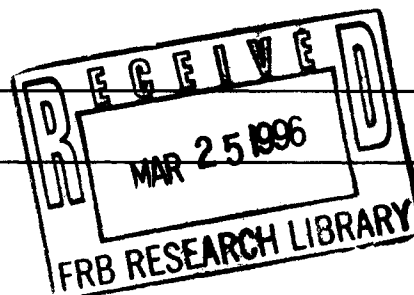


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

For immediate release

March 15, 1996

Account	1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS												
1 Bank credit	3,367.5	3,543.5	3,566.3	3,578.4	3,588.6	3,599.5	3,625.2	3,635.3	3,635.5	3,640.7	3,643.1	3,618.1
2 Securities in bank credit	939.3	980.2	984.3	987.1	988.9	991.4	990.6	996.0	993.6	996.7	1,000.5	979.9
3 U.S. government securities	724.8	708.5	708.4	713.9	715.8	712.8	704.6	717.2	714.9	717.9	723.5	705.6
4 Other securities	214.5	271.7	275.9	273.2	273.1	278.6	286.0	278.8	278.7	278.8	277.0	274.2
5 Loans and leases in bank credit ²	2,428.2	2,563.3	2,582.0	2,591.3	2,599.6	2,608.1	2,634.6	2,639.3	2,641.9	2,644.0	2,642.7	2,638.3
6 Commercial and industrial	670.2	702.0	708.6	710.8	715.1	718.5	725.1	728.6	728.8	729.8	728.5	725.4
7 Real estate	1,021.8	1,068.2	1,072.2	1,075.6	1,076.9	1,077.4	1,084.1	1,086.9	1,086.6	1,087.3	1,088.0	1,091.1
7a Revolving home equity	76.0	78.2	78.4	78.4	78.8	79.2	79.7	79.9	79.8	79.8	80.1	80.0
7b Other	945.9	990.0	993.9	997.2	998.1	998.2	1,004.4	1,007.0	1,006.7	1,007.4	1,007.8	1,011.1
8 Consumer	459.4	485.7	489.4	489.2	491.2	493.2	497.6	497.5	496.8	499.0	498.0	499.9
9 Security ³	73.4	84.3	86.6	86.6	86.2	82.7	83.9	84.5	88.9	83.7	86.6	81.8
10 Other	203.3	223.2	225.2	229.0	230.2	236.3	243.9	241.7	240.9	244.3	241.6	240.0
11 Interbank loans ⁴	178.9	189.3	191.9	192.9	193.7	192.7	199.4	190.3	190.3	189.4	195.6	195.7
12 Cash assets ⁵	213.7	211.6	214.9	222.2	216.0	223.5	232.9	219.0	214.5	229.0	212.8	213.9
13 Other assets ⁶	232.0	221.5	223.8	224.5	225.2	231.6	229.1	233.3	233.0	235.1	232.6	241.6
14 Total assets ⁷	3,935.5	4,108.9	4,140.1	4,161.1	4,167.0	4,190.8	4,229.6	4,221.2	4,216.5	4,237.4	4,227.5	4,212.7
LIABILITIES												
15 Deposits	2,545.9	2,616.9	2,629.6	2,642.7	2,638.2	2,653.1	2,679.9	2,673.0	2,672.4	2,681.6	2,663.1	2,673.7
16 Transaction	801.4	783.3	781.1	777.8	766.1	770.8	779.8	762.8	759.4	776.4	751.3	756.3
17 Nontransaction	1,744.5	1,833.6	1,848.5	1,864.9	1,872.1	1,882.3	1,900.1	1,910.2	1,912.9	1,905.2	1,911.8	1,917.3
18 Large time	374.6	409.5	415.8	423.6	423.2	421.9	422.0	426.1	425.2	423.6	428.9	429.5
19 Other	1,369.9	1,424.1	1,432.7	1,441.2	1,448.9	1,460.5	1,478.1	1,484.2	1,487.7	1,481.7	1,483.0	1,487.8
20 Borrowings	644.7	687.8	687.3	682.4	672.7	687.8	701.5	686.3	692.4	682.9	689.9	663.3
21 From banks in the U.S. ⁸	181.3	194.3	197.9	197.8	195.8	194.5	204.5	192.3	196.0	186.7	194.5	201.9
22 From nonbanks in the U.S.	463.4	493.5	489.5	484.6	476.9	493.3	497.1	494.0	496.4	496.3	495.4	461.4
23 Net due to related foreign offices	248.0	244.8	252.0	257.3	263.7	263.4	270.2	276.8	273.9	277.3	274.7	290.7
24 Other liabilities ⁹	170.6	212.6	219.1	219.2	220.2	227.6	220.7	224.1	227.1	222.5	224.5	209.2
25 Total liabilities	3,609.2	3,762.0	3,788.0	3,801.6	3,794.8	3,831.9	3,872.4	3,860.2	3,865.6	3,864.3	3,852.3	3,836.9
26 Residual (assets less liabilities) ¹⁰	326.3	346.8	352.1	359.5	372.1	358.9	357.2	361.0	350.8	373.0	375.3	375.8

