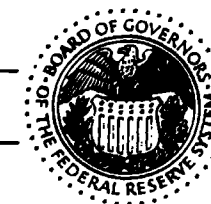
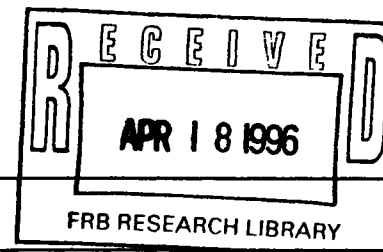


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Seasonally adjusted, billions of dollars

For immediate release
April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	3,392.5	3,566.3	3,579.4	3,591.3	3,603.4	3,629.6	3,640.5	3,631.0	3,629.6	3,632.1	3,639.8	3,630.5
2 Securities in bank credit	941.6	984.3	986.3	987.2	988.6	987.7	993.6	977.4	979.9	977.5	982.5	984.0
3 U.S. government securities	712.0	708.4	713.4	714.7	710.9	702.9	715.8	705.0	704.7	705.6	708.5	700.3
4 Other securities	229.6	275.9	273.0	272.5	277.6	284.8	277.8	272.3	275.2	271.9	274.0	283.7
5 Loans and leases in bank credit ²	2,450.9	2,582.0	2,593.1	2,604.2	2,614.9	2,641.9	2,646.9	2,653.7	2,649.8	2,654.6	2,657.3	2,666.5
6 Commercial and industrial	673.9	708.7	711.0	715.6	719.1	725.7	729.4	727.4	725.1	727.7	729.0	730.6
7 Real estate	1,029.0	1,072.0	1,075.8	1,077.7	1,078.7	1,085.6	1,088.3	1,092.9	1,093.3	1,093.9	1,092.6	1,091.4
7a Revolving home equity	76.1	78.4	78.5	78.8	79.1	79.6	79.9	79.8	79.9	79.9	80.0	79.1
7b Other	952.9	993.6	997.3	998.9	999.6	1,005.9	1,008.4	1,013.0	1,013.4	1,014.0	1,012.6	1,012.3
8 Consumer	464.3	489.4	490.0	493.2	496.3	501.0	501.0	504.3	503.1	504.8	504.2	507.2
9 Security ³	76.0	86.6	86.9	86.9	83.7	84.9	85.7	84.8	86.2	83.5	85.4	86.6
10 Other	207.7	225.3	229.4	230.8	237.1	244.7	242.6	244.3	242.0	244.6	246.2	250.6
11 Interbank loans ⁴	182.9	192.2	194.0	196.4	196.7	203.9	194.3	205.8	205.4	207.3	210.0	204.3
12 Cash assets ⁵	210.8	214.9	222.3	216.2	223.7	233.1	219.1	215.2	217.1	212.6	218.8	214.4
13 Other assets ⁶	232.5	223.6	226.3	229.7	238.6	237.1	242.6	242.9	243.4	239.0	238.7	249.1
14 Total assets ⁷	3,962.3	4,140.3	4,165.3	4,177.1	4,205.9	4,246.9	4,240.0	4,238.4	4,239.0	4,234.5	4,250.8	4,241.3
LIABILITIES												
15 Deposits	2,549.4	2,629.5	2,644.2	2,642.1	2,659.2	2,687.3	2,680.8	2,698.8	2,695.9	2,698.2	2,704.5	2,699.4
16 Transaction	794.0	781.1	778.6	768.2	773.9	783.4	766.6	766.5	762.4	769.8	772.6	757.3
17 Nontransaction	1,755.4	1,848.4	1,865.6	1,873.9	1,885.3	1,903.9	1,914.3	1,932.3	1,933.5	1,928.3	1,931.9	1,942.1
18 Large time	381.7	415.6	422.8	423.3	421.4	422.1	426.1	428.1	427.3	428.5	428.6	430.1
19 Other	1,373.7	1,432.9	1,442.8	1,450.6	1,464.0	1,481.8	1,488.1	1,504.2	1,506.2	1,499.8	1,503.3	1,512.0
20 Borrowings	652.2	687.3	683.2	674.6	690.7	705.4	691.2	687.0	684.9	703.9	691.2	682.5
21 From banks in the U.S. ⁸	187.6	198.0	198.9	198.4	198.4	209.1	195.8	207.9	212.2	215.2	204.5	199.3
22 From nonbanks in the U.S.	464.7	489.3	484.3	476.2	492.3	496.3	495.4	479.0	472.7	488.7	486.7	483.2
23 Net due to related foreign offices	243.2	251.9	257.6	263.8	282.9	269.9	276.4	283.5	271.9	255.5	252.6	273.6
24 Other liabilities ⁹	187.7	219.7	221.2	225.0	235.2	228.8	232.8	223.1	226.1	222.7	221.5	216.3
25 Total liabilities	3,632.5	3,788.4	3,806.3	3,805.5	3,848.1	3,891.4	3,881.2	3,872.4	3,878.8	3,880.1	3,869.7	3,871.8
26 Residual (assets less liabilities) ¹⁰	329.8	351.8	359.0	371.6	357.8	355.5	358.8	366.0	360.2	354.4	381.1	369.5

Footnotes appear on page 13.

