9	363.7	372.8	366.6	375.2	349.8	360.2	360.2	
17 Nontransaction	860.4	898.6	905.7	912.3	919.7	926.5	928.9	933.9	933.8	933.3	934.7	933.5	
18 Large time	124.3	139.3	141.3	144.2	147.1	150.3	150.8	151.7	151.4	152.1	152.8	152.9	
19 Other	736.1	759.3	764.4	768.1	772.6	776.2	778.1	782.2	782.4	781.2	781.9	780.6	
20 Borrowings	153.2	158.3	157.5	162.8	162.2	162.7	165.6	167.1	167.0	168.6	168.4	164.4	
21 From banks in the U.S. ⁸	49.4	48.9	47.5	49.5	49.6	50.5	53.9	55.5	56.7	54.5	54.0	51.5	
22 From nonbanks in the U.S.	103.8	109.4	110.0	113.4	112.6	112.2	111.7	111.6	110.3	114.1	114.4	112.9	
23 Net due to related foreign offices	5.9	5.0	5.4	5.1	5.5	5.1	6.0	5.8	5.5	6.1	6.2	6.2	
24 Other liabilities ⁹	28.0	30.9	31.4	31.7	32.0	32.4	32.5	32.4	32.5	32.3	32.5	32.8	
25 Total liabilities	1,420.0	1,454.5	1,459.1	1,474.5	1,482.3	1,490.2	1,505.8	1,505.7	1,514.0	1,490.0	1,502.0	1,497.0	
26 Residual (assets less liabilities) ¹⁰	144.6	154.5	156.9	157.9	159.1	161.3	162.2	161.4	162.0	161.0	162.0	165.8	