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

March 15, 1996

Account		1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS													
1	Bank credit	3,359.6	3,542.1	3,571.1	3,580.1	3,594.9	3,607.0	3,615.5	3,626.9	3,631.5	3,623.5	3,634.8	3,620.3
2	Securities in bank credit	934.6	983.8	987.3	988.8	987.8	981.6	978.1	991.1	991.6	988.9	993.9	986.6
3	U.S. government securities	720.2	711.4	710.1	712.1	714.2	708.0	699.0	712.6	711.1	712.5	717.7	708.6
4	Other securities	214.4	272.4	277.2	276.7	273.6	273.6	279.0	278.5	280.5	276.4	276.3	278.0
5	Loans and leases in bank credit ²	2,425.0	2,558.3	2,583.8	2,591.3	2,607.1	2,625.4	2,637.5	2,635.8	2,639.9	2,634.6	2,640.8	2,633.6
6	Commercial and industrial	668.6	698.8	704.0	706.8	713.4	716.6	722.1	726.7	726.5	726.9	728.8	728.2
7	Real estate	1,019.0	1,067.8	1,074.1	1,078.8	1,082.6	1,082.1	1,083.8	1,083.8	1,084.8	1,082.7	1,083.7	1,086.0
7a	Revolving home equity	75.5	78.5	78.9	79.1	79.3	79.2	79.5	79.4	79.5	79.3	79.5	79.4
7b	Other	943.5	989.4	995.3	999.7	1,003.3	1,002.9	1,004.3	1,004.4	1,005.3	1,003.4	1,004.1	1,006.6
8	Consumer	459.9	485.8	490.7	489.8	492.0	499.0	502.1	498.1	498.1	499.3	497.1	496.4
9	Security ³	75.8	82.1	86.3	85.2	87.5	86.5	85.6	87.3	91.1	84.9	91.7	84.6
10	Other	201.8	223.8	228.7	230.7	231.5	241.1	243.8	239.8	239.5	240.9	239.6	238.4
11	Interbank loans ⁴	180.6	184.5	187.8	192.1	197.0	205.0	208.1	192.6	194.9	189.3	195.7	200.5
12	Cash assets ⁵	214.4	202.6	215.8	223.2	220.1	238.1	240.3	219.7	213.3	240.2	216.5	207.4
13	Other assets ⁶	231.4	223.3	224.9	224.9	224.7	231.3	229.7	232.7	231.9	232.6	233.7	242.0
14	Total assets ⁷	3,929.5	4,095.6	4,142.5	4,163.7	4,180.0	4,224.5	4,237.1	4,215.3	4,214.9	4,229.0	4,224.1	4,213.5
LIABILITIES													
15	Deposits	2,537.3	2,603.8	2,628.4	2,642.7	2,654.1	2,684.2	2,686.6	2,664.0	2,666.3	2,672.1	2,655.7	2,670.2
16	Transaction	794.5	769.0	779.8	778.0	779.7	805.9	791.5	755.6	754.7	769.7	746.5	750.3
17	Nontransaction	1,742.8	1,834.8	1,848.6	1,864.6	1,874.5	1,878.3	1,895.1	1,908.4	1,911.6	1,902.4	1,909.2	1,919.9
18	Large time	375.1	408.7	414.9	422.1	424.2	420.8	419.0	426.6	425.5	424.0	430.7	431.0
19	Other	1,367.6	1,426.1	1,433.7	1,442.6	1,450.3	1,457.4	1,476.1	1,481.8	1,486.1	1,478.5	1,478.6	1,489.0
20	Borrowings	644.2	686.2	693.5	688.1	681.7	692.2	688.7	680.7	682.3	681.8	691.0	668.7
21	From banks in the U.S. ⁸	183.0	188.3	190.2	192.9	197.9	207.3	211.3	193.9	196.0	190.5	196.8	201.7
22	From nonbanks in the U.S.	461.2	497.9	503.3	495.2	483.7	484.9	477.4	486.7	486.3	491.3	494.1	467.0
23	Net due to related foreign offices	249.6	243.1	247.6	258.4	262.6	264.0	277.3	279.0	272.8	286.6	283.5	283.5
24	Other liabilities ⁹	170.5	212.4	219.3	218.5	222.2	222.9	222.4	224.7	227.5	221.4	226.0	212.8
25	Total liabilities	3,601.6	3,745.5	3,788.9	3,807.7	3,820.6	3,863.3	3,875.0	3,848.3	3,848.8	3,861.9	3,856.1	3,835.1
26	Residual (assets less liabilities) ¹⁰	327.9	350.1	353.7	356.0	359.4	361.3	362.1	367.0	366.1	367.2	368.1	378.3

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

March 15, 1996

Account		1995	1995	1995	1995	1995	1995	1996	1996	Week ending				
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6	
ASSETS														
1	Bank credit	3,005.8	3,121.6	3,139.0	3,148.9	3,160.2	3,173.0	3,193.8	3,192.6	3,192.4	3,197.4	3,195.8	3,184.4	
2	Securities in bank credit	852.0	848.2	852.7	853.1	855.2	856.2	855.7	854.3	853.6	855.4	855.3	842.0	
3	U.S. government securities	659.2	641.5	642.7	647.3	648.2	645.0	641.2	644.4	643.9	645.2	646.9	634.1	
4	Other securities	192.8	206.7	210.0	205.7	207.0	211.2	214.5	209.9	209.7	210.2	208.3	208.0	
5	Loans and leases in bank credit ²	2,153.9	2,273.4	2,286.3	2,295.8	2,304.9	2,316.7	2,338.1	2,338.3	2,338.8	2,342.0	2,340.6	2,342.4	
6	Commercial and industrial	499.3	525.4	528.5	531.4	534.5	534.7	539.8	540.8	540.8	541.2	541.1	540.0	
7	Real estate	981.6	1,030.9	1,035.3	1,038.3	1,040.2	1,041.6	1,049.4	1,053.2	1,052.8	1,053.3	1,054.6	1,058.0	
7a	Revolving home equity	75.9	78.2	78.4	78.4	78.8	79.2	79.7	79.9	79.8	79.8	80.1	80.0	
7b	Other	905.7	952.7	956.9	959.9	961.4	962.4	969.7	973.3	973.0	973.5	974.4	978.0	
8	Consumer	459.4	485.7	489.4	489.2	491.2	493.2	497.6	497.5	496.8	499.0	498.0	499.9	
9	Security ³	46.8	51.0	51.7	51.6	53.6	56.4	55.8	52.5	54.7	52.3	53.4	50.5	
10	Other	166.7	180.4	181.5	185.3	185.4	190.8	195.7	194.3	193.7	196.1	193.5	193.9	
11	Interbank loans ⁴	155.1	165.4	168.1	167.2	168.8	173.1	181.7	173.6	172.0	177.3	176.7	180.6	
12	Cash assets ⁵	187.5	184.4	187.9	194.0	185.8	193.0	201.3	189.1	182.9	199.2	183.8	185.8	
13	Other assets ⁶	177.2	170.9	171.6	172.9	173.6	178.1	175.7	177.9	177.9	179.1	177.0	185.4	
14	Total assets ⁷	3,469.1	3,585.4	3,609.9	3,626.3	3,631.9	3,660.7	3,695.7	3,676.5	3,668.5	3,696.4	3,676.9	3,679.8	
LIABILITIES														
15	Deposits	2,395.5	2,448.4	2,458.9	2,469.8	2,471.3	2,488.4	2,519.5	2,512.0	2,510.5	2,524.4	2,498.4	2,514.4	
16	Transaction	791.3	774.0	772.1	768.7	756.6	760.8	769.7	752.7	748.1	766.6	741.9	747.1	
17	Nontransaction	1,604.2	1,674.4	1,686.8	1,701.1	1,714.7	1,727.6	1,749.8	1,759.3	1,762.5	1,757.9	1,756.6	1,767.3	
18	Large time	236.1	250.3	255.0	260.9	267.5	269.8	271.6	273.5	273.8	273.6	272.5	272.7	
19	Other	1,368.1	1,424.1	1,431.8	1,440.1	1,447.3	1,457.8	1,478.2	1,485.8	1,488.6	1,484.3	1,484.0	1,494.5	
20	Borrowings	537.7	567.2	569.6	567.0	565.1	577.2	590.3	572.4	576.9	570.2	572.5	555.2	
21	From banks in the U.S. ⁸	163.3	175.9	178.8	178.0	176.0	176.0	182.8	172.5	175.5	167.9	173.1	178.5	
22	From nonbanks in the U.S.	374.4	391.3	390.7	389.0	389.1	401.2	407.6	399.9	401.4	402.3	399.4	376.7	
23	Net due to related foreign offices	86.8	90.8	92.2	92.6	89.8	91.4	93.3	90.4	84.8	92.8	93.3	96.8	
24	Other liabilities ⁹	126.8	136.9	141.6	141.2	142.8	146.7	144.4	146.1	148.7	145.7	145.4	135.0	
25	Total liabilities	3,146.8	3,243.3	3,262.3	3,270.7	3,269.0	3,303.7	3,347.5	3,321.0	3,320.9	3,333.1	3,309.7	3,301.3	
26	Residual (assets less liabilities) ¹⁰	322.3	342.1	347.6	355.6	362.9	357.0	348.1	355.6	347.6	363.3	367.2	378.4	