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	3,388.4	3,571.1	3,581.1	3,597.7	3,611.2	3,620.4	3,632.2	3,625.5	3,627.5	3,625.0	3,621.8	3,632.3
2 Securities in bank credit	946.3	987.3	988.0	986.1	978.9	975.4	988.7	981.9	985.8	981.0	981.0	975.6
3 U.S. government securities	716.4	710.1	711.6	713.0	706.3	697.6	711.3	709.5	709.8	711.1	711.0	707.6
4 Other securities	229.9	277.2	276.5	273.1	272.6	277.9	277.5	272.4	276.0	269.9	270.0	268.1
5 Loans and leases in bank credit ²	2,442.1	2,583.8	2,593.1	2,611.6	2,632.3	2,645.0	2,643.5	2,643.6	2,641.6	2,644.1	2,640.8	2,656.7
6 Commercial and industrial	677.6	704.1	707.0	713.9	717.3	722.7	727.6	731.3	728.4	732.7	732.3	736.9
7 Real estate	1,023.9	1,073.9	1,078.9	1,083.4	1,083.5	1,085.3	1,085.2	1,087.3	1,088.2	1,087.2	1,086.8	1,086.6
7a Revolving home equity	75.3	78.9	79.1	79.3	79.2	79.5	79.4	79.1	79.2	79.1	79.1	78.2
7b Other	948.5	995.0	999.8	1,004.1	1,004.3	1,005.8	1,005.8	1,008.2	1,008.9	1,008.0	1,007.7	1,008.4
8 Consumer	460.4	490.7	490.6	494.0	502.1	505.6	501.6	500.1	499.0	500.5	499.6	502.6
9 Security ³	76.0	86.3	85.5	88.2	87.6	86.7	88.6	84.7	88.5	84.7	82.0	81.5
10 Other	204.2	228.8	231.0	232.1	241.8	244.6	240.6	240.2	237.6	239.1	240.1	249.2
11 Interbank loans ⁴	180.8	188.0	193.3	199.6	209.1	212.9	196.2	203.6	204.9	199.9	200.8	210.7
12 Cash assets ⁵	204.0	215.8	223.3	220.3	238.4	240.6	219.9	208.0	211.3	205.3	207.7	210.3
13 Other assets ⁶	231.0	224.8	226.7	229.2	238.3	237.8	241.9	241.4	241.5	236.1	237.0	248.5
14 Total assets ⁷	3,947.5	4,142.6	4,167.8	4,190.1	4,240.3	4,255.2	4,233.7	4,221.8	4,228.3	4,209.5	4,210.7	4,245.2
LIABILITIES												
15 Deposits	2,537.7	2,628.3	2,644.2	2,658.0	2,690.5	2,694.1	2,671.9	2,685.1	2,686.5	2,673.9	2,672.4	2,713.1
16 Transaction	781.2	779.8	778.9	781.7	809.2	795.1	759.4	751.7	750.5	745.3	743.0	767.1
17 Nontransaction	1,756.5	1,848.5	1,865.3	1,876.3	1,881.3	1,899.0	1,912.4	1,933.4	1,936.1	1,928.6	1,929.5	1,946.0
18 Large time	383.1	414.6	421.3	424.3	420.3	419.2	426.7	429.6	429.8	430.1	430.2	429.5
19 Other	1,373.4	1,433.9	1,444.1	1,452.0	1,461.0	1,479.8	1,485.7	1,503.8	1,506.2	1,498.5	1,499.3	1,516.5
20 Borrowings	644.6	693.5	688.8	683.6	695.4	692.4	685.3	678.6	677.1	690.2	679.0	668.1
21 From banks in the U.S. ⁸	183.4	190.3	194.0	200.6	211.5	216.1	197.5	203.0	204.3	199.2	200.1	210.0
22 From nonbanks in the U.S.	461.3	503.2	494.8	483.1	483.9	476.3	487.8	475.7	472.9	490.9	478.8	458.0
23 Net due to related foreign offices	244.7	247.6	258.8	262.9	264.0	277.1	278.1	264.2	268.4	255.6	270.3	265.1
24 Other liabilities ⁹	188.9	219.9	220.5	227.0	230.5	230.5	233.2	224.6	228.7	221.9	222.3	217.5
25 Total liabilities	3,616.0	3,789.3	3,812.4	3,831.6	3,880.3	3,894.1	3,868.4	3,852.5	3,860.8	3,841.6	3,844.0	3,863.7
26 Residual (assets less liabilities) ¹⁰	331.5	353.3	355.5	358.5	360.0	361.1	365.4	369.3	367.5	367.9	366.8	381.4

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	3,027.1	3,139.1	3,149.9	3,162.6	3,176.8	3,197.7	3,196.2	3,197.0	3,197.2	3,198.6	3,203.6	3,197.1
2 Securities in bank credit	856.1	852.8	852.7	854.5	855.1	854.2	853.0	843.3	845.2	843.8	848.3	834.2
3 U.S. government securities	649.2	642.8	647.0	647.5	644.0	640.0	643.3	635.4	634.8	636.4	640.2	630.3
4 Other securities	206.8	210.0	205.7	207.0	211.1	214.2	209.7	207.9	210.4	207.4	208.2	204.0
5 Loans and leases in bank credit ²	2,171.0	2,286.3	2,297.1	2,308.1	2,321.7	2,343.5	2,343.2	2,353.7	2,352.0	2,354.8	2,355.2	2,362.9
6 Commercial and industrial	502.3	528.6	531.7	535.0	535.3	540.4	541.1	541.2	539.5	541.2	543.4	541.8
7 Real estate	989.0	1,035.0	1,038.4	1,040.7	1,042.5	1,050.4	1,054.1	1,059.8	1,059.9	1,060.9	1,059.8	1,058.7
7a Revolving home equity	76.1	78.3	78.4	78.8	79.1	79.6	79.9	79.8	79.9	79.9	80.0	79.1
7b Other	913.0	956.7	959.9	961.9	963.4	970.8	974.3	979.9	980.0	981.0	979.8	979.6
8 Consumer	464.3	489.4	490.0	493.2	496.3	501.0	501.0	504.3	503.1	504.8	504.2	507.2
9 Security ³	46.5	51.7	51.6	53.5	56.2	55.6	52.3	51.4	53.9	50.2	49.2	54.2
10 Other	169.0	181.6	185.5	185.8	191.3	196.1	194.7	197.1	195.5	197.6	198.7	200.9
11 Interbank loans ⁴	158.4	168.2	167.3	169.1	173.6	182.1	173.6	185.0	182.3	185.7	187.8	188.0
12 Cash assets ⁵	184.3	187.9	194.2	186.2	193.6	202.0	189.8	187.8	189.3	185.1	191.8	186.9
13 Other assets ⁶	173.2	171.5	174.5	177.7	184.4	182.9	186.2	187.5	185.4	185.6	185.2	194.2
14 Total assets ⁷	3,486.5	3,609.9	3,629.2	3,639.1	3,672.0	3,708.0	3,689.2	3,700.8	3,697.6	3,698.6	3,712.0	3,709.2
LIABILITIES												
15 Deposits	2,396.6	2,458.9	2,470.8	2,473.6	2,491.8	2,523.2	2,516.1	2,531.1	2,527.1	2,531.6	2,536.0	2,531.8
16 Transaction	783.9	772.1	769.4	758.3	763.4	772.6	755.9	756.7	752.3	760.3	762.9	747.3
17 Nontransaction	1,612.7	1,686.8	1,701.3	1,715.3	1,728.4	1,750.6	1,760.2	1,774.4	1,774.8	1,771.3	1,773.1	1,784.5
18 Large time	241.0	255.0	261.0	267.7	270.1	272.0	273.8	272.5	271.8	272.5	272.5	275.1
19 Other	1,371.7	1,431.8	1,440.3	1,447.6	1,458.3	1,478.6	1,486.4	1,501.9	1,503.0	1,498.8	1,500.7	1,509.4
20 Borrowings	538.8	569.6	567.3	565.6	577.7	591.0	573.6	575.4	576.7	590.8	577.7	574.1
21 From banks in the U.S. ⁸	168.6	178.9	179.2	178.6	179.9	187.5	176.3	187.2	192.7	196.2	184.1	176.3
22 From nonbanks in the U.S.	370.2	390.7	388.1	387.0	397.8	403.5	397.3	388.2	384.0	394.6	393.6	397.7
23 Net due to related foreign offices	86.5	92.2	92.6	89.6	91.0	93.0	90.4	82.9	83.9	76.9	81.4	90.0
24 Other liabilities ⁹	138.3	141.8	143.5	148.2	155.4	153.6	155.8	148.8	149.7	149.0	147.9	144.3
25 Total liabilities	3,160.2	3,262.5	3,274.1	3,277.0	3,315.9	3,360.8	3,335.9	3,338.2	3,337.3	3,348.4	3,343.0	3,340.1
26 Residual (assets less liabilities) ¹⁰	326.4	347.4	355.1	362.1	356.0	347.1	353.3	362.6	360.3	350.2	369.0	369.1