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

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	1,585.9	1,662.6	1,663.6	1,672.7	1,676.0	1,682.3	1,688.2	1,701.8	1,701.4	1,703.7	1,698.1	1,694.9
2 Securities in bank credit	420.4	420.0	415.9	418.8	417.9	419.4	419.7	419.1	419.7	420.6	420.5	419.2
3 U.S. government securities	306.4	294.8	294.0	293.8	296.8	297.2	293.2	290.0	289.2	288.9	290.7	293.4
3a Trading account	22.8	18.6	18.3	19.9	21.4	22.0	24.9	25.1	24.9	22.3	24.7	26.3
3b Investment account	283.6	276.2	275.7	273.9	275.4	275.2	268.3	265.0	264.3	266.6	265.9	267.1
3c Mortgage-backed pass-through	97.6	98.4	100.1	102.5	105.6	107.1	106.9	112.3	112.5	112.9	113.8	112.4
3d Other (including CMOs)	185.9	177.9	175.6	171.4	169.8	168.2	161.4	152.7	151.8	153.7	152.2	154.7
3e 1 year or less	45.4	44.5	44.1	43.5	45.0	45.4	45.4	39.4	39.3	39.1	38.5	40.3
3f Between 1 and 5 years	76.5	73.6	72.6	70.6	69.0	68.4	65.9	64.6	64.5	64.9	64.3	64.7
3g More than 5 years	64.0	59.8	58.9	57.4	55.8	54.4	50.1	48.7	48.0	49.7	49.3	49.7
4 Other securities	114.0	125.2	121.9	125.0	121.1	122.2	126.4	129.1	130.5	131.7	129.8	125.9
4a Trading account	51.9	62.3	59.2	62.4	58.6	58.3	61.7	63.5	64.7	65.8	64.7	61.1
4b Investment account	62.1	62.9	62.7	62.6	62.6	63.8	64.7	65.6	65.8	66.0	65.1	64.8
4c State and local government	21.5	20.3	20.1	20.0	19.6	19.4	19.2	19.0	19.1	19.0	19.0	19.0
4d Other	40.7	42.6	42.5	42.6	43.0	44.4	45.5	46.6	46.7	46.9	46.1	45.8
5 Loans and leases in bank credit ²	1,165.5	1,242.6	1,247.7	1,254.0	1,258.0	1,263.0	1,268.5	1,282.7	1,281.6	1,283.1	1,277.6	1,275.7
6 Commercial and industrial	322.7	344.1	344.8	346.4	348.3	350.3	349.2	352.3	351.6	352.5	353.6	352.6
7 Real estate	462.9	493.0	496.4	498.8	499.6	500.2	499.8	505.2	505.4	505.6	506.1	506.7
7a Revolving home equity	46.1	47.3	47.5	47.5	47.4	47.7	47.7	48.0	48.0	48.1	48.1	48.0
7b Other	416.8	445.7	448.9	451.3	452.2	452.6	452.1	457.1	457.3	457.5	458.0	458.7
8 Consumer	235.3	245.4	246.9	247.8	245.6	246.1	247.2	249.7	251.0	248.7	248.0	248.8
9 Security ³	41.0	46.1	45.4	46.0	46.0	47.9	50.4	49.6	48.1	50.5	46.9	43.6
10 Other	103.6	113.9	114.2	115.0	118.5	118.5	121.9	126.0	125.7	125.8	123.0	123.9
10a Nonbank financial	19.6	23.1	24.1	23.8	23.6	23.9	24.0	24.9	24.7	24.8	25.3	25.5
10b State and local government	11.3	11.0	10.9	10.9	10.8	10.8	10.8	10.8	10.7	10.9	10.7	10.6
10c All other	72.6	79.8	79.2	80.3	84.1	83.8	87.1	90.3	90.2	90.1	86.9	87.7
11 Interbank loans ⁴	106.3	109.0	106.7	108.1	108.4	107.8	107.6	113.2	116.1	112.2	107.5	100.1
12 Cash assets ⁵	119.3	116.3	113.5	117.0	122.3	116.0	121.1	127.6	135.6	115.2	126.3	121.5
13 Other assets ⁶	119.9	118.4	117.7	117.5	117.2	117.2	120.5	119.7	120.8	118.9	117.2	118.9
14 Total assets ⁷	1,895.1	1,970.2	1,965.8	1,979.7	1,988.4	1,988.3	2,002.2	2,026.9	2,038.4	2,014.6	2,013.8	2,000.3
LIABILITIES												
15 Deposits	1,155.5	1,183.2	1,179.4	1,183.3	1,189.7	1,187.4	1,196.1	1,218.7	1,223.9	1,210.2	1,219.2	1,215.3
16 Transaction	427.0	419.0	410.7	407.8	407.0	398.3	400.0	406.9	409.5	399.5	408.0	397.0
17 Nontransaction	728.6	764.2	768.7	775.5	782.7	789.1	796.1	811.8	814.4	810.7	811.2	818.3
18 Large time	101.8	108.7	108.9	111.0	114.1	117.2	117.3	118.2	118.6	117.9	119.1	119.6
19 Other	626.8	655.5	659.9	664.5	668.6	671.9	678.8	693.6	695.9	692.8	692.1	698.7
20 Borrowings	389.5	407.6	407.3	407.0	406.8	405.1	413.2	423.4	426.4	422.7	419.6	405.8
21 From banks in the U.S. ⁸	117.4	126.0	126.0	127.2	127.3	125.8	125.7	129.9	132.1	126.4	126.0	122.3
22 From nonbanks in the U.S.	272.1	281.6	281.3	279.8	279.6	279.3	287.5	293.5	294.3	296.3	293.6	283.5
23 Net due to related foreign offices	84.3	77.8	85.5	87.1	87.2	84.5	85.5	87.5	93.0	86.5	83.0	85.1
24 Other liabilities ⁹	94.6	106.0	105.5	110.1	109.2	110.3	114.0	111.8	112.4	114.1	112.9	112.5
25 Total liabilities	1,723.9	1,774.5	1,777.6	1,787.6	1,793.0	1,787.3	1,808.9	1,841.4	1,855.7	1,833.5	1,834.6	1,818.7
26 Residual (assets less liabilities) ¹⁰	171.2	195.6	188.1	192.1	195.4	201.0	193.4	185.5	182.7	181.2	179.2	181.6