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

March 15, 1996

Account	1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS												
1 Bank credit	2,998.0	3,118.8	3,142.8	3,153.6	3,169.8	3,178.7	3,181.9	3,184.5	3,187.2	3,184.7	3,186.9	3,183.8
2 Securities in bank credit	847.9	850.3	854.7	854.1	856.0	849.6	844.5	850.3	851.2	850.0	850.4	847.1
3 U.S. government securities	655.0	643.5	644.9	646.3	647.3	641.1	633.9	640.3	640.2	640.9	642.1	636.3
4 Other securities	192.9	206.8	209.8	207.8	208.8	208.4	210.6	210.0	210.9	209.1	208.2	210.8
5 Loans and leases in bank credit ²	2,150.1	2,268.5	2,288.1	2,299.4	2,313.8	2,329.2	2,337.4	2,334.1	2,336.0	2,334.7	2,336.5	2,336.7
6 Commercial and industrial	498.6	521.5	524.5	528.9	533.5	532.7	536.6	540.1	539.5	540.0	541.8	542.5
7 Real estate	978.5	1,030.5	1,037.1	1,041.4	1,045.7	1,046.4	1,049.2	1,049.9	1,050.8	1,048.7	1,050.1	1,052.6
7a Revolving home equity	75.5	78.4	78.9	79.1	79.3	79.2	79.5	79.4	79.5	79.3	79.5	79.4
7b Other	903.0	952.1	958.2	962.4	966.4	967.2	969.7	970.5	971.3	969.4	970.6	973.3
8 Consumer	459.9	485.8	490.7	489.8	492.0	499.0	502.1	498.1	498.1	499.3	497.1	496.4
9 Security ³	47.8	49.9	51.6	51.9	55.5	57.1	54.1	53.5	55.4	53.1	55.8	52.8
10 Other	165.3	180.8	184.2	187.4	187.1	194.1	195.3	192.6	192.2	193.6	191.9	192.4
11 Interbank loans ⁴	158.3	161.3	163.0	164.6	172.8	184.0	189.4	177.3	178.3	177.3	177.9	187.0
12 Cash assets ⁵	189.1	174.8	187.9	194.6	190.3	207.9	209.1	191.0	183.2	211.9	188.6	180.2
13 Other assets ⁶	176.1	171.6	172.6	173.5	172.3	177.4	176.6	176.8	176.1	177.1	177.6	185.1
14 Total assets⁷	3,465.0	3,569.6	3,609.2	3,629.7	3,648.6	3,691.4	3,700.5	3,673.0	3,668.1	3,694.5	3,674.5	3,679.4
LIABILITIES												
15 Deposits	2,387.1	2,436.7	2,457.9	2,471.5	2,486.3	2,518.6	2,525.3	2,503.3	2,505.0	2,515.3	2,491.0	2,512.1
16 Transaction	784.5	759.7	770.2	768.8	770.0	795.6	781.3	745.6	743.5	759.8	737.2	741.4
17 Nontransaction	1,602.6	1,677.0	1,687.7	1,702.7	1,716.2	1,723.0	1,744.0	1,757.7	1,761.4	1,755.5	1,753.8	1,770.7
18 Large time	237.3	251.4	254.6	260.7	267.2	265.4	269.0	274.9	275.3	275.1	274.3	274.6
19 Other	1,365.3	1,425.6	1,433.0	1,442.0	1,449.0	1,457.6	1,475.0	1,482.8	1,486.1	1,480.5	1,479.5	1,496.1
20 Borrowings	541.1	564.1	573.2	574.7	576.1	583.3	580.8	571.2	571.4	576.1	577.7	559.1
21 From banks in the U.S. ⁸	165.6	170.0	171.0	174.5	178.4	187.6	189.5	174.9	175.8	173.5	176.2	178.6
22 From nonbanks in the U.S.	375.5	394.0	402.2	400.2	397.7	395.7	391.3	396.3	395.6	402.5	401.5	380.5
23 Net due to related foreign offices	88.6	89.1	88.7	92.0	88.4	89.3	93.0	92.7	84.5	97.9	98.9	98.9
24 Other liabilities ⁹	125.6	135.8	141.7	141.6	144.4	144.9	145.1	144.6	146.9	143.8	144.7	136.8
25 Total liabilities	3,142.4	3,225.6	3,261.6	3,279.7	3,295.1	3,336.1	3,344.2	3,311.8	3,307.8	3,333.2	3,312.3	3,306.9
26 Residual (assets less liabilities) ¹⁰	322.7	344.0	347.6	350.0	353.4	355.3	356.3	361.2	360.3	361.4	362.3	372.5

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

March 15, 1996

Account	1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS												
1 Bank credit	1,394.2	1,450.3	1,459.4	1,466.6	1,472.5	1,479.4	1,488.5	1,493.1	1,491.7	1,493.6	1,498.3	1,497.1
2 Securities in bank credit	434.7	430.3	432.0	433.3	434.1	435.1	436.0	436.2	436.4	435.0	438.6	435.4
3 U.S. government securities	351.8	345.7	347.3	348.9	349.4	350.5	350.8	350.5	350.8	349.5	352.6	349.4
4 Other securities	82.9	84.6	84.8	84.4	84.7	84.6	85.3	85.7	85.7	85.5	86.0	86.0
5 Loans and leases in bank credit ²	959.6	1,020.0	1,027.4	1,033.3	1,038.5	1,044.4	1,052.5	1,056.9	1,055.2	1,058.6	1,059.8	1,061.7
6 Commercial and industrial	168.3	179.8	181.3	182.4	183.7	185.0	187.2	188.6	188.6	188.6	189.1	188.3
7 Real estate	504.2	530.8	533.0	535.5	537.4	539.6	542.7	544.7	544.1	545.5	546.0	547.0
7a Revolving home equity	28.8	30.5	30.6	30.8	31.0	31.3	31.5	31.7	31.6	31.7	31.7	31.6
7b Other	475.4	500.3	502.4	504.8	506.4	508.3	511.1	513.0	512.5	513.8	514.3	515.4
8 Consumer	220.4	237.9	241.0	243.2	244.9	245.8	247.8	248.5	247.6	249.1	249.8	250.9
9 Security ³	4.9	5.6	5.7	5.6	5.7	6.0	6.2	6.1	6.0	6.3	6.1	6.4
10 Other	61.8	65.9	66.3	66.6	66.8	67.9	68.7	68.9	68.9	69.1	68.7	69.2
11 Interbank loans ⁴	45.9	58.2	59.8	58.5	60.8	66.2	69.3	68.1	67.5	69.8	66.5	71.6
12 Cash assets ⁵	68.9	70.3	70.3	71.2	69.5	71.7	73.3	70.7	69.3	73.9	70.0	73.0
13 Other assets ⁶	52.8	52.8	53.7	55.3	56.1	57.5	56.2	57.5	57.9	57.8	56.5	59.0
14 Total assets⁷	1,541.8	1,610.7	1,622.2	1,630.5	1,637.7	1,653.4	1,665.9	1,668.0	1,664.9	1,673.5	1,669.8	1,679.4
LIABILITIES												
15 Deposits	1,213.1	1,261.7	1,269.1	1,274.1	1,279.1	1,288.2	1,298.2	1,300.1	1,299.0	1,306.2	1,298.7	1,296.8
16 Transaction	358.8	360.9	362.1	359.7	356.6	359.4	362.1	358.8	358.0	363.6	356.7	353.8
17 Nontransaction	854.3	900.8	907.0	914.4	922.4	928.8	936.2	941.3	941.0	942.6	941.9	943.0
18 Large time	126.9	140.6	143.2	146.0	149.5	151.9	153.0	154.8	154.6	155.2	155.2	154.9
19 Other	727.4	760.2	763.8	768.4	772.9	776.9	783.1	786.5	786.5	787.4	786.7	788.2
20 Borrowings	150.9	159.4	162.1	159.7	159.7	163.7	167.2	166.2	166.5	164.0	166.9	166.4
21 From banks in the U.S. ⁸	45.7	49.7	51.4	50.6	50.1	50.2	52.8	50.5	50.9	48.5	51.2	54.1
22 From nonbanks in the U.S.	105.2	109.7	110.7	109.1	109.6	113.6	114.3	115.8	115.6	115.4	115.7	112.3
23 Net due to related foreign offices	5.4	5.3	5.1	5.4	5.2	5.9	5.7	5.9	5.7	5.4	6.3	6.4
24 Other liabilities ⁹	28.6	31.3	31.4	31.9	32.4	32.6	32.6	32.6	32.4	32.6	32.6	33.8
25 Total liabilities	1,398.1	1,457.7	1,467.7	1,471.2	1,476.4	1,490.4	1,503.7	1,504.7	1,503.6	1,508.2	1,504.5	1,503.4
26 Residual (assets less liabilities) ¹⁰	143.7	153.0	154.5	159.3	161.2	163.0	162.2	163.2	161.3	165.4	165.3	176.0