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	3,021.3	3,142.8	3,154.5	3,172.3	3,182.7	3,186.1	3,188.2	3,189.9	3,190.9	3,188.8	3,189.1	3,196.9
2 Securities in bank credit	859.5	854.7	853.8	855.3	848.5	843.2	849.1	846.7	849.4	845.8	848.7	841.8
3 U.S. government securities	652.5	644.9	646.0	646.6	640.3	632.9	639.3	638.5	638.3	639.6	642.0	636.7
4 Other securities	206.9	209.8	207.8	208.7	208.3	210.3	209.8	208.2	211.1	206.1	206.6	205.1
5 Loans and leases in bank credit ²	2,161.8	2,288.1	2,300.7	2,317.0	2,334.2	2,342.8	2,339.1	2,343.3	2,341.5	2,343.0	2,340.4	2,355.2
6 Commercial and industrial	505.1	524.7	529.2	533.9	533.3	537.3	540.3	544.3	541.9	545.0	545.9	546.9
7 Real estate	983.7	1,036.8	1,041.5	1,046.2	1,047.3	1,050.3	1,050.8	1,054.0	1,054.5	1,053.8	1,054.0	1,054.0
7a Revolving home equity	75.3	78.9	79.1	79.3	79.2	79.5	79.4	79.1	79.2	79.1	79.1	78.2
7b Other	908.4	958.0	962.4	966.9	968.1	970.8	971.4	974.9	975.3	974.7	975.0	975.8
8 Consumer	460.4	490.7	490.6	494.0	502.1	505.6	501.6	500.1	499.0	500.5	499.6	502.6
9 Security ³	46.6	51.6	51.9	55.4	56.9	54.0	53.3	51.4	54.5	50.8	47.8	51.8
10 Other	165.9	184.3	187.6	187.5	194.6	195.8	193.0	193.5	191.7	192.8	193.1	199.9
11 Interbank loans ⁴	157.1	163.1	164.8	173.2	184.6	189.8	177.3	183.6	182.7	180.3	177.2	194.7
12 Cash assets ⁵	177.9	187.9	194.8	190.7	208.5	209.8	191.7	181.0	184.0	178.2	180.5	183.5
13 Other assets ⁶	172.5	172.4	175.2	176.3	183.7	183.8	185.0	186.8	183.5	184.1	184.8	196.1
14 Total assets⁷	3,472.2	3,609.2	3,632.7	3,655.8	3,702.8	3,713.1	3,685.7	3,684.7	3,684.3	3,674.7	3,675.0	3,714.6
LIABILITIES												
15 Deposits	2,384.4	2,457.9	2,472.4	2,488.5	2,522.1	2,529.0	2,507.4	2,516.9	2,517.2	2,506.2	2,501.9	2,547.0
16 Transaction	771.3	770.2	769.5	771.8	798.3	784.3	748.8	742.0	740.7	736.0	733.0	757.2
17 Nontransaction	1,613.1	1,687.7	1,702.9	1,716.8	1,723.8	1,744.8	1,758.6	1,774.9	1,776.5	1,770.2	1,768.9	1,789.8
18 Large time	241.3	254.7	260.8	267.4	265.8	269.3	275.2	272.9	272.8	272.7	271.7	275.0
19 Other	1,371.8	1,433.0	1,442.2	1,449.3	1,458.1	1,475.5	1,483.4	1,502.0	1,503.7	1,497.5	1,497.2	1,514.8
20 Borrowings	531.8	573.3	574.9	576.7	584.2	581.8	572.4	567.6	567.8	576.9	571.9	557.5
21 From banks in the U.S. ⁸	164.4	171.1	175.6	181.1	191.9	194.5	178.8	182.1	183.8	180.5	180.9	184.8
22 From nonbanks in the U.S.	367.4	402.2	399.3	395.6	392.4	387.3	393.6	385.5	384.0	396.4	391.0	372.6
23 Net due to related foreign offices	89.7	88.7	92.0	88.4	89.3	92.9	92.3	86.3	85.8	79.8	90.4	88.9
24 Other liabilities ⁹	139.8	141.9	143.9	149.9	153.4	154.3	154.3	150.6	151.9	149.9	150.1	145.9
25 Total liabilities	3,145.6	3,261.7	3,283.2	3,303.4	3,349.1	3,358.0	3,326.3	3,321.4	3,322.8	3,312.8	3,314.3	3,339.2
26 Residual (assets less liabilities) ¹⁰	326.5	347.4	349.5	352.4	353.8	355.0	359.3	363.3	361.5	361.9	360.7	375.4

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

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	1,398.3	1,459.1	1,467.3	1,474.7	1,483.0	1,491.6	1,495.5	1,506.0	1,504.3	1,509.1	1,508.5	1,508.9
2 Securities in bank credit	430.5	432.1	433.1	433.5	434.1	434.5	434.6	437.8	437.9	439.7	439.4	437.3
3 U.S. government securities	348.4	347.4	348.7	348.9	349.6	349.4	349.2	351.6	351.6	353.4	353.1	351.1
4 Other securities	82.2	84.7	84.4	84.6	84.4	85.1	85.5	86.2	86.3	86.3	86.3	86.1
5 Loans and leases in bank credit ²	967.8	1,027.0	1,034.2	1,041.3	1,048.9	1,057.1	1,060.9	1,068.2	1,066.5	1,069.5	1,069.2	1,071.6
6 Commercial and industrial	169.1	181.3	182.6	184.0	185.5	187.6	188.6	188.4	188.0	188.4	188.8	189.1
7 Real estate	507.8	532.7	535.4	537.8	540.4	543.3	545.1	548.6	548.3	549.5	549.0	549.1
7a Revolving home equity	29.1	30.6	30.7	31.0	31.2	31.4	31.6	31.5	31.5	31.5	31.6	31.5
7b Other	478.8	502.1	504.7	506.8	509.1	511.9	513.6	517.1	516.9	518.0	517.4	517.7
8 Consumer	223.2	241.0	243.9	246.8	248.9	251.2	252.0	255.1	254.8	255.7	254.9	256.6
9 Security ³	5.1	5.6	5.5	5.6	5.8	6.0	5.9	6.1	6.0	6.2	6.2	6.2
10 Other	62.5	66.4	66.7	67.0	68.3	69.0	69.2	69.8	69.4	69.8	70.4	70.5
11 Interbank loans ⁴	50.4	59.5	58.4	60.8	66.4	69.6	68.7	71.3	69.3	71.1	72.0	72.3
12 Cash assets ⁵	68.2	70.3	71.3	69.9	72.2	73.9	71.3	72.6	72.7	72.3	73.4	71.2
13 Other assets ⁶	51.7	53.6	55.4	56.2	57.6	56.4	58.2	57.2	57.1	56.0	55.5	60.0
14 Total assets⁷	1,548.5	1,621.5	1,631.2	1,640.3	1,657.9	1,670.2	1,672.3	1,685.5	1,682.0	1,687.0	1,688.0	1,690.8
LIABILITIES												
15 Deposits	1,217.3	1,268.5	1,274.4	1,280.6	1,290.8	1,300.5	1,302.7	1,310.5	1,311.4	1,312.7	1,314.1	1,300.2
16 Transaction	356.3	361.9	360.2	358.2	361.8	364.5	361.6	362.4	363.8	364.8	365.4	349.5
17 Nontransaction	861.0	906.6	914.2	922.4	929.0	936.0	941.1	948.1	947.7	947.9	948.7	950.7
18 Large time	129.9	143.3	146.1	149.8	152.2	153.3	155.0	154.0	153.7	154.0	154.4	154.5
19 Other	731.0	763.2	768.0	772.7	776.8	782.7	786.2	794.1	794.0	793.9	794.3	796.2
20 Borrowings	151.1	162.1	160.0	160.2	164.5	168.0	167.4	168.3	168.2	171.6	170.4	162.9
21 From banks in the U.S. ⁸	47.3	51.4	51.0	51.0	51.5	54.4	51.8	54.8	55.6	56.9	54.3	52.3
22 From nonbanks in the U.S.	103.8	110.7	109.0	109.2	113.0	113.6	115.6	113.4	112.7	114.7	116.1	110.5
23 Net due to related foreign offices	4.7	5.1	5.4	5.2	5.9	5.7	5.9	5.1	4.9	5.5	4.6	4.7
24 Other liabilities ⁹	29.6	31.5	32.5	34.0	35.1	35.3	35.2	35.4	35.0	35.3	34.6	38.4
25 Total liabilities	1,402.7	1,467.1	1,472.3	1,480.0	1,496.3	1,509.5	1,511.2	1,519.3	1,519.5	1,525.1	1,523.7	1,506.2
26 Residual (assets less liabilities) ¹⁰	145.7	154.4	158.9	160.3	161.6	160.7	161.2	166.2	162.5	161.9	164.3	184.7