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

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	1,580.0	1,655.3	1,661.8	1,673.1	1,679.5	1,690.6	1,691.3	1,695.0	1,696.6	1,688.1	1,691.9	1,692.7
2 Securities in bank credit	412.1	416.8	419.5	421.0	421.3	422.3	414.2	410.0	410.3	408.8	411.2	415.8
3 U.S. government securities	301.0	293.3	297.4	296.2	298.1	298.7	290.5	284.6	284.9	283.0	285.9	289.4
3a Trading account	21.5	17.7	19.5	20.2	22.1	23.0	23.4	23.5	24.6	21.5	23.7	25.0
3b Investment account	279.6	275.6	277.9	276.0	276.0	275.7	267.1	261.1	260.2	261.5	262.2	264.3
3c Mortgage-backed pass-through	95.9	97.9	100.5	103.0	105.8	108.0	108.1	110.3	110.1	110.5	111.7	111.3
3d Other (including CMOs)	183.7	177.7	177.4	173.0	170.2	167.6	159.0	150.8	150.1	151.0	150.5	153.0
3e 1 year or less	45.5	44.7	44.5	43.7	43.9	44.0	44.2	39.4	39.6	39.0	38.4	39.2
3f Between 1 and 5 years	74.9	73.2	74.0	71.4	70.3	69.2	65.4	63.3	63.1	63.6	63.5	64.0
3g More than 5 years	63.3	59.8	58.9	57.9	56.1	54.4	49.4	48.1	47.4	48.4	48.7	49.8
4 Other securities	111.1	123.5	122.1	124.8	123.2	123.6	123.7	125.4	125.5	125.8	125.3	126.4
4a Trading account	48.7	61.3	59.3	61.8	60.1	58.9	58.8	59.5	59.3	59.8	59.9	61.5
4b Investment account	62.3	62.2	62.8	62.9	63.1	64.7	64.9	65.9	66.1	66.1	65.4	64.9
4c State and local government	21.4	19.9	20.0	20.0	19.6	19.6	19.3	19.0	19.0	19.0	19.0	18.9
4d Other	40.9	42.4	42.8	43.0	43.4	45.2	45.6	46.8	47.1	47.0	46.4	45.9
5 Loans and leases in bank credit ²	1,167.9	1,238.5	1,242.3	1,252.1	1,258.2	1,268.3	1,277.0	1,285.0	1,286.2	1,279.3	1,280.6	1,277.0
6 Commercial and industrial	320.5	343.9	342.1	343.5	346.5	349.9	347.8	350.0	349.2	349.5	352.6	351.8
7 Real estate	464.1	492.8	495.9	499.0	500.8	503.1	502.6	506.7	507.7	505.8	506.4	507.1
7a Revolving home equity	46.1	47.3	47.6	47.8	47.9	48.0	47.8	48.0	48.0	48.0	48.0	47.9
7b Other	418.1	445.5	448.3	451.2	452.9	455.1	454.9	458.7	459.7	457.8	458.4	459.2
8 Consumer	239.2	243.2	246.6	247.5	245.6	246.3	251.4	253.8	255.1	252.2	251.0	250.2
9 Security ³	39.9	44.9	44.3	46.0	46.3	49.5	50.7	47.9	47.0	47.4	47.4	43.5
10 Other	104.1	113.6	113.4	116.1	119.0	119.4	124.5	126.7	127.2	124.4	123.3	124.4
10a Nonbank financial	19.8	22.7	23.8	24.3	24.5	25.3	25.3	25.1	25.1	24.5	25.1	25.2
10b State and local government	11.1	11.1	11.0	10.9	10.9	10.8	10.8	10.6	10.6	10.7	10.6	10.5
10c All other	73.2	79.7	78.6	80.9	83.7	83.2	88.4	91.0	91.6	89.2	87.6	88.7
11 Interbank loans ⁴	112.4	108.8	103.3	104.5	104.8	107.0	115.0	120.2	126.9	115.0	115.4	103.2
12 Cash assets ⁵	124.4	114.1	106.3	117.2	122.0	118.2	131.8	133.4	157.6	114.7	123.8	114.2
13 Other assets ⁶	120.2	119.4	118.1	117.8	117.3	116.4	120.3	120.0	121.2	117.8	119.8	117.3
14 Total assets ⁷	1,900.9	1,961.8	1,953.6	1,976.7	1,988.4	1,996.9	2,023.0	2,033.5	2,067.0	2,000.6	2,015.8	1,992.3
LIABILITIES												
15 Deposits	1,162.4	1,179.1	1,171.9	1,183.0	1,188.8	1,196.1	1,217.0	1,224.7	1,249.1	1,191.4	1,211.6	1,204.0
16 Transaction	435.5	413.1	400.5	407.6	405.8	406.4	422.8	414.8	434.7	386.1	405.1	386.1
17 Nontransaction	726.9	766.0	771.3	775.4	783.0	789.7	794.2	809.9	814.3	805.3	806.5	817.9
18 Large time	100.9	109.0	110.1	110.5	113.5	116.9	114.6	117.2	118.0	117.2	118.3	120.3
19 Other	625.9	657.0	661.2	664.9	669.4	672.8	679.6	692.8	696.3	688.0	688.2	697.6
20 Borrowings	383.6	413.3	406.6	410.4	412.6	413.4	417.8	414.2	419.0	407.5	409.9	398.0
21 From banks in the U.S. ⁸	120.7	124.7	122.5	121.5	124.9	128.0	133.8	134.0	139.2	126.4	126.6	122.6
22 From nonbanks in the U.S.	262.9	288.6	284.1	288.9	287.6	285.4	284.0	280.2	279.8	281.1	283.3	275.5
23 Net due to related foreign offices	84.0	76.8	83.7	83.5	86.5	83.3	83.3	87.1	91.2	91.3	83.8	83.8
24 Other liabilities ⁹	95.3	106.1	104.3	110.0	109.6	112.0	112.3	112.6	113.4	114.6	115.0	110.2
25 Total liabilities	1,725.3	1,775.3	1,766.5	1,787.0	1,797.4	1,804.8	1,830.4	1,838.7	1,872.7	1,804.8	1,820.4	1,796.1
26 Residual (assets less liabilities) ¹⁰	175.6	186.5	187.1	189.7	190.9	192.0	192.6	194.7	194.4	195.8	195.5	196.2