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 15, 1996

Account	1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS												
1 Bank credit	1,611.6	1,671.3	1,679.6	1,682.3	1,687.6	1,693.5	1,705.3	1,699.5	1,700.7	1,703.8	1,697.5	1,687.3
2 Securities in bank credit	417.3	417.9	420.7	419.8	421.2	421.1	419.7	418.1	417.2	420.5	416.7	406.6
3 U.S. government securities	307.4	295.8	295.5	298.5	298.8	294.5	290.5	293.9	293.2	295.7	294.4	284.7
4 Other securities	110.0	122.1	125.2	121.3	122.4	126.6	129.2	124.2	124.0	124.7	122.3	121.9
5 Loans and leases in bank credit ²	1,194.3	1,253.4	1,258.9	1,262.6	1,266.5	1,272.4	1,285.6	1,281.5	1,283.6	1,283.4	1,280.8	1,280.7
6 Commercial and industrial	331.0	345.7	347.2	349.0	350.8	349.7	352.5	352.3	352.2	352.6	352.0	351.7
7 Real estate	477.4	500.1	502.2	502.8	502.8	502.0	506.7	508.5	508.7	507.8	508.5	511.1
7a Revolving home equity	47.2	47.7	47.7	47.7	47.8	47.8	48.1	48.2	48.2	48.1	48.4	48.4
7b Other	430.3	452.4	454.5	455.1	455.0	454.2	458.5	460.2	460.5	459.7	460.1	462.7
8 Consumer	239.0	247.7	248.4	246.1	246.3	247.4	249.8	249.0	249.2	249.8	248.1	249.1
9 Security ³	41.9	45.4	46.0	46.0	47.9	50.4	49.6	46.3	48.7	46.1	47.3	44.1
10 Other	104.9	114.4	115.1	118.7	118.6	122.9	127.0	125.4	124.8	127.0	124.8	124.7
11 Interbank loans ⁴	109.2	107.2	108.4	108.6	107.9	106.8	112.4	105.5	104.5	107.6	110.2	108.9
12 Cash assets ⁵	118.6	114.1	117.6	122.8	116.4	121.3	128.0	118.4	113.7	125.3	113.8	112.8
13 Other assets ⁶	124.4	118.1	117.9	117.5	117.5	120.6	119.6	120.3	119.9	121.3	120.5	126.4
14 Total assets⁷	1,927.3	1,974.7	1,987.6	1,995.8	1,994.2	2,007.2	2,029.8	2,008.6	2,003.6	2,022.9	2,007.0	2,000.4
LIABILITIES												
15 Deposits	1,182.4	1,186.7	1,189.8	1,195.7	1,192.3	1,200.2	1,221.3	1,211.9	1,211.5	1,218.3	1,199.8	1,217.6
16 Transaction	432.6	413.1	410.0	409.1	399.9	401.4	407.6	393.9	390.1	403.0	385.2	393.4
17 Nontransaction	749.9	773.6	779.7	786.6	792.3	798.8	813.6	818.1	821.4	815.3	814.6	824.2
18 Large time	109.2	109.7	111.8	114.9	117.9	117.9	118.6	118.7	119.3	118.4	117.3	117.9
19 Other	640.7	663.9	668.0	671.7	674.4	680.9	695.0	699.4	702.2	696.9	697.3	706.4
20 Borrowings	386.8	407.8	407.5	407.3	405.4	413.5	423.2	406.2	410.4	406.2	405.6	388.7
21 From banks in the U.S. ⁸	117.6	126.2	127.5	127.4	125.9	125.8	130.0	122.0	124.6	119.4	121.9	124.3
22 From nonbanks in the U.S.	269.2	281.6	280.0	279.8	279.5	287.6	293.2	284.1	285.8	286.8	283.7	264.4
23 Net due to related foreign offices	81.3	85.5	87.1	87.2	84.5	85.5	87.5	84.5	79.1	87.4	87.0	90.4
24 Other liabilities ⁹	98.2	105.6	110.2	109.3	110.4	114.1	111.9	113.6	116.2	113.1	112.8	101.2
25 Total liabilities	1,748.7	1,785.5	1,794.6	1,799.5	1,792.5	1,813.3	1,843.8	1,816.2	1,817.3	1,825.0	1,805.2	1,797.9
26 Residual (assets less liabilities) ¹⁰	178.5	189.2	193.0	196.3	201.7	194.0	186.0	192.4	186.3	197.9	201.9	202.5