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

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	1,628.8	1,679.9	1,682.6	1,687.9	1,693.8	1,706.2	1,700.7	1,691.0	1,692.8	1,689.5	1,695.0	1,688.2
2 Securities in bank credit	425.5	420.7	419.7	421.0	421.0	419.8	418.3	405.5	407.3	404.1	409.0	397.0
3 U.S. government securities	300.9	295.4	298.3	298.7	294.4	290.6	294.1	283.8	283.2	283.0	287.1	279.1
4 Other securities	124.6	125.3	121.3	122.4	126.6	129.1	124.2	121.7	124.1	121.1	121.9	117.8
5 Loans and leases in bank credit ²	1,203.3	1,259.3	1,262.9	1,266.8	1,272.8	1,286.4	1,282.4	1,285.5	1,285.5	1,285.3	1,286.1	1,291.2
6 Commercial and industrial	333.2	347.3	349.1	351.0	349.8	352.8	352.5	352.7	351.5	352.8	354.6	352.7
7 Real estate	481.2	502.4	502.9	502.9	502.2	507.0	509.0	511.1	511.6	511.4	510.8	509.5
7a Revolving home equity	47.0	47.8	47.7	47.9	47.9	48.2	48.3	48.3	48.4	48.4	48.4	47.6
7b Other	434.2	454.6	455.2	455.1	454.3	458.8	460.7	462.8	463.1	463.0	462.5	461.9
8 Consumer	241.0	248.4	246.1	246.3	247.4	249.8	249.0	249.2	248.4	249.1	249.3	250.6
9 Security ³	41.4	46.0	46.0	47.9	50.4	49.6	46.4	45.2	47.9	44.1	43.0	48.0
10 Other	106.5	115.2	118.8	118.7	123.0	127.1	125.5	127.3	126.2	127.9	128.4	130.4
11 Interbank loans ⁴	108.0	108.7	109.0	108.3	107.2	112.5	104.9	113.7	113.0	114.7	115.8	115.7
12 Cash assets ⁵	116.1	117.6	122.8	116.4	121.3	128.1	118.5	115.3	116.5	112.8	118.3	115.7
13 Other assets ⁶	121.4	117.8	119.1	121.5	126.8	126.5	128.0	130.3	128.3	129.6	129.7	134.2
14 Total assets⁷	1,938.1	1,988.4	1,998.1	1,998.8	2,014.1	2,037.8	2,016.9	2,015.3	2,015.6	2,011.6	2,023.9	2,018.4
LIABILITIES												
15 Deposits	1,179.3	1,190.5	1,196.4	1,193.0	1,201.0	1,222.7	1,213.4	1,220.6	1,215.6	1,218.9	1,221.9	1,231.6
16 Transaction	427.6	410.2	409.2	400.1	401.6	408.1	394.3	394.3	388.5	395.6	397.5	397.8
17 Nontransaction	751.7	780.3	787.2	792.9	799.4	814.6	819.1	826.3	827.1	823.4	824.4	833.8
18 Large time	111.1	111.7	114.9	117.9	117.9	118.7	118.9	118.5	118.1	118.5	118.1	120.6
19 Other	640.6	668.5	672.3	675.0	681.5	695.9	700.2	707.8	709.0	704.9	706.4	713.2
20 Borrowings	387.7	407.5	407.3	405.4	413.2	423.0	406.2	407.1	408.5	419.2	407.3	411.2
21 From banks in the U.S. ⁸	121.3	127.5	128.2	127.6	128.5	133.1	124.5	132.3	137.1	139.3	129.7	124.0
22 From nonbanks in the U.S.	266.4	280.0	279.1	277.8	284.8	289.9	281.7	274.8	271.4	279.9	277.5	287.2
23 Net due to related foreign offices	81.8	87.1	87.2	84.4	85.1	87.3	84.6	77.9	79.0	71.4	76.8	85.3
24 Other liabilities ⁹	108.6	110.3	110.9	114.2	120.3	118.4	120.6	113.4	114.7	113.8	113.3	105.9
25 Total liabilities	1,757.4	1,795.4	1,801.8	1,797.0	1,819.7	1,851.3	1,824.7	1,818.9	1,817.8	1,823.3	1,819.3	1,833.9
26 Residual (assets less liabilities) ¹⁰	180.6	193.0	196.2	201.8	194.4	186.5	192.2	196.4	197.8	188.3	204.6	184.4