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

February 16, 1996

Account	1995	1995	1995	1995	1995	1995	1995	1995	1996	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 17	Jan 24	Jan 31	Feb 7	
ASSETS													
1 Bank credit	353.4	416.3	419.8	425.1	427.3	426.2	424.1	429.1	427.7	431.0	429.1	435	
2 Securities in bank credit	82.7	126.6	129.9	129.5	132.0	131.7	133.0	132.7	131.7	133.6	135.8	138	
3 U.S. government securities	60.2	64.1	67.0	65.7	66.6	67.7	67.7	63.3	63.4	62.7	62.3	71	
4 Other securities	22.5	62.5	62.9	63.8	65.5	64.0	65.3	69.4	68.3	70.9	73.6	67.5	
5 Loans and leases in bank credit ²	270.7	289.8	289.8	295.6	295.3	294.5	291.1	296.4	296.0	297.4	293.3	297.1	
6 Commercial and industrial	165.2	175.0	176.5	180.0	179.3	180.5	183.6	185.2	185.6	186.5	185.1	187.3	
7 Real estate	40.6	37.9	37.3	36.9	37.2	36.6	35.7	34.7	34.8	34.6	34.1	33.8	
9 Security ³	27.3	35.1	33.3	35.0	35.0	32.6	26.3	28.2	27.2	28.2	25.9	29.5	
10 Other	37.6	41.7	42.8	43.7	43.8	44.8	45.5	48.3	48.3	48.1	48.2	46.6	
10a Nonbank financial	24.1	26.7	27.2	27.7	27.3	27.6	27.8	29.4	29.7	29.4	30.0	27.5	
10c All other	13.5	15.0	15.7	16.0	16.5	17.2	17.7	18.8	18.6	18.7	18.2	19.1	
11 Interbank loans ⁴	24.0	21.4	24.0	23.9	25.8	25.1	19.8	17.7	18.9	16.6	16.2	17.8	
12 Cash assets ⁵	27.2	26.8	27.2	27.0	28.2	30.2	30.5	31.6	31.3	32.6	31.4	29.5	
13 Other assets ⁶	53.2	52.0	52.3	54.0	53.4	53.3	55.2	55.0	55.4	56.4	55.2	56.7	
14 Total assets ⁷	457.7	516.6	523.2	530.0	534.6	534.7	529.6	533.4	533.2	536.5	531.9	539.7	
LIABILITIES													
15 Deposits	151.7	163.9	168.5	170.7	172.8	166.8	164.6	160.5	159.5	157.0	158.6	161.7	
16 Transaction	10.0	9.4	9.3	9.0	9.1	9.6	10.0	10.2	9.9	9.9	10.3	9.9	
17 Nontransaction	141.7	154.5	159.2	161.7	163.7	157.2	154.7	150.3	149.6	147.2	148.3	151.8	
18 Large time	139.0	154.1	159.2	160.8	162.7	155.7	152.1	150.3	149.4	147.5	150.4	151.4	
19 Other	2.7	0.3	0.0	0.9	1.0	1.5	2.6	0.0	0.2	-0.4	-2.1	0.4	
20 Borrowings	103.3	118.6	120.7	117.8	115.3	107.6	110.6	111.2	111.5	112.2	109.7	111.8	
21 From banks in the U.S. ⁸	16.9	19.1	18.4	19.0	19.8	19.8	18.5	21.6	22.9	22.9	21.1	17.6	
22 From nonbanks in the U.S.	86.4	99.6	102.3	98.7	95.6	87.7	92.0	89.5	88.6	89.3	88.5	94.2	
23 Net due to related foreign offices	154.8	152.8	153.9	159.7	164.9	174.3	172.1	177.0	179.6	176.4	178.5	187.6	
24 Other liabilities ⁹	43.4	73.4	75.5	77.3	77.8	77.2	80.7	76.0	74.5	77.9	78.6	76.8	
25 Total liabilities	453.2	508.7	518.6	525.5	530.8	525.8	528.0	524.6	525.1	523.4	525.3	537.9	
26 Residual (assets less liabilities) ¹⁰	4.4	7.9	4.6	4.4	3.8	8.9	1.6	8.9	8.1	13.0	6.6	1.8	