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

March 15, 1996

Account	1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS												
1 Bank credit	1,416.1	1,457.9	1,466.3	1,473.0	1,477.8	1,483.8	1,491.3	1,495.6	1,494.4	1,496.3	1,500.7	1,497.1
2 Securities in bank credit	441.7	432.3	434.0	435.2	435.8	436.6	436.8	436.9	437.2	435.8	439.3	435.4
3 U.S. government securities	358.0	347.5	349.0	350.5	351.0	351.8	351.4	351.1	351.4	350.2	353.1	349.4
4 Other securities	83.7	84.8	85.0	84.6	84.9	84.7	85.4	85.8	85.8	85.6	86.1	86.0
5 Loans and leases in bank credit ²	974.3	1,025.6	1,032.3	1,037.8	1,042.0	1,047.3	1,054.4	1,058.7	1,057.2	1,060.5	1,061.5	1,061.7
6 Commercial and industrial	170.3	180.6	182.0	183.1	184.3	185.5	187.5	188.8	188.8	188.8	189.3	188.3
7 Real estate	513.2	534.5	536.5	538.7	540.0	541.8	544.2	546.1	545.6	547.0	547.4	547.0
7a Revolving home equity	29.8	30.8	30.9	31.0	31.2	31.5	31.7	31.8	31.7	31.8	31.8	31.6
7b Other	483.4	503.8	505.6	507.7	508.8	510.3	512.5	514.3	513.9	515.2	515.6	515.4
8 Consumer	223.2	238.8	241.6	243.6	245.1	246.0	247.9	248.6	247.7	249.2	249.9	250.9
9 Security ³	5.0	5.6	5.7	5.6	5.7	6.0	6.2	6.2	6.0	6.3	6.1	6.4
10 Other	62.7	66.1	66.5	66.7	66.9	68.0	68.7	69.0	69.0	69.2	68.7	69.2
11 Interbank loans ⁴	47.1	58.7	60.1	58.8	61.0	66.4	69.4	68.2	67.6	69.9	66.6	71.6
12 Cash assets ⁵	70.2	70.8	70.9	71.7	69.8	71.9	73.5	70.8	69.4	74.1	70.1	73.0
13 Other assets ⁶	53.9	53.2	54.1	55.7	56.4	57.7	56.3	57.6	58.1	57.9	56.6	59.0
14 Total assets⁷	1,566.8	1,619.6	1,630.2	1,637.9	1,643.6	1,658.5	1,669.0	1,670.9	1,668.0	1,676.6	1,672.6	1,679.4
LIABILITIES												
15 Deposits	1,233.2	1,269.0	1,275.6	1,280.0	1,284.0	1,292.3	1,300.8	1,302.4	1,301.5	1,308.7	1,300.9	1,296.8
16 Transaction	365.0	363.3	364.3	361.7	358.3	360.8	362.8	359.5	358.7	364.3	357.4	353.8
17 Nontransaction	868.2	905.7	911.2	918.3	925.7	931.5	938.0	943.0	942.8	944.4	943.5	943.0
18 Large time	129.0	141.4	144.0	146.8	150.3	152.5	153.4	155.1	154.9	155.6	155.5	154.9
19 Other	739.2	764.2	767.2	771.6	775.4	779.0	784.5	787.8	787.9	788.8	788.0	788.2
20 Borrowings	153.4	159.9	162.6	160.2	160.0	164.0	167.4	166.4	166.7	164.2	167.1	166.4
21 From banks in the U.S. ⁸	46.8	49.9	51.6	50.8	50.3	50.3	52.9	50.5	51.0	48.6	51.3	54.1
22 From nonbanks in the U.S.	106.6	110.0	111.0	109.4	109.7	113.7	114.5	115.9	115.7	115.6	115.8	112.3
23 Net due to related foreign offices	5.4	5.3	5.1	5.4	5.2	5.9	5.7	5.9	5.7	5.4	6.3	6.4
24 Other liabilities ⁹	28.9	31.4	31.5	32.0	32.5	32.7	32.6	32.6	32.5	32.7	32.6	33.8
25 Total liabilities	1,420.9	1,465.7	1,474.7	1,477.7	1,481.7	1,494.9	1,506.5	1,507.4	1,506.4	1,510.9	1,507.0	1,503.4
26 Residual (assets less liabilities) ¹⁰	145.9	154.0	155.5	160.2	161.9	163.6	162.5	163.5	161.6	165.7	165.6	176.0

Footnotes appear on page 13.

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

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

March 15, 1996

Account	1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS												
1 Bank credit	1,410.3	1,457.1	1,469.6	1,474.1	1,479.2	1,486.5	1,486.1	1,489.8	1,488.5	1,489.5	1,494.6	1,491.1
2 Securities in bank credit	440.5	430.8	433.7	432.9	433.7	435.3	434.7	435.9	436.0	434.5	438.2	434.8
3 U.S. government securities	357.0	346.1	348.6	348.2	348.6	350.6	349.5	350.3	350.5	349.1	352.1	348.8
4 Other securities	83.5	84.7	85.0	84.7	85.1	84.7	85.2	85.6	85.6	85.4	86.0	85.9
5 Loans and leases in bank credit ²	969.7	1,026.3	1,036.0	1,041.2	1,045.5	1,051.1	1,051.4	1,053.9	1,052.5	1,054.9	1,056.4	1,056.4
6 Commercial and industrial	169.6	179.4	181.0	182.4	183.5	184.9	186.6	188.0	187.8	188.1	188.8	188.6
7 Real estate	511.0	534.6	538.1	540.7	542.6	543.7	542.6	543.8	543.5	544.3	545.0	543.9
7a Revolving home equity	29.6	30.8	31.1	31.2	31.3	31.4	31.5	31.5	31.6	31.5	31.5	31.4
7b Other	481.4	503.7	506.9	509.4	511.3	512.3	511.0	512.2	511.9	512.7	513.4	512.5
8 Consumer	223.1	239.3	243.2	244.2	245.7	247.6	248.3	248.6	248.1	249.1	249.2	248.5
9 Security ³	5.0	5.5	5.6	5.7	6.0	6.3	6.3	6.3	6.2	6.2	6.1	6.8
10 Other	61.0	67.4	68.1	68.3	67.7	68.6	67.6	67.2	66.9	67.2	67.2	68.6
11 Interbank loans ⁴	48.0	58.0	58.5	59.8	65.8	70.0	70.2	69.7	69.0	69.1	67.3	77.7
12 Cash assets ⁵	70.4	68.5	70.7	72.5	72.1	76.1	75.5	71.1	68.8	76.7	71.3	71.4
13 Other assets ⁶	54.2	53.5	54.7	56.2	55.9	57.2	56.9	58.0	57.8	58.3	57.4	59.1
14 Total assets ⁷	1,562.5	1,616.0	1,632.4	1,641.4	1,651.7	1,668.4	1,667.4	1,667.1	1,662.8	1,672.2	1,669.1	1,677.9
LIABILITIES												
15 Deposits	1,229.2	1,264.8	1,274.9	1,282.6	1,290.1	1,301.6	1,300.6	1,298.3	1,296.2	1,303.4	1,296.7	1,297.8
16 Transaction	361.6	359.2	362.6	362.9	363.7	372.8	366.5	355.9	354.4	359.5	353.5	353.4
17 Nontransaction	867.6	905.7	912.3	919.7	926.5	928.8	934.1	942.4	941.7	943.9	943.2	944.4
18 Large time	129.3	141.3	144.2	147.2	150.3	150.9	151.8	155.5	155.2	156.0	156.1	155.9
19 Other	738.3	764.4	768.1	772.6	776.2	777.9	782.3	786.9	786.5	787.9	787.1	788.6
20 Borrowings	153.5	157.5	162.8	162.2	162.7	165.5	167.1	165.6	165.2	165.4	167.7	164.1
21 From banks in the U.S. ⁸	47.7	47.5	49.5	49.6	50.4	53.9	55.5	51.5	51.5	50.5	52.6	52.9
22 From nonbanks in the U.S.	105.8	110.0	113.4	112.6	112.2	111.7	111.6	114.1	113.7	114.9	115.1	111.2
23 Net due to related foreign offices	5.4	5.4	5.1	5.5	5.1	6.0	5.8	5.9	5.6	5.9	6.2	6.2
24 Other liabilities ⁹	29.1	31.4	31.7	32.0	32.4	32.6	32.4	32.8	32.7	32.8	32.9	34.4
25 Total liabilities	1,417.2	1,459.1	1,474.5	1,482.3	1,490.3	1,505.7	1,505.9	1,502.7	1,499.6	1,507.5	1,503.5	1,502.5
26 Residual (assets less liabilities) ¹⁰	145.3	156.9	157.9	159.1	161.4	162.7	161.5	164.5	163.2	164.7	165.6	175.4

Footnotes appear on page 13.