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

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	1,419.8	1,466.4	1,474.0	1,480.3	1,487.8	1,495.5	1,499.2	1,506.6	1,504.9	1,509.6	1,509.1	1,508.9
2 Securities in bank credit	437.3	434.0	434.9	435.2	435.6	435.6	435.7	438.0	438.0	439.8	439.5	437.3
3 U.S. government securities	354.4	349.0	350.3	350.4	351.0	350.3	350.1	351.7	351.7	353.5	353.2	351.1
4 Other securities	83.0	85.0	84.6	84.8	84.6	85.2	85.6	86.2	86.3	86.3	86.3	86.1
5 Loans and leases in bank credit ²	982.4	1,032.4	1,039.1	1,045.1	1,052.2	1,059.9	1,063.6	1,068.6	1,066.9	1,069.8	1,069.6	1,071.6
6 Commercial and industrial	170.9	182.1	183.2	184.5	185.9	187.9	188.9	188.5	188.0	188.4	188.8	189.1
7 Real estate	516.8	536.4	538.9	540.7	542.9	545.5	547.2	549.0	548.7	549.8	549.3	549.1
7a Revolving home equity	30.1	30.9	31.0	31.2	31.4	31.6	31.7	31.6	31.5	31.6	31.7	31.5
7b Other	486.7	505.5	507.9	509.5	511.5	513.9	515.5	517.4	517.2	518.2	517.6	517.7
8 Consumer	226.1	241.7	244.5	247.1	249.2	251.4	252.2	255.2	254.8	255.7	254.9	256.6
9 Security ³	5.2	5.7	5.6	5.6	5.9	6.0	6.0	6.2	6.0	6.2	6.2	6.2
10 Other	63.4	66.6	66.9	67.2	68.4	69.1	69.3	69.8	69.4	69.8	70.4	70.5
11 Interbank loans ⁴	51.8	60.1	58.9	61.4	66.9	70.1	69.1	71.4	69.4	71.2	72.1	72.3
12 Cash assets ⁵	69.3	70.9	71.9	70.2	72.5	74.2	71.5	72.6	72.8	72.3	73.5	71.2
13 Other assets ⁶	52.7	54.0	55.7	56.5	57.9	56.6	58.4	57.2	57.1	56.0	55.6	60.0
14 Total assets⁷	1,573.2	1,630.2	1,639.3	1,647.0	1,663.8	1,675.0	1,676.8	1,686.2	1,682.6	1,687.6	1,688.7	1,690.8
LIABILITIES												
15 Deposits	1,237.2	1,275.6	1,281.0	1,286.2	1,295.8	1,304.5	1,306.5	1,311.2	1,312.0	1,313.2	1,314.7	1,300.2
16 Transaction	362.2	364.3	362.4	360.0	363.4	365.7	362.7	362.6	363.9	364.9	365.6	349.5
17 Nontransaction	875.0	911.3	918.6	926.2	932.4	938.8	943.8	948.5	948.1	948.3	949.1	950.7
18 Large time	132.0	144.0	146.9	150.5	152.8	153.8	155.5	154.0	153.7	154.0	154.4	154.5
19 Other	743.0	767.2	771.7	775.7	779.5	785.0	788.3	794.5	794.3	794.2	794.6	796.2
20 Borrowings	153.6	162.6	160.4	160.6	164.8	168.3	167.6	168.3	168.2	171.6	170.4	162.9
21 From banks in the U.S. ⁸	48.4	51.6	51.2	51.1	51.6	54.5	51.9	54.8	55.6	56.9	54.4	52.3
22 From nonbanks in the U.S.	105.2	111.0	109.3	109.4	113.2	113.8	115.8	113.4	112.7	114.7	116.1	110.5
23 Net due to related foreign offices	4.7	5.1	5.4	5.2	5.9	5.7	5.9	5.1	4.9	5.5	4.6	4.7
24 Other liabilities ⁹	29.9	31.6	32.6	34.1	35.1	35.3	35.2	35.5	35.0	35.3	34.6	38.4
25 Total liabilities	1,425.5	1,474.8	1,479.5	1,486.1	1,501.6	1,513.8	1,515.2	1,520.0	1,520.1	1,525.6	1,524.3	1,506.2
26 Residual (assets less liabilities)¹⁰	147.7	155.4	159.8	161.0	162.2	161.2	161.6	166.3	162.5	162.0	164.4	184.7

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

April 12, 1996

Account		1995 Mar	1995 Sep	1995 Oct	1995 Nov	1995 Dec	1996 Jan	1996 Feb	1996 Mar	Week ending			
										Mar 13	Mar 20	Mar 27	Apr 3
ASSETS													
1	Bank credit	1,416.0	1,469.8	1,475.2	1,481.8	1,490.6	1,490.4	1,493.5	1,502.4	1,499.5	1,504.4	1,506.4	1,508.4
2	Securities in bank credit	439.3	433.7	432.6	433.1	434.4	433.6	434.7	439.8	439.1	441.6	443.5	440.4
3	U.S. government securities	356.3	348.7	348.0	348.1	349.8	348.5	349.3	353.6	352.9	355.3	356.9	354.3
4	Other securities	83.0	85.0	84.6	85.0	84.6	85.1	85.4	86.2	86.2	86.3	86.6	86.1
5	Loans and leases in bank credit ²	976.7	1,036.0	1,042.6	1,048.7	1,056.2	1,056.9	1,058.8	1,062.6	1,060.4	1,062.8	1,062.9	1,068.0
6	Commercial and industrial	171.6	181.0	182.5	183.8	185.3	187.0	188.2	189.2	188.6	189.6	189.7	189.9
7	Real estate	514.3	538.0	540.9	543.3	544.8	543.9	544.8	546.3	545.7	546.6	547.5	547.3
7a	Revolving home equity	29.9	31.1	31.2	31.3	31.4	31.5	31.5	31.3	31.3	31.3	31.3	31.2
7b	Other	484.5	506.9	509.6	512.0	513.4	512.4	513.4	515.0	514.4	515.2	516.2	516.1
8	Consumer	223.7	243.3	245.1	247.7	250.8	251.8	252.2	252.6	252.0	252.9	252.3	254.4
9	Security ³	5.2	5.6	5.6	5.9	6.2	6.1	6.1	6.2	6.1	6.0	5.8	6.6
10	Other	61.9	68.2	68.5	68.0	69.0	68.0	67.5	68.3	68.0	67.8	67.7	69.8
11	Interbank loans ⁴	52.0	58.5	59.9	66.1	70.6	70.9	70.6	71.8	70.9	68.3	66.3	78.6
12	Cash assets ⁵	67.0	70.7	72.7	72.5	76.8	76.2	71.8	70.1	70.5	69.0	70.0	70.6
13	Other assets ⁶	52.8	54.6	56.3	56.0	57.4	57.2	58.7	57.4	56.4	55.4	56.2	62.3
14	Total assets ⁷	1,567.4	1,632.5	1,642.8	1,655.2	1,673.9	1,673.5	1,673.2	1,680.1	1,675.8	1,675.5	1,677.3	1,698.4
LIABILITIES													
15	Deposits	1,233.4	1,274.9	1,283.6	1,292.4	1,305.1	1,304.3	1,302.4	1,306.9	1,307.4	1,303.2	1,303.9	1,309.8
16	Transaction	357.4	362.6	363.6	365.4	375.5	369.4	359.1	357.2	358.7	354.7	354.3	354.7
17	Nontransaction	876.0	912.3	920.0	927.0	929.6	934.9	943.3	949.7	948.7	948.5	949.6	955.0
18	Large time	132.8	144.2	147.2	150.5	151.2	152.2	155.8	155.1	154.8	155.0	155.5	155.6
19	Other	743.2	768.1	772.7	776.5	778.4	782.7	787.4	794.6	794.0	793.5	794.1	799.4
20	Borrowings	150.8	162.8	162.4	163.2	166.4	168.0	166.8	165.4	163.8	166.4	169.2	162.8
21	From banks in the U.S. ⁸	46.9	49.5	50.0	51.3	55.3	57.2	52.9	53.1	52.6	52.4	53.8	54.4
22	From nonbanks in the U.S.	103.9	113.3	112.4	111.9	111.2	110.8	113.9	112.3	111.1	114.0	115.5	108.4
23	Net due to related foreign offices	5.0	5.1	5.5	5.1	6.0	5.8	5.9	5.4	5.3	5.8	5.1	5.1
24	Other liabilities ⁹	30.4	31.8	32.6	33.9	35.0	35.1	35.5	36.1	35.6	35.7	35.5	38.9
25	Total liabilities	1,419.7	1,474.6	1,484.1	1,494.7	1,512.6	1,513.2	1,510.5	1,513.7	1,512.1	1,511.1	1,513.8	1,516.6
26	Residual (assets less liabilities) ¹⁰	147.7	157.8	158.7	160.5	161.3	160.2	162.6	166.4	163.7	164.4	163.6	181.7