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

February 16, 1996

Account	1995 Jan	1995 Jul	1995 Aug	1995 Sep	1995 Oct	1995 Nov	1995 Dec	1996 Jan	Week ending			
									Jan 17	Jan 24	Jan 31	Feb 7
ASSETS												
1 Bank credit	358.1	416.6	421.1	426.2	424.4	422.9	426.0	431.6	431.7	430.5	432.0	436.4
2 Securities in bank credit	83.8	127.3	131.4	130.5	132.7	129.8	130.0	131.6	131.2	131.2	135.2	137.8
3 U.S. government securities	62.1	63.9	67.8	65.2	65.8	66.9	66.9	65.1	65.5	64.7	65.0	71.0
4 Other securities	21.7	63.3	63.6	65.4	66.9	62.9	63.1	66.4	65.8	66.5	70.3	66.8
5 Loans and leases in bank credit ²	274.3	289.4	289.7	295.6	291.7	293.1	296.0	300.0	300.5	299.3	296.7	298.6
6 Commercial and industrial	165.4	175.8	177.2	179.3	177.8	179.9	183.8	185.4	185.6	186.1	185.0	185.8
7 Real estate	40.4	37.9	37.3	37.0	37.3	36.8	35.7	34.6	34.8	34.5	34.1	34.0
9 Security ³	30.4	33.7	32.2	34.7	33.3	32.0	29.4	31.5	31.8	31.0	29.5	32.1
10 Other	38.1	41.9	43.0	44.5	43.3	44.5	47.0	48.5	48.4	47.7	48.1	46.7
10a Nonbank financial	24.3	26.9	27.2	28.0	26.3	26.7	28.8	29.6	29.7	29.2	29.8	28.0
10c All other	13.8	15.0	15.7	16.5	17.0	17.7	18.2	18.9	18.6	18.5	18.3	18.6
11 Interbank loans ⁴	25.5	21.4	23.4	24.9	27.6	24.3	21.1	18.8	19.4	18.5	17.2	14.8
12 Cash assets ⁵	26.9	27.3	27.8	28.0	28.6	29.8	30.2	31.2	31.2	32.0	30.9	29.0
13 Other assets ⁶	53.0	51.4	53.5	54.1	53.2	54.2	55.6	54.8	54.4	55.8	55.3	58.0
14 Total assets ⁷	463.4	516.6	525.7	533.1	533.7	531.2	532.8	536.3	536.7	536.7	535.3	538.1
LIABILITIES												
15 Deposits	152.4	162.2	167.1	170.5	171.1	167.8	165.5	161.3	160.0	159.4	160.7	161.7
16 Transaction	10.1	9.5	9.2	9.6	9.3	9.6	10.3	10.2	10.1	9.8	10.4	10.1
17 Nontransaction	142.3	152.8	157.8	160.9	161.8	158.1	155.2	151.1	149.9	149.6	150.3	151.7
18 Large time	138.7	152.1	157.3	160.2	161.3	157.0	155.4	150.0	148.7	148.2	150.3	150.3
19 Other	3.6	0.6	0.6	0.7	0.5	1.2	-0.2	1.1	1.2	1.4	0.0	1.3
20 Borrowings	100.1	123.8	122.1	120.3	113.3	105.5	108.8	107.8	109.1	107.2	106.2	108.9
21 From banks in the U.S. ⁸	17.4	20.2	18.2	19.2	18.4	19.5	19.7	21.8	23.2	20.8	22.1	17.4
22 From nonbanks in the U.S.	82.7	103.7	103.9	101.1	94.9	86.0	89.1	86.1	85.9	86.4	84.1	91.5
23 Net due to related foreign offices	161.3	152.1	154.0	158.9	166.7	174.5	174.9	184.3	186.6	185.4	182.2	182.2
24 Other liabilities ⁹	44.1	72.8	76.5	77.4	76.8	77.6	77.8	77.0	75.2	79.0	80.4	79.5
25 Total liabilities	457.8	511.0	519.7	527.1	527.9	525.4	527.0	530.5	530.9	530.9	529.5	532.3
26 Residual (assets less liabilities) ¹⁰	5.6	5.7	6.0	6.0	5.8	5.8	5.8	5.8	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 information, call 202-482-1986.