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

Seasonally adjusted, not adjusted for mergers, billions of dollars

March 15, 1996

Account		1995 Feb	1995 Aug	1995 Sep	1995 Oct	1995 Nov	1995 Dec	1996 Jan	1996 Feb	Week ending			
										Feb 14	Feb 21	Feb 28	Mar 6
ASSETS													
1	Bank credit	1,589.8	1,663.6	1,672.7	1,676.0	1,682.4	1,689.1	1,702.6	1,697.0	1,698.0	1,701.1	1,695.1	1,687.3
2	Securities in bank credit	410.3	415.9	418.8	417.9	419.4	419.7	418.9	417.3	416.4	419.7	416.0	406.6
3	U.S. government securities	301.1	294.0	293.8	296.8	297.2	293.2	289.8	293.3	292.5	295.1	293.8	284.7
3a	Trading account	22.6	18.3	19.9	21.4	22.0	24.9	25.1	27.4	25.7	29.3	28.2	26.5
3b	Investment account	278.5	275.7	273.9	275.4	275.2	268.3	264.8	265.9	266.8	265.7	265.6	258.3
3c	Mortgage-backed pass-through	96.6	100.1	102.5	105.6	107.1	106.9	112.3	112.7	113.0	113.3	112.7	110.0
3d	Other (including CMOs)	181.9	175.6	171.4	169.8	168.2	161.4	152.5	153.2	153.8	152.4	152.8	148.2
3e	1 year or less	46.1	44.1	43.5	45.0	45.4	45.4	39.3	39.2	40.2	39.1	37.8	37.1
3f	Between 1 and 5 years	72.7	72.6	70.6	69.0	68.4	65.9	64.6	64.0	64.8	63.0	64.1	60.6
3g	More than 5 years	63.2	58.9	57.4	55.8	54.4	50.1	48.5	49.9	48.7	50.3	51.0	50.5
4	Other securities	109.1	121.9	125.0	121.1	122.2	126.4	129.1	124.0	123.9	124.6	122.2	121.9
4a	Trading account	47.5	59.2	62.4	58.6	58.3	61.7	63.5	59.8	59.2	60.7	58.7	57.4
4b	Investment account	61.6	62.7	62.6	62.6	63.8	64.7	65.6	64.2	64.7	63.9	63.5	64.5
4c	State and local government	20.9	20.1	20.0	19.6	19.4	19.2	19.0	18.9	18.9	18.9	18.9	18.9
4d	Other	40.7	42.5	42.6	43.0	44.4	45.5	46.6	45.3	45.7	45.0	44.6	45.6
5	Loans and leases in bank credit ²	1,179.5	1,247.7	1,254.0	1,258.0	1,263.0	1,269.5	1,283.7	1,279.7	1,281.6	1,281.5	1,279.1	1,280.7
6	Commercial and industrial	329.0	344.8	346.4	348.3	350.3	349.2	352.3	352.1	352.0	352.4	351.8	351.7
7	Real estate	468.4	496.4	498.8	499.6	500.2	499.8	505.2	507.1	507.2	506.3	507.2	511.1
7a	Revolving home equity	46.2	47.5	47.5	47.4	47.6	47.7	48.0	48.1	48.1	48.0	48.3	48.4
7b	Other	422.3	448.9	451.3	452.2	452.6	452.2	457.1	458.9	459.1	458.3	458.9	462.7
8	Consumer	236.2	246.9	247.8	245.6	246.1	247.2	249.7	248.9	249.1	249.7	248.0	249.1
9	Security ³	41.8	45.4	46.0	46.0	47.9	50.4	49.6	46.3	48.7	46.1	47.3	44.1
10	Other	104.0	114.2	115.0	118.5	118.5	122.8	126.9	125.3	124.7	127.0	124.8	124.7
10a	Nonbank financial	19.4	24.1	23.8	23.6	23.9	24.9	25.9	27.0	26.7	27.2	27.3	27.6
10b	State and local government	11.3	10.9	10.9	10.8	10.8	10.8	10.8	10.6	10.6	10.5	10.6	10.7
10c	All other	73.4	79.2	80.3	84.1	83.7	87.1	90.3	87.7	87.4	89.3	86.8	86.4
11	Interbank loans ⁴	108.0	106.7	108.1	108.4	107.7	106.7	112.2	105.4	104.4	107.4	110.1	108.9
12	Cash assets ⁵	117.3	113.5	117.0	122.3	116.0	121.1	127.8	118.2	113.5	125.1	113.7	112.8
13	Other assets ⁶	123.3	117.7	117.5	117.2	117.2	120.4	119.5	120.2	119.8	121.2	120.4	126.4
14	Total assets ⁷	1,902.2	1,965.8	1,979.7	1,988.4	1,988.3	2,002.2	2,026.6	2,005.7	2,000.5	2,019.8	2,004.3	2,000.4
LIABILITIES													
15	Deposits	1,162.4	1,179.4	1,183.3	1,189.8	1,187.4	1,196.1	1,218.7	1,209.6	1,209.0	1,215.8	1,197.6	1,217.6
16	Transaction	426.4	410.7	407.8	407.0	398.3	400.0	406.9	393.2	389.4	402.3	384.5	393.4
17	Nontransaction	736.0	768.7	775.5	782.7	789.1	796.1	811.8	816.4	819.6	813.5	813.0	824.2
18	Large time	107.1	108.9	111.0	114.1	117.2	117.3	118.2	118.3	118.9	118.0	117.0	117.9
19	Other	628.9	659.9	664.5	668.6	671.9	678.8	693.6	698.0	700.8	695.5	696.1	706.4
20	Borrowings	384.3	407.3	407.0	406.8	405.1	413.2	422.9	405.9	410.2	406.0	405.4	388.7
21	From banks in the U.S. ⁸	116.5	126.0	127.2	127.2	125.7	125.7	129.8	121.9	124.5	119.3	121.8	124.3
22	From nonbanks in the U.S.	267.8	281.3	279.8	279.6	279.4	287.5	293.1	284.0	285.7	286.7	283.6	264.4
23	Net due to related foreign offices	81.3	85.5	87.1	87.2	84.5	85.5	87.5	84.5	79.1	87.4	87.0	90.4
24	Other liabilities ⁹	97.9	105.5	110.1	109.2	110.3	114.0	111.9	113.5	116.2	113.0	112.8	101.2
25	Total liabilities	1,725.9	1,777.6	1,787.6	1,793.0	1,787.3	1,808.8	1,841.0	1,813.6	1,814.5	1,822.2	1,802.7	1,797.9
26	Residual (assets less liabilities) ¹⁰	176.3	188.1	192.1	195.4	201.0	193.4	185.6	192.1	186.0	197.6	201.5	202.5