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

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	1,607.3	1,672.7	1,675.9	1,682.3	1,688.9	1,702.3	1,697.0	1,690.5	1,692.3	1,688.9	1,694.5	1,688.2
2 Securities in bank credit	418.7	418.7	417.8	419.3	419.5	418.7	417.3	405.3	407.2	404.0	408.8	397.0
3 U.S. government securities	294.9	293.7	296.7	297.1	293.1	289.7	293.3	283.6	283.1	282.9	287.0	279.1
3a Trading account	22.7	19.8	21.3	21.9	24.5	22.6	24.9	25.7	25.5	25.9	29.4	21.6
3b Investment account	272.2	273.9	275.4	275.2	268.6	267.1	268.4	258.0	257.6	257.0	257.5	257.6
3c Mortgage-backed pass-through	93.6	102.5	105.5	107.0	106.9	112.5	113.0	110.8	110.1	109.4	111.9	112.0
3d Other (including CMOs)	178.6	171.4	169.9	168.3	161.7	154.6	155.3	147.2	147.5	147.5	145.7	145.6
3e 1 year or less	46.3	43.5	45.0	45.4	45.5	39.6	39.6	36.2	36.6	36.7	35.6	34.8
3f Between 1 and 5 years	70.7	70.6	69.0	68.4	66.1	66.2	65.7	61.3	60.8	60.7	61.0	62.2
3g More than 5 years	61.6	57.3	55.9	54.5	50.1	48.8	50.1	49.7	50.1	50.2	49.1	48.6
4 Other securities	123.8	125.0	121.1	122.2	126.4	129.0	124.1	121.7	124.1	121.1	121.9	117.8
4a Trading account	62.7	62.5	58.6	58.3	61.7	63.2	59.6	57.0	59.0	56.5	57.6	53.4
4b Investment account	61.2	62.6	62.6	63.8	64.8	65.8	64.5	64.7	65.1	64.6	64.2	64.5
4c State and local government	20.9	20.0	19.6	19.4	19.2	19.0	18.9	18.9	18.9	18.9	18.8	18.8
4d Other	40.3	42.6	43.0	44.4	45.6	46.8	45.6	45.8	46.3	45.8	45.4	45.6
5 Loans and leases in bank credit ²	1,188.6	1,253.9	1,258.0	1,263.0	1,269.4	1,283.6	1,279.7	1,285.1	1,285.1	1,284.9	1,285.7	1,291.2
6 Commercial and industrial	331.4	346.6	348.5	350.5	349.4	352.5	352.2	352.7	351.5	352.8	354.5	352.7
7 Real estate	472.2	498.7	499.4	500.1	499.6	504.9	506.9	510.8	511.2	511.1	510.5	509.5
7a Revolving home equity	45.9	47.5	47.4	47.6	47.7	48.0	48.1	48.3	48.4	48.4	48.3	47.6
7b Other	426.2	451.2	452.0	452.4	451.9	456.8	458.8	462.5	462.8	462.7	462.2	461.9
8 Consumer	238.2	247.7	245.6	246.0	247.1	249.6	248.8	249.2	248.3	249.1	249.3	250.6
9 Security ³	41.3	46.0	46.0	47.9	50.4	49.6	46.3	45.2	47.9	44.1	43.0	48.0
10 Other	105.6	115.0	118.6	118.6	122.9	127.0	125.4	127.3	126.2	127.8	128.4	130.4
10a Nonbank financial	19.4	23.8	23.6	23.9	24.9	25.9	27.0	29.0	28.0	29.5	29.9	30.1
10b State and local government	11.2	10.9	10.8	10.8	10.8	10.8	10.6	10.6	10.6	10.6	10.6	10.6
10c All other	75.0	80.3	84.2	83.8	87.1	90.4	87.9	87.7	87.6	87.8	87.8	89.7
11 Interbank loans ⁴	106.6	108.1	108.4	107.7	106.6	112.0	104.5	113.6	112.9	114.6	115.7	115.7
12 Cash assets ⁵	115.0	117.0	122.3	116.0	121.1	127.8	118.3	115.2	116.5	112.8	118.3	115.7
13 Other assets ⁶	120.4	117.4	118.8	121.2	126.6	126.3	127.8	130.3	128.3	129.6	129.7	134.2
14 Total assets ⁷	1,913.4	1,979.7	1,989.9	1,992.1	2,008.2	2,033.0	2,012.4	2,014.6	2,015.0	2,011.0	2,023.3	2,018.4
LIABILITIES												
15 Deposits	1,159.4	1,183.3	1,189.8	1,187.4	1,196.1	1,218.7	1,209.6	1,219.9	1,215.1	1,218.4	1,221.3	1,231.6
16 Transaction	421.7	407.8	407.0	398.3	400.0	406.9	393.2	394.1	388.3	395.4	397.3	397.8
17 Nontransaction	737.7	775.5	782.7	789.1	796.1	811.8	816.4	825.9	826.7	823.0	824.1	833.8
18 Large time	109.0	111.0	114.1	117.2	117.3	118.2	118.3	118.4	118.1	118.4	118.0	120.6
19 Other	628.7	664.5	668.6	671.9	678.8	693.6	698.1	707.4	708.7	704.6	706.0	713.2
20 Borrowings	385.2	407.0	406.8	405.1	412.9	422.7	405.9	407.1	408.5	419.2	407.3	411.2
21 From banks in the U.S. ⁸	120.2	127.3	128.0	127.5	128.3	133.0	124.4	132.3	137.1	139.3	129.7	124.0
22 From nonbanks in the U.S.	265.0	279.7	278.8	277.6	284.6	289.7	281.5	274.7	271.4	279.9	277.5	287.2
23 Net due to related foreign offices	81.8	87.1	87.2	84.4	85.1	87.3	84.6	77.9	79.0	71.4	76.8	85.3
24 Other liabilities ⁹	108.3	110.2	110.9	114.1	120.3	118.3	120.6	113.3	114.7	113.8	113.3	105.9
25 Total liabilities	1,734.7	1,787.6	1,794.6	1,791.0	1,814.4	1,847.0	1,820.7	1,818.2	1,817.2	1,822.7	1,818.7	1,833.9
26 Residual (assets less liabilities) ¹⁰	178.7	192.0	195.3	201.1	193.8	186.0	191.7	196.3	197.7	188.3	204.6	184.4