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

March 15, 1996

Account		1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS													
1	Bank credit	1,587.7	1,661.8	1,673.1	1,679.5	1,690.6	1,692.2	1,695.8	1,694.7	1,698.6	1,695.2	1,692.3	1,692.7
2	Securities in bank credit	407.3	419.5	421.0	421.3	422.3	414.2	409.8	414.4	415.1	415.5	412.2	412.3
3	U.S. government securities	298.0	297.4	296.2	298.1	298.7	290.5	284.4	290.0	289.8	291.7	290.0	287.4
3a	Trading account	22.6	19.5	20.2	22.1	23.0	23.4	23.5	27.2	26.6	29.5	27.6	28.6
3b	Investment account	275.3	277.9	276.0	276.0	275.7	267.1	260.9	262.8	263.2	262.3	262.4	258.8
3c	Mortgage-backed pass-through	95.6	100.5	103.0	105.8	108.0	108.1	110.3	111.6	111.6	111.9	111.7	110.6
3d	Other (including CMOs)	179.7	177.4	173.0	170.2	167.6	159.0	150.6	151.2	151.6	150.4	150.7	148.2
3e	1 year or less	45.4	44.5	43.7	43.9	44.0	44.2	39.4	38.6	39.4	38.6	37.7	37.2
3f	Between 1 and 5 years	71.6	74.0	71.4	70.3	69.2	65.4	63.3	63.0	63.9	61.7	62.8	60.7
3g	More than 5 years	62.8	58.9	57.9	56.1	54.4	49.4	47.9	49.6	48.4	50.1	50.2	50.2
4	Other securities	109.3	122.1	124.8	123.2	123.6	123.7	125.4	124.4	125.4	123.7	122.2	124.9
4a	Trading account	47.8	59.3	61.8	60.1	58.9	58.8	59.5	60.2	60.8	59.9	58.8	60.4
4b	Investment account	61.6	62.8	62.9	63.1	64.7	64.9	65.9	64.2	64.5	63.8	63.4	64.5
4c	State and local government	20.9	20.0	20.0	19.6	19.6	19.3	19.0	18.9	18.9	18.8	18.9	18.9
4d	Other	40.7	42.8	43.0	43.4	45.2	45.6	46.8	45.3	45.6	45.0	44.6	45.5
5	Loans and leases in bank credit ²	1,180.4	1,242.3	1,252.1	1,258.2	1,268.3	1,278.0	1,286.0	1,280.3	1,283.5	1,279.8	1,280.1	1,280.4
6	Commercial and industrial	329.0	342.1	343.5	346.5	349.9	347.8	350.0	352.0	351.7	351.9	353.0	353.9
7	Real estate	467.5	495.9	499.0	500.8	503.1	502.6	506.7	506.1	507.3	504.4	505.1	508.7
7a	Revolving home equity	45.9	47.6	47.8	47.8	48.0	47.8	48.0	47.9	47.9	47.8	48.0	48.0
7b	Other	421.6	448.3	451.2	452.9	455.1	454.9	458.7	458.2	459.4	456.6	457.1	460.7
8	Consumer	236.8	246.6	247.5	245.6	246.4	251.4	253.8	249.5	250.1	250.2	247.8	247.9
9	Security ³	42.8	44.3	46.0	46.3	49.5	50.7	47.9	47.2	49.2	46.9	49.6	46.1
10	Other	104.3	113.4	116.1	119.0	119.4	125.5	127.7	125.4	125.3	126.4	124.6	123.8
10a	Nonbank financial	18.8	23.8	24.3	24.5	25.4	26.3	26.1	26.1	26.2	25.8	26.1	26.8
10b	State and local government	11.2	11.0	10.9	10.9	10.8	10.8	10.6	10.5	10.5	10.5	10.6	10.6
10c	All other	74.3	78.6	80.9	83.7	83.2	88.4	91.0	88.8	88.6	90.1	88.0	86.3
11	Interbank loans ⁴	110.3	103.3	104.5	104.8	107.0	114.0	119.2	107.6	109.2	108.2	110.7	109.3
12	Cash assets ⁵	118.8	106.3	117.2	122.0	118.2	131.8	133.5	119.9	114.4	135.2	117.3	108.8
13	Other assets ⁶	121.9	118.1	117.8	117.3	116.4	120.3	119.7	118.8	118.3	118.8	120.2	126.0
14	Total assets ⁷	1,902.5	1,953.6	1,976.7	1,988.4	1,996.9	2,023.0	2,033.1	2,005.9	2,005.4	2,022.4	2,005.4	2,001.5
LIABILITIES													
15	Deposits	1,157.9	1,171.9	1,183.0	1,188.8	1,196.1	1,217.0	1,224.7	1,205.0	1,208.8	1,211.9	1,194.3	1,214.3
16	Transaction	423.0	400.5	407.6	405.8	406.4	422.8	414.8	389.7	389.1	400.3	383.7	388.0
17	Nontransaction	735.0	771.3	775.4	783.0	789.7	794.2	809.9	815.3	819.7	811.6	810.6	826.3
18	Large time	108.0	110.1	110.5	113.5	116.9	114.6	117.2	119.4	120.1	119.1	118.2	118.7
19	Other	627.0	661.2	664.9	669.4	672.8	679.6	692.8	695.9	699.6	692.5	692.4	707.5
20	Borrowings	387.6	406.6	410.4	412.6	413.4	417.8	413.8	405.6	406.2	410.7	410.0	395.0
21	From banks in the U.S. ⁸	118.0	122.5	121.5	124.9	128.0	133.8	134.0	123.4	124.3	123.1	123.6	125.7
22	From nonbanks in the U.S.	269.7	284.1	288.9	287.6	285.5	284.0	279.8	282.2	281.9	287.6	286.4	269.3
23	Net due to related foreign offices	83.1	83.7	83.5	86.5	83.3	83.3	87.1	86.8	78.9	92.1	92.7	92.7
24	Other liabilities ⁹	96.5	104.3	110.0	109.6	112.0	112.3	112.7	111.8	114.3	111.0	111.7	102.4
25	Total liabilities	1,725.2	1,766.5	1,787.0	1,797.4	1,804.8	1,830.4	1,838.3	1,809.2	1,808.2	1,825.7	1,808.7	1,804.4
26	Residual (assets less liabilities) ¹⁰	177.3	187.1	189.7	190.9	192.0	192.6	194.8	196.7	197.2	196.7	196.7	197.1

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

March 15, 1996

Account	1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS												
1 Bank credit	361.6	421.9	427.3	429.4	428.4	426.6	431.3	442.7	443.0	443.2	447.3	433.7
2 Securities in bank credit	87.3	132.0	131.5	134.0	133.7	135.2	134.9	141.7	140.0	141.2	145.2	137.8
3 U.S. government securities	65.7	67.0	65.7	66.6	67.7	67.7	63.3	72.8	71.0	72.6	76.5	71.5
4 Other securities	21.7	64.9	65.9	67.5	66.1	67.4	71.5	69.0	69.0	68.6	68.7	66.3
5 Loans and leases in bank credit ²	274.3	290.0	295.8	295.4	294.7	291.4	296.4	301.0	303.1	302.0	302.1	295.9
6 Commercial and industrial	170.9	176.5	180.1	179.4	180.6	183.8	185.3	187.8	188.0	188.6	187.3	185.5
7 Real estate	40.2	37.3	36.9	37.3	36.7	35.8	34.7	33.7	33.7	33.9	33.4	33.1
9 Security ³	26.6	33.3	35.0	35.0	32.6	26.3	28.2	32.1	34.1	31.4	33.2	31.3
10 Other	36.6	42.8	43.7	43.8	44.8	45.5	48.3	47.5	47.2	48.1	48.1	46.1
10a Nonbank financial	23.3	27.2	27.7	27.3	27.6	27.8	29.4	28.3	27.9	29.4	28.6	27.4
10c All other	13.3	15.7	16.0	16.5	17.2	17.7	18.8	19.1	19.3	18.7	19.5	18.7
11 Interbank loans ⁴	23.8	23.9	23.8	25.7	25.0	19.7	17.7	16.7	18.3	12.0	18.9	15.1
12 Cash assets ⁵	26.2	27.2	27.0	28.2	30.2	30.5	31.6	29.9	31.5	29.8	29.0	28.0
13 Other assets ⁶	54.8	50.6	52.2	51.6	51.5	53.5	53.3	55.4	55.1	56.0	55.5	56.2
14 Total assets ⁷	466.4	523.5	530.2	534.9	535.1	530.1	533.9	544.7	547.9	541.0	550.7	532.9
LIABILITIES												
15 Deposits	150.3	168.5	170.7	172.9	166.9	164.7	160.5	161.0	161.8	157.2	164.7	159.3
16 Transaction	10.0	9.3	9.0	9.1	9.6	10.0	10.2	10.1	11.4	9.8	9.4	9.2
17 Nontransaction	140.3	159.2	161.7	163.8	157.3	154.7	150.3	150.9	150.5	147.3	155.3	150.1
18 Large time	138.5	159.2	160.8	162.7	155.7	152.1	150.3	152.6	151.4	150.0	156.4	156.8
19 Other	1.8	0.0	0.9	1.1	1.6	2.7	0.0	-1.7	-0.9	-2.6	-1.1	-6.7
20 Borrowings	107.0	120.7	117.8	115.4	107.6	110.6	111.2	113.9	115.5	112.7	117.4	108.2
21 From banks in the U.S. ⁸	18.0	18.4	19.1	19.8	19.8	18.5	21.7	19.8	20.5	18.7	21.4	23.4
22 From nonbanks in the U.S.	89.0	102.3	98.7	95.6	87.8	92.1	89.5	94.1	95.0	94.0	96.0	84.7
23 Net due to related foreign offices	161.3	153.9	159.7	164.7	174.0	172.0	177.0	186.3	189.0	184.5	181.4	193.9
24 Other liabilities ⁹	43.8	75.6	77.5	78.0	77.4	80.9	76.2	78.0	78.4	76.8	79.1	74.2
25 Total liabilities	462.3	518.8	525.7	530.9	525.9	528.2	524.9	539.3	544.7	531.2	542.6	535.6
26 Residual (assets less liabilities) ¹⁰	4.0	4.7	4.5	3.9	9.2	2.0	9.1	5.4	3.2	9.7	8.1	-2.6

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

March 15, 1996

Account	1995	1995	1995	1995	1995	1995	1996	1996	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 14	Feb 21	Feb 28	Mar 6
ASSETS												
1 Bank credit	361.6	423.3	428.3	426.5	425.1	428.2	433.6	442.4	444.4	438.8	447.9	436.5
2 Securities in bank credit	86.7	133.5	132.6	134.7	131.8	132.1	133.6	140.8	140.4	138.9	143.6	139.6
3 U.S. government securities	65.3	67.8	65.2	65.8	66.9	66.9	65.1	72.3	70.8	71.6	75.5	72.4
4 Other securities	21.5	65.6	67.4	68.9	64.9	65.2	68.4	68.5	69.6	67.3	68.1	67.2
5 Loans and leases in bank credit ²	274.9	289.8	295.8	291.8	293.3	296.2	300.0	301.6	303.9	300.0	304.3	296.9
6 Commercial and industrial	170.0	177.3	179.4	177.9	180.0	184.0	185.4	186.7	187.0	186.9	187.0	185.7
7 Real estate	40.4	37.3	37.1	37.3	36.9	35.8	34.6	33.9	34.0	34.0	33.5	33.4
9 Security ³	27.9	32.2	34.7	33.3	32.0	29.4	31.5	33.8	35.7	31.8	35.9	31.8
10 Other	36.5	43.0	44.5	43.3	44.5	47.0	48.5	47.2	47.3	47.3	47.8	46.0
10a Nonbank financial	23.4	27.2	28.0	26.3	26.7	28.8	29.6	28.5	28.3	29.1	28.7	27.4
10c All other	13.1	15.7	16.5	17.0	17.7	18.2	18.9	18.7	19.0	18.2	19.0	18.7
11 Interbank loans ⁴	22.3	23.2	24.8	27.5	24.2	20.9	18.7	15.2	16.6	12.0	17.8	13.5
12 Cash assets ⁵	25.2	27.8	28.0	28.6	29.8	30.2	31.2	28.8	30.1	28.3	27.9	27.2
13 Other assets ⁶	55.3	51.7	52.4	51.4	52.4	53.8	53.1	55.9	55.8	55.5	56.1	56.9
14 Total assets ⁷	464.4	526.0	533.4	533.9	531.4	533.1	536.6	542.3	546.8	534.5	549.6	534.1
LIABILITIES												
15 Deposits	150.2	167.1	170.5	171.2	167.9	165.6	161.4	160.7	161.3	156.8	164.7	158.1
16 Transaction	10.0	9.2	9.6	9.3	9.7	10.3	10.2	10.0	11.1	9.9	9.3	8.9
17 Nontransaction	140.2	157.8	161.0	161.9	158.2	155.3	151.1	150.7	150.2	146.9	155.4	149.2
18 Large time	137.8	157.3	160.2	161.3	157.0	155.4	150.0	151.7	150.2	148.9	156.3	156.3
19 Other	2.3	0.6	0.7	0.6	1.3	-0.1	1.1	-1.0	0.0	-2.0	-0.9	-7.1
20 Borrowings	103.1	122.1	120.3	113.4	105.6	108.8	107.9	109.5	110.9	105.7	113.3	109.6
21 From banks in the U.S. ⁸	17.4	18.2	19.2	18.4	19.5	19.7	21.8	19.1	20.2	16.9	20.6	23.1
22 From nonbanks in the U.S.	85.7	103.9	101.1	95.0	86.1	89.2	86.0	90.4	90.7	88.8	92.7	86.5
23 Net due to related foreign offices	161.0	154.0	158.9	166.5	174.2	174.7	184.3	186.3	188.3	188.6	184.6	184.6
24 Other liabilities ⁹	44.9	76.7	77.6	77.0	77.8	78.0	77.3	80.0	80.5	77.6	81.3	76.0
25 Total liabilities	459.2	519.9	527.3	528.0	525.4	527.2	530.8	536.5	541.0	528.7	543.8	528.3
26 Residual (assets less liabilities) ¹⁰	5.2	6.1	6.1	5.9	6.0	6.0	5.8	5.8	5.8	5.8	5.8	5.8

Footnotes appear on page 13.

March 15, 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 corporation (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.