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

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

April 12, 1996

Account		1995 Mar	1995 Sep	1995 Oct	1995 Nov	1995 Dec	1996 Jan	1996 Feb	1996 Mar	Week ending			
										Mar 13	Mar 20	Mar 27	Apr 3
ASSETS													
1	Bank credit	1,605.3	1,673.1	1,679.4	1,690.5	1,692.1	1,695.6	1,694.7	1,687.6	1,691.4	1,684.4	1,682.6	1,688.5
2	Securities in bank credit	420.2	421.0	421.2	422.2	414.1	409.7	414.4	406.9	410.3	404.2	405.2	401.3
3	U.S. government securities	296.3	296.2	298.0	298.6	290.4	284.4	290.0	284.9	285.4	284.3	285.1	282.4
3a	Trading account	23.3	20.2	22.0	22.9	23.0	21.2	24.8	26.0	27.0	26.8	26.6	22.2
3b	Investment account	273.0	276.0	276.0	275.7	267.4	263.2	265.2	258.9	258.3	257.5	258.5	260.1
3c	Mortgage-backed pass-through	94.1	103.1	105.7	107.9	108.1	110.5	111.8	111.4	110.5	110.1	112.4	113.2
3d	Other (including CMOs)	178.9	172.9	170.3	167.7	159.3	152.7	153.4	147.5	147.9	147.4	146.1	146.9
3e	1 year or less	46.5	43.7	43.9	44.0	44.2	39.7	39.0	36.3	36.4	36.4	35.9	35.8
3f	Between 1 and 5 years	71.1	71.4	70.3	69.2	65.6	64.8	64.6	61.8	61.5	61.5	61.5	62.1
3g	More than 5 years	61.3	57.8	56.2	54.5	49.5	48.1	49.8	49.4	50.0	49.5	48.8	49.0
4	Other securities	123.9	124.8	123.2	123.6	123.7	125.3	124.4	121.9	124.9	119.9	120.1	119.0
4a	Trading account	63.0	61.9	60.1	58.9	58.7	59.2	60.0	57.6	60.0	55.8	56.2	54.8
4b	Investment account	60.9	62.9	63.1	64.7	64.9	66.0	64.4	64.4	64.9	64.1	63.8	64.2
4c	State and local government	20.9	20.0	19.6	19.6	19.3	19.0	18.9	18.9	19.0	18.9	18.9	18.9
4d	Other	40.0	43.0	43.4	45.2	45.6	47.0	45.5	45.5	45.9	45.2	44.9	45.3
5	Loans and leases in bank credit ²	1,185.1	1,252.1	1,258.2	1,268.3	1,278.0	1,285.9	1,280.3	1,280.7	1,281.1	1,280.2	1,277.5	1,287.1
6	Commercial and industrial	333.6	343.7	346.7	350.1	348.0	350.2	352.2	355.0	353.3	355.4	356.2	356.9
7	Real estate	469.4	498.9	500.6	502.9	502.4	506.4	506.0	507.7	508.8	507.3	506.6	506.7
7a	Revolving home equity	45.5	47.8	47.8	48.0	47.8	48.0	47.9	47.8	47.9	47.8	47.8	47.0
7b	Other	423.9	451.1	452.8	454.9	454.7	458.4	458.1	459.9	460.9	459.5	458.8	459.7
8	Consumer	236.7	247.4	245.5	246.3	251.3	253.7	249.4	247.5	246.9	247.6	247.3	248.2
9	Security ³	41.4	46.0	46.3	49.5	50.7	47.9	47.2	45.3	48.4	44.9	42.0	45.2
10	Other	104.0	116.1	119.1	119.5	125.5	127.7	125.5	125.2	123.7	125.0	125.4	130.1
10a	Nonbank financial	18.6	24.3	24.5	25.4	26.3	26.1	26.1	27.8	26.9	27.9	28.2	29.6
10b	State and local government	11.1	10.9	10.9	10.8	10.8	10.6	10.5	10.6	10.6	10.5	10.6	10.5
10c	All other	74.3	80.9	83.7	83.3	88.5	91.1	88.9	86.9	86.2	86.5	86.6	90.0
11	Interbank loans ⁴	105.1	104.5	104.8	107.0	114.0	118.9	106.7	111.8	111.9	112.0	110.8	116.1
12	Cash assets ⁵	110.9	117.2	122.0	118.2	131.8	133.6	119.9	110.9	113.5	109.3	110.5	112.9
13	Other assets ⁶	119.6	117.8	118.9	120.3	126.4	126.6	126.3	129.5	127.0	128.7	128.6	133.8
14	Total assets ⁷	1,904.8	1,976.7	1,989.9	2,000.7	2,028.9	2,039.6	2,012.5	2,004.6	2,008.5	1,999.2	1,997.7	2,016.3
LIABILITIES													
15	Deposits	1,151.0	1,183.0	1,188.8	1,196.1	1,217.0	1,224.7	1,205.0	1,210.1	1,209.8	1,203.0	1,198.0	1,237.2
16	Transaction	413.8	407.6	405.8	406.4	422.8	414.8	389.7	384.8	382.0	381.3	378.7	402.5
17	Nontransaction	737.1	775.4	783.0	789.7	794.2	809.9	815.4	825.2	827.8	821.7	819.3	834.7
18	Large time	108.5	110.5	113.5	116.9	114.6	117.2	119.4	117.9	118.0	117.7	116.2	119.4
19	Other	628.7	664.9	669.4	672.8	679.6	692.8	696.0	707.4	709.8	704.0	703.1	715.3
20	Borrowings	380.9	410.4	412.6	413.4	417.8	413.8	405.6	402.2	404.1	410.6	402.7	394.7
21	From banks in the U.S. ⁸	117.4	121.6	125.7	129.8	136.6	137.3	125.9	129.0	131.2	128.1	127.1	130.4
22	From nonbanks in the U.S.	263.5	288.8	286.9	283.7	281.2	276.5	279.7	273.2	272.9	282.5	275.6	264.2
23	Net due to related foreign offices	84.7	83.5	86.5	83.3	83.3	87.1	86.4	80.9	80.6	74.0	85.3	83.8
24	Other liabilities ⁹	109.3	110.1	111.2	115.9	118.4	119.2	118.8	114.5	116.3	114.2	114.6	106.9
25	Total liabilities	1,726.0	1,787.1	1,799.1	1,808.8	1,836.5	1,844.8	1,815.8	1,807.7	1,810.7	1,801.8	1,800.5	1,822.6
26	Residual (assets less liabilities) ¹⁰	178.9	189.6	190.8	191.9	192.4	194.8	196.7	196.9	197.8	197.4	197.2	193.7

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

Seasonally adjusted, billions of dollars

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	365.5	427.3	429.5	428.7	426.6	431.8	444.3	434.0	432.5	433.5	436.3	433.4
2 Securities in bank credit	85.6	131.6	133.6	132.7	133.5	133.4	140.6	134.0	134.6	133.8	134.2	129.8
3 U.S. government securities	62.8	65.7	66.3	67.1	66.9	62.9	72.5	69.7	69.9	69.3	68.3	70.1
4 Other securities	22.8	65.9	67.3	65.6	66.6	70.6	68.1	64.4	64.7	64.5	65.8	59.7
5 Loans and leases in bank credit ²	279.9	295.7	295.9	296.0	293.2	298.4	303.7	300.0	297.8	299.8	302.1	303.6
6 Commercial and industrial	171.6	180.1	179.3	180.7	183.7	185.3	188.3	186.2	185.7	186.5	185.6	188.8
7 Real estate	40.0	37.0	37.4	37.0	36.2	35.2	34.2	33.1	33.4	33.0	32.8	32.8
9 Security ³	29.5	35.0	35.3	33.4	27.4	29.3	33.4	33.5	32.3	33.3	36.3	32.4
10 Other	38.8	43.7	43.9	45.0	45.8	48.6	47.9	47.2	46.5	47.0	47.4	49.7
10a Nonbank financial	24.9	27.7	27.6	28.2	28.7	30.5	29.4	29.1	28.2	29.3	29.5	30.9
10c All other	13.9	16.0	16.3	16.8	17.0	18.1	18.4	18.1	18.3	17.7	17.9	18.8
11 Interbank loans ⁴	24.5	24.0	26.7	27.3	23.1	21.8	20.7	20.8	23.1	21.6	22.1	16.3
12 Cash assets ⁵	26.5	27.0	28.1	30.0	30.2	31.2	29.4	27.4	27.8	27.4	27.0	27.5
13 Other assets ⁶	59.4	52.2	51.8	52.0	54.2	54.2	56.4	55.4	58.1	53.4	53.5	54.9
14 Total assets⁷	475.7	530.4	536.1	538.0	534.0	538.9	550.7	537.6	541.4	535.9	538.8	532.1
LIABILITIES												
15 Deposits	152.8	170.6	173.5	168.5	167.4	164.1	164.7	167.7	168.8	166.6	168.5	167.6
16 Transaction	10.1	9.0	9.2	9.9	10.5	10.8	10.7	9.8	10.1	9.5	9.7	10.0
17 Nontransaction	142.7	161.6	164.3	158.6	156.9	153.3	154.1	157.9	158.7	157.0	158.8	157.6
18 Large time	140.6	160.5	161.8	155.6	151.3	150.2	152.3	155.6	155.5	156.0	156.1	155.0
19 Other	2.0	1.1	2.5	3.0	5.6	3.2	1.7	2.3	3.2	1.0	2.6	2.6
20 Borrowings	113.4	117.7	115.9	109.0	113.0	114.4	117.6	111.6	108.2	113.1	113.5	108.4
21 From banks in the U.S. ⁸	18.9	19.0	19.8	19.8	18.5	21.6	19.5	20.8	19.5	19.0	20.4	22.9
22 From nonbanks in the U.S.	94.4	98.6	96.2	89.2	94.6	92.8	98.2	90.9	88.7	94.1	93.1	85.5
23 Net due to related foreign offices	156.8	159.7	165.0	174.2	171.9	176.9	185.9	180.5	188.1	178.5	171.2	183.6
24 Other liabilities ⁹	49.4	77.9	77.7	76.8	79.8	75.2	77.0	74.3	76.4	73.6	73.6	72.1
25 Total liabilities	472.3	525.9	532.1	528.5	532.2	530.6	545.3	534.2	541.5	531.8	526.7	531.7
26 Residual (assets less liabilities) ¹⁰	3.4	4.4	3.9	9.5	1.8	8.4	5.5	3.4	-0.1	4.1	12.1	0.4

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

April 12, 1996

Account	1995	1995	1995	1995	1995	1996	1996	1996	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	367.1	428.3	426.6	425.4	428.5	434.4	444.1	435.5	436.6	436.2	432.7	435.4
2 Securities in bank credit	86.9	132.6	134.3	130.7	130.4	132.2	139.6	135.2	136.4	135.2	132.3	133.9
3 U.S. government securities	63.9	65.2	65.6	66.4	66.1	64.7	72.0	70.9	71.6	71.4	69.0	70.9
4 Other securities	23.0	67.4	68.7	64.4	64.3	67.5	67.6	64.3	64.9	63.8	63.4	63.0
5 Loans and leases in bank credit ²	280.3	295.7	292.3	294.6	298.1	302.2	304.5	300.3	300.1	301.0	300.4	301.6
6 Commercial and industrial	172.4	179.4	177.9	180.0	184.0	185.5	187.2	187.1	186.5	187.6	186.3	190.0
7 Real estate	40.2	37.1	37.4	37.2	36.2	35.1	34.3	33.3	33.7	33.3	32.8	32.6
9 Security ³	29.3	34.7	33.6	32.8	30.7	32.8	35.2	33.3	34.0	33.8	34.3	29.7
10 Other	38.4	44.5	43.4	44.6	47.3	48.8	47.6	46.7	45.9	46.2	47.0	49.2
10a Nonbank financial	24.8	28.0	26.5	27.3	29.8	30.6	29.6	29.0	28.1	28.9	29.4	30.9
10c All other	13.6	16.5	16.8	17.3	17.5	18.2	18.0	17.7	17.8	17.4	17.6	18.3
11 Interbank loans ⁴	23.7	24.9	28.5	26.5	24.6	23.1	18.9	20.1	22.2	19.6	23.6	16.0
12 Cash assets ⁵	26.1	28.0	28.5	29.6	29.9	30.8	28.2	27.0	27.3	27.1	27.2	26.8
13 Other assets ⁶	58.5	52.4	51.6	52.8	54.6	53.9	56.9	54.6	58.0	52.0	52.2	52.4
14 Total assets⁷	475.3	533.4	535.2	534.2	537.4	542.1	548.1	537.1	544.1	534.8	535.7	530.6
LIABILITIES												
15 Deposits	153.3	170.4	171.8	169.5	168.3	165.0	164.5	168.1	169.3	167.7	170.5	166.1
16 Transaction	10.0	9.5	9.4	10.0	10.8	10.8	10.6	9.7	9.8	9.3	10.0	9.9
17 Nontransaction	143.4	160.8	162.4	159.5	157.5	154.2	153.8	158.5	159.6	158.4	160.6	156.2
18 Large time	141.8	159.9	160.5	156.9	154.6	149.9	151.5	156.7	157.1	157.4	158.4	154.5
19 Other	1.6	0.9	1.9	2.6	2.9	4.3	2.4	1.8	2.5	1.0	2.1	1.7
20 Borrowings	112.9	120.2	113.9	107.0	111.2	110.7	112.9	111.0	109.3	113.3	107.1	110.6
21 From banks in the U.S. ⁸	19.0	19.2	18.4	19.5	19.6	21.7	18.7	20.9	20.4	18.7	19.2	25.2
22 From nonbanks in the U.S.	93.9	101.0	95.5	87.5	91.6	89.0	94.2	90.2	88.9	94.5	87.8	85.4
23 Net due to related foreign offices	155.0	158.9	166.8	174.5	174.7	184.1	185.8	178.0	182.6	175.8	179.8	176.2
24 Other liabilities ⁹	49.2	78.0	76.6	77.1	77.0	76.2	78.9	74.0	76.8	72.0	72.2	71.6
25 Total liabilities	470.4	527.5	529.2	528.1	531.2	536.0	542.0	531.1	538.0	528.7	529.6	524.5
26 Residual (assets less liabilities) ¹⁰	5.0	5.9	6.0	6.1	6.2	6.1	6.0	6.0	6.0	6.0	6.0	6.0

Footnotes appear on page 13.

April 12, 